
CAMBRIDGE HOUSING CHALLENGES

**Final Report to the
City of Cambridge
Community Development Dept.**

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CAMBRIDGE HOUSING CHALLENGES
Executive Summary

This report examines the current housing situation in Cambridge using local sources and recent special reports in order to determine housing needs for the next decade for a diversified population. It also is designed to serve as a base for use by the City in formulating a comprehensive housing policy. It contains findings, conclusions, and a description of the methodology.

The appealing, diverse nature of the city with its various neighborhoods, universities, and its historic structures and spaces attract many more than can actually be housed. Competition for units becoming available is keen, and waiting lists for assisted units are so long that only one family in three can be helped.

At the same time, the 1986 Federal tax reforms now discourage private interests from owning, acquiring and producing more private rental housing -- thereby favoring homeownership and boosting the regional market forces that recently raised prices and transformed so much existing rental housing into condominiums.

Despite major local efforts, Cambridge has not been able to expand its affordable housing stock significantly in the last decade, due to federal assistance cutbacks and unprecedented regional increases in property values since 1980. However, in 1980 the City already had a greater proportion of assisted and rent-controlled stock than any other Massachusetts community -- and it has been successful in preserving most of this in the face of strong market forces.

Extending protection for existing units from continuing market pressures while improving their condition and providing access for those with greater needs are critical housing issues confronting Cambridge today. Production of much additional affordable stock, while laudable, will be difficult in the face of continuing high land, labor and materials costs, compounded by reductions in federal and state assistance and severely curtailed federal tax supports for any housing that is not resident-owned.

A Summary of Findings and Conclusions

Since 1960, the population of Cambridge has declined while the number of dwelling units increased, resulting in significantly smaller household sizes and more space per person. (See section 3.0 in report)

- Population has declined from 107,700 in 1960 to an estimated 94,500 in 1990.
- Its composition has been changing from 1950 when over 85 percent lived in childraising families to less than 30 percent in 1987 -- and nearly a third of these are single parent households.
- Of the 1990 household population estimated at 83,000, 43 percent live in 3-5 person households, 31 percent live in 2 person households, 17 percent live alone, and 8 percent live in households of six or more members.
- The number of dwelling units has increased from 35,300 in 1960 to an estimated 41,800 in 1990.

- Average number of persons per household has declined from 2.7 in 1960 to a little over 2.0 in 1990 -- after subtracting the estimated count of 11,500 persons living in group quarters.

Cambridge is also influenced by the way different age groups dominate and recede.
(3.0)

- The school age population, 5 to 14, is almost half of what it was in 1960.
- There will be a slight reversal in 2000 of the sharp decline in children under 5 that has been continuing since 1960
- A large number of individuals born after 1946 that formed two income baby boom households in Cambridge will become 35 to 44 year olds in 1990 and 2000.
- By the year 2000, a significant increase in persons around 60 and older is also likely.

The housing stock has grown, and some rental units have been added while others were converted to condominiums. Nevertheless, the rental unit total has remained fairly constant while the number of resident-owned units has increased and diversified through condominium conversions and new developments. (3.2)

- The 1989 estimated stock composition is 31 percent in private, non-assisted multifamily rental stock, 30 percent in two- and three-family homes, 14 percent in condominiums, 9 percent in single family homes, 12 percent in assisted developments including public housing, 3 percent owned and managed directly by Harvard and MIT, and a little over one percent in lodging and rooming houses.
- Condominiums have become a significant factor, comprising over 5,600 units, one-seventh of the total stock. Six in seven of these were conversions from existing rental stock, while the balance, almost 800 units, are newly built, mainly since 1980. Another 700 new units have become available since 1989.
- Half the condominiums appear not to be owner-occupied and 36 percent are rent controlled.

Looked at by tenure type, 24 percent of all dwelling units are owner-occupied, 40 percent are under rent controls, 24 percent are private rental units not controlled, and 12 percent are subsidized. (3.3)

- The 10,250 owner-occupied units are widely distributed among singles, condominiums, two- and three-family homes. Average household size: 2.2 persons.
- Two-thirds of the 16,400 rent-controlled units are in buildings with four or more units and 12 percent are condominiums; most of the balance are in two- and three-family homes. Average household size: 1.7 persons.
- Nearly 60 percent of the private, non-controlled rental units are in two- and three-family homes; the balance are dispersed among larger, newer rental properties, Harvard and MIT, condominiums and singles. Average household size: 2.2 persons.

- Of the 5,000 subsidized units, 54 percent are public housing, 30 percent are in fully assisted but privately owned developments, and 15 percent are scattered within the taxable housing stock. Average household size: 2.5 persons.
- In addition, another 1,000 households obtain private rental housing (not otherwise assisted) using certificates and vouchers.

Cambridge socio-demographics have shifted from child-raising families a generation ago to a greater diversity of household types present today. (4.0,1)

- Among all the households, 36 percent are one person households, 33 percent are two-person, almost 29 percent have 3 to 5 members, and nearly 3 percent have six or more.
- The singles are disproportionately present in rent-controlled units, whereas there is a greater share of larger and family households in assisted and owner-occupied units.

Just over 20 percent of all household heads are minority; over 10 percent are Black, non-Hispanic, about 5 percent are Hispanic, and the 5 percent balance are other, including Asians and native Americans. Because some non-white households tend to be larger, minority population percentages are greater than these household percentages. (4.1)

- Minority households are a significant share of those living in assisted and non-rent controlled units: 45 percent and 22 percent, respectively. On the other hand, only 17 percent of the rent-controlled and 13 percent of the owner-occupied units are minority headed.
- In the rent-controlled stock, singles and smaller, largely white households predominate; 83 percent of the household heads are white, non-Hispanic. Among owner-occupants, households are larger and 87 percent are white.

In addition to the 36 percent single person households, 21 percent are couples living without children, over 19 percent live with children, almost 15 percent are households composed of roommates or two families sharing, and over 9 percent are single parent families. Less than one household in seven, or 5,400 households, has any children under 6. (4.1)

- Couples with children live mainly in owner-occupied units or assisted housing.
- Of the single parent families, assisted housing accommodates 42 percent; the balance are equally dispersed among the three other housing types.
- Roommate households are disproportionately in private, non-controlled rental units.

Over 26 percent of all households have two or more breadwinners, (predominantly living in owner occupied and non-controlled rentals), and 46 percent have one.

While 28 percent have no member fully employed (predominant in subsidized units), significant numbers of these are elderly, retired, receiving public assistance, and others are composed of students. (4.1)

- Only 13 percent of all households have a member over 65; 15 percent have one or more retired. (4.1)
- The great majority of students live in dormitories and other group quarters, but 15 percent of all households have one full-time student (predominantly living in non-controlled rental units). Less than 7 percent of all units house two or more full-time students pursuing higher education. (4.1)

In terms of dwelling units sizes, 38 percent of the total stock has 2 bedrooms, 36 percent is smaller, with one bedroom or less, while 17 percent has 3 bedrooms, and nearly 9 percent has four or more. (4.2)

- In the rent controlled stock, the majority of units are small but over 46 percent have 2 or more bedrooms.
- The 9 percent of all units with 4 or more bedrooms is mostly in the owner-occupied stock.

The U.S. Census considers more than 1 person per room overcrowding, and only 4 percent of all households exceed this standard. In fact, 68 percent of all rent-controlled households and 62 percent of all owner occupants live at less than 0.5 persons per room; however, 9 percent of the public housing units have one or more persons per room. (4.2)

The distribution of long term residents and newcomers is fairly even. Over 35 percent have lived in Cambridge more than 15 years while 32 percent have been here four years or less. (4.3)

- Owner-occupancy and living in subsidized housing are associated with longer term residence, whereas rent-controlled and non-controlled units serve more newcomers.

Mobility is still quite possible within Cambridge. Of all households, 19 percent have lived in their present unit one year or less, and nearly 33 percent two or less. Over half of all households have been in their current unit four years or less. (4.3)

- Over two-thirds of the households in the non-controlled stock have lived in their units four years or less. Nearly half of those living in assisted units and 54 percent of those in rent-controlled apartments are similarly newcomers. Among owner-occupants, nearly one-third have moved into their units within the past four years.

Resident judgments regarding rental housing conditions differ with building type; more rent control units were judged inferior. (4.3)

- In non-controlled units, 25 percent of the tenants judged their units excellent, compared to 12 percent living under rent controls.
- At the other extreme, only 29 percent of the non-controlled units were judged fair or poor, but over 44 percent of the rent controlled dwellings were considered that inferior.

Because so many renter households have modest incomes, rent burdens are in excess of 30 percent of household income for 38 percent of all tenants. Over half of all Cambridge households have incomes below 80 percent of Boston SMSA median income. Nearly 38 percent have between 25 and 80 percent of median income, and another 14 percent have less than 25 percent of the median. (4.4)

- Subsidized housing serves those with less than 80 percent of median income; five out of six have incomes below 50 percent of median, and nearly half have less than 25 percent. However, rent controlled units serve all income levels.
- Of the 30,000 tenants, 16 percent or an estimated 4,900 pay over 50 percent of household income in rent.
- An additional 2,700 tenants, 9 percent, pay 40 to 50 percent of income; and another 3,900 (13 percent) pay 30 to 40 percent. Altogether, 38 percent pay over 30 percent of household income to meet contract rents.
- Of all households in rent-controlled units, 29 percent pay over 30 percent of household income in rent. On the other hand, 71 percent pay less than 30 percent of income, and half even pay less than 20 percent.

Affordability of non-controlled rental housing is coming to rely on a second wage earner, just as the ability to acquire a home now depends on two steady incomes. (5.0)

- An accounting clerk and a receptionist together can just afford the typical asking rent for a market rate two bedroom unit.
- Welfare (officially General Relief), AFDC and the minimum wage provide under \$10,000 per year. This does not even cover half the uncontrolled rent of a studio.
- A beginning school teacher earns only 50 percent of median income for a family of four, and after nine years and a master's degree, at current pay steps, this same person will still be only at 80 percent of median income.
- In other words, many teachers, if they are sole supporters of three dependents, would qualify for assisted housing in the city -- if enough were available. Multiplied thousandfold, that is the housing situation confronting all without two full-time incomes.

Controlled rents are about 40 percent lower than current market rates, and rents in subsidized units are less than half, but disproportionately few of those with greater needs gain access to non-market units because supply is so limited. Due to the recent rise in housing costs and market rents, assisted housing is more needed than ever. (5.0)

- Welfare, AFDC recipients and minimum wage earners cannot cover even half the market rent for a non-controlled studio apartment.
- Single parents who have only one income and require larger units to accommodate their children, face serious problems if they are among the lower wage earners -- as many are. If jobless, they face a crisis that can easily result in homelessness.

Many look to the Cambridge Housing Authority to meet acute needs, but recently only one family in three got placed, after an average wait of four years. Altogether, the CHA assists about 3,750 households, 2,735 in its public housing developments, and the balance of 1,015 in private units through various certificate and voucher programs - but its waiting lists are long. (5.1)

- The February 1990 waiting list for family units alone contained over 4,000 households. Half lived in Cambridge and nearly one-quarter were single parent Cambridge families.
- Only one-third of all Cambridge families on the waiting list eventually gets placed -- usually those with federal preference certifying special housing need -- and for these, the average wait is four years.
- Due to the long waits and serious supply shortage, there is now some doubling up among those least able to afford housing.

Despite innovative new housing approaches that have substantially increased the total of assisted units in the past two decades, serious shortages persist; 38 percent of all renter households living in Cambridge still have a housing cost burden. However, 62 percent do not. The current situation is easier for tenants under rent control as well as homeowners who bought some time ago and can avoid moving.

Many, and increasingly those with two incomes, view living in Cambridge as "worth it" and voluntarily incur high costs. To counter this strong market, Cambridge can do relatively little to help poorer households without major changes at the federal level -- because low incomes are now so far below housing costs throughout the regional market. The rising economic tide in the region has failed to reach and lift many of the households. (5.2)

- Many believe that the market has ceased to rise for a while, but the median prices for a condominium, \$173,500, and for a one- to three-family home, \$231,000, require high annual household incomes of \$68,000 and over \$90,000 to purchase, respectively.
- To quantify the need, 34 percent of the 25,000 renters not in subsidized housing pay over 30 percent of household income in contract rent. This amounts to some 8,600 households -- composed of 4,600 living under rent controls, and 4,000 living in non-rent-controlled dwellings.

- Another 2,800 tenants living in subsidized or CHA housing also indicate having low incomes in proportion to rent.
- Also, 2,700 or 28 percent of all owner-occupants had incomes less than 80 percent of median income. Many of these may be "house rich and cash poor," with few available resources for maintenance.

Impending demographic changes and various mismatches both deserve consideration and discussion in addressing the City's housing policy challenges. (6.0)

- Three demographic shifts influence the future: the coming of age of those born after 1964, called the baby-bust generation; the aging of society, resulting in a larger percentage of elderly and fewer young people than ever before; and the growth in the percentage of racial and ethnic minorities in relation to the whole population.
- The inequitable distribution of rent burdens raises a need for new approaches, new tenure forms such as mutual housing, limited equity coops and community land trusts, innovative shared living arrangements and other services, if we are to reduce the portion of monthly household income consumed by housing costs.
- The mismatches between rental housing supply and demand are disturbing, calling for new ways that both utilize the available supply more appropriately in serving households with greater need while also assuring its continuing maintenance.
- Throughout the Boston region, the comparison of lower-wage jobs and rental costs suggests that business, industry and the private institutions will have a growing interest in making housing more affordable to accommodate workers.

The demographic shifts in our society are profound as elderly live longer, and median age rises, while lower-income and minority populations often tend to grow faster. The existing stock of dwellings protected from market forces is inadequate to meet all these growing needs. Many low income households cannot even meet today's operating costs of their units, let alone a rent that includes capital costs.

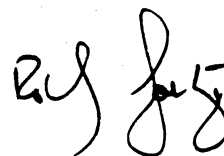
On its own, Cambridge can continue its innovative approaches while seeking to identify new local revenue sources for housing as a stop gap measure. However, without major new subsidies of some kind, and working together with other communities to address regional needs, the predicament facing lower income renters will not improve.

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CAMBRIDGE HOUSING CHALLENGES

1.0 INTRODUCTION

Cambridge and Greater Boston's national appeal and market resurgence are provoking severe housing challenges. Throughout eastern Massachusetts, growth in regional demand has caused housing prices to soar during the 1980s. In Cambridge, the price of the median home rose from \$61,400 in 1980 to \$231,000 at the end of 1989 (current dollars). While this seemed an initial boon for many property owners, many residents would be unable to buy their own home were it on the market today. It also affects countless others, often requiring two incomes per household to obtain the type of housing for which one job sufficed a generation ago.

The surge in demand and resulting tight housing market have restricted resident choice, currently locking many households into existing living situations, even as they enter new lifestages and their needs change. Although all income levels and types of households are affected, these changes tend to hit tenants harder than homeowners, especially single parent households, the poor, the elderly, and those with special housing needs. Population composition in Cambridge has been changing from 1950 when over 85 percent lived in families to less than 30 percent in 1987 -- and nearly a third of the latter are single parent households.

A changing and maturing population mix throughout the region, with many seeking to live in smaller, higher quality dwellings, introduces demand for different types of new housing, along with new opportunities to adapt existing stock to meet these emerging housing needs. Housing is a regional issue which cannot be resolved without all cities and towns in Massachusetts acting together and committing themselves to creating more housing choices and resources. A renewed commitment by the federal government is also necessary. Acting alone, there is little any community such as Cambridge can do about the forces driving this regional housing market transformation.

Despite local rent controls, the primary market response in Cambridge since 1970 has been a remarkably sharp increase in existing property values and in the pace of converting existing rental units in multifamily structures into condominiums. The bulk of new development has tended towards small, relatively high-priced units not suitable for larger families. Because much of the city is already built up under current zoning and land values are so high, it is difficult to harness this strong housing market to produce lower cost developments with

larger units under guiding incentives such as inclusionary zoning or linkage -- without substantial additional public subsidies or higher densities.

The appealing, diverse nature of the city with its various neighborhoods, universities, and its historic structures and spaces attract many more than can actually be housed. Served by the newly refurbished Red Line "Rapid Transit," Cambridge is an especially attractive place to live due to its strategic, central location near Downtown Boston. Highway access also makes it most convenient to the rest of the metro area via the Mass. Pike, freeway Routes 1 and 2, 128 and I-495. In other words, demand will always exceed supply, and high market prices for housing are a natural consequence.

1.1 A Quantitative Overview

Unless a significant further increase in residential density is permitted, the total number of households living in the city is relatively fixed. Except for some old industrial areas being rezoned, Cambridge is close to fully developed. However, the demographic changes within the population, as well as the housing conversions occurring in response to market shifts, will have a very significant bearing upon the city's future population composition and housing needs.

The last detailed and available measurements of the Cambridge housing situation were taken by the U.S. Census nearly ten years ago, in April 1980. Since then, a complex series of changes has swept through Cambridge and its surrounding housing markets, resulting in enormous increases in values and housing costs, as well as shifts in demand and supply, which local efforts to control rents have sought to temper. From the indirect data available to assess current housing needs, the following picture emerges:

The 1990 total population estimates for Cambridge range widely, from a low of 88,200 to a high of 96,400, but it seems likely that the actual count will be between 92,000 and 95,000, a modest decline from the 95,300 U.S. Census count of 1980. Since these estimates are not generated from actual Cambridge housing counts but rather from estimated shares of regional and national projections, their wide range is of little concern. In common, they point to modest declines in average household size. In any case, some 11,000 to 12,000 of this population remain in group quarters, with over 10,000 in dormitories and the remainder in lodging houses, nursing homes and other facilities. The balance, an estimated 83,000, currently live in some 40,800 households.

At the start of the '90s, Cambridge has an estimated 41,800 housing units (based on counts for Jan. 1, 1989 from the Assessor's office plus nearly 800 units since completed). This is a little more than in 1980. The net total of rental units, 30,000, is about the same as 1980 -- but some are new while other previously rental units were converted into condominiums. In fact, the biggest change lies in new condominium developments and more conversions of existing stock to this form of tenure.

Since 1980, Cambridge has gained an additional 4,300 condominiums, bringing the total to 6,400, but many of these are still rentals. Only 1,400 of these are newly developed (including 700 that have recently come on the market or are serving as rentals); the balance represent conversions of previously rental stock. These developments and conversions have increased the total number of resident owners in the City to 10,300, up from 8,900 in 1980.

An unusually high 11.6 percent of the total stock, some 4,800 units, was already directly assisted in 1980. In the past decade this has risen to over 5,000 units today -- 12 percent of the stock. During the 1980s, the City and non-profit agencies created an additional 350 assisted units in innovative ways, including limited equity cooperatives. Under its redevelopment program, the Cambridge Housing Authority (CHA) also merged smaller units to make larger apartments. While this reduced its total unit count by 200 to a little over 2,700, the CHA was able to house more people in the resulting units than could be housed before.

In addition, over 1,000 additional households are currently assisted in the private market through rent certificates and housing vouchers -- so over 6,000 households, more than one in seven, is publicly assisted in Cambridge.

Meanwhile, according to the Cambridge Rent Control Board (CRCB), the total inventory under its control remains in excess of 16,000 units, over half the City's entire rental stock. Thus with over 22,000 units, more than half of Cambridge's total housing stock, protected from market forces (through rent controls, housing assistance or certificates), the initial assumption might be that this enables Cambridge to meet emerging needs and maintain its desirable diversity.

However, in February 1990 the waiting list for CHA family units alone contained over 4,000 households of whom slightly over half were Cambridge residents.

Turnover in these units is very low. Past experience reveals that only one in three of the Cambridge families on the waiting list eventually gets placed and the average wait is four years. There is actually a critical shortage of affordable housing suitable for childraising families in the city.

Unmet family needs are confirmed in the Cambridge Housing Study completed by Abt Associates in 1987 (CH/Abt Study). Here, 34 percent of all renter households not living in subsidized housing indicated that their contract rent exceeded 30 percent of household income, the generally accepted yardstick of affordability. For the estimated total of 25,000 such units, according to the CH/Abt study, there are 8,600 renter households with a housing cost burden -- composed of 4,600 units under rent controls and 4,000 living in non-rent-controlled dwellings.

Another 2,800 tenants living in subsidized or CHA housing also indicated having low incomes in relation to rents. Furthermore, the CH/Abt Study revealed that 2,700 or 28 percent of the owner-occupants had incomes less than 80 percent of median income. Many of these may be "house rich and cash poor," with few available resources for maintenance.

At the same time, this study also showed that 50 percent, or 7,900 of the 15,700 households living in rent-controlled units, had rents below 20 percent of household income, meaning that their housing was unusually affordable, and another fifth had costs amounting to between 20 and 30 percent of income. This means housing costs were not a burden for an estimated 11,100 households, 70 percent of all those living in rent controlled units.

The overall impression is one of significant mismatches emerging between newcomers and longer term residents, between demand and supply -- in prices, household incomes and unit sizes. The City has been able to achieve a net gain of less than 500 affordable units in a decade through both assisted redevelopment and use of certificates in the private market. Valiant efforts to assist more households in innovative ways, such as through the creation of limited equity cooperatives and other non-speculative forms of ownership, are dwarfed by the magnitude of the current needs due to market forces throughout the region.

The purpose of this report is to evaluate the available data and other reports more closely in order to refine these estimates of need and explain them in greater detail.

2.0 METHODOLOGY

To generate an overview of Cambridge on the threshold of the 1990s, this study draws upon existing materials including U.S. Census reports, past publications of the Cambridge Community Development Dept. (CDD), the Minimum Rents (Green Ribbon) Committee report of 1989 and other tabulations of the Cambridge Rent Control Board (CRCB), and the *Cambridge Housing Study* prepared by Abt Associates (CH/Abt Study) in 1987, surveying the composition of households living in the City.

The Community Development Dept. assembled lists of new and assisted developments by type, as well as pre-census housing counts for 1990. In order to eliminate double counting and provide missing unit counts, the Assessor's Office provided counts of housing units by Assessor's class and reviewed counts of assisted units and new developments by year that we prepared from CDD and CHA lists.

The result of these compilations is a detailed city-wide count of all 1989 housing units by Assessor's Class, building size, rent control status, owner occupancy, and assistance status which has been reconciled to the extent possible with CHA, CDD, and CRCB counts, as well as the 1980 U.S. Census counts. The purpose has been to determine and then divide the total current housing stock into four, mutually exclusive categories: **RCntrl**, rent-controlled; **Non-RC**, private rentals not under control; **Subs/CHA**, units in properties assisted or owned and managed by the CHA (not including certificate units); and **OwnOcc**, all the dwellings occupied by resident owners.¹

Vacancy rates for these four housing types were estimated, in order to arrive at household estimates (equal to occupied units) for each type in 1987.² The resulting household counts were then applied to the cross tabulations prepared in the CH/Abt study in order to describe the Cambridge household population as completely as the sample size of this study allowed.³

The Assessor's files of Jan. 1, 1989 were used as the base for applying the CH/Abt Study distributions. The units in developments not included in the '89 Assessor's base but that will be presumably part of the 1990 U.S. Census were explicitly identified and counted, but their occupancy pattern is not part of this needs assessment. In other words, these findings do not cover nearly 800 upper income condominiums and rental units that were completed since the beginning of 1989.⁴

3.0 POPULATION AND HOUSING CHANGES, 1960 TO 1990 AND BEYOND

For the period through 1980, the U.S. Census counts shown in Table 3.0-1 are generally accepted. These data indicate that since 1960, Cambridge's population declined by 6.8 percent in the 1960s and then another 5.0 percent in the 1970s. At the same time, the number of dwelling units increased by 6.6 and then 9.6 percent in the respective decades. Although average size of households living in all dwelling units declined from 2.71 in 1960 to 2.01 in 1980, the number of persons living in group quarters, that is student dormitories, lodging houses, jails and other institutions, remained fairly constant all these years at around 12,000 persons.⁵

Table 3.0-1. Population and Housing Overview, 1960 - 1990

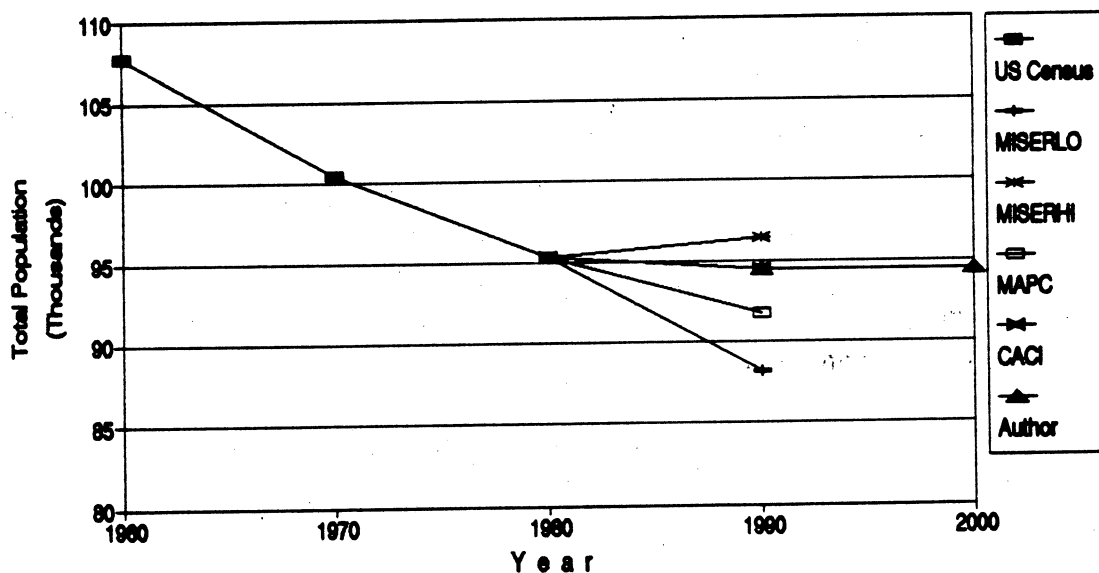
Year	Population	Change in %	Dwelling units	Change in %	Persons in grp qtrs
1960	107,716		35,330		11,938
1970	100,379	- 6.8	37,648	+ 6.6	11,859
1980	95,322	- 5.0	41,300	+ 9.6	12,434

Source: U.S. Census reports for respective years

The various official population projections for 1990 vary widely and are therefore best shown graphically. Figure 3.0-1, reflecting Table 3.0-1, shows the Cambridge total population declining from 107,700 in 1960 to 95,300 in 1980.⁶

Figure 3.0-1: Total Population, 1960 - 2000 (Estimated).

Sources: see text and footnote 6.

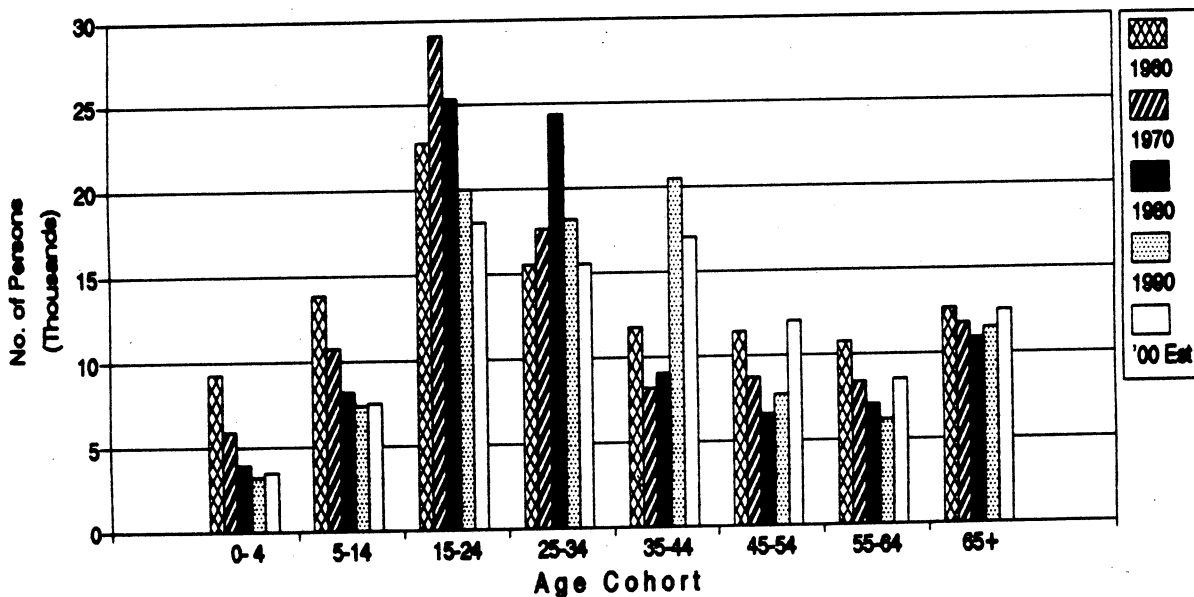


We estimate a 1990 population of around 94,500 for both 1990 and the year 2000, taking advantage of the 1989 Assessor's housing count, and assuming that 11,500 persons continue to live in group quarters. The decline in average household size, down presently to a little more than 2.0 persons per dwelling, is unlikely to continue further. Increasingly, two household incomes are needed to meet expenses -- and there are still some larger families to balance the number of persons living alone. Since the City is unlikely to lose more housing units, we think the decline in total population has leveled off.

The shifts in age cohorts, or the number of persons in each respective age group, is as important as the total population in understanding the ways in which Cambridge is changing from a city where larger families predominated a generation ago to today's population with its greater diversity in household types. Figure 3.0-2 divides the total population for each decade, 1960 - 2000, into ten year age groups.⁷

Figure 3.0-2: Changing Age Cohorts, 1960 - 2000 (Estimated)

Sources: see text and footnotes 7, 8, 9.



The data for 1960, 1970 and 1980 are from the US Census, and the heavy, dark bar for 1980 is the last reliable count. The estimates for 1990 and 2000 are based on probable distributions that take into account all the national and regional projections reflecting the aging of the baby boom generation, its "echo" in terms of a resurgence in births, as well as Cambridge's tendency to import over 10,000 persons in the 15 - 24 year age group that were not raised in the City. Severe

economic hurdles and difficulties in gaining access to larger units now prevent more families with children from living in Cambridge.

In Figure 3.0-2, any Cambridge resident appears several times depending upon his or her age in each decade, shifting one bar to the right as he or she ages.⁸ Note how the peak of 29,100 15 to 24 year olds in 1970 (actually the baby boomers born between '46 and '55), becomes the peak of 24,300 25 to 34 year olds in 1980, and then the 20,400 35 to 44 year olds in 1990, and lastly reflects the upsurge in 45 to 54 year olds, to 12,000 persons in 2000.

Viewed by age group, the impact upon Cambridge is equally interesting. Whereas there will be a slight reversal in 2000 of the sharp decline in children under 5 that has been continuing since 1960, the school age population, 5 to 14, is almost half of what it was in 1960. On the other hand, baby boomers living in Cambridge in 1980 and settling down with two incomes in the '80s and '90s are apparent in the tall bars showing unprecedented numbers of 35 to 44 years olds living in Cambridge in 1990 and 2000. By the year 2000, a significant increase in persons around 60 and older is also likely.⁹

3.1 Housing Composition Overview, 1960 - 1990

Table 3.0-1 above revealed that the City's total housing stock grew steadily from 1960 to 1980, even as the total population declined. As shown graphically in Figure 3.1-1, the total rental stock has remained remarkably constant at a little slightly under 30,000 units since 1970. Owner-occupancy has grown from 7,000 units in 1970 to 8,900 in 1980, and then risen to an estimated 10,600 in 1990. This is mainly due to some of the existing rentals converting to condominium tenure and a portion of these becoming owner-occupied as Federal tax benefits for rental housing were reduced in 1986. Hundreds of new condominiums and a smaller number of rental units have been constructed, but conversion has affected several thousand more units.

Figure 3.1-2 disaggregates these data to show tenure and racial changes more clearly. Notice that both white and minority owner-occupancy have been increasing since 1970, while the rental stock has been shifting to minority tenants. The doubling in rental vacancies, revealed by the 1980 US Census, remains a surprise, given the strong housing market in Cambridge.¹⁰

Figure 3.1-1: Changing Stock Composition, 1960 - 1990

Source: U. S. Census, see text.

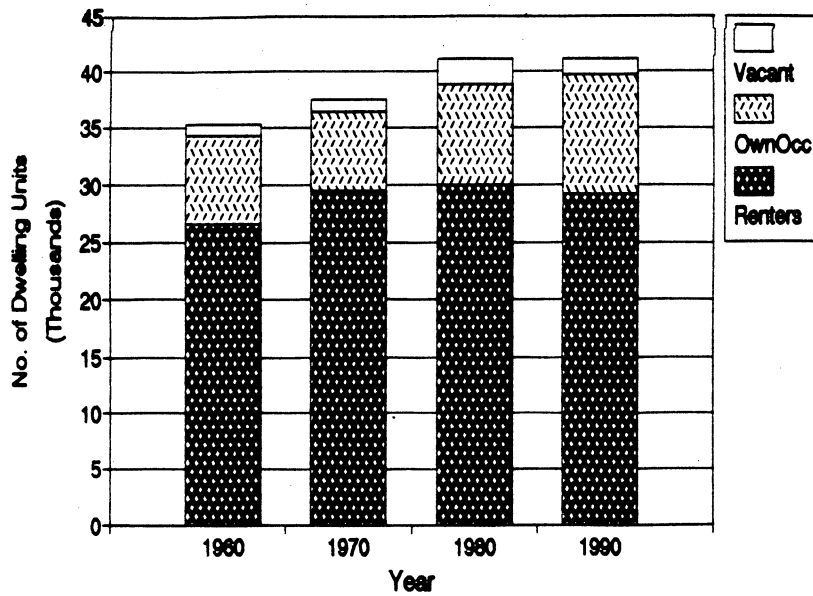
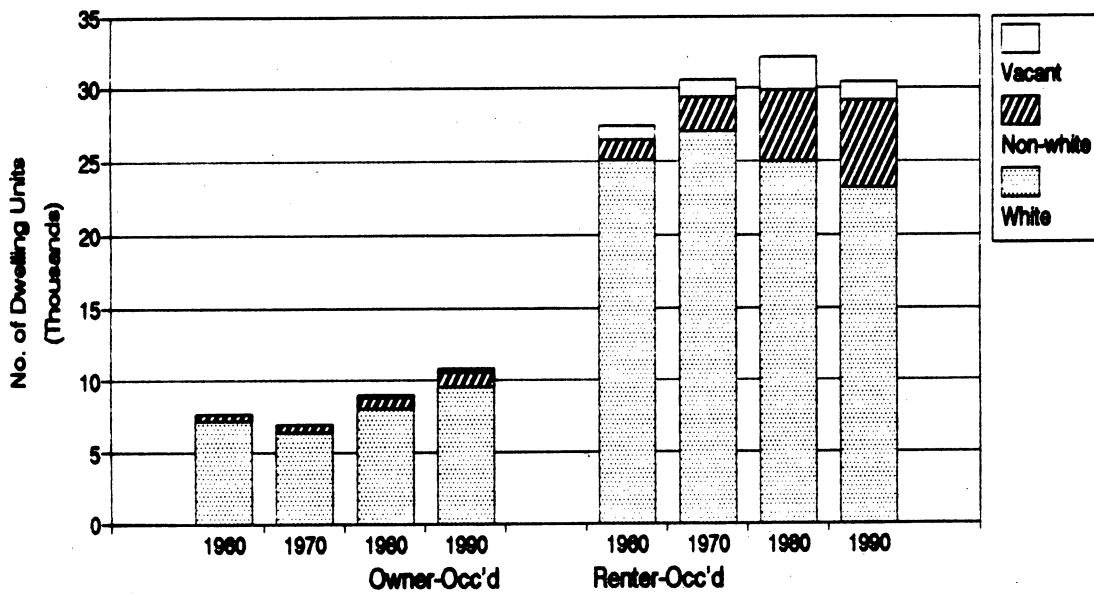


Figure 3.1-2: Changing Tenure and Race, 1960 - 1990

Source: U. S. Census, see text.

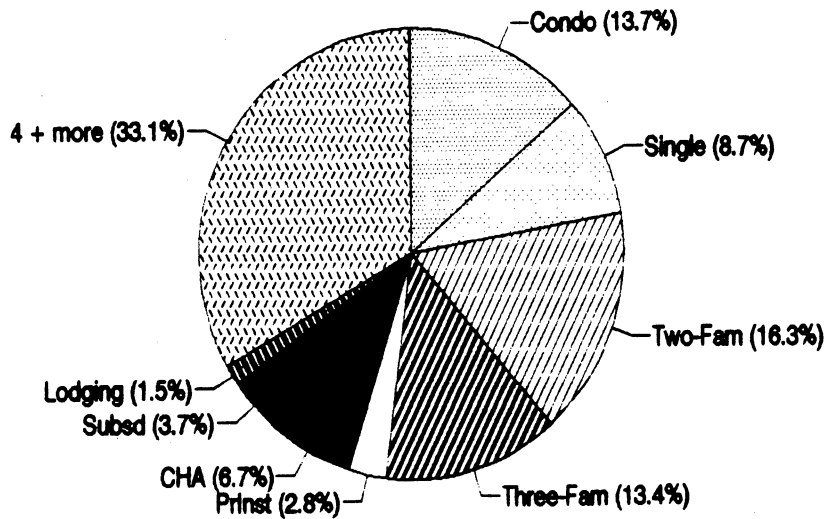


3.2 Cambridge's 1989 Housing Stock Composition

To independently count the current stock, this study examined closely all the parcel-based records in the City by assessor's class, dwelling unit count, resident exemption, public assistance and rent control status, and arrived at a total unit count of just over 41,000 for 1989, of which 5,400 are not counted as taxable units.¹¹

Figure 3.2-1: Housing Stock Composition, 1989

Source: City records, see text.



As shown in Figure 3.2-1, one-third of the total (some 13,600 units) is in private, multifamily rental stock, R4+; another 30 percent (12,200 units) is in two- and three-family homes, R2 and R3; nearly 14 percent (5,600) are condominiums, CD; nearly 9 percent (3,600) are single family homes, R1; and slightly over 10 percent of the total (4,250 units) are assisted and not part of the taxable base, CHA and Subsd -- while Harvard and MIT as Private Institutions own under 3 percent of the total (1,150 units) operating under payments in lieu of taxes. Rooming and lodging houses, R/LH, comprise the remaining 1.5 percent (600 units).

Table 3.2-1: Estimated Taxable Housing Stock by City Records, 1989

Land Use Type:	R1	CD	R2	R3	R4+	R9+	RC	CR	M	R/LH	Total
Assessor's Class:	101	102	104	105	111	112	013	031	109	121	Taxable
	----	----	----	----	----	----	----	----	----	----	----
Total Parcels	3,423	5,615	3,236	1,723	850	258	192	148	211	52	15,708
Total Units	3,571	5,615	6,706	5,511	4,707	6,875	1,560	454	0	624	35,623
Owner Occupied	2,737	2,718	2,551	1,230	305	16	50	23	107	15	9,752
Subsidized Units	41	44	3	0	56	422	203	0	0	0	769

Source: Cambridge Revaluation Dept., Rent Control Board, and Community Development Dept.

Table 3.2-1 shows how Cambridge's 1989 Taxable Housing Stock by City Records of 35,623 units is divided among landuse classes. The headings have the following meanings:

R1, Assessor's Class (AC1) 101 = single family
CD, AC1 102 = condominium
R2, AC1 104 = Two-family
R3, AC1 105 = Three-family, or frequently Triple-decker
R4+, AC1 111 = Four to 8 dwelling units
R9+, AC1 112 = Nine or more units
RC, AC1 013 = Mixed resid'l/commerc'l, with residential predominating
CR, AC1 031 = Mixed commerc'l/resid'l, with commercial predominating
M, AC1 109 = properties with multiple structures on the parcel, requiring closer analysis to determine unit count, and then shown as **R2, RC,** etc.
R/LH, AC1 121 = Rooming or lodging house units

Examining the rows in Table 3.2-1, reveals the following:

Total Parcels = the number of assessed parcels of each land use type (AC1) in the Assessor's Valuation base.

Total Units = the total unit count for Jan. 1, 1989¹²

Owner Occupied = the total number of parcels by AC1 for which a residential exemption is granted, which signifies resident ownership. Scanning this line reveals how the city's 9,752 resident owners are distributed among singles, condominiums, two-family, triple-decker and other properties.

Subsidized Units = the distribution of 769 of the City's 5,023 assisted units within the taxable base (detailed in Appendix A, Table A-3).

Table 3.2-2: Estimated Total Housing Stock by City Records, 1989

	Total Taxable -----	Private Instit'ns -----	CHA -----	Subsidized Housing -----	GRAND TOTAL -----
Total Units	35,623	1,148	2,734	1,520	41,025
Owner Occupied	9,752	0	0	0	9,752
Subsidized Units	769	0	2,734	1,520	5,023

Source: Cambridge Revaluation Dept., Rent Control Board, and Community Development Dept.

Table 3.2-2 combines the 35,623 taxable units with the balance of 5,402 not taxed. Harvard and MIT own 1,148, the CHA has 2,734, and 1,520 are in subsidized developments such as those assisted by MHFA.¹³

Private Inst'ns = units owned by private institutions such as Harvard's Peabody Terrace, and MIT's Eastgate and Westgate apartment blocks making payments in lieu of assessed taxes

CHA = units owned and managed directly by the Cambridge Housing Authority

Subsidized Hsg = the number of units under property-based federal or state assistance. Note that this number does **not** include the 1,015 certificates and vouchers issued to households to obtain private rental housing under CHA lease.

To properly count all units in subsidized developments, a complete database was created, which is printed as Table A-3 in Appendix A.¹⁴ For each development this contains the name, address, supervising agency (HUD, EOCB, MHFA, etc.) year of completion, assisted family, elderly and total unit count, taxable status, along with ID numbers, project designation, AClass, and Map and Lot number, where applicable.¹⁵

Table 3.2-3: Estimated Housing Counts by Type, 1989

	R1	CD	R2	R3	RMF	PrInst	CHA	SubsHsg	R/LH	Total
	----	----	----	----	----	----	----	----	----	-----
Total Units	3,571	5,615	6,706	5,511	13,596	1,148	2,734	1,520	624	41,025
Owner Occupied	2,737	2,718	2,551	1,230	501	0	0	0	15	9,752
Subsidized Units	41	44	3	0	681	0	2,734	1,520	0	5,023
Rent Control DUs	290	2,012	1,042	1,520	10,906	0	0	0	634	16,404
Non-RCntrl DUs	503	841	3,110	2,761	1,508	1,148	0	0	(25)	9,846
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Gain Since '80	265	669	36	12	170	0	-87	0	0	1,065

Source: Cambridge Revaluation Dept., Rent Control Board, and Community Development Dept.

Table 3.2-3, above, classifies the total stock into four, mutually exclusive housing types. It collapses two of the multifamily columns, R4+ and R9+ in Table 3.2-1, into RMF for Residential Multifamily stock.¹⁶ This was done in order to identify the portion of each stock type that is:

Rent Control DUs = units rent controlled under the jurisdiction of the Cambridge Rent Control Board (not including units listed by the CRCB as exempt);¹⁷

Non-RCntrl DUs = non-controlled rental units, that is neither directly subsidized nor rent controlled (nor owner-occupied). The num-

Gain Since '80 = units that are explicitly recorded as newly built and added or lost to the City's stock between the 1980 US Census and Jan. 1, 1989. Note that some two-thirds of the gain, 669 units, are newly built condominiums.¹⁹

The four, mutually exclusive housing situations, in Table 3.2-3 above, are abbreviated in subsequent charts as: **OwnOcc**, **Subs/CHA**, **RCntrl**, and **Non-RC**. This table is important to bear in mind when the socio-economic attributes of these four housing types are compared in the sections of this report that follow.

For example, consider **Owner Occupied**. Based on the residential exemption, a little over one quarter of the resident owners, 2,737, are in single family homes, 2,718 (28 percent) live in condominiums, another 2,551 (26 percent) live in two-family homes, and 1,230 (13 percent) live in three-family homes, which leaves 501 (5 percent) living in multifamily structures.

Of the 5,023 **Subsidized Units** (12 percent of the total stock), over half are in CHA developments, and another 30 percent are in private developments assisted by MHFA or HUD. The remaining 769 units, 15 percent, are mainly in larger, multi-family structures, some of which were assisted by the City and non-profit agencies during the 1980s. Note that an additional 1,015 units, not included in these tables, are assisted under the CHA's certificate and voucher programs, as discussed further in Section 5.1.

Two-thirds of the 16,400 **Rent-controlled Units** are in larger properties with more than four units and 12 percent are condominiums; most of the balance are in two- and three-family homes.

The 9,953 **Non-Rent Controlled DUs** are mainly in the smaller scale (and often resident-owned) 2- and 3-unit stock, as well as in mixed residential and commercial properties. Also, the units owned by private institutions, PrInst, are included in this category.

Condominiums. Conclusions regarding Cambridge's condominiums are drawn from Tables 3.2-2 and A-6 in Appendix A, which shows how they are distributed by decade, by conversion, new construction or rehabilitation, and by building style, e.g. triple-decker, town house, mid-rise, etc.²⁰

- Of the total 5,615 condominiums in 1989, (14 percent of the total stock), over 4,780 are conversions.
- Almost half have claimed residential exemptions available only to owner-occupants.
- The Cambridge Rent Control Board indicates that 2,012, or 36 percent are under its controls.
- The balance, 841 condominiums, are either private rentals, or occupied by owners who do not seek the residential exemption.
- While some 2,160 condos existed at the time of the 1980 U.S. Census, another 3,463 were developed between 1980 and 1989. An additional 784 new units that were still under development in 1989, are expected to have become part the stock to be counted in the 1990 U.S. Census.
- During the 1970's, four-fifths of all condominiums originated from conversions of units in low- and high-rise apartment buildings, averaging 32 units per development. In the 1980's many three- and two-family and duplex structures became converted. The overall average development size dropped from 18 units in the 1970's to 6.6 in the 1980's.²¹
- Nearly a fifth of all condos are in buildings with four or less units, most of which were converted after 1980 due to the 1979 and 1981 ordinances, limiting conversions in rent-controlled stock (4 or more units and absentee-owned 1-3's).

3.3 Cambridge's Estimated 1990, and 1987 Household Totals

To estimate the total stock in 1990, divided into four categories, Table 3.2-2 was used to create Table 3.3-1, listing the total stock, occupied and vacant in

Table 3.3-1: Estimated Counts for Housing, Households and Population, 1989, 1990 and 1987

	'89 Total	new '89	<-- '90 Total	1990 Estimate		% vac	Pers/ h'hld	H'hld Pop'n	'87 Occ'd = H'hlds
			Occ'd	Vacant					
Total Units	41,025	784	41,809	40,709	1,100	2.6%	2.04	83,030	39,600
Owner Occupied	9,752	500	10,252	9,952	300	2.9%	2.20	21,894	9,600
Subsidized Units	5,023	18	5,041	4,991	50	1.0%	2.50	12,478	5,000
Rent Control DUs	16,404	0	16,404	16,054	350	2.1%	1.70	27,292	15,700
Non-RCntrl DUs	9,846	266	10,112	9,712	400	3.9%	2.20	21,366	9,300
								+ group quarters pop'n:	11,500
								Est. tot pop'n in '90:	94,530

Source: Table 3.2-2, CDD records, and author's research

1990. Furthermore, using the persons per household data from the CH/Abt study in '87, a rough estimate of Cambridge's 1990 household and total population was generated. These same data have also been used to estimate the 1987 household distributions for the four household types featured in the 1987 CH/Abt study report.

Table 3.3-1 reveals the following additional insights:

- Another 784 additional units in new developments are expected to have been completed and occupied by the Spring of 1990, shown in Table A-3 of Appendix A. Except for 42 market rental units, the balance are in 7 developments classed as condominiums.²²
- The majority of these, 500 are expected to be owner-occupied, 18 are subsidized, and 266 will be rentals for the interim.
- For 1990, this brings the estimated stock total to 41,800 units.

For each of the four categories, Table 3.3-1 applies educated guesses regarding probable vacancies and average numbers of persons per household.

- Vacancies are likely to be considerably lower than reported in 1980, there being few boarded up units at this time.
- Decline in average household size has probably run its course, partly because it takes two incomes to afford private units.²³
- When one adds an estimated 11,500 persons living in dormitories and other group quarters, a total 1990 population of 94,500 persons results. This population would be lower if either there were more vacancies (unsold new units, underutilization of housing under lease), or household sizes were even smaller.

Finally, Table 3.3-1 also provides an estimate for 1987 of the number of households in each of the four categories used in the CH/Abt Study. These counts are used to apply the findings from that study in order to project a recent profile of households living in Cambridge.

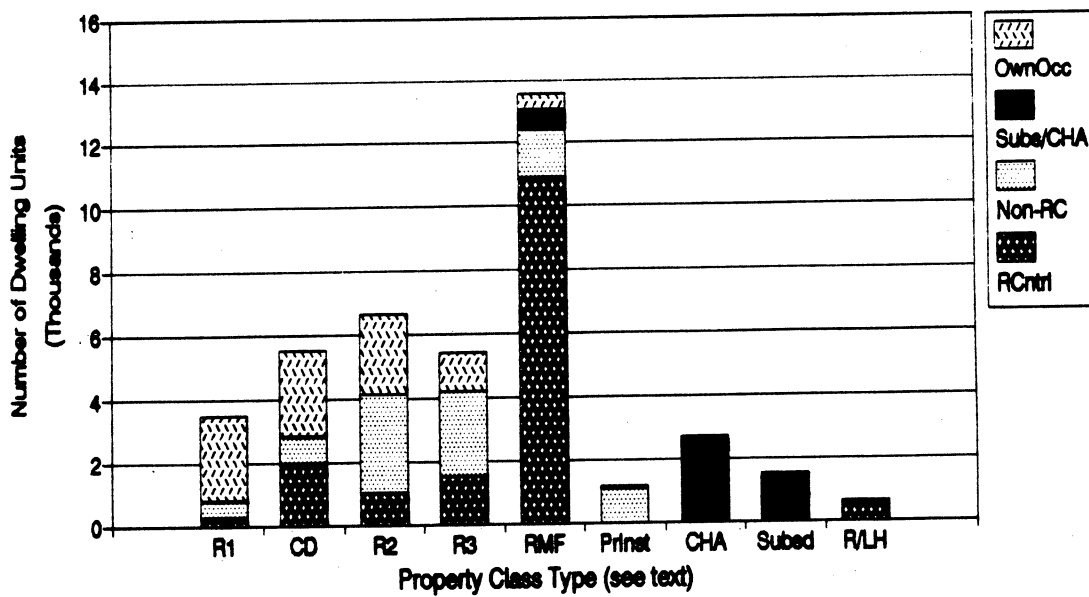
Figure 3.3-1, 1989 Housing Distribution by Size and Type, graphically summarizes how the nine property class types in Table 3.2-2 relate to the four basic housing types.²⁴

- The **OwnOcc**, owner occupied portion holds no major surprises, since this chart shows the data on a unit basis, except that over half the condominiums are rentals, and 70 percent of these are under CRCB controls.
- Sixty percent of the **Non-RC**, non-controlled rental housing is in Two-family and Triple-decker stock.

- The **Subs/CHA**, assisted housing is quite concentrated in its own developments. Over half is owned and managed directly by the CHA, and another 30 percent is in larger MHFA and HUD-assisted developments.
- The largest portions of **RCntrl**, rent-controlled units are in the multi-family stock, RMF, and in condominiums, plus 28 percent of the triple-deckers and about 15 percent of the units in Two-families.

Figure 3.3-1: 1989 Housing Distribution by Size and Type

Source: Table 3.2-3



4.0 THE RECENT HOUSEHOLD SOCIO-DEMOGRAPHICS

Of Cambridge's total household population (estimated at 83,030 in 1990 in Table 3.3-1), about 43 percent lived in 3-5 person households, and another 31 percent dwelt in 2 person households. About 17 percent lived alone, and the remaining 8 percent lived in households with six or more members. Beyond the overall age distribution of the total population, we know relatively little about the individuals.

However, the Cambridge Housing Study, completed by Abt Associates, Inc. in 1987, explored the socio-demographics of Cambridge's households in considerable detail.²⁵ In a household-based overview, Cambridge has a declining number of families, of which a large proportion live in assisted and owner-occupied housing. A significant share of minorities live in assisted stock and to a lesser degree in private units that are not rent-controlled. Almost half of the rent-controlled units house singles.

Due in part to the large number of single persons living in **rent controlled units**, the average household size in this housing type is only 1.7 persons.²⁶ As a result, this portion of the stock houses only an estimated 27,300 persons, 33 percent of Cambridge's total household population, even though the rent controlled units comprise 40 percent of the City's total stock and nearly half this stock has two or more bedrooms.

Despite the significantly smaller number of **uncontrolled units**, 10,100 altogether (24 percent of the total units), this stock houses an estimated population of 21,400 (26 percent of Cambridge's total household population) and has an average household size of 2.2 persons per unit.

Within **assisted housing**, 1,600, or 32 percent of all such households, have one person only, of which 54 percent are elderly. The units housing persons under 65 are dominated by households with three or more members. Altogether, according to distributions in the CH/Abt study data, the assisted stock houses an estimated 12,500 persons, roughly 15 percent of Cambridge's household population, and has an average of 2.5 persons per dwelling.

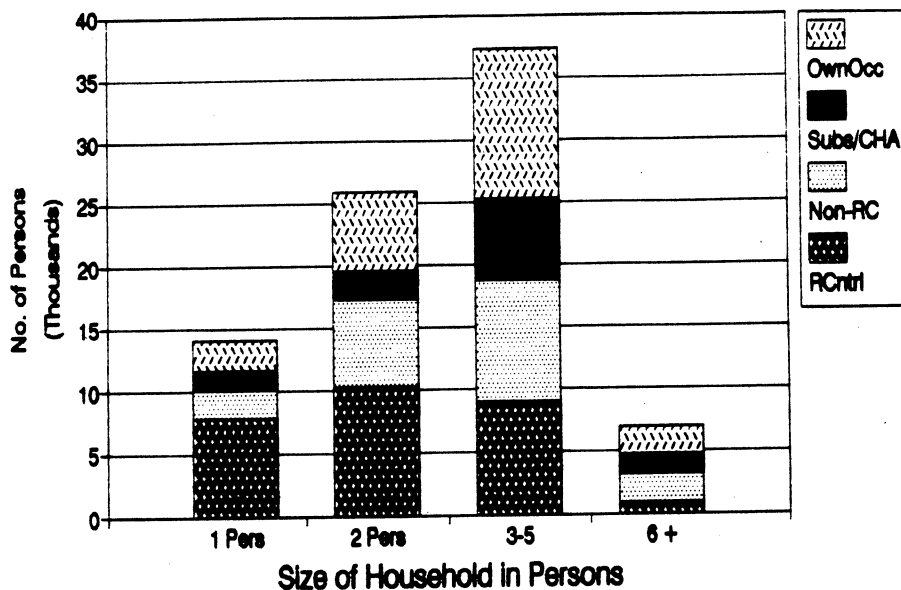
All the **owner-occupied units** -- from single-, two- and three-family homes to condos -- house an estimated 21,900 persons, about 26 percent of Cambridge's household population. The average number per household in owner-occupied units is around 2.2 persons.

4.1 A Demographic Overview

Figure 4.1-1, Household Population by Household Type, 1987, results from combining the household counts in Table 3.3-1 with the numbers of persons per household revealed by the CH/Abt study.²⁷ Note that this figure and all that follow do not include the estimated 11,500 persons living in dormitories and other group quarters.

Figure 4.1-1: Household Population by Household Type, 1987

Source: App. C, Fig. B.

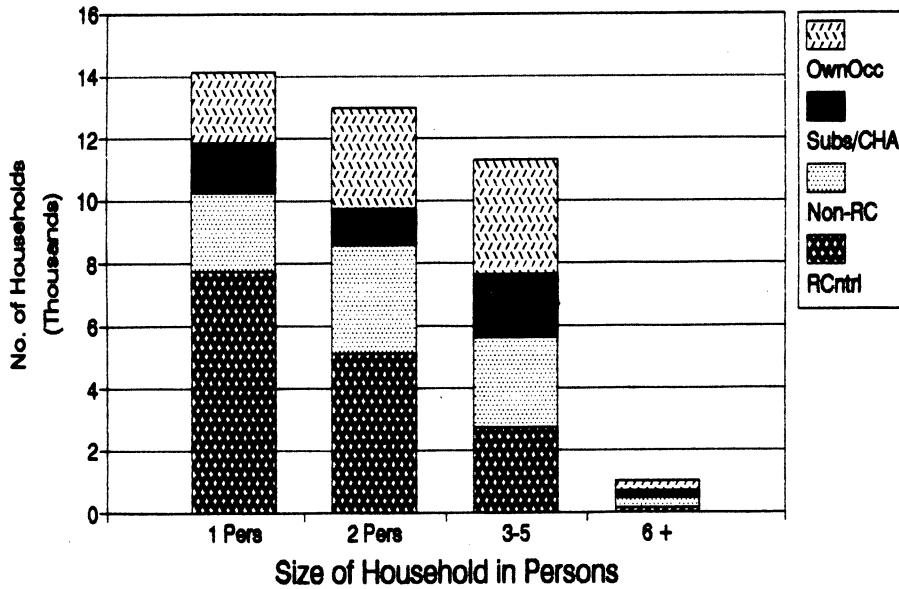


The following figures are all created on a household basis and each shows how the four basic housing types interrelate with this household population. Note at the outset that one person households dominate in Cambridge, comprising 36 percent of all households, even though single persons are only 17 percent of the total household population. On the other hand, the 42 percent living in 3 to 5 person households comprise less than 29 percent of all households.

Figure 4.1-2, Household Count by Household Type, 1987, reveals that a remarkable number, 14,100, or about 36 percent of all Cambridge households are single person households, and another 13,000, an additional 33 percent, are two person households, leaving only 12,400 or 31 percent living in households of three or more.²⁸

Figure 4.1-2: Household Count by Household Type, 1987

Source: App. C, Tab. A.

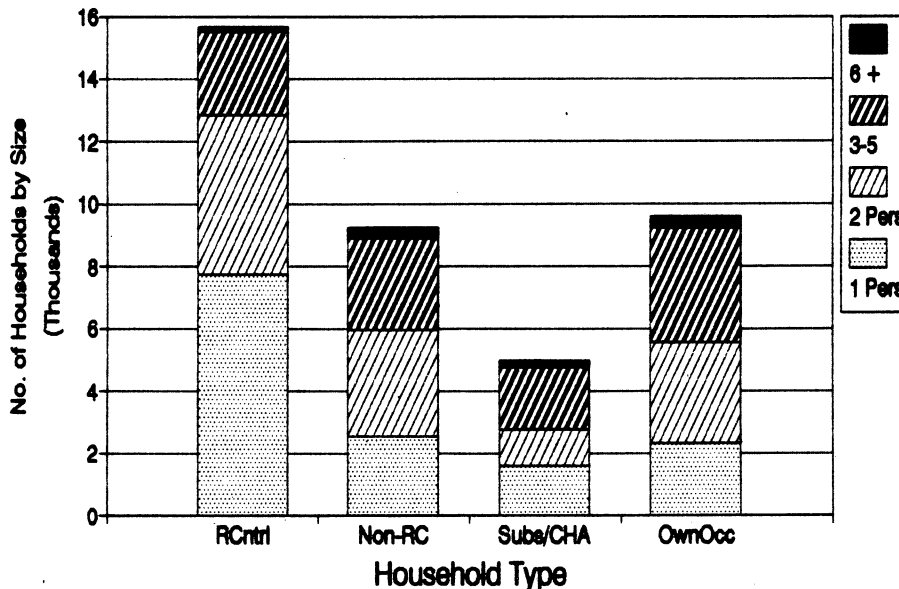


Considering the four housing types, larger households are more evenly distributed among the four housing types but 55 percent of all the single persons live in rent controlled units. As will become apparent below, this is only partly explained by the smaller units in properties controlled by the CRCB.

Figure 4.1-3, Household Type by Household Size, 1987, looks at the household data in still a third way, firstly revealing the total counts of the four different

Figure 4.1-3: Household Type by Household Size, 1987

Source: App. C, Tab. A.



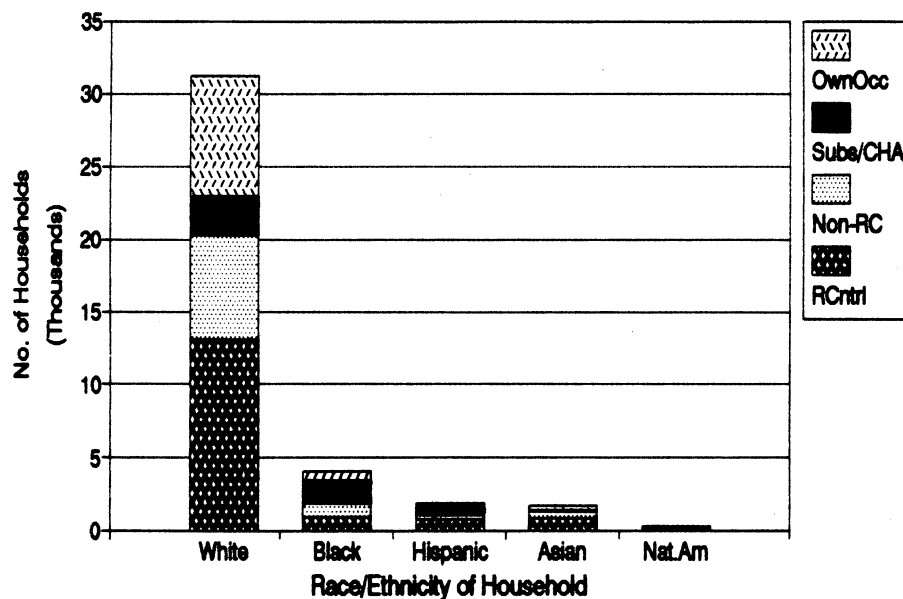
housing types. For reference, forty percent of all units are rent-controlled; 24 percent are owner-occupied; another 24 percent are private rental units not under rent controls; and a little over 12 percent are in assisted developments.

Figure 4.1-3 also shows how the different households sizes are distributed among the four housing types. Note that over 80 percent of the rent controlled units serve one- and two-person households.

Figure 4.1-4, Household Race/Ethnicity by Housing Type, 1987, indicates that about 31,400, or over 79 percent of all Cambridge household heads, are white, non-Hispanic; about 4,200, 11 percent are Black, non-Hispanic; a little over 1,900, or 5 percent, are Hispanic; and 2,100, a little over 5 percent, are identified as other, including native Americans, Alaskans, Asians and Pacific Islanders.

Figure 4.1-4: Household Race/Ethnicity by Housing Type, 1987

Source: App. C, Tab. 3-11.



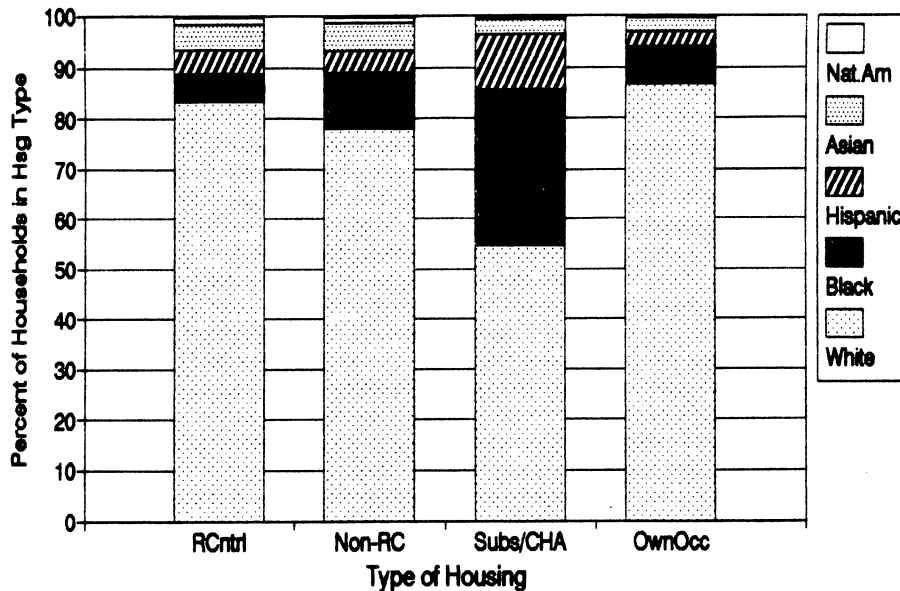
About 13,100, or 42 percent of all white households heads, live in rent controlled units; some 7,200, or 23 percent, live in non-controlled apartments; 2,700, or 9 percent, occupy subsidized housing, and 8,300, 26 percent of all white household heads, are owner-occupants.

Among the 8,200 minority household heads, 2,600, or 31 percent, live in rent controlled units; 2,100, or 26 percent, in non-controlled apartments; 2,300, 28 percent, are in subsidized units; and 1,300, 15 percent, are owner-occupants.

Figure 4.1-5, Household Race/Ethnicity by Housing Type in Percent, 1987, shows the same data as Figure 4.1-4 with a different emphasis. Among the 15,700 rent-controlled units, 83 percent are occupied by white households; 11 percent house Black or Hispanic households; and 6 percent shelter households classed as other.

Figure 4.1-5: Household Race/Ethnicity by Housing Type in Percent, 1987

Source: App. C, Tab. 3-11.



In the total of 9,300 non-controlled rental units, 78 percent are white, 18 percent Black and Hispanic, and 7 percent are others.

Focusing on the 5,000 subsidized units, 55 percent are occupied by white households, 42 percent are Black or Hispanic households, and 3 percent are other.

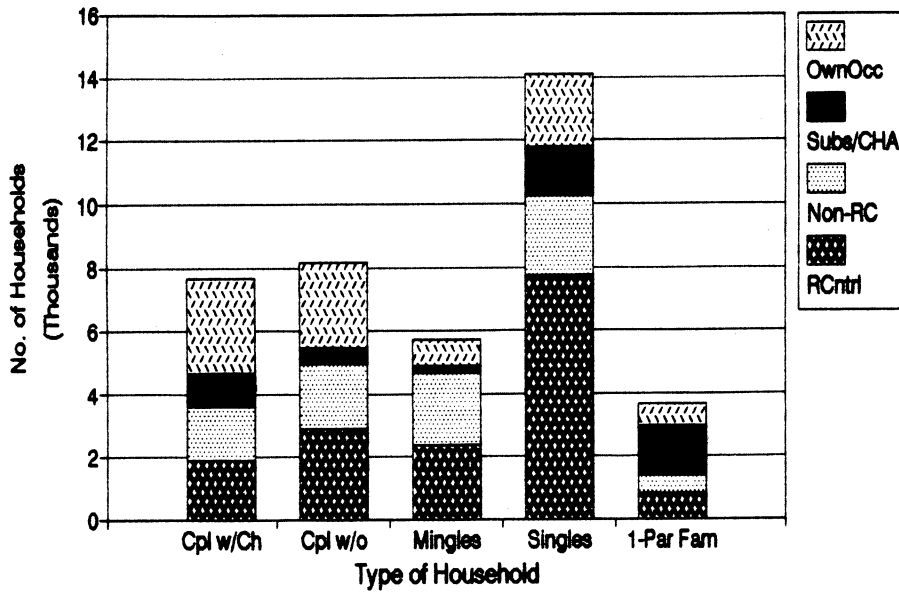
Among the 9,600 owner-occupied units, 87 percent have white owners, 10 percent are Black or Hispanic, and 3 percent are classed as other.

Figure 4.1-6, Household Composition by Housing Type, 1987, focuses on the different types of households:

- Cpl w/Ch** = Couples with Children under 18
- Cpl w/o** = Couples without Children under 18
- Mingles** = mainly Roommates, and a few instances of 2 families sharing one unit
- Singles** = Single person households, living alone
- 1-Par Fam** = Single Parent families with children

Figure 4.1-6: Household Composition by Housing Type, 1987

Source: App. C, Tab. 3-8.

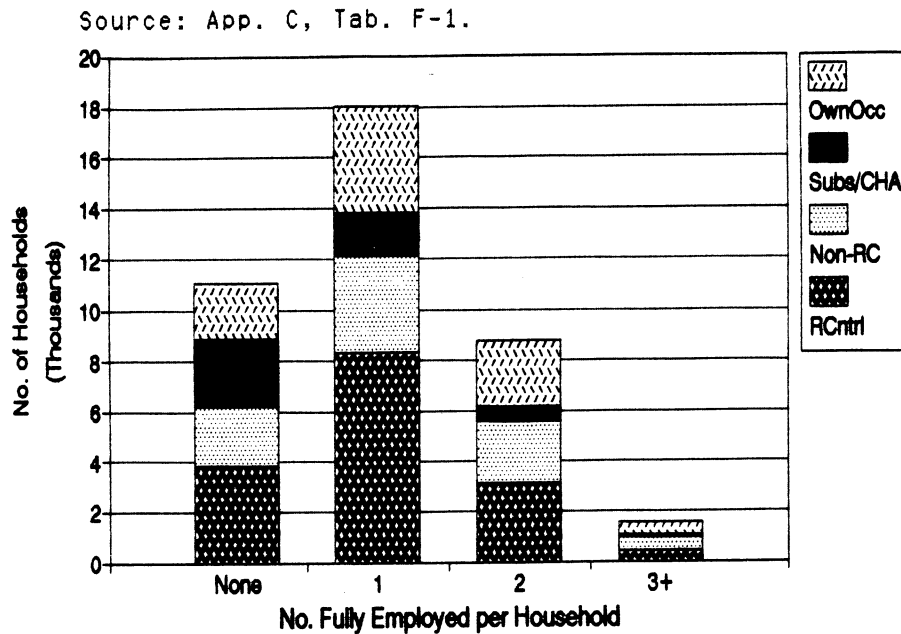


About 14,100 Singles, 36 percent of all households, now stand out as the dominant household type in Cambridge, and these occupy over 7,700 rent controlled units, 49 percent of the rent controlled total. Less than 20 percent of all Cambridge households, only about 7,700, are couples with children, and 39 percent of these are owner-occupiers. Relatively few, about 1,900, or 25 percent of such couples with children, are able to obtain rent-controlled shelter.

There are an estimated 3,700 single parent families, over nine percent of all households, and some 1,600, or 42 percent of the total, live in assisted housing and occupy about 32 percent of this stock. This leaves the balance, 2,100 such families, unassisted and fairly evenly distributed among the other three housing types. An estimated 800 live in rent controlled units, some 700 are owner-occupants, and perhaps 600 are in non-controlled stock.

Figure 4.1-7, Fully Employed Adults by Housing Type, 1987, shows that 18,000, or about 46 percent of all households, have one fully employed adult. While households with two or more breadwinners are not dominant in Cambridge, there are 10,400 such households, comprising 26 percent of the total. About 11,100 households, 28 percent, indicated that no one is fully employed. Significant numbers of these are retired, receiving some kind of public assistance, or are students.

Figure 4.1-7: Fully Employed Adults by Housing Type, 1987



The households with none employed are disproportionately in assisted housing, whereas those with two or more breadwinners are more prevalent in owner-occupied and non-controlled units. Under rent control, 3,900 households, 25 percent of the total, have no full time employed adults, and another 8,300, an additional 53 percent, have one. Viewed another way, 7,400, 77 percent, of the owner-occupant households have one or more adult breadwinner. In assisted housing, some 2,600 or 53 percent of the assisted total have no one fully employed.

Figure 4.1-8, Retired and Elderly Persons by Household Type, 1987, shows the absence or presence of these in the total stock. The distribution of elderly is virtually the same as the households with one or more retirees, for logical reasons. Only 13 percent of all households have a member over 65. Of these 5,200, 20 percent are in rent controlled units, 15 percent in non-controlled, while 25 percent are in assisted housing and 39 percent are in owner-occupied units.

Only 5,800 households, 15 percent of the total, contain one or more retired persons. About 2,000 or some 30 percent are homeowners, and another 1,600 (28 percent) live in subsidized developments. Relatively few, only 1,300 households with one or more persons retired, occupy 8 percent of the rent controlled units.

Half the rent controlled units are occupied by 7,700 persons living alone, and 92 percent, the vast majority representing some 7,100 persons, are under the age of 65. Only 1,100 households living in the rent controlled stock, or 7 percent of the total, have members over 65 years of age, of which 700, slightly over half, live alone.

Figure 4.1-8: Retired and Elderly Persons by Household Type, 1987

Source: App. C, Tabs. F-4, 3-9.

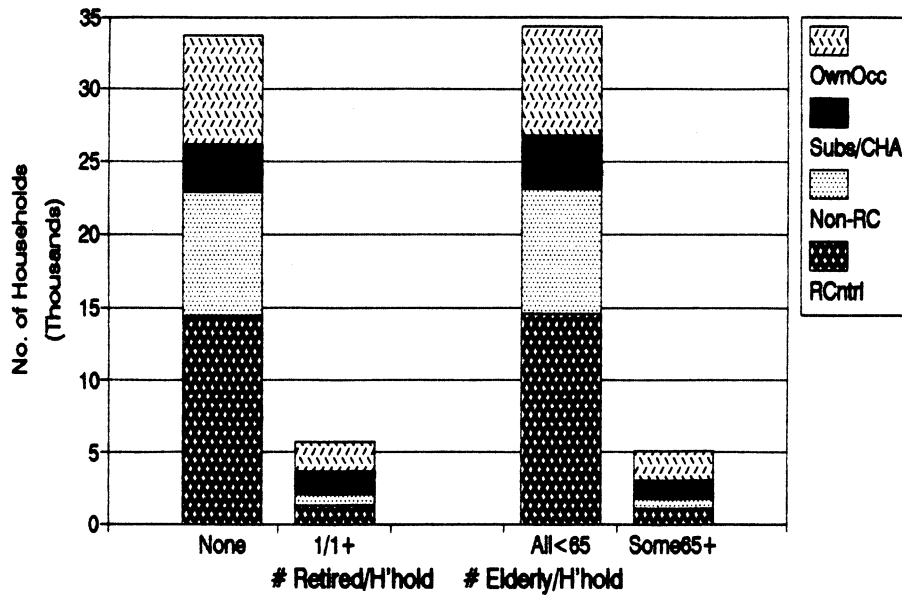


Figure 4.1-9, Students by Housing Type, 1987. Some 8,800 households, 22 percent of the total, have one or more students, persons pursuing higher education. Not surprisingly, 7,400 of these, about 84 percent, rent, and about half, or 3,600, live in rent controlled units. There are a great many more students living in Cambridge in dormitories and other group quarters -- and of course many attending Cambridge's educational institutions live outside the city.

Figure 4.1-9: Students by Housing Type, 1987

Source: App. C, Tab. F-3.

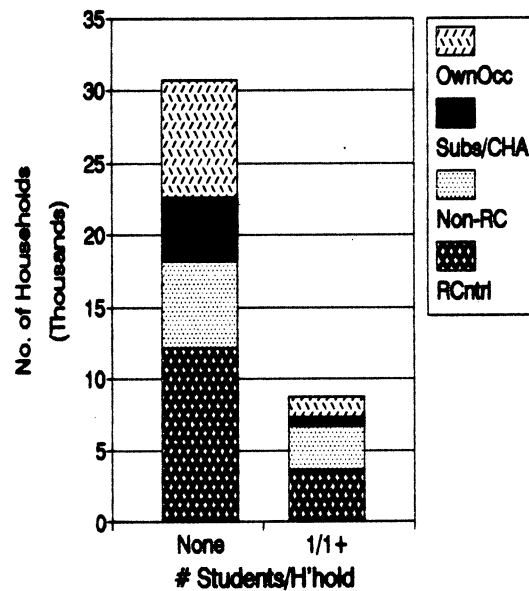
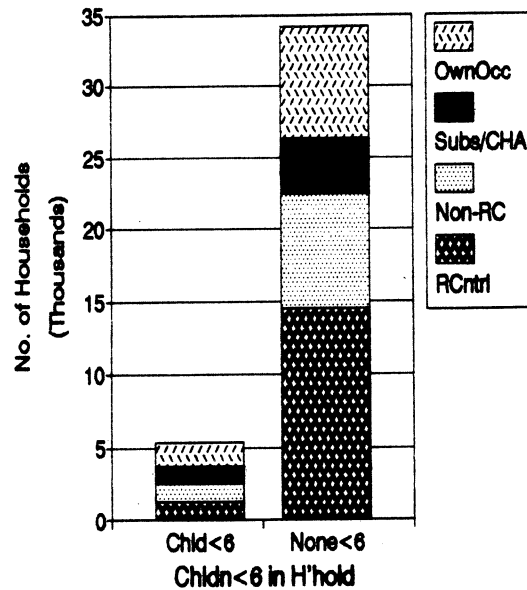


Figure 4.1-10, Children under 6 by Housing Type, 1987, shows how few children live in Cambridge, in only 5,200, 13 percent of all households. The presence of children under 6 in Cambridge households is limited to only one household in seven. This figure shows the number of these 5,400 households about evenly divided among the four housing types. However, young children are in 23 percent of the assisted units but only 8 percent of the rent controlled stock.

Figure 4.1-10: Children under 6 by Housing Type, 1987

Source: App. C, Tab. 3-10.



4.2 Dwelling Sizes and Housing Utilization

The CH/Abt study revealed how the stock differs by housing type. Unit sizes help explain the dominance of singles and lack of children in the rent controlled stock.

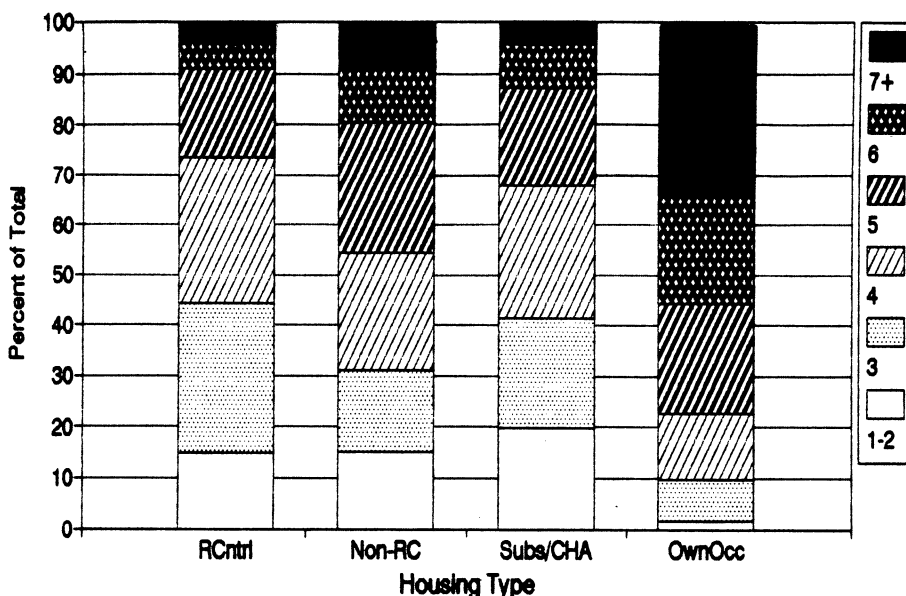
Four room units dominate in Cambridge, with 9,300 such units comprising 24 percent of the total. About 8,200 units, 21 percent of the stock, have five rooms, whereas another 8,000 (20 percent) have only three. Some 4,900 units have only 1 to 2 rooms (12 percent), while 4,800 (also about 12 percent) have 7 or more rooms. The assisted and rent-controlled units tend to be smaller, while the owner-occupied stock usually has five or more rooms. Non-controlled units come in all sizes.

Figure 4.2-1, Mix of Rooms by Housing Type in Percent, 1987, shows the total room composition of each housing type. Four rooms or less are in nearly three-quarters of the rent controlled stock, two-thirds of the assisted, just over half of

the non-controlled, and less than a quarter of the owner occupied units. In this figure, the size composition of rent-controlled and subsidized stock appear remarkably similar. Yet in rent controlled units children and minorities are comparatively few.

Figure 4.2-1: Mix of Rooms by Housing Type in Percent, 1987

Source: App. C, Tab. 3-22.



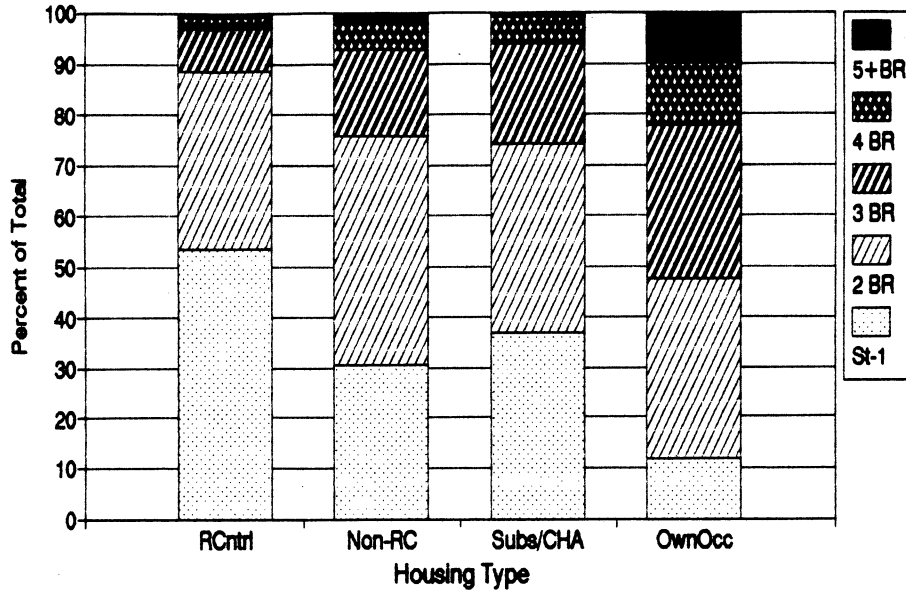
Bedroom Counts show even more clearly how smaller units up to 2 bedrooms dominate throughout in the total Cambridge stock. Some 15,000 units, 38 percent of the entire stock contain 2 bedrooms, and another 14,200 (36 percent) are either Studio or 1 bedroom dwellings, leaving only 26 percent of the entire stock in larger units, where owner-occupancy dominates. Note that bedroom counts are subjective, often including dens, dining rooms and the like as bedrooms.

Figure 4.2-2, Number of Bedrooms by Housing Type in Percent, 1987, shows the bedroom composition by type. Some 8,400 units, 54 percent of the rent controlled stock have 1 bedroom or less, and thus house 49 percent of all the singles; another 5,500, or 35 percent, have two bedrooms; and about 1,800 units, only 12 percent, have three or more bedrooms. Altogether, 7,300 units, 46 percent, have two or more bedrooms.

Here, the non-controlled and subsidized stock appear more similar in composition, with about three-quarters of the units with 2 bedrooms or less, while more than half of the owner-occupied stock has three or more bedrooms. This suggests that many of the extra rooms in the rent controlled stock are not bedrooms.

Figure 4.2-2: Number of Bedrooms by Housing Type in Percent, 1987

Source: App. C, Tab. 3-21.



Persons per Room is the only currently available way to judge crowding. Overcrowding is not a significant problem in Cambridge. When one considers that over 1 person per room is the U.S. Census measure of overcrowding and housing need, then only some 1,600 households, 4 percent of the stock, are overcrowded. Nearly half the total stock is occupied at between 0.25 and 0.5 persons per room, and another 14,200, 36 percent, are even less crowded, at less than 0.25 persons per room. The subsidized stock is the most intensively utilized.

Figure 4.2-3: Persons per Room by Housing Type in Percent, 1987

Source: App. C, Tab. 3-23.

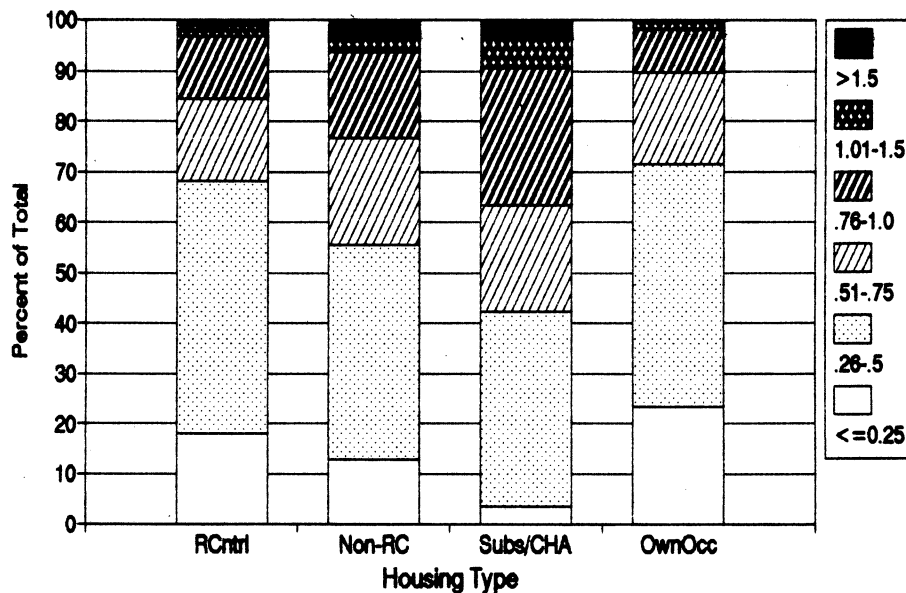


Figure 4.2-3, Persons per Room by Housing Type in Percent, 1987, reveals the living density by housing type.

- Over two-thirds of the owner occupants and rent controlled households live at very low density, less than 0.5 persons per room, and less than 3 percent are over-crowded,
- More overcrowding occurs in subsidized units, over 9 percent; and non-controlled dwellings, 5 percent.

4.3 Permanency, Mobility and Conditions

Number of years of living in Cambridge and in the particular dwelling reveal that long term residents tend to be owner-occupants or living in subsidized stock, while both the rent-controlled and non-controlled units are more likely to serve the newcomers.

Years Living in Cambridge. Some 7,500 households, 19 percent of the total, have been in Cambridge two years or less, and a total of 12,600 or about one-third four years or less. On the other hand, 11,200 (28 percent) have lived in Cambridge over 20 years, and altogether 14,000, or 35 percent, have been here 15 years or longer.

Figure 4.3-1: Years Living in Cambridge by Housing Type in Percent, 1987

Source: App. C, Tab. D-7.

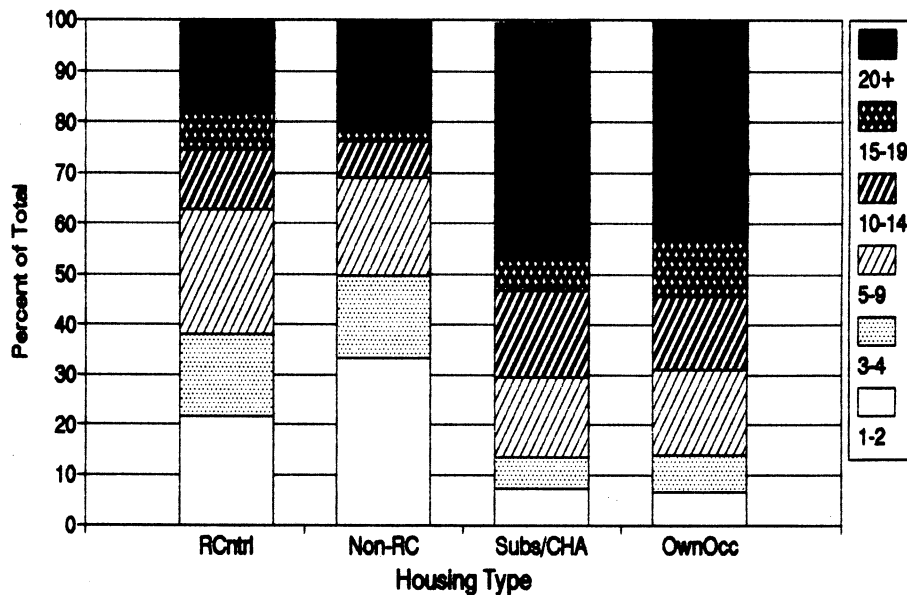


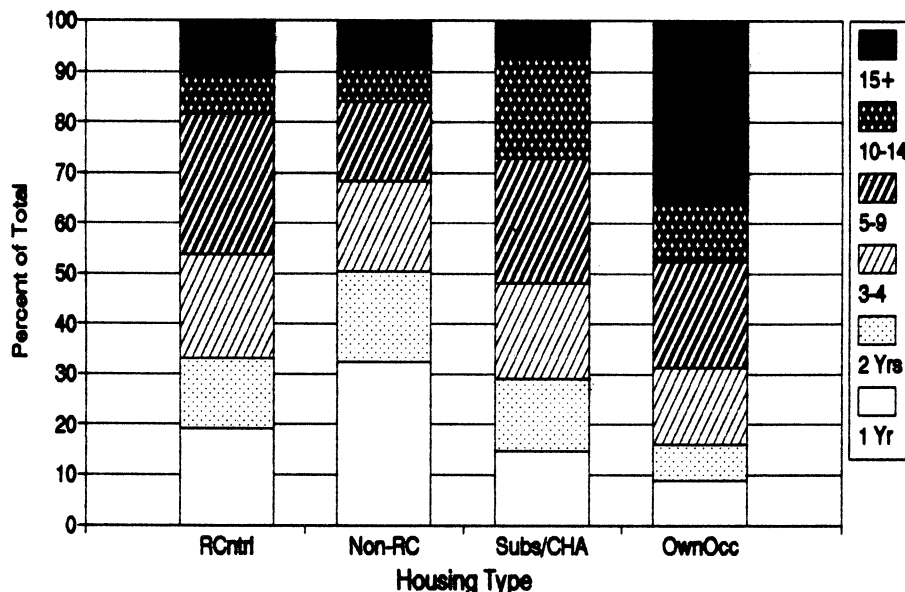
Figure 4.3-1, Years Living in Cambridge by Housing Type in Percent, 1987, shows that about half the non-controlled units house recent comers have lived in Cambridge four years or less, compared to 38 percent of the rent controlled, and less than 15 percent of the subsidized and owner-occupied stock. On the other hand, 53 percent of the subsidized and 54 percent of the owner occupied households have lived in Cambridge over 15 years.

Years Living in Current Unit. There is considerable mobility within Cambridge. Over half of all households, 20,300, have been in their current unit four years or less. Some 7,600 households, 19 percent of the total, have been in their dwellings one year or less; and a remarkable 12,900 (33 percent) two years or less.

Figure 4.3-2, Years Living in Current Unit by Housing Type in Percent, 1987, shows that the non-controlled stock has the highest proportion of recent comers (greatest turnover) with 68 percent having lived there four years or less. About 54 and 48 percent in rent controlled and assisted units, respectively, are similarly recent comers. Some 3,400 owner occupants dominate among the 6,100 households who have lived in their units over 15 years.

Figure 4.3-2: Years Living in Current Unit by Housing Type in Percent, 1987

Source: App. C, Tab. 3-12.



Rental housing conditions. The CH/Abt study asked tenants to rate their housing conditions as Excellent, Good, Fair or Poor.²⁹ Market rate, non-controlled rentals were ranked considerably above rent controlled units, and the assessment of assisted was closer to the quality of market rate units.

- In non-controlled units, 25 percent of the tenants judged their units excellent, compared to 12 percent living under rent controls.
- At the other extreme, only 29 percent of the non-controlled units were judged fair or poor, but over 44 percent of the rent controlled dwellings were considered that inferior.

4.4 Income Distributions and Rent Burden by Housing Type.

The key issues of this report include income and rent burden. The approach used is the examination of the CH/Abt study data in terms of percent of median income, bearing in mind that in 1989, regional median income in the Boston PMS (Primary Metropolitan Statistical) Area was \$45,000 for a family of four.³⁰ This means that in 1989, the following relationships applied:

Table 4.4-1: Relationships between 1989 Median Income and Family Size

Family household income	Number of Family Members						
	1	2	3	4	5	6	8
25% of median income	\$4,046	\$8,100	\$9,909	\$11,250	\$11,844	\$12,700	\$13,159
50% of median income	8,093	16,200	18,819	22,500	23,687	25,400	26,319
80% of median income	12,948	25,922	31,710	36,000	37,900	40,640	42,110
100% of median income	16,186	32,402	39,638	45,000	47,375	50,800	52,633
120% of median income	19,423	38,882	47,566	54,000	56,850	60,960	63,166
150% of median income	24,279	48,603	59,457	67,500	71,062	76,200	78,957
200% of median income	32,372	64,804	79,276	90,000	94,750	101,600	105,276

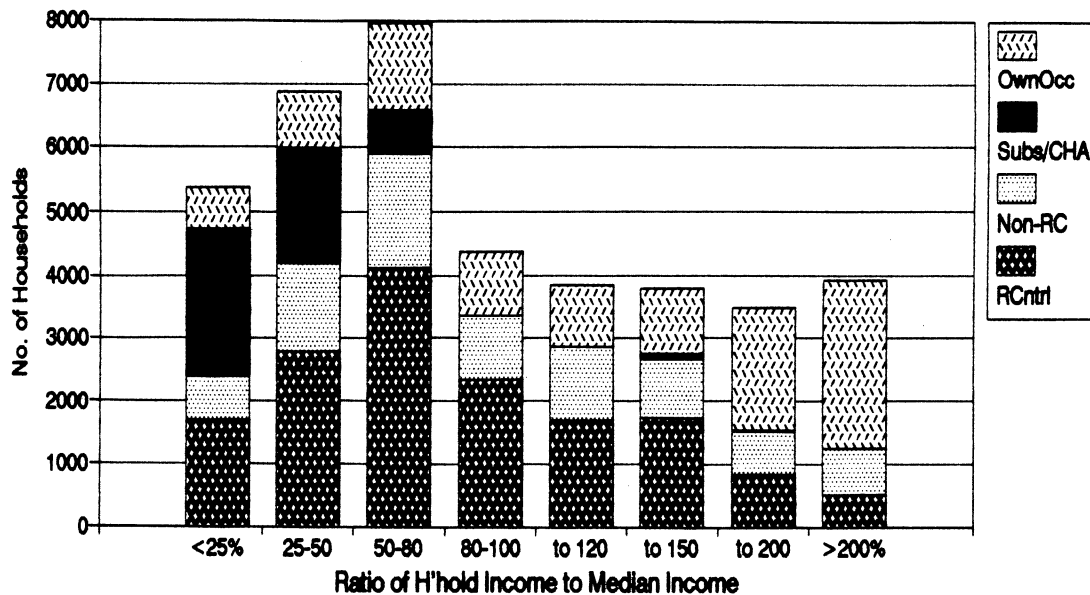
Source: Cambridge Community Development Dept., based on 1980 U.S. Census data developed by the Office of Economic Affairs, U.S. Dept. of Housing and Urban Development

Figure 4.4-1, Household Income Distribution by Housing Type, 1987, reveals that Cambridge has many poor households. Over half have incomes below 80 percent of median. In part this is explained by much smaller average household size. Nearly 38 percent of all households have between 25 and 80 percent of median income, and another 14 percent have less than 25 percent. Rent controlled units serve all income levels, whereas subsidized housing serves those with less than

80 percent of median income.³¹

Figure 4.4-1: Household Income Distribution by Housing Type, 1987

Source: App. C, Tab. 3-4.



To see these income patterns more clearly by housing type and household size, the next four graphs are all executed to the same scale, making differences in the income distribution stand out.

Figure 4.4-2: Rent Controlled Household Income Distribution by Size, 1987

Source: App. C, Tab. F-9.

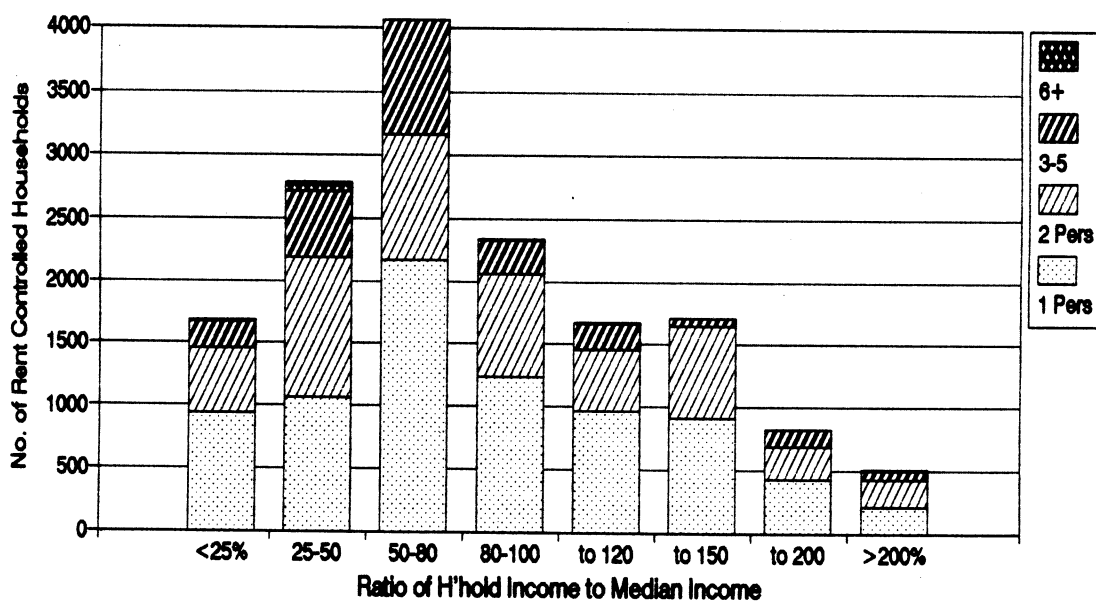


Figure 4.4-2, Rent Controlled Household Income Distribution by Size, 1987, above, reveals that counts in this distribution are a microcosm of the city, but that in comparison with the other three housing types, smaller household size stands out.

Figure 4.4-3, Non-Controlled Household Income Distribution by Size, 1987, below, shows proportionately more larger, households across all income ranges.

Figure 4.4-3: Non-Controlled Household Income Distribution by Size, 1987

Source: App. C, Tab. F-10.

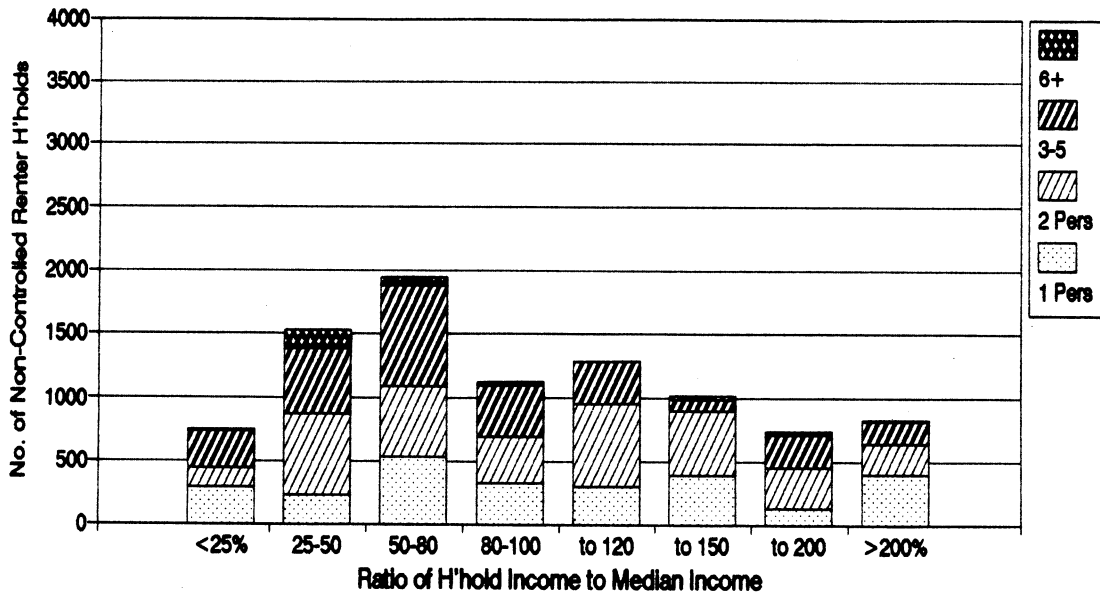


Figure 4.4-4: Assisted Household Income Distribution by Size, 1987

Source: App. C, Tab. F-11.

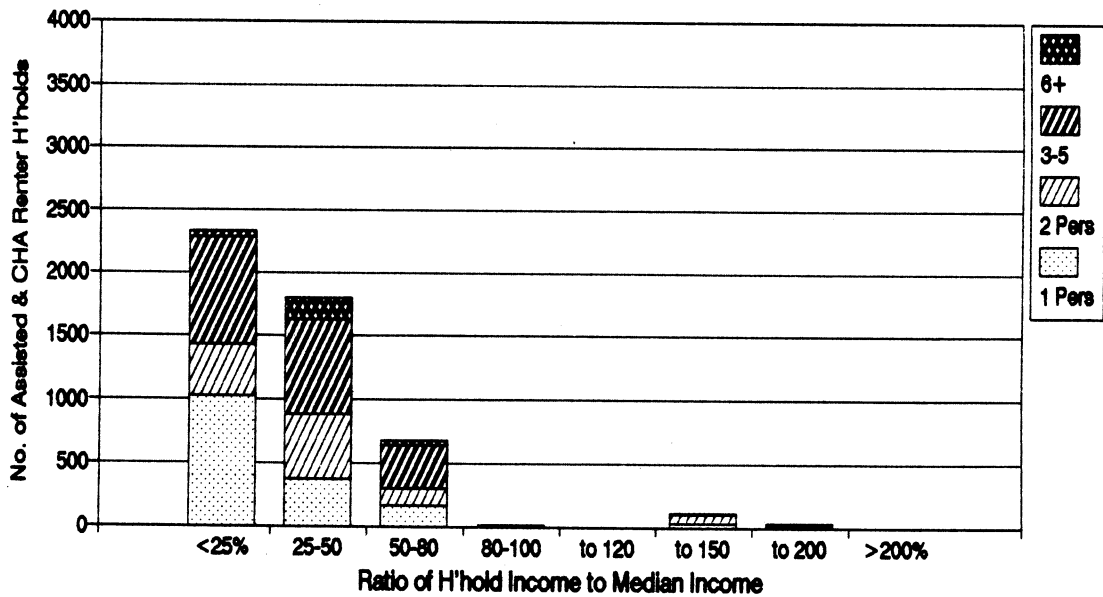
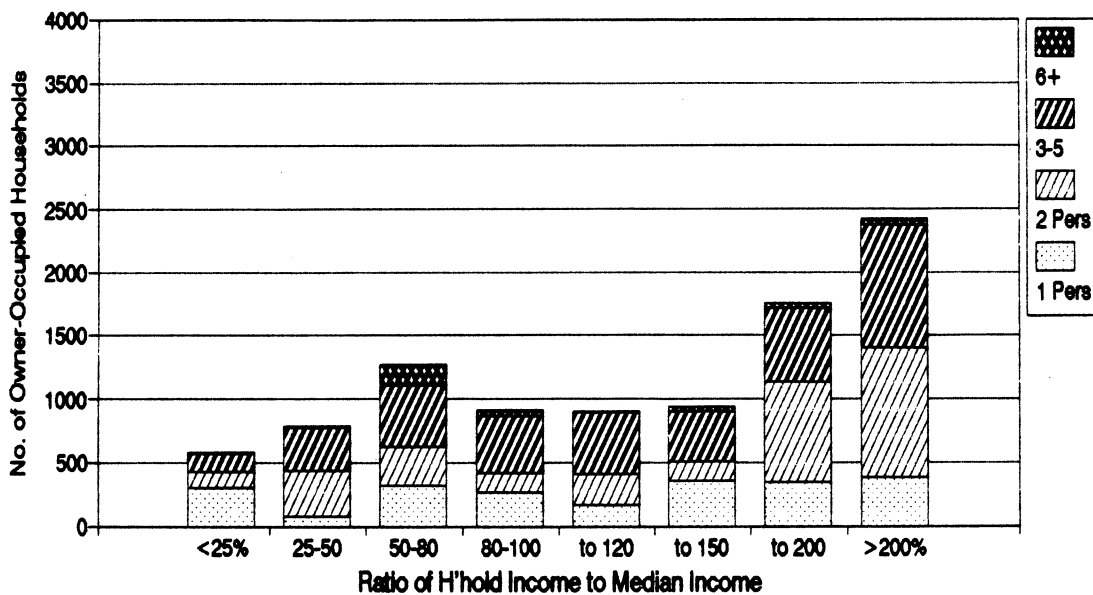


Figure 4.4-4, Assisted Household Income Distribution by Size, 1987, above, has virtually all households below 80 percent of median income, as it should be. Note that single persons, presumably the elderly and disabled, are among the poorest.

Figure 4.4-5, Owner Occupied Household Income Distribution by Size, 1987, below, shows proportionately many larger households, and a considerable shift toward higher incomes, which ownership requires.

Figure 4.4-5: Owner Occupied Household Income Distribution by Size, 1987

Source: App. C, Tab. F-12.



Roommates. Since households composed of roommates and students are viewed as different, they were analyzed to discern the effect their absence (or presence) has on the household income distributions. Most students do not live in residential households. Only 2,600 households, less than 7 percent of the total, housed two or more students. Another 6,200 households, one in six, had one full-time student, presumably either married to a breadwinner or attending college from home. It was found that these households were generally well distributed by housing type and income.

Figure 4.4-6, Households with 1 or More Students: Income Distribution by Size, 1987, focuses on these 8,800 households and reveals that these are fairly proportionately distributed both by housing type and income ranges, i.e. the dominance of students is not a distorting factor in any particular housing type.

Figure 4.4-6: Households with 1 or More Students: Income Distribution by Size, 1987 Source: App. C, Tab. F-14.

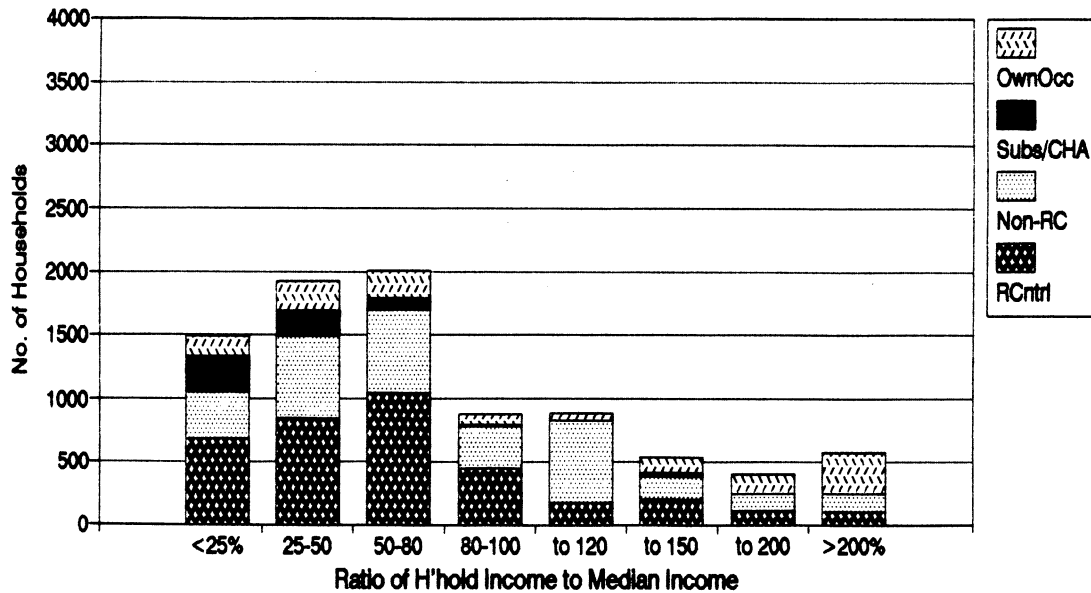


Figure 4.4-7, Gross Rent/Income Ratio by Household Type, 1987, looks at the rent burden of all tenants. Note that here, proceeding from left to right, the percent of household income going to rent is displayed, not percent of median income. This chart presents the unexpected:

- Of the 30,000 tenants, 18 percent or an estimated 5,400 have a serious rent burden of paying over 50 percent of household income for rent.
- An additional 2,900, 10 percent, pay 40 to 50 percent of income; and another 4,200 (14 percent) pay 30 to 40 percent. Altogether, 42 percent pay rents that are over 30 percent of household income.

Figure 4.4-7: Gross Rent/Income Ratio by Household Type, 1987 Source: App. C, Tab. 3-7.

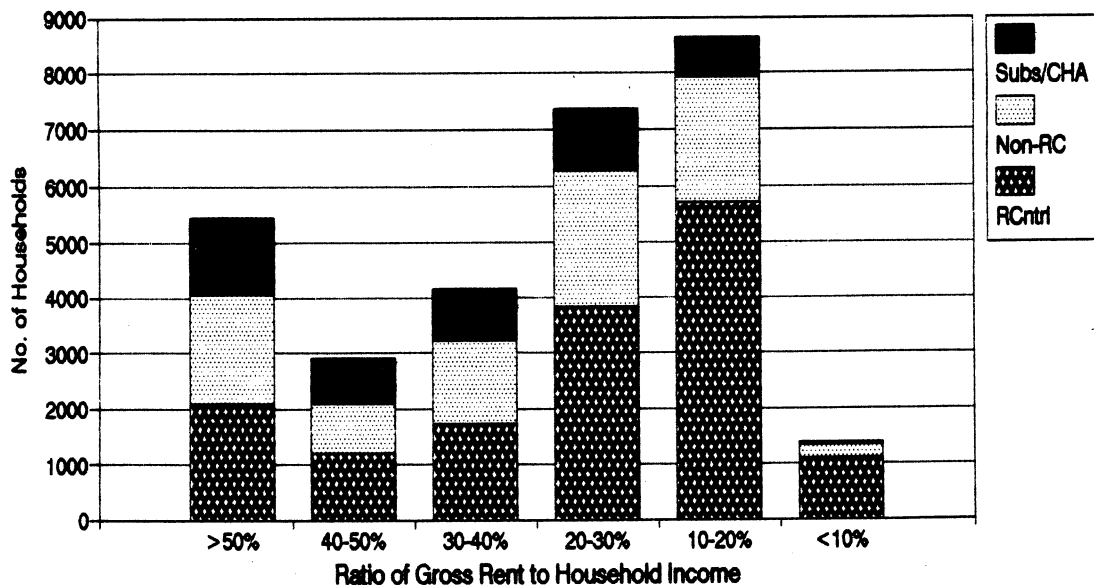
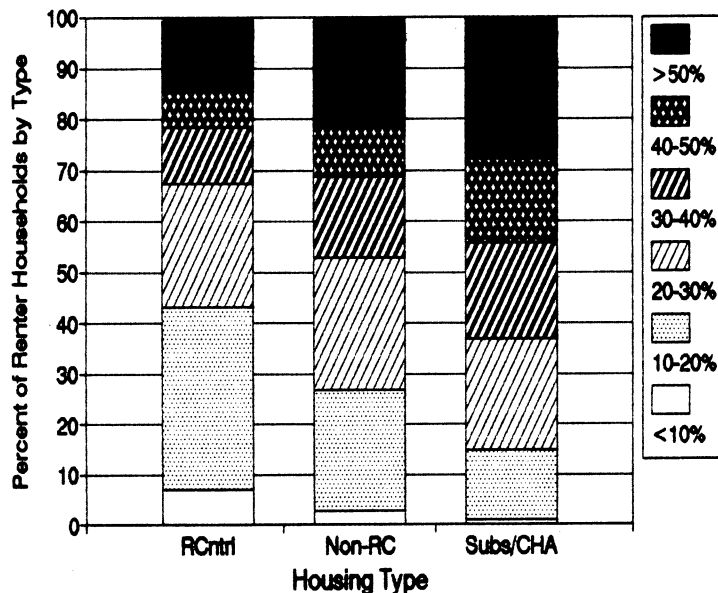


Figure 4.4-8, Gross Rent/Income Ratio by Household Type in Percent, 1987, looks at the rent burden of all tenants by housing type. Here we can see most clearly that:

- some 53 percent of the non-controlled households pay less than 30 percent of income in gross rent, but 22 percent have a burden over 50 percent
- about two-thirds of the households living in rent controlled stock pay less than 30 percent of income, and 43 percent pay less than 20 percent of income for rent. On the other hand, some 13 percent pay over half their income in rent.
- many of the households in subsidized units indicated a high rent to income ratio, despite assistance.³²

Figure 4.4-8: Gross Rent/Income Ratio by Household Type in Percent, 1987

Source: App. C, Tab. 3-7.



In summary, the CH/Abt study data reveal that housing in Cambridge has become occupied, more and more, by small, non-family households which are still able to move into the city despite extraordinarily high housing costs. Years ago, single breadwinner families could settle down in Cambridge and raise families. Today, these can only remain as elders if they acquired their homes before prices rose to levels requiring dual incomes, or if they gained access to assisted or rent-controlled housing.

Even though two incomes do not dominate in the CH/Abt survey sample, an examination of newcomers vs. those who have long been residents is bound to reveal the

necessity of two incomes to live in market housing in Cambridge. The lower income households are those already here before the market surges began.

To help evaluate the plausibility of these findings and consider how difficult it will be to help less affluent families with children find housing in Cambridge today, we turn in section 5 to examine current housing costs and wages.

5.0 CURRENT HOUSING COSTS AND INCOMES

In early 1987, the CH/Abt study found that average Cambridge contract rents for non-controlled units was \$622 per month but only \$383 for rent-controlled units and \$298 for subsidized housing.³³ In other words, rent-controlled units cost \$240 or nearly 40 percent less, and subsidized dwellings were \$325 less, over 50 percent lower.

The Minimum Rent (Green Ribbon) Committee data of Summer 1989, suggest that median rent for all CRCB units (heat included and receiving general adjustments) was \$333 in 1987, rising to \$377 in 1989, a rise of 6 percent per year between '87 and '89.³⁴ In any case, controlled rents are substantially below market rates.

There also is no generally accepted measure of current market (non-controlled) rents in Cambridge, but the rents for units already under lease are usually lower than those confronting households seeking to move. Secondary sources -- interviews with local real estate brokers and others whose job is helping people find housing -- reveal that the recent surplus of condominiums has eased asking rents and increased choices to some degree.

The current contract rents shown in Table 5.0-1 are fairly typical -- based on the secondary sources mentioned above. This table also shows the annual income a household must have in order to pay the rent for the respective units if it is to pay no more than 30 percent of its income for rent. A two bedroom unit rents for \$950, requiring a household income of at least \$38,000. Even a studio or efficiency unit requires an income of \$20,000 to meet the monthly rent of \$500.

While these rent levels give no sense of the range in existing rents, they represent the mid-range of units on the market, and can be useful in providing a sense of where rents lie in relation to incomes for any who do not already have some place to live.³⁵

Table 5.0-1: Market Rents and Minimum Household Income Required

Apartment Size	Typical Rent	Min. H'hld Income to Afford Rent @ 30% of Income
-----	-----	-----
Studio/Eff'cy	\$500	\$20,000
1 Bedroom	650	26,000
2 Bedroom	950	38,000
3 Bedroom	1,150	46,000

Source: Interviews with real estate professionals

Incomes. As mentioned, the Boston area median household income for a family of four was officially \$45,000, as of February 1989. This is adequate for the typical rental unit up to three bedrooms in Table 5.0-1 above. However, this median was for all households, not just renters who typically have substantially lower incomes than owners do. Nevertheless, the concept of 50 percent and 80 percent of median income are accepted yardsticks for judging rent levels. For the Boston PMS (Primary Metropolitan Statistical) area, the 50 percent of median income was \$22,500, and 80 percent was \$36,000, as indicated in Table 4.4-1.

Table 5.0-2 presents information about median incomes for a selected group of occupations using 1989 Bureau of Labor Statistics and other data.³⁶ While these figures alone cannot be used to judge the match between personal incomes or public assistance levels and the local cost of rental housing, they illustrate the market situation confronting individuals in these occupations.

The median income figures in this table are for individual wage earners with three dependents. The rents they face help explain why more and more are becoming two-earner households. Just as the ability to acquire a home has become contingent upon two incomes, the affordability of rental housing is also coming to rely upon a second earner for those not protected from the market in some way.

As Table 5.0-2 makes clear, Welfare (officially General Relief), AFDC and the minimum wage are all at under \$10,000 per year. This does not even cover half the uncontrolled rent of a studio. Two breadwinners together, such as an accounting clerk and a receptionist together can just afford \$962 monthly (\$501 plus \$461), about the asking rent for a two bedroom unit.

Table 5.0-2: Greater Boston PMS Median Occupational Earnings and Wages, 1989

Occupation	Average Hourly Wage	Average Weekly Wage	Average Monthly Assist'ce	Annual Salary Equivalent	Max. (30%) Affordable Rent
Gen'l Relief-1 Adult (Welfare)			343.70	4,124	103
AFDC (1 Adult, 2 Children)			579.00	6,948	174
Minimum Wage	4.35			9,048	226
Janitor, Porter, Cleaner	7.42			15,434	386
Key Entry Operator		351.92		18,300	457
Receptionist		354.81		18,450	461
Accounting Clerk		385.49		20,045	501
50 % of '89 MEDIAN INCOME	10.82	432.69	1875.00	22,500	563
School Teacher w/ BA, Step 1				22,443	561
Material Handling Laborer	10.95			22,778	569
Secretary (average)		467.10		24,289	607
Forklift Operator	13.60			28,292	707
Maintenance Carpenter	15.15			31,519	788
Computer Programmer		643.06		33,439	836
Motor Vehicle Mechanic	16.84			35,034	876
80 % of '89 MEDIAN INCOME	17.31	692.31	3000.00	36,000	900
School Teacher w/ MA, Step 11				37,520	938
Computer Systems Analyst		824.81		42,890	1,072
BOSTON '89 MEDIAN INCOME	21.63	865.38	3750.00	45,000	1,125

Source: Bureau Labor Statistics, *Occupation Earnings and Wage Trends*
and Mass. Dept. of Public Welfare

To understand this market situation, imagine a skilled secretary earning \$26,000. Living alone, she can just afford the median priced one bedroom market rate apartment, renting for \$650 monthly. If married to anyone earning a similar amount, they could afford any sized median-priced unit. But as a single mother with two children, she would need a larger unit on a single income. In this market, only half the non-controlled one bedrooms, and much smaller fractions of the larger units would be affordable to her.

In the absence of other assistance, she would seek a unit under rent controls. While nearly half of the controlled units have two or more bedrooms, sufficient space for children, many such families seem unable to gain access to these units.

When controlled units become vacant, they are seldom advertised but pass from hand to hand. Also, some landlords may be deterred from renting to families with children by lead paint removal requirements.

For these households, rent burdens are critical. In particular, single parents who have only one income and require larger units to accommodate their children, face major problems if they are among the lower wage earners. The vast majority of single parents are women, and women have traditionally held the lower paying jobs listed above, such as cleaner, key entry operator, and receptionist.

5.1 Cambridge Housing Authority Waiting Lists

These acute needs are particularly evident in the waiting lists maintained by the CHA. Altogether, the CHA assists about 3,750 households, 2,735 in its public housing developments, and the balance of 1,015 in private units through various certificate and voucher programs. This total number is some 200 units higher than 1980,³⁷ but the turnover of various types varies as revealed by the different waiting lists.

The waiting list for family units contained 4,033 households in February 1990, of whom 2,149 were Cambridge residents. Of the latter, 42 percent were single parent families, 27 percent were single individuals, 17 percent were couples with children, while another 5 percent were couples without, and the remaining 9 percent were classed as "others." Racially, 22 percent were white and 78 percent were minority.

Since turnover in CHA family units is low, only one in three of the Cambridge families on the waiting list eventually gets placed -- usually those with federal preference certifying special housing need -- and for these, the average wait is four years for affordable housing costing no more than 30 percent of income.

The situation confronting the elderly is a little better. The February 1990 waiting list contains 534 households, of whom 251 are Cambridge-based. Among these elderly, 73 percent were white and 27 percent were minority. If past patterns hold, those with federal preference can usually obtain housing within 12 to 18 months, and the others within two years.

The Feb. 1990 waiting list for Section 8 certificates, enabling households to seek units in the market, held 1,644 families, of whom 777 were Cambridge residents. Of these, 64 percent were minority. Until recently, many of those

qualified for certificates were not able to find appropriate units, but today rent allowances are more adequate, and vacancies are higher, so landlords are more willing to rent.³⁸ However, the total number of 1,408 is quite inadequate to meet the needs posed by Cambridge residents.³⁹ Unfortunately, more certificates and vouchers are not available.

Due to the long waits and serious supply shortage, there is now some doubling up among those least able to afford housing, both within and in some cases even outside public housing, but recognizing this officially would only compound the problems of long waiting lists and insufficient supply.

5.2 Home Prices and Median Incomes and the Buyers' Affordability Gap.

In 1987, median prices in Cambridge were already incredible: around \$221,600 for a home and \$162,500 for a condominium.⁴⁰ Since the end of 1987, median prices have still continued to rise albeit more slowly -- to \$231,000 for a residential (1-3 unit) property and \$173,500 for a condominium. Table 5.2-1 shows these recent median price trends. Some believe that the market will now cease rising for a while.

Table 5.2-1: Cambridge Home and Condominium Prices, 1987 - 1989

CAMBRIDGE	Median Price	
	Residential	Condo
1987	\$221,625	\$162,500
1988	226,000	165,000
1989	231,000	173,500

Source: Mass.Housing Report, Banker & Tradesman

Table 5.2-2, adapted from the *Massachusetts Housing Report*, relates these 1989 Cambridge median prices to the area-wide median income.⁴¹ To acquire the median-priced condo, a household needs to be able to put \$22,350 down -- from savings, from "generous in-laws" or elsewhere. A home requires \$28,100 down.

Table 5.2-2: 1989 Median Home Prices, Income and Affordability Gap

	Median Price(1)	Median Income(2)	Closing costs + 10% Down- Payment(3)	Annual Carrying Charge(4)	Annual Required Income(5)	Affordabi- lity Gap(6)
CAMBRIDGE	1989	\$45,000				
Resid'l	\$231,000		\$28,100	\$25,128	\$89,742	\$44,742
Condo	173,500		22,350	18,873	67,403	22,403

Sources:

- (1) Mass.Housing Report, Banker & Tradesman
- (2) U.S. Dept. HUD, Memo, Feb. 6, 1989, Boston PMSA
- (3) 10% of (1), median sales price + av. closing cost
- (4) Calc. based on 30 yr. mort.@ 10%,+prop.taxes+insur.
- (5) Based on 28% of income for housing
- (6) Difference between columns (2) and (5)

The annual income required by a lender -- \$67,403 for a condo, or \$89,742 for a home -- must continue for the 30 year life of the mortgage in order to meet the payments.⁴² As Table 5.0-2 suggested, two incomes are essential for a household to maintain such an income. To afford to buy a condo in Cambridge, even a computer systems analyst, a favored skill, needs to be married to or share living with another earning at least a secretarial salary to net \$67,500 in combined incomes. The secretary mentioned above, married to another also earning \$26,000, would need a third household earner to be able to afford a median-priced condominium in Cambridge. Meanwhile, a house requiring an annual income of nearly \$90,000 is out of the question except for a family "trading up."

To summarize: Despite initiatives that have substantially increased the total of assisted units in the past two decades, serious shortages persist; 38 percent of all renter households living in Cambridge indicated in the CH/Abt study that they have a housing cost burden. However, 62 percent do not. Most of these probably have a lease, and can avoid moving.

Many, and increasingly those with two incomes, view living in Cambridge as "worth it" and voluntarily incur high costs. To compete with this willingness (and ability) to spend so much on the part of many newcomers, Cambridge can do relatively little to help poorer households without major changes at the federal level -- because low incomes are now so far below housing costs throughout the

regional market. The rising economic tide in the region has failed to raise many of the households.

To quantify the need, 34 percent of the 25,000 renters not in subsidized housing pay over 30 percent of household income in contract rent. This amounts to some 8,600 households -- composed of 4,600 living under rent controls, and 4,000 living in non-rent-controlled dwellings.

Another 2,800 tenants living in subsidized or CHA housing also indicate having low incomes in proportion to rent. Also, 2,700 or 28 percent of all owner-occupants had incomes less than 80 percent of median income.

The extent of need is perhaps best illustrated by the economic plight of teachers. Today, the salary of a beginning school teacher in Cambridge earns only 50 percent of median income for a family of four, and after nine years and a master's degree, at current pay steps, this same person will still be only at 80 percent of median income. In other words, virtually all Cambridge teachers, if they are sole family supporters, would qualify for assisted housing in the city -- if only there were enough. Multiplied thousandfold, that is the housing situation confronting all without two good incomes.

6.0 EMERGING ISSUES

Overview⁴³

This report raises profound housing policy challenges. While it is beyond the scope of the report to consider these in depth, this section presents a brief discussion of issues that deserve further consideration.

The mismatches between rental housing supply and demand suggest that thought be given to devise ways that both utilize the available supply more appropriately in serving households with greater need while also assuring its continuing maintenance.

Who will continue to own these properties in the coming decades and under what forms of tenure? Rent controls may prevent condominium conversions in Cambridge but can they shape cost-effective new ownership patterns? A significant number of tenants remains dependent on current owners, but these will not continue owning these structures indefinitely.

Throughout the Boston region, the comparison of lower-wage jobs and rental costs suggests that business, industry and the private institutions have a growing interest in pursuing the development and maintenance of more affordable housing to accommodate workers with appropriate skill levels. Without substantial assistance on their parts, Cambridge will increasingly come to house only two household types: the two-career affluent and those most dependent upon assistance, such as single parent families and those with special needs.

The discussion of rent burdens and how they are distributed raises questions about the need for new approaches, new tenure forms such as mutual housing, limited equity coops, community land trusts, and other forms of non-speculative housing, as well as innovative shared living arrangements and other services, if so large a portion of monthly household income is consumed by housing costs. In the future, can new tenure forms be devised for the existing rent-controlled stock that distribute benefits and responsibilities more equitably and assure access to those most in need?

The demographic shifts in our society are profound as elderly live longer, median age rises, and lower-income and minority populations expand. The existing stock of dwellings protected from market forces is inadequate to meet their growing needs -- and there are few signs of trickle-down promising additional private units becoming more affordable in the future. If affordability is not addressed more broadly, the needs of these households may appear in other forms such as improper nutrition, children living without supervision, increased homelessness and the desperate pursuit of illicit activities to obtain more resources.

Taken together, these issues raise profound questions regarding what roles the public and private interests, federal, state and local governments, the CHA and local community based developers can and ought to play in planning and shaping the future of the area's housing market.

Mismatches

The disparity between the number of lower-income households and the number of affordable rental units is especially disturbing -- while other households living in rent controlled units have unusually low rent/income ratios. The availability of units in affordable price ranges does not begin to correspond to the needs faced by lower income households. According to the CH/Abt study data, too many renter households pay over 30 percent of their incomes for rent. The needs are most acute among those in the lowest income categories. With insufficient

affordable units available, most of these do not have the option of reducing their rent burden.

Although larger households are now a relatively small segment of Cambridge's population, the gap between the needs of these households and the units available to them is especially serious.

The Metropolitan Area Planning Council and others suggest that the wrong type of housing is being built in the wrong place. Unsold condominiums converted from previous rentals, upscale new dwellings for two-earner households while elderly remain in larger homes they cannot maintain for lack of suitable elderly housing -- all are evidence of market mismatches emerging throughout the region.

New job growth spurs new housing needs, but when suitable new housing is unavailable throughout the region, those employed take over existing stock wherever they choose to live -- and for a great many, this choice is Cambridge, even if they have to stretch their combined incomes. Lower income residents already living here do not have sufficiently firm tenure to prevent becoming displaced.

The data show there is significant turnover and they reveal the underutilization of rent controlled units. They do not explain how the rent controlled units that turn over to new tenants remain inaccessible to more needy households, to families and minorities -- clearly a research priority.

Demographic Changes

The Cambridge housing situation is likely to be significantly affected by three aspects of current demographic shifts: the coming of age of the baby-bust generation; the aging of society, resulting in a larger percentage of elderly people than ever before; and the growth in the percentage of racial and ethnic minorities in relation to the whole population.

As the baby-boom generation ages and some members form families, many of those who settled into Cambridge's smaller units will want to move to larger homes -- due to cost, probably outside the city. Since it is likely that there will be fewer to take the place of all the baby boomers wishing to move, price rises will ease. Meanwhile, many of the people who were homeowners most of their lives may wish to move into rental housing served by public busses and rapid transit as they need less space and become less able to care for their property. This

implies a need for more housing alternatives such as shared living homes tailored to serve their needs.

Although people of racial and ethnic minority background make up a relatively small share of Cambridge's population, they are disproportionately affected by changes in the rental market. Unless the pattern of lower income Cambridge families living in poverty and becoming single-parents at higher rates than the population as a whole is altered, the number of poor households is likely to increase.

Roles for Addressing these Issues

Affordable housing needs appear greatest at the core of the region -- in Boston and Cambridge -- because this is where most of the lower income families have settled. To the extent that suburban communities do not make more affordable housing available, the concentration of low and moderate people in the cities will intensify. The answer, however, lies not in a cutback in these efforts in Boston and Cambridge, but an increase in suburban efforts to contribute to solutions, given the gravity of the current housing situation for renters with low incomes everywhere in the region.

All these issues point to the need for more coordinated planning throughout the region. If the wrong kind of private units -- too small or too expensive -- or even the right units in the wrong place continue to be produced, then resources are wasted while needs remain unmet. The city, trying hard with the limited resources at its disposal, has been unable to produce significant amounts of affordable housing in the face of the "tsunami" market trends of the 1980s, but market shifts provide new opportunities if they can be grasped.

Housing costs clearly show that without major new subsidies of some kind, and working together with other communities to address regional needs, the predicament facing lower income renters will not improve. Yet new sources supporting housing are not yet apparent, despite a generation of housing crises.

Creative thinking and action are needed to allow communities to continue providing for their residents' needs. To meet these needs, Cambridge must focus its efforts on two fronts: preservation of its existing housing stock and its affordability; and increased production of new stock. Preservation can take several forms:

- o Non-speculative forms of tenure, such as limited equity cooperatives, non-profit and mutual housing, protect units from changes in rent control status and also ensure access for low and moderate income owners and tenants.
- o Preservation of the multifamily stock from physical deterioration will require resources for rehabilitation while protecting affordability.
- o Strategies are needed to protect the 1,500 units in "expiring use" developments, or privately owned rentals whose subsidized status is in jeopardy.

Increased production can be facilitated in several ways:

- o Making land available at significantly reduced costs;
- o Allowing greater density for affordable housing development; and
- o Seeking out diverse interests and sources of finance and expertise to develop units. Partnerships could include city funds, increased linkage payments from developers, university contributions, banks, other businesses, churches and community-based organizations.

All such efforts should be targeted to aid those in greatest need: child raising households, particularly single-headed families; the supported housing population including elders and those with special needs; tenants in general; and lower income homeowners who are also at risk. Otherwise, market forces may spur inappropriate and wasteful development patterns, leaving communities unable to provide for their current residents.

END NOTES

¹ The 1,400 households obtaining rental housing in the market using CHA certificates cannot be precisely divided among these four categories. An estimated 400 live in the stock (**Subs/CHA**) that is already otherwise assisted, leaving at least 1,000 additional households receiving assistance. Of these, some 300-400 live in rent-controlled units (**RCntrl**), and the balance are in the uncontrolled stock (**Non-RC**).

² Applying these household counts provides a picture of Cambridge in 1987 that is otherwise impossible to obtain. The statistical deviations in the 1,483 household CH/Abt study sample, in the categorization of all these into four household types, and in estimating the vacancy rate in 1987 for each type are all sources of uncertainty in the estimates that result from projecting the findings across all households. However, this effort provides valuable insights into the current housing situation in Cambridge and is therefore presented in this report.

Judging the influence of the recent burst of new condominium development is beyond the scope of this approach, however.

³ This is possible because the overall housing count and household composition have not changed significantly in the past 30 months since the CH/Abt study was completed. Although market prices have shifted much less since 1987 than during the preceding years, no actual dollar amounts regarding current rents and household incomes are used in this report. Rather, we used the CH/Abt Study findings in terms of percent of median income and household income, because this standard is relative and periodically adjusted. Findings regarding household size, ethnicity, length of residence in Cambridge are of course even more robust.

Since the CH/Abt study depended on telephone responses, a bias toward larger households is possible. (The study did compensate for units with more than one phone.) This means that household size may be even smaller than the 2.05 person per occupied dwelling average shown by the survey.

⁴ The reader is cautioned that the tabulations based on the CH/Abt Study survey are illustrative and probable. The CH/Abt Study data are only a limited sample whose interpretation must not be pushed too far. While one can fairly estimate how many households in assisted housing probably were recently spending over 30 percent of household income in rent, or how many were single parent families, or how many were minority (and know the related confidence interval), *we cannot subdivide the distributions further to learn the number for which all three were true at once.*

⁵ With the loss of many lodging houses during the 1980s, we assume that the population living in group quarters has dropped since by some 1,000 persons, but the majority of this number continue to live in dormitories.

⁶ For 1990, the highest and lowest projections were provided by MISER, the Mass. Inst. for Social and Economic Research, at UMass in Amherst. The high projection of 96,421 issued in June 1986 was later revised to 88,205. While widely divergent, these MISER projections contained useful 5 year age cohorts which can be related to other total estimates like that of the Metropolitan Area Planning Council.

The estimate of 91,800 was issued by the Metropolitan Area Planning Council (MAPC) in July 1989, whereas CACI issued an estimate of 94,995 persons in 1988, followed by 94,317 for 1993, yielding an interpolation of around 94,700 for 1990. CACI publishes a widely used "Sourcebook of Demographics and Buying for Every Zip Code in the USA." Additional data from this source are in Appendix A, Table A-2.

Given the wide dispersion of estimates for 1990 issued so shortly before 1990, the count for the year 2000 could be on the extension of any of the 1980 - 1990 trendlines shown in Figure 3.0-1. Although estimates like MISER's and MAPC show continuing declines to 2000, we think that would be more likely only if the popu-

lation living in group quarters declined significantly.

7 Table A-1 in Appendix A is a plausible composite of the age distributions in MISERLO, MISERHI, CACI applied to a total population holding at 94,500 for 1990 and 2000. The upper part traces the population in each age group, whereas immediately below, the age cohorts, or "vintages" are followed.

8 For example, the author, growing up on Garden Street, was born between '36 and '45 to a piano teacher and his wife, a homemaker. So in 1960 (shown hatched), he was among the 22,737 15 to 24 year olds (attending Harvard GSD). By 1970 (shown as ////), this cohort was aged 25 to 34 and down to 17,612. The lower portion of Table A-1 in Appendix A reveals that this cohort experienced a net loss of 5,125 persons, among them the author, who by then had bought a house in Belmont. By the year 2000 (shown blank), only 8,500 persons remain in this age cohort, now 55-64 -- and one of them may be the author, having moved back into his parents' house on Garden Street, who meanwhile will presumably have passed away.

9 Table A1 in Appendix A traces these patterns in much greater detail, revealing the percentage composition as well as total and percentage gains and losses by age cohorts as well as by age groups.

10 It hindsight it seems difficult to believe that Cambridge's overall vacancy rate in 1980 was 5.6 percent, or over 2,400 units, but the H-1 neighborhood count of General Housing Statistics showed a 13.3 percent vacancy in neighborhood 4 (as well as 7.5 percent in 6, and 7.1 percent in 3). These were mainly boarded up units of public housing. The CHA vacancy reduction program refurbished these, making many smaller into fewer larger units, at a net loss of 207 CHA dwellings.

11 US Census data have never directly shown the presence of assisted housing units -- and despite its consistent and useful state-wide analysis, the EOC/D/Abt housing counts in Appendix B lacked detail and required closer evaluation and confirmation. Reconciling these numbers with those presented in preceding sections of this report proved very useful, but more difficult than expected.

12 It is possible that small numbers of additional units are owned by other private institutions, which generally make payments in lieu of taxes.

13 Note that three categories in Table 3.2-2 are not explicitly part of the Assessor's data base, and relating the total number of subsidized units to the Assessor's data base without under- or over-counting was a major challenge. Some, such as Huron Towers, Walden Square, Rindge I and 808 Memorial Drive, were created under HUD or MHFA assistance programs, and therefore had separate tax agreements, but not necessarily all units in these developments were assisted. For example, 808 Memorial Drive, developed with 301 units under MHFA financing in 1972, contains 182 assisted family and 30 elderly units, the balance being at market rents. See Table A-2. However others, such as Briston Arms, also created under MHFA assistance and also assisted/market mixed developments, were already counted as part of the Assessor's taxable inventory under AC1 112 as units in the R9+ category.

14 Note that 2,734, or a little over half are directly owned and managed by the Cambridge Housing Authority, and another 1,520, or 30 percent of the total, are in separate, privately-owned developments. This leaves about 15 percent, or 769 units, scattered in small scale developments within the city's property tax base.

15 Furthermore, where available, this database includes bedroom counts and expiring use status, that is, the year in which federal support might expire.

16 These are R4+, R9+, RC, and CR. This is necessary because the Cambridge Rent Control Board tallies the properties under its jurisdiction by number of units in the building, not AC1.

17 The counts on this line, totalling to 16,404 and showing the number of units by building type and size, were explicitly calculated for this report by the CRCB staff. Since some CRCB listings do not contain map and lot numbers, it was not possible to reconcile this total count of CRCB units with the smaller number, 14,400 coded with a C in the City Assessor's Valuation File as being under CRCB jurisdiction.

A complete reconciliation of these counts would require matching the map and lot of each property to compare the CRCB and Assessor's data bases. Estimates of where the differences lie would become evident if the subtotals were compared for each of the city's 13 neighborhoods.

18 This residual count of 9,846 units would increase by the number of units that might upon closer inspection turn out not to be under CRCB jurisdiction, i.e. if fewer are under rent control, then there would be more in this category.

19 The CHA also developed some units, but its net total apartment count declined by 87 units as it merged several smaller units into fewer larger units through its redevelopment program in order to house more persons.

20 Table A-6 was created from a special Assessing Department tabulation of condominium buildings containing 5,623 units. The difference of 7 units was not explicitly identifiable.

21 Table A-6 in Appendix A provides considerably more detail regarding the condominium developments.

22 These include Esplanade, Graves Landing II, River Court, Bay Square and Cambridgeport Commons.

23 These average household sizes are a little smaller than those revealed by the CH/Abt study data to compensate for a presumed bias towards larger households. Note that even with this adjustment, Cambridge's population is higher than most official estimates.

24 Since the stock composition did not significantly alter between 1987 and 1989, the graphs in Section 4 are based on the distributions in Table 3.3-1. Only during 1989 did a significant number of newly built condominiums begin to come onto the market. The findings in the following sections do not cover these.

25 The counts and graphs presented in this and following sections are based on tables in Appendix C, which we have created from the CH/Abt study using the household counts developed in section 3.

26 These rough estimates come from calculations based on table A in Appendix C, which divides the stock into four types and counts the number of households by persons per household. The following densities were used in deriving total population counts from this table: 3-5 persons, 3.3 persons per household; 6 or more, 6.5 persons per household. The CHS/Abt data may have oversampled households with more than one member (increasing the likelihood of being reached), which means that there may in fact be even more one person households.

27 Altogether, an estimated 1987 household population of 83,600 results from applying 3.3 persons to the 3-5 person households, and 6.5 to the largest type.

28 The reference designations after the source in each graph note the tables in Appendix C upon which the graphs are based, e.g. Table F-A.

29 See Table 3-18, Tenant Rating of Building Condition by Type of Renter, in Appendix C.

30 The U.S. Dept. of Housing and Urban Development (HUD) indicated median income for a family of four in the Boston SMSA in a memorandum dated Feb. 6, 1989. Recently, this has just been increased to \$46,300 for 1990.

Although this study was done in 1987, an identical study carried out today would probably yield very similar findings. Section 5 examines current income questions in greater detail.

31 The small but noteworthy number of subsidized households with incomes between 120 and 150 percent of median reveals the range of error in the CH/Abt study. By definition, there should not be any such upper income households.

32 Note that only half the subsidized housing units are in public housing where rents are not to exceed 30 percent of income. Among the very low income, there may be some uncertainty in the way the CH/Abt study calculated household income.

Many in subsidized private projects may indeed be paying more, or the CH/Abt study methodology may have overstated the rent burden. If it did, however, then the relatively lighter rent burden falling upon households in rent-controlled stock must have been even lighter.

33 CH/Abt Study, Executive Summary, p. 1.

34 See Chart 7, July 26, 1989 in the Minimum Rent Committee report. This chart also reveals that according to the CRCB average and median were within \$10 either way in 1989, but the median rent for heated units was \$377 vs. \$265 median rent for unheated. The mix in the CH/Abt study data of heated and unheated units remains unclear -- but obviously the survey rents in '87 appear to be higher than CRCB rents at that same time. By September 1989, Attachment 3-A showed median rents of \$387 heated, \$290 unheated, and \$360 total, then broken down by size of unit in detailed graphs.

35 Interviews with university personnel revealed that students living together pay significantly more -- typically *each* pays \$400 to \$450 monthly for private housing. This means an owner renting to three students expects to get at least \$1,200 to 1,300 per unit in rents. This obviously inflates rents for everyone.

36 *Occupational Earnings and Wage Trends in Metropolitan Areas, 1989*, U.S. Dept. of Labor, Bureau of Labor Statistics, 1989. Since 1987, the BLS regularly surveys occupational wages in 90 areas and reports changes on an annual percentage basis, dividing the U.S. into 14 areas. The Dept. of Public Welfare furnished the benefit levels for households on General Relief (Welfare) and Aid for Dependents with Children (AFDC).

37 The CHA now allocates 1,408 units under lease, compared to 862 back in 1980. However, some 400 of these are now helping households in units already counted as assisted. The CHA developed an additional 111 units during the 1980s. However, under the redevelopment program which converted smaller apartments into larger units, the CHA experienced a net reduction of nearly 100 units in the total count of units in the developments it directly owns and manages.

38 Part of this willingness stems from the CRCB policy that units under rent control "come out from under" when the household has a leasing certificate, providing the landlord significantly more rent. This is true of the 1,330 Sec. 8 and State 707 certificates, but not under the newest 77 scattered site vouchers recently issued by HUD.

39 Since some 390 of these 1,408 units are leased within stock already counted as assisted, one cannot simply add 1,408 to the 5,022 units already listed in the assisted stock. Careful review by Judith Feins of the CHA suggests that about 1,016 additional households are assisted in obtaining units in the private stock through certificates and vouchers. This means a little over 6,000 households receive one or another form of housing assistance.

40 *Banker and Tradesman* provides such data annually based on all residential and condominium sales between \$50,000 and 1,000,000 -- on the assumptions that properties outside this range have exceptional features.

41 This report was released by EOCD (Executive Office of Communities and Development) in January 1990. Closing costs (col. 3) include 10 percent downpayment, typical legal fees and points; annual carrying charge (col. 4) includes mortgage payments on a 30 year 10 percent mortgage, property taxes and insurance premiums; annual required income is based on 28 percent of income going towards housing costs; the affordability gap is the difference between required household income and the median income. The 10 percent down and 10 percent interest rate were chosen as reasonable, illustrative numbers -- and because this illustration can thereby be compared with situations throughout the state covered in the *Massachusetts Housing Report*.

42 The annual carrying charge (Col. 4 in Table 5.2-2) is based on a 30 year mortgage at 10 percent interest for 90 percent of the sales price, plus 1 percent of sales price for local property taxes and 0.4 percent for homeowner's property insurance. The annual required income (Col. 5) results from dividing Col. 4 by 0.28, to make sure that these annual carrying costs do not exceed 28 percent of household income.

43 *Mismatches Between Supply and Demand: Rental Housing in the Twin Cities Metropolitan Area*, by Janet Pershing, Metropolitan Council, St. Paul, MN, August 1989, provides a suitable discussion framework which has been adapted here to the Cambridge situation.

Table A-2: CACI Cambridge Profile by Zip Codes, 1980-1993

Source: CACI, *Sourcebook of Demographics and Buying*
for every ZipCode in the USA

	Total		02138		02139		02140		02141		02142	
1988 Pop'n	100.0	94,995	100.0	34,727	100.0	32,423	100.0	16,312	100.0	10,585	100.0	948
0-4	3.4	3,199	1.9	660	3.6	1,167	4.2	685	6.3	667	2.1	20
5-14	7.8	7,441	5.6	1,927	8.1	2,610	9.6	1,566	12.1	1,281	6.0	56
15-24	18.3	17,405	23.3	8,074	16.6	5,366	12.9	2,104	13.9	1,471	41.1	389
25-34	21.7	20,644	20.9	7,258	24.3	7,879	20.1	3,279	18.7	1,979	26.3	249
35-44	21.7	20,631	23.4	8,126	22.6	7,328	21.6	3,523	14.3	1,514	14.8	140
45-54	8.2	7,802	8.3	2,882	7.7	2,497	9.1	1,484	8.6	910	3.0	28
55-64	6.7	6,345	5.8	2,014	6.2	2,010	7.9	1,289	9.5	1,006	2.8	27
65-74	6.2	5,923	5.2	1,806	5.9	1,913	7.2	1,174	9.5	1,006	2.5	24
75+	5.9	5,606	5.7	1,979	5.1	1,654	7.4	1,207	7.1	752	1.5	14
1980 Pop'n	100.0	95,091	100.0	34,753	100.0	32,457	100.0	16,334	100.0	10,599	100.0	948
White	82.3	78,242	87.6	30,444	75.1	24,375	79.3	12,953	92.4	9,793	71.4	677
Black	10.9	10,396	6.6	2,294	16.4	5,323	14.4	2,352	3.1	329	10.4	99
Other	6.8	6,453	5.8	2,016	8.5	2,759	6.3	1,029	4.5	477	18.2	173
1988 Pop'n	100.0	94,995	100.0	34,727	100.0	32,423	100.0	16,312	100.0	10,585	100.0	948
White	81.1	77,003	86.8	30,143	73.4	23,798	77.8	12,691	91.7	9,706	70.1	665
Black	11.8	11,178	7.0	2,431	17.7	5,739	15.6	2,545	3.4	360	10.9	103
Other	7.2	6,814	6.2	2,153	8.9	2,886	6.6	1,077	4.9	519	19.0	180
1993 Pop'n	100.0	94,317	100.0	34,513	100.0	32,180	100.0	16,184	100.0	10,496	100.0	944
White	79.8	75,238	85.9	29,647	71.7	23,073	76.1	12,316	91.0	9,551	68.9	650
Black	12.6	11,884	7.5	2,588	18.9	6,082	16.8	2,719	3.7	388	11.3	107
Other	7.6	7,195	6.6	2,278	9.4	3,025	7.1	1,149	5.3	556	19.8	187
# of HHlds												
1980		38,737		13,867		13,518		6,956		4,191		205
chg '88-'80		2,307		829		804		412		249		13
1988		41,044		14,696		14,322		7,368		4,440		218
chg '93-'88		1,189		429		414		213		127		6
1993		42,233		15,125		14,736		7,581		4,567		224
# of HUnits												
1980 DUs	100.0	41,175	100.0	14,510	100.0	14,633	100.0	7,352	100.0	4,462	100.0	218
1980 HHlds	94.1	38,737	95.6	13,867	92.4	13,518	94.6	6,956	93.9	4,191	94.0	205
1-4 0-Occ	16.9	6,944	17.8	2,579	11.9	1,744	23.4	1,718	20.0	893	4.6	10
Condo	4.6	1,913	8.1	1,179	4.3	635	1.3	97	0.0	0	0.9	2
Renter	72.6	29,880	69.7	10,109	76.1	11,139	69.9	5,140	73.9	3,298	88.5	193
Vacnt	5.9	2,438	4.4	643	7.6	1,115	5.4	396	6.1	271	6.0	13
In Poverty	13.2	12,569	9.1	3,163	17.0	5,518	12.0	1,960	17.1	1,812	12.3	117
in GrpQtrts	13.1	12,426	22.8	7,924	10.3	3,343	3.7	604	1.0	106	47.4	449
1988												
Av Hhld size		1.99		1.8		2.0		2.1		2.4		2.3
# of Hholds		41,044		14,696		14,322		7,368		4,440		218
Av Famly size		2.97		2.8		3.0		3.0		3.2		2.7
# of Families		17,342		5,340		5,685		3,599		2,604		114

Table A-3: Cambridge Assisted Housing Inventory, 1990

Source: Compiled by author from City and State records

ID #	Proj#	Development Name	Street Address	Agency	Year	Fam	Eld	STot	Tot	Type
		210 Western Ave	210 Western Ave		8 '80s	1		1	1	
	705-2		88 Hancock St		8 '80s	2		2	2	CHA
	667-5	Condos	2353 Massachusetts Ave	EOCD	8 '81	4	0	4	4	CHA
	705-2		15 Inman St		8 '80s	4		4	4	CHA
	705-2		12 -18 Hingham St		8 '80s	4		4	4	CHA
	667-5	Condos	14 Ware St	EOCD	8 '81	1	0	1	1	CHA
	705-2		87 Amory St		8 '80s	1		1	1	CHA
	705-2		118 Trowbridge St		8 '80s	2		2	2	CHA
	705-2		41 Concord Ave		8 '80s	1		1	1	CHA
	705-2		244 Hampshire St		8 '80s	1		1	1	CHA
2001	200-1	Woodrow Wilson Ct	3 Woodrow Wilson Ct	EOCD	4 '48	69	0	69	69	CHA
1002	200-2	Jefferson Pk	1 Jackson Pl	EOCD	4 '49	109	0	109	109	CHA
2003	200-3	Lincoln Way	19 Lincoln Way	EOCD	4 '49	60	0	60	60	CHA
2004	200-4	Roosevelt Towers	14 Roosevelt Towers	EOCD	4 '49	207	0	207	207	CHA
2005	200-5	Jackson Gardens	8 Jackson Gardens	EOCD	4 '49	46	0	46	46	CHA
6671	667-1	Manning Apts	237 Franklin St	EOCD	7 '72	0	199	199	199	CHA
6672	667-2	Norfolk St	116 Norfolk St	EOCD	7 '75	0	39	39	39	CHA
6673	667-3A	Linnaean St	45 Linnaean St	EOCD	7 '79	0	24	24	24	CHA
6673	667-3B	Putnam School	86 Otis St	EOCD	7 '79	0	33	33	33	CHA
6674	667-4	Russell Apts	2050 Mass. Av	EOCD	8 '81	0	51	51	51	CHA
6892	689-2	Aberdeen House	100 Aberdeen Av	EOCD	8 '85	8	0	8	8	CHA
7051	705-1	Willow St	42 -58 Willow St	EOCD	7 '76	15	0	15	15	CHA
H-HUD-11	MA 3-7	Daniel Burns Apts	30 -50 Churchill Av	HUD	7 '73	0	199	199	199	CHA
H-HUD-2	MA 3-3	Gen. Putnam Gardns	Putnam Av	HUD	5 '54	123	0	123	123	CHA
H-HUD-1	MA 3-2	J. Corcoran Park	100 Thingvalla Av	HUD	5 '58	152	0	152	152	CHA
H-HUD-3	MA 3-4	J.F. Kennedy Apts	55 Essex St	HUD	6 '63	0	88	88	88	CHA
H-20	MA 3-15	Homeowners TkyIII	37 ,47 Lopez St	HUD	7 '70s	12	0	12	12	CHA
H-20	MA 3-15	Homeowners TkyIII	12 Prince St	HUD	7 '70s	12	0	12	12	CHA
H-20	MA 3-15	Homeowners TkyIII	120 -1/2 Pleasant St	HUD	7 '70s	6	0	6	6	CHA
H-HUD-9	MA 3-11	Lynd. Johnson Apts	150 Erie St	HUD	7 '71	0	181	181	181	CHA
H-HUD-12	MA 3-10	Millers River Apts	15 Lambert St	HUD	7 '74	0	304	304	304	CHA
H-HUD-4	MA 3-5	Newtowne Court	131 Washington St	HUD	3 '38	282	0	282	282	CHA
H-HUD-10	MA 3-12	R.C. Weaver Apts	81 Clifton St	HUD	7 '72	0	20	20	20	CHA
H-HUD-6	MA 3-6	Truman Apts	25 8th St	HUD	7 '71	0	67	67	67	CHA
H-1	MA 3-1	Washington Elms	131 Washington St	HUD	4 '42	175	0	175	175	CHA
	MA 3-14	UDICs	6 -8 Fairmont St	HUD	7 '70s	10	0	10	10	CHA
	MA 3-14	UDICs	121 Jackson St	HUD	7 '70s	10	0	10	10	CHA
	MA 3-14	UDICs	19 Valentine St	HUD	7 '70s	6	0	6	6	CHA
	MA 3-19	River-Howard Hmes	8 Mildred Hamilton	HUD	8 '81	32	0	32	32	CHA
	MA 3-21	Jefferson Pk Ext.	1 Jackson Pl	HUD	5 '52	175	0	175	175	CHA
72-035-N		808 Memorial Dr	808 Memorial Dr	MHFA	7 '72	182	30	212	301	Sub
71-121-N		Cambridge Court	377 -417 Franklin St	MHFA	7 '71	0	92	92	123	Sub
H-55069	55069	Rindge I/Fr. Pnd Ap	364 Rindge Av	HUD	6 '68?	506	0	506	506	Sub
H-44208	44208	Huron Towers	700 Huron Av	HUD	6 '68	170	78	248	248	Sub
71-034-N		Inman Sq Apts	1203 -33 Cambridge St	MHFA	7 '71	19	97	116	116	Sub
73-049-R		Linwood Ct	200 Columbia St	MHFA	7 '73	45	0	45	45	Sub
74-087-R		The Close Blding	243 Broadway	MHFA	7 '74	55	6	61	61	Sub
H-44041		Walden Sq	104 Sherman St	HUD	7 '71	240	0	240	240	Sub
			180 -82 Charles St	JAS	8 '80s	1		1	1	Txbl
		Spring St Condos	217 -27 Thorndike St	JAS	8 '80s	7		7	97	Txbl
			57 -59 Porter St		8 '80s	2		2	2	Txbl
			12 -14 Marion St		8 '80s	2		2	2	Txbl

Table A-3: Cambridge Assisted Housing Inventory, 1990, cont'd

ID #	Proj#	Development Name	Street Address	Agency	Year	Fam	Eld	STot	Tot	Type
		1-3 Marcella	1 - 3 Marcella St		8 '80s	9		9	12	Txbl
			136 -42 Berkshire St	JAS	8 '80s	2		2		Txbl
		122 Berkshire	122 Berkshire		8 '80s	8		8	14	Txbl
			1 -11 Hardwick St	JAS	8 '80s	3		3	3	Txbl
		Linden Park			8 '80s	22		22	54	Txbl
			125 Portland St		8 '80s	5		5	8	Txbl
			136 -66 Cherry St		8 '80s	8		8		Txbl
		Fogerty Building	184 -88 Harvard St	HRI	8 '86	11		11	17	Txbl
			109 -11 Hampshire St	HRI	8 '80s	1		1	2	Txbl
		Norfolk Co-op	375 -81 Norfolk St	JAS	8 '88	6		6	6	Txbl
			61 -67 Brookline St	CNAHS	8 '80s	6		6	6	Txbl
		160 Chestnut St	160 Chestnut St		8 '89	6		6	6	Txbl
		Music/Arts Co-op	218 -20 Chestnut St	HRI	9 '90?	5		5	5	Txbl
		November Co-op	226 -28 Chestnut St	HRI	9 '90?	5		5	5	Txbl
		Parkview Co-op	24 -26 Cpl McTernan	CNAHS	8 '85	12		12	12	Txbl
		245 Western Ave	245 Western Ave		8 '80s	3		3	3	Txbl
		258 Western Ave	258 Western Ave		8 '80s	3		3	3	Txbl
		West Arms Co-op	280 Western Ave	RCCC	8 '87	6		6	6	Txbl
		Laurel St Co-op	10 Laurel St	HRI	8 '88	6		6	6	Txbl
		367 Western Ave	367 Western Ave		8 '80s	3		3	3	Txbl
		1 Riverside	1 Riverside		8 '80s	1		1	1	Txbl
		Lincoln School	33 -41 Walden St		8 '80s	5		5	20	Txbl
71-042-N		929 House	929 Mass. Av	MHFA	7 '71	125	0	125	127	Txbl
70-127-N		Briston Arms	237 -55 Garden St	MHFA	7 '70	105	0	105	154	Txbl
70-088-R		Cast I	55 -59 Columbia St	MHFA	7 '70	42	0	42	42	Txbl
71-123-R		Cast II	49 -53 Columbia St	MHFA	7 '71	9	0	9	9	Txbl
82-004-R		Chapman Arms	4 University Rd	MHFA	8 '82	50	0	50	50	Txbl
84-056-N		Church Corner	10 Magazine St	MHFA	8 '84	28	0	28	85	Txbl
7053	705-3	Camb't Commons	300 Sidney St	EOCD	8 '88	18	0	18	100	Txbl
H-44018	44018	Harwell Homes	Camb. & Columbia	SHUD	7 '71	56	0	56	56	Txbl
HOP01	HOP 01	Hayes St	38 -44 Hayes St	HUD	8 '88	5	0	5	5	Txbl
70-064-R		Norstin	51 ,62 Norfolk St	MHFA	7 '70	32	0	32	32	Txbl
69-011-N		Putnam Sq	2 Mt Auburn St	MHFA	6 '69	0	94	94	94	Txbl
H-44039		Rindge Apts II	362 Rindge Av	HUD	7 '71	55	0	55	274	Txbl

TOTAL: 3421 1602 5023 5698
All Assisted Units: 5023

6893	689-3	Uncert./in dev't Casper shelter	may lose funding	EOCD	'88	55	0		55	CHA
6676	667-6	in dev't	no site yet	EOCD	'85	0	25		25	CHA
			Elm St							6

Table A-4: Assisted Housing in Cambridge by Decade and Type, 1990

Source: Table A-2

	Decade of Development							Total
	30's	40's	50's	60's	70's	80's	90's	
CHA	282	666	450	88	1,137	111		2,734
Subs'd				754	766			1,520
Taxable				94	424	240	10	768
ALL	282	666	450	936	2,327	351	10	5,023

Table A-5: New Housing Developments in Cambridge Since 1980

Source: Compiled by author from City records

MAP	LOT	STRT NO.	STREET	AC1ss	CT80	CB80	YRBLT	CNVDT	RESDU	LOW/MOD	IN89?	COMMENTS/PROBLEMS
	75		CAMBRIDGE PARKWAY	199	3521	106	1989		206		N	Esplanade
	4-6		CANAL PARK	199	3521	109	1989		79		N	Graves Landing II
	239-255		CONCORD AVE	199	3546	204	1989		22		N	Observatory Commons; Check use code
			FIRST & ROGERS	199	3521	108	1989		172		N	River Court; CDD: 171 units
64	45		HENRY & SIDNEY	199	3532	310	1989		100	18	N	C'port Commons; mkt rate, CHA, RCCC
116	99	931	MASS AVE	199	3538	202	1989		53		N	CDD: 50 units (vs. Helwig 53)
120	72	950	MASS AVE	199	3538	205	1989		110		N	Bay Sq.; Recheck lot number
									Subtotal:	742	18	
114	117	71	ANTRIM ST	199	3529	201	1985	C88?	3		C	
93	131	55	BROOKLINE	199	3531	310	1986	C86	2			
8	61	4-6	CANAL PARK	199	3521	109	1986	C88	91			Graves Landing I
27	88	200-212	CHARLES ST	199	3523	302	1903	C87	7			
182	46	2-4	CHESTER ST	199	3550	405	1983	C80	8		C	
199	158	19-21	COGSMELL AVE	199	3548	303	1900	C85	6			
258	57	139	CUSHING ST	199	3543	303	1856	C86	5			
258	64	147	CUSHING ST	199	3543	303	1871	C88	5			
254	12	81	CUSHING ST	199	3543	304	1875	C87	3			
135	51	39-41	DANA ST	199	3538	307	1986	C85	6			
124	48	340	FRANKLIN ST	199	3535	103	1988	C88	28			
153	7	7	FROST ST	199	3545	104	1987	C88	5			
33	105	63-71	FULKERSON ST	199	3523	313	1986	C88	38			
166	79	10-14	GERRY ST	199	3541	203	1987	C87	3			Block number may've changed
35	85	170	GORE ST	199	3522	104	1986	C88	114			
267B	147	40	GRISWOLD ST	199	3546	405	1940	C87	3		R	
247	215	50-52	GROZIER RD	199	3542	410	1980	C82	2		C	
247	212	58-60	GROZIER RD	199	3542	410	1980	C83	2		C	
102	73	211-221	HAMILTON ST	199	3533	206	1985	C86	6			
83	92	229-241	HAMPSHIRE ST	199	3527	306	1984	C85	0			Office, no resid'l
90	20	254	HARVARD ST	199	3530	301	1987	C87	1			
115	67	321	HARVARD ST	199	3538	106	1980	C80	30		C	
231	51	11	HEMLOCK RD	199	3542	103	1980	C82	2		C	
17	6	218	HURLEY ST	199	3523	105	1986	C86	6			
257	47	676-694	HURON AVE	199	3543	407	1981	C80	57			
190	43	104-106	JACKSON ST	104	3549	304	1988	C88	2			
123	33	29-33	JAY ST	199	3535	201	1988	C88	6			
247	222	99	LARCH RD	199	3542	410	1982	C86	2			
77	31	31	MARKET ST	199	3525	101	1987	C87	4		C	
172	97	1600	MASS AVE	199	3540	208	1982	C82	56		C	
199	32	2130	MASS AVE	199	3548	304	1981	C80	33		C	
117	29	875	MASS AVE	199	3530	201	1987	C87	0			Office, no resid'l
165	56	975	MEMORIAL DR	199	3541	204	1986	C85	78			
166	80	130	MT AUBURN ST	199	3541	203	1985	C85	52			Block num may be 204
97	93	266-276	PEARL ST	199	3532	304	1980	C80	11			
194	43	203	PEMBERTON ST	199	3549	204	1851	C86	7			
109	80	199	PROSPECT ST	199	3529	106	1865	C85	8		C	
202	8	129-205	RICHDALE AVE	199	3547	306	1988	C88	40			
271	20	111	SHERMAN ST	199	3546	308	1886	C87	6			
206	70	6-8	SHERMAN ST	199	3546	110	1982	C82	6		C	Possible error in Census Map?
124	20	16	SODEN ST	199	3535	105	1986	C86	3			
25	99	121	SPRING ST	199	3523	309	1854	C88	4			
132	121	13	SURREY ST	199	3539	105	1988	C88	3			
34	141	217-227	THORNDIKE ST	199	3522	116	1986	C86	59	7		
85	3	76-80	TREMONT ST	199	3528	201	1987	C87	3			
135	45	54	TROMBRIDGE ST	199	3538	305	1859	C86	9			
									Subtotal	825	7	

Table A-5: New Developments in Cambridge Since 1980, cont'd

MAP	LOT	STRT NO.	STREET	AC1ss	CT80	CB80	YRBLT	CNVDT	RESDU	LOW/MOD	IN89?	COMMENTS/PROBLEMS
	15		INMAN ST	999	3530	203	1988		4	4		CHA: 15 Inman reuse
	2050		MASS AVE	999	3547	202			51	51		CHA;LJ Russel Apts.
	8		HAMILTON PL	999	3534	104			32	32		CHA;River Howard,all low inc?
	86		OTIS ST	999	3521	114			33	33		CHA;Putnam School
								Subtotal	120	120		
123	9	27	KINNAIRD ST	199	3535	106	1854		6		C	
199	98	33-41	WALDEN ST	199	3548	306			20	5		Reuse of Lincoln School
122	198	38-44	HAYES ST	199	3535	207	1988		5	5		RCCC: Hayes-Magee condos
135	42	46	TROMBRIDGE ST	199	3538	305	1987		6			
								Subtotal	37	10		
			GREEN & MAGAZINE	112	3530	308			85	28		Church Corner; MHFA?
75	84	184-188	HARVARD ST	112	3525	302			17	11	C	HRI: vac rehab of Fogerty Bldg.
93	125	61-67	BROOKLINE ST	111	3532	102			6	6	C	CNAHS: vac rehab: Vacant in '80? Check
								Subtotal	108	45		
257	52	44	MAY ST	105	3543	407	1989		3			
131	52	90	BANKS ST	105	3539	106	1988		3			
127	42	10	FAIRMONT AVE	105	3534	205	1986		3			
24	20	145	THIRD ST	105	3523	104	1988		3			
								Subtotal	12	0		
126	12	6	BALLORD PL	104	3534	108	1989		2			
40	22	36	BRISTOL ST	104	3524	102	1988		2			
27	17	172	CHARLES ST	104	3523	301	1988		2			
190	251	108	CLAY ST	104	3549	306	1981		2			
247	216	48	GROZIER RD	104	3542	410	1982		2			
247	214	54	GROZIER RD	104	3542	410	1982		2			
247	211	62	GROZIER RD	104	3542	410	1983		2			
79	143	109	HAMPSHIRE ST	104	3524	104	1986		2	1		HRI: 2 units, 1 mod; Helwig: 1 unit
190	30	172	HARVEY ST	104	3549	305	1986		2			
83	38	6	HOUGHTON ST	104	3527	302	1986		2			
247	221	103	LARCH RD	104	3542	410	1982		2			
247	220	107	LARCH RD	104	3542	410	1983		2			
247	224	91	LARCH RD	104	3542	410	1982		2			
247	223	95	LARCH RD	104	3542	410	1982		2			
	57-59		PORTER ST						2			
96	134	593	PUTNAM AVE	104	3532	302	1984		2			
194	46	15	SARGENT ST	104	3549	205	1989		2			
194	87	199	SHERMAN ST	104	3549	206	1988		2			
								Subtotal	36	1		
				101				Subtotal	265	13		
	1		JACKSON PLACE	999	3549	206			-25			CHA: JeffPark rehab; more units?
	14		ROOSEVELT TOWERS	999	3527	202			-21			CHA: Roosevelt Towers rehab
	131		WASHINGTON ST	999	3524	302			-12			CHA: Newtowne Court rehab
	72		WINDSOR AVE	999	3524	301			-149			CHA: Washington Elias rehab
								Subtotal	-207	-207		
119	56	225	FRANKLIN	112					42	0	N	Only missing new residential in Ass.List
								Grand Tot	2187	214		
									-207	-207		CHA losses through modernization
									1980	7		

Figure A-6: Cambridge Condominiums by Style and Decade

Building Style	B y U N I T S					Total	
	All 70's	All 80's	All : Conv'ns	All New	All Rehab		
2-Family	30	244	: 250	16	8	274	
3-Decker	17	510	: 517	3	7	527	
Detached	25	186	: 183	19	9	211	
Duplex	5	87	: 92			92	
Free St'g		1	: 1	1		1	
TRAD'L	77	1,028	: 1,042	39	24	1,105	19.7%
Low Rise	858	718	: 1,576			1,576	
Mid Rise	681	693	: 1,089	285		1,374	
High Rise	172	93	: 265			265	
RISES	1,711	1,504	: 2,930	285	0	3,215	57.2%
Row End	12	14	: 26			26	
Row Mid	16	13	: 29			29	
Town Hse	18	327	: 54	291		345	
ROW/TOWNS	46	354	: 109	291	0	400	7.1%
Mixed	10	98	: 47	61		108	
Other	316	479	: 653	93	49	795	
OTHERS	326	577	: 700	154	49	903	16.1%
TOTAL	2,160	3,463	: 4,781	769	73	5,623	100.0%
	38.4%	61.6%	: 85.0%	13.7%	1.3%	100.0%	

Building Style	B y P R O J E C T S					Total	
	All 70's	All 80's	All : Conv'ns	All New	All Rehab		
2-Family	7	96	: 96	3	4	103	
3-Decker	5	159	: 161	1	2	164	
Detached	6	65	: 63	5	3	71	
Duplex	1	33	: 34	0	0	34	
Free St'g	0	1	: 0	1	0	1	
TRAD'L	19	354	: 354	10	9	373	57.7%
Low Rise	36	23	: 59	0	0	59	
Mid Rise	14	14	: 24	4	0	28	
High Rise	3	2	: 5	0	0	5	
RISES	53	39	: 88	4	0	92	14.2%
Row End	3	6	: 9	0	0	9	
Row Mid	3	5	: 8	0	0	8	
Town Hse	3	35	: 13	25	0	38	
ROW/TOWNS	9	46	: 30	25	0	55	8.5%
Mixed	2	12	: 9	5	0	14	
Other	37	76	: 103	4	6	113	
OTHERS	39	88	: 112	9	6	127	19.6%
TOTAL	120	527	: 584	48	15	647	100.0%
	18.5%	81.5%	: 90.3%	7.4%	2.3%	100.0%	

Figure A-6: Cambridge Condominiums by Style and Decade, cont'd

B y U N I T S											
Building Style	All 70's		All 80's		All Conversions		All New		All Rehab		Total
TRAD'L BLD'GS	77	3.6%	1,028	29.7%	1,042	21.8%	39	5.1%	24	32.9%	1,105 19.7%
	7.0%		93.0%		94.3%		3.5%	2.2%			100.0%
LO-HIGH RISES	1,711	79.2%	1,504	43.4%	2,930	61.3%	285	37.1%	0	0.0%	3,215 57.2%
	53.2%		46.8%		91.1%		8.9%	0.0%			100.0%
ROW/TOWN HOUSES	46	2.1%	354	10.2%	109	2.3%	291	37.8%	0	0.0%	400 7.1%
	11.5%		88.5%		27.3%		72.8%	0.0%			100.0%
MIXED/ OTHERS	326	15.1%	577	16.7%	700	14.6%	154	20.0%	49	67.1%	903 16.1%
	36.1%		63.9%		77.5%		17.1%	5.4%			100.0%
TOTAL	2,160	100.0%	3,463	100.0%	4,781	100.0%	769	100.0%	73	100.0%	5,623 100.0%
	38.4%		61.6%		85.0%		13.7%	1.3%			100.0%

B y P R O J E C T S											
Building Style	All 70's		All 80's		All Conversions		All New		All Rehab		Total
TRAD'L BLD'GS	19	15.8%	354	67.2%	354	60.6%	10	20.8%	9	60.0%	373 57.7%
	5.1%		94.9%		94.9%		2.7%	2.4%			100.0%
LO-HIGH RISES	53	44.2%	39	7.4%	88	15.1%	4	8.3%	0	0.0%	92 14.2%
	57.6%		42.4%		95.7%		4.3%	0.0%			100.0%
ROW/TOWN HOUSES	9	7.5%	46	8.7%	30	5.1%	25	52.1%	0	0.0%	55 8.5%
	16.4%		83.6%		54.5%		45.5%	0.0%			100.0%
MIXED/ OTHERS	39	32.5%	88	16.7%	112	19.2%	9	18.8%	6	40.0%	127 19.6%
	30.7%		69.3%		88.2%		7.1%	4.7%			100.0%
TOTAL	120	100.0%	527	100.0%	584	100.0%	48	100.0%	15	100.0%	647 100.0%
	18.5%		81.5%		90.3%		7.4%	2.3%			100.0%

In Dwelling Units per Development						
Building Style	All 70's	All 80's	All Conversions	All New	All Rehab	Total
TRAD'L BLD'GS	4.05	2.90	2.94	3.90	2.67	2.96
LO-HIGH RISES	32.28	38.56	33.30	71.25		34.95
ROW/TOWN HOUSES	5.11	7.70	3.63	11.64		7.27
MIXED/ OTHERS	8.36	6.56	6.25	17.11	8.17	7.11
TOTAL	18.00	6.57	8.19	16.02	4.87	8.69

Appendix B: EOCD/Abt Data: Cambridge in its Metropolitan Context, 1980 - 1986

The state study, Massachusetts Housing Inventory and Policy Indicators, provides comparative statistics and many useful insights into ways in which Cambridge, along with all other Massachusetts communities changed between 1980 and 1986.¹ Its housing counts are fairly consistent with the more detailed analysis of Cambridge presented in the main report and therefore place Cambridge within its broader context. The population counts, based on the MISERLO series, have been judged to be somewhat low by both Cambridge and Boston. Nevertheless, they are useful in comparing trends in Cambridge with its surroundings.

For example, the age mix in the City differed from State and regional norms in significant ways. In 1986, Cambridge had:

- 25 percent fewer than the regional norm of youth under 20, compared to the State average, (dropping from 21.9 to 21.3 percent of population, vs. a statewide decline from 29.8 to 28.5 percent),
- 16.7 percent more than its proportion of working age persons aged 20 - 64, compared to State average, this is, 68 percent of total population vs. 58.3 percent statewide,
- 18 percent less elderly than the norm, dropping to 10.8 percent of population in 1986 from 11.8 in 1980 (compared with the statewide norm of 13.2 percent in 1980), and
- about 22 percent fewer persons per household overall, compared to regional and statewide norms, (2.03 vs. 2.60 statewide).

Cambridge contains 6.1 percent of the region's assisted housing, despite having only 3.6 percent of the region's total stock. If Cambridge had the same proportion as any "average" MAPC community, it would have had 4,200 assisted units. With 7,200 counted by EOCD in 1987, including all certificates and vouchers, it has 70 percent more than the regional norm.²

¹ This EOCD/Abt study, commissioned from Abt Associates, Inc. by the Executive Office of Communities and Development (EOCD), was released in July 1988. While a November 15, 1988 memo from EOCD alerts users "to certain limitations and shortcomings . . .," the Abt study is useful and unusual in that it assembles the data for each of the 351 Massachusetts cities and towns in a consistent format enabling the user to make comparisons among communities as well as to track changes in population and housing stock composition over time.

Its weaknesses lie principally in the population counts, based on MISERLO, monitoring of rents and potential double counting of subsidized housing units benefiting from more than one type of assistance. Even if the precise numbers can be contested, the numbers being derived from the same sources are comparable across communities, making the trends they reveal worth pondering.

² This total is somewhat higher than the count in this report because here we have eliminated the double-counting that results where certificates are applied to already assisted stock. However, this correction cannot easily be made for all other cities and towns.

The MAPC region with Boston and Cambridge subtracted comprises a community of

Population: Table B-1A, top portion (created using MISERLO), suggests that the overall population of the City of Cambridge decreased 4.7 percent between 1980 and 1986.³ Its elderly population declined over 13 percent, and its youth under 20 declined nearly 8 percent.

Table B-1B shows that meanwhile the total population in the Boston Metropolitan Area, defined as the Metropolitan Area Planning Commission (MAPC) region, decreased by only 0.5 percent between 1980 and 1986, its population under age 20 dropped similarly, but its working age population increased by 2.5 percent, and its number of elderly grew 0.4 percent.

About 3 percent of the population in the MAPC region lived in Cambridge in 1986. Cambridge shared fully in the sharp decline in persons under 20 years of age, primarily school age children, but it also had significantly less than its share in 1980. There are proportionately more children and elderly in the suburbs, whereas Cambridge has more population in working age groups -- and its share has been increasing.

Taking the State as a whole for reference, Table B-1C, one can see that the total State population only grew 1.0 percent, while its youth under 20 declined 3.6 percent, and its working age population grew 3.4 percent.

Households: In number of households, the statewide average gain between 1980 and 1986 was 6.1 percent (Table B-1C). The regional MAPC household change of 5.3 percent (Table B-1B) was also somewhat greater than that in Cambridge, where the total number of households grew by only 1.8 percent (Table B-1A).

Whereas the total statewide population in households only increased 1.4 percent, it dropped 0.2 percent in the MAPC region, mainly due to loss of childraising families. In Cambridge, growth occurred in the total number of households, which increased 1.8 percent, but the population in these households declined 3.4 percent.

866,500 dwellings. Altogether, in the MAPC region exempting Boston and Cambridge, only 6.3 percent or one unit in about 16 comprises subsidized housing, according to the EOCB study.

³ The fact that the MISERLO estimate was the lowest projection for 1990 is reflected here. Nevertheless, it is useful to compare the changes in Cambridge to its context because a consistent methodology was employed.

In terms of mean household size, population per occupied housing unit, and adults per household, Cambridge was significantly below the MAPC norms, which in turn were below statewide averages.⁴

Mean household size and average number of adults per household generally declined statewide between 1980 and 1986, due largely to the maturing of the population. Children growing up and spouses becoming widowed explain most of these changes. The MAPC region appears to be leading the State in the decline in persons per household -- and Cambridge in turn is has even smaller households than the MAPC region.⁵

Cambridge Housing Stock: The City of Cambridge experienced a net gain of 1.6 percent in total housing units between 1980 and 1986, as shown in Table B-2A. The 1986 total of 41,946 units matches the estimates developed for this study fairly well. The EOCD/Abt data suggest the City gained some 2,582 owner-occupants, mostly through 2,392 more resident owners in multifamily structures, plus 191 more owners of single family homes. Many of these additional owners living in multifamily structures probably moved into some of the 2,230 additional condominiums.⁶

Note that only 2,387 condominiums existed in 1980, only 52 percent of Cambridge's total of 4,617 condominiums in 1986, six years later.⁷ By 1986, 11 percent of the City's total housing stock was in condominium tenure, up from only 5.8 percent in 1980 -- and by the end of 1989, there were nearly 6,000 condominiums, over one unit in every seven in the City.

⁴ Mean household size is obtained by dividing the household population by number of occupied housing units; population per occupied housing unit is larger to the extent that total population includes persons not living in households but in institutions, group quarters, etc. Both measures are included in these tables because one is often confused with the other. The tables also show the percent of total population living in households.

⁵ The EOCD/Abt study contains no data on racial change. However, it is generally accepted that Cambridge's minority population has continued to expand.

⁶ Data from the Cambridge Assessor's Office confirm these condominium counts, but suggest that by 1990 the percentage of resident ownership in these condominiums was significantly lower, as discussed in the main body of this report.

⁷ The condominium total and distribution regarding new construction, adaptive re-use and rental conversions matches the City's tallies, which is not surprising since the Cambridge Assessor's office was the source of the EOCD/Abt data.

Based on EOCD/Abt estimates, the vacancy rate dropped only slightly from 9.5 to 9.2 percent, as some 2,406 units remained vacant. Mobile homes and seasonal units in Cambridge are insignificant and only included so that all numbers tally properly.

Change '80 - 86: According to the EOCD/Abt data, the stock experienced 696 gross additions in six years, or about 110 each year -- with 88 percent through new construction, while 72 units were created through adaptive re-use conversions, which includes accessory apartments. Losses through demolitions, which had been serious in the past, dwindled to less than 50 units citywide, or fewer than 10 units per year.

Of the total 623 units of new construction, 282 were condominiums. The balance were virtually all multifamily units, including many which were assisted to make them affordable. Over 60 percent, 45 of the 72 adaptive re-use conversions were condominiums. Over 85 percent, or 1,903 of the 2,230 additional condominiums consisted of conversions of formerly rental properties.

Note that despite over 695 units of new construction and adaptive re-use, the EOCD statistics indicate that the City lost 1,900 rental units in just six years, or over 300 annually. However, most of these were not demolished, but upgraded into condominiums. The EOCD data also indicate an increase in multifamily resident-ownership, showing 84 percent of all additional condominiums as resident owned. Probably, the actual rate is considerably lower.⁸

In the surrounding MAPC region, the housing stock grew 5.2 percent, and there was also a marked shift towards multifamily owner-occupancy, as shown in Table B-2B.⁹ Single family homeownership increased by 22,262 units, just about maintaining the 1980 average of 41.8 percent of total stock, while resident ownership in multifamily structures increased by 40,398 -- an increase of 42.6 percent in just six years. Most of these are probably in the region's 78,623 condominiums, which grew to comprise nearly 7 percent of the region's stock in 1986.

⁸ Since only about half the condominiums sought a homestead exemption in 1989, it is likely that significantly more of these condominiums than the EOCD/Abt data show here continue to serve tenants -- and that the total rental stock did not decline significantly.

⁹ The MAPC region includes basically the area within Route I-495, and housing development has continued throughout this region at a pace only slightly slower than statewide.

This regional surge in condominiums is remarkable, yet less than one quarter of the 57,945 additional condos were created through new construction, as detailed in the lower portion of Table B-2B. Nearly 72 percent, or 41,497 units were rental conversions, accounting for the noteworthy decline of 8,470 renter-occupied units throughout the region in six years.

This annual loss of over 1,400 rental units throughout the MAPC region reveals that Cambridge's significant loss of rental housing was not offset by much new rental development within the rest of the region.

Note that Cambridge, with only 3.6 percent of the MAPC region's total housing stock, experienced a loss of 1,900 formerly traditional rental units, over 22 percent of the total loss of 8,470 such rental units throughout the entire region and much greater than its share. No wonder rents have soared throughout the region. The loss of rental housing has been very acute, forcing hardship upon households unable to buy anywhere and competing with existing tenants for the dwindling supply of rental stock -- particularly in Cambridge.

In terms of change '80 - '86, the majority of the MAPC region's 53,746 units of new construction was probably single family homes, with much of the multifamily development divided between condominium and rental tenure. As already noted, only 23.8 percent of the region's condominiums were newly constructed. Demolitions in the region slowed sharply after 1980.

Massachusetts housing stock data are shown in Table B-2C. They are included to show that in terms of percentage composition, the MAPC region differed only modestly from the State as a whole. In 1986, the region had slightly more multifamily units and had gained more condominium units from rental conversions.

Subsidized Housing Stock in 1987: Table B-3 shows that one unit in every six is subsidized in Cambridge, whereas on average one in ten is subsidized within the MAPC region. Note that the EOCD/Abt data indicate that 1,300 subsidized units were tenant-based, that is through rent certificates issued to tenants, and 5,867 subsidized units were property-based, meaning that the subsidy went directly to the housing supplier.¹⁰

¹⁰ These totals for assisted housing seem about right. Assisted housing is difficult to tally, since it includes units produced under many State and federal subsidy and insurance programs since the 1940s, some of which have reverted to the private market.

The demarcations between public housing, subsidized private and MHFA/EOCD are also hard to draw because any given development may piggy-back several sources of assistance to become economically viable. Thus the total property-based rentals are considerably less than the sum of the components.

Table B-1: Population and Households, Cambridge, Metro Boston and Massachusetts, 1980 - 1986

Table B-1A: C A M B R I D G E

	1980		1986		Gain '86-'80	
Total POPULATION	95,779	100.0%	91,260	100.0%	(4,519)	-4.7%
under 20	21,023	21.9	19,402	21.3	(1,621)	-7.7
age 20 - 64	63,428	66.2	62,029	68.0	(1,399)	-2.2
elderly (65+)	11,328	11.8	9,829	10.8	(1,499)	-13.2
Total HOUSEHOLDS	38,836		39,519		683	1.8%
Pop. in hholds	82,888	86.5	80,071	87.7	(2,817)	-3.4
Mean hhold size	2.13		2.03		0.95	
Pop/occ hsg stock	2.47		2.31		0.94	
Adults/hhld	1.92		1.82		0.95	

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 146

Table B-1B: M A P C METROPOLITAN B O S T O N

	1980		1986		Gain '86-'80	
Total POPULATION	2,912,699	100.0%	2,896,810	100.0%	(15,889)	-0.5%
under 20	826,943	28.4	767,408	26.5	(59,535)	-7.2
age 20 - 64	1,707,887	58.6	1,749,864	60.4	41,977	2.5
elderly (65+)	377,869	13.0	379,538	13.1	1,669	0.4
Total HOUSEHOLDS	1,040,096		1,095,329		55,233	5.3%
Pop. in hholds	2,792,112	95.9	2,785,979	96.2	(6,133)	-0.2
Mean hhold size	2.68		2.54		0.95	
Pop/occ hsg stock	2.80		2.64		0.94	
Adults/hhld	2.01		1.94		0.97	

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 34

Table B-1C: M A S S A C H U S E T T S S T A T E T O T A L S

	1980		1986		Gain '86-'80	
Total POPULATION	5,771,996	100.0%	5,831,920	100.0%	59,924	1.0%
under 20	1,721,520	29.8	1,659,895	28.5	(61,625)	-3.6
age 20 - 64	3,288,986	57.0	3,399,767	58.3	110,781	3.4
elderly (65+)	761,490	13.2	772,258	13.2	10,768	1.4
Total HOUSEHOLDS	2,033,631		2,158,471		124,840	6.1%
Pop. in hholds	5,537,385	95.9	5,615,599	96.3	78,214	1.4
Mean hhold size	2.72		2.60		0.96	
Pop/occ hsg stock	2.84		2.70		0.95	
Adults/hhld	1.99		1.93		0.97	

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 15

Table B-2: Housing Stock Changes, Cambridge, Metro Boston and Massachusetts, 1980 - 1986Table B-2A:

	C A M B R I D G E					
	1980		1986		Gain '86-'80	
Total HOUSING STOCK	41,300	100.0%	41,946	100.0%	646	1.6%
Own-occ. units	8,889	21.5	11,471	27.3	2,582	29.0
Single family	4,134	10.0	4,325	10.3	191	4.6
Multifamily	4,755	11.5	7,147	17.0	2,392	50.3
Renter-occ. units	29,947	72.5	28,047	66.9	(1,900)	-6.3%
Mobile homes	53	0.1	27	0.1	(26)	-49.1
Seasonal units	22	0.1	22	0.1	0	0.0
Vacant year-round	2,442	5.9	2,406	5.7	(36)	-1.5
Condominiums	2,387	5.8	4,617	11.0	2,230	93.4%
CHANGE '80 - '86:	Condominiums		Total stock			
Gross additions	2,230	100.0%	695	100.0%		
New construction	282	12.6	623	89.6		
Adapt.re-use conv.	45	2.0	72	10.4		
Rental conversions	1,903	85.3				
Demolitions			49	-7.1		
Net change			646	92.9		

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 147

Table B-2B: M A P C M E T R O P O L I T A N B O S T O N

	M A P C M E T R O P O L I T A N B O S T O N					
	1980		1986		Gain '86-'80	
Total HOUSING STOCK	1,100,776	100.0%	1,158,161	100.0%	57,385	5.2%
Own-occ. units	557,287	50.6	621,179	53.6	63,892	11.5
Single family	459,706	41.8	481,968	41.6	22,262	4.8
Multifamily	94,816	8.6	135,214	11.7	40,398	42.6
Renter-occ. units	482,809	43.9	474,339	41.0%	(8,470)	-1.8%
Mobile homes	3,768	0.3	5,088	0.4	1,320	35.0
Seasonal units	10,716	1.0	11,185	1.0	469	4.4
Vacant year-round	49,964	4.5	51,446	4.4	1,482	3.0
Condominiums	20,678	1.9	78,623	6.8	57,945	280.2%
CHANGE '80 - '86:	Condominiums		Total stock			
Gross additions	57,945	100.0%	60,987	100.0%		
New construction	13,817	23.8	53,746	88.1		
Adapt.re-use conv.	2,631	4.5	7,241	11.9		
Rental conversions	41,497	71.6				
Demolitions			3,602	-5.9		
Net change			57,385	94.1		

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 36

Table B-2: Housing Stock Changes, Cambridge, Metro Boston and Massachusetts, 1980 - 1986, cont'd

Table B-2C: MASSACHUSETTS STATE TOTALS

	1980		1986		Gain '86-'80	
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Total HOUSING STOCK	2,208,146	100.0%	2,350,424	100.0%	142,278	6.4%
Own-occ. units	1,169,819	53.0	1,300,640	55.3	130,821	11.2
Single family	989,159	44.8	1,059,429	45.1	70,270	7.1
Multifamily	169,341	7.7	225,915	9.6	56,574	33.4
Renter-occ. units	862,898	39.1	858,077	36.5	(4,821)	-0.6%
Mobile homes	15,083	0.7	19,957	0.8	4,874	32.3
Seasonal units	68,005	3.1	76,845	3.3	8,840	13.0
Vacant year-round	107,424	4.9	114,830	4.9	7,406	6.9
Condominiums	29,730	1.3	123,207	5.2	93,477	314.4%
CHANGE '80 - '86:						
	-----	-----	-----	-----	-----	-----
		Condominiums		Total stock		
Gross additions	93,477	100.0%	152,513	100.0%		
New construction	25,484	27.3	143,195	93.9		
Adapt.re-use conv.	3,463	3.7	9,318	6.1		
Rental conversions	64,530	69.0				
Demolitions			10,235	-6.7		
Net change			142,278	93.3		

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators, Vol. II, p. 16

Table B-3: SUBSIDIZED HOUSING: Cambridge, Metro Boston, and Massachusetts, 1987
EOCD, MHFA, HUD -- in number of units

	Cambridge		MAPC Metro Area		Mass. Statewide	
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Total Housing Stock	41,946	100.0%	1,158,161	100.0%	2,350,424	100.0%
Total subsidized d.u.	7,172	17.1	117,903	10.2	204,912	8.7
HOP homeownership d.u.	0	0.0	21	0.0	89	0.0
Tenant-based subs.	1,305	3.1	21,162	1.8	40,278	1.7
Prop.-based rentals	5,867	14.0	96,720	8.4	164,545	7.0
Public housing	2,574		44,299		80,356	
Subs.priv.housing	1,030		22,621		35,219	
MHFA/EOCD supported	2,935		49,380		85,430	

Source: EOCB/Abt Assoc. Housing Inventory + Policy Indicators,
Vol.II, pp. 16, 17, 36, 106, 148

Appendix C: Household Composition Derived from CH/Abt Study

These tables were created by applying the housing counts estimated in Table 3.3-1 to the distributions developed in the Cambridge Housing Study by Abt Associates in 1987. Table references are to the figures in the CH/Abt study. The graphs in the main report are derived from these tables.

Table 3-4: Income Expressed as Percent of Median by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
<25% of Median Income	10.8	1,688	8.2	763	46.9	2,343	6.2	591	13.6	5,385
25- 50% Median Income	17.8	2,798	16.5	1,535	36.2	1,808	8.3	793	17.5	6,934
50- 80% Median Income	26.2	4,120	20.9	1,946	13.7	684	13.2	1,265	20.2	8,015
80-100% Median Income	14.9	2,346	12.2	1,136	0.2	12	9.4	906	11.1	4,399
100-120% Median Income	10.8	1,688	14.0	1,297	0.0	0	9.4	906	9.8	3,891
120-150% Median Income	11.0	1,722	11.2	1,038	2.4	120	9.8	944	9.7	3,823
150-200% Median Income	5.3	829	8.0	746	0.7	34	18.4	1,762	8.5	3,370
>200% of Median Income	3.3	512	9.0	838	0.0	0	25.3	2,433	9.6	3,782
All Households	100.0	15,702	100.0	9,299	100.0	5,000	100.0	9,600	100.0	39,600

Table 3-6: Contract Rent to Income Ratio by Type of Renter

	RC		N-RC		SubsHsg		TotRenter	
Percent	39.6%		23.5%		12.6%		75.8%	
<10% of Hhold Income	11.0	1,721	5.0	465	3.8	192	7.9	2,377
>10-20% of Hhold Inc	39.3	6,170	23.6	2,199	15.3	766	30.4	9,134
>20-30% of Hhold Inc	20.7	3,242	28.2	2,622	23.2	1,161	23.4	7,024
>30-40% of Hhold Inc	10.0	1,570	15.8	1,466	16.8	842	12.9	3,878
>40-50% of Hhold Inc	6.5	1,014	9.0	840	16.1	804	8.9	2,658
>50-60% of Hhold Inc	1.4	225	5.4	500	11.7	587	4.4	1,311
>60-70% of Hhold Inc	2.4	375	2.5	233	1.6	78	2.3	685
>70-80% of Hhold Inc	1.7	262	2.7	250	3.8	192	2.3	704
>80-90% of Hhold Inc	1.0	151	1.4	126	1.5	77	1.2	353
>90-100% of Hhold Inc	0.0	0	0.4	35	0.8	39	0.2	74
>100% of Hhold Inc	6.2	970	6.1	566	5.4	268	6.0	1,805
All Renters	100.0	15,700	100.0	9,301	100.0	5,002	100.0	30,003

Table 3-7: Gross Rent to Income Ratio by Type of Renter

	RC		N-RC		SubsHsg		TotRenter	
<10% of Hhold Income	7.0	1,096	2.8	262	0.8	39	4.7	1,397
>10-20% of Hhold Inc	36.3	5,704	24.0	2,230	14.1	705	28.8	8,639
>20-30% of Hhold Inc	24.5	3,845	26.2	2,436	22.2	1,110	24.6	7,390
>30-40% of Hhold Inc	11.1	1,743	16.1	1,493	18.8	940	13.9	4,175
>40-50% of Hhold Inc	7.7	1,204	9.9	918	16.5	823	9.8	2,945
>50-60% of Hhold Inc	1.2	192	6.3	581	11.2	562	4.4	1,334
>60-70% of Hhold Inc	2.5	385	3.0	281	3.9	196	2.9	862
>70-80% of Hhold Inc	1.2	192	2.4	225	3.9	196	2.0	613
>80-90% of Hhold Inc	1.2	192	2.6	244	0.8	39	1.6	474
>90-100% of Hhold Inc	0.2	38	0.4	37	0.8	39	0.4	114
>100% of Hhold Inc	7.1	1,108	6.4	593	7.1	353	6.8	2,054
All Renters	100.0	15,697	100.0	9,300	100.0	5,000	100.0	29,997

Table 3-8: Household Composition by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
Couple w/Children	12.0	1,890	18.6	1,725	21.8	1,088	31.1	2,987	19.4	7,690
Couple w/out Chil	18.5	2,901	22.7	2,107	10.2	511	28.4	2,727	20.8	8,247
Roommates	13.9	2,179	23.8	2,215	3.6	180	6.8	648	13.2	5,222
2+ Fams Sharing	1.1	179	1.3	121	1.1	57	2.0	191	1.4	548
One Person	49.3	7,743	27.1	2,516	31.8	1,590	24.0	2,306	35.7	14,154
Male Parent- S.Family	1.7	268	1.0	90	4.0	199	2.5	244	2.0	801
Fem. Parent- S.Family	3.4	537	5.7	525	27.5	1,377	5.2	497	7.4	2,936
All Households	100.0	15,698	100.0	9,300	100.0	5,001	100.0	9,600	100.0	39,599

Table 3-9: Households with a Member over 65 by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
All Age < 65 yrs	93.2	14,631	91.6	8,518	73.9	3,695	78.6	7,546	86.8	34,389
Age >= 65 yrs	6.8	1,069	8.4	782	26.1	1,306	21.4	2,054	13.2	5,211
All Households	100.0	15,700	100.0	9,300	100.0	5,000	100.0	9,600	100.0	39,600

Table 3-10: Households with a Member under 6 Years by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
No Chldrn < 6 years	91.9	14,424	86.2	8,019	76.8	3,841	82.6	7,932	86.4	34,216
Children under 6	8.1	1,276	13.8	1,281	23.2	1,159	17.4	1,668	13.6	5,384
All Households	100.0	15,700	100.0	9,300	100.0	5,000	100.0	9,600	100.0	39,600

Table 3-11: Race by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
White, Non-Hispanic	83.3	13,078	77.8	7,236	54.7	2,737	86.7	8,320	79.2	31,372
Black, Non-Hispanic	5.6	885	11.2	1,041	30.9	1,546	7.3	700	10.5	4,171
Hispanic	4.6	725	4.2	389	10.9	546	2.9	275	4.9	1,934
Asian or Pacific	5.1	801	5.6	523	2.9	144	2.9	275	4.4	1,741
Natv American/Alaska	1.4	212	1.2	111	0.6	28	0.3	31	1.0	382
All Households	100.0	15,702	100.0	9,299	100.0	5,000	100.0	9,600	100.0	39,601

Table 3-12: Number of Years in Current Unit by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
1 Year	19.1	2,994	32.5	3,019	14.8	738	9.0	862	19.2	7,613
2 Years	14.0	2,192	18.0	1,672	14.5	724	7.2	688	13.3	5,276
3-4 Years	20.8	3,261	18.0	1,672	19.1	956	15.4	1,476	18.6	7,365
5 to 9 Years	27.8	4,360	15.9	1,482	24.7	1,235	21.3	2,041	23.0	9,118
10 to 14 Years	8.6	1,345	6.4	598	20.4	1,022	12.0	1,149	10.4	4,115
15 to 19 Years	3.8	589	2.5	232	4.5	227	6.7	642	4.3	1,690
20+ Years	6.1	959	6.7	626	2.0	100	28.6	2,742	11.2	4,426
All Households	100.0	15,700	100.0	9,301	100.0	5,000	100.0	9,601	100.0	39,602

Table 3-14: Contract Rent by Housing Classification

	RC		N-RC		SubsHsg		TotRenter	
Rent(<= \$200	12.6	1,983	5.1	477	41.3	2,065	15.1	4,525
Rent = \$201 - 300	24.2	3,801	10.1	937	20.0	999	19.1	5,737
Rent = \$301 - 400	31.0	4,864	11.1	1,032	10.0	500	21.3	6,396
Rent = \$401 - 600	23.9	3,744	33.5	3,115	24.9	1,243	27.0	8,102
Rent = \$601 - 800	6.7	1,058	20.7	1,922	3.9	194	10.6	3,174
Rent = \$801 - 1000	1.0	149	12.8	1,191	0.0	0	4.5	1,340
Rent = \$1001 - 1200	0.0	0	3.0	281	0.0	0	0.9	281
Rent over \$1200	0.6	100	3.7	344	0.0	0	1.5	445
All Renters	100.0	15,700	100.0	9,300	100.0	5,000	100.0	30,000

Table 3-15: Gross Rent by Housing Classification

	RC		N-RC		SubsHsg		TotRenter	
Rent(<= \$200	5.7	890	2.9	268	35.9	1,796	9.8	2,954
Rent = \$201 - 300	24.8	3,895	6.5	603	21.6	1,078	18.6	5,575
Rent = \$301 - 400	30.9	4,843	7.0	653	13.0	650	20.5	6,146
Rent = \$401 - 600	26.7	4,192	35.8	3,332	25.5	1,277	29.3	8,801
Rent = \$601 - 800	9.2	1,451	22.0	2,049	3.3	166	12.2	3,665
Rent = \$801 - 1000	1.6	257	15.1	1,402	0.7	34	5.6	1,693
Rent = \$1001 - 1200	0.2	35	5.8	536	0.0	0	1.9	570
Rent over \$1200	0.9	137	4.9	458	0.0	0	2.0	594
All Renters	100.0	15,700	100.0	9,299	100.0	5,000	100.0	29,999

Table 3-18: Tenant Rating of Building Condition by Type of Renter

	RC		N-RC		SubsHsg		TotRenter	
Excellent	12.1	1,892	24.8	2,303	20.7	1,037	17.4	5,231
Good	43.7	6,855	46.0	4,276	43.7	2,184	44.4	13,314
Fair	34.6	5,438	25.1	2,334	30.4	1,521	31.0	9,294
Poor	9.7	1,515	4.2	388	5.2	259	7.2	2,162
All Renters	100.0	15,700	100.0	9,301	100.0	5,000	100.0	30,001

Table 3-21: Number of Bedrooms by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
Studio - 1 Bedroom	53.6	8,407	30.6	2,844	36.9	1,845	11.8	1,130	35.9	14,226
2 Bedrooms	34.9	5,473	45.2	4,201	37.4	1,868	35.9	3,446	37.9	14,989
3 Bedrooms	8.8	1,380	17.2	1,600	19.9	994	30.2	2,896	17.3	6,869
4 Bedrooms	2.2	341	5.6	521	5.3	265	12.6	1,206	5.9	2,332
5 Bedrooms	0.4	60	0.9	81	0.6	28	4.6	437	1.5	606
6+ Bedrooms	0.3	39	0.6	54	0.0	0	5.1	485	1.5	578
All Households	100.0	15,700	100.0	9,300	100.0	5,001	100.0	9,600	100.0	39,601

Table 3-22: Number of Rooms by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
1 Room	5.3	831	4.2	391	9.1	454	0.0	0	4.2	1,675
2 Rooms	9.7	1,524	11.0	1,024	10.8	540	1.9	180	8.3	3,268
3 Rooms	29.4	4,616	16.1	1,496	21.6	1,079	8.2	783	20.1	7,974
4 Rooms	29.3	4,592	23.2	2,161	26.6	1,329	13.0	1,251	23.6	9,333
5 Rooms	17.5	2,751	26.2	2,439	19.3	965	21.6	2,075	20.8	8,230
6 Rooms	5.2	812	10.9	1,011	8.7	435	21.6	2,075	10.9	4,332
7+ Rooms	3.7	575	8.4	777	4.0	199	33.7	3,235	12.1	4,786
All Households	100.0	15,700	100.0	9,300	100.0	5,000	100.0	9,599	100.0	39,599

Table 3-23: Persons per Room by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
< = 0.25	18.2	2,861	12.9	1,195	3.4	171	23.4	2,248	16.3	6,474
0.26 - 0.50	50.0	7,847	42.7	3,972	38.9	1,944	48.2	4,624	46.4	18,387
0.51 - 0.75	16.6	2,598	21.3	1,977	21.2	1,060	18.2	1,743	18.6	7,378
0.76 - 1.00	12.3	1,937	17.3	1,604	27.2	1,358	8.6	824	14.5	5,723
1.01 - 1.50	2.2	338	3.3	310	6.5	327	1.6	151	2.8	1,124
1.51 - 2.00	0.6	89	1.7	162	2.8	142	0.1	10	1.0	403
> 2.00	0.2	30	0.9	81	0.0	0	0.0	0	0.3	111
All Households	100.0	15,700	100.0	9,301	100.0	5,000	100.0	9,600	100.0	39,601

Table D-7: Length of Residence in Cambridge by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1 Year	12.9	2,017	20.6	1,920	3.1	155	3.3	317	11.1	4,409
2 Years	8.8	1,374	12.8	1,189	4.1	204	3.3	317	7.8	3,084
3 to 4 Years	16.4	2,573	16.3	1,514	6.6	329	7.4	708	12.9	5,125
5 to 9 Years	25.0	3,927	19.5	1,812	16.0	799	17.1	1,645	20.7	8,182
10 to 14 Years	12.0	1,884	7.3	676	17.4	871	14.7	1,406	12.2	4,838
15 to 19 Years	7.3	1,151	2.8	257	6.4	320	11.3	1,088	7.1	2,815
20+ Years	17.7	2,776	20.8	1,933	46.5	2,324	42.9	4,119	28.2	11,151
All Households	100.0	15,702	100.0	9,300	100.0	5,000	100.0	9,601	100.0	39,603

Table F-1: Fully Employed Adults per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
No Fully Employed	24.7	3,875	25.9	2,406	53.0	2,649	23.1	2,213	28.1	11,142
1 Fully Employed	52.9	8,308	41.4	3,848	33.4	1,670	44.0	4,219	45.6	18,046
2 Fully Employed	19.8	3,102	26.9	2,505	11.4	568	27.7	2,660	22.3	8,835
3 Fully Employed	1.3	207	4.2	392	1.1	57	3.6	347	2.5	1,003
4+ Fully Employed	1.3	207	1.6	149	1.1	57	1.7	160	1.4	573
All Households	100.0	15,700	100.0	9,301	100.0	5,001	100.0	9,599	100.0	39,600

Table F-2: Part-time Employed Adults per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
No P/T Employed	84.0	13,191	79.6	7,404	87.0	4,352	76.6	7,355	81.6	32,301
1 P/T Employed	14.0	2,192	16.6	1,546	12.1	606	19.9	1,908	15.8	6,251
2+ P/T Employed	2.0	317	3.8	351	0.9	43	3.4	326	2.6	1,037
All Households	100.0	15,700	100.0	9,300	100.0	5,000	99.9	9,589	100.0	39,589

Table F-3: Full-time Students per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
No F/T Student	77.2	12,113	66.0	6,142	87.7	4,385	85.2	8,183	77.8	30,822
1 F/T Student	17.4	2,737	22.4	2,080	8.7	435	9.7	929	15.6	6,181
2+ F/T Student	5.4	851	11.6	1,078	3.6	180	5.1	488	6.6	2,596
All Households	100.0	15,700	100.0	9,300	100.0	5,000	100.0	9,600	100.0	39,600

Table F-4: Retired Adults per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Non Retired	91.7	14,394	91.5	8,505	67.1	3,354	78.7	7,550	85.4	33,803
1 Person Retired	6.8	1,069	6.2	579	27.3	1,363	13.3	1,281	10.8	4,292
2+ Person Retired	1.5	237	2.3	216	5.7	284	8.0	768	3.8	1,505
All Households	100.0	15,700	100.0	9,300	100.0	5,001	100.0	9,599	100.0	39,600

Table F-5: Homemakers per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
No Homemakers	91.6	14,380	90.4	8,410	77.9	3,893	81.3	7,802	87.1	34,485
1 Homemakers	8.2	1,292	9.6	890	22.1	1,107	17.5	1,683	12.6	4,972
2+ Homemakers	0.2	30		0		0	1.2	116	0.4	146
All Households	100.0	15,702	100.0	9,300	100.0	5,000	100.0	9,601	100.0	39,603

Table F-6: Unemployed Adults per Household by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
None Unemployed	96.9	15,210	97.0	9,017	89.5	4,475	97.8	9,389	96.2	38,091
One Unemployed	3.1	490	3.0	283	9.9	497	1.4	135	3.5	1,404
Two Unemployed		0		0	0.6	28	0.8	75	0.3	103
All Households	100.0	15,700	100.0	9,300	100.0	5,000	100.0	9,599	100.0	39,599

Table F-14: Income Expressed as Percent of Median by Housing Type
Households with No Students

	RC		N-RC		SubsHsg		OwnOcc		Total	
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Percent		39.3%		19.9%		14.2%		26.5%		100.0%
All Hholds w/o Students		12,113		6,142		4,385		8,183		30,822
<25% of Median Income	8.2	990	6.0	369	47.0	2,063	5.1	417	12.5	3,838
25- 50% Median Income	16.0	1,943	14.1	865	36.8	1,612	6.7	550	16.1	4,970
50- 80% Median Income	25.4	3,071	21.0	1,290	13.4	589	12.8	1,043	19.4	5,993
80-100% Median Income	15.7	1,907	13.1	804	0.0	0	10.0	816	11.4	3,526
100-120% Median Income	12.6	1,529	10.2	625	0.0	0	10.2	835	9.7	2,989
120-150% Median Income	12.7	1,541	14.2	871	2.0	87	10.0	816	10.8	3,314
150-200% Median Income	5.9	719	10.1	620	0.8	35	19.5	1,599	9.6	2,973
>200% of Median Income	3.4	414	11.4	698	0.0	0	25.8	2,108	10.4	3,220
All Hholds w/o Students	100.0	12,113	100.0	6,141	100.0	4,385	100.0	8,184	100.0	30,823

Table F-14B: Income Expressed as Percent of Median by Housing Type
Households with One or More Students

	RC		N-RC		SubsHsg		OwnOcc		Total	
Percent	40.9%		36.0%		7.0%		16.1%		100.0%	
All Hholds with Students	3,587		3,158		615		1,417		8,778	
<25% of Median Income	18.7	672	12.1	382	45.8	281	12.1	172	17.2	1,508
25- 50% Median Income	23.4	838	20.8	657	32.2	198	16.9	239	22.0	1,932
50- 80% Median Income	29.0	1,041	20.8	657	15.3	94	15.6	221	22.9	2,013
80-100% Median Income	12.4	446	10.7	336	1.7	10	6.5	92	10.1	885
100-120% Median Income	4.9	177	20.7	652	0.0	0	5.2	74	10.3	902
120-150% Median Income	5.5	198	5.8	183	5.1	31	9.1	129	6.2	542
150-200% Median Income	3.2	116	4.4	137	0.0	0	11.7	166	4.8	419
>200% of Median Income	2.8	99	4.8	153	0.0	0	22.9	325	6.6	577
All Hholds w/ Students	100.0	3,587	100.0	3,159	100.0	615	100.0	1,417	100.0	8,778

Table F-16: Income Expressed as Percent of Median by Housing Type
Households with No Roommates only

	RC		N-RC		SubsHsg		OwnOcc		Total	
Percent	39.3%		20.6%		14.0%		26.0%		100.0%	
All Hholds w/out Rmmates	13,521		7,085		4,820		8,952		34,378	
<25% of Median Income	11.2	1,518	7.7	547	47.6	2,294	5.4	481	14.1	4,840
25- 50% Median Income	17.9	2,419	18.8	1,329	37.3	1,795	6.4	569	17.8	6,113
50- 80% Median Income	26.8	3,624	22.7	1,608	12.7	612	13.4	1,196	20.5	7,039
80-100% Median Income	15.0	2,024	11.1	788	0.0	0	10.2	911	10.8	3,723
100-120% Median Income	10.5	1,413	11.0	777	0.0	0	9.8	874	8.9	3,064
120-150% Median Income	10.5	1,425	12.7	900	1.8	85	10.2	911	9.7	3,322
150-200% Median Income	5.2	698	6.4	450	0.7	34	18.1	1,620	8.2	2,802
>200% of Median Income	3.0	402	9.7	686	0.0	0	26.7	2,389	10.1	3,477
	100.0	13,522	100.0	7,085	100.0	4,820	100.0	8,952	100.0	34,379

Table 3-4: Income Expressed as Percent of Median by Housing Type

	RC		N-RC		SubsHsg		OwnOcc		Total	
<25% of Median Income	10.8	1,688	8.2	763	46.9	2,343	6.2	591	13.6	5,385
25- 50% Median Income	17.8	2,798	16.5	1,535	36.2	1,808	8.3	793	17.5	6,934
50- 80% Median Income	26.2	4,120	20.9	1,946	13.7	684	13.2	1,265	20.2	8,015
80-100% Median Income	14.9	2,346	12.2	1,136	0.2	12	9.4	906	11.1	4,399
100-120% Median Income	10.8	1,688	14.0	1,297	0.0	0	9.4	906	9.8	3,891
120-150% Median Income	11.0	1,722	11.2	1,038	2.4	120	9.8	944	9.7	3,823
150-200% Median Income	5.3	829	8.0	746	0.7	34	18.4	1,762	8.5	3,370
>200% of Median Income	3.3	512	9.0	838	0.0	0	25.3	2,433	9.6	3,782
All Households	100.0	15,702	100.0	9,299	100.0	5,000	100.0	9,600	100.0	39,600

**Table F-9: Income Expressed as Percent of Median by Household Size
for Rent Controlled Units**

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	50.5%		33.0%		15.8%		0.7%		100.0%	
<25% of Median Income	11.8	935	10.1	523	9.2	229	0.0	0	10.7	1,687
25- 50% Median Income	13.5	1,070	21.8	1,129	21.3	529	66.7	71	17.8	2,798
50- 80% Median Income	27.4	2,169	19.3	999	37.0	917	33.3	35	26.2	4,120
80-100% Median Income	15.6	1,235	16.0	829	11.4	282	0.0	0	14.9	2,346
100-120% Median Income	12.2	970	9.5	494	9.0	223	0.0	0	10.7	1,687
120-150% Median Income	11.6	917	14.2	735	2.8	71	0.0	0	11.0	1,722
150-200% Median Income	5.3	423	5.1	264	5.7	141	0.0	0	5.3	829
>200% of Median Income	2.7	212	4.1	212	3.6	88	0.0	0	3.3	511
All Households	100.0	7,929	100.0	5,184	100.0	2,480	100.0	106	100.0	15,699

**Table F-10: Income Expressed as Percent of Median by Household Size
for non-Controlled Units**

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	28.0%		37.3%		31.3%		3.3%		100.0%	
<25% of Median Income	11.2	292	4.7	162	10.6	308	0.0	0	8.2	762
25- 50% Median Income	8.7	227	18.7	649	17.6	514	47.4	146	16.5	1,536
50- 80% Median Income	20.5	535	15.9	552	27.3	795	21.1	65	20.9	1,947
80-100% Median Income	12.5	324	10.8	373	13.9	405	10.5	32	12.2	1,135
100-120% Median Income	11.8	308	18.7	649	11.7	341	0.0	0	14.0	1,298
120-150% Median Income	14.9	389	15.0	519	3.3	97	10.5	32	11.2	1,038
150-200% Median Income	5.0	130	9.4	325	8.9	260	10.5	32	8.0	746
>200% of Median Income	15.4	400	7.0	243	6.7	195	0.0	0	9.0	838
All Households	100.0	2,606	100.0	3,471	100.0	2,915	100.0	308	100.0	9,300

**Table F-11: Income Expressed as Percent of Median by Household Size
for Subsidized Units**

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	32.2%		23.3%		39.5%		5.1%		100.0%	
<25% of Median Income	63.8	1,026	35.3	410	43.4	855	20.0	51	46.9	2,343
25- 50% Median Income	23.4	376	44.1	513	37.9	747	66.7	171	36.1	1,807
50- 80% Median Income	10.6	171	11.8	137	17.3	342	13.3	34	13.7	684
80-100% Median Income	0.0	0	0.0	0	0.6	11	0.0	0	0.2	11
100-120% Median Income		0		0		0		0	0.0	0
120-150% Median Income	2.1	34	5.9	68	0.9	17	0.0	0	2.4	120
150-200% Median Income	0.0	0	2.9	34	0.0	0	0.0	0	0.7	34
>200% of Median Income		0		0		0		0	0.0	0
All Households	100.0	1,608	100.0	1,163	100.0	1,973	100.0	257	100.0	5,000

Table F-12: Income Expressed as Percent of Median by Household Size
for Owner-Occupied Units

	1 Person		2 Person		3-5 People		6+ People		Total	
Percent	23.0%		32.9%		40.7%		3.4%		100.0%	
<25% of Median Income	13.7	302	4.0	126	3.9	151	0.0	0	6.0	579
25- 50% Median Income	3.4	76	11.4	359	9.2	359	0.0	0	8.3	793
50- 80% Median Income	14.5	321	9.6	302	12.6	491	50.0	164	13.3	1,277
80-100% Median Income	12.0	264	4.8	151	11.6	453	12.5	41	9.5	909
100-120% Median Income	7.7	170	7.8	246	12.6	491	0.0	0	9.4	906
120-150% Median Income	16.2	359	4.8	151	10.1	396	12.5	41	9.9	947
150-200% Median Income	15.4	340	25.1	793	15.1	592	12.5	41	18.4	1,765
>200% of Median Income	17.1	377	32.6	1,029	25.0	975	12.5	41	25.2	2,423
All Households	100.0	2,209	100.0	3,156	100.0	3,908	100.0	327	100.0	9,600

Table D-3: Household Size by Elderly/Non-Elderly
for Rent Controlled Units

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	49.2%		32.6%		17.2%		0.9%		100.0%	
Age under 65	91.5	7,073	93.6	4,798	96.7	2,618	100.0	139	93.2	14,627
Age 65 or over	8.5	655	6.4	328	3.3	89		0	6.8	1,073
All Households	100.0	7,728	100.0	5,126	100.0	2,707	100.0	139	100.0	15,700

Table D-4: Household Size by Elderly/Non-Elderly
for Non-Controlled Units

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	27.1%		37.4%		31.6%		3.9%		100.0%	
Age under 65	85.0	2,139	92.3	3,208	95.4	2,808	100.0	364	91.6	8,518
Age 65 or over	15.0	377	7.8	269	4.6	135		0	8.4	782
All Households	100.0	2,516	100.0	3,477	100.0	2,943	100.0	364	100.0	9,300

Table D-5: Household Size by Elderly/Non-Elderly
for Subsidized Units

	1 Person		2 Person		3-5 People		6-9 People		Total	
Percent	31.8%		23.6%		39.8%		4.8%		100.0%	
Age under 65	46.4	738	66.3	781	97.2	1,935	100.0	241	73.9	3,695
Age 65 or over	53.6	851	33.7	397	2.9	57		0	26.1	1,305
All Households	100.0	1,589	100.0	1,178	100.0	1,991	100.0	241	100.0	5,000

Table D-6: Household Size by Elderly/Non-Elderly
for Owner Occupied Units

	1 Person		2 Person		3-5 People		6+ People		Total	
Percent	24.0%		33.8%		38.5%		3.7%		100.0%	
Age under 65	66.7	1,537	78.2	2,534	86.3	3,193	81.8	288	78.7	7,552
Age 65 or over	33.3	769	21.8	708	13.7	507	18.2	64	21.3	2,048
All Households	100.0	2,306	100.0	3,243	100.0	3,700	100.0	352	100.0	9,600

Table A: Household Size by Household Type

	1 Person		2 Person		3-5 People		6+ People		Total	
Percent	35.7%		32.9%		28.6%		2.8%		100.0%	
Rent Controlled	54.7	7,728	39.4	5,126	23.9	2,707	12.7	139	39.6	15,700
Non-Rent Controlled	17.8	2,516	26.7	3,477	25.9	2,943	33.2	364	23.5	9,300
Assisted/CHA	11.2	1,589	9.0	1,178	17.6	1,991	22.0	241	12.6	5,000
Owner-Occupied	16.3	2,306	24.9	3,243	32.6	3,700	32.1	352	24.2	9,600
All Households	100.0	14,139	100.0	13,024	100.0	11,341	100.0	1,096	100.0	39,600
Household Population		14,139		26,047		36,291		7,123		83,601



CITY OF CAMBRIDGE

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EXECUTIVE DEPARTMENT

ROBERT W. HEALY

City Manager

RICHARD C. ROSSI

Deputy City Manager

M E M O R A N D U M

TO: Members of the City Council

FROM: Robert W. Healy, City Manager

SUBJECT: Cambridge Housing Needs Study

DATE: June 20, 1990

Attached you will find Cambridge Housing Challenges a report on current housing needs for a diverse Cambridge population. The report, prepared by Consultant Rolf Goetze for the Community Development Department, includes population and housing changes - past and present, household demographics, income and housing costs, and a discussion of emerging housing issues. An Executive Summary of the findings appears at the beginning of this document.

RWH: BH: nb

Agenda # 27

3-646

Cambridge Housing Needs Study

In City Council,

June 25, 1990

Referred to the Housing
& Community Development
Committee on Motion of
Councillor Cyr.

Copy sent to Housing & Comm.,
Development Committee 6/28/90

(a)