

The Housing Crisis in MA: Real-Time Numbers Show Who's Being Displaced, and Why

Findings

Displacement numbers are self-reported on housing applications, updates, and vacancy-offer interviews: 1.

a.	Total Surveyed re Displacement	=	7334 households

- b. Total Citing Displacement
- = 1623
- Percent of Surveyors Displaced 22.13% (almost 1/4 of those surveyed!) = c.
- d. Given that Boston Housing Authority has ~ 40,000 households on its list, actual displacement numbers can reasonably be estimated to be five times higher that what is reported here.
- e. All reporting applicants are on waitlists that are reserved for 30%, 50% and 60% AMI populations ("extremely low income", "very low income", and "low income households").
- 2. Displacement affects sub-populations in expected and unexpected ways (see charts on later pages, plus *2022 Govt Census Report):
 - a. 24% of African American-headed households seeking Affordable Housing report displacement but are only 23% of the Boston population.
 - b. 20.8% of White-headed households seeking Affordable Housing report displacement but are 44% of the Boston population.
 - c. 9.7% of Asian-headed households seeking Affordable Housing report displacement and are 9.7% of the Boston population.
 - d. 25% of Veteran-headed households seeking Affordable Housing report displacement
 - e. 22.4% of Female-headed households seeking Affordable Housing report displacement and constitute 69% of all low-income housing seekers in this report.
 - f. 21.4% of Male-headed households seeking Affordable Housing report displacement.

- g. Across all sub-populations, **Cost of Living** is by far the largest reason for displacement for all groups, but when the reason for displacement is something else, each sub-population reports differently for example
 - i. 25% of Female-headed households are displaced by *Domestic Violence*, but only 2% of Male-headed households are displaced by *Domestic Violence*
 - ii. Veterans report Displacement due to threat to Life or Safety in MUCH higher numbers than any other population. (see charts on later pages.)
 - iii. Transgender people (very small sample at present) are the only group that do not cite <u>Cost of living</u> as the primary concern; safety is. However, Cost of living may be primary if safety is first resolved.

*2022 Govt Census Report: https://www.census.gov/quickfacts/fact/table/bostoncitymassachusetts,US/PST045221

- 3. **Displacement information is real-time:** meaning that all applicants are still actively seeking housing as of Dec 31, 2022; they update their information at least yearly, with many updating three to four times a year with every change of address, phone, income, or household size.
- 4. The meaning of Displacement gets altered when seeing what zip codes displaced applicants are applying from. Looking at the charts, <u>a more useful definition of displacement begins to emerge</u>: Applicants are not necessarily being pushed out of a Metro Region but they are being pushed out<u>of the neighborhood where they are most likely</u> to increase their social capital.

Social capital can be defined as: "When a person, building, or neighborhood has the energy, time, and money to improve quality of life). For example, a commute by public transportation from the Fenway to parts of Dorchester can take an hour and can include significant walking, so for those applicants with two jobs, a remote relative they need to assist every day, or a community of shared language and culture, this long commute destroys a good deal of time, energy, and therefor social capital Populations with long daily public transport commutes are arguably less likely to be able to get education, progress to a higher income level, create a child-care center in their neighborhood, vote, move off of welfare, and thus less likely to build social capital.

5. Development agencies such as the BPDA in Boston need to implement a reliable methodology to determine the potential displacement that might be caused by new development – or use the real-time numbers provided by HousingWorks – before allowing new building or rehab in a given neighborhood. The HousingWorks.net model is unique in its ability to provide real-time, verifiable, un-duplicated displacement numbers for a zip code or town. Data reporting in real-time will allow more responsible planning and help strengthen the social capital of neighborhoods.

Displacement by Gender

(Please keep in mind that our data represents landlords in specific neighborhoods, not including downtown Boston)

CHART G: Reasons for Displacement (Incomplete in 2021) – Females Reporting		% of Pap saying "T"
Accessibility or Personal Health Issues	175	15.38%
Addiction Issues	15	1.32%
Cost of Living	428	37.61%
Condemnation of Home, Code Violations	23	2.02%
Domestic Violence or Sexual Abuse	286	25.13%
Fire Flood Earthquake	18	1.58%
Pandemic	119	10.46%
Threat to Life or Safety (add to DV/SA?)	57	5.01%
Urban Development, Eminent Domain	17	1.49%
No	3935	
Unknown	4936	100.00%
Total Citing Displacement	1138	
Total giving answers	5073	
Percent of Females Citing Displacement	22.4%	

CHART G: Reasons for Displacement (Incomplete in 2021) - Males Reporting		Z of Pap saying "T
Accessibility or Personal Health Issues	101	8.88%
Addiction Issues	9	0.79%
Cost of Living	208	18.28%
Condemnation of Home, Code Violations	17	1.49%
Domestic Violence or Sexual Abuse	23	2.02%
Fire Flood Earthquake	10	0.88%
Pandemic	59	5.18%
Threat to Life or Safety (add to DV/SA?)	29	2.55%
Urban Development, Eminent Domain	9	0.79%
No	1705	
Unknown	2072	40.86%
Total Citing Displacement	465	
Total giving answers	2170	
Percent of Females Citing Displacement	21.4%	

CHART G: Reasons for Displacement (Incomplete in 2021) – Transgender Reporting		X of Popsaying "T"
Accessibility or Personal Health Issues	0	0.00%
Addiction Issues	0	0.00%
Cost of Living	1	0.17%
Condemnation of Home, Code Violations	0	0.00%
Domestic Violence or Sexual Abuse	2	0.33%
Fire Flood Earthquake	0	0.00%
Pandemic	0	0.00%
Threat to Life or Safety (add to DV/SA?)	1	0.17%
Urban Development, Eminent Domain	0	0.00%
No	4	
Unknown	4	0.66%
Total Citing Displacement	4	
Total giving answers	8	
Percent of Females Citing Displacement	50.0%	

Displacement by Veterans Status

CHART G: Reasons for Displacement (Incomplete in 2021) by Vet Status		% of ∀hole
Accessibility or Personal Health Issues	5	18.52%
Addiction Issues	0	0.00%
Cost of Living	8	29.63%
Condemnation of Home, Code Violations	2	7.41%
Domestic Violence or Sexual Abuse	5	18.52%
Fire Flood Earthquake	0	0.00%
Pandemic	3	11.11%
Threat to Life or Safety (add to DV/SA?)	4	14.81%
Urban Development, Eminent Domain	0	0.00%
No	81	
Unknown	68	100.00%
Total Citing Displacement	27	
Total giving answers	108	
Percent of Veterans Citing Displacement	25.0%	

Displacement by Race

(Please keep in mind that our data represents landlords in specific neighborhoods* – not including downtown Boston - and so might not represent Asians realistically)

* Roxbury, Mission Hill, Dorchester, Jamaica Plain, Brighton, Allston, Cambridge, Newton, Lynn, Chelsea.

CHART G: Reasons for Displacement (Incomplete in 2021) by Race - White		% of Whole
Accessibility or Personal Health Issues	81	20.77%
Addiction Issues	12	3.08%
Cost of Living	147	37.69%
Condemnation of Home, Code Violations	9	2.31%
Domestic Violence or Sexual Abuse	81	20.77%
Fire Flood Earthquake	4	1.03%
Pandemic	32	8.21%
Threat to Life or Safety (add to DV/SA?)	17	4.36%
Urban Development, Eminent Domain	7	1.79%
No	1483	
Unknown	1677	100.00%
Total Citing Displacement	390	
Total giving answers	1873	
Percent of Whites Citing Displacement	20.8%	

CHART G: Reasons for Displacement (Incomplete in 2021) by Race - Black		% of Whole
Accessibility or Personal Health Issues	85	14.17%
Addiction Issues	6	1.00%
Cost of Living	230	38.33%
Condemnation of Home, Code Violations	17	2.83%
Domestic Violence or Sexual Abuse	130	21.67%
Fire Flood Earthquake	12	2.00%
Pandemic	74	12.33%
Threat to Life or Safety (add to DV/SA?)	36	6.00%
Urban Development, Eminent Domain	10	1.67%
No	1902	
Unknown	2263	100.00%
Total Citing Displacement	600	
Total giving answers	2502	
Percent of African Americans Citing Displacement	24.0%	

CHART G: Reasons for Displacement (Incomplete in 2021) by Hispanic Status		% of Pop saying "Y"
Accessibility or Personal Health Issues	97	16.01%
Addiction Issues	7	1.16%
Cost of Living	247	40.76%
Condemnation of Home, Code Violations	11	1.82%
Domestic Violence or Sexual Abuse	109	17.99%
Fire Flood Earthquake	11	1.82%
Pandemic	84	13.86%
Threat to Life or Safety (add to DV/SA?)	31	5.12%
Urban Development, Eminent Domain	9	1.49%
No	2150	
Unknown	2670	100.00%
Total Citing Displacement	606	
Total giving answers	2756	
Percent of Hispanics Citing Displacement	22.0%	

CHART G: Reasons for Displacement (Incomplete in 2021) by Race - Asian		% of Whole
Accessibility or Personal Health Issues	7	20.00%
Addiction Issues	0	0.00%
Cost of Living	16	45.71%
Condemnation of Home, Code Violations	1	2.86%
Domestic Violence or Sexual Abuse	7	20.00%
Fire Flood Earthquake	0	0.00%
Pandemic	3	8.57%
Threat to Life or Safety (add to DV/SA?)	1	2.86%
Urban Development, Eminent Domain	0	0.00%
No	324	
Unknown	355	100.00%
Total Citing Displacement	35	
Total giving ans v ers	359	
Percent of Asians Citing Displacement	9.7%	

Credits:

Data Conceptualization, Data Conclusions, Editing, Chart and Report Design

Liz Hauck, John Kraft, Daniel J. Curley, Mat Thall, Michael Kane, Thuan Nguyen, and Dan Derman

The Data Set Explained: What is the data? Where do the numbers come from? How are they Real-Time?

HousingWorks.net is comprised of three modules of service and data collection:

THE FIRST MODULE lets applicants and housing advocates locate and apply to all low-income housing across the <u>40+ different independent housing inventories</u>. The first component allows applicants to anonymously search for and download applications free of cost. The second component is a subscription-based program for advocates to enter applicant information and download applications that are prepopulated with the entered information. This second component records and stores applicant information the moment they start applying, and updates information every time an applicant applies for any other housing property. This makes HousingWorks.net the only system that can quantify and unduplicate applicant information across private and public housing properties.

THE SECOND MODULE is the only a comprehensive inventory listing of truly low-income housing in Massachusetts tied with a subscription-based waitlist software and service for low-income housing administrators. This service product lets us build and update waitlists for more than 125 properties, mostly on the Eastern side of the state. This module allows HousingWorks.net to quantify and unduplicate applicant information up to the moment they are housed or rejected for housing. This module is connected to the first module so that HousingWorks.net also has comprehensive data on <u>applicants from the moment they first apply</u> to the moment their housing search ends across numerous, independent housing properties.

THE THIRD MODULE is a real-time data reporting system. Since applicants sit on waitlists for years, it's necessary to pull data from the first two modules to achieve a clear picture of the relationship between the applicant population and the housing inventory. Our datasets pull from the two service modules and the data sets are a byproduct of the increased service, which is a crucial feature. Further, by combining these two unique sets of data, these interactive modules allow HousingWorks.net to run real-time, supply-demand data comparisons that have never before been available; data that identifies gaps and can help suggest more efficient policy and planning.

Since its inception in 2000, the HousingWorks team has understood that it was essential to offer all three modules simultaneously, and that the data module needed to be an automatic side-effect of improved service delivery because data quality is inevitably better when there is an immediate benefit to the applicant – getting housed - and the landlord – filling vacancies.

HousingWorks is alone in being able to provide real-time affordable housing data. For More Information

Contact HousingWorks, 617-504-0577 (or 617-304-9961) admin@housingworks.net

