



# STATE-ASSISTED HOUSING AND RENTAL ASSISTANCE IN MASSACHUSETTS: WHO IS SERVED AND WHERE?

AN ANALYSIS OF INFORMATION GATHERED UNDER THE  
2006 HOUSING DATA COLLECTION ACT



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Citizens' Housing and Planning Association  
City Life/Vida Urbana  
Conservation Law Foundation  
Fair Housing Center of Greater Boston  
Greater Four Corners Action Coalition  
Somerville Community Corporation  
Tri-City Community Action Program

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# State-Assisted Housing and Rental Assistance in Massachusetts: Who is Served and Where? Executive Summary

The passage of the 2006 Data Collection Act allows, for the first time, an analysis of state-assisted<sup>1</sup> housing and rental assistance in Massachusetts, including a description of resident characteristics, unit location and unit characteristics by subsidy program type. This report, prepared for Action for Regional Equity, presents an initial assessment of data collected by the Department of Housing and Community Development (DHCD) for 2008. For the major state-assisted rental housing and rental assistance program types, it describes residents according to their race/ethnicity, family composition, and income level. It also utilizes the opportunity area typology developed by the Kirwan Institute for the Study of Race and Ethnicity at the Ohio State University<sup>2</sup> to examine the extent to which assisted housing is concentrated in lower-opportunity areas within the state and the degree to which this concentration differs by tenant and unit characteristics. The report identifies cities and towns with large numbers and shares of assisted units in both lower and higher-opportunity areas. It concludes with a series of policy questions raised by the findings. A companion document, "A Guidebook to Analysis of the 2008 Massachusetts Government Assisted Housing Database," provides additional documentation and suggestions to improve the data collection process.

## Major Findings

1. In most major rental assistance program types in Massachusetts, half or more of households are headed by racial/ethnic minorities<sup>3</sup>. Minority representation differs greatly within the public housing programs, with just 13% of elderly/disabled units headed by a minority compared to 61% of family units. However, these minority shares do not differ greatly from the minority representation of all extremely-low-income renters in these demographic groups statewide.
2. In all major rental assistance program types, the majority of households are extremely-low-income (less than 30% of area median income,) with 81% of state public housing households in this income category.
3. The ability of privately-owned units with a capital subsidy to house extremely-low-income tenants is dramatically improved if additional rental assistance is provided beyond the capital subsidy.
4. Assisted rental housing is very disproportionately located in lower-opportunity areas. Statewide, 40% of census tracts are designated as lower-opportunity areas according to the Kirwan Institute opportunity index, which includes 19 measures of housing, educational, and economic opportunity. However, 70% of privately-owned/publicly-subsidized units, and 72% of federal Section 8 units administered by regional non-profits are located in these lower-opportunity areas.

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<sup>1</sup> In this report, the terms "assisted" and "subsidized" are used interchangeably.

<sup>2</sup> For more information on the Kirwan Opportunity Index project for Massachusetts, see:  
<http://kirwaninstitute.org/research/projects/massneighbopp/MA-opportunity-mapping-resource-site/index.php>

<sup>3</sup> Minority designation refers to the head of household and is defined as all people except non-Hispanic whites. White, black, and Asian categories include only non-Hispanic members of these racial groups. Hispanics may be of any race.

5. 72% of all HUD-assisted rental units, including those administered through the state and those administered directly by local housing authorities, are located in lower-opportunity areas, with Hispanic (91%) and black (85%) tenants much more likely to be in these areas than white tenants (58%).
6. While 27% of elderly/disabled state public housing units, which serve predominantly white households without children, are in lower-opportunity areas; 61% of family public housing units, which serve predominantly minority households with children, are in such areas.
7. The odds that assisted minority households, especially Hispanics, reside in lower-opportunity areas are many times the odds that whites live in such areas. For example, the odds that Hispanics in privately-owned/publicly subsidized units live in lower-opportunity areas are almost 8 times the odds of whites living in such areas.
8. Income levels and presence of children do not explain the disparities in the odds of living in lower-opportunity areas between minorities and whites. Controlling for such factors makes little difference in the unequal odds of living in lower-opportunity areas.
9. Households with children are more likely to live in lower-opportunity areas than those without children. This disparity is related to, but not as dramatic as, disparities by race/ethnicity.
10. In general, units with more bedrooms are more concentrated in lower-opportunity areas than are smaller units. Within the state public housing stock, however, this pattern mainly reflects the fact that family units, which tend to have more bedrooms, are more likely to be in lower-opportunity areas than are elderly/disabled units, which tend to be smaller. For family state public housing, almost two-thirds of units are located in lower-opportunity areas, regardless of size. For elderly/disabled public housing, less than one-third of units are in lower-opportunity areas, regardless of size.
11. Very high shares of households with mobile rental assistance, which presumably would allow for greater mobility into higher-opportunity areas, still reside in lower-opportunity areas.
12. While relatively few assisted units exist in higher-opportunity areas, certain cities and towns do contain a disproportionately high number. Cambridge stands out as a city which includes a significant number of assisted units in higher-opportunity areas and also houses a large share of all black households living in higher-opportunity areas.

These findings reflect a “snapshot” of state-assisted housing as of 2008. As additional data are collected each year, the ultimate goal should be to create an integrated longitudinal database which can address such questions as:

- Is the share of assisted units in higher-opportunity areas growing or declining over time?
- Are these changes in the opportunity area profile of assisted housing due to the location of new construction? the mobility patterns of residents with mobile rental subsidies? or to changes in the opportunity status of the neighborhoods themselves?
- To what extent are assisted units lost through expiring use provisions or for other reasons lost from higher-opportunity areas? What were the characteristics of the residents of these lost units?

- Is the disparity in access to higher-opportunity areas according to race/ethnicity or family composition increasing or decreasing? Where is this most apparent?

Unfortunately, currently collected data does not allow us to distinguish between subsidies used in older housing units, possibly as part of rehabilitation measures, and those used for new construction. Collecting data on unit age would provide valuable insights into longitudinal patterns and could have important policy implications.

While the answers to these questions must await the analysis of future data, the findings presented in this report raise some important policy questions:

## Policy Questions

1. Given the disproportionate concentration of assisted housing in lower-opportunity areas, what can be done to increase units in higher-opportunity areas? Many researchers and advocates agree that a combination of people/mobility and place-based remedies is desirable. Current federal initiatives, such as Choice Neighborhoods and Promise Neighborhoods, are oriented toward place-based change. What is the current balance between people/mobility and place-based programs in the Commonwealth? What might be an appropriate balance? What steps are necessary to achieve that balance?
2. Very disproportionately high shares of minority, especially Hispanic, assisted residents live in lower-opportunity areas. These disparities by race/ethnicity are not primarily due to differences in family status and income. Even among households with similar characteristics, the odds that a Hispanic or black household will be in a lower-opportunity area are many times the odds that a white household will live in such an area. Even if units become available in higher-opportunity areas, what can be done to assure that all groups have the information, resources, and support to access them?
3. The 2009 Kirwan Institute report, *The Geography of Opportunity: Building Communities of Opportunity in Massachusetts*, found that more than 90% of African-American and Latino households overall, subsidized or not, were isolated in the lowest-opportunity neighborhoods in the Commonwealth in 2000. Given that the geographic patterns of minorities in subsidized housing presented in this report are not worse than, and in some cases are somewhat better than, the strongly segregated patterns of minority households overall, what is an appropriate target for the distribution of assisted units across opportunity areas? Is the status quo acceptable, given that it seems to provide slightly more access to opportunity for minorities than the private market? Is improvement of any degree acceptable? If we aim for equal access to opportunity areas for assisted households of all racial and ethnic backgrounds, what steps are necessary and what timeline is realistic?
4. Simply providing mobile rental assistance may not be enough to increase opportunity. Among residents in privately-owned/ publicly-subsidized units, residents with mobile rental assistance are not less likely to live in lower-opportunity areas than residents without mobile rental assistance. Numerous studies have shown that simply providing a voucher does little to ensure movement to opportunity areas. Innovative programs such as the Baltimore Housing Mobility Program<sup>4</sup> have shown the importance and effectiveness of providing supports to tenants who

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<sup>4</sup> <http://www.cphabaltimore.org/pdf/Final%20printed%20copy%20v.2.pdf>

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relocate to higher opportunity areas, such as assistance with finding homes, transportation, and employment. Might such supports be feasible in Massachusetts?

5. While subsidized housing in higher opportunity areas is fairly rare, it does exist. What can be learned from the localities where it does exist? How can they be supported?
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## **Background and Description of Data**

Chapter 334 of the Acts of 2006 (An Act Relative to Data Collection for Government Assisted Housing in Massachusetts) provides for the gathering, compiling, and reporting of data by the Massachusetts Department of Housing and Community Development (DHCD) to provide current, accurate, and detailed information on the number, location, and residents of assisted housing units and recipients of state or federal rental assistance in the Commonwealth. DHCD collected data on nearly 150,000<sup>5</sup> units in 2008. DHCD collects data on almost a dozen program types, either through a Web-based reporting system for private rental housing with public subsidy, or through Excel spreadsheets for state public housing, state rental assistance, federal rental assistance administered through regional non-profits on behalf of the state, and for homeownership programs<sup>6</sup>. After collection, data are entered into Microsoft Access for analysis and reporting<sup>7</sup>. A report is due to the State Legislature each year by December 31.

With some variation, the following data are generally collected for each subsidy program type at the unit/household level<sup>8</sup>:

- Street Address
- Race and Hispanic Ethnicity of Head
- Whether Any Adult in the Household is a Racial/Hispanic Minority
- # of Residents
- # of Bedrooms
- # of Children Aged 0-5, 6-17
- Income Level as % of Area Median (AMI) (<=30%, 31-50%, 51-60%, 61-80%, >80%)
- Occupied/Vacant Status
- Housing Type
- Accessible for Mobility Impairments
- Accessible for Sensory Impairments

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<sup>5</sup> This total does not include the approximately 55,000 federal vouchers and 33,000 federal public housing units that are administered directly through local housing authorities. These units are included in a separate analysis of HUD-assisted data in the Appendix.

<sup>6</sup> For the User Guide for reporting data on state-aided public housing, see:  
<http://www.mass.gov/Ehed/docs/dhcd/ph/datacollection/userguidepublic.pdf>

For the User Guide for reporting data on state rental assistance, see:  
<http://www.mass.gov/Ehed/docs/dhcd/ph/datacollection/userguidera.pdf>

For the User Guide for reporting data on privately-owned, publicly-subsidized housing, contact DHCD.

<sup>7</sup> For more information on the data collection process, see DHCD's 2008 Report to the Legislature, available from DHCD upon request.

<sup>8</sup> For some programs additional information is available. In some cases this includes more detailed family type data, but the distinction between elderly and disabled households is masked by DHCD at the individual household level to protect confidentiality of disabled households.

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**Table 1** lists the type of subsidy programs and corresponding number of units for which data were reported in 2008.

**Table 1: Number of Units for Which Data were Collected, by Program Type: 2008**

Program Type	Number of Units
Privately-Owned/Publicly-Subsidized	81,774
State Public Housing	37,541
DHCD Mobile Sec. 8 (Federal Mobile Asst. Admin. thru Regional Non-Profits)	19,660
MassHousing Homeownership	1,865
State Project-Based Asst. Admin. thru Local Housing Authorities (LHAs)	1,854
State Mobile Asst. Admin. thru LHAs	1,383
State Mobile Asst. Admin. thru Regional Non-Profits	987
State Project-Based Asst. Admin. thru Regional Non-Profits	647
DHCD Project-Based Asst. Admin. thru Regional Non-Profits	478
MHP Soft Second	406
DHCD Homeownership	81

Source: DHCD 2008 Data Collection Program

Several programs are administered through regional non-profit organizations. Those organizations are:

- Berkshire Housing Development
- Community Teamwork, Inc.
- HAP INC
- Housing Assistance Corp.
- Metro Boston Housing Partnership
- RCAP Solutions Inc.
- South Middlesex Opportunity Council (SMOC) Rental Assistance
- South Shore Housing Development Corp.

State project-based assistance, whether administered through local housing authorities (LHAs) or the regional non-profits, includes project-based Massachusetts Rental Voucher Program (MVRP) and Department of Mental Health Rental Subsidy Program (DMH) subsidies.

State mobile assistance, whether administered through LHAs or the regional non-profits, includes mobile MVRP and DMH subsidies as well as Massachusetts Alternative Housing Voucher Program (AHVP) subsidies.

Federal assistance administered through regional non-profits on behalf of DHCD includes federal Section 8 vouchers, certificates, mod/rehab, and mod/rehab/SRO subsidies. The vast majority of these are mobile tenant-based subsidies and are referred to in this report as "DHCD Mobile Section 8" units.

Privately-owned/publicly-subsidized units include those assisted with project-based Section 8 administered by MassHousing, HUD 202 or HUD 811 administered by MassHousing, or the capital

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subsidy programs listed in **Table 2**. It does not include federally-subsidized, privately-owned units unless the federal subsidy is administered through the state.

**Table 2: Capital Subsidies Used with Privately-Owned/Publicly-Subsidized Rental Units**

DHCD	MassHousing	MassDevelopment	Mass Housing Partnership (MHP)
Housing Innovation Fund (HIF)	4% Low Income Housing Tax Credit (4% LIHTC)	4% Low Income Housing Tax Credit (4% LIHTC)	MHP Loan
HOME	MassHousing Tax Exempt Financing	MassDevelopment Tax Exempt Financing	
Housing Stabilization Fund (HSF)	Section 13A Interest Subsidy	MassDevelopment Direct Loan	
9% Low Income Housing Tax Credits (9% LIHTC)	Section 236 Interest Subsidy		
Facilities Consolidation Fund (FCF)	MassHousing Taxable Financing		
Capital Improvement and Preservation Fund (CIPF)	Priority Development Fund (PDF)		
Transit Oriented Development Fund (TOD)	SHARP		
MA State Low Income Housing Tax Credit (SLIHTC)	RDAL		
Affordable Housing Trust Fund (AHTF)	Options Program		
Commercial Area Transit Node Housing Program (CATNHP)	DPH		
Community Based Housing (CBH)	DTA		
	McKinney		

The unit counts in **Table 1** suggest that data on almost 150,000 units were collected in 2008. However, some units are subsidized by more than one program type, resulting in some degree of double counting, most commonly for privately-owned, publicly subsidized units that also have rental assistance. Unfortunately, this double counting is not easily resolved. Data are reported by different entities for the different programs, and formats of street addresses are not always consistent. Future data collection goals should include ensuring consistent formatting of addresses and creation of a master list of subsidized units across all programs.

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Furthermore, while we know the number of units for which data are collected, in some cases, we do not know the extent of coverage this represents because we lack independent estimates that account for overlapping subsidies in private housing with public subsidy. Independent data from HUD and DHCD suggest almost complete coverage for DHCD Mobile Section 8 units and approximately 76% coverage of the state public housing. DHCD also provides lists of the local housing authorities that have and have not reported data on state-aided public housing and state rental assistance<sup>9</sup>. We believe that data on the homeownership programs are fairly complete, but it is narrowed to new sales and resales for the 2008 reporting cycle, so it does not include the entire universe of subsidies. While further investigation of coverage rates would illuminate the degree to which the findings in the report are generalizable across each program type, the significant amount of data that have been collected suggested that an initial analysis is beneficial.

The following sections explore the characteristics of the residents and units in subsidized housing for which data were collected, the characteristics of the neighborhoods in which the units are located, and the degree to which residents and units of different types are located in neighborhoods with differing opportunity profiles. The analysis focuses on the three major program types which include the vast majority of subsidized units: privately-owned/publicly-subsidized; state-aided public housing, and federal mobile assistance administered through regional non-profits on behalf of the state (hereafter, “DHCD Mobile Section 8”) and provides summary data for some smaller rental programs. The homeownership programs are not analyzed in this report. In some cases, data are further disaggregated to show “family” versus “elderly/disabled”<sup>10</sup> state public housing and the various capital subsidy programs within the privately-owned/publicly-subsidized stock. Furthermore, to ensure consistency across the analysis and exhibits, we present only data for units that were successfully geocoded.<sup>11</sup> With the exception of a few small homeownership programs, 97-99% of units in each program type were successfully geocoded.

Findings are presented separately for each program type. This disaggregation helps to address issues related to possible double counting and also reduces the extent to which countervailing patterns of differing programs offset each other and would obscure results if all programs were combined.

### **Resident Characteristics: Who Lives in State-Assisted Housing?**

State-assisted housing in Massachusetts serves a diverse group of households in terms of race/ethnicity and the presence of children, but the extent of this diversity varies by subsidy program type. Of the three largest subsidy program types, minority<sup>12</sup> residents inhabit almost three-fifths (59%) of DHCD Mobile Section 8 units and half of privately-owned/publicly-subsidized units. While 29% of state public housing units are headed by minorities, this share varies tremendously when public housing is broken down by family vs. elderly/disabled projects (**Figure 1.**) Minorities occupy 61% of family units, but only 13% of elderly/disabled units. These figures are roughly in line with the minority share of extremely-low-income (ELI) renter households statewide, regardless of subsidy, although minorities may be somewhat under-represented in elderly/disabled housing. As of 2000, 57% of ELI family renters and 16% of ELI elderly renters statewide were minority,<sup>13</sup> and these shares have likely

<sup>9</sup> See DHCD 2008 report to the Legislature.

<sup>10</sup> “The distinction between elderly and disabled households is masked by DHCD at the individual household level to protect confidentiality of disabled households.

<sup>11</sup> Geocoding was performed using ArcGIS 9.3.

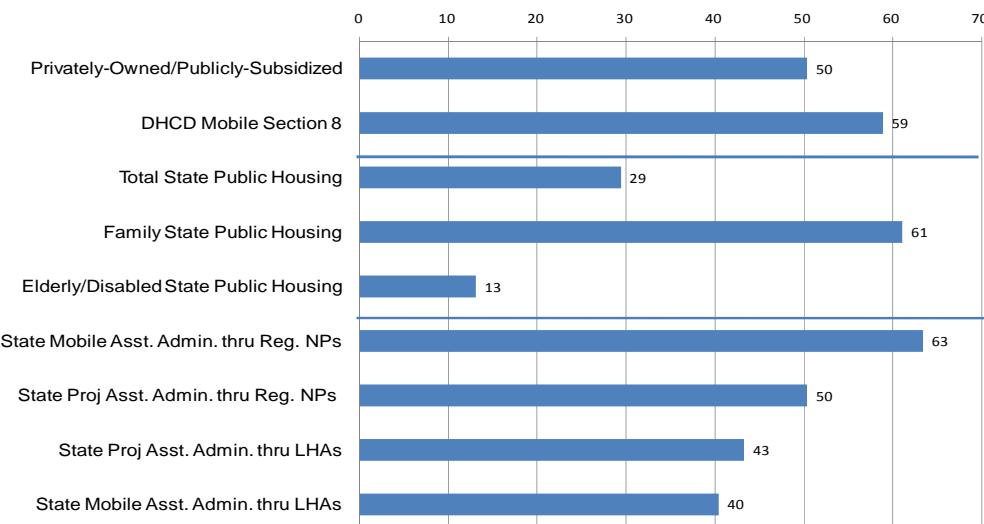
<sup>12</sup> Minority designation refers to the head of household and is defined as all people except non-Hispanic whites. White, black, and Asian categories include only non-Hispanic members of these racial groups. Asians include Pacific Islanders. Hispanics may be of any race.

<sup>13</sup> U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Database, 2000.

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increased over the past decade. Among smaller rental subsidy programs, minorities comprise the largest share of tenants in units with state mobile assistance administered through regional non-profits (63%).

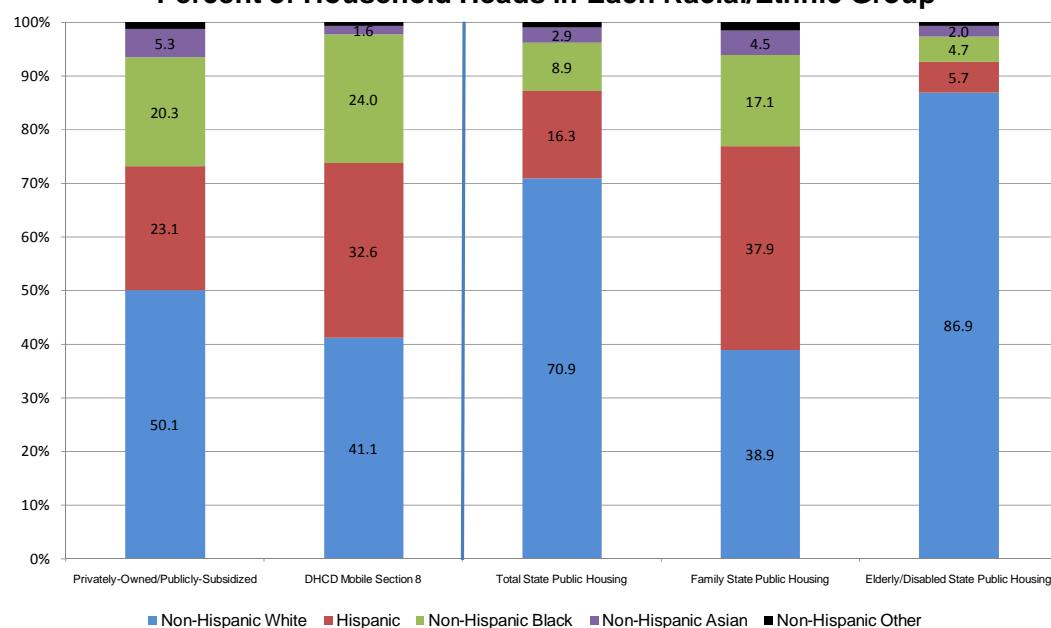
**Figure 1**  
**Percent of Household Heads that are Minority by Program Type**



Note: Minority is defined as all those except non-Hispanic whites. Includes only those households reporting valid data for race/ethnicity.  
Excludes Public Housing data for Randolph, Belchertown, and Williamstown because of invalid race data.

Source: DHCD 2008 Housing Data Collection

**Figure 2**  
**Percent of Household Heads in Each Racial/Ethnic Group**



Note: Includes only households that reported valid data on race, ethnicity, and presence of children. Public housing excludes Randolph, Belchertown, and Williamstown because of invalid race data. Asian include Pacific Islanders.

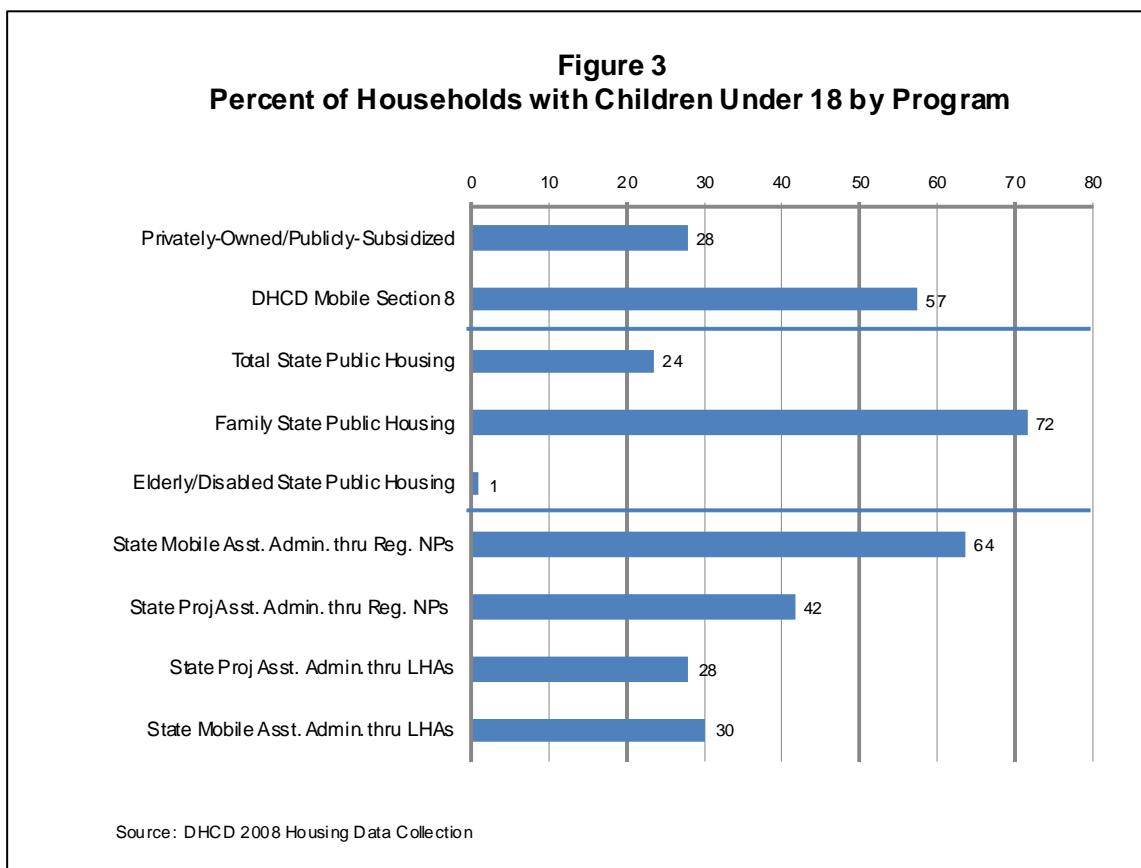
Source: DHCD 2008 Housing Data Collection

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**Figure 2** provides more racial/ethnic detail for the largest three subsidy program types. In each, non-Hispanic whites (hereafter “whites”) make up the largest share of residents, followed by Hispanics and blacks. Asians make up a fairly small share overall, although they do occupy over 5% of the privately-owned/publicly-subsidized units.

The distinction between public housing program types is striking. Whites make up just 39% of family public housing units (a share similar to Hispanics) but 87% of elderly/disabled housing.

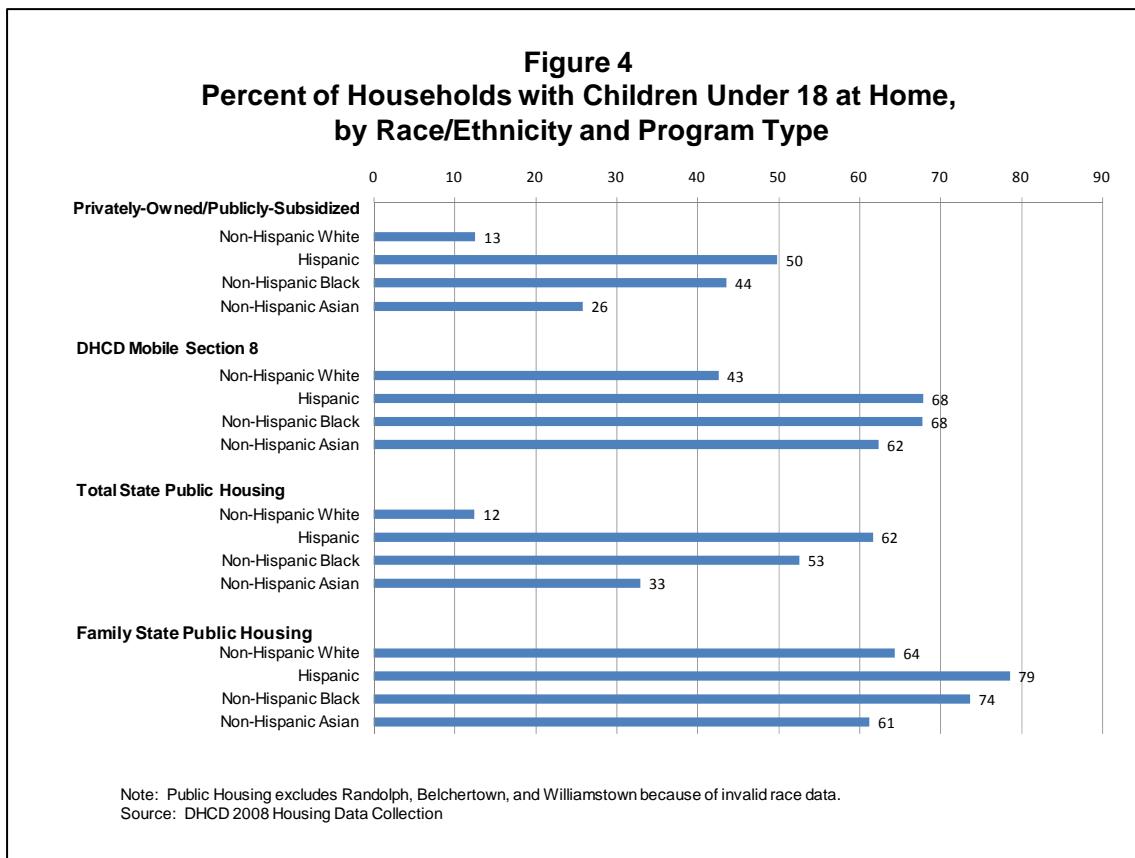
These racial/ethnic patterns are mirrored in the representation of families with children under 18 across program types (**Figure 3.**) Similar to the racial/ethnic pattern, among the largest program types, families with children comprise the largest share in DHCD Mobile Section 8 units (57%) and the smallest share of residents in state public housing (24%). However, they comprise 72% of family public housing, the largest share of any subsidy program type. Among smaller programs, families with children were most highly represented in units with state mobile assistance administered through regional non-profits (64%).



The household patterns reflect the correlations between race and family type in subsidized housing generally, with white households, and to some extent Asians, much less likely to contain children under 18. This disparity is most extreme in the public housing program overall, since it includes family, elderly, and disabled housing. Not surprisingly, within family public housing alone, much larger shares of white households contain children than in public housing overall, though the share is still somewhat

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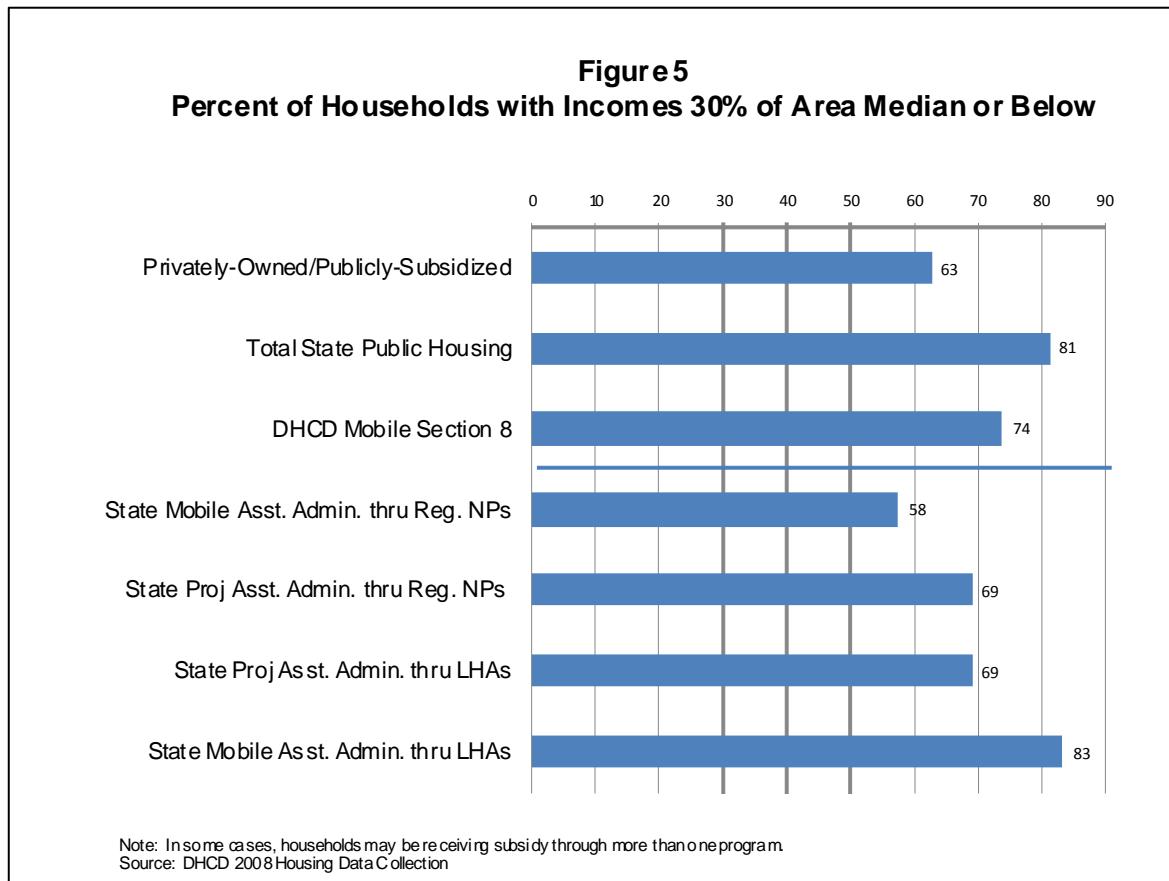
smaller than for blacks and Latinos (**Figure 4.**)



There is much less variation across program types in the degree to which they house extremely-low-income households, those with income less than 30% of area median income. About 81% of state public housing serves extremely-low-income households, with little difference between family and elderly/disabled housing. Three-quarters of DHCD Mobile Section 8 residents fall into this income category, compared with 63% of those in privately-owned/publicly-subsidized units (**Figure 5.**)

Although lower than most other subsidy program types, the fact that 63% of privately-owned/publicly-subsidized units serve extremely-low-income residents bears further exploration and explanation. First, most (85%) of the residents in these units also receive some form of rental assistance such as mobile or project-based Section 8<sup>14</sup> or MVRP. The receipt of such assistance makes a dramatic difference in the income levels of the populations served. For those without any type of rental assistance (beyond a capital subsidy), just 21% are extremely-low-income, while 70% of those with rental assistance are extremely-low-income.

<sup>14</sup> 28% of occupied privately-owned/publicly-subsidized units report no capital subsidy (and many report having more than one type of capital subsidy.) However, for data collection purposes, project-based Section 8 units are reported as having rental assistance, but not a capital subsidy. 79% of units reporting no capital subsidy do have project-based Section 8 rental assistance.



The presence and type of capital subsidy is also associated with the income level of the resident served, and this interacts with the varying likelihood of units with different types of capital subsidy to also have rental assistance. For example, 60% of residents in 4% LIHTC units are extremely-low-income, compared to 49% in 9% LIHTC units. But those in 4% LIHTC units are also more likely to have rental assistance (86% vs. 68%). Looking only at LIHTC units with some rental assistance, 69% of residents in 4% LIHTC units are extremely-low-income, compared to 63% in 9% LIHTC units, a smaller disparity.

### **The Geography of Opportunity: Where is Subsidized Housing Located?**

Housing is much more than shelter. The location of one's home corresponds with a wide range of opportunities: community safety, quality of schools, environmental quality, access to employment, and many others. A person's well-being is influenced not only by their own socio-economic circumstances and those of their family, but also by the wider community in which they live. Substantial research on neighborhood effects has shown the negative influences of living in concentrated poverty neighborhoods<sup>15</sup>. Concentrated poverty is linked to higher levels of teen childbearing, adolescent delinquency and higher drop-out rates. Children segregated in poor urban areas often have less access to healthy food and safe playspaces, and have higher exposure to toxic emissions associated

<sup>15</sup> For a summary of this research, see Appendix C of "The Geography of Opportunity: Building Communities of Opportunity in Massachusetts." Kirwan Institute for the Study of Race Ethnicity at The Ohio State University. January, 2009. <http://kirwaninstitute.org/research/projects/massneighbopp/MA-opportunity-mapping-resource-site/index.php>

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with asthma and higher lead poisoning rates. They often attend high-poverty schools with fewer resources, lower shares of certified teachers and fewer students who graduate on time.

Subsidized housing is concentrated in the larger cities, although to a different degree depending on program type. **Table 3** shows the 10 municipalities with the largest number and share of units for the three largest subsidy program types. Privately-owned/publicly-subsidized units are the most geographically concentrated, with almost a third located in Boston alone, and three-fifths in the top ten municipalities. DHCD Mobile Section 8 units are also very concentrated, with 55% in the top ten municipalities, and over a third split between Boston and Springfield. Public housing is more evenly distributed geographically, with Boston garnering only 6% and the top 10 municipalities only 26%. However, this evenness mostly reflects the distribution of elderly/disabled public housing across many areas. For family public housing, a sixth is located in Boston, and half are in the top 10 municipalities.

Most analysis of neighborhood effects has focused on concentrated poverty neighborhoods (generally those with poverty rates of 40% or higher.) Fortunately, in early 2009 the Kirwan Institute for the Study of Race Ethnicity at The Ohio State University produced a report<sup>16</sup> which examines neighborhood opportunity in Massachusetts beyond poverty alone. Their composite opportunity index, based on 19 indicators of opportunity, ranks each census tract in the Commonwealth into one of 5 opportunity categories: very low; low, moderate, high, and very high. **Map 1** shows all census tracts in Massachusetts according to their Kirwan opportunity ranking. In addition to creating an overall composite opportunity indicator, the Kirwan Institute also created 3 sub indices: neighborhood/housing

Table 4  
Components of Kirwan Institute Opportunity Indices

Neighborhood	Economic	Education
Vacancy Rate	Unemployment Rate	Student Expenditures
Crime Rate	Public Assistance Rate	Student Poverty Rate
Poverty Rate	Proximity to Employment	Math Test Scores
Homeownership Rate	Change in Jobs 2000-05	Reading Test Scores
Proximity to Toxic Waste Release Sites	Mean Commute Time	Dropout Rate
Superfund Sites		Graduation Rate
Home Values		% Highly Qualified Teachers

Source: The Geography of Opportunity: Building Communities of Opportunity in Massachusetts, Kirwan Institute, 2009.

opportunity, economic opportunity, educational opportunity. **Table 4** shows the individual indicators which make up each sub index.

<sup>16</sup> See “*The Geography of Opportunity: Building Communities of Opportunity in Massachusetts*.” Kirwan Institute for the Study of Race Ethnicity at The Ohio State University,

**Table 3****Number and Share of Units in Major Subsidy Programs by City/Town**

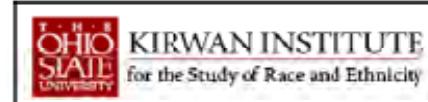
Units for Which Data was Collected through Data Collection Program: 2008

Privately-Owned/Publicly Subsidized	State-Aided Public Housing								DHCD Mobile Section 8			
	Total				Family							
	Units	Share	Units	Share	Units	Share	Units	Share				
Boston	25,455	31.3	Boston	2,308	6.1	Boston	2,135	16.5	Boston	3,675	18.7	
Springfield	5,732	7.0	Springfield	1,019	2.7	Springfield	682	5.3	Springfield	2,955	15.0	
Worcester	4,243	5.2	Somerville	938	2.5	Worcester	602	4.7	Worcester	907	4.6	
Cambridge	2,739	3.4	New Bedford	892	2.4	New Bedford	503	3.9	Lowell	720	3.7	
Lynn	2,322	2.9	Fall River	881	2.3	Fall River	460	3.6	Lawrence	536	2.7	
Brockton	2,196	2.7	Chicopee	816	2.2	Somerville	455	3.5	Holyoke	443	2.3	
Lowell	2,050	2.5	Worcester	804	2.1	Lawrence	450	3.5	Brockton	433	2.2	
Holyoke	1,979	2.4	Framingham	793	2.1	Everett	392	3.0	Pittsfield	399	2.0	
New Bedford	1,465	1.8	Brockton	747	2.0	Brookline	389	3.0	Quincy	392	2.0	
Lawrence	1,415	1.7	Everett	670	1.8	Revere	355	2.7	Framingham	385	2.0	
Top 10 Municipalities	49,596	60.9		9,868	26.3		6,423	49.6		10,845	55.2	
Total of Data Collection	81,403			37,541			12,939			19,660		

Source: DHCD 2008 Data Collection program

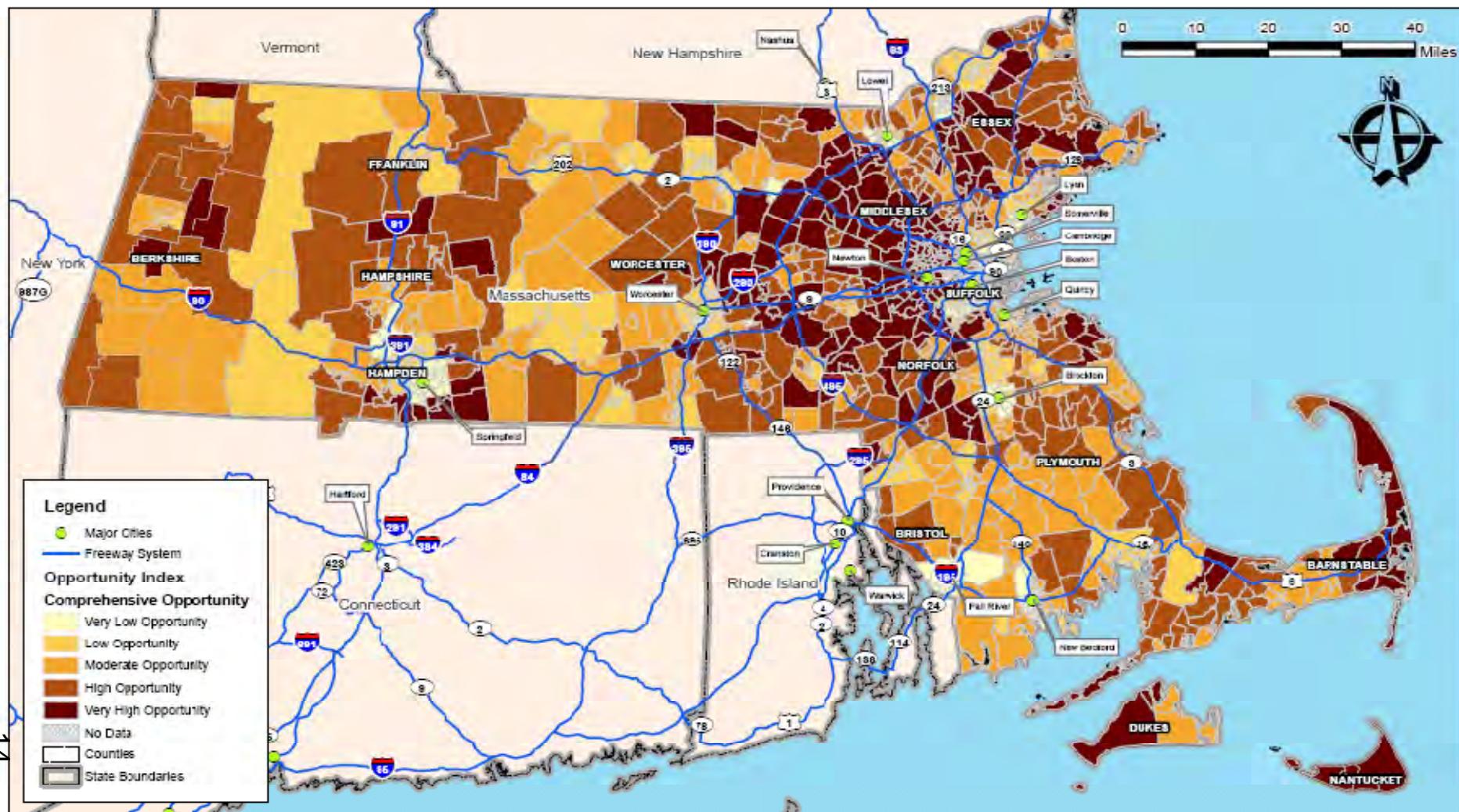
## **Map 1: Comprehensive Opportunity Map**

**STATE OF MASSACHUSETTS**



This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators

**Source:** US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police **Date:** July 17, 2008



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Among the Kirwan Institute's major findings:

- “More than 90% of African of American and Latino households in 2000 were isolated in the lowest opportunity neighborhoods in the Commonwealth compared to only 31% of White, Non-Latino households.
- Racial isolation into low-opportunity neighborhoods is far more pronounced than class based segregation into these low-opportunity communities.

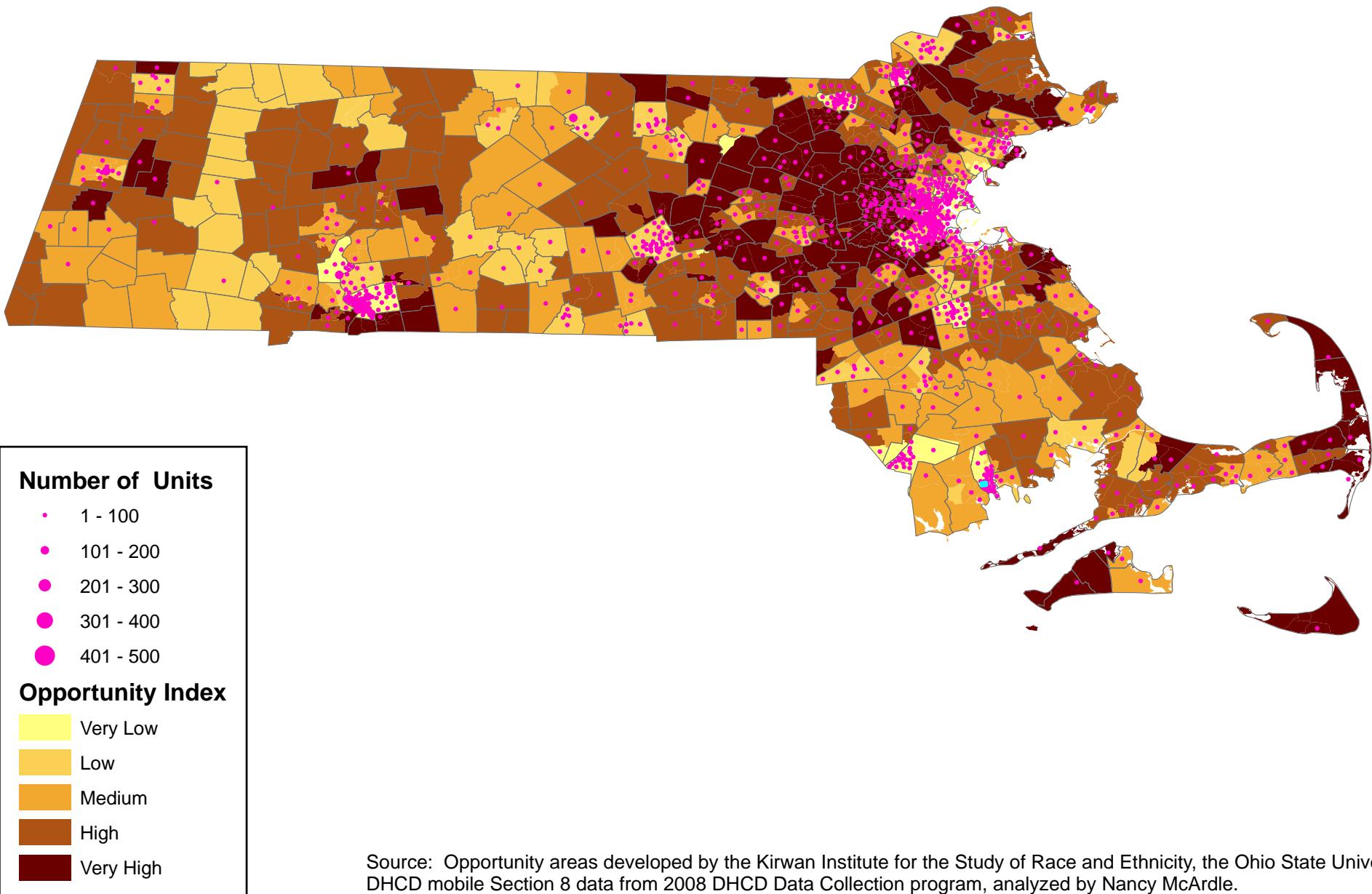
The availability of the Kirwan opportunity index makes it possible to analyze the location of subsidized units in the Massachusetts Data Collection database by opportunity area and to examine the degree to which units in different subsidy program types and occupied by different types of residents are located disproportionately in higher or lower opportunity areas. This report gives just a snapshot of those patterns. Over time, as data are collected each year, this framework can be used to track the changing characteristics of neighborhoods in which subsidized housing is located (for existing project-based units) and the extent to which residents with mobile subsidies or new construction locate or are located in neighborhoods with differing opportunity profiles.

**Maps 2-5** illustrate the location of subsidized housing units for the three largest program types overall and for family public housing overlaid on the Kirwan opportunity map. These maps give a visual sense of the varying distributions of units across geography and their concentration in lower-opportunity areas. However, the heavy concentration of dots representing the large number of units in certain geographic areas, such as the City of Boston, obscures the opportunity map beneath. Therefore, **Figure 6** shows the share of units by subsidy type which are located in lower-opportunity neighborhoods. “Lower-opportunity neighborhoods” are defined as those census tracts in the two lowest opportunity categories, or the 40% of tracts ranking the lowest on the opportunity index. Among the three largest program types, 72% of DHCD Mobile Section 8 units are located in the lower-opportunity areas compared to 70% of privately-owned/publicly-subsidized units and just 38% of total state public housing. The disparity between family and elderly/disabled public housing remains large, however, with 61% of family public housing in lower-opportunity areas, compared with 27% of elderly/disabled public housing. Among smaller programs, 84% of state project-based units administered through the regional non-profits are located in these lower opportunity neighborhoods, the highest share of any subsidy program type.

Note that current data collection information does not allow us to distinguish between subsidies used in older housing units, possibly as part of rehabilitation measures, and those used for new construction. Collecting these data in the future would provide valuable insights into possible changing patterns over time and could have important policy implications.

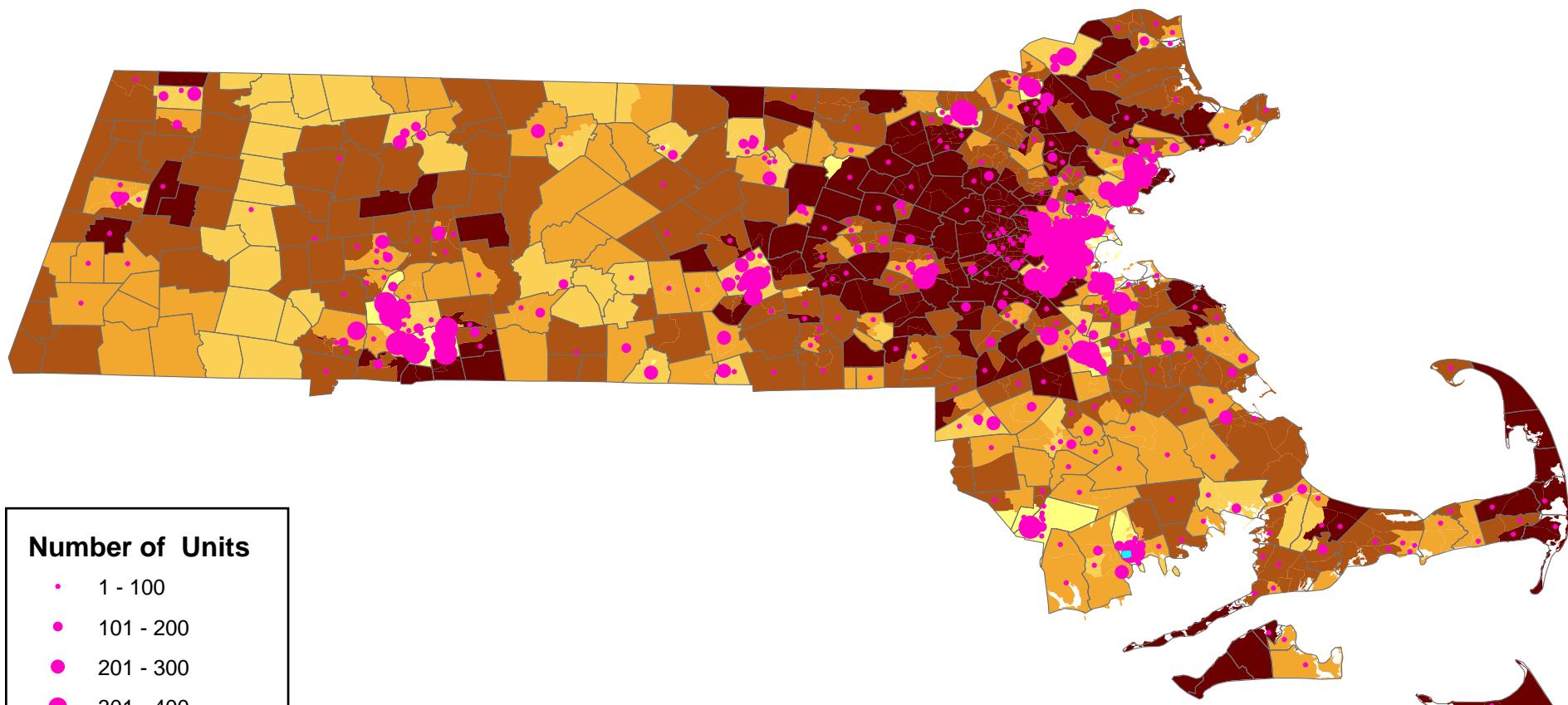
## Map 2

### Location of DHCD Mobile Section 8 Units Administered by Regional Non-Profits Relative to Opportunity Areas: 2008



### Map 3

#### Location of Privately-Owned/Publicly-Subsidized Units Relative to Opportunity Areas: 2008



#### Number of Units

- 1 - 100
- 101 - 200
- 201 - 300
- 301 - 400
- 401 - 1314

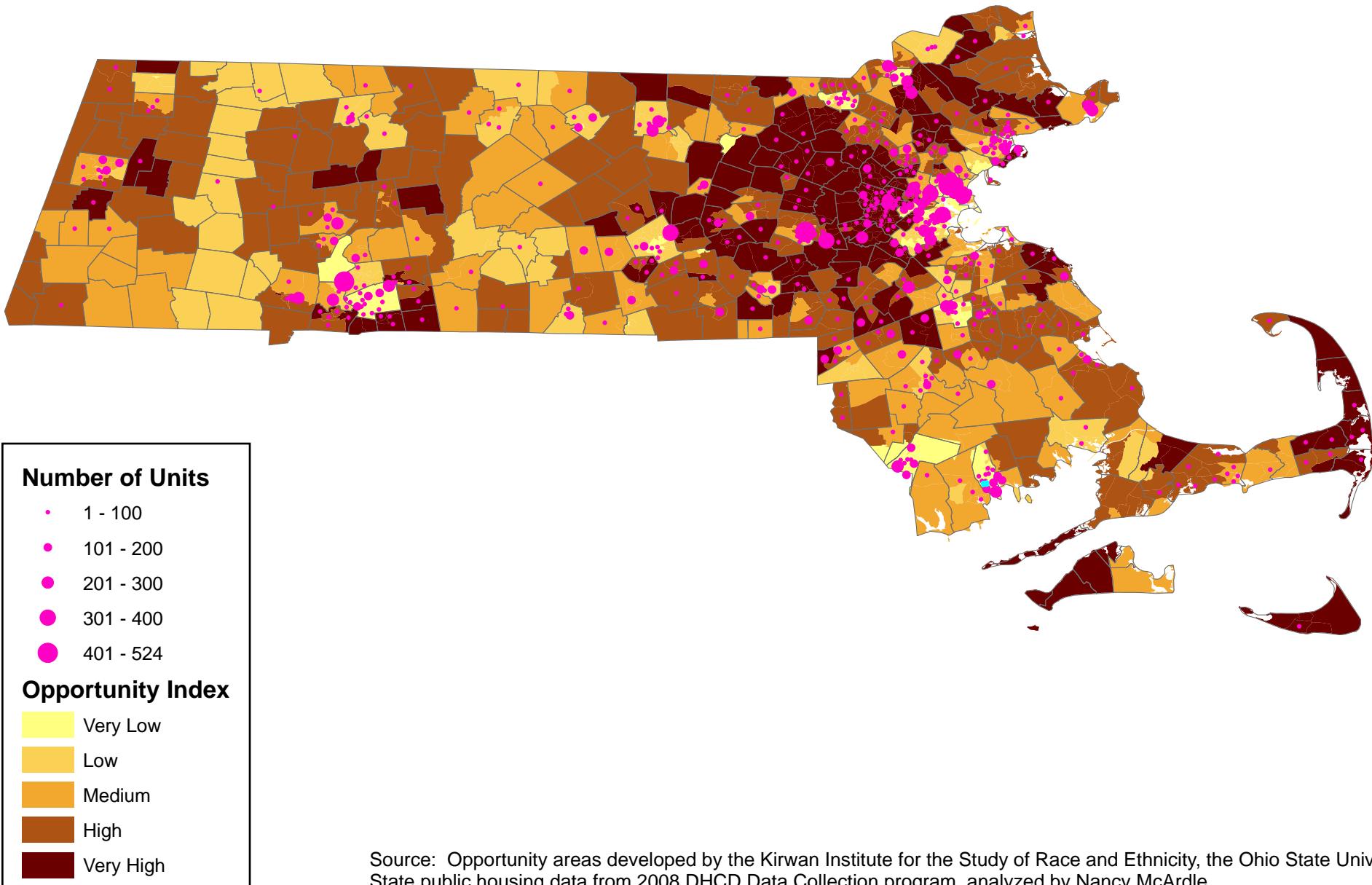
#### Opportunity Index

- Very Low
- Low
- Medium
- High
- Very High

Source: Opportunity areas developed by the Kirwan Institute for the Study of Race and Ethnicity, the Ohio State University. Privately-owned/publicly subsidized data from 2008 DHCD Data Collection program, analyzed by Nancy McArdle.

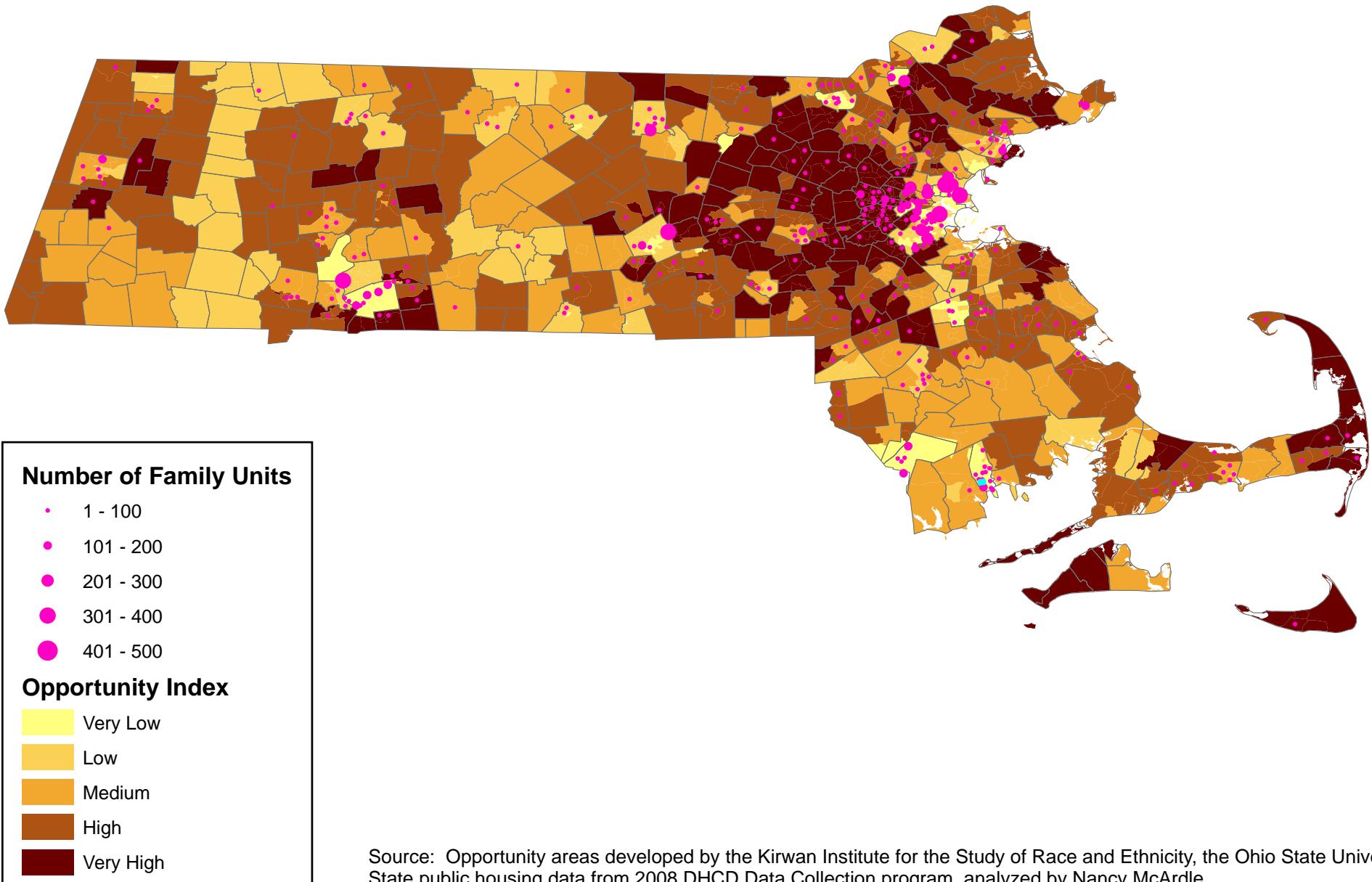
## Map 4

### Location of State Public Housing Relative to Opportunity Areas: 2008



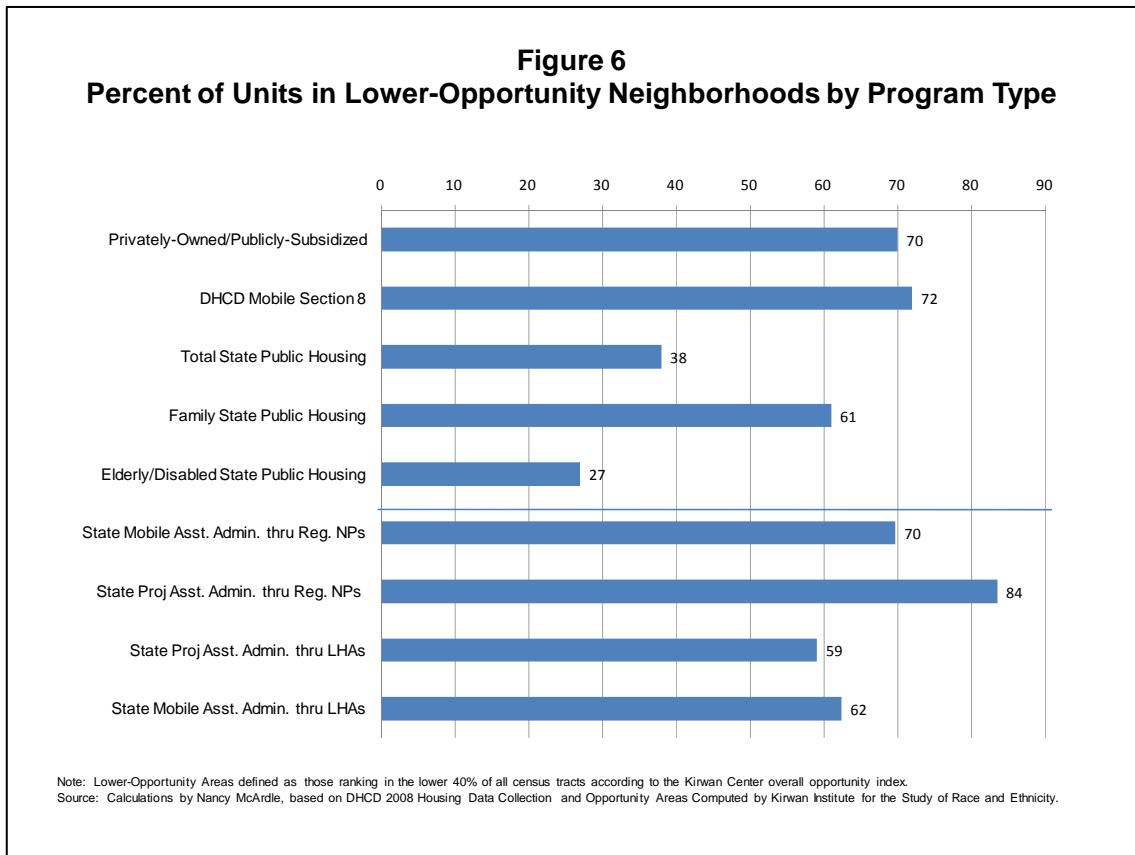
# Map 5

## Location of State Family Public Housing Relative to Opportunity Areas: 2008



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Within the privately-owned/publicly-subsidized stock, residents with rental assistance are more likely than those without rental assistance to live in lower-opportunity areas (72% vs. 59%). Having mobile rental assistance (mobile Section 8 or MVRP) makes little difference in the likelihood of living in lower-opportunity areas. 72% of those with mobile rental assistance lived in lower-opportunity areas, versus 70% without mobile assistance. Location in lower-opportunity areas differs across capital subsidy type



as well, but once again, this is somewhat related to the interaction between the type of capital subsidy used and whether the unit/resident has another type of rental assistance. For example, 89% of 4% LIHTC units are in lower opportunity areas, compared to 71% of 9% LIHTC units. But among those that have some kind of rental assistance, 90% of 4% LIHTC units are in lower-opportunity areas, compared to 77% of 9% LIHTC units, a smaller disparity.

### Unequal Access to Opportunity

While residents of most subsidized housing are concentrated in lower-opportunity areas, minorities and families with children disproportionately reside in such areas. Overall, state public housing is less concentrated in lower-opportunity areas relative to other subsidized housing, but it also has some of the greatest disparities in access to opportunity areas according to the characteristics of tenants, between non-Hispanic whites and minorities and between households with children and those without. This pattern is related to the two relatively distinct populations served by public housing. On the one hand,

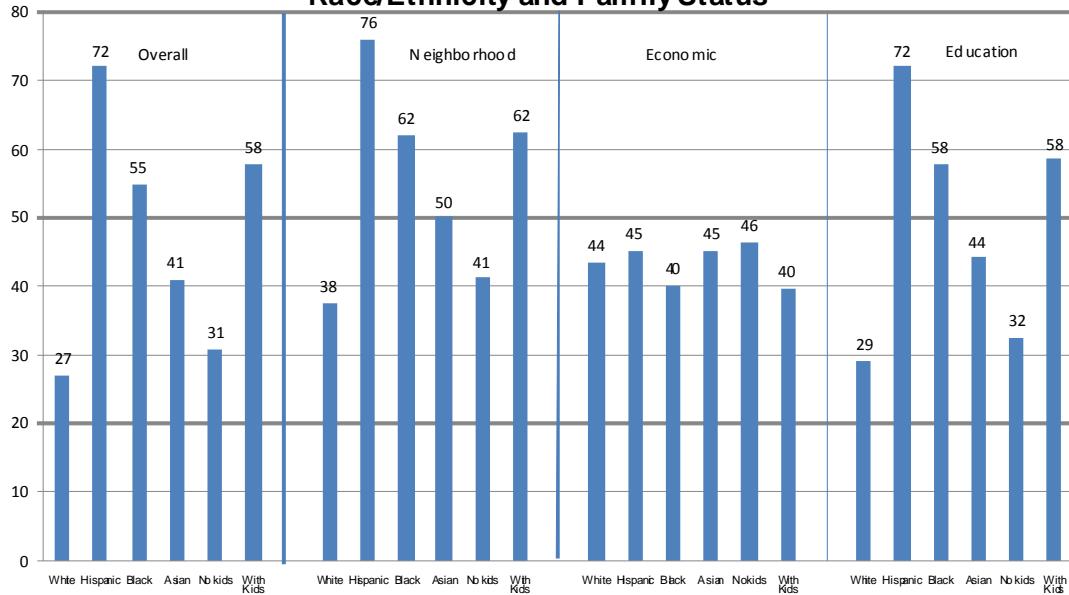
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*"Men and women of all races are born with the same range of abilities. But ability is not just the product of birth. Ability is stretched or stunted by the family that you live with, and the neighborhood you live in--by the school you go to and the poverty or the richness of your surroundings. It is the product of a hundred unseen forces playing upon the little infant, the child, and finally the man."*

President Lyndon B. Johnson  
Commencement Address  
Howard University June 4, 1965

elderly/disabled housing includes mostly white households, mostly without children. These residents may be more likely to already be living in higher-opportunity, suburban areas before moving to subsidized housing, and other residents of those communities may find senior housing more acceptable than family housing. On the other hand, family public housing, which tends to serve more minority families, is much more heavily concentrated in lower-opportunity, urban areas. The first panel of **Figure 7** shows the much higher likelihood of Hispanic (72%) and black (55%) state public housing residents living in lower-opportunity areas, compared with whites (27%), as well as the higher likelihood of households with children (58%)versus those without (31%) living in such areas.

**Figure 7**  
**State Public Housing**  
**Percent of Households in Lower-Opportunity Neighborhoods by Race/Ethnicity and Family Status**



Note: Excludes Randolph, Belchertown, and Williamstown because of invalid race date.

Source: DHCD 2008 Housing Data Collection Opportunity Areas created by Kiwan Institute for the Study of Race and Ethnicity.

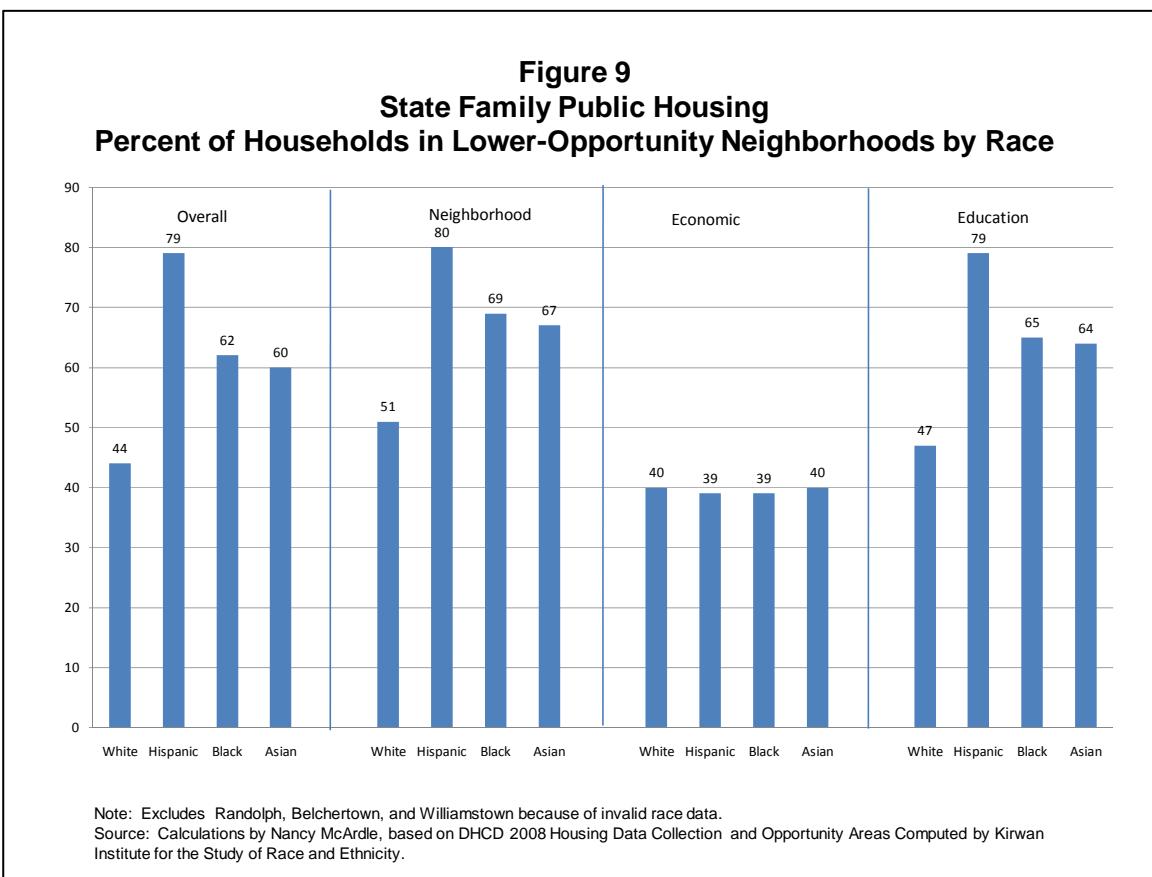
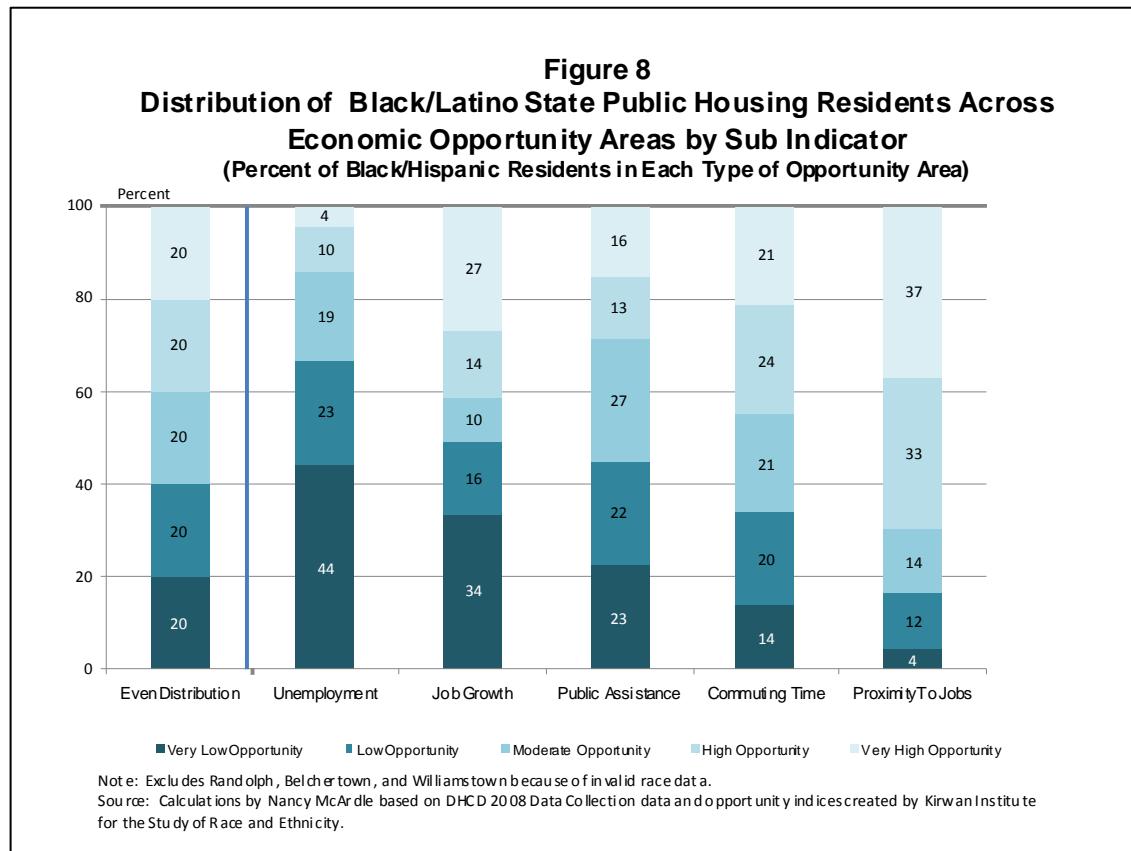
These very large geographic disparities by race/ethnicity and family type are also reflected in the neighborhood/housing and education sub-indices (refer to **Table 4** for description of sub-indices). It is ironic that such a large share of public housing households with children live in lower educational opportunity areas (58%) compared to households without children (32%).

The pattern of disparities in lower economic opportunity areas differs substantially from the overall pattern of access to opportunity, with relatively equal shares of residents by race and family status located in lower-opportunity areas. Further analysis shows that this apparent evenness is an artifact of the way that the five indicators which make up the economic index cancel each other out to some degree (**Figure 8.**) While blacks and Hispanics and families with children are disproportionately located in high unemployment areas, they also live in areas with closer proximity to jobs. Furthermore, they also live in locations where employed residents have shorter average commuting times. 44% of blacks/Hispanics live in the lowest-opportunity areas in terms of unemployment and only 4% in the highest-opportunity areas. But just 4% of blacks/Hispanics live in the lowest-opportunity areas in terms of proximity to jobs and 37% in the highest-opportunity areas. In terms of living in areas of job growth, black/Hispanic and households with children are over-concentrated in both high and low-opportunity areas and are under-concentrated in the moderate opportunity range. One caution related to the favorable location of black/Hispanic and households with children relative to proximity to jobs is that this indicator includes jobs of all types. While living near a job-rich area may be beneficial whether one holds one of those jobs or not, the high unemployment rates in those areas suggest that the proximity to jobs does not translate into obtaining and holding jobs. Because many of the subsidized housing residents arguably have relatively low educational attainment, perhaps a more useful proximity measure would be access to entry-level jobs. Unfortunately such an indicator is not available at this time. Thus, the employment opportunity measures should be interpreted with some care.

While some of the disparity in opportunity areas between whites and blacks/Hispanics in public housing can be explained by the greater concentration on minorities in family housing; even within family housing, large differences remain (**Figure 9.**) 79% of Hispanic and 62% of black family public housing households live in lower-opportunity areas compared with 44% of whites, with disparities among the neighborhood, education, and economic sub-indices reflecting the patterns discussed above.

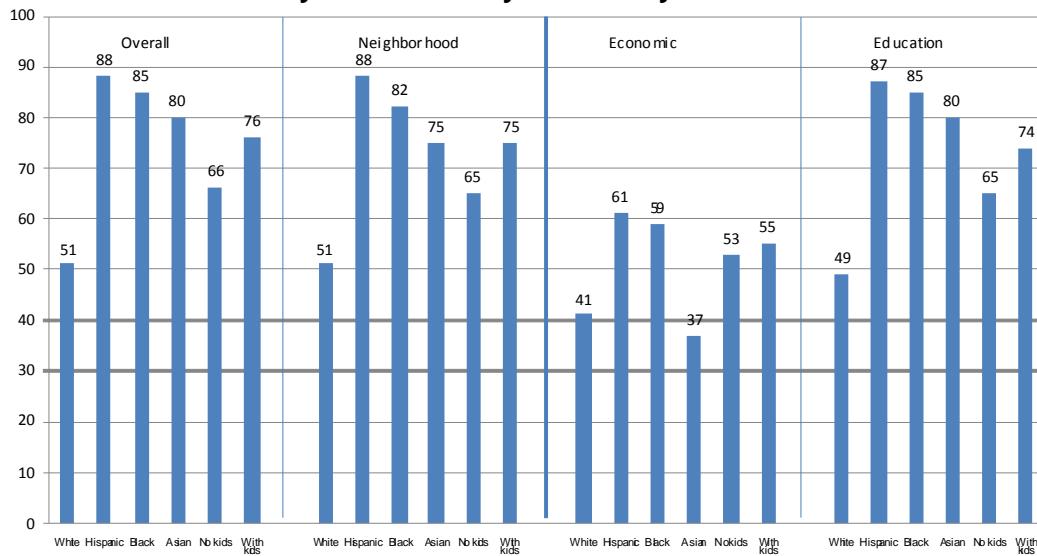
The opportunity area patterns for DHCD Mobile Section 8 units and privately-owned/publicly-subsidized units differ somewhat from public housing, reflecting their overall greater concentration in lower-opportunity areas (**Figures 10 and 11.**) All resident types in these programs more commonly live in lower-opportunity areas than do public housing residents. The disparities by race/ethnicity remain high, although disparities between families with children and those without children are less extreme than in the public housing program. Once again, the overall opportunity patterns are mirrored in the neighborhood/housing and educational sub-indices. While concentration in lower economic opportunity areas generally differs only slightly between subgroups, it is higher for Hispanics and blacks living in DHCD Mobile Section 8 units than for whites in this program.

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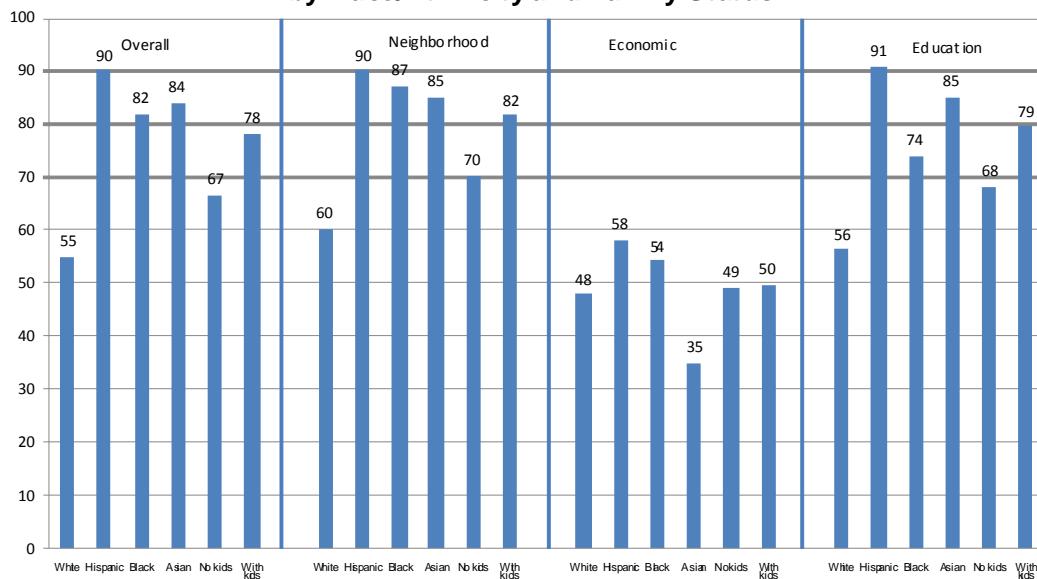
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**Figure 10**  
**DHCD Mobile Section 8 Units**  
**Percent of Households in Lower-Opportunity Neighborhoods**  
**by Race/Ethnicity and Family Status**



Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

**Figure 11**  
**Privately-Owned/Publicly-Subsidized Rental Units**  
**Percent of Households in Lower-Opportunity Neighborhoods**  
**by Race/Ethnicity and Family Status**



Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

Across program types, one of the most striking patterns is the much higher share of Hispanic and black residents living in lower-opportunity areas as compared to whites. Statistical analysis<sup>17</sup> allows us to compare the odds that a Hispanic or black resident will live in a lower-opportunity area relative to the odds that a white resident will live in such an area, even when taking into account differences in income level and household composition.

The odds of an Hispanic resident of privately-owned/publicly-subsidized housing living in a lower-opportunity area are almost eight times the odds that a white resident lives in a lower-opportunity area; for blacks the odds are almost four times higher (**Figure 12.**) For residents using DHCD mobile Section 8 subsidies, Hispanic residents have odds of living in lower-opportunity areas that are 7.4 times higher than the odds for whites. For blacks, the odds are 5.7 times higher. In state public housing overall, the odds for Hispanics are 5.9 times higher than whites, and for blacks, 3.2 times higher. Examining family and other public housing separately results in somewhat smaller racial disparities within each program.

Because black and Hispanic households are more likely to include children and have lower incomes, which independently may lead to their disproportionate location in lower-opportunity areas, it is useful to examine these patterns after controlling for income and family type. After taking into account income level and presence of children in the households, the ratio of the odds of living in lower-opportunity areas for Hispanics and blacks compared to whites changes little overall, compared to the unadjusted odds (**Figure 13.**)

### **Unit Characteristics and Accessibility for Mobility Impairments**

The ability of subsidized households to access certain neighborhoods often depends not only on whether units exist at all in those neighborhoods, but also on whether those units are appropriate for their needs. For families, that appropriateness might mean having a larger number of bedrooms. For those with mobility impairments, it might mean having units accessible for those impairments. **Figure 14** shows that, in general, units with more bedrooms are more concentrated in lower-opportunity areas than smaller units. Within the public housing stock, however, this pattern mostly reflects the particular public housing program and the fact that elderly/disabled housing is generally smaller than family housing. For family public housing, almost two-thirds of units are located in lower-opportunity areas, regardless of size. For elderly/disabled public housing, less than one-third of units are in lower-opportunity areas, regardless of size.

**Figure 15** illustrates, for state public housing and privately-owned/publicly-subsidized units<sup>18</sup>, the percent of units in lower-opportunity areas, according to whether those units are accessible to residents with mobility impairments. Although there is some variation, there is no consistent pattern that accessible units are concentrated in lower-opportunity areas. In fact, for privately-owned/publicly-subsidized units, the opposite seems to be the case.

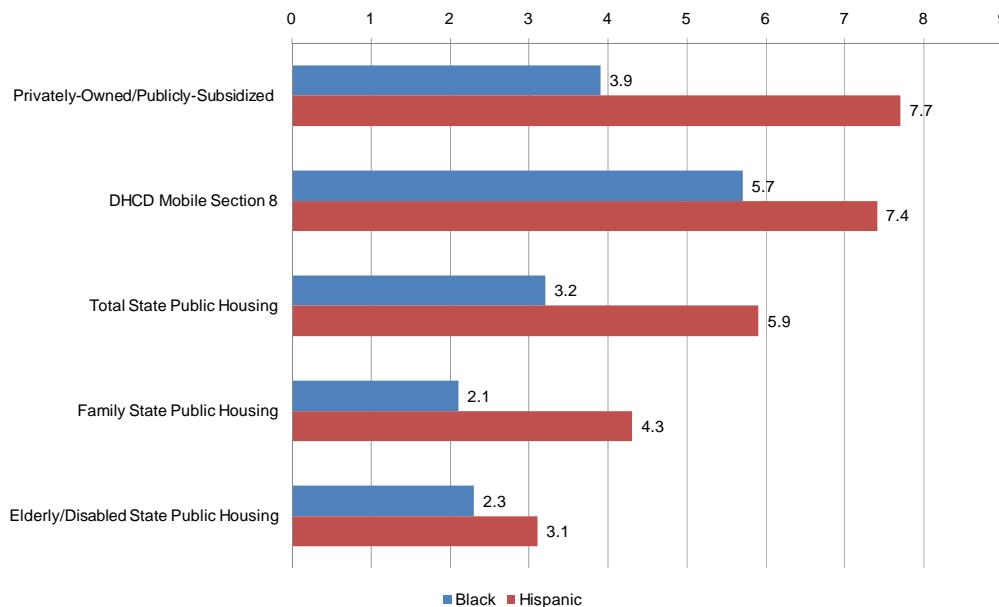
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<sup>17</sup> Logistic regression using Stata v. 9 was used for this analysis.

<sup>18</sup> Due to data collection issues, information on accessibility for mobility impairments is most reliably available for state-aided public housing and privately-owned/publicly-subsidized units. It is also available for some homeownership programs not analyzed in this report.

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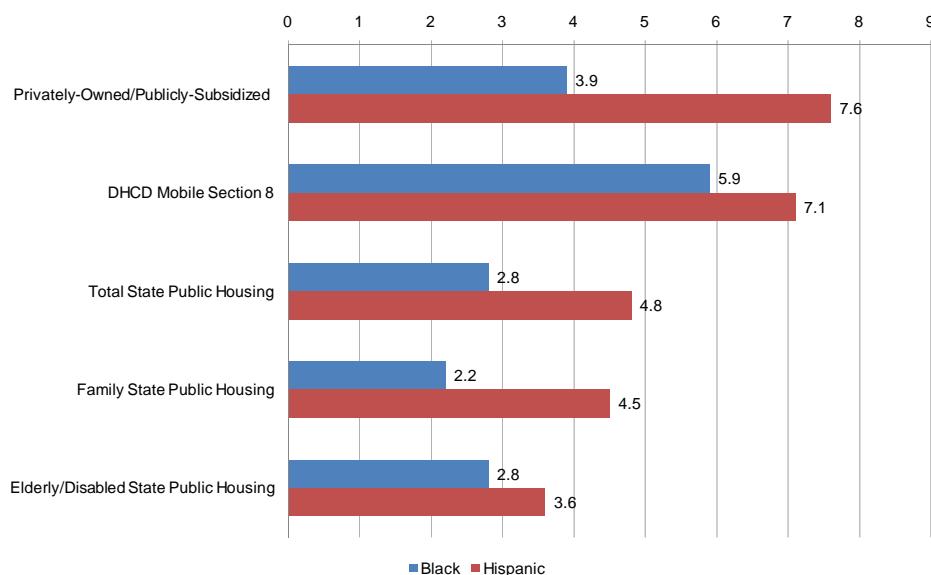
**Figure 12**  
**Ratio of Odds of Being in Lower-Opportunity Area:**  
**Black and Hispanic Relative to Whites**



Note: Lower-Opportunity Areas defined as those ranking in the lower 40% of all census tracts according to the Kirwan Institute overall opportunity index. Public housing does not include Randolph, Belchertown, and Williamstown because of invalid race data.

Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

**Figure 13**  
**Ratio of Odds of Being in Lower-Opportunity Area, Adjusted for Income and Presence of Children:**  
**Black and Hispanic Relative to Whites**

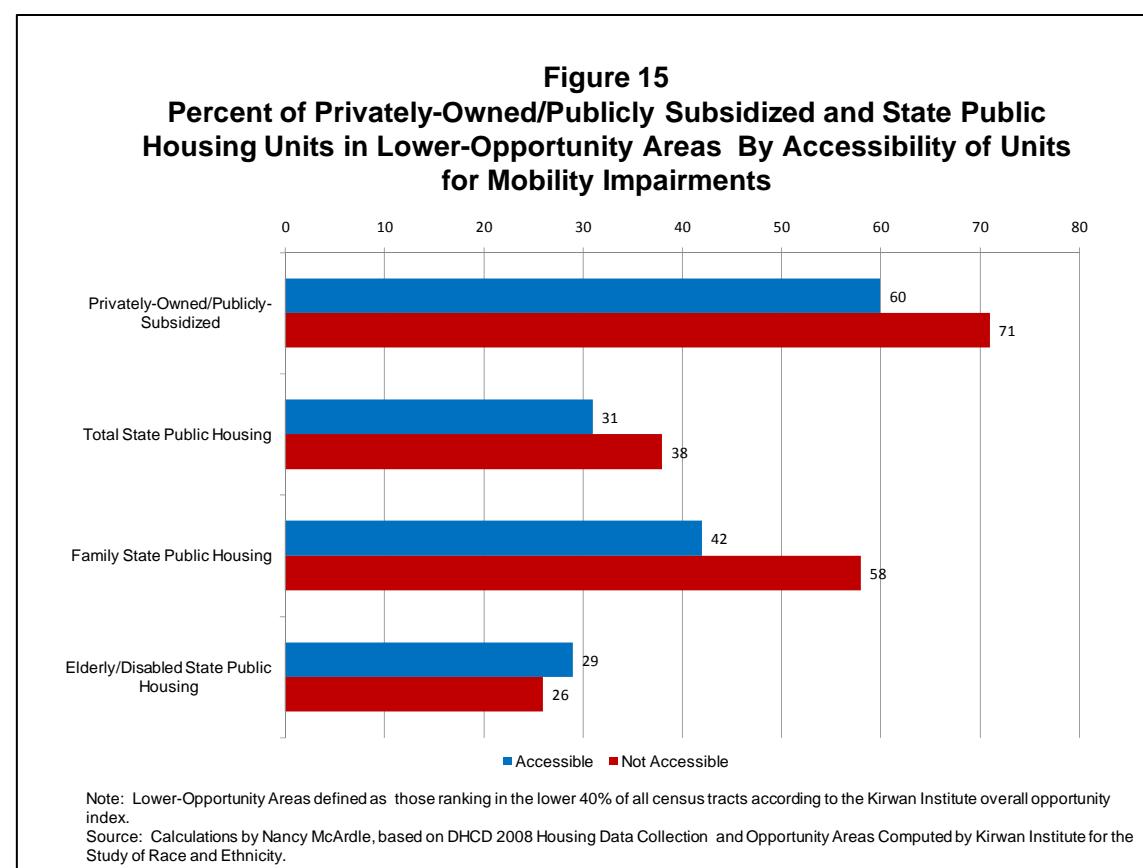
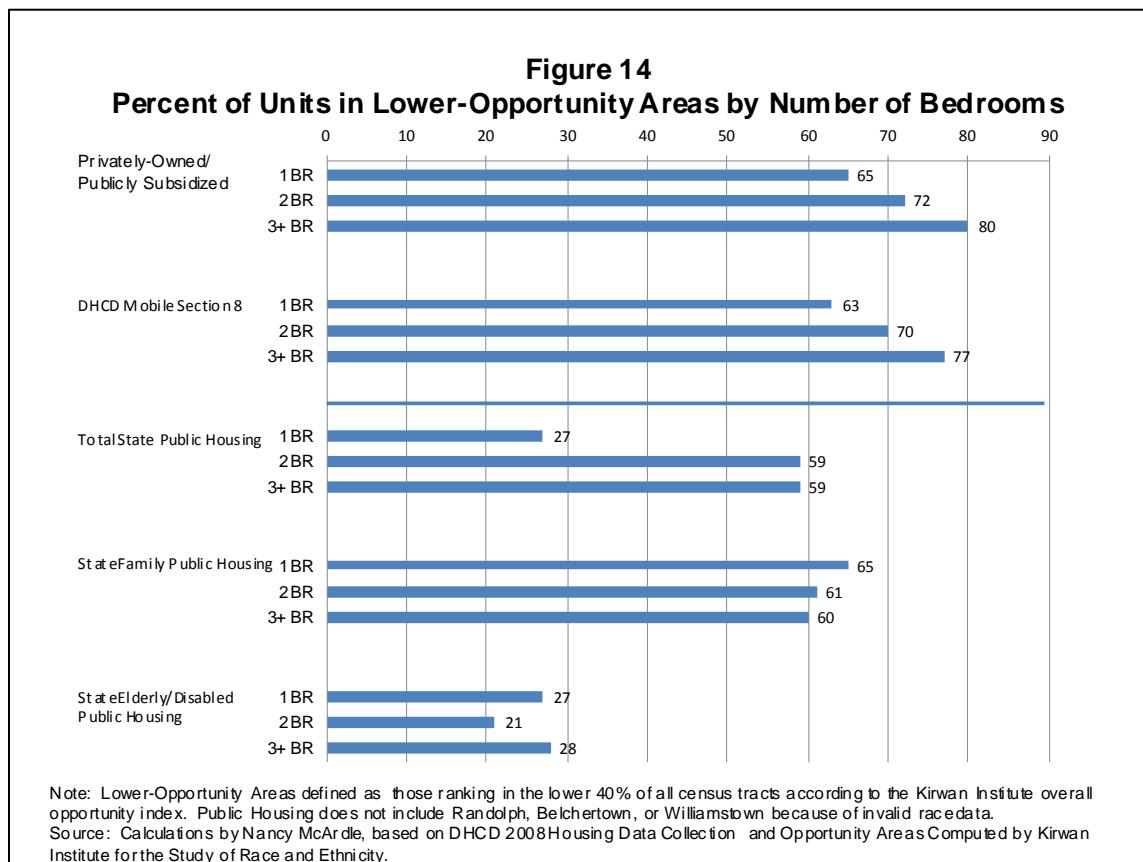


Note: Lower-Opportunity Areas defined as those ranking in the lower 40% of all census tracts according to the Kirwan Institute overall opportunity index.

Public housing does not include Randolph, Belchertown, or Williamstown because of invalid race data.

Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

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## **Concentration of Subsidized Units in Higher and Lower-Opportunity Areas in Particular Municipalities**

While state subsidized housing is concentrated in lower-opportunity areas, some units do exist in higher-opportunity areas as well (the top 40% of census tracts as ranked by the Kirwan opportunity index (**Tables 5a and 5b.**) For family state public housing for which data was reported, Brookline, Watertown, Waltham, Cambridge, and Woburn all have 100 or more units in higher-opportunity areas, with Brookline having 362 units. Brookline and Waltham lead in terms of providing family state public housing to Hispanics in higher-opportunity areas, while Cambridge, Brookline, and Waltham rank highest for housing black residents. Cambridge, Natick, and Watertown rank highly for providing elderly/disabled state public housing in higher-opportunity areas, with Cambridge particularly notable for providing such housing for black residents. Indeed, Cambridge provides a third of all the state elderly/disabled public housing headed by blacks in higher-opportunity areas in the state.

For privately-owned/publicly-subsidized units, the largest concentration by far is in Cambridge, with 1,633 units, distantly followed by Newton at 582 units. This difference is even more extreme when examining units headed by black or Hispanic residents in higher-opportunity areas. In fact, Cambridge provides over half of the units occupied by blacks in higher-opportunity areas within the privately-owned/publicly-subsidized stock. The number of DHCD Mobile Section 8 units in higher-opportunity areas is fairly low, especially for minorities. Only two municipalities, Plymouth and Marlborough, have over 100 units in higher-opportunity areas. Milton stands out as housing a fairly large share of black residents with DHCD Mobile Section 8 subsidies in higher-opportunity areas.

A closer examination of the location of units in lower-opportunity areas (**bottom panel of Tables 5a and 5b**) shows a very strong concentration in Boston across all major subsidy types, with Springfield often prominently represented as well. 27% of family state public housing units in lower-opportunity areas are located in Boston, and 43% of those housing blacks. Elderly/disabled state public housing in lower-opportunity areas is more spread out, with Boston not even ranking in the top ten municipalities with the most units and no single municipality housing even ten percent of the total. However, state elderly/disabled public housing headed by minorities is more concentrated, with Springfield, Chelsea, and Chicopee housing the greatest numbers of Hispanic residents and Brockton, Springfield, Boston, and New Bedford housing the greatest number of black residents.

Boston houses a very large share (42.8%) of the privately-owned/publicly subsidized units in lower-opportunity areas, and two-thirds of units headed by blacks. Together, Boston and Springfield contain almost half of the DHCD Mobile Section 8 units in lower-opportunity areas. Boston alone contains over half of such units headed by blacks.

**Table 5a****Municipalities with Highest Number of Occupied Units in****Higher-Opportunity and Lower-Opportunity Neighborhoods by Program and Race/Ethnicity of Head**

Percent refers to the share of all units in that opportunity grouping and racial/ethnic group that are located in specified municipality

**Municipalities with Most Units in Higher-Opportunity Neighborhoods**

State Family Public Housing

All Households			Hispanic Head			Black Head		
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
BROOKLINE	362	13.4	BROOKLINE	72	18.9	CAMBRIDGE	93	22.4
WATERTOWN	231	8.6	WALTHAM	70	18.4	BROOKLINE	76	18.3
WALTHAM	194	7.2	CAMBRIDGE	31	8.1	WALTHAM	60	14.5
CAMBRIDGE	154	5.7	WELLESLEY	27	7.1	WOBURN	23	5.5
WOBURN	114	4.2	WOBURN	25	6.6	WELLESLEY	23	5.5
DEDHAM	100	3.7	WATERTOWN	22	5.8	BELMONT	18	4.3
BELMONT	98	3.6	ANDOVER	20	5.2	PLYMOUTH	14	3.4
WELLESLEY	90	3.3	DEDHAM	14	3.7	DEDHAM	13	3.1
NATICK	85	3.2	BELMONT	11	2.9	NEWTON	12	2.9
NEWTON	76	2.8	NEWTON	7	1.8	WATERTOWN	9	2.2

**Municipalities with Most Units in Higher-Opportunity Neighborhoods**

State Elderly/Disabled Public Housing

All Households			Hispanic Head			Black Head		
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
CAMBRIDGE	327	3.4	CAMBRIDGE	17	10.5	CAMBRIDGE	119	33.2
NATICK	280	2.9	WALTHAM	15	9.3	PLYMOUTH	84	23.5
WATERTOWN	247	2.6	WOBURN	15	9.3	WAKEFIELD	21	5.9
MARBLEHEAD	213	2.2	LEXINGTON	10	6.2	WALTHAM	19	5.3
DEDHAM	201	2.1	WELLESLEY	10	6.2	CANTON	9	2.5
CANTON	200	2.1	WAKEFIELD	9	5.6	MILTON	8	2.2
WALTHAM	200	2.1	ANDOVER	8	4.9	WOBURN	8	2.2
EAST LONGMEADOW	187	1.9	BROOKLINE	5	3.1	DEDHAM	6	1.7
WOBURN	182	1.9	DEDHAM	4	2.5	NEEDHAM	6	1.7
AGAWAM	181	1.9	SHARON	4	2.5	SWAMPSCOTT	5	1.4

**Municipalities with Most Units in Lower-Opportunity Neighborhoods**

State Family Public Housing

All Households			Hispanic Head			Black Head		
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
BOSTON	1898	27.0	BOSTON	986	29.0	BOSTON	479	41.4
SPRINGFIELD	653	9.3	LAWRENCE	424	12.5	SPRINGFIELD	169	14.6
WORCESTER	542	7.7	WORCESTER	393	11.6	NEW BEDFORD	107	9.3
NEW BEDFORD	476	6.8	SPRINGFIELD	380	11.2	EVERETT	75	6.5
LAWRENCE	448	6.4	CHICOPEE	211	6.2	SOMERVILLE	74	6.4
EVERETT	375	5.3	NEW BEDFORD	197	5.8	BROCKTON	47	4.1
FALL RIVER	350	5.0	CHELSEA	167	4.9	WORCESTER	46	4.0
REVERE	315	4.5	FALL RIVER	158	4.6	FALL RIVER	38	3.3
CHICOPEE	302	4.3	SOMERVILLE	81	2.4	MALDEN	29	2.5
CHELSEA	283	4.0	FITCHBURG	76	2.2	FITCHBURG	18	1.6

**Municipalities with Most Units in Lower-Opportunity Neighborhoods**

State Elderly/Disabled Public Housing

All Households			Hispanic Head			Black Head		
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
BROCKTON	530	8.9	SPRINGFIELD	133	17.4	BROCKTON	116	26.0
CHICOPEE	480	8.0	CHELSEA	133	17.4	SPRINGFIELD	59	13.2
FALL RIVER	394	6.6	CHICOPEE	102	13.4	BOSTON	57	12.8
SPRINGFIELD	333	5.6	SALEM	54	7.1	NEW BEDFORD	49	11.0
NEW BEDFORD	322	5.4	LAWRENCE	47	6.2	EVERETT	25	5.6
SALEM	295	4.9	BOSTON	41	5.4	MALDEN	22	4.9
FITCHBURG	277	4.6	FITCHBURG	39	5.1	SOMERVILLE	21	4.7
EVERETT	273	4.6	BROCKTON	35	4.6	LOWELL	19	4.3
CHELSEA	259	4.3	NEW BEDFORD	35	4.6	WORCESTER	17	3.8
GARDNER	252	4.2	WORCESTER	32	4.2	WAREHAM	11	2.5

Note: Public housing data by race/ethnicity suppressed for Randolph, Belchertown, and Williamstown because of possible data errors.

"Lower-opportunity" areas include those census tracts ranking in the lowest 40% according to the Kirwan opportunity index. "Higher-opportunity" areas include those ranking in the highest 40%.

Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

**Table 5b**

**Municipalities with Highest Number of Occupied Units in Higher-Opportunity and Lower-Opportunity Neighborhoods by Program and Race/Ethnicity of Head**  
 Percent refers to the share of all units in that opportunity grouping and racial/ethnic group that are located in specified municipality

**Municipalities with Most Units in Higher-Opportunity Neighborhoods  
 Privately-Owned/Publicly-Subsidized**

All Households			Hispanic Head		Black Head			
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
Cambridge	1633	13.9	Cambridge	130	21.4	Cambridge	612	53.3
Newton	582	5.0	Marlborough	50	8.2	Brookline	83	7.2
Beverly	358	3.0	North Andover	37	6.1	Braintree	39	3.4
Brookline	337	2.9	Amherst	37	6.1	Plymouth	36	3.1
Amherst	320	2.7	Braintree	37	6.1	Mashpee	34	3.0
Braintree	284	2.4	Southwick	34	5.6	Amherst	33	2.9
Natick	241	2.1	Plymouth	25	4.1	Walpole	29	2.5
Westwood	233	2.0	Agawam	20	3.3	Canton	24	2.1
North Andover	229	1.9	Beverly	16	2.6	Bedford	17	1.5
Andover	219	1.9	Walpole	16	2.6	Medfield	15	1.3

**Municipalities with Most Units in Lower-Opportunity Neighborhoods  
 Privately-Owned/Publicly-Subsidized**

All Households			Hispanic Head		Black Head			
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
Boston	24414	42.8	Boston	5319	35.0	Boston	7078	66.5
Springfield	5533	9.7	Springfield	2988	19.7	Springfield	1056	9.9
Worcester	4154	7.3	Worcester	1334	8.8	Brockton	782	7.3
Lynn	2309	4.0	Holyoke	1326	8.7	Worcester	327	3.1
Brockton	2158	3.8	Lawrence	897	5.9	Lynn	275	2.6
Lowell	1944	3.4	Lowell	693	4.6	New Bedford	195	1.8
Holyoke	1902	3.3	Lynn	400	2.6	Malden	119	1.1
Lawrence	1447	2.5	Chicopee	299	2.0	Lowell	117	1.1
New Bedford	1413	2.5	Chelsea	279	1.8	Pittsfield	86	0.8
Fall River	1155	2.0	Salem	270	1.8	Chelsea	81	0.8

**Municipalities with Most Units in Higher-Opportunity Neighborhoods  
 DHCD Mobile Section 8**

All Households			Hispanic Head		Black Head			
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
PLYMOUTH	159	6.4	MARLBOROUGH	22	7.9	MILTON	42	13.2
MARLBOROUGH	110	4.4	NATICK	16	5.8	CAMBRIDGE	24	7.5
FRANKLIN	76	3.1	WALTHAM	16	5.8	CANTON	22	6.9
FALMOUTH	70	2.8	FRAMINGHAM	13	4.7	DEDHAM	15	4.7
NATICK	68	2.7	CAMBRIDGE	13	4.7	MARLBOROUGH	14	4.4
BARNSTABLE	63	2.5	ASHLAND	10	3.6	BRAINTREE	13	4.1
CAMBRIDGE	63	2.5	FALMOUTH	8	2.9	FRAMINGHAM	10	3.1
CANTON	61	2.5	MILTON	7	2.5	NEWTON	10	3.1
WALTHAM	59	2.4	METHUEN	7	2.5	BURLINGTON	9	2.8
MASHPEE	53	2.1	AMHERST	6	2.2	MANSFIELD	8	2.5

**Municipalities with Most Units in Lower-Opportunity Neighborhoods  
 DHCD Mobile Section 8**

All Households			Hispanic Head		Black Head			
City/town	Number	Percent	City/town	Number	Percent	City/town	Number	Percent
BOSTON	3637	26.6	SPRINGFIELD	1977	36.0	BOSTON	2150	55.3
SPRINGFIELD	2942	21.5	BOSTON	752	13.7	SPRINGFIELD	729	18.8
WORCESTER	904	6.6	LAWRENCE	453	8.2	BROCKTON	212	5.5
LOWELL	708	5.2	WORCESTER	407	7.4	WORCESTER	122	3.1
LAWRENCE	533	3.9	HOLYOKE	374	6.8	RANDOLPH	119	3.1
HOLYOKE	438	3.2	LOWELL	359	6.5	NEW BEDFORD	67	1.7
BROCKTON	433	3.2	CHICOPEE	157	2.9	MALDEN	59	1.5
CHELSEA	311	2.3	CHELSEA	152	2.8	CHELSEA	48	1.2
PITTSFIELD	291	2.1	SOUTHBRIDGE	130	2.4	EVERETT	45	1.2
REVERE	291	2.1	BROCKTON	74	1.3	REVERE	40	1.0

Note: "Lower-opportunity" areas include those census tracts ranking in the lowest 40% according to the Kirwan opportunity index. "Higher-opportunity" areas include those ranking in the highest 40%.

Source: Calculations by Nancy McArdle, based on DHCD 2008 Housing Data Collection and Opportunity Areas Computed by Kirwan Institute for the Study of Race and Ethnicity.

## What Does it Mean? Translating the Data into Policy

The passage and implementation of the 2006 Data Collection Act presents a unique opportunity for state policymakers and others to better understand the characteristics and location of subsidized housing residents and units and to use this knowledge to further equity. Although the program is fairly new, the establishment of baseline data, analysis, procedures, and reporting are all critical if it is to improve over time and be a reliable and usable policy tool. The findings in this report reflect a “snapshot” of the state-assisted housing stock as of 2008. As additional data are collected each year, the ultimate goal should be to create an integrated longitudinal database which can address such questions as:

- Is the share of assisted units in higher-opportunity areas growing or declining over time?
- Are these changes in the opportunity area profile of assisted housing due to the location of new construction? the mobility patterns of residents with mobile rental subsidies? or to changes in the opportunity status of the neighborhoods themselves?
- To what extent are assisted units lost through expiring use provisions or for other reasons lost from higher-opportunity areas? What were the characteristics of the residents of these lost units?
- Is the disparity in access to higher opportunity areas according to race/ethnicity or family composition increasing or decreasing? Where is this most apparent?

Furthermore, current data collection information does not allow us to distinguish between subsidies used in older housing units, possibly as part of rehabilitation measures, and those used for new construction. Collecting these data in the future would provide valuable insights into changing longitudinal patterns and could have important policy implications.

While the answers to these questions must await the collection and analysis of future data, the findings presented already in this report raise some important policy questions:

1. Given the disproportionate concentration of assisted housing in lower-opportunity areas, what can be done to increase units in higher-opportunity areas? Many researchers and advocates agree that a combination of people/mobility and place-based remedies is desirable. Current federal initiatives, such as Choice Neighborhoods and Promise Neighborhoods, are oriented toward place-based change. What is the current balance between people/mobility and place-based programs in the Commonwealth? What might be an appropriate balance? What steps are necessary to achieve that balance?
2. Very disproportionately high shares of minority, especially Hispanic, assisted residents live in lower-opportunity areas. These disparities by race/ethnicity are not primarily due to differences in family status and income. Even among households with similar characteristics, the odds that a Hispanic or black household will be in a lower-opportunity area are many times the odds that a white household will live in such an area. Even if units become available in higher-opportunity areas, what can be done to assure that all groups have the information, resources, and support to access them?
3. The 2009 Kirwan Institute report, *The Geography of Opportunity: Building Communities of Opportunity in Massachusetts*, found that more than 90% of African-American and Latino households overall, subsidized or not, were isolated in the lowest-opportunity neighborhoods in the Commonwealth in 2000. Given that the geographic patterns of minorities in subsidized

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housing presented in this report are not worse than, and in some cases are somewhat better than, the strongly segregated patterns of minority households overall, what is an appropriate target for the distribution of assisted units across opportunity areas? Is the status quo acceptable, given that it seems to provide slightly more access to opportunity for minorities than the private market? Is improvement of any degree acceptable? If we aim for equal access to opportunity areas for assisted households of all racial and ethnic backgrounds, what steps are necessary and what timeline is realistic?

4. Simply providing mobile rental assistance may not be enough to increase opportunity. Among residents in privately-owned/ publicly-subsidized units, residents with mobile rental assistance are not less likely to live in lower-opportunity areas than residents without mobile rental assistance. Numerous studies have shown that simply providing a voucher does little to ensure movement to opportunity areas. Innovative programs such as the Baltimore Housing Mobility Program<sup>19</sup> have shown the importance and effectiveness of providing supports to tenants who relocate to higher opportunity areas, such as assistance with finding homes, transportation, and employment. Might such supports be feasible in Massachusetts?
5. While subsidized housing in higher opportunity areas is fairly rare, it does exist. What can be learned from the localities where it does exist? How can they be supported?

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<sup>19</sup> <http://www.cphabaltimore.org/pdf/Final%20printed%20copy%20v.2.pdf>

## Appendix HUD-Assisted Rental Housing

As of 2008, the US Department of Housing and Urban Development (HUD) reported 190,668 HUD-assisted rental units in Massachusetts, housing about a third of a million people<sup>20</sup>. While information on some of these units is also collected through the DHCD data collection process, DHCD does not currently query local housing authorities about the status of HUD-assisted units which LHAs administer directly. Instead, DHCD reports aggregate data on these units obtained from HUD's Public and Indian Housing Information Center (PIC) website. Unfortunately, these data have a number of inconsistencies with data collected by DHCD through the regular data collection process. For example, they do not allow for the distinction of Hispanic versus non-Hispanic members of racial groups, and data are not reported at the census tract level.

In early 2010, however, HUD released the "Picture of Subsidized Households: 2008" database, which provides data on HUD-assisted rental units, including those administered directly through LHAs, in a format much closer to that of the MA Data Collection process. Characteristics of HUD-assisted rental units/tenants are provided in **Table A-1**.

The largest of the HUD-assisted programs: Section 8 certificates/vouchers (73,933 units,) Section 8 New Construction/Substantial Rehab (46,893 units,) and federal public housing (33,200 units) differ substantially in the types of tenants they house. New Construction/Substantial Rehab units are overwhelming smaller units, housing primarily older, white residents without children. On the other hand, roughly half of tenants with federal certificates/vouchers are headed by females with children, over half are minority, and few are elderly. Over a third of these units have three or more bedrooms. Federal public housing generally has characteristics falling in between the other two large programs, likely reflecting the mix of families and elders living in the different types of public housing. Interestingly, despite having a much higher share of elders and lower share of female-headed families, federal public housing has a higher share of minorities (58% vs. 51%) than do units subsidized with certificates/vouchers.

The "Picture of Subsidized Households: 2008" database also allows us to look more closely at:

- The entire HUD-assisted rental inventory
- Section 8 vouchers and certificates
- All units except vouchers/certificates

at the census tract level, replicating the opportunity area analysis presented earlier<sup>21</sup>.

As shown in **Figure A-1**, 72% of all HUD-assisted units are located in lower-opportunity areas, with Hispanic (91%) and black (85%) tenants much more likely to be in these areas than white tenants (58%). Households with a head or spouse/co-head age 62 or older are somewhat less likely to live in lower-opportunity areas (69% vs. 75%,) than younger tenants, though this difference is not large. These general patterns of demographic disparity are mirrored by households with Section 8 vouchers/certificates and those with "other" types of subsidies. However, the overall shares of

<sup>20</sup> See HUD's "A Picture of Subsidized Households: 2008" database:  
<http://www.huduser.org/portal/picture2008/index.html>

<sup>21</sup> Unfortunately, HUD has not provided data at the census tract level for other specific programs, such as public housing, at this time and does not intend to do so in the near future.

**Table A-1**  
**Characteristics of HUD-Assisted Housing in Massachusetts: 2008**

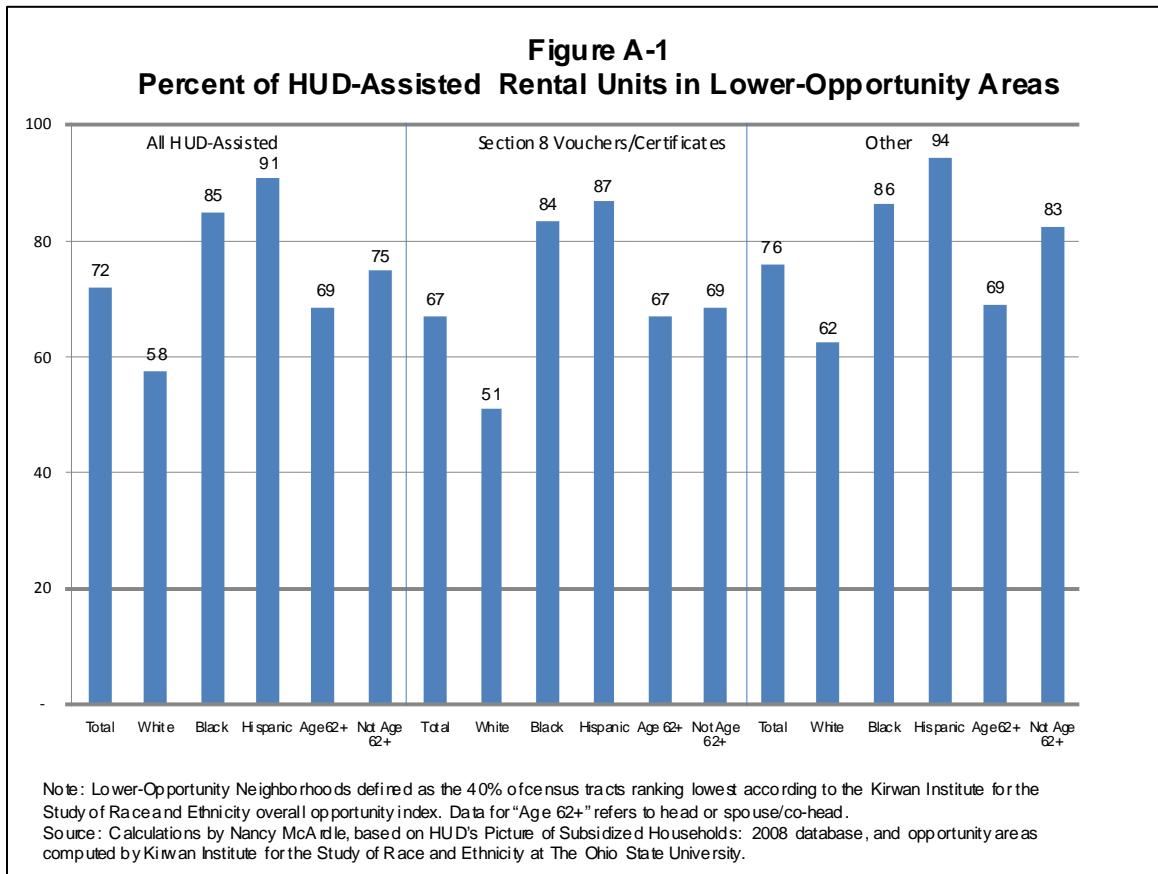
	<u>All Programs</u>	Federal <u>Public Housing</u>	Section 8			<u>Section 236</u>	All Other HUD Assisted <u>Multi-Family</u>
			Certificates and <u>Vouchers</u>	<u>Mod. Rehab</u>	New Construction <u>Substantial Rehab</u>		
Total Units	190,668	33,200	73,933	1,601	46,893	14,346	20,695
Units with Data Reported	167,947	30,477	71,649	1,923	40,564	4,642	18,692
People in Units	332,456	57,556	166,560	3,515	59,471	9,492	35,862
Avg. People Per Unit		1.9	2.3	1.8	1.5	2	1.9
<b>Percent of Households:</b>							
Headed by Female with Children	32	26	46	33	12	38	31
With Head or Spouse/Co-head							
Age 62+	35	42	15	16	65	31	37
With Incomes Less than 30% of Area Median	74	75	76	88	73	78	68
Non-Hispanic White	51	42	49	36	68	40	40
Non-Hispanic Black	19	20	20	22	11	16	31
Non-Hispanic Asian	4	6	2	1	6	5	3
Hispanic	26	32	28	41	15	38	25
<b>Percent of Units With:</b>							
1 Bedroom	48	58	28	54	73	48	48
2 Bedrooms	28	23	34	30	19	30	34
3 Bedrooms or More	24	19	38	15	7	22	18

Note: Percentages may not sum to 100% due to rounding. Data does not distinguish between units administered by DHCD, local housing authorities and other entities.

Source: HUD, A Picture of Subsidized Households: 2008. <http://www.huduser.org/portal/picture2008/index.html>

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households with vouchers/certificates living in lower-opportunity areas tends to be somewhat lower for all demographic groups than is the case for those with other subsidies. For example, 67% of those with federal vouchers/certificates live in lower-opportunity areas, compared with 76% of those with other subsidies. Furthermore, the disparity in living in lower-opportunity areas between older and younger households seems to be particularly pronounced for those in HUD-assisted units with subsidies other than vouchers/certificates, while it is minimal for those with vouchers/certificates.



It is difficult to compare units with Section 8 vouchers/certificates administered on behalf of DHCD by regional non-profits with those administered directly through LHAs. HUD's "Picture of Subsidized Households: 2008" does not allow us to break out units by administering agency at the census tract level. However, comparing the information collected by DHCD with HUD's data on all Section 8 vouchers/certificates does provide some clues. 72% of Section 8 vouchers/certificates administered by the regional non-profits are used in lower-opportunity areas, compared with 67% of all Section 8 vouchers/certificates, suggesting that vouchers/certificates administered by LHAs are somewhat less concentrated in lower-opportunity areas than those administered through the regional non-profits. The extent of racial disparities is almost identical regardless of the administering agency, with blacks and Hispanics much more likely to be in lower-opportunity areas than whites. Unfortunately, HUD does not provide a breakout of federal public housing at the census tract level which would allow comparison with state public housing.

Further analysis of the newly released "HUD's Picture of Subsidized Housing: 2008" could provide valuable insights. In particular, comparing these data with the 2000 "Picture of Subsidized Households"

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could illustrate the changing characteristics of HUD-assisted housing and tenants over time. Similarly, analyzing the changing location of HUD-assisted housing and how it differs for different subsidy programs, types of tenants, and types of units could give insights into changing access to opportunity areas and also lay the groundwork for future analysis which could eventually be done with the MA Data Collection database as more data are collected over time. Given the number of years since the last release of a “Picture of Subsidized Households,” DHCD may want to consider methods to obtain this data in a more regular way, either through requesting HUD to make compatible data available (at the census tract level) to DHCD directly or by requesting these data from LHAs at the same time they request information as part of the official data collection process.