

Winners and Losers in the Massachusetts Housing Market

Recent Changes in Housing Demand, Supply, and Affordability



A Study for Citizens' Housing and Planning Association and the Massachusetts Housing Partnership



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Executive Summary

A COMPREHENSIVE EXAMINATION of 2000 Census housing data underscores the depth of the housing challenge facing the Commonwealth, and reveals that the housing market in Massachusetts has created clear winners and losers.

While many lower and middle-income families struggle to find and afford housing, others who entered the housing market earlier have benefited substantially and in numerous instances have gained substantial additional equity in their homes.

Many people have been left behind in the current system. Among them are the very poor and low-income families and young middle-income families just starting out, who increasingly cannot afford to establish deep roots in Massachusetts. In a sense, all of Massachusetts loses, because the increasing costs of living here drives many talented people away and makes companies think twice about locating (or remaining) here.

Key Findings:

Housing Costs and Affordability

- According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation's largest overall percentage increase in housing prices occurred in Massachusetts . The cost of rental housing has grown similarly. A recent study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment in 2003 .
- Over 260,000 Massachusetts owner-occupied households and over 330,000 households that rent spend more than 30% of income on housing costs. Many of these households earn middle-class incomes.
- The hardest hit by these price increases are younger people and lower-income households. New job seekers are increasingly affected by the lack of supply and high cost of housing in Massachusetts. Young, first-time homebuyers are essentially locked out of the housing market in eastern Massachusetts and must be content to rent increasingly expensive apartments, move further and further from their jobs, or even migrate out of Massachusetts entirely .
- Of the homeowners in Massachusetts with household incomes of between \$35,000 and \$50,000, almost 37 percent, or more than one-third of households, pay more than 30 percent of their income for housing costs. Of those making from \$50,000 to \$75,000, 20 percent, or one in five households, spend more than 30 percent of their income on housing.

- In 2000, nearly 339,000 Massachusetts households that pay rent spent over 30 percent of their income doing so. In 2000, 39 percent of all renters paid 30 percent or more of their household income in rent, and 18 percent paid 50 percent or more.

Housing Supply

- The failure of the supply of housing in the Commonwealth to keep up with expanding demand explains much of these price increases. Between 1990 and 2000 in Massachusetts, the number of new households increased 8.7 percent, whereas the number of new housing units increased by only 6.0 percent. As a result, it has become increasingly difficult to find available housing. To have kept pace with demand, the Commonwealth would have needed to produce approximately 70,000 more housing units than it did.
- From 1990 to 2000, while there was some creation of new three and four family homes and developments of 50 or more units, there was a significant loss of two-family, five-to-nine-family, and ten-to-nineteen-family structures. During the 1990s, 37,563 new multifamily units were created but 20,236 existing units were lost (demolished or uninhabitable).
- In 2000, Massachusetts had the lowest vacancy rate for owner-occupied housing of all 50 states and the District of Columbia (0.7 percent, vs. 1.7 percent for the nation) and was tied for the lowest vacancy rate for renter-occupied housing units (3.5 percent, vs. 6.8 percent for the nation). For Massachusetts to have kept the same vacancy rates in 2000 that it had in 1990, more than 47,000 additional housing units would have needed to be constructed during the 1990s, and 33,000 of those would have needed to be multifamily units. In fact, there was a 55 percent decline in new housing construction in the decade of the 1990s as compared to the 1980s.

Hidden Homeless

- The lack of affordable housing is resulting in increasing numbers of Massachusetts families doubling up with family members, as a solution to their housing needs. The Census Bureau refers to these families as “subfamilies” and, from 1980 to 2000, their number increased from 26,000 to 52,000. In that period, the number of children living in subfamilies in Massachusetts rose 488 percent. Many people living in subfamilies could be thought of as the “hidden homeless,” people who, without family support, could be living on the street. The growing numbers of people and families sharing living quarters represent huge adjustments that more and more Massachusetts residents and their children have been forced to make to find a place to live in the Commonwealth.

Introduction

THE AVAILABILITY of affordable housing in Massachusetts is the largest problem facing the Commonwealth, according to respondents to a recent poll on the quality of life in Massachusetts. Statewide, 54 percent of respondents felt that affordable housing was an area in need of major improvement in the state.¹ In the Greater Boston region, even more respondents (60 percent) identified affordable housing as a major issue. Since the mid-1990s, housing prices in Massachusetts have been steadily increasing. Although this increase has been most visible in the Greater Boston region, every region of the Commonwealth has seen prices rise. While the price increase since 1995 has been dramatic, it is not unique. Massachusetts has seen this level of price increase before—and quite recently.

In 1980, Massachusetts was a relatively affordable place in which to buy or rent a house for most families, ranking twenty-sixth out of the fifty states in the affordability of owner-occupied housing. But this situation changed significantly during the 1980s, so by 1990 Massachusetts had become the third most expensive state to buy a house, a position it retained in 2000.² According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation's largest overall percentage increase in housing prices occurred in Massachusetts.³ The cost of rental housing has grown similarly. In a 2003 study, Massachusetts was rated the least affordable state in which to rent an apartment.⁴

It is important to recognize that these trends in home prices and housing affordability have not had a uniform effect on working families throughout Massachusetts. The story of the Massachusetts housing market contains both winners and losers. The clear winners are those who entered the market early enough to benefit directly from the dramatic rise in home values, while those left behind include renters and low- and middle-income working families who cannot gain entry to the market and who have not had the opportunity to benefit from the increases in property values (or the good fortune to have been the recipients of financial assistance from relatives).

1

Changes in Housing Affordability, 1980–2003

Housing Price Trends for Owner-Occupied Homes

MUCH OF THE NATION has experienced significant increases in housing prices since 1980, but home prices in Massachusetts have consistently grown at a faster rate than in the nation as a whole. An analysis of the Office of Federal Housing Enterprise Oversight's quarterly Housing Price Index (HPI) reveals that between 1980 and 2003, home prices in the United States increased by 291 percent, significantly above the total inflation rate of 224 percent (see Figure 1).⁵ Strikingly, during this same period, housing prices in Massachusetts rose 573 percent. While it is clear that the decrease in home-mortgage interest rates has influenced the increase in home prices across the nation, it is also apparent that the rapid price appreciation in Massachusetts⁶ is only partially explained by this factor.

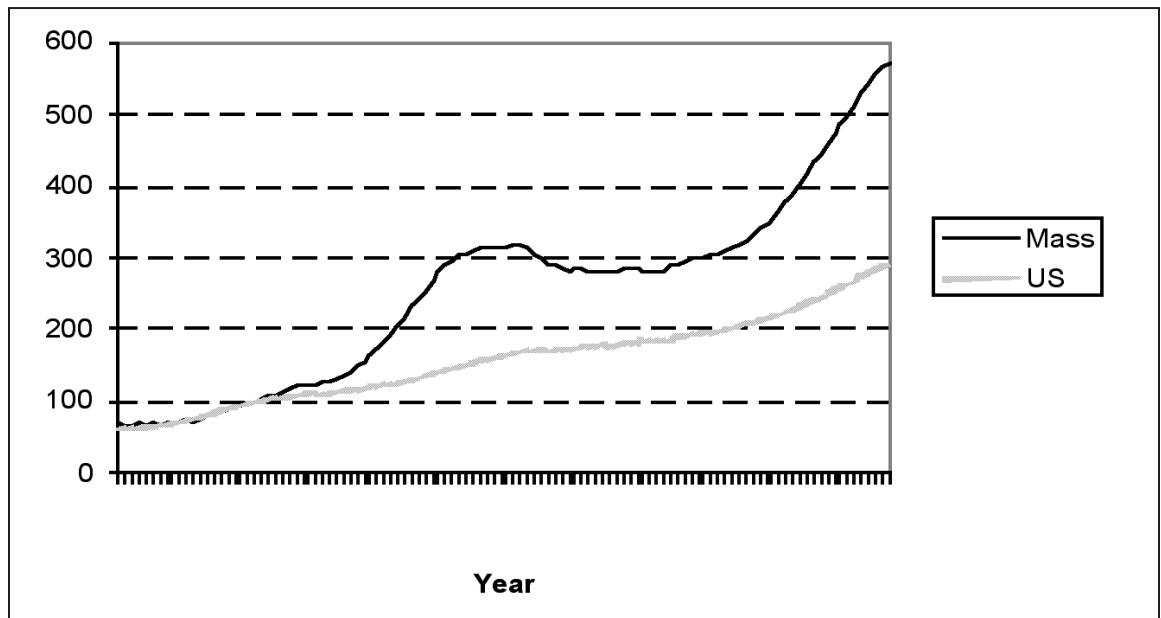


Figure 1. House Price History for Massachusetts and United States. Time period 1Q 1975–2Q 2003; HPI is normalized to 1980 = 100. Source: Office of Federal Housing Enterprise Oversight, House Price Index, 2Q 2003.

Despite the recent state recession, housing prices have continued to increase in every region of Massachusetts. The Greater Boston region has seen the greatest increase in single-family home price overall. By 2002 the average value of a home in Greater Boston was \$427,600, a rise in one year of \$36,000 (see Figure 2).

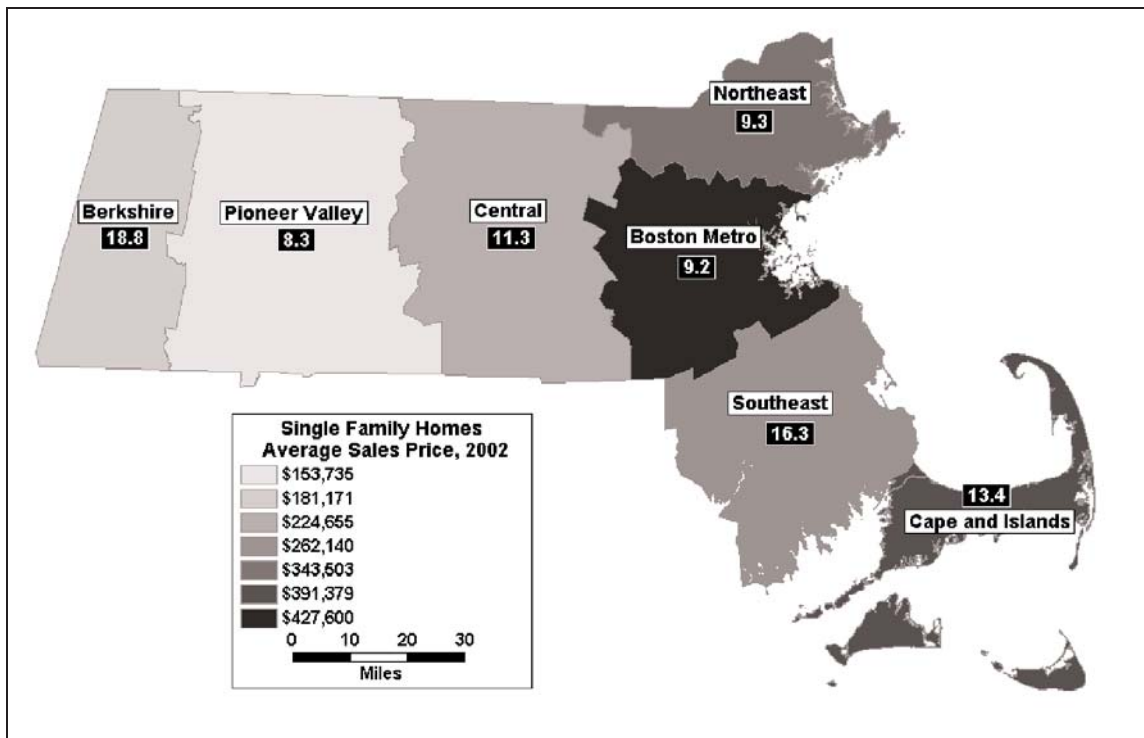


Figure 2. Single-Family Home Average Sales Price in 2002. By Region, with 2001–2002 Price-Change Percentage. Source: The Warren Group, 2001–2002

Housing Price Trends for Renter-Occupied Homes

Over the past two decades, renting a home has also become more expensive in Massachusetts. An analysis of “fair market rent” data from the U.S. Department of Housing and Urban Development documents a dramatic increase in rent in most Massachusetts metropolitan statistical areas (MSAs and PMSAs) between 1995 and 2004 (see Figure 3, page 6). In the Greater Boston PMSA, the fair market rent calculated by HUD has nearly doubled since 2001, rising from \$775 to \$1,419 per month, an increase of 45 percent. Similar but less dramatic price increases were experienced in most other areas of the Commonwealth with the exception of Western Massachusetts, which experienced very modest increases in rental costs. It is important to note that a large portion of this increase occurred after the U.S. Census Bureau measured the incomes earned and rents paid by households for the 2000 Census, so the data available on housing affordability likely undercounts those paying over 30 percent of their income towards housing.

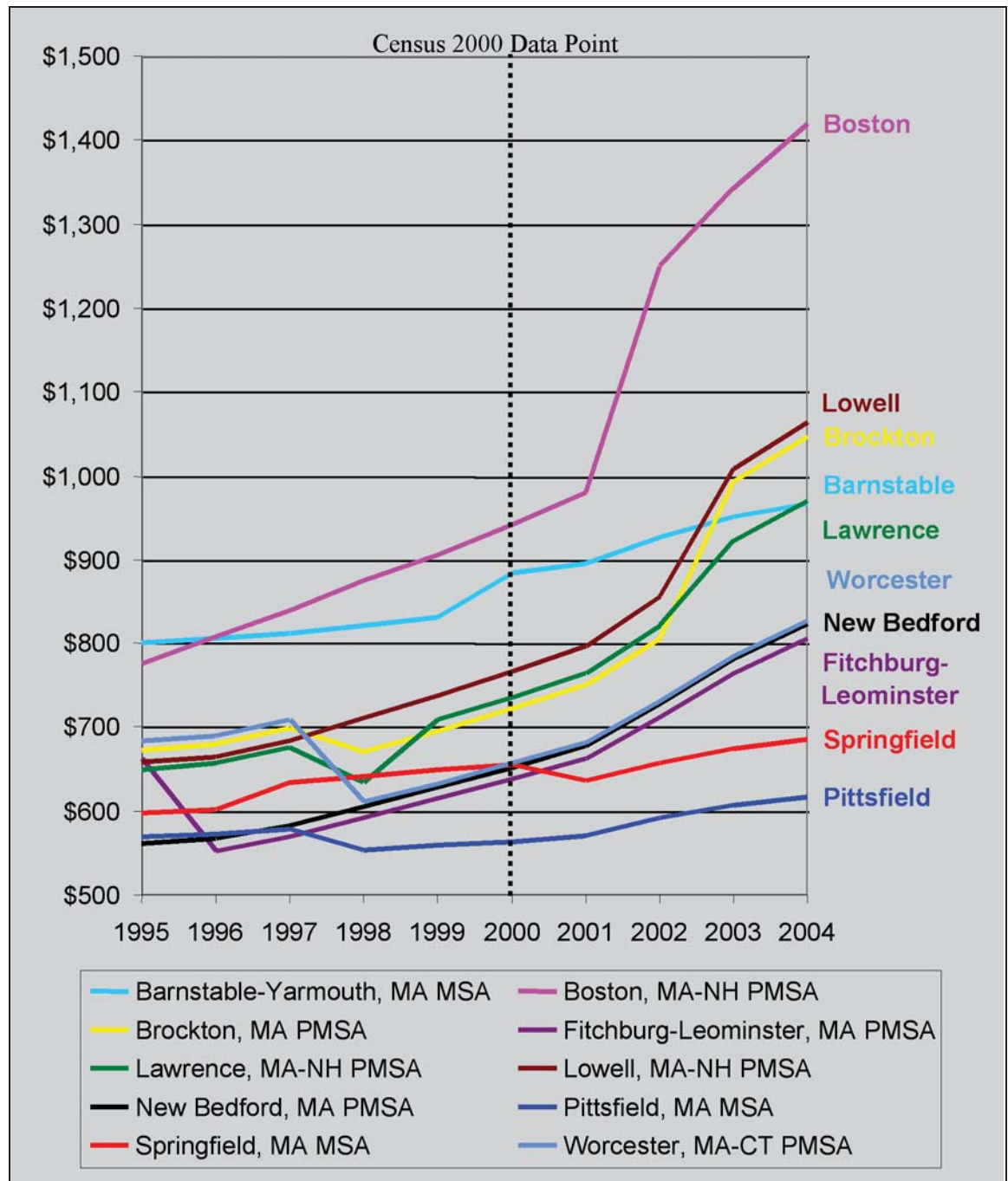


Figure 3. Fair Market Rent Values for Massachusetts MSAs, FY 1985–2004. Source: U. S. Dept. of Housing and Urban Development, Fair Market Rent Data.

Using another measure of affordability for renters, the “housing wage,” in 2003 61 percent of all renters in Massachusetts could not afford to rent a two-bedroom apartment at the HUD fair market rent. The housing-wage calculation considers both the cost of rent and the cost of items necessary to live, such as food, clothing, and transportation. The end result is an estimate of the cost of living for a household that is converted directly into the minimum salary that would be required to meet those costs. This

method is employed by the National Low Income Housing Coalition in an annual report that reports housing-wage calculations for the nation, the fifty states, and other selected geographic areas. The group's 2003 report identified Massachusetts as the most expensive state in the nation in which to rent a home. They estimated that, given the prevailing cost of living, renting a two-bedroom apartment at the fair market rent calculated by HUD would require a single full-time worker to earn \$22.40 per hour, or to work 133 hours per week at the federal minimum wage. Table 1 shows the NLIHC data by Massachusetts MSAs.

Table 1. 2003 Housing Wage Data for Massachusetts and Its MSAs

<i>State and MSA</i>	<i>Median renter annual income</i>	<i>Income needed to afford 2BR FMR as percent of median renter income</i>	<i>Percent of renters unable to afford 2BR FMR</i>	<i>Housing wage for 2 BR FMR</i>
Massachusetts Total	\$36,194	129	61	\$22.40
Barnstable–Yarmouth, MA	\$31,440	123	59	\$18.60
Boston, MA–NH	\$41,148	138	64	\$27.29
Brockton, MA	\$32,574	128	61	\$20.12
Fitchburg–Leominster, MA	\$31,214	103	50	\$15.48
Lawrence, MA–NH	\$33,312	117	57	\$18.67
Lowell, MA–NH	\$37,175	115	54	\$20.48
New Bedford, MA	\$23,066	143	67	\$15.83
Pittsfield, MA	\$25,902	95	46	\$11.87
Providence–Fall River— Warwick, RI–MA	\$26,382	103	50	\$13.04
Springfield, MA	\$25,716	107	52	\$13.19
Worcester, MA–CT	\$32,229	103	50	\$15.90

Source: National Low Income Housing Coalition, Out of Reach 2003 (Washington, DC: National Low Income Housing Coalition).

Income and Home Price Growth

One of the factors that has allowed housing prices to increase as significantly as they have in Massachusetts over the last two decades is the increase in household income over that time. The median household income in 1999 in Massachusetts, as reported by the 2000 decennial census, was \$50,502 per year, significantly higher than the \$41,994 of the nation as a whole. There was an even greater difference between the median family⁷ incomes of the Commonwealth and the United States, which in 1999 were \$61,664 and \$50,046, respectively.

This relatively large income gap between Massachusetts and the nation is a fairly recent development. After adjusting for inflation using 1999 dollars, the 1979 household income as reported by the Census Bureau was \$39,568 for Massachusetts and \$37,915 for the nation, a relatively small difference. Another standard measure, the income of a four-person family, shows that there has been a yearly divergence in incomes that roughly tracks increases in home prices (see Figure 4, page 8). Significantly, the decline in

income in the early 1990s roughly parallels the declining housing prices in Massachusetts during that time. Research by Randy Albelda and Marlene Kim at UMass/Boston has shown that the earnings of married-couple households both with and without children consistently increased from 1979 to 1999, while other household types have seen less consistent increases, with many showing decreases from 1988 to 1999.⁸

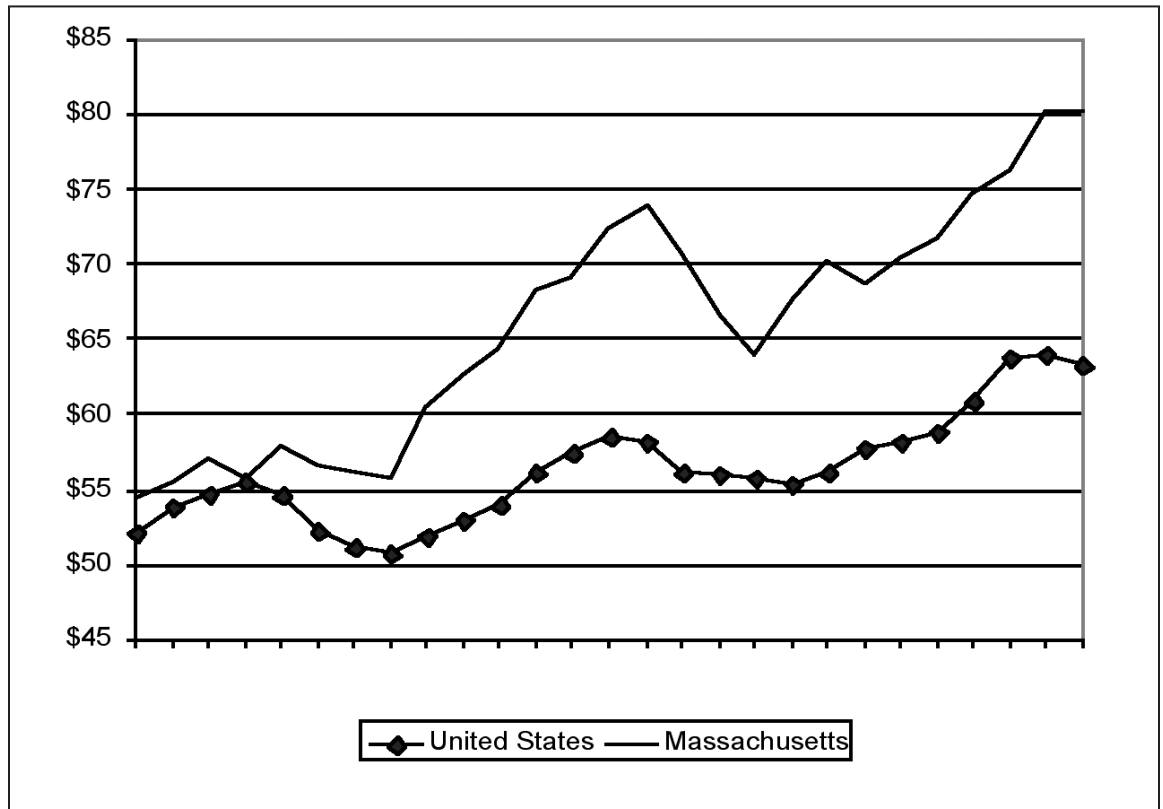


Figure 4. Median Income for Four-Person Families, 1975–2000. Adjusted for inflation, \$ = 2001. Source: U.S. Bureau of the Census, Current Population Survey 1974–2000

As housing prices increased, so did median incomes—in part because of more wage earners in each family, and more hours worked by wage earners. Significant changes have occurred in the income distribution in Massachusetts in recent years, including changes in the number of income earners and hours of work that are required of many Massachusetts families in order to earn these higher incomes.

According to a recent study, household income inequality increased between 1979 and 1999 for every household income level.⁹ In addition, the share of the total amount of household income going to the highest quintile of households increased from 45 percent to almost 50 percent, with every other quintile losing share. Massachusetts now ranks in the top ten states for income inequality in all income levels.¹⁰

This is shown in the number of households that make less than the median family income. The median family income for all family types in 1999 was \$61,664, a very small increase over the inflation-adjusted 1989 value of \$59,609. However, the number of households making less than or equal to 80 percent of this value increased by 122,811, or 72 percent of all new households formed in the last decade as measured by the Compre-

hensive Housing Affordability Strategy Data collected by HUD. This brought the number of low-income households in Massachusetts up to over 962,000. Of these, almost 365,000 such households have elderly members.

One of the reasons for the disparity in income growth between households and families is the increase in the number of families with two wage earners. According to the American Dream report, the number of married-couple families with both spouses employed in the labor force increased from 63.7 percent in 1979 to 75 percent to 1999. The median number of hours the wives in these families worked increased during that time from 728 per year (14 hours per week) to 1,560 per year (30 hours per week). By 1999, wives in families with no children worked a median of 1,924 hours per year, or 37 hours per week, the equivalent of a full-time job, while wives in families with children worked 1,248 hours per year (24 hours per week), a 200 percent increase over 1979.¹¹

The total number of hours worked in married-couple families increases in proportion to their increase in income, with families in the top quintile of earners working more than four times as many total hours as families in the bottom quintile. So while, overall, income in Massachusetts appears to have risen in concert with home prices, it is clear that families with higher incomes have had to work harder and harder to keep up with rising costs, while lower-income families have continued to fall further and further behind.

2

Changes in Housing Supply

THE INTERPLAY BETWEEN population and household growth and the increase in actual numbers of housing units explains much of the growth in housing prices during the 1990s. According to the U.S. Bureau of the Census, the population of the Commonwealth grew only 6 percent between 1990 and 2000, compared to 13 percent for the nation as a whole. The number of households in Massachusetts increased a little less than 9 percent, versus 15 percent nationally. However, in that time period, the number of housing units in Massachusetts increased only 6 percent, whereas the nation saw growth of more than 13 percent, roughly equal to the national rate of population growth. If housing-unit growth in Massachusetts had matched new-household growth from 1990 to 2000, the Commonwealth would have added approximately 70,000 more housing units than it did. Changes in the composition of the average Massachusetts household have had an indirect effect on the availability and affordability of housing across the Commonwealth.

Changing Household Sizes and Composition

The population of Massachusetts has increased over the last twenty-plus years, albeit more slowly than that of the United States as a whole. But the average size of a household in Massachusetts is shrinking: Fewer people are housed per housing unit, and the demand for new housing is less and less related to raw population growth. Since 1980, Massachusetts has added about 612,000 people (11 percent) to its population (6 percent since 1990). During this same time, however, Massachusetts added over 412,000 households, or more than 20 percent (9 percent since 1990).

By far the largest increase in household type has been the single-person household, followed closely by the two-person household. All larger household sizes have either increased very slowly or have decreased (see Figure 5, page 11). While the two-person household remains the most prevalent household in Massachusetts, the growth in single-person households suggests that this situation may change in the future, further increasing the demand for housing across the Commonwealth.

As this trend would suggest, over the past two decades the percentage of households with children in Massachusetts has steadily declined. In 1980, over 35 percent of all households contained a householder (either a married couple, male head, or female head) who resided with their own children. By 2000, this had decreased to 31 percent. However, this figure somewhat understates the presence of children and their families in Massachusetts's households.

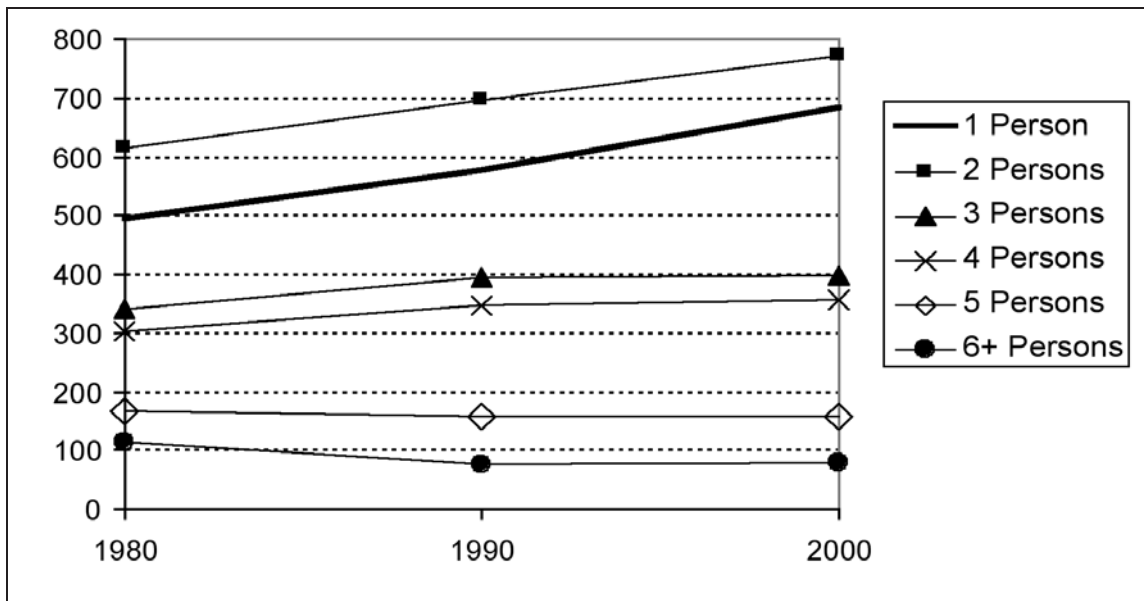


Figure 5. Change in Number of Households by Size, 1980–2000. Source: U.S. Bureau of the Census, Decennial Census 1980–2000

Increase in Families Doubling Up

Over the past two decades, there has been a marked increase in the number of reported subfamilies living in Massachusetts, or multiple families residing in a single housing unit. Most dramatic are the figures about children living in subfamilies: in 1980, there were only 8,885, but in 2000 there were 52,203, an increase of 488 percent.

In 1980, there were 26,685 subfamilies in Massachusetts, representing 1.8 percent of all family households. By 1990 there were 46,028 subfamilies (3 percent of all family households). By 2000, this number had increased again, to 52,008 subfamilies (3.3 percent). The number of people living in subfamilies also increased substantially, from 66,000 in 1980 to 125,000 in 2000. While many families do choose to live together under one roof for reasons other than monetary ones, the major increases in subfamily living arrangements over the last twenty years both in Massachusetts and nationally occurred in tandem with increases in home prices. Many people living in subfamilies could be thought of as the “hidden homeless,” people who, without family support, could be living on the street. The growing numbers of people and families sharing living quarters represent huge adjustments that more and more Massachusetts residents and their children have been forced to make to find a place to live in the Commonwealth.

A Lack of New Housing Construction

Between the 1980 and 1990 decennial census, the Commonwealth added 331,000 housing units. From 1990 to 2000, however, the number of housing units increased by only 149,000, the majority of which were single-family, detached housing units. In other words, the number of additional housing units added to the supply in the 1990s was 55 percent less than the number added in the 1980s.

The number of single-family, detached housing units grew much faster in the 1990s than in the 1980s. In the 1980s, 98,734 single-family housing units were added, as measured by the 1990 decennial census. In the 1990s another 142,291 housing units were added.¹² This increase of almost 44,000 units reflected the only increase in housing-unit type from 1990 to 2000. Single-family attached units and units in multifamily buildings were added at a much lower rate from 1990 to 2000. This lack of multifamily and single-family, attached housing can be seen in occupancy statistics. While there were only 149,278 additional housing units from 1990 to 2000, there were 196,470 additional households, meaning that there was a deficit of over 47,000 housing units.

Most of this mismatch occurred in multifamily housing. In total, there were 167,000 new households occupying 157,000 new single-family housing units, which reduced the supply of vacant single-family detached and attached housing by only 10,000 units. However, there were almost 51,000 new multifamily households occupying only 17,000 additional multifamily units, a deficit of over 33,000 multifamily housing units. Unfortunately, this deficit in multifamily units was not just because there was a lack of new construction.

From 1990 to 2000, while there was some creation of new multifamily units for three-to-four families and developments for fifty or more families, there was a significant loss of two-family, five-to-nine-family, and ten-to-nineteen-family structures. In other words, 37,563 new multifamily units were created in the 1990s, but 20,236 existing units were lost. Table 2 shows the details of these changes by tenure and housing-unit type.

Table 2. Change in Occupancy Status (Tenure) by Units in Structure, 1990–2000

<i>Units in Structure</i>	<i>Owner-Occupied Change</i>	<i>Renter-Occupied Change</i>	<i>Total Change</i>	<i>Change in Units</i>
1 (Detached)	141,812	7,268	149,080	142,291
1 (Attached)	15,064	3,020	18,084	14,585
2	3,382	(1,939)	1,443	(1,983)
3 or 4	6,082	5,845	11,927	5,352
5–9	5,995	(3,274)	2,721	(3,640)
10–19	1,863	(7,677)	(5,814)	(13,725)
20–49	3,097	1,897	4,994	(888)
50 or more	8,002	27,268	35,270	32,211
Mobile home	83	677	760	1
Other (1990)				
Boat/RV (2000)	(8,665)*	(13,330)*	(21,995)*	(24,926)*
Multifamily	28,421	22,120	50,541	17,327
Total	176,715	19,755	196,470	149,278

*A definition change from 1990 to 2000 makes real comparison impossible.

Source: U.S. Bureau of the Census, Decennial Census 1990–2000

Table 2 also shows the homeownership levels of all types of housing units in 1990 and 2000. There were significant losses in the number of certain sizes of rented multifamily units from 1990 to 2000, as compared to modest increases in owner-occupied units. This illustrates a recent trend in Massachusetts homeownership. While overall most

multifamily units are rented, in Massachusetts an increasing percentage of multifamily units are owner occupied.

In 2000, Massachusetts had the sixth highest level of owner occupancy of units in structures of five or more units, with a 14.4 percent owner-occupancy rate, higher than the national average of 11.1 percent. This reflects both the prevalence and growing popularity of condominiums in the Commonwealth with homeowners—as well as the lack of housing alternatives for persons who wish to purchase their own homes. Because of the low construction rate for new multifamily properties, some of these condominium units are actually conversions from rental housing, which further decreases the supply of rental housing for those who need it. The striking increase in condominiums as a type of housing—in the nation, and especially in Massachusetts—is shown in Figure 6.

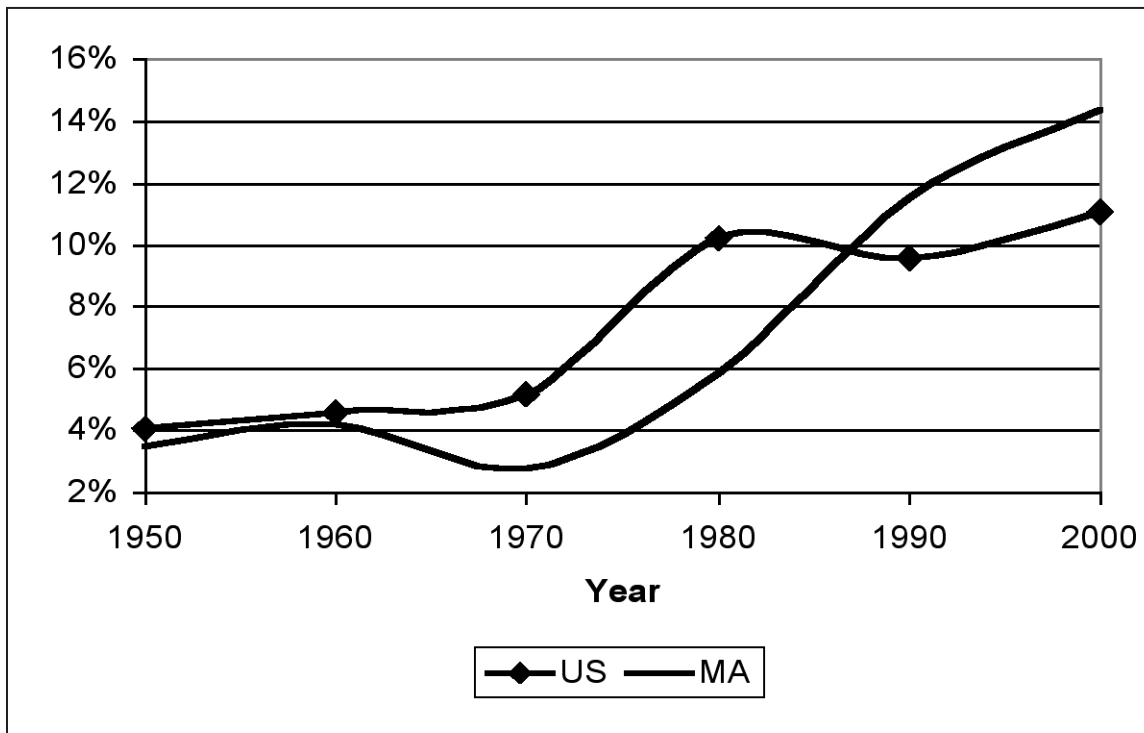


Figure 6. Rates of Ownership in Structures of More Than Five Units, 1950–2000. *Source:* U.S. Bureau of the Census, Decennial Census 1950–2000

One of the reasons for this increase in multifamily homeownership is the relative affordability of these units as compared to single-family detached housing. In Massachusetts in 2000, the average value of an owner-occupied housing unit in a building of five or more units was, on average, almost 20 percent less than the average value of a single-family detached housing unit. Regional differences are even more pronounced; in the Boston Metro region the difference was more than 25 percent less.¹³

Decreasing Vacancy Rates

Not surprisingly, the failure of housing units to grow at the same rate as new household formation resulted in a declining number of vacant housing units. Between 1990 and 2000, the number of vacant housing units in Massachusetts declined by nearly 48,000. Of the 178,000 vacant units in 2000, only 51,000, or 29 percent, of these units were available for sale or rent. The large drop in vacant rental units is particularly troubling, as these units tend to house lower-income households. The significant decline of vacant housing units available for rent during the 1990s likely contributed to the rise in the number of families sharing living quarters during this same period.

Certain types of housing units have seen larger declines in vacancy rates than other types. Overall, there were many fewer vacant multifamily properties in 2000 than in 1990. While the number of vacant single-family detached housing units fell by 6 percent between 1990 and 2000, the number of vacant units in buildings with five or more units fell by more than 43 percent. This is partly due to the lack of construction in multifamily housing from 1990 to 2000. While almost 157,000 new single-family homes were built in this time period, only 17,327 new multifamily units were added. To have kept the number of vacant multifamily housing units the same from 1990 to 2000, we estimate that over 33,000 additional units would have been needed.

Affordability Problems

The Burdens of Housing Costs: 1990–2000

THERE HAS BEEN virtually no improvement in housing-unit affordability from 1990 to 2000. Generally, a household that pays more than 30 percent of its income in housing costs is considered to be paying a burdensome amount of their income for housing. In 2000, 22 percent of all homeowners in Massachusetts had housing costs that were over this threshold. While there was little variation between the state average and the Boston Metro region, this was due mostly to the higher incomes in that region as compared to the Commonwealth as a whole.

Table 3. Affordability for Owners, 1990–2000

Region	Percentage of income spent on housing	1990		2000	
		Number	Percent	Number	Percent
Boston Metro	Less than 20	187,419	53	207,033	52
	20–24	46,260	13	57,981	15
	25–29	35,384	10	40,038	10
	30–34	24,238	7	25,571	6
	35 or more	59,116	17	67,249	17
Massachusetts	Less than 20	524,548	52	611,252	52
	20–24	138,197	14	178,705	15
	25–29	106,943	11	121,955	10
	30–34	72,368	7	76,471	6
	35 or more	166,747	17	192,836	16

Source: U.S. Bureau of the Census, 1990 and 2000 Decennial Census

All told, almost 93,000 households in the Boston Metro area and more than 269,000 households in the Commonwealth pay over 30 percent of their income for housing, an increase from 1990 of 10,000 and 30,000 households, respectively. Tables 3 and 4 (above, and on page 16) show the overall affordability breakdown for homeowners in Massachusetts and in the Boston Metro area.

Table 4. Owner-Occupied Households Paying 30 Percent or More for Housing by Mortgage-Interest Rate, 2000

Region	Percent of income spent on housing	With mortgage		No mortgage		Total	
		Number	Percent	Number	Percent	Number	Percent
Boston Metro	30–34	21,773	8	3,798	3	25,571	6
	35–39	13,365	5	2,777	2	16,142	4
	40–49	14,405	5	3,048	3	17,453	4
	50 or more	26,676	9	6,978	6	33,654	8
	30 or more	76,219	27	16,601	14	92,820	22
	All Households	283,583	N/A	114,289	N/A	397,872	N/A
Massachusetts	30–34	65,364	8	11,107	3	76,471	6
	35–39	40,351	5	8,144	2	48,495	4
	40–49	43,090	5	9,516	3	52,606	4
	50 or more	73,488	9	18,247	5	91,735	8
	30 or more	222,293	24	47,014	13	269,307	22
	All Households	847,499	N/A	333,720	N/A	1,181,219	N/A

Source: U.S. Bureau of the Census, 2000 Decennial Census

Not surprisingly, the home-owning households that pay the highest percentage of their incomes for housing make the least money. More surprisingly, a large percentage of homeowners who made around the median household income paid over 30 percent of their income for their housing. As Table 5 (page 17) shows, the vast majority of low- and very low-income homeowners (almost 132,000 households, marked in black in the table) pay more than 30 percent of their income on housing, and most of those pay more than 35 percent. Many middle-income households (green in the table) pay a burdensome amount for their housing, and even a fair amount of upper-income households spend over 30 percent of their income on housing.

In the Boston Metro area, more than 41 percent of all homeowner households making just below the median household income of \$50,515 per year pay over 30 percent for housing (marked in yellow), as do almost 28 percent of those who make just over the median income. In Massachusetts as a whole, these numbers are 37 percent and 20 percent, respectively. Statewide, this represents almost 111,000 households who make around the median household income but pay a burdensome amount for their housing. In total, more than 269,000 owner-occupied households pay a burdensome amount for their housing.

Households that have recently purchased their housing also have more affordability problems than those that have been owners for even a few years longer. Data from the 2000 U.S. Census Bureau show that homeowners in Massachusetts who purchased their home between January 1999 and March 2000 were more likely to spend over 30 percent of their household income on housing. The longer a household has owned its home, the less housing-cost burden was reported. There are many reasons for this, including increased income of older householders, but the initial price paid for the home is also a major factor (see Table 6, page 17).

Table 5. Household Income by Selected Monthly Owner Costs as a Percentage of Household Income, 1999

<i>Income per year</i>	<i>Percent of income spent on housing</i>	<i>Boston Metro percent</i>	<i>Massachusetts percent</i>
Less than \$10,000	30–34	1.0	3.4
	35 or more	97.4	92.8
\$10,000–\$19,999	30–34	11.6	10.9
	35 or more	63.8	52.8
\$20,000– \$34,999	30–34	6.7	7.1
	35 or more	38.4	35.6
\$35,000–\$49,999	30–34	9.7	11.4
	35 or more	31.7	25.1
\$50,000–\$74,999	30–34	11.9	9.5
	35 or more	15.8	10.5
\$75,000–\$99,999	30–34	6.1	4.6
	35 or more	6.1	3.8
\$100,000–\$149,999	30–34	3.2	2.3
	35 or more	3.2	2.1
\$150,000 or more	30–34	1.0	0.8
	35 or more	0.9	0.6

Source: U.S. Bureau of the Census, 1990 and 2000 Decennial Census.

Table 6. Affordability Level by Year Moved into Home, 2000 (Owner-Occupied Householders Ages 25–64)

<i>Percent of Income Spent on Housing</i>	<i>1999–2000</i>	<i>1995–1998</i>	<i>1990–1994</i>	<i>1989 or earlier</i>	<i>Total</i>
30 or more	8.3	7.1	7.3	5.6	6.7
35 or more	12.1	9.5	9.4	7.6	9.0
50 or more	10.4	7.5	7.1	7.7	7.8
Total	30.7	24.1	23.7	20.9	23.5

Source: U.S. Bureau of the Census, 2000 Decennial Census, Public Use Microdata Sample, 1 Percent Sample

Renter-Occupied Housing Affordability, 1990–2000

A much higher percentage of renters than owners pay a burdensome amount for their housing in Massachusetts. In 2000, 39 percent of all renters paid 30 percent or more of their household income in rent, and 18 percent paid 50 percent or more. These percentages were slightly higher in the Boston Metro area. In all, there were almost 339,000 rental households that paid over 30 percent of their income for their housing in 2000. This is an improvement over 1990, when 358,000 renter households paid over 30 percent for their housing, though most of the drop in overpaying households occurred outside the Boston Metro area. Unfortunately, these statistics do not take into account the massive jump in rental costs that has occurred in some parts of the Commonwealth since 2000, as shown in Figure 3 (above, page 6). Table 7 (page 18) shows the affordability breakdown for all renters for 1990 and 2000, and Table 8 (page 18) shows data on those paying extreme amounts on their rental housing in 2000.

Table 7. Affordability for Renters, 1990 and 2000

Region	Percent of income spent on housing	1990		2000	
		Number	Percent	Number	Percent
Boston Metro	Less than 20	126,499	30	148,303	34
	20–24	67,891	16	58,302	13
	25–29	56,996	13	55,038	13
	30–34	39,116	9	36,659	8
	35 or more	137,775	32	135,972	31
	Total	428,277	100	434,274	100
Massachusetts	Less than 20	253,078	29	309,118	35
	20–24	139,809	16	116,690	13
	25–29	116,494	13	109,861	13
	30–34	76,843	9	71,917	8
	35 or more	281,117	32	266,864	31
	Total	867,341	100	874,450	100

Source: U.S. Bureau of the Census, 1990 and 2000 Decennial Census.

Table 8. Renters Paying More Than 30 Percent of Household Income, 2000

Region	Percent of income spent on housing	Number of renter households	Percent
Boston Metro	30–34	36,659	8
	35–39	24,142	6
	40–49	30,724	7
	50 or more	81,106	19
	30 or more	172,631	40
	Total	434,274	100
Massachusetts	30–34	71,917	8
	35–39	46,615	5
	40–49	60,076	7
	50 or more	160,173	18
	30 or more	338,781	39
	Total	874,450	100

Source: U.S. Bureau of the Census, 1990 and 2000 Decennial Census

Renting a home in 2000 was somewhat more affordable for middle- and upper-income households, however. As Table 9 (page 19) shows, only about 18 percent of renter households earning slightly less than the median income (\$35 to \$50 thousand) in Massachusetts as a whole paid a burdensome amount for their housing, as compared to 37 percent of homeowners in the same income bracket (as shown in Table 5, page 17). Only 6 percent of those earning just over the median household income (from \$50 to 75 thousand) paid over 30 percent, as compared to 20 percent of homeowners. Again, the vast majority of low- and very low-income households paid over 30 percent for their housing, but here also there is a difference between renters and homeowners: 78 percent of renters earning under \$10,000 per year paid over 30 percent for their housing vs. 96 percent of homeowners. This is likely due to the existence of subsidized rental housing. Even so, this represents the vast majority of renter households.

Table 9. Monthly Renter Costs as a Percentage of Household Income in 1999, by Income Level

<i>Income per year</i>	<i>Percent of income spent on housing</i>	<i>Boston Metro percent</i>	<i>Massachusetts percent</i>
Less than \$10,000	30–34	7.7	7.7
	35 or more	70.6	70.7
\$10,000–\$19,999	30–34	8.3	9.7
	35 or more	62.0	59.8
\$20,000–\$34,999	30–34	15.4	15.5
	35 or more	47.8	33.6
\$35,000–\$49,999	30–34	12.7	8.5
	35 or more	15.6	9.3
\$50,000–\$74,999	30–34	5.2	3.4
	35 or more	4.5	2.8
\$75,000–\$99,999	30–34	1.4	1.0
	35 or more	1.1	0.8
\$150,000 and over	30–34	0.7	0.5
	35 or more	0.4	0.3

Source: U.S. Bureau of the Census, 2000 Decennial Census.

Like owner-occupied households, renters who have recently moved have more affordability problems than those who have been in place for a longer period of time. The data show that renters in Massachusetts who moved between January 1999 and March 2000 were more likely to pay over the accepted limit of 30 percent of household income for housing costs, but that the trend is not as linear for renters as it is for homeowners, especially for households paying 35 and 50 percent of their incomes. Overall, the longer a household has rented the same home, the less housing-cost burden was reported. Like homeowners, renters may have increased their income with age and experience, but rent costs are also a major factor (see Table 10).

Table 10. Affordability Level by Year Moved into Home, 2000 (Renter Householders Ages 25–64)

<i>Percent of Income Spent on Housing</i>	<i>1999–2000</i>	<i>1995–1998</i>	<i>1990–1994</i>	<i>1989 or earlier</i>	<i>Total</i>
30% or more	8.0	6.8	5.3	5.1	6.7
35% or more	10.8	9.8	10.2	8.2	10.0
50% or more	16.4	13.1	14.5	15.9	14.6
Total	35.3	29.7	29.9	29.2	31.3

Source: U.S. Bureau of the Census, 2000 Decennial Census, Public Use Microdata Sample, 1 Percent Sample

4

Reasons for the Lack of Housing Construction

THERE ARE TWO MAJOR REASONS for the increase in housing prices in Massachusetts over the last twenty years. The first is the lack of new housing-unit construction, and the second is the lack of land that is available and suitable for residential development. A real shortage of land in the Greater Boston and surrounding regions forces new housing to be built further and further away from major job centers. This land shortage is exacerbated by zoning and subdivision regulations imposed by municipalities that serve to further limit the amount of land available for construction of new housing.

A Diminishing Supply of Land in Eastern Massachusetts

From 1971 to 1999 the Commonwealth lost over 302,000 acres of forested land, 81,000 acres of agricultural land, and 3,400 acres of open space. Most of this land, over 309,000 acres, was used to build housing. A simple estimate of the number of new units per acre shows that, from 1971 to 1985, every acre of land on which new, occupied, single-family detached or attached housing units sat contained about 2.2 units.¹⁴ In other words, each occupied unit built during that time used up an average of almost half an acre of land. Multifamily housing units (any unit in a structure holding two or more units) were built at an average density of 8.3 units per acre, or 0.12 acres per unit.

From 1985 to 2000, these ratios changed significantly. Single-family housing was built at a density of 1.3 units per acre of land used, while an acre of land used for new multifamily housing contained 18.2 housing units. While these estimates are rough, they demonstrate that more acreage is being used to build less single-family housing, and that multifamily housing is generally being built at much higher densities. This is likely because more of the single-family housing built in the 1985–2000 period was not attached (i.e., town-house or row-house style) and that most of the multifamily units built from the late 1980s to today have been in structures of fifty or more units. These data are shown in Table 11 (page 21).

Land-use statistics show that the eastern part of the Commonwealth is becoming built out. The Executive Office of Environmental Affairs has created build-out analyses for each city and town in Massachusetts to assist in planning under the Community Preservation Act. Data for each town was aggregated into special EOEAs whose definitions are different than those used in the rest of this report. These built-out analyses show that, of the remaining undeveloped land in the Boston Metropolitan region, only about 12 percent is suitable for development. The surrounding Northeast and Interstate 495 regions have only 23 and 29 percent developable land left, respectively (see Figure 7, page 21).

Table 11. Acreage Used 1971–1999 and Occupied Housing Units Built 1970–2000

	<i>Land used for multifamily or high-density housing</i>	<i>Land used for medium- to low-density housing (single-family units)</i>	<i>Total</i>
Land used for new housing, 1971-85	12,355	118,074	130,428
New housing built, 1970–84 (est.)	102,965	255,023	357,988
New units built per acre used, 1971–85 (est.)	8.3	2.2	2.7
Land used for new housing, 1985–99	10,240	168,395	178,635
New housing built, 1985–2000 (est.)	186,170	226,857	413,027
New units built per acre used, 1985–99 (est.)	18.2	1.3	2.3
Total land used for new housing, 1971–99	22,595	286,468	309,063
Total new housing built, 1970–00 (est.)	289,135	481,880	771,015
New units built per acre used, 1971–99 (est.)	12.8	1.7	2.5

Source: Mass. GIS Land Use Summary Statistics, U.S. Census Bureau 2000 Decennial Census

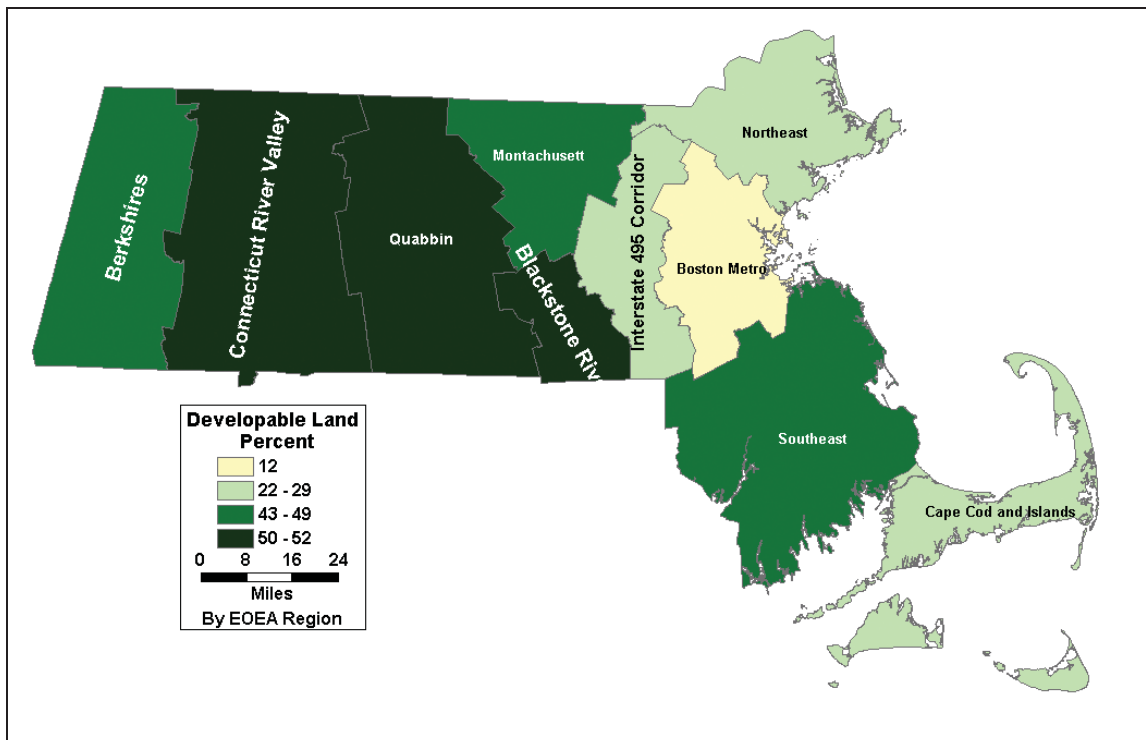


Figure 7. Developable Land by Region, 2001. Source: Executive Office of Environmental -Affairs

With the exception of the Cape Cod Region, the further one moves from Boston, the more developable land is available. Comparing the map in Figure 7 with the map in Figure 2 (page 5) shows that the towns where housing has become more expensive than the median family income can afford are mostly located in areas where there is the least available land.

Impact of Local Regulations

Many federal and state policies aim to assist first-time homebuyers and low- and moderate-income families. These policies affect both sides of the market, supply and demand, and attempt to achieve equilibrium between them. Demand-side policies subsidize low-income renters and underwrite mortgage instruments that would not be available in the private market, while supply-side policies may offer subsidies for the construction or renovation of low-income housing. However, the level of government that has perhaps the greatest effect on housing construction is the local level.

Many local government policies restrict the amount of available developable land. These kinds of policies can severely affect housing development. A detailed analysis by the Executive Office of Environmental Affairs of sixteen communities in the Commonwealth indicates that the density allowed for new residential development by current zoning regulations is on average half of the existing residential density.¹⁵ Many municipalities have adopted zoning ordinances and bylaws, such as large minimum lot sizes and low-density building requirements that require much less efficient use of existing, expensive land for new development, which drives up the cost of new housing units. The stated reasons for local governments' reduction of allowed density levels are often that new housing may change the character of a city or town; generate increased traffic congestion and pollution, or alter the value of existing property. There are also fears that new residential development may translate into additional municipal costs: for new roads, sewers, public safety, and especially education.

Traditional fiscal-impact analysis tools tell municipalities that the property-tax revenues generated by new development cannot cover its costs. However, a study by the UMass Donahue Institute for CHAPA in early 2003 suggests that traditional methods used to calculate fiscal impacts are not very reliable, and that growth does not always have a negative impact on municipal budgets.¹⁶ However, it also showed that municipalities obtain the vast majority of their revenues from property taxes and state aid, and that the largest single expense that most municipalities face is education, suggesting that limiting the number of children that can move into a city or town is often the motivating factor in many new local land-use regulations.

An example of this is the emphasis on “over-55” development that can be found in many municipalities—housing that is age restricted to people who are 55 years or older. This is touted as a way of creating housing with a “significant positive impact” on municipal finances.¹⁷ Over-55 development is seen as having a “positive impact” specifically because it is guaranteed not to bring more children into the school system, and is expected to generate a “tax surplus” on each over-55 restricted home.¹⁸ Overall, this fiscal engineering of land use has resulted in what one legislator has called “vasectomy zoning” that excludes children from new development.¹⁹ Unfortunately, the inconsistent levels of state aid to communities since the passage of Proposition 2½ (as well as Proposition 2½ itself) has added to municipal anxiety about where the long-term funding for education and other services is going to come from.²⁰

Another recent study suggests that restrictive building codes and environmental regulations created and enforced by local governments may be restricting housing development. Examples of such codes include septic-system standards that are stricter than the already strict state regulations, local building inspectors who use local standards instead of uniform codes, and local regulations limiting the number of building permits

that can be issued in a certain time frame to control growth. In addition, many regulations issued by the Commonwealth itself can be contradictory and are issued by overlapping authorities who have little contact with one another. These restrictions can contribute to the high cost of housing by raising the cost of development and can add to the restrictions on housing supply by controlling its timing. While there are legitimate reasons for most local decisions on permit issuance, building codes and environmental regulation, their overuse—and occasionally their misuse—can generate higher development costs for new housing.

With today's level of government intervention, the current housing market is not producing new housing for the very poor, but it is producing some housing that is affordable to people with low to moderate incomes. However, much low- and moderate-income housing comes not from new construction but from the existing housing stock, which is freed as owners trade up to new houses. When this equation breaks down because no new stock is added, the consequence is that the existing stock does not depreciate and is not left vacant for new residents. Unfortunately, current land-use and building regulations are contributing to this breakdown, as is the over-reliance on certain types of revenue by municipal governments.

Where the New Houses Are Being Built

One of the problems that has been noted in Massachusetts is suburban sprawl, or the spread of low-density development away from urban areas. Statistics on the development of land show that more land is being used to build fewer houses. Research suggests that this is due to land-use regulations designed to reduce municipal fiscal burdens. One major factor in sprawl is the creation of bedroom communities where workers live and from where they then commute to jobs in other communities. A measure of this behavior can be seen in the jobs–housing balance, the ratio of jobs to households in a community. Communities with fewer jobs than housing units are considered to be net exporters of workers, while those with more jobs than housing units are considered to be importers. While the reality of commuting and working is more complex than this calculation can show, it is a useful measure for indicating general patterns of development.

To measure the extent of sprawl in Massachusetts, we used a simple calculation to identify the cities and towns that were the net importers and exporters of employment. Dividing the number of jobs in a community by the number of housing units yields the jobs–housing ratio for that community. In the past, a jobs–housing ratio of 1.0 was considered to be in balance, but many researchers now feel that attributing only one job to a household undercounts the local job market due to the large amount of two-earner households. A better ratio to use may be the average jobs–housing ratio for the Commonwealth as a whole, which in 2000 was 1.29 jobs per housing unit.

To make the results more clear, we subtracted the average ratio from each community's value to create a comparison to the norm, where a negative number on the map (see Figure 8, p. 24) means that local residents travel to other communities to work, a positive number means that people travel to that community to work, and zero means that the number of jobs and number of housing units in that community are in balance. This result was then mapped along with the change in year-round housing units from 1990 to 2000, shown as red dots that are scaled to illustrate the number of housing units built in that community.

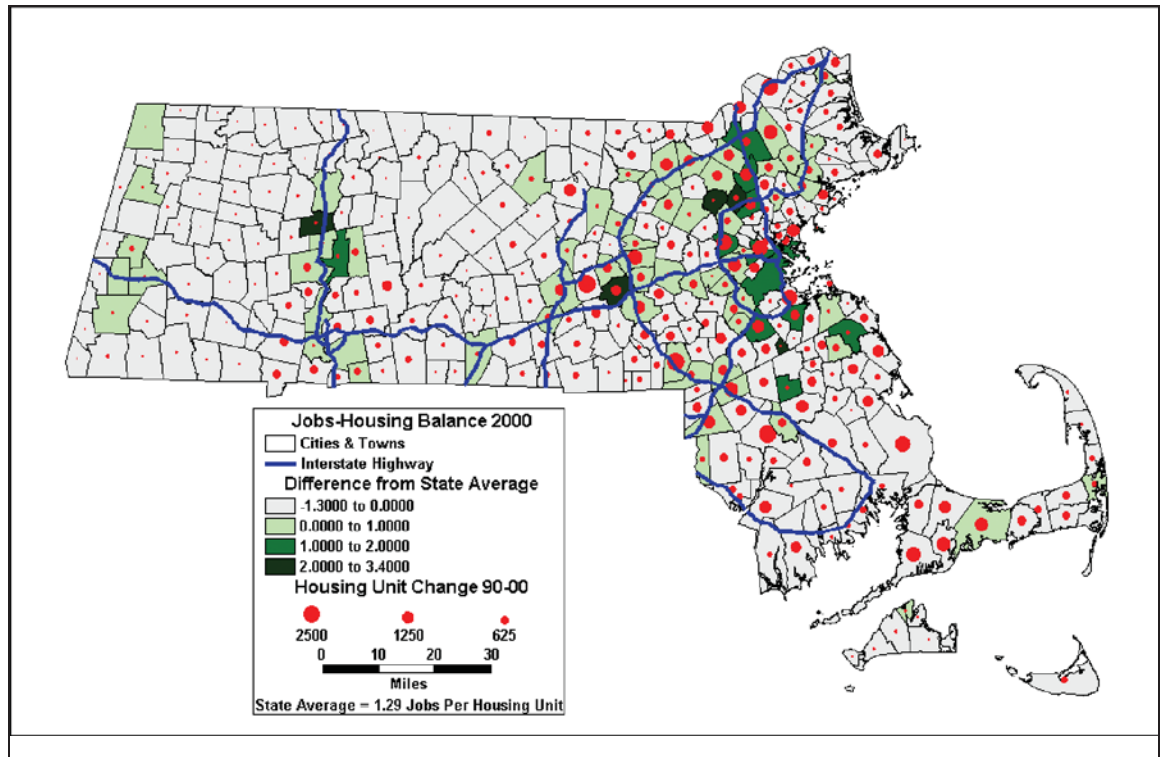


Figure 8. Job-Housing Balance, 2000, with Numerical Change in Housing Units, 1990–2000.

Source: ES-202 Data, Massachusetts Department of Employment and Training, 2000; U.S. Bureau of the Census, Decennial Census 1990–2000

This analysis shows that there was some balance between the location of jobs and the location of new housing, but that there were also many communities that seemed to be the bedroom communities of other job centers. The large number of large red dots in towns that are further from Boston shows that housing units are being built where land is more plentiful and further away from expensive Boston Metro communities. Job-housing imbalances are often largely self-correcting, and this can be seen in the amount of housing growth in towns with positive jobs-housing balances. Overall, however, this map shows that there was a great deal of housing development in many communities that are far from the job centers that likely employ their inhabitants. The score of each town on this measure can be found in the appendix to this report.

Household Outcomes in the Massachusetts Housing Market

5

THE INFORMATION IN THIS REPORT shows that there are certain types of households who are doing very well in Massachusetts. Households that purchased their homes before the recent price spiral have seen the value of their homes increase and are less likely to carry a high housing-cost burden. Even renters who had been renting the same home for more than two or three years in 2000 had a lower rent burden. Generally, higher-income renters and owners are much more likely to have housing-cost burdens lower than the 30 percent threshold that denotes a high cost burden.

But there are hundreds of thousands of households who do not fit into these categories, who either waited too long to buy a home and are now priced out of the market or who make too little money to ever consider homeownership and who must rely on the rental market and its ever-increasing rents. While the path to family wealth for all but the highest-income families is considered to be homeownership, for many lower- and middle-income and households in Massachusetts, that path is blocked.

The greatest affordability burden falls on the low-income or first-time homebuyer. Without an existing house to sell, which may have enough equity in it to fund the large down payment required to purchase a house at today's Massachusetts prices, first-time homebuyers must either use special programs that limit the cost of a new house, search for relatives who can lend or give the down payment, or wait to save enough money while paying ever-increasing rent costs and watching as home prices continue to spiral upwards, continuously out of reach. Even low-income households who own their own home may not make enough money to qualify for a mortgage, despite the equity in their current home.

As for renters, some rent because that is their preferred living situation, but of course others would rather buy but cannot afford to do so. In a recent national survey of renters who are in the market for purchased housing, done by the Mortgage Insurance Companies of America, more than half reported that the greatest obstacle to purchasing a home was saving enough money for the down payment. This is true even though the vast majority of respondents (84 percent) expected to make a down payment that was less than the traditional 20 percent of the value of the new home. While some households receive down-payment assistance from family or other sources, around 80 percent of all first-time home-buying households obtain their down payment solely from their own savings. So, those that do wish to own in Massachusetts have to both save enough money for a down payment and be able to afford a monthly mortgage payment that today could be quite high.

Citizens' Housing and Planning Association (CHAPA) and the Massachusetts Housing Partnership (MHP), the sponsors of this report, have calculated an affordability index that compares the median income of a community to the median home price of that community (see Figure 9). Most housing experts feel that a household that earns the median income should be able to afford a home that is priced at the median home value. However, in Massachusetts this is not possible in many communities. Figure 9 maps the communities where a family earning the median income will not be able to afford a home priced at the median home sales price. With a few exceptions, the towns with the worst affordability problems are in Eastern Massachusetts.

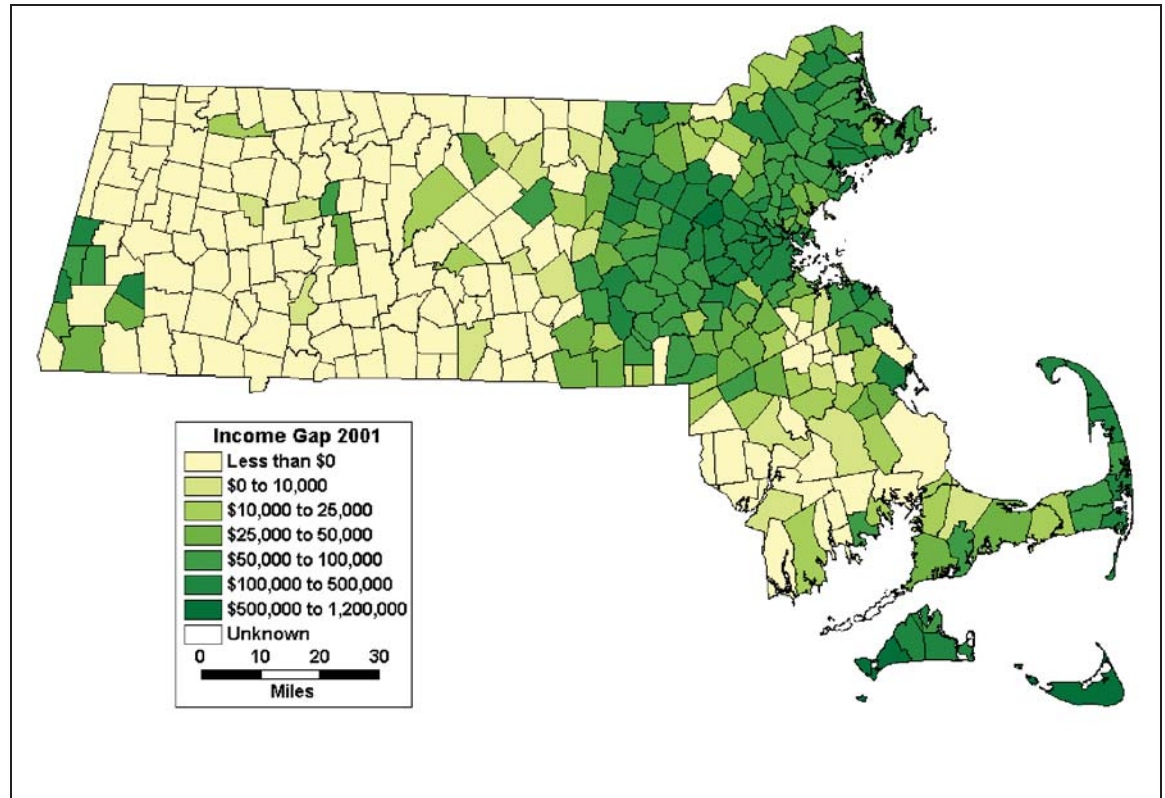


Figure 9. Median Income vs. Median Home Price, 2001. Source: Citizens' Housing and Planning Association, 2001.

The high cost of a home forces first-time homebuyers in Eastern Massachusetts to make hard choices, such as paying more than they should for a home and placing stress on their household finances, moving farther from the Boston Metro area and possibly having a long commute to and from work, or not purchasing a home at all.

Findings and Conclusions

THE CURRENT HOUSING MARKET in Massachusetts has created both winners and losers. The winners are the middle-income and upper-income households who entered the Eastern Massachusetts market previous to the recent cost run-up in the past three or four years, as they have generally seen the value of their homes increase substantially, gaining them additional equity in their homes. These winners have also been able to refinance their homes at lower interest rates, further lowering their cost of ownership. Households in the western part of the state could also be considered “winners” in a sense, because they have not been exposed to the same level of price increase and therefore do not generally have the same types of housing affordability problems.

Many people have been left behind in the current system. Among them are the very poor and low-income families who cannot ever expect to afford a home in Massachusetts and whose rent burden keeps increasing, even in places like Brockton and Lowell that have traditionally been affordable places for low-income families to live. Others left behind include young families just starting out, who cannot afford to start a new life in Massachusetts by purchasing a starter home and who must either rent expensive apartments in the few cities and towns that allow them, or migrate to other parts of the country where living expenses are lower. In Eastern Massachusetts, there are many more families left behind, because even earning the median income does not allow a household to purchase a median-priced house, locking more than half of all households out of the housing market.

Still others left behind are families who, to be able to afford a home, move to towns that are further and further away from job centers, raising their commuting times and reducing their time at home with their families. The high cost of housing requires the proliferation of families with two wage earners just to pay the bills, further affecting family life. And, ever-increasing home and land costs close to Boston force development further and further out, increasing automobile traffic, forcing more roads to be built and maintained, destroying more forests and farmland, and changing the character of many towns from rural hamlets to bedroom communities. In essence, the housing problems of the east are being exported west. And, in a sense, all of Massachusetts loses, because the increasing costs of living here drives many talented people away and makes companies think twice about locating (or remaining) here.

The lack of housing construction, especially multifamily and high density housing, has driven the cost of an existing house to unmanageable levels. Local restrictions on certain types of development have contributed to this, as has the lack of developable land in the eastern part of the state. The reasons behind the adoption of more restrictive land use policies are complex, but the end result is that there is not enough housing to meet demand. This “breaks” the housing market’s pricing mechanism, as the new units that

often attract many buyers do not exist, and therefore the price of existing units is bid up to a higher-than-normal level. The construction of more multifamily and/or more densely built single-family units would use less expensive land and make each unit cheaper to buy. However, the fear that many municipalities have about the effect that this development will have on their finances causes it to be strongly resisted.

Notes

1. MassINC and Princeton Survey Research Associates, *Pursuit of Happiness*.
2. Andrew Sum, Ishwar Khatiwada, and Mykhaylo Trub'sky, *Home Ownership in Massachusetts: A New Assessment* (Boston: MassINC, 2000), [www.massinc.org/publications/reports/Policy Brief3/policy_brief3.html](http://www.massinc.org/publications/reports/Policy%20Brief3/policy_brief3.html).
3. Office of Federal Housing Enterprise Oversight, State index data, Second Quarter 2003.
4. National Low Income Housing Coalition, *Out of Reach 2003: America's Growing Wage–Rent Disparity* (Washington, D.C.: National Low Income Housing Coalition, 2003).
5. Calculated using the Current Price Index, All Urban Consumers, U.S., All items, 1982–84 = 100.
6. Today's low mortgage rates have created a situation where the same monthly payment will pay for a higher-priced house. A household that can afford to spend \$1,000 per month on a mortgage could borrow \$74,500 with a 30-year fixed mortgage at 16 percent interest (or 1981 rates), or \$167,000 at 6 percent interest (or today's rates). In other words, excluding the down payment (which would be higher on a more expensive house) the real (inflation-adjusted) price of a home today could be 2.24 times higher than in 1981 without affecting the ability of a family to pay for it.
7. According to the technical documentation for the 2000 Census of Population and Housing published by the U.S. Census Bureau, a household includes all of the people who occupy a housing unit, whether they are related or not, whereas a family is made up of a householder and one or more other people living with that person who is or are related by birth, marriage, or adoption. In other words, a family is a type of household, but not all households are families.
8. *A Tale of Two Decades: Changes in Work and Family in Massachusetts, 1979–1999* (Boston: University of Massachusetts Donahue Institute, 2002).
9. Andrew Sum, Paul Harrington, Neeta Fogg, Ishwar Khatiwada, Mykhaylo Trub'sky, and Sheila Palma, *The State of the American Dream in Massachusetts, 2002* (Boston: Center for Labor Market Studies/Massachusetts Institute for a New Commonwealth, 2002), 125.
10. *Ibid.*, 126.
11. *Ibid.*, 115–17.
12. From 1990 to 2000, there was a definition change that may affect the number of housing units measured in different categories. In 1990, there was a catch-all “other” category that contained 22,303 housing units. In 2000, this category was narrowed by adding a specific category labeled “Boat, RV, Van, etc.” that counted only 308 units. Clearly, the units counted as “other” in 1990 did not disappear, but were reclassified in 2000 as other types of units. Unfortunately, it is not possible to know what types of units those were.
13. It should be noted that two-thirds of all multifamily housing is in the Boston Metro region, which raises the value of the overall state average for this type of housing, due to that region's high costs.
14. Data for year structure built by unit type was taken from Census Summary File 3, Table HCT6, which only tracks occupied housing units. Therefore, adding vacant housing units would change the numbers somewhat, but would likely not change the ratios between single-family and multifamily land consumption. As the census only reports homes built in the 1980s as being built from 1980 to 1989, this data was derived by calculating the percentage of all housing built from 1980 to 1984 from the 1990 decennial census (which was 40 percent) and applying it to the data in Census 2000 SF3 Table HCT6.
15. Ken Ardon, Carlo DeSantis, Pamela MacLeod, Rebecca Rissman, and John Simon, *Bringing Down the Barriers: Changing Housing Supply Dynamics in Massachusetts* (Boston: Massachusetts Executive Office of Administration and Finance, Policy Report Series, no. 4, October 2000).

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24. *Ibid.*, 13.
25. www.micanews.com/press/fact_sheets/consumerSurvey.cfm
26. Gary Engelhardt, "Consumption, down payments, and liquidity constraints," *Journal of Money, Credit and Banking* 28, no. 2 (May 1996): 259.
27. See Robert Nakosteen, Michael Goodman, and Dana Ansel, *Mass. Migration* (Boston, Massachusetts: Institute for a New Commonwealth, 2003).

Appendix

City/Town	Benchmarks region	Number of subfamilies, 2000	Change in number of children in subfamilies, 1980–2000	Number of households paying over 30% of income for housing, 2000	Change in no. of households paying over 30% of income for housing, 1990–2000	Percentage change in average single-family home sales price, 2001–2002	Acres of land lost to low-density housing development 1971–1999
Abington	Southeast	130	144	1,074	-64	13.9%	41
Acton	Boston Metro	104	95	1,564	-26	8.8%	1,026
Acushnet	Southeast	139	148	665	41	20.7%	509
Adams	Berkshire	43	46	962	87	3.3%	125
Agawam	Pioneer Valley	138	151	2,411	-223	13.5%	249
Alford	Berkshire	3	2	21	-4	-15.1%	312
Amesbury	Northeast	107	144	1,646	128	11.2%	211
Amherst	Pioneer Valley	72	36	3,302	-326	6.4%	513
Andover	Northeast	98	104	2,414	-72	1.8%	953
Arlington	Boston Metro	251	169	4,411	65	7.9%	0
Ashburnham	Central	67	58	371	-50	2.3%	956
Ashby	Central	32	40	189	22	-9.0%	483
Ashfield	Pioneer Valley	16	11	98	-18	-13.2%	489
Ashland	Boston Metro	83	68	1,360	246	8.0%	447
Athol	Central	79	76	1,029	-7	15.7%	524
Attleborough	Southeast	356	187	3,420	-293	16.4%	427
Auburn	Central	130	179	1,106	64	20.3%	351
Avon	Southeast	76	101	481	143	-1.4%	52
Ayer	Central	50	51	771	5	21.3%	113
Barnstable	Cape/Islands	323	323	5,741	-20	14.5%	4,700
Barre	Central	32	53	367	122	7.2%	772
Becket	Berkshire	2	-	127	3	14.2%	1,003
Bedford	Boston Metro	115	21	858	-66	12.4%	-109
Belchertown	Pioneer Valley	50	43	1,012	209	18.5%	2,196
Bellingham	Boston Metro	176	95	1,024	-151	22.8%	462
Belmont	Boston Metro	67	-15	2,210	25	7.0%	36
Berkley	Southeast	51	6	343	43	9.5%	1,083
Berlin	Central	24	25	211	74	-6.8%	426
Bernardston	Pioneer Valley	25	24	137	-11	17.9%	414
Beverly	Northeast	344	256	3,918	-203	4.7%	204
Billerica	Northeast	437	314	2,868	244	8.5%	296
Blackstone	Central	33	28	638	-5	5.4%	570
Blandford	Pioneer Valley	6	9	72	10	9.8%	206
Bolton	Boston Metro	28	13	310	98	-7.4%	1,037
Boston	Boston Metro	6,221	6,141	73,076	-2,788	1.3%	-4
Bourne	Cape/Islands	137	113	1,975	298	9.6%	706
Boxborough	Boston Metro	4	8	299	45	4.4%	726
Boxford	Northeast	28	2	436	19	10.2%	1,842

<i>City/Town</i>	<i>Benchmarks region</i>	<i>Number of subfamilies, 2000</i>	<i>Change in number of children in subfamilies, 1980–2000</i>	<i>Number of households paying over 30% of income for housing, 2000</i>	<i>Change in no. of households paying over 30% of income for housing, 1990–2000</i>	<i>Percentage change in average single-family home sales price, 2001–2002</i>	<i>Acres of land lost to low-density housing development 1971–1999</i>
Boylston	Central	14	8	243	5	6.9%	631
Braintree	Boston Metro	337	244	2,743	254	10.2%	7
Brewster	Cape/Islands	27	47	993	-5	13.3%	2,069
Bridgewater	Southeast	217	106	1,546	-52	9.2%	1,084
Brimfield	Pioneer Valley	20	28	208	42	-2.2%	606
Brockton	Southeast	1,268	1,365	9,875	-941	19.1%	35
Brookfield	Central	0	-	193	-18	25.5%	375
Brookline	Boston Metro	239	73	6,701	671	10.7%	9
Buckland	Pioneer Valley	30	20	122	-7	-9.1%	183
Burlington	Boston Metro	255	164	1,736	92	11.9%	60
Cambridge	Boston Metro	490	361	13,088	2,886	-0.2%	0
Canton	Boston Metro	147	123	2,002	783	11.4%	589
Carlisle	Boston Metro	20	-5	344	-36	2.0%	1,206
Carver	Southeast	70	64	767	-89	13.5%	1,145
Charlemont	Pioneer Valley	6	13	114	20	3.0%	233
Charlton	Central	93	45	578	-199	17.1%	2,344
Chatham	Cape/Islands	35	23	686	-40	4.2%	-113
Chelmsford	Northeast	218	116	2,780	636	15.3%	754
Chelsea	Boston Metro	475	495	3,819	8	10.4%	0
Cheshire	Berkshire	14	9	209	0	86.6%	343
Chester	Pioneer Valley	11	10	86	8	32.0%	193
Chesterfield	Pioneer Valley	9	8	97	54	-4.4%	365
Chicopee	Pioneer Valley	379	310	5,410	697	11.7%	-30
Chilmark	Cape/Islands	3	4	82	13	7.3%	838
Clarksburg	Berkshire	17	12	115	8	10.5%	140
Clinton	Central	105	103	1,326	249	6.4%	107
Cohasset	Boston Metro	36	35	710	44	-3.3%	147
Colrain	Pioneer Valley	10	11	100	-14	14.1%	343
Concord	Boston Metro	35	36	1,286	111	4.5%	817
Conway	Pioneer Valley	14	11	112	1	-	620
Cummington	Pioneer Valley	2	2	49	0	53.6%	177
Dalton	Berkshire	18	-10	530	35	19.1%	297
Danvers	Northeast	142	49	2,216	21	9.1%	281
Dartmouth	Southeast	305	318	2,372	113	5.3%	1,918
Dedham	Boston Metro	264	252	2,161	270	14.7%	49
Deerfield	Pioneer Valley	46	86	350	-23	-11.0%	432
Dennis	Cape/Islands	95	59	1,835	171	18.8%	1,103
Dighton	Southeast	55	46	284	-160	9.9%	559
Douglas	Central	31	25	477	3	5.9%	1,688

<i>City/Town</i>	<i>Benchmarks region</i>	<i>Number of subfamilies, 2000</i>	<i>Change in number of children in subfamilies, 1980–2000</i>	<i>Number of households paying over 30% of income for housing, 2000</i>	<i>Change in no. of households paying over 30% of income for housing, 1990–2000</i>	<i>Percentage change in average single-family home sales price, 2001–2002</i>	<i>Acres of land lost to low-density housing development 1971–1999</i>
Dover	Boston Metro	29	21	369	81	-0.8%	380
Dracut	Northeast	372	311	2,040	23	11.1%	1,376
Dudley	Central	82	76	796	74	32.1%	697
Dunstable	Northeast	19	17	200	79	-4.4%	981
Duxbury	Southeast	84	78	1,104	-112	7.5%	1,555
East Bridgewater	Southeast	151	102	1,010	58	9.7%	381
East Brookfield	Central	23	29	127	5	47.9%	204
East Longmeadow	Pioneer Valley	73	77	1,157	261	3.8%	95
Eastham	Cape/Islands	13	21	485	12	26.7%	292
Easthampton	Pioneer Valley	99	70	1,536	335	19.7%	150
Easton	Southeast	182	151	1,521	57	14.3%	866
Edgartown	Cape/Islands	49	34	467	46	-14.9%	1,722
Egremont	Berkshire	13	9	126	27	52.2%	331
Erving	Pioneer Valley	9	11	86	-6	9.0%	159
Essex	Northeast	5	14	347	-5	29.1%	255
Everett	Boston Metro	292	247	4,032	3	21.3%	0
Fairhaven	Southeast	141	126	1,632	-35	12.8%	130
Fall River	Southeast	724	473	9,764	-649	14.6%	146
Falmouth	Cape/Islands	220	227	3,469	-15	18.0%	1,933
Fitchburg	Central	345	376	3,823	-698	13.8%	205
Florida	Berkshire	2	-1	32	2	526.7%	138
Foxborough	Boston Metro	59	51	1,366	83	19.1%	874
Framingham	Boston Metro	496	360	7,142	346	10.9%	531
Franklin	Boston Metro	160	119	2,303	449	2.5%	866
Freetown	Southeast	50	20	534	-35	18.7%	978
Gardner	Central	116	104	1,947	45	20.5%	179
Gay Head	Cape/Islands	5	5	30	9	38.2%	224
Georgetown	Northeast	60	23	602	43	4.7%	680
Gill	Pioneer Valley	2	3	78	8	9.2%	318
Gloucester	Northeast	213	169	3,425	-84	9.9%	446
Goshen	Pioneer Valley	5	8	51	8	-18.9%	302
Gosnold	Cape/Islands	0	-	8	8	-	10
Grafton	Central	84	61	1,254	306	6.3%	657
Granby	Pioneer Valley	52	4	442	92	16.9%	839
Granville	Pioneer Valley	21	19	91	0	3.6%	222
Great Barrington	Berkshire	35	70	735	-32	-	848
Greenfield	Pioneer Valley	140	135	2,204	-46	14.0%	175
Groton	Central	22	22	646	20	6.9%	2,204

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Groveland	Northeast	34	14	478	57	-5.9%	471
Hadley	Pioneer Valley	18	14	396	17	38.9%	341
Halifax	Southeast	99	113	516	-24	21.9%	544
Hamilton	Northeast	48	33	579	-57	16.9%	414
Hampden	Pioneer Valley	30	33	278	19	-11.1%	536
Hancock	Berkshire	2	4	40	-8	-	132
Hanover	Southeast	90	93	1,185	199	26.7%	653
Hanson	Southeast	104	85	725	41	26.1%	551
Hardwick	Central	17	17	183	19	8.7%	507
Harvard	Central	5	-	353	-108	-12.4%	1,443
Harwich	Cape/Islands	49	41	1,316	-29	27.1%	1,322
Hatfield	Pioneer Valley	24	8	201	48	-0.8%	404
Haverhill	Northeast	431	351	5,690	105	15.8%	545
Hawley	Pioneer Valley	3	3	20	2	97.1%	92
Heath	Pioneer Valley	10	14	39	1	-9.8%	136
Hingham	Boston Metro	88	74	1,660	92	15.3%	366
Hinsdale	Berkshire	14	2	127	-8	5.8%	237
Holbrook	Boston Metro	165	128	956	-204	16.0%	45
Holden	Central	92	40	1,158	119	10.4%	393
Holland	Pioneer Valley	19	20	193	-25	18.5%	332
Holliston	Boston Metro	63	64	1,094	20	2.7%	821
Holyoke	Pioneer Valley	354	447	4,531	-525	7.3%	174
Hopedale	Central	26	-4	459	-53	-4.1%	156
Hopkinton	Boston Metro	57	70	904	91	19.5%	2,241
Hubbardston	Central	25	15	139	-59	-4.0%	997
Hudson	Boston Metro	210	185	1,314	-290	16.5%	461
Hull	Boston Metro	141	132	1,403	238	17.6%	1
Huntington	Pioneer Valley	10	13	141	-15	54.6%	260
Ipswich	Northeast	88	25	1,353	155	6.8%	542
Kingston	Southeast	47	59	1,140	283	9.2%	1,129
Lakeville	Southeast	92	95	694	154	16.5%	1,299
Lancaster	Central	66	27	448	69	9.1%	362
Lanesborough	Berkshire	28	24	204	-16	-3.3%	487
Lawrence	Northeast	1,034	1,213	8,154	-1,412	23.4%	0
Lee	Berkshire	9	-25	539	91	14.0%	196
Leicester	Central	95	67	698	41	20.9%	686
Lenox	Berkshire	10	-5	607	133	21.0%	415
Leominster	Central	360	280	3,684	287	13.3%	391
Leverett	Pioneer Valley	2	-	129	21	-5.6%	338

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Lexington	Boston Metro	148	115	2,586	117	13.4%	74
Leyden	Pioneer Valley	6	7	26	-6	8.5%	266
Lincoln	Boston Metro	17	21	456	-13	8.1%	430
Littleton	Boston Metro	94	107	551	-8	5.5%	802
Longmeadow	Pioneer Valley	65	66	1,311	307	5.6%	10
Lowell	Northeast	1,211	1,089	10,264	-1,305	14.9%	-24
Ludlow	Pioneer Valley	140	125	1,518	104	2.3%	681
Lunenburg	Central	69	60	648	-35	21.4%	1,329
Lynn	Boston Metro	1,154	961	9,789	-904	20.5%	22
Lynnfield	Northeast	103	55	874	-4	17.5%	414
Malden	Boston Metro	572	354	6,433	83	18.7%	0
Manchester	Northeast	26	19	533	85	-27.6%	183
Mansfield	Southeast	126	190	1,903	412	6.1%	1,165
Marblehead	Northeast	103	40	1,929	-33	-1.6%	26
Marion	Southeast	27	30	463	162	19.9%	487
Marlborough	Boston Metro	296	138	3,331	289	10.6%	994
Marshfield	Southeast	217	205	2,361	218	11.3%	941
Mashpee	Cape/Islands	62	40	1,299	10	16.8%	832
Mattapoisett	Southeast	28	59	479	-120	29.9%	414
Maynard	Boston Metro	63	28	1,119	140	12.0%	32
Medfield	Boston Metro	18	4	788	65	5.1%	44
Medford	Boston Metro	502	378	5,186	-331	14.4%	2
Medway	Boston Metro	74	45	848	52	3.7%	1,023
Melrose	Boston Metro	208	201	2,374	-171	8.3%	9
Mendon	Central	49	20	457	185	4.2%	1,222
Merrimack	Northeast	31	31	416	-11	9.2%	494
Methuen	Northeast	408	279	3,868	11	13.7%	586
Middleborough	Southeast	252	275	1,669	213	12.7%	2,352
Middlefield	Pioneer Valley	0	-	29	13	53.8%	207
Middleton	Northeast	16	-	489	91	14.4%	367
Milford	Boston Metro	185	184	2,707	273	13.2%	364
Millbury	Central	103	74	1,036	69	12.9%	315
Millis	Boston Metro	16	6	645	-25	1.3%	468
Millville	Central	18	-6	179	-11	10.7%	411
Milton	Boston Metro	126	90	2,158	48	11.7%	334
Monroe	Pioneer Valley	0	-	6	1	-	3
Monson	Pioneer Valley	39	16	664	174	21.3%	1,249
Montague	Pioneer Valley	71	47	865	-4	3.2%	298
Monterey	Berkshire	5	0	76	15	-14.9%	330

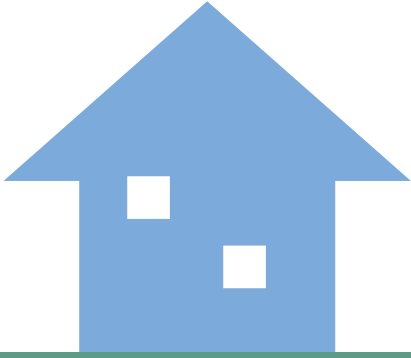
<i>City/Town</i>	<i>Benchmarks region</i>	<i>Number of subfamilies, 2000</i>	<i>Change in number of children in subfamilies, 1980–2000</i>	<i>Number of households paying over 30% of income for housing, 2000</i>	<i>Change in no. of households paying over 30% of income for housing, 1990–2000</i>	<i>Percentage change in average single-family home sales price, 2001–2002</i>	<i>Acres of land lost to low-density housing development 1971–1999</i>
Montgomery	Pioneer Valley	2	4	42	-12	49.2%	237
Mount Washington	Berkshire	2	6	14	7	6.9%	52
Nahant	Boston Metro	32	38	377	-58	32.3%	1
Nantucket	Cape/Islands	36	16	1,296	343	-7.3%	1,428
Natick	Boston Metro	225	164	2,663	-157	6.3%	197
Needham	Boston Metro	81	-3	2,487	443	5.2%	149
New Ashford	Berkshire	0	-	4	-4	-	61
New Bedford	Southeast	794	530	10,840	-822	18.5%	15
New Braintree	Central	11	4	58	35	-26.4%	334
New Marlborough	Berkshire	9	6	105	11	102.6%	526
New Salem	Pioneer Valley	5	9	46	-6	13.2%	151
Newbury	Northeast	94	95	590	34	4.2%	698
Newburyport	Northeast	104	76	1,777	-204	0.4%	73
Newton	Boston Metro	400	107	6,499	-301	0.1%	16
Norfolk	Boston Metro	67	63	507	-100	8.3%	667
North Adams	Berkshire	24	9	1,568	-88	8.4%	88
North Andover	Northeast	133	82	2,086	131	5.5%	1,190
North Attleborough	Southeast	159	143	1,880	-153	11.5%	436
North Brookfield	Central	28	20	335	9	4.7%	479
North Reading	Northeast	116	117	1,084	201	13.6%	1,096
Northampton	Pioneer Valley	121	134	2,955	147	22.3%	750
Northborough	Central	105	63	1,049	202	9.0%	952
Northbridge	Central	96	72	1,006	-154	17.7%	660
Northfield	Pioneer Valley	17	7	168	-12	-6.4%	436
Norton	Southeast	157	129	1,238	284	9.1%	783
Norwell	Southeast	53	66	667	24	7.5%	903
Norwood	Boston Metro	194	78	2,721	165	14.5%	15
Oak Bluffs	Cape/Islands	12	11	492	78	19.6%	816
Oakham	Central	10	12	70	-23	-4.5%	559
Orange	Pioneer Valley	70	104	528	-112	7.2%	451
Orleans	Cape/Islands	45	30	748	44	17.4%	1,335
Otis	Berkshire	5	12	105	36	51.3%	562
Oxford	Central	85	69	1,131	118	-	642
Palmer	Pioneer Valley	39	32	1,010	59	26.5%	545
Paxton	Central	37	5	293	6	10.9%	525
Peabody	Northeast	538	443	3,997	-331	16.5%	-2
Pelham	Pioneer Valley	9	12	97	6	-39.3%	279

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Pembroke	Southeast	131	156	1,438	148	19.9%	756
Pepperell	Northeast	63	25	583	-319	1.3%	1,853
Peru	Berkshire	0	-	43	-6	10.2%	298
Petersham	Central	6	8	73	17	52.0%	203
Phillipston	Central	10	6	126	22	-12.8%	385
Pittsfield	Berkshire	257	180	4,836	-2	10.4%	269
Plainfield	Pioneer Valley	4	0	31	1	130.3%	240
Plainville	Southeast	42	56	583	-32	9.6%	416
Plymouth	Southeast	522	434	4,883	-39	19.0%	1,883
Plympton	Southeast	41	40	149	-37	-6.8%	658
Princeton	Central	7	9	186	-48	-3.2%	1,111
Provincetown	Cape/Islands	0	-	598	-172	17.2%	51
Quincy	Boston Metro	932	642	10,001	-41	13.0%	-12
Randolph	Boston Metro	496	543	3,042	-4	16.1%	-8
Raynham	Southeast	123	59	748	145	15.9%	565
Reading	Northeast	161	125	1,758	-190	7.5%	122
Rehoboth	Southeast	102	106	725	294	35.7%	2,362
Revere	Boston Metro	551	354	5,915	-107	27.6%	0
Richmond	Berkshire	9	6	86	-18	7.8%	443
Rochester	Southeast	27	34	301	-30	7.6%	1,272
Rockland	Southeast	207	144	1,558	61	17.3%	29
Rockport	Northeast	61	35	1,023	143	36.2%	155
Rowe	Pioneer Valley	2	2	16	2	2.0%	102
Rowley	Northeast	11	18	474	187	8.0%	706
Royalston	Central	21	24	53	5	4.5%	324
Russell	Pioneer Valley	7	-1	132	24	3.1%	165
Rutland	Central	18	10	354	-5	8.3%	620
Salem	Northeast	280	170	4,447	-189	14.9%	1
Salisbury	Northeast	113	87	677	150	24.0%	433
Sandisfield	Berkshire	5	-1	33	0	-21.4%	380
Sandwich	Cape/Islands	118	131	1,771	61	17.9%	2,667
Saugus	Boston Metro	324	311	2,354	384	13.3%	50
Savoy	Berkshire	3	4	40	11	-	277
Scituate	Southeast	130	65	1,725	261	16.2%	383
Seekonk	Southeast	135	201	1,022	105	19.3%	630
Sharon	Boston Metro	82	45	1,253	20	1.7%	879
Sheffield	Berkshire	40	41	319	15	15.9%	742
Shelburne	Pioneer Valley	9	13	148	-35	80.7%	215
Sherborn	Boston Metro	4	4	307	60	10.9%	683

<i>City/Town</i>	<i>Benchmarks region</i>	<i>Number of subfamilies, 2000</i>	<i>Change in number of children in subfamilies, 1980–2000</i>	<i>Number of households paying over 30% of income for housing, 2000</i>	<i>Change in no. of households paying over 30% of income for housing, 1990–2000</i>	<i>Percentage change in average single-family home sales price, 2001–2002</i>	<i>Acres of land lost to low-density housing development 1971–1999</i>
Shirley	Central	49	11	394	-117	13.2%	441
Shrewsbury	Central	221	124	3,003	746	16.4%	167
Shutesbury	Pioneer Valley	1	-	142	-7	-21.9%	436
Somerset	Southeast	258	213	1,376	213	10.3%	48
Somerville	Boston Metro	757	695	8,806	-516	20.1%	0
South Hadley	Pioneer Valley	126	85	1,341	352	11.0%	162
Southampton	Pioneer Valley	27	32	346	57	15.7%	565
Southborough	Boston Metro	56	33	629	215	2.6%	857
Southbridge	Central	84	57	2,004	99	26.2%	366
Southwick	Pioneer Valley	72	100	769	133	-4.1%	1,294
Spencer	Central	105	60	959	-72	15.6%	974
Springfield	Pioneer Valley	1,773	1,791	17,350	-550	11.9%	-8
Sterling	Central	49	61	484	35	18.1%	1,106
Stockbridge	Berkshire	12	8	169	-31	5.0%	270
Stoneham	Boston Metro	214	136	2,175	-192	8.5%	-4
Stoughton	Southeast	312	261	2,652	381	8.5%	249
Stow	Boston Metro	58	50	460	109	0.7%	596
Sturbridge	Central	38	12	583	-19	9.7%	954
Sudbury	Boston Metro	36	20	1,260	180	0.1%	-1,551
Sunderland	Pioneer Valley	23	16	607	49	4.7%	280
Sutton	Central	69	34	511	105	10.5%	1,119
Swampscott	Boston Metro	59	16	1,220	-8	13.5%	-2
Swansea	Southeast	180	123	1,285	410	29.4%	462
Taunton	Southeast	586	449	4,885	262	17.2%	1,813
Templeton	Central	62	35	485	126	-6.5%	753
Tewksbury	Northeast	324	243	2,373	411	9.7%	578
Tisbury	Cape/Islands	30	19	502	76	-42.2%	590
Tolland	Pioneer Valley	4	6	29	10	40.7%	261
Topsfield	Northeast	17	-	374	-16	19.2%	473
Townsend	Central	71	41	669	-26	5.8%	810
Truro	Cape/Islands	8	2	236	50	1.9%	675
Tyngsborough	Northeast	141	145	895	38	14.6%	1,913
Tyringham	Berkshire	0	-	9	-9	79.0%	202
Upton	Central	21	32	394	18	0.5%	1,272
Uxbridge	Central	69	50	763	-39	6.9%	1,722
Wakefield	Boston Metro	220	167	2,034	-308	10.5%	148
Wales	Pioneer Valley	9	1	120	-29	4.1%	267
Walpole	Boston Metro	221	156	1,707	38	10.3%	683
Waltham	Boston Metro	452	384	6,426	788	8.1%	-8

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Ware	Pioneer Valley	31	25	1,011	141	12.6%	874
Wareham	Southeast	232	233	2,243	153	21.1%	331
Warren	Central	25	36	419	114	12.7%	540
Warwick	Pioneer Valley	12	10	38	4	51.2%	171
Washington	Berkshire	6	7	13	-17	39.4%	255
Watertown	Boston Metro	212	215	3,050	74	2.0%	0
Wayland	Boston Metro	67	24	1,254	508	4.2%	289
Webster	Central	45	29	1,678	59	16.1%	222
Wellesley	Boston Metro	104	6	1,720	-72	-3.9%	53
Wellfleet	Cape/Islands	16	16	306	-48	28.1%	686
Wendell	Pioneer Valley	5	9	51	4	40.8%	243
Wenham	Northeast	31	47	290	49	1.4%	173
West Boylston	Central	28	44	528	76	-6.2%	280
West Bridgewater	Southeast	42	37	534	56	9.1%	158
West Brookfield	Central	13	6	290	100	21.7%	685
West Newbury	Northeast	51	50	298	105	-10.8%	839
West Springfield	Pioneer Valley	192	159	2,952	355	3.1%	177
West Stockbridge	Berkshire	2	2	113	-24	33.0%	577
West Tisbury	Cape/Islands	3	-	235	-8	16.8%	2,135
Westborough	Central	90	72	1,386	-47	5.0%	545
Westfield	Pioneer Valley	304	184	3,350	-245	8.8%	924
Westford	Northeast	80	69	1,198	173	8.7%	2,446
Westhampton	Pioneer Valley	13	5	63	3	-15.5%	460
Westminster	Central	31	46	469	65	0.8%	905
Weston	Boston Metro	31	-1	815	45	-2.0%	196
Westport	Southeast	133	63	1,070	42	16.0%	1,494
Westwood	Boston Metro	102	100	1,183	130	-0.3%	465
Weymouth	Boston Metro	466	357	5,449	301	16.4%	22
Whately	Pioneer Valley	0	-5	139	43	-3.4%	232
Whitman	Southeast	170	118	1,227	108	12.0%	22
Wilbraham	Pioneer Valley	20	19	1,049	317	19.0%	227
Williamsburg	Pioneer Valley	23	17	199	63	32.4%	495
Williamstown	Berkshire	26	55	430	-117	14.1%	280
Wilmington	Northeast	320	194	1,678	500	10.1%	513
Winchendon	Central	89	71	660	-145	12.6%	1,284
Winchester	Boston Metro	125	79	1,717	235	10.4%	153
Windsor	Berkshire	6	7	54	20	-25.2%	345
Winthrop	Boston Metro	136	91	1,650	-155	0.3%	0
Woburn	Boston Metro	368	212	3,917	634	20.2%	33

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Worcester	Central	1,571	1,244	18,568	206	19.6%	–31
Worthington	Pioneer Valley	6	8	59	1	4.7%	355
Wrentham	Boston Metro	56	47	637	–159	8.9%	1,452
Yarmouth	Cape/Islands	159	93	3,024	53	19.0%	773
State Total		–52,008	3,806	608,088	11,013	11.4%	191,504



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