

A Report

HOUSING AFFORDABILITY FOR HOUSEHOLDS OF COLOR IN MASSACHUSETTS

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THE MAURICIO GASTÓN INSTITUTE
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ASIAN AMERICAN STUDIES



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INSTITUTE FOR THE STUDY OF
BLACK CULTURE

HOUSING AFFORDABILITY FOR HOUSEHOLDS OF COLOR IN MASSACHUSETTS

prepared for

Mauricio Gastón Institute
for Latino Public Policy and Community Development

Institute for Asian American Studies

William Monroe Trotter Institute
for the Study of Black Culture

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December 2006



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REPORT SUMMARY

Household Characteristics

In 1990 there were 207,000 Massachusetts households headed by a person of color.¹ By 2005 this number had doubled to 416,000. From 1990 to 2000, there was a 60 percent increase in the number of households headed by a person of color, compared with an increase of less than 4 percent in the number of White-headed households. From 2000 to 2005, households headed by a person of color increased by another 26 percent, while the number of White-headed households *decreased* by nearly 4 percent. In 1990 households headed by a person of color accounted for about one out of every eleven households in the state (9.2 percent); by 2000 this had increased to more than one out of eight households (13.5 percent), and by 2005 more than one out of six (17.0 percent).

In 2005 there were 156,000 Latino-headed households in Massachusetts, 6.4 percent of all households in the state; 131,000 Black-headed households, 5.4 percent of all households; and 98,000 Asian American-headed households, 4 percent of all households. Between 1990 and 2000, the number of Asian American households grew by 111 percent, and from 2000 to 2005 by 25 percent more. Over the decade of the 1990s, the number of Latino households grew by 54 percent, with an additional increase of 29 percent in the following five years. The number of Black households grew by 31 percent from 1990 to 2000, with a further 10 percent increase by 2005.

In 2000 households of color had a homeownership rate of almost 31 percent, a sizable increase from 26 percent in 1990. Yet over the same period the homeownership rate of White households rose from nearly 63 percent to close to 67 percent. The differential thus barely diminished and remained enormous.² The Latino homeownership rate rose from 17.3 percent in 1990 to 21.8 percent in 2000, while that of Blacks rose from 27.7 percent to 32.4 percent and that of Asian Americans barely changed from 40.4 percent to 40.6 percent.

Housing Affordability

This report examines the affordability situations of Latino-, Black-, and Asian American-headed households in 1990 and 2000 for the state as a whole. It also examines the situations for such households in Metro Boston and the non-Boston balance of the state in the year 2000. Affordability is examined primarily through the lens of the shelter poverty affordability standard developed by the author (Stone, 1993, 2006), in comparison with the conventional 30 percent of income and 50 percent of income standards. Shelter poverty is more realistic than the

¹ While Latinos may be of any race, in this report all the data on Blacks, Asian Americans, and Whites are for non-Latinos of these racial categories, so that the four groups are mutually exclusive. Nonetheless, the sum of any set of figures for Latinos, Blacks and Asian Americans does not add to the total “non-White” (herein referred to as “of color”) because the figures for the separate groups do not include householders who identified themselves as of more than one race and because Native American householders are part of the total even though their sample sizes in 1990 and 2000 were too small for separate analyses. Thus, figures for total households headed by persons of color have been computed by subtracting the number of White-headed households from total households.

² Housing data for 2005 are not yet available as of this writing (mid-summer 2005).

conventional ratio approach because it explicitly takes into account household size and the cost of non-shelter necessities in determining how much households realistically can afford for housing.

Nearly 27 percent of all households in Massachusetts were shelter poor in 2000. Among households headed by Latinos the incidence was 55 percent; among Black-headed households it was 42 percent; and for Asian-headed households it was about 39 percent. Overall, a household headed by a person of color was nearly twice as likely to be shelter poor as was a White-headed household. Thus, while households headed by a person of color accounted for just 13.5 percent of all Massachusetts households in 2000 (about one in eight households), *shelter poor* households of color accounted for 23 percent of all shelter poor households—nearly one in four.

Among renters, the Latino rate of shelter poverty, 61 percent (58,000 households), was much higher than that of non-Latino Black (48 percent; 39,000 households) and Asian American households (45 percent; 21,000). Nonetheless, all three populations of color experienced far higher rates than did White renters (31 percent). These differential rates reflect differences in household size as well as income. The modal shelter poor renter household headed by a person of color is a single mother with children, while that of White-headed households is an elderly woman.

As with renters, homeowner households headed by a person of color experience considerably higher rates of affordability problems and are larger on average than White-headed shelter poor households. Nearly 33 percent of Latino homeowners in Massachusetts (over 8,600 households) were shelter poor in 2000, as were nearly 31 percent of Black homeowners (11,900 households) and 29 percent of Asian American homeowners (9,100 households). These rates contrast with the 20 percent incidence among White homeowners. Homeowner shelter poverty is overwhelmingly a problem afflicting families with children among all racial/ethnic groups (although shelter poor White homeowners also include many elderly women).

From 1990 to 2000 the increase in renter shelter poverty in Massachusetts was almost entirely among households of color. The number of shelter poor renters of color increased by 57 percent, from about 77,000 in 1990 to 120,000 in 2000. By contrast, the number of White shelter poor renters increased by only 7,000 households, 3 percent. In 1990 about a quarter of all shelter poor renter households were non-White; by 2000 over a third were non-White.

From 1990 to 2000 there was a tremendous increase in homeownership among all groups—but also a tremendous increase in shelter poverty, especially among homeowners of color. The number of shelter poor homeowners of color increased by 245 percent over the decade. By contrast, among White homeowners there was a 74 percent increase in shelter poverty. The incidence of shelter poverty among homeowners of color just about doubled over the decade, growing from about 16 percent in 1990 to about 31 percent in 2000. By contrast, among Whites the incidence grew from a little under 13 percent in 1990 to 20 percent in 2000, i.e., there has been a widening gap in the rates of shelter poverty between households of color and Whites, rising from 3 percentage points in 1990 to 11 percentage points in 2000.

In 1990 about 17 percent of Latino homeowners were shelter poor. By 2000 the rate had increased to nearly 33 percent. Among Black homeowners the incidence increased from almost 16 percent in 1990 to nearly 31 percent in 2000. Among Asian Americans the rate rose from 16 percent in 1990 to almost 29 percent in 2000. That is, all three homeowner populations of color

were similarly situated in both 1990 and 2000 with respect to their shelter poverty burdens.

A majority of all households in Massachusetts reside within the Boston Primary Metropolitan Statistical Area (“Metro Boston”).³ Specifically, 58 percent of renters and 52 percent of homeowners resided in Metro Boston as of 2000. However, there are very significant differences by race/ethnicity. A slight majority of Latinos—both renters and homeowners—reside *outside* of Metro Boston. By contrast, nearly three-quarters of Black and Asian American renters and over two-thirds of Black and Asian American homeowners reside *within* Metro Boston.

Latino, Black, and Asian American renters outside of Metro Boston have higher rates of shelter poverty than do their counterparts within the metro area. Among renters of color, both inside and outside of Metro Boston the relative severity is greatest for Latinos, followed by Blacks and then Asian Americans—but all of whom have much higher rates of shelter poverty than do White renters.

Outside of Metro Boston, the shelter poverty differential between Latino renters, on the one hand, and Black and Asian American renters, on the other, is far larger than it is within Metro Boston. Fully two-thirds of Latino renters outside Metro Boston were shelter poor in 2000, compared with about half of Black and Asian American renters and a third of White renters. This is especially striking in view of the fact noted earlier that a majority of Latino renters reside outside of Metro Boston, while only a little over a quarter of Black and Asian American renters do.

Within Metro Boston, Latino renters still have a very high rate of shelter poverty—over 55 percent—but this is fully 11 percentage points lower than that of Latino renters outside. Nearly 48 percent of Black renters in Metro Boston were shelter poor in 2000, only 2.5 percentage points lower than their rate outside Metro Boston, in contrast with the large Latino differential. Slightly over 44 percent of Asian American renters in Metro Boston were shelter poor—about 4 percentage points lower than the incidence outside. By contrast, fewer than 30 percent of White renters were shelter poor.

Among homeowner households of color there are not the same distinctions between inside and outside of Metro Boston that are apparent for renters. Overall, the incidence of shelter poverty among homeowners of color is about 30 percent in Metro Boston and about 31 percent outside, compared with about 20 percent of White homeowners in both areas. Thus, for the most part the findings on homeowner shelter poverty problems within each of the two major geographical areas pretty closely mimic what is true for the state as a whole.

Policy Responses

By far the most extensive and serious housing needs of Massachusetts households of color are among the very low income renter families with children. Statewide, 58,000 Latino, 39,000 Black, and 21,000 Asian American renter households are shelter poor. They have a median

³ For purposes of this report, “Metro Boston” is the Boston Primary Metropolitan Statistical Area (PMSA) as of 2000. It excludes the Brockton, Worcester, Fitchburg-Leominster, Lowell, Lawrence, New Bedford and Fall River Metropolitan Statistical Areas, as well as the Cape and Islands and the western half of the state. The Boston PMSA lies entirely within Massachusetts, except for the inclusion of Seabrook and South Hampton, New Hampshire.

income of little more than \$12,000. Over half are female-headed.

This profile points to the need for extensive and comprehensive strategies that combine income development with housing support, focused primarily in the cities and neighborhoods with concentrations very low income renters of color. For, on the one hand, unless these households are able to increase their incomes quite substantially, most will remain shelter poor. Even under the best of circumstances, it is unlikely that housing subsidies will be sufficient in quantity and depth to reach all who currently are deeply shelter poor. On the other hand, without secure tenure and truly affordable housing costs, the daily struggle for survival makes it exceedingly difficult, if not impossible, for many mothers to obtain basic education, skills, and access to jobs. Expansion, preservation, and improvement of non-profit and public housing are the core of what is needed, not only in terms of housing affordability but also as the loci for educational and social supports.

As for homeowners of color, nearly a third all of such households are shelter poor, including more than eighty percent of those with incomes of less than \$40,000 and about fourteen percent of those with incomes of \$40,000 or more. What might be done to assist those households of color who are homeowners but are shelter poor, especially those with incomes of less than \$40,000? The most obvious answer is that they need more income, since the squeeze between their incomes and housing costs is leaving them unable to meet their non-shelter needs at a minimum level of adequacy. More directly, though, for shelter poor homeowners who cannot afford to pay their mortgages, there is a need for a public program to provide permanent mortgage relief. Such a program would complement and go beyond current attempts of advocacy groups and public officials to encourage private lending institutions to exercise forbearance and refinancing on more favorable terms.

Given the hard reality of shelter poverty among Massachusetts low income and very low income households of color, it should be apparent that the almost singular focus of national and state policy-makers on expanding conventional homeownership among households of color is misplaced, and indeed unfair to those with the greatest need. Despite the understandable emotional and symbolic significance attached to homeownership, and the much-touted potential for housing security and asset accumulation, it is politically and morally essential to avoid false promises about the possibilities and benefits of conventional homeownership for lower-income households.

It is important to recognize that adequate and secure income is the necessary foundation for the dream of homeownership not to become a nightmare. On the housing side, complementary strategies should promote models of community and resident-controlled non-speculative ownership—such as limited-equity cooperatives, community land trusts, and mutual housing associations—which can provide greater security of tenure and affordability than conventional homeownership, as well as providing experience in resident control and community building.

INTRODUCTION

Housing is not only a basic necessity of life, it has profound and pervasive impacts on many aspects of our lives. It is the principal setting of personal, family, and community life. Its location determines our access to schools, jobs, stores, services. Its cost is the largest element of most families' budgets, influencing not only the kind of housing we get and where it is, but also how much we have left for other necessities. Our homes are symbolic and expressive of who we are, how we perceive ourselves, and how we are perceived.

While housing is deeply significant for all of us, in our society it tends to pose particular challenges to many, if not most, people of color. For one thing, households of color continue to have considerably lower incomes, on average, than White-headed households. This means that households of color can, on average, afford less and therefore have fewer housing choices available, just for economic reasons alone. Yet we are not in a world where differential housing choices are determined only by ability to pay. Residential segregation by race persists and is not merely a consequence of unacceptable practices of the past; housing discrimination remains disturbingly widespread even though formally and legally proscribed. Restricted housing opportunities for people of color have consequences for educational opportunity and thus, ultimately, for employment opportunity, hence for income and thus—in a cumulative causal cycle—for housing opportunity (see e.g., Galster and Keeney 1988, Massey and Denton 1993, Yinger 1995, Denton 2006).

In Massachusetts, public discussion and policy debates about opportunity for people of color have tended to focus disproportionately, if understandably, on the edu-

cation system. Less attention has been given to the importance of housing, either in its own right as an arena of opportunity and denial or as a causal factor for other arenas. As Massachusetts households headed by a person of color grow in number and as a share of all households, it becomes ever more important to document and understand their housing circumstances. Such analysis is essential for determining the extent to which deeper and/or different types of interventions may be necessary and appropriate to address housing problems that disparately afflict households of color. Recent research has revealed facets of racial discrimination and segregation in housing and mortgage markets of Massachusetts (Campen 2004; Fair Housing Center 2001; Harris and McArdle 2004; Jackson 2004; Logan, Oakley, and Stowell 2003; Massachusetts Community and Banking Council 2004; McArdle 2003). This paper complements that research by focusing on housing affordability.

In 1990 there were 207,000 Massachusetts households headed by a person of color. By 2005 this number doubled to 416,000. From 1990 to 2000, there was a 60 percent increase in the number of households headed by a person of color, compared with an increase of less than 4 percent in the number of White-headed households. From 2000 to 2005, households headed by a person of color increased by another 26 percent, while the number of White-headed households *decreased* by nearly 4 percent. In 1990 households headed by a person of color accounted for about one out of every eleven households in the state (9.2 percent); by 2000 this had increased to more than one out of eight households (13.5 percent), and by 2005 more than one out of six (17.0 percent).

In 2000 households of color had a homeownership rate of almost 31 percent, a sizable increase from 26 percent in 1990. Yet over the same period the homeownership rate of White households rose from nearly 63 percent to close to 67 percent. The differential thus barely diminished and remained enormous. At the same time, those households of color that own homes experience considerably higher rates of affordability problems than do homeownership White households. Furthermore, while all groups of homeowners experienced rising rates of affordability problems over the decade from 1990 to 2000, the rates rose much more for homeowners of color. In 2000, more than 30 percent of all homeowners of color in Massachusetts had affordability problems, revealing some of the danger in promoting conventional homeownership beyond what is wise and sustainable.

Homeownership is often touted as the “anchor” for middle class status. This metaphor may have some utility, but only if accurately understood. An anchor is not a ship. The “ship” of middle class status is an adequate level and stability of income. If a household has such a ship, homeownership may serve as an anchor against some economic storms and shoals. If, however, a household does not have such a ship, but only a small and leaky rowboat of insufficient and unstable income, then the “anchor” of homeownership can be a dead weight, dragging them under the waves and drowning them even in moderate seas.

Seven out of ten households of color in Massachusetts are renters. While some have moderate incomes, on average they are far poorer than are homeowners of color. They also have far, far higher rates of housing affordability problems than do both home-

owners of color and White renters. Furthermore, they are disproportionately single-mother families. These households need deep rental assistance and security of tenure in safe communities in order to stabilize their housing situations. But they also need income support and childcare, as well as education and training, in order to achieve long-term improvement in their housing choices and economic circumstances.

THE NATURE AND SCOPE OF THIS RESEARCH

This project has sought to extend and deepen the understanding of housing affordability problems experienced by Latinos, Blacks, and Asian Americans in Massachusetts. To do so, the study has addressed the following questions:

- What was the extent of housing affordability problems in 2000 among Massachusetts households headed by Latinos, Blacks, and Asian Americans, as measured by the conventional percent-of-income standards and the more realistic shelter poverty standard?
- How do housing affordability problems of Massachusetts households headed by people of color compare with those of households headed by White non-Latinos?
- How did the housing affordability problems of Massachusetts households headed by Blacks, Latinos, and Asian Americans change from 1990 to 2000?
- What is the extent of housing affordability problems in 2000 among households headed by a person of color

residing in Metro Boston⁴ and among those residing in Massachusetts outside Metro Boston?

- What are some implications of the findings for policy and strategy?

The “long form” decennial Census of Population and Housing (“the Census”) generates the most detailed data on housing costs, incomes, and household characteristics at all geographical scales for Latinos and other groups from the largest samples of households. However, published Census data available through the Census website and in hardcopy do not provide the detail necessary for precise five-dimensional analysis of housing affordability by race/ethnicity, tenure, income, household size, and housing cost. This study has therefore utilized data from the 1990 and 2000 Census Public Use Microdata Samples (PUMS) for Massachusetts. Basic crosstabs have been generated by the Massachusetts State Data Center according to my specifications. The data have then been analyzed for housing affordability according to the conventional standards (exceeding 30 percent and 50 percent of income) and the alternative “shelter poverty” standard I have developed.

THE SHELTER POVERTY CONCEPT OF AFFORDABILITY

The conventional definition of housing affordability uses a cutoff of 30 percent of income as the maximum amount a household ostensibly can pay for housing with-

out hardship. This standard emerged in the early 1980s, replacing the traditional 25-percent-of-income “rule of thumb” that had been widely used since the nineteenth century. In recent years, 50 percent of income has been used as a measure of “worst case housing needs.” In the early 1970s, I formulated a more realistic sliding scale called *shelter poverty*. It recognizes that relatively larger and lower-income families cannot realistically afford 30 percent, or even 25 percent, of their incomes for housing without compromising their other needs, and that households of relatively smaller size and higher income can afford more than 30 percent without hardship. (See Stone 1993, for detailed discussion; see also Stone 2006a and 2006c, for further discussion of the logic of affordability.)

The shelter poverty sliding scale arises from recognition that housing costs are by far the largest after-tax expense for most households, and the expense that usually gets top priority; non-housing expenditures are limited by how much income is left after paying for housing. This means that a household is *shelter poor* if it cannot meet its non-housing needs at some minimum level of adequacy after paying for housing. Since the non-housing expenses of small households are, on average, less than those of large households (assuming a comparable basic standard of living), smaller households can reasonably devote a higher percentage of income to housing than can larger households with the same income. Since low- and higher-income households

⁴ For purposes of this report, “Metro Boston” is the Boston Primary Metropolitan Statistical Area (PMSA) as of 2000. It *excludes* the Brockton, Worcester, Fitchburg-Leominster, Lowell, Lawrence, New Bedford and Fall River Metropolitan Statistical Areas, as well as the Cape and Islands and the western half of the state. The Boston PMSA lies entirely within Massachusetts, except for the inclusion of Seabrook and South Hampton, New Hampshire.

of the same size and type require about the same amount of money to meet their non-housing needs at a comparable basic standard of living, those with lower incomes can afford to devote a smaller percentage of income for housing than otherwise similar, higher-income households can afford.⁵

The shelter poverty scale uses a conservative minimum standard of adequacy for non-housing necessities, scaled for differences in household size and type, somewhat like the federal poverty standard. Unlike the official poverty standard, though, it takes into account the actual cost of a standardized, basic “market basket” of non-housing necessities, plus federal and state taxes, in determining the maximum amount of money households can afford to spend for housing and still have enough left to pay for this basic market basket of non-shelter necessities.⁶ In this way, the shelter poverty scale emerges as a sliding scale of housing affordability—varying with household size, type, and income—that is more realistic than any fixed percentage of income.

For example, in Massachusetts in 2000:

- A employed single parent with one child, working full time at a minimum-wage job (\$6.00 an hour in Massachusetts at that time) could afford \$115 a month for housing (11 percent of her income) on the shelter

poverty standard—if she also had health insurance and subsidized childcare; without these benefits she could afford even less. She would need a job paying \$9.00 an hour (plus healthcare and childcare) to be able to afford a rent of \$470 a month (30 percent of her income), which was the HUD “fair market rent” (FMR) for unsubsidized one-bedroom apartments in Berkshire and Worcester counties, the least expensive parts of the state. In order to be able to afford the \$750 a month FMR for one-bedroom apartments in Metropolitan Boston, she would have need an income of at least \$26,000 a year (plus childcare). To be able to afford the \$940 a month FMR for two-bedroom apartments in Metro Boston she would have needed an income of at least \$29,500 (plus childcare). And for each additional child she would need about \$7,000 a year more in after-tax income to be able to afford the same level of housing cost and still meet her family’s non-shelter needs at a very basic level.

- A married couple with two children, with both parents working full-time at minimum wage jobs (\$25,000 a year total) could afford *nothing* for housing if they were to pay their taxes and meet their family’s non-shelter needs at a

⁵ Household size is the most decisive element of household composition in distinguishing affordability. Other elements, particularly ages and relationships, are also significant, though somewhat less so than household size. The fully-developed sliding scale, as presented in this chapter, has been derived for non-elderly married-couple households, non-elderly single-adult households, and elderly households in order to take into account elements other than just household size.

⁶ To be sure, the official Poverty Level is based not on housing costs, but instead on a food standard. However, the Poverty Level suffers from a number of conceptual weaknesses as a measure of overall income adequacy (see Stone, 1993, Appendix A), and its food-driven approach is not the only reason why it is especially inappropriate as the starting point for constructing a housing affordability standard.

basic level. To be able to afford a rent of \$560 a month, which was the FMR for two-bedroom apartments in Pittsfield in 2000, in the least expensive part of the state, they would have needed an income of \$36,500 a year (and would be paying 18 percent of their income, all they could afford). To be able to afford the \$940 FMR (in 2000) for two-bedroom apartments in Metro Boston, they would have needed an income of nearly \$43,000 (and be paying 26 percent, all they could afford).

- A senior citizen living alone, and depending entirely upon Social Security survivor's benefits of \$500 a month could have afforded *nothing* for housing and still meet her other needs. If she received Social Security payments of \$900 a month (and no medical costs beyond Medicare premiums), she could have afforded just \$380 a month, which is barely above the FMR for studio apartments in the cheapest parts of the state, Berkshire and Worcester counties, in 2000. To be able to afford the nearly \$670 a month that is the FMR for studio apartments in Metro Boston, she would have needed an income of over \$1,200 a month (\$14,400 a year).

This study has examined who is paying more than they can afford for housing based on the shelter poverty standard, as well as the 30 percent and 50 percent of income standards. The focus of this report presents affordability problems in terms of the shelter poverty standard, but it includes some comparisons with the conventional 30 percent and 50 percent standards of affordability. For the most part, when

viewed through the shelter poverty lens the scope of the affordability problem is found to be *comparable* to the 30 percent-of-income but *more extensive* than on the 50 percent-of-income standard. Beyond these aggregate patterns, though, the shelter poverty approach reveals significantly different distributions of the problem, properly focusing attention on those lower-income and larger households who are experiencing the most painful squeeze between high housing costs and inadequate incomes—a squeeze that leaves them unable to meet their non-housing needs at even a minimal level of adequacy.

MASSACHUSETTS HOUSEHOLD CHARACTERISTICS, 1990 TO 2000

In 2000 there were slightly over 2.4 million households in Massachusetts, a 9 percent (201,000) increase from 1990. Nearly two-thirds of this increase (123,000) consisted of households headed by a person of color. There was a 54 percent increase (43,000) in households headed by Latinos, a 31 percent increase (28,000) in households headed by Blacks, and a 111 percent (41,000) increase in households headed by Asian Americans. By contrast, the number of White-headed households increased by less than 4 percent (Table 1).

In 2000, as a result of this striking discrepancy, 13.5 percent of all households in the state were headed by a person of color, up from only 9.2 percent in 1990. Over the decade Latino households increased their share of all households to 4.9 percent, up from 3.5 percent in 1990; Black households increased to 4.9 percent, up from 4.1 percent; Asian American households increased to 3.2 percent, up from 1.6 percent.

Renters (Table 1)

In 2000 there were 936,000 renter households in Massachusetts, an increase of little more than 2 percent (21,000) since 1990. However, this aggregate change masks a striking difference: the number of renter households headed by a person of color increased by about 75,000 while the number of White-headed renter households fell by 54,000. The number of Latino and Black renter households grew by 46 percent (30,000) and 23 percent (15,000), respectively, while Asian American renter households more than doubled (110 percent, 24,000). In 2000, one out of every four (24.4 percent) renter households was headed by a person of color, compared to one out of six (16.7 percent) in 1990. Latinos increased their share from 7.1 percent of all renter households in 1990 to 10.1 percent in 2000, Blacks from 7.2 percent to 8.6 percent, and Asian Americans from 2.4 percent to 5.0 percent.

The median size of all renter households in 2000 was 1.8 persons. For Latino renters it was 2.9 persons, for Blacks 2.2, for Asian Americans 2.3, and for Whites 1.6. Nearly three-fourths of all White renter households consisted of a person living alone, most of them elderly. By contrast, the great majority of renter households headed by a person of color consisted of non-elderly families with two or more persons. This striking demographic difference has, as we shall see, significant implications for housing affordability, housing needs, and housing policy.

Homeowners (Table 1)

In 2000 there were 1.5 million homeowner households in Massachusetts, a 13.5 percent (180,000) increase from 1990. Three-quarters of this increase (132,000) was

among White-headed households. Although the number of Latino homeowners increased by 95 percent (12,800), Black homeowners by 53 percent (13,500), and Asian American homeowners by 113 percent (16,800) these large percentage increases were on very small bases. In 2000, homeowner households headed by a person of color accounted for just 6.7 percent of all homeowners in the state, an increase from 4 percent in 1990.

The median size of all homeowner households was 2.4 persons in 2000. The median for Latino homeowners was 3.5 persons, for Blacks 2.9, for Asian Americans 3.4, and for Whites 2.4. Over two-thirds of Latino and Asian American homeowner households had three or more persons; fewer than 10 percent contained just one person. By contrast, 17 percent of Black and 20 percent of White homeowner households consisted of a single person, typically elderly.

Homeownership Rates (Table 1)

In 2000 the overall homeownership rate in Massachusetts was nearly 62 percent, an increase of 2.5 percentage points from 1990. Among Latinos, the homeownership rate in 2000 was less than 22 percent, by far the lowest rate among the four groups; nonetheless, this was 4.5 percentage points higher than it had been in 1990 as the number of Latino homeowners nearly doubled over the decade. The Black homeownership rate was 32 percent in 2000, an increase of 4.7 percentage points from 1990. The White homeownership rate was 66.5 percent in 2000, 3.9 percentage points higher than in 1990.

The Asian American homeownership rate showed only a marginal increase over the decade, to just under 41 percent. Their

homeownership *rate* barely changed despite the more than doubling of the number of Asian American homeowners because the number of Asian- American renters also more than doubled. This situation points to a danger in considering homeownership rates alone without consideration of other data.⁷

Renter Median Incomes (Table 2)

In 2000 the median income of renter households was \$30,000, a nominal increase of 25 percent from 1990; however, adjusted for inflation, renter median income declined by 6 percent.

Latino renters had the lowest median income, \$21,000, in 2000, a 17 percent nominal increase but a 12 percent decline in real terms. As a result, the median income of Latino renters, which was 75 percent of the median of all renters in 1990, declined to just 70 percent of the median of all renters in 2000.

Black renters are on average a little better off than Latinos. Their median income was \$25,000 in 2000, with the same nominal and real percentage change as Latinos over the decade. Their median income was 89 percent of the median of all renters in 1990, but declined to 83 percent in 2000.

Asian American renters had the highest median income, \$32,200. This was an

increase in nominal dollars of 36 percent, and a real increase of 3 percent, making them the only group of renters to experience an inflation-adjusted increase. However, it is important to remember that the number of Asian American renters more than doubled over the decade, and that some of those who were renters in 1990 had become homeowners by 2000, so that in many respects Asian American renters in 2000 were a rather different group of people than those in 1990.

White renters had a median income of \$32,000 in 2000, a 25 percent increase in nominal dollars and a 5 percent decrease in real dollars. Given the decline in the number of White renters and increase in White homeowners over the decade, it is conceivable that the decline in real dollars is in part due to some relatively better-off renters having become homeowners.

Taking into account differences in household size in relation to median incomes provides further indication of potential affordability differentials among groups of renters. For all renters, median household income divided by median size was \$16,700 in 2000. For Latinos, it was \$7,200; for Blacks \$11,400; for Asian Americans \$14,000; and for Whites \$20,000.⁸ As we shall see, these differentials are very strongly correlated not only with the relative severity of shelter poverty

⁷ At one extreme, hypothetically the entire increase in Asian homeowners over the decade could have been among those who had been renters in 1990, in which case three-quarters of Asian American renters in 1990 would have become homeowners by 1990. At the other extreme, the entire increase in homeowners could have been among those who moved into the state during the decade. However, it is plausible to suppose that those Asian Americans who moved into the state during the 1990s were at least somewhat less likely to become homeowners than those who were already here in 1990 and thus that a substantial fraction of Asian Americans who had been renters in 1990 did become homeowners. This conclusion is supported anecdotally, but decennial Census data are not longitudinal so that it is not possible to track household trajectories and make a quantitative determination.

⁸ These ratios are approximations to per capita incomes, but are not in fact per capita incomes. Per capita income for a group is computed by dividing aggregate income for the entire group by the total population of the group.

among the groups, but with the differences in the actual incidence of shelter poverty.

Homeowner Median Incomes (Table 2)

The median income of all Massachusetts homeowners was \$64,300 in 2000—more than double that of renters. Homeowner median income increased in nominal dollars by 37 percent from 1990 to 2000, which is an inflation-adjusted increase of a little under 4 percent.

Latino homeowners had a median income in 2000 of \$57,000, nearly triple that of Latino renters. Their median had increased by 29 percent in nominal terms, but decreased by close to 3 percent in real terms. In 1990 the median income of Latino homeowners was equal to 95 percent of all homeowners, but by 2000 this had decreased to 89 percent. The absolute and relative decline of Latino homeowner incomes over the decade does not necessarily mean that individual homeowners experienced such decreases. It is more likely due to the promotion of homeownership for lower-income households of color that was taking place.

A similar but slightly more modest pattern is seen for Black homeowners. Their median income in 2000 was \$55,900, more than double that of Black renters. The median increased 31 percent in nominal terms from 1990, but decreased by one percent when adjusted for inflation. The median income of Black homeowners declined from 91 percent of that of all homeowners in 1990 to 87 percent in 2000.

The median income Asian American homeowners was the highest of all groups: \$76,800 in 2000, two and a half times that of Asian American renters. Their median income rose 32 percent in nominal terms, which amounted to no change in real

terms, over the decade. In 1990 the median income of Asian American homeowners was 124 percent of that of all renters, but it declined to 119 percent in 2000.

White homeowners had a median income in 2000 of \$64,650. While this is considerably lower than that of Asian American homeowners, it is attributable to the large number of elderly White homeowners; among households of three or more persons the differential between Whites and Asian Americans is very small.

Looking at the ratio of median income to median household size, for all homeowners the figure was \$26,800 in 2000. For Latinos the ratio was \$16,300; for Blacks \$19,300; for Asian Americans \$22,600; and for Whites \$26,900. As with renters, these differences are strongly predictive of differences in the incidence of shelter poverty.

Renter Median Housing Costs (Table 3)

From 1990 to 2000 median gross renter costs rose from \$555 to \$662, a 20 percent increase in nominal terms but a 10 percent decline when adjusted for inflation. In 1990 median annual renter cost was equal to 27.6 percent of median annual renter incomes; in 2000 the ratio was slightly lower, 26.5 percent.

In 1990 Latinos, Blacks, and Whites had very little difference in median renter costs, while the Asian American median was about one hundred dollars higher. By 2000 wide dispersion had developed, ranging from \$577 for Latinos to \$818 for Asian Americans, with Blacks and Whites in the mid \$600 range. For every racial/ethnic group, median renter cost rose less than median income over the decade, although the differential was least for Black renters.

Latino renters experienced a median increase in housing costs of 4.3 percent

from 1990 to 2000, a 21 percent decline in real dollars. This does not mean that individual households experienced a decrease on average; rather it reflects the influx of Latino immigrants primarily into lower-cost areas outside of Metro Boston.

Other groups experienced larger nominal increases in renter costs and hence smaller inflation-adjusted costs, largely because they did not experience the same regional shift away from Metro Boston. Median costs in nominal terms rose about 15 percent for Black renters, about 22 percent for Asian Americans, and about 16 percent for Whites (declines of 13 percent, 7.5 percent, and 12 percent, respectively, in real terms).

Homeowner Median Housing Costs (Table 3)

Among homeowners the story is quite different. All groups, except Asian Americans, experienced very large nominal increases in median costs from 1990 to 2000, and hence substantial increases even when adjusted for inflation. Among all homeowners the median monthly housing cost was \$585 in 1990 and \$1,075 in 2000, a nominal increase of 84 percent and a real increase of 39 percent. In contrast with renters, for whom, on average, incomes rose more than housing costs, homeowners' costs rose much more than their incomes. In 1990 the ratio of median annual housing cost to median income was 15 percent for homeowners; in 2000 it was 20 percent.

In 1990 there was substantial variation in median homeowner costs, ranging from \$495 for Black homeowners to \$1,051 for Asian American homeowners. By 2000 there was only modest variation, ranging from \$1,064 for Whites to \$1,331 for Asian Americans. The increases in median costs

and narrowing of variation are a reflection of the huge run-up in house prices and in debt-encumbered purchases and refinancings, primarily in Metro Boston, over the decade.

Because the groups started at such different levels yet ended the decade with only modest differences in median homeowner costs, their increases vary considerably. Latino homeowners had a median housing cost in 2000 that was 76 percent higher in nominal terms than it had been in 1990; Black homeowners had costs 147 percent higher, Asian Americans 27 percent higher, and Whites 81 percent higher in nominal dollars. In inflation-adjusted terms, Latinos experienced an increase in median cost of 33 percent, Blacks 87 percent, and Whites 37 percent, while Asian American median homeowner cost was down 4 percent.

MASSACHUSETTS SHELTER POVERTY IN 2000

Overview (Table 4 and Figure 1)

Nearly 27 percent of all households in Massachusetts were shelter poor in 2000. Among households headed by Latinos the incidence was 55 percent; among Black-headed households it was 42 percent; and for Asian-headed households it was about 39 percent. Overall, a household headed by a person of color was nearly twice as likely to be shelter poor as a White-headed household. Thus, while households headed by a person of color accounted for just 13.5 percent of all Massachusetts households in 2000 (about one in six households), *shelter poor* households of color accounted for 23 percent of all shelter poor households—nearly one in four.

As significant and suggestive as these aggregate findings are, differences in homeownership rates and household characteris-

tics across racial/ethnic groups and tenure differences within each group necessitate disaggregation in order to understand fully the distribution and implications of affordability problems.

Renter Shelter Poverty (Table 5 and Figure 2)

Renter households headed by a person of color experience far higher rates of affordability problems and are considerably larger on average than White-headed shelter poor households. The modal shelter poor renter household headed by a person of color is a single mother with children, while that of White-headed households is an elderly woman.

The rate of shelter poverty among Latino renters (61 percent) was much higher than that of non-Latino Black (48 percent), Asian American (45 percent), and White renters (31 percent). These differential rates reflect differences in household size as well as income. By contrast, on the conventional affordability standards, Latino renters showed rates very similar to those of non-Latino Blacks and Asian Americans: about 46 percent on the 30-percent standard and about 25 percent on the 50-percent standard. All three populations of color had considerably higher rates, though, than did non-Latino White renters (about 39 percent and 19 percent, respectively, on the two conventional standards).

In 2000, nearly 58,000 (61 percent) of all Latino renter households in Massachusetts were shelter poor. They had a median income of only \$12,700—less than two-thirds of the median income of all Latino renters. The median size of shelter poor Latino renter households was 3.2 persons—slightly greater than the median size of all Latino renters (See also Tables L1 and L2).

Of Black renters, 39,000 (48 percent) were shelter poor in 2000. They had a median income of \$12,300—about half the median of all Black renters—and a median size of 2.7 persons, considerably larger than the median size of all Black renters (See also Tables B1 and B2).

There were 21,000 (45 percent) Asian American shelter poor renters in 2000. Their median income was \$12,300—little more than a third that of all Asian American renters—and their median size was 2.5 persons, a little greater than that of all Asian American renters (See also Tables A1 and A2).

Shelter poverty problems vary considerably by household size. All groups show steeply rising rates of shelter poverty with household size. Controlling for household size, differences narrow slightly. However, Latinos continue to show rates about 10 percentage points higher than Blacks and about 15 percentage points higher than Asian Americans—except for large households of five or more persons, for which the differences are much less (Tables B2, A2, L2).

Among one-person and two-person Latino renters, a little over 50 percent were shelter poor in 2000. Shelter poverty for one-person households is concentrated almost entirely among households under \$10,000, and for two-person households it is concentrated under \$20,000. Among three-person and four-person Latino renter households, over 67 percent were shelter poor in 2000. They have significant rates of shelter poverty even with incomes up to and beyond \$30,000. For households with five or more persons, the shelter poverty rate was 71 percent; median income of this group was \$23,000, with substantial rates of shelter poverty all the way up to \$40,000 (Tables L1 and 2). The reach of shelter

poverty up the income distribution for larger households reflects not only higher housing costs for larger apartments, but also the greater cost of meeting non-shelter needs in households with more people.

Comparing with conventional affordability burdens, about 46 percent of Latino renters paid over 30 percent of their incomes for housing in 2000, considerably lower than the 61 percent shelter poor (Table L2). They had a median income of \$11,500. Among one- and two-person households, the rates of shelter poverty are comparable to the rates paying over 30 percent of income; by contrast, among larger households, shelter poverty rates are much higher than the rates paying over 30 percent of income. The household-size differences exist because the conventional standard reflects incomes only, rather than taking into account the household-size effects of non-shelter necessities as does the shelter poverty approach. That is, the shelter poverty standard provides a much more sensitive measure of affordability burden by household size.

About 25 percent of Latino renters paid over 50 percent of income for housing, with a median income of just \$7,400. For small households shelter poverty rates are about twice the rates of 50 percent or more of income. However, for large households shelter poverty rates are three to four times as great. On both of the conventional standards, three-person households have by far the most severe problem, unlike shelter poverty, which is strongly correlated with household size (Table L2).

Among one-person and two-person Black renters, about 40 percent were shelter poor in 2000. Shelter poverty for one-person households is concentrated almost entirely among households under \$10,000,

as is true for Latinos; for two-person households, though, shelter poverty extends up to \$30,000, rather higher than among two-person Latino households. Among three-person and four-person Black renter households, about 58 percent were shelter poor in 2000. They have significant rates of shelter poverty even with incomes up to nearly \$40,000. For households with five or more persons, the shelter poverty rate was 65 percent; the median income of this group was \$25,000, with substantial rates of shelter poverty all the way up and beyond \$40,000 (Tables B1 and B2).

Comparing with conventional affordability burdens, about 46 percent of Black renters paid over 30 percent of their incomes for housing in 2000, somewhat lower than the 48 percent shelter poor. They had a median income of \$13,900. Among one-person Black renter households, the rate of shelter poverty is considerably lower than on the 30 percent of income rate; for two-person households, the rates of shelter poverty are comparable to the rates paying over 30 percent of income; by contrast, among larger households, shelter poverty rates are much higher than the rates paying over 30 percent of income (Table B2).

About 24 percent of Black renters paid over 50 percent of income for housing, with a median income of just \$7,900. For small households shelter poverty rates are less than twice the rates of 50 percent or more of income. However, for large households shelter poverty rates are three to four times as great (Table B2).

Among one-person and two-person Asian American renters, about 40 percent were shelter poor in 2000. Shelter poverty for one-person households is concentrated almost entirely among households under

\$20,000, much higher than is true for Latinos and Blacks; for two-person households, shelter poverty extends up to \$30,000, comparable to that of Blacks, but rather higher than among two-person Latino households. Among three-person and four-person Asian American renter households, about 50 percent were shelter poor in 2000. They have significant rates of shelter poverty even with incomes up to nearly \$40,000. For households with five or more persons, the shelter poverty rate was 67 percent; median income of this group was \$25,000, with substantial rates of shelter poverty all the way up and beyond \$40,000 (Tables A1 and A2).

Comparing with conventional affordability burdens, about 46 percent of Asian American renters paid over 30 percent of their incomes for housing in 2000, almost exactly the same as the 45 percent shelter poor. However, they had a median income of \$15,200, compared with \$12,300 for the shelter poor. Among one-person and two-person Asian American renter households, the rate of shelter poverty is considerably lower than on the 30 percent of income rate; for three-person households, the rates of shelter poverty are comparable to the rates paying over 30 percent of income; by contrast, among larger households, shelter poverty rates are much higher than the rates paying over 30 percent of income (Table A2).

About 26 percent of Asian American renters paid over 50 percent of income for housing, with a median income of just \$6,800. For small households shelter poverty rates are somewhat less than twice the rates of 50 percent or more of income. However, for large households shelter poverty rates are three to four times as great (Table A2).

Homeowner Shelter Poverty (Table 6 and Figure 3)

As with renters, homeowner households headed by a person of color experience considerably higher rates of affordability problems and are larger on average than White-headed shelter poor households. Homeowner shelter poverty is overwhelmingly a problem afflicting families with children among all racial/ethnic groups including Whites.

Nearly 33 percent of Latino homeowners in Massachusetts (over 8,600 households) were shelter poor in 2000, as were nearly 31 percent of Black homeowners (11,900 households) and 29 percent of Asian American homeowners (9,100 households). These rates contrast with the 20 percent incidence among White homeowners. The median size of shelter poor homeowners was 3.8 persons among Latinos, 3.2 among Blacks, and 3.7 among Asian Americans—all considerably higher than the median 2.7 persons for Whites.

The median income of shelter poor Latino homeowners was close to \$32,000—which was about 55 percent of the median income of all Latino homeowners. The incidence of shelter poverty is correlated—albeit imperfectly—with household size: among one- and two-person households the rate was 23–24 percent, ranging up to 41 percent of five-person and 49 percent of six-or-more person households, but with a much higher rate among three-person (37 percent) than four-person (28 percent) households (Table L4). Most strikingly, nearly every Latino homeowner household with an income of under \$40,000 a year and containing three or more persons is shelter poor.

The median income of shelter poor Black homeowners was nearly \$29,000—

about 51 percent of the median income of all Black homeowners. The incidence of shelter poverty is correlated with household size except for the anomalously high rate of 37 percent among three-person households, a rate that is higher than among four- and five-person households (30 and 34 percent respectively). Among one- and two-person households (22 and 25 percent shelter poor respectively) and six-or-more person households (42 percent shelter poor) there are no anomalies (Table B4), although the rates for the largest households are considerably lower than among their Latino counterparts.

The median income of shelter poor Asian American homeowners was \$37,000. While this is considerably higher than the median income of the shelter poor of all other groups, it is just 48 percent of the median income of all Asian American homeowners. As with other groups, the incidence of shelter poverty generally increases with household size, except for an anomalously high incidence among three-person households (39 percent). Also, there is a reversal but little difference between one- and two-person households (17 percent and 15 percent, respectively) and little difference between five-person and six-or-more person households (40 percent and 41 percent, respectively; Table A4).

What might account for the exceedingly and anomalously high rates of shelter poverty among three-person homeowner households of all racial/ethnic groups in 2000? Since such an anomaly was not apparent in 1990, two types of explanations are possible. One is that it is an artifact of the data and thus not a real phenomenon. The other is that during the 1990s a lot of young, moderate-income couples took on homeownership prior to having children,

following which the birth of their first child significantly increased their non-shelter costs and hence their likelihood of becoming shelter poor. While the data do not permit definitive resolution, the fact that no such anomaly exists for renters, and no such anomaly exists for homeowners on the conventional affordability standards, suggests that it is unlikely to be just an artifact of the data. Thus some real demographic phenomenon seems to be manifested, at least to some degree, in the high rates of shelter poverty among three-person homeowner households of all groups.

On the conventional standards of affordability, about 34 percent of Latino homeowners in Massachusetts were paying over 30 percent of income for housing—slightly higher than the shelter poverty rate—while 15 percent were paying over 50 percent of income (Table L4). Among Black homeowners, 35 percent were paying over 30 percent—considerably above their shelter poverty rate, while almost 17 percent were paying over 50 percent of income (Table B4). Among Asian American homeowners, about 30 percent were paying more than 30 percent of income, while over 11 percent were paying more than 50 percent of income (Table A4). Overall, the conventional standards show less differential between households of color and Whites than does the shelter poverty approach.

Furthermore, the shares of Latino and Black homeowners paying over 50 percent of income suggests that many are paying much more than specified by conventional mortgage underwriting standards. In some cases, these costs may reflect ownership of multi-family houses, in which some of the costs are offset by rental income. In other cases, though, their income may have declined after purchase, or income may

have been exaggerated to qualify for a mortgage.

SHELTER POVERTY TRENDS IN MASSACHUSETTS: 1990 to 2000

Renters (Table 5)

From 1990 to 2000 the increase in renter shelter poverty was almost entirely among households of color. The number of shelter poor renters of color increased by 57 percent, from about 77,000 in 1990 to 120,000 in 2000. By contrast, the number of White shelter poor renters increased by only 7,000 households, 3 percent. In 1990 about a quarter of all shelter poor rental households were non-White; by 2000 over a third were non-White.

From 1990 to 2000 the number of shelter poor Latino renter households rose from 38,300 to 57,900—an increase of 51 percent. Shelter poverty grew slightly faster than the overall growth of Latino renters, resulting in a rise in the incidence from 59.1 percent in 1990 to 61.2 percent in 2000 (Table 5). The number of Black shelter poor renters increased from 27,600 households in 1990 to 39,000 in 2000—a rise of 41 percent. As the total number of Black renters increased more slowly, the incidence of shelter poverty rose substantially over the decade, from 41.8 percent in 1990 to 48.2 percent in 2000. The number of Asian American shelter poor renters nearly doubled (a 95 percent increase), from 10,800 in 1990 to 21,000 in 2000. However, the total number of Asian American renters grew slightly faster, so that the incidence of shelter poverty actually declined slightly, from 48.9 percent in 1990 to 45.3 percent in 2000.

Throughout the 1990s Latino renters experienced by far the highest rates of shel-

ter poverty of any group. In 1990 their incidence of shelter poverty was 10 percentage points higher than that of Asian American renters, 17 percentage points higher than that of non-Latino Blacks and more than 30 points higher than non-Latino White renters. By 2000 the gap between Latino renters' rate of shelter poverty and that of Asian American renters grew to 16 percentage points and the gap with non-Latino Blacks narrowed a little to 13 percentage points, while the gap with non-Latino Whites remained 30 percentage points. Note, also, the shift in the relative severity of shelter poverty among Black and Asian American renters over the decade. While both groups experienced substantial increases in the number of shelter poor renters, in 1990 Asian American renters had a 7 percentage point higher incidence than did Black renters, but by 2000 Blacks had a 3 percentage point greater incidence than did Asian Americans.

Homeowners (Table 6)

From 1990 to 2000 there was a tremendous increase in homeownership among all groups—but also a tremendous increase in shelter poverty, especially among homeowners of color. The number of shelter poor homeowners of color grew from 8,900 in 1990 to 29,700 in 2000—a 245 percent increase. Among White homeowners there was a 74 percent increase in shelter poverty. The incidence of shelter poverty among homeowners of color just about doubled over the decade, growing from about 16 percent in 1990 to about 31 percent in 2000. By contrast, among Whites the incidence grew from a little under 13 percent in 1990 to 20 percent in 2000, i.e., there has been a widening gap in the rates of shelter poverty

between households of color and Whites, rising from 3 percentage points in 1990 to 11 percentage points in 2000.

In 1990 about 16.8 percent of Latino homeowners were shelter poor. By 2000 the rate had increased to nearly 32.9 percent. Among Black homeowners the incidence increased from 15.6 percent in 1990 to 30.7 percent in 2000. Among Asian Americans the rate rose from 15.9 percent in 1990 to 28.8 percent in 2000. That is, all three groups were similarly situated in both 1990 and 2000 with respect to their shelter poverty burdens.

What accounts for the enormous increase in homeowner shelter poverty over the decade despite the booming economy? The explanation is that in the mid- and late 1990s many households of all races, but disproportionately those of color, were taking on substantial debt burdens in order to become homeowners. Since the standards for both conventional and first-time homebuyer loans do not take into account household size, many households were able to qualify for loans even though their homeownership costs left them squeezed in relation to their non-shelter needs (i.e., they were shelter poor). Indeed, the modest growth in the rate of homeowners paying more than 30 percent of their income is consistent with this interpretation, as underwriting standards typically do use ratios somewhat in excess of 30 percent of income. In some cases households may have stretched or exaggerated to qualify for loans, but ended up with severe cost burdens in excess of 50 percent of income. Those in this latter group have probably

disproportionately faced foreclosure in the years after 2000.

THE GEOGRAPHY OF SHELTER POVERTY IN MASSACHUSETTS

(Tables 5MB, 5NB, 6MB, and 6NB)

While it has not been possible to examine affordability by race for individual cities and towns in Massachusetts, data have been obtained for Metro Boston, which has made it possible to assess housing affordability both for Metro Boston itself and for the balance of Massachusetts outside of Metro Boston. For purposes of this report, “Metro Boston” is the Boston Primary Metropolitan Statistical Area (PMSA) as of 2000. It *excludes* the Brockton, Worcester, Fitchburg-Leominster, Lowell, Lawrence, New Bedford, and Fall River Metropolitan Statistical Areas, as well as the Cape and Islands and the western half of the state.⁹

A majority of all households in Massachusetts reside within Metro Boston, thus defined. Specifically, 58 percent of renters and 52 percent of homeowners resided in Metro Boston as of 2000. However, there are very significant differences by race/ethnicity. A slight majority of Latinos—both renters and homeowners—reside *outside* of Metro Boston. By contrast, nearly three-quarters of Black and Asian American renters and over two-thirds of Black and Asian American homeowners reside *within* Metro Boston.

Within Metro Boston, Black-headed households are the largest population of color, among both renters and homeowners, although the variation among renters is modest (Tables 5MB and 6MB). Outside of

⁹ The Boston PMSA lies entirely within Massachusetts, except for the inclusion of Seabrook and South Hampton, New Hampshire.

Metro Boston, Latino-headed households are the largest population of color, with the renter differential being very large, while the homeowner differential is modest (Tables 5NB and 6NB). Most notably, within Metro Boston nearly 11 percent of all renters are Black (followed by a little over 8 percent Latino and a little over 6 percent Asian American), while outside of Metro Boston nearly 13 percent of all renters are Latino (followed by under 6 percent Black and about 3 percent Asian American). These geographical variations reflect historical differences in migration and settlement, as well as differences in household composition and economic circumstances (see, e.g., Torres 2006).

Within Metro Boston, nearly 26 percent of all renter households are headed by a person of color, but only 8 percent of homeowners are of color. Outside of Metro Boston, just over 22 percent of renter households are of color, while barely over 5 percent of homeowner households are headed by a person of color. Households of color do not experience higher rates of homeownership outside of Metro Boston, because they have lower incomes, on average, that offset the considerably lower house prices that can be found in many areas outside of Metro Boston, as revealed in the next section.

Socio-Economic Differentials by Geography

The median income in 2000 of all renter households in Metro Boston was \$35,000, compared with just \$25,500 for those outside Metro Boston; yet there was virtually no difference in median size (1.8 persons vs. 1.9 persons). Renter median income divided by median size—an approximation for per capita income—was \$19,400 in Metro

Boston vs. \$13,400 outside. The median income of all homeowners in Metro Boston was \$72,000, compared with just \$51,000 for those outside, with the median size being 2.4 persons in both regions. Homeowner median income divided by median size was in Metro Boston \$30,000 vs. \$21,300 outside.

Among Latino renters, those within Metro Boston had median income of \$26,000; those outside had just \$17,800. Median size was 2.8 vs. 2.9 persons. Renter median income divided by median size was \$9,300 inside vs. \$6,100 outside Metro Boston. Median housing cost was \$700 vs. \$520. The ratio of median housing cost to median income was 32 percent vs. 35 percent. For Latino homeowners, within Metro Boston their median income was \$63,500; outside it was \$50,000. Median size was 3.2 vs. 3.7 persons—a very striking differential. Homeowner median income divided by median size was \$19,800 within Metro Boston vs. \$13,500 outside. Median housing cost was \$1,350 vs. \$1,100. The ratio of median housing cost to median income was 25.5 percent vs. 26.4 percent.

Among Black renters, those within Metro Boston had median income of \$26,000; those outside had \$23,900. Median size was 2.2 persons in both regions. Renter median income divided by median size was \$11,800 vs. \$10,900. Median housing cost was \$700 vs. \$580. The ratio of median housing cost to median income was 32 percent vs. 29 percent. For Black homeowners, within Metro Boston their median income was \$58,000; outside it was \$49,600. Median size was 2.8 vs. 2.9 persons. Homeowner median income divided by median size was \$20,700 vs. \$17,100. Median housing cost was \$1,340 vs. \$1,040. The ratio of median

housing cost to median income was 27.7 percent vs. 25.2 percent.

Among Asian American renters, those within Metro Boston had median income of \$34,100; those outside had \$31,500. Median size was 2.1 vs. 2.8 persons—another striking difference. Renter median income divided by median size was \$16,200 vs. \$11,300. Median housing cost was \$890 vs. \$650. The ratio of median housing cost to median income was 31 percent vs. 25 percent. For Asian American homeowners, within Metro Boston their median income was \$80,300; outside it was \$64,500. Median size was 3.3 vs. 3.7 persons. Homeowner median income divided by median size was \$24,300 vs. \$17,400. Median housing cost was \$1,420 vs. \$1,200. The ratio of median housing cost to median income was 21.2 percent vs. 22.3 percent.

Renter Shelter Poverty Differentials (Tables 5MB and 5NB)

Consistent with the broad analysis of medians, Latino, Black, and Asian American renters outside of Metro Boston have higher rates of shelter poverty than do their counterparts within the Metro area. Among renters of color, both inside and outside of Metro Boston the relative severity is greatest for Latinos, followed by Blacks and then Asian Americans—but all of whom have much higher rates of shelter poverty than do White renters.

Outside of Metro Boston, the shelter poverty differential between Latino renters, on the one hand, and Black and Asian American renters, on the other, is far larger than it is within Metro Boston. Fully two-thirds of Latino renters outside Metro Boston were shelter poor in 2000 (33,500 households), compared with about half of

Black (11,200) and Asian American (6,000) renters and a third of White renters. This is especially striking in view of the fact noted earlier that a majority of Latino renters reside outside of Metro Boston, while only a little over a quarter of Black and Asian American renters do.

Within Metro Boston, Latino renters still have a very high rate of shelter poverty—over 55 percent (24,500 households)—but this is fully 11 percentage points lower than that of Latino renters outside. Nearly 48 percent of Black renters (27,700) in Metro Boston were shelter poor in 2000. However, this is only 2.5 percentage points lower than their rate outside Metro Boston, in contrast with the large Latino differential. Over 44 percent of Asian American renters (15,100) in Metro Boston were shelter poor—about 4 percentage points lower than the incidence outside. Less than 30 percent of White renters were shelter poor.

In sum, within Metro Boston, there are only modest differences in shelter poverty among Latinos, Blacks, and Asian American renters. A renter household of color is about twice as likely to be shelter poor as is a White renter household. Renters of color account for just over a quarter of all renter households (25.8 percent) in the Metro area, but shelter poor renters of color account for nearly three-eighths (37.6 percent) of all shelter poor renters.

Outside of Metro Boston, renters of color account for under a quarter of all renters (22.4 percent), but fully a third of shelter poor renters are of color (32.7 percent). However, in both absolute number and incidence Latinos experience by far the greatest severity. A Latino renter is twice as likely to be shelter poor as is a White renter, while a Black renter and an Asian

American renter is about 50 percent more likely to be shelter poor than is a White renter.

On the conventional affordability standards there are far narrower differentials than are suggested by the shelter poverty approach. Within Metro Boston, there is virtually no difference in the incidence of conventionally-measured affordability problems among Latinos, Blacks, and Asian Americans. Furthermore, the difference between renters of color and White renters is only about 5 to 8 percentage points on the conventional standards, compared with 16 to 26 percentage points on the shelter poverty standard.

Outside of Metro Boston, there are some differences among Latinos, Blacks, and Asians on the 30 percent-of-income standard, but far less than on the shelter poverty standard; on the 50 percent standard there are essentially no differences. Again, we find far less differential between households of color and Whites in the incidence of conventionally-measured affordability problems—5 to 10 percentage points—than in the incidence of shelter poverty—14 to 32 percentage points. Finally, the conventional standards suggest that, for the most part, there is very little difference between Metro Boston and the balance of the state, in contrast with the sharp differences revealed by the shelter poverty approach.

Homeowner Shelter Poverty Differentials (Tables 6MB and 6NB)

Among homeowners there are not the same distinctions between households of color inside and outside of Metro Boston that are apparent for renters. Overall, the incidence of shelter poverty among homeowners of color is about 30 percent in Metro Boston

and about 31 percent outside, compared with about 20 percent of White homeowners in both areas. Thus, for the most part the findings on homeowner shelter poverty problems within each of the two major geographical areas pretty closely mimic what is true for the state as a whole. The findings on conventionally measured affordability problems show some variation by geography in a few instances, but the variations are modest.

Outside of Metro Boston, Latino homeowners have a shelter poverty rate of over 34 percent, compared with 30 percent for both Black and Asian American homeowners. Homeowners of color account for 5.3 percent of all homeowner households outside Metro Boston, but shelter poor homeowners of color are 8.3 percent of all shelter poor homeowners.

Within Metro Boston, Latino homeowners have a shelter poverty rate of 31 percent, 3 percentage points lower than those outside of the Metro area. Black homeowners have a rate of 31 percent, one percentage point higher than those outside, while Asian American homeowners have a rate of over 28 percent, a little more than one percentage point lower than those outside. For Latinos, the Boston/non-Boston difference is modest but significant; for Blacks and Asian Americans these differentials are not statistically significant.

What is notably different between shelter poor homeowners inside and outside of Metro Boston is that those inside the Metro area have considerably higher incomes on average. The median income of shelter poor Latino homeowners is \$34,300 within Metro Boston vs. \$29,400 outside. For shelter poor Black homeowners, the median income is \$30,500 vs. \$26,000 outside. For shelter poor Asian American

homeowners it is \$39,100 vs. \$34,400. These differences are, of course, a consequence of the higher prevailing housing costs within Metro Boston.

Also of interest, for two of the three populations of color, shelter poor homeowner households outside of the Metro area are larger on average than those within. For Latinos, the median sizes are 4.0 vs. 3.6 persons; for Blacks, 3.2 persons in both areas; for Asian Americans, 4.0 vs. 3.6 persons. Larger households are somewhat more likely to find the larger houses they need at a somewhat lower price outside of the Metro Boston area, but this may be offset by higher non-shelter costs required by having more people in the household.

Finally, on the conventional percent-of-income standards, Latino and Asian American homeowners show statistically insignificant non-Boston/Boston differentials. Latino affordability is about 3–4 percentage points higher than Asian American by the conventional measures. By contrast, Black homeowners show higher rates of affordability problems in the Boston area compared with outside, when measured conventionally: 36 percent vs. 32 percent paying over 30 percent of income; 18 percent vs. 14 percent paying over 50 percent of income. Black homeowners do have a somewhat higher median housing cost differential than do Latinos and Asian Americans between Metro Boston and outside, which probably accounts for this geographical difference in conventionally-measured affordability problems.

In sum, homeowners of color experience high rates of housing affordability problems both within Metro Boston and outside. Nearly a third are shelter poor in each of the two major geographical areas of the state. Homeowners of color are about

50 percent more likely to be shelter poor than are White homeowners throughout Massachusetts.

RECOMMENDATIONS

Shelter Poor Renters

By far the most extensive and serious housing needs of Massachusetts households of color are among the very low income renter families with children. Statewide, 58,000 Latino, 39,000 Black, and 21,000 Asian American renter households are shelter poor. They have a median income of little more than \$12,000. Over half are female-headed.

This profile points to the need for extensive and comprehensive strategies that combine income development with housing support, focused primarily in the cities and neighborhoods with concentrations very low income renters of color. For, on the one hand, unless these households are able to increase their incomes quite substantially, most will remain shelter poor. Even under the best of circumstances, it is unlikely that housing subsidies will be sufficient in quantity and depth to reach all who currently are deeply shelter poor. On the other hand, without secure tenure and manageable housing costs, the daily struggle for survival makes it exceedingly difficult, if not impossible, for many mothers to obtain basic education, skills, and access to jobs.

The recent experience of Inquilinos Boricuas en Accion (IBA) in Boston's South End, one of the oldest and best-known community development corporations in the country, is illustrative of the dilemmas and some of the possibilities. Of the approximately 450 families living in IBA's Villa Victoria, 75 percent are female-headed, and 92 percent are below the federal poverty level. Because of the extremely low

incomes of most residents, many are shelter poor even with housing subsidies, because the subsidies are based on the 30 percent-of-income standard. As has been occurring with many CDCs, IBA has increasingly been providing services aimed at income development not just traditional social services. Through refinancing of the development, IBA has wired Villa Victoria for the Internet. With foundation grants, IBA is providing every household with a computer and printer, as well as offering personalized training and support and a community technology center. As their Villa Tech flyer says, "The goal is to facilitate opportunities for self-directed educational and employment-related achievement."

Given the Villa Victoria resident population, Latina single moms are certainly a major part of IBA's Villa Tech initiative. Nonetheless, there remain major challenges for young Latinas with young children. Having a computer and Internet access within the apartment, and training and technical assistance in the development, provide terrific learning opportunities. Translating this into employment is severely constrained, though, by the insufficiency of subsidized childcare. IBA has a long waiting list, and whenever they are able to obtain more childcare slots, they are filled immediately.

Holyoke's Neuva Esperanza and Lawrence's Community Works are two examples of CDCs in other parts of Massachusetts that also primarily serve very low income households, have a substantial number of units and increasingly are linking income development and other projects with their housing efforts. Nonetheless, the minuscule amounts of federal and state funding for new subsidized housing, as well as the enormous complexity of doing development in the

current environment, mean that most shelter poor renters do not and will not have access to the security of tenure and support services provided by the most creative CDCs.

A quite different strategic approach is offered by City Life/Vida Urbana, based in the Jamaica Plain neighborhood of Boston, but with a history of also working in Roxbury, and more recently in other Boston neighborhoods as well. For 30 years City Life/Vida Urbana has focused on tenant organizing, political education, and advocacy for social housing permanently outside of the speculative market. They actively pursue multi-racial, multi-cultural coalition building and leadership development bringing together Latinos, African-Americans, and Haitians.

City Life/Vida Urbana has a number of major elements to their work. The largest component has always been tenant organizing, with their recent efforts returning primarily to their historical focus on building-level organizing, that provides assistance to low-income renters in subsidized and unsubsidized private rental housing—mostly Latino and Black. They provide assistance in organizing tenant unions that aim to negotiate collective bargaining agreements with landlords to stabilize rents and increase tenant security of tenure. This practical aid is always coupled with leadership development and political education about housing and the economy. The grassroots organizing also provides a base for coalition work to maximize affordability in new housing, with neighborhood organizations such as the Jamaica Plain Neighborhood Development Corporation, and on city housing affordability policies with organizations such as the Boston Tenant Coalition.

In addition, City Life/Vida Urbana has been providing homebuyer education for about 10 years. Their approach has evolved from conventional homebuyer education programs toward more emphasis on issues of predatory lending, foreclosure risks, and alternative non-speculative homeownership alternatives, such as limited-equity cooperatives.

Finally, for about 10 years City Life/Vida Urbana has had a Latino Leadership Development Program that is separate from the tenant leadership development that is part of tenant organizing. Consisting of intensive workshops for about 20–25 people, and ongoing involvement through the Latino Committee, this endeavor is not focused on housing, but on issues such as parent organizing around educational issues and voter registration and mobilization.

The Chinese Progressive Association (CPA), working in Boston's Chinatown, also has a multi-issue organizing focus, with housing affordability central to its work. CPA has been involved in organizing low-income tenants in both subsidized and unsubsidized rental housing. It has resisted, with only a few victories, the encroachment of large institutions and luxury housing into what is the poorest neighborhood in Boston. While their organizing has yielded some concessions, such as the inclusion of a number of so-called "affordable" units in new luxury housing developments, CPA has recognized that most of these "affordable" units are not in fact affordable to the low-income shelter poor residents of Chinatown. The organization has thus been in the forefront of an organizing campaign to get the City of Boston to redefine affordability in its housing policies to correspond to the actual incomes of city and

neighborhood residents. In the spring of 2006 this effort resulted in substantial changes to the Boston "inclusionary zoning" policy.

For low-income communities outside of Boston, City Life/Vida Urbana and the Chinese Progressive Association offer an important and appealing complement or alternative to the more standard models of housing development and conventional homeownership.

Targeted Homeownership for Moderate-Income Renters

Given the hard reality of shelter poverty among Massachusetts very low income households of color, it should be apparent that the almost singular focus of national and state policy-makers on expanding conventional homeownership among households of color is misplaced, and indeed unfair to those with the greatest need. Despite the understandable emotional and symbolic significance attached to homeownership, and the apparent potential for housing security and asset accumulation, it is politically and morally essential to avoid false promises about the possibilities and benefits of conventional homeownership for lower-income households. It is important to recognize that adequate and secure income is the necessary foundation for the dream of homeownership not to become a nightmare. As this report has shown, nearly a third of all homeowners of color in Massachusetts are shelter poor; more than eighty percent of homeowners of color with incomes of less than \$40,000 a year are shelter poor; and about fourteen percent of those with incomes of \$40,000 or more are shelter poor.

Mortgage qualification does not consider the costs of utilities and maintenance

and repairs, which are sizeable and often unanticipated burdens in older houses. Lower-income homeowners are disproportionately victimized by financial scams, as has again become apparent recently. Those who buy multi-family houses with the expectation that rental income will make their housing affordable face the challenges and contradictions of being a landlord, not just a homeowner; the owner's limited income creates a strong incentive to seek tenants with the highest and most secure incomes. And emotional and financial stress is high, with mortgage defaults and foreclosures not unusual, resulting in loss of home, savings, and even self-esteem.

To be sure, those households of color who have a sufficient level and stability of income must be assured of full and non-discriminatory access to housing markets, mortgage credit, and homeowner insurance. But given the evidence of shelter poverty among homeowners of color and the other risks of conventional ownership, homeownership opportunity programs should be targeted to renters of color with stable incomes of at least \$40,000 a year and sufficient savings to be able to unanticipated repairs. The data used for this report suggest that about 70,000 renter households of color had incomes of \$40,000 or more in 2000: 24,000 Latinos, 25,000 Blacks, and 20,000 Asian Americans. It is essential that community leaders and housing advocates act responsibly to determine for whom homeownership is and is not appropriate.

For lower-income households of color, especially those with incomes from about \$20,000 to \$40,000, one important component of a strategy would be to work on increasing their incomes and savings, on the one hand. On the housing side, comple-

mentary strategies should promote models of community and resident-controlled non-speculative ownership—such as limited-equity cooperatives and mutual housing associations—which can provide greater security of tenure and affordability than conventional homeownership, as well as providing experience in resident control and community building (Stone, 2006b).

Shelter Poor Homeowners

What though might be done to assist those households of color who are already homeowners but are shelter poor and, for the most part, have incomes of less than \$40,000? The most obvious answer is that they need more income, since the squeeze between their incomes and housing costs is leaving them unable to meet their non-shelter needs at a minimum level of adequacy. Since income strategies are beyond the scope of this paper, but more importantly, since such households may not achieve sufficient income to sustain their housing payments despite squeezing their families' other needs, the intriguing question is whether there are housing strategies that may be possible to help them avoid losing their homes to foreclosure.

For shelter poor homeowners who cannot afford to pay their mortgages, there is a need for a public program to provide permanent mortgage relief. Such a program would complement and go beyond current attempts of advocacy groups and public officials to encourage private lending institutions to exercise forbearance and refinance on more favorable terms. One form of direct financial assistance could be a monthly subsidy in the form of a deferred-payment, low-interest loan—a type of “soft” second mortgage—which would be repaid either over time when the owner's

income increases, or at the time of eventual sale. A variation, that could ensure affordability not only for the current owner but future owners as well, would provide the monthly subsidy as a grant that would not have to be repaid. In return for this grant, a permanent affordability restriction would be recorded, limiting the resale price in order to keep the home affordable to eligible lower-income buyers in the future. The legal mechanisms for both of these models are well established. To implement them would require financing and capable enforcing agencies (Stone, 2002).

CONCLUSION

Despite the continuing growth of homeownership among households of color, the great majority of households of color in Massachusetts are renters, and the majority of Massachusetts renters of color are shelter poor. Community leaders and housing advocates should make conscious and deliberate efforts and seek resources to organize renters so that they can act on their own behalf to resist rent increases, improve their living conditions, defend their rights, and build confidence, skills, and solidarity, and determine wisely for whom and when homeownership is appropriate and feasible.

At the same time, other types of organizing efforts are also needed to begin to address shelter poverty in an effective way. For the most part, Latino, Black, and Asian American organizations and leaders in Massachusetts have focused their efforts primarily on improvements in employment, education, and social services, rather than housing—apart, of course, from the organizations mentioned above and a handful of others. Given the critical importance of housing for social and economic well-

being, it is apparent that community-based organizations in communities of color ought to give higher priority to housing in their own work and enter into coalitions with housing advocacy organizations and both the local and state levels.

Workers of color are also a growing part of the constituency of trade unions and trade union organizing in Massachusetts. As Latinos, Blacks, and Asian Americans participate in organizing drives and collective bargaining, and move into leadership positions, it is to be hoped that they will help push the labor movement to give greater attention to housing issues.

The number of people of color is growing rapidly in Massachusetts. They disproportionately face some of the most severe housing challenges that deserve the attention of all responsible policy-makers and citizens. Yet people of color themselves also have the opportunity and responsibility to exert leadership in confronting not only their own shelter poverty, but shelter poverty in general as a fundamental failure of the institutions of our society and economy.

TABLES AND FIGURES

TABLE 1
HOUSEHOLDS

MASSACHUSETTS, 1990-2000

	Number of Households (thousands)		Homeownership Rate		Change 1990-2000		% of All	
	1990	2000	1990	2000	number	percent	1990	2000
ALL								
TOTAL	2,244.1	2,444.7			200.6	8.9%	100.0%	100.0%
RENTERS	914.8	935.8			21.0	2.3%	100.0%	100.0%
HOMEOWNERS	1,329.3	1,508.9			179.6	13.5%	100.0%	100.0%
HOMEOWNERSHIP RATE			59.2%	61.7%	2.5	% POINTS		
LATINO								
TOTAL	78.3	120.9			42.6	54.4%	3.5%	4.9%
RENTERS	64.8	94.6			29.8	46.0%	7.1%	10.1%
HOMEOWNERS	13.5	26.3			12.8	94.5%	1.0%	1.7%
HOMEOWNERSHIP RATE			17.3%	21.8%	4.5	% POINTS		
BLACK*								
TOTAL	91.2	119.5			28.3	31.1%	4.1%	4.9%
RENTERS	65.9	80.8			14.8	22.5%	7.2%	8.6%
HOMEOWNERS	25.2	38.7			13.5	53.4%	1.9%	2.6%
HOMEOWNERSHIP RATE			27.7%	32.4%	4.7	% POINTS		
ASIAN-AMERICAN*								
TOTAL	37.0	78.1			41.1	111.1%	1.6%	3.2%
RENTERS	22.1	46.4			24.3	110.0%	2.4%	5.0%
HOMEOWNERS	14.9	31.7			16.8	112.6%	1.1%	2.1%
HOMEOWNERSHIP RATE			40.4%	40.6%	0.3	% POINTS		
WHITE*								
TOTAL	2,037.6	2,115.4			77.8	3.8%	90.8%	86.5%
RENTERS	762.0	707.7			-54.3	-7.1%	83.3%	75.6%
HOMEOWNERS	1,275.6	1,407.7			132.1	10.4%	96.0%	93.3%
HOMEOWNERSHIP RATE			62.6%	66.5%	3.9	% POINTS		

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
BY MICHAEL E. STONE, U MASS BOSTON

TABLE 2
HOUSEHOLD INCOME
MASSACHUSETTS, 1990-2000

	Median Income		Change 1990-2000		% of All	
	1990	2000	number	percent	1990	2000
ALL						
RENTERS	\$24,100	\$30,000	\$5,900	24.5%	100.0%	100.0%
†	\$31,900		-\$1,900	-6.0%		
HOMEOWNERS	\$46,900	\$64,300	\$17,400	37.1%	100.0%	100.0%
\$2000	\$62,000		\$2,300	3.7%		
LATINO						
RENTERS	\$18,000	\$21,000	\$3,000	16.7%	74.7%	70.0%
\$2000	\$23,800		-\$2,800	-11.8%		
HOMEOWNERS	\$44,300	\$57,000	\$12,700	28.7%	94.5%	88.6%
\$2000	\$58,600		-\$1,600	-2.7%		
BLACK*						
RENTERS	\$21,400	\$25,000	\$3,600	16.8%	88.8%	83.3%
\$2000	\$28,300		-\$3,300	-11.7%		
HOMEOWNERS	\$42,700	\$55,900	\$13,200	30.9%	91.0%	86.9%
\$2000	\$56,400		-\$500	-0.9%		
ASIAN-AMERICAN*						
RENTERS	\$23,600	\$32,200	\$8,600	36.4%	97.9%	107.3%
\$2000	\$31,200		\$1,000	3.2%		
HOMEOWNERS	\$58,100	\$76,800	\$18,700	32.2%	123.9%	119.4%
\$2000	\$76,800		\$0	0.0%		
WHITE*						
RENTERS	\$25,600	\$32,000	\$6,400	25.0%	106.2%	106.7%
\$2000	\$33,800		-\$1,800	-5.3%		
HOMEOWNERS	\$48,100	\$64,650	\$16,550	34.4%	102.6%	100.5%
\$2000	\$63,600		\$1,050	1.7%		

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 3
HOUSING COSTS
MASSACHUSETTS, 1990-2000

	Median Cost		Change 1990-2000		% of All	
	1990	2000	number	percent	1990	2000
ALL						
RENTERS	\$555	\$663	\$108	19.5%	100.0%	100.0%
\$2000	\$734		-\$71	-9.6%		
HOMEOWNERS	\$585	\$1,075	\$490	83.8%	100.0%	100.0%
\$2000	\$773		\$302	39.0%		
LATINO						
RENTERS	\$553	\$577	\$24	4.3%	99.6%	87.0%
\$2000	\$731		-\$154	-21.1%		
HOMEOWNERS	\$675	\$1,186	\$511	75.7%	115.4%	110.3%
\$2000	\$892		\$294	32.9%		
BLACK*						
RENTERS	\$562	\$645	\$83	14.8%	101.3%	97.3%
\$2000	\$743		-\$98	-13.2%		
HOMEOWNERS	\$495	\$1,220	\$725	146.5%	84.6%	113.5%
\$2000	\$654		\$566	86.5%		
ASIAN-AMERICAN*						
RENTERS	\$669	\$818	\$149	22.3%	120.5%	123.4%
\$2000	\$884		-\$66	-7.5%		
HOMEOWNERS	\$1,051	\$1,331	\$280	26.6%	179.7%	123.8%
\$2000	\$1,389		-\$58	-4.2%		
WHITE*						
RENTERS	\$578	\$670	\$92	15.9%	104.1%	101.1%
\$2000	\$764		-\$94	-12.3%		
HOMEOWNERS	\$587	\$1,064	\$477	81.3%	100.3%	99.0%
\$2000	\$776		\$288	37.1%		

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 4
HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
MASSACHUSETTS, 1990-2000

	Number of Households (thousands)		Percent of Households		Change 1990-2000		% of All	
	1990	2000	1990	2000	number	percent	1990	2000
ALL								
TOTAL	2,244.1	2,444.7			200.6	8.9%	100.0%	100.0%
SHELTER POOR	459.7	650.5	20.5%	26.6%	190.8	41.5%	100.0%	100.0%
PAYING 30%+	685.4	774.8	30.5%	31.7%	89.4	13.0%	100.0%	100.0%
PAYING 50%+	295.9	329.3	13.2%	13.5%	33.5	11.3%	100.0%	100.0%
LATINO								
TOTAL	78.3	120.9			42.6	54.4%	3.5%	4.9%
SHELTER POOR	40.6	66.6	51.8%	55.1%	26.0	64.0%	8.8%	10.2%
PAYING 30%+	38.3	52.2	48.9%	43.2%	13.9	36.4%	5.6%	6.7%
PAYING 50%+	22.5	27.7	28.7%	22.9%	5.2	22.9%	7.6%	8.4%
BLACK*								
TOTAL	91.2	119.5			28.3	31.1%	4.1%	4.9%
SHELTER POOR	31.5	50.8	34.6%	42.0%	19.3	61.2%	6.9%	7.8%
PAYING 30%+	36.5	50.3	40.1%	42.1%	13.7	37.6%	5.3%	6.5%
PAYING 50%+	19.2	25.6	21.0%	21.2%	6.5	33.7%	6.5%	7.8%
ASIAN-AMERICAN*								
TOTAL	37.0	78.1			41.1	111.1%	1.6%	3.2%
SHELTER POOR	13.2	30.1	35.6%	38.6%	17.0	129.0%	2.9%	4.6%
PAYING 30%+	16.0	30.7	43.4%	39.3%	14.7	91.4%	2.3%	4.0%
PAYING 50%+	8.8	15.6	23.7%	20.0%	6.9	78.5%	3.0%	4.7%
WHITE*								
TOTAL	2,037.6	2,115.4			77.8	3.8%	90.8%	86.5%
SHELTER POOR	374.4	500.6	18.4%	23.7%	126.2	33.7%	81.5%	77.0%
PAYING 30%+	594.5	639.0	29.2%	30.2%	44.5	7.5%	86.7%	82.5%
PAYING 50%+	245.5	259.1	12.0%	12.2%	13.6	5.6%	83.0%	78.7%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 5
RENTER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
MASSACHUSETTS, 1990-2000

	Number of Households (thousands)		Percent of Households		Change 1990-2000		% of All	
	1990	2000	1990	2000	number	percent	1990	2000
ALL								
TOTAL	914.8	935.8			21.0	2.3%	100.0%	100.0%
SHELTER POOR	289.8	340.3	31.7%	36.4%	50.5	17.4%	100.0%	100.0%
PAYING 30%+	380.7	376.2	41.6%	40.2%	-4.5	-1.2%	100.0%	100.0%
PAYING 50%+	191.3	185.4	20.9%	19.8%	-5.9	-3.1%	100.0%	100.0%
LATINO								
TOTAL	64.8	94.6			29.8	46.0%	7.1%	10.1%
SHELTER POOR	38.3	57.9	59.1%	61.2%	19.6	51.2%	13.2%	17.0%
PAYING 30%+	34.9	43.4	53.9%	45.9%	8.5	24.2%	9.2%	11.5%
PAYING 50%+	21.2	23.6	32.8%	25.0%	2.4	11.2%	11.1%	12.7%
BLACK*								
TOTAL	65.9	80.8			14.8	22.5%	7.2%	8.6%
SHELTER POOR	27.6	39.0	41.8%	48.2%	11.4	41.2%	9.5%	11.4%
PAYING 30%+	30.6	36.8	46.5%	45.5%	6.1	19.9%	8.1%	9.8%
PAYING 50%+	16.8	19.2	25.4%	23.8%	2.5	14.7%	8.8%	10.4%
ASIAN-AMERICAN*								
TOTAL	22.1	46.4			24.3	110.0%	2.4%	5.0%
SHELTER POOR	10.8	21.0	48.9%	45.3%	10.2	94.6%	3.7%	6.2%
PAYING 30%+	11.7	21.1	53.1%	45.6%	9.4	80.1%	3.1%	5.6%
PAYING 50%+	7.3	12.0	32.9%	26.0%	4.8	65.9%	3.8%	6.5%
WHITE*								
TOTAL	762.0	707.7			-54.3	-7.1%	83.3%	75.6%
SHELTER POOR	213.1	220.1	28.0%	31.1%	7.0	3.3%	73.5%	64.7%
PAYING 30%+	303.4	272.4	39.8%	38.5%	-31.0	-10.2%	79.7%	72.4%
PAYING 50%+	146.0	129.2	19.2%	18.3%	-16.8	-11.5%	76.3%	69.7%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 6
HOMEOWNER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
MASSACHUSETTS, 1990-2000

	Number of Households (thousands)		Percent of Households		Change 1990-2000		% of All	
	1990	2000	1990	2000	number	percent	1990	2000
ALL								
TOTAL	1,329.3	1,508.9			179.6	13.5%	100.0%	100.0%
SHELTER POOR	169.9	310.2	12.8%	20.6%	140.3	82.6%	100.0%	100.0%
PAYING 30%+	304.7	398.6	22.9%	26.4%	93.9	30.8%	100.0%	100.0%
PAYING 50%+	104.6	143.9	7.9%	9.5%	39.3	37.6%	100.0%	100.0%
LATINO								
TOTAL	13.5	26.3			12.8	94.5%	1.0%	1.7%
SHELTER POOR	2.3	8.6	16.8%	32.9%	6.4	280.7%	1.3%	2.8%
PAYING 30%+	3.4	8.9	25.1%	33.7%	5.5	161.4%	1.1%	2.2%
PAYING 50%+	1.3	4.0	9.4%	15.4%	2.8	217.6%	1.2%	2.8%
BLACK*								
TOTAL	25.2	38.7			13.5	53.4%	1.9%	2.6%
SHELTER POOR	3.9	11.9	15.6%	30.7%	7.9	201.3%	2.3%	3.8%
PAYING 30%+	5.9	13.5	23.4%	34.9%	7.6	129.3%	1.9%	3.4%
PAYING 50%+	2.4	6.4	9.5%	16.5%	4.0	166.4%	2.3%	4.4%
ASIAN-AMERICAN*								
TOTAL	14.9	31.7			16.8	112.6%	1.1%	2.1%
SHELTER POOR	2.4	9.1	15.9%	28.8%	6.8	285.7%	1.4%	2.9%
PAYING 30%+	4.3	9.6	28.9%	30.2%	5.3	122.1%	1.4%	2.4%
PAYING 50%+	1.5	3.6	10.1%	11.4%	2.1	138.7%	1.4%	2.5%
WHITE*								
TOTAL	1,275.6	1,407.7			132.1	10.4%	96.0%	93.3%
SHELTER POOR	161.3	280.5	12.6%	19.9%	119.2	73.9%	95.0%	90.4%
PAYING 30%+	291.1	366.6	22.8%	26.0%	75.5	25.9%	95.5%	92.0%
PAYING 50%+	99.4	129.9	7.8%	9.2%	30.5	30.6%	95.0%	90.3%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA

TABLE A1

NUMBER OF RENTER HOUSEHOLDS
MASSACHUSETTS 2000
ASIAN-AMERICANS

HOUSEHOLD SIZE	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	INCOME			\$40,000 or more	Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN PERSONS INCOME IN HH
					\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999					
SHELTER POOR												
1-Person HH	2,623	1,742	379	201	89	1	0	4,365	4,744	5,034	5,034	5,034
2-Person HH	1,611	995	1,106	611	719	208	51	2,806	3,712	5,301	5,301	10,601
3-Person HH	752	333	489	462	812	384	139	1,085	1,574	3,372	3,372	10,116
4-Person HH	379	283	475	455	1,215	665	263	662	1,137	3,736	3,736	14,943
5-Person HH	133	99	181	359	541	280	226	232	413	1,819	1,819	9,094
6+Person HH	67	170	177	263	272	400	387	237	414	1,736	1,736	11,703
TOTAL	5,565	3,622	2,807	2,351	3,648	1,939	1,066	9,187	11,994	20,998	20,998	61,492
MEDIAN SIZE												
PAYING 50% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 30% OR MORE												
1-Person HH	2,552	1,215	604	540	1,114	548	392	3,767	4,371	6,966	6,966	6,966
2-Person HH	1,570	798	731	507	823	678	969	2,369	3,100	6,076	6,076	12,152
3-Person HH	722	278	397	374	614	381	608	1,000	1,397	3,374	3,374	10,121
4-Person HH	353	213	344	345	841	297	339	566	910	2,733	2,733	10,931
5-Person HH	125	86	139	237	323	84	103	211	350	1,097	1,097	5,483
6+Person HH	65	145	139	201	178	114	40	209	349	881	881	5,941
TOTAL	5,387	2,736	2,355	2,203	3,893	2,101	2,451	8,123	10,478	21,127	21,127	51,594
MEDIAN SIZE												
PAYING 20% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 10% OR MORE												
1-Person HH	2,552	1,215	604	540	1,114	548	392	3,767	4,371	6,966	6,966	6,966
2-Person HH	1,570	798	731	507	823	678	969	2,369	3,100	6,076	6,076	12,152
3-Person HH	722	278	397	374	614	381	608	1,000	1,397	3,374	3,374	10,121
4-Person HH	353	213	344	345	841	297	339	566	910	2,733	2,733	10,931
5-Person HH	125	86	139	237	323	84	103	211	350	1,097	1,097	5,483
6+Person HH	65	145	139	201	178	114	40	209	349	881	881	5,941
TOTAL	5,387	2,736	2,355	2,203	3,893	2,101	2,451	8,123	10,478	21,127	21,127	51,594
MEDIAN SIZE												
PAYING 5% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 2.5% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 2.0% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 1.5% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 1.0% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 0.5% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 0.25% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 0.1% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 0.05% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,639	3,436	3,436	6,873
3-Person HH	705	245	301	232	260	69	31	950	1,251	1,843	1,843	5,529
4-Person HH	342	178	259	210	308	57	14	521	779	1,369	1,369	5,476
5-Person HH	122	72	85	120	99	18	6	194	279	521	521	2,605
6+Person HH	65	127	104	108	32	10	2	192	296	448	448	3,017
TOTAL	5,271	2,029	1,614	1,335	1,375	298	110	7,301	8,915	12,033	12,033	27,916
MEDIAN SIZE												
PAYING 0.025% OR MORE												
1-Person HH	2,498	817	355	325	360	50	11	3,315	3,670	4,417	4,417	4,417
2-Person HH	1,539	591	510	341	316	94	46	2,130	2,6			

TABLE A2

PERCENT OF RENTER HOUSEHOLDS
MASSACHUSETTS 2000
ASIAN-AMERICANS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more					
SHELTER POOR												
1-Person HH	100.0%	81.4%	42.2%	29.3%	5.4%	0.1%	0.0%	91.7%	83.8%	39.1%	\$4,800	39.1%
2-Person HH	100.0%	100.0%	99.4%	89.4%	62.8%	15.2%	0.8%	100.0%	99.8%	39.3%	\$10,200	39.3%
3-Person HH	100.0%	100.0%	100.0%	99.8%	94.1%	47.5%	3.4%	100.0%	100.0%	43.3%	\$27,000	43.3%
4-Person HH	100.0%	100.0%	100.0%	100.0%	99.1%	86.2%	7.9%	100.0%	100.0%	53.9%	\$22,300	53.9%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	95.9%	19.1%	100.0%	100.0%	65.3%	\$22,500	65.3%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	34.1%	100.0%	100.0%	69.8%	\$27,000	69.8%
TOTAL	100.0%	90.1%	84.2%	80.8%	64.3%	39.9%	5.3%	95.9%	92.9%	45.3%	\$12,300	50.6%
PAYING 50% OR MORE												
1-Person HH	95.2%	38.2%	39.5%	47.4%	22.1%	4.1%	0.3%	69.6%	64.8%	34.3%	\$4,400	34.3%
2-Person HH	95.5%	59.4%	45.8%	49.8%	27.6%	6.9%	0.7%	81.7%	71.0%	25.5%	\$6,500	25.5%
3-Person HH	93.7%	73.5%	61.6%	50.1%	30.2%	8.5%	0.8%	87.5%	79.5%	23.7%	\$9,400	23.7%
4-Person HH	90.3%	63.0%	54.5%	46.2%	25.1%	7.4%	0.4%	78.6%	68.6%	19.7%	\$13,200	19.7%
5-Person HH	92.0%	72.4%	47.1%	33.3%	18.3%	6.0%	0.5%	83.6%	67.6%	18.7%	\$13,900	18.7%
6+Person HH	96.4%	75.0%	58.8%	41.0%	11.8%	2.4%	0.2%	81.0%	71.5%	18.0%	\$11,500	18.0%
TOTAL	94.7%	50.5%	48.4%	45.9%	24.2%	6.1%	0.6%	76.2%	69.0%	26.0%	\$6,800	23.0%
PAYING 30% OR MORE												
1-Person HH	97.3%	56.8%	67.2%	78.9%	68.4%	44.9%	10.7%	79.1%	77.2%	54.1%	\$8,800	54.1%
2-Person HH	97.5%	80.2%	65.8%	74.1%	71.9%	49.6%	14.7%	90.9%	83.4%	45.0%	\$14,600	45.0%
3-Person HH	96.0%	83.6%	81.2%	80.7%	71.2%	47.0%	14.9%	92.2%	88.8%	43.4%	\$18,900	43.4%
4-Person HH	93.2%	75.3%	72.4%	75.9%	68.6%	38.5%	10.2%	85.5%	80.0%	39.4%	\$21,300	39.4%
5-Person HH	94.0%	87.0%	76.8%	66.0%	59.7%	28.6%	8.7%	91.0%	84.8%	39.4%	\$19,200	39.4%
6+Person HH	96.4%	85.2%	78.8%	76.4%	65.4%	28.5%	3.5%	88.4%	84.3%	35.5%	\$17,300	35.5%
TOTAL	96.8%	68.1%	70.6%	75.7%	68.6%	43.2%	12.3%	84.8%	81.1%	45.6%	\$15,200	42.4%

TABLE A3

NUMBER OF HOMEOWNER HOUSEHOLDS
MASSACHUSETTS 2000
ASIAN-AMERICANS

HOUSEHOLD SIZE	INCOME										Total Under \$15,000	Total Under \$10,000	\$40,000 or more	Total All Incomes	MEDIAN PERSONS INCOME IN HH
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more	Total Under \$10,000	Total Under \$15,000						
SHELTER POOR															
1-Person HH	226	131	77	22	42	0	0	357	434	498	\$5,900	498			
2-Person HH	138	57	162	147	242	73	83	195	357	901	\$18,200	901			498
3-Person HH	74	142	135	122	370	252	1,676	216	351	2,770	\$46,900	2,770			1,802
4-Person HH	63	61	121	55	390	385	825	124	245	1,900	\$36,800	1,900			8,311
5-Person HH	154	13	59	124	292	338	700	167	226	1,680	\$35,900	1,680			7,598
6+Person HH	0	0	35	73	168	199	914	0	35	1,389	\$49,600	1,389			8,398
TOTAL	655	404	589	543	1,503	1,247	4,196	1,059	1,648	9,137	\$37,000	9,137			35,855
MEDIAN SIZE										3.7					
PAYING 50% OR MORE															
1-Person HH	226	117	67	24	122	8	14	343	410	578	\$7,700	578			578
2-Person HH	138	51	96	62	160	33	85	189	285	625	\$17,300	625			1,251
3-Person HH	54	133	100	59	203	75	100	187	287	724	\$20,800	724			2,173
4-Person HH	63	59	107	41	252	139	113	122	230	776	\$24,600	776			3,103
5-Person HH	154	12	51	88	183	113	54	166	217	656	\$21,200	656			3,278
6+Person HH	0	0	29	50	90	48	34	0	29	251	\$25,200	251			1,672
TOTAL	635	373	450	324	1,011	417	401	1,008	1,458	3,610	\$20,200	3,610			12,055
MEDIAN SIZE										3.3					
PAYING 30% OR MORE															
1-Person HH	226	131	144	101	221	50	224	357	502	1,097.7	\$17,300	1,097.7			1,098
2-Person HH	138	57	145	110	251	112	1,002	195	340	1,813.8	\$43,800	1,813.8			3,628
3-Person HH	61	141	123	95	297	246	1,160	202	325	2,123.0	\$43,400	2,123.0			6,369
4-Person HH	63	61	117	51	331	301	1,354	124	241	2,277.0	\$46,400	2,277.0			9,108
5-Person HH	154	13	56	112	244	231	648	167	223	1,457.4	\$36,500	1,457.4			7,287
6+Person HH	0	0	33	64	137	123	456	0	33	813.2	\$44,400	813.2			5,416
TOTAL	642	403	618	532	1,481	1,062	4,844	1,045	1,663	9,582.2	\$40,400	9,582.2			32,905
MEDIAN SIZE										3.4					

TABLE A4

PERCENT OF HOMEOWNER HOUSEHOLDS
MASSACHUSETTS 2000
ASIAN-AMERICANS

HOUSEHOLD SIZE	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	INCOME		\$30,000 to \$39,999	\$40,000 or more	Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
					\$20,000 to \$29,999	\$30,000 to \$39,999							
SHELTER POOR													
1-Person HH	100.0%	99.4%	43.7%	15.3%	10.7%	0.2%	0.0%	0.0%	99.8%	81.3%	16.7%	\$5,900	16.7%
2-Person HH	100.0%	100.0%	97.1%	94.0%	65.1%	26.9%	1.6%	1.6%	100.0%	98.6%	14.5%	\$18,200	14.5%
3-Person HH	100.0%	100.0%	100.0%	100.0%	90.6%	52.5%	29.2%	29.2%	100.0%	100.0%	39.0%	\$46,900	39.0%
4-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	93.9%	12.3%	12.3%	100.0%	100.0%	24.3%	\$36,800	24.3%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	21.6%	21.6%	100.0%	100.0%	39.8%	\$35,900	39.8%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	31.1%	31.1%	100.0%	100.0%	40.7%	\$49,600	40.7%
TOTAL	100.0%	99.8%	85.0%	80.3%	74.5%	67.5%	16.5%	16.5%	99.9%	94.0%	28.8%	\$37,000	32.1%
PAYING 50% OR MORE													
1-Person HH	100.0%	88.8%	37.8%	16.2%	31.6%	5.5%	0.8%	0.8%	95.9%	76.7%	19.4%	\$7,700	19.4%
2-Person HH	100.0%	89.1%	57.4%	40.0%	43.1%	12.1%	1.7%	1.7%	96.8%	78.6%	10.0%	\$17,300	10.0%
3-Person HH	73.0%	93.5%	74.4%	48.0%	49.7%	15.7%	1.8%	1.8%	86.5%	81.8%	10.2%	\$20,800	10.2%
4-Person HH	99.9%	97.5%	88.7%	75.2%	64.7%	34.0%	1.7%	1.7%	98.7%	93.8%	9.9%	\$24,600	9.9%
5-Person HH	100.0%	96.0%	86.3%	71.0%	62.6%	33.5%	1.7%	1.7%	99.7%	96.2%	15.5%	\$21,200	15.5%
6+Person HH	100.0%	95.0%	82.3%	68.7%	53.4%	24.4%	1.2%	1.2%	98.3%	82.3%	7.4%	\$25,200	7.4%
TOTAL	96.9%	92.0%	64.9%	48.0%	50.1%	22.6%	1.6%	1.6%	95.1%	83.1%	11.4%	\$20,200	10.8%
PAYING 30% OR MORE													
1-Person HH	100.0%	99.4%	82.0%	69.1%	57.0%	33.4%	12.7%	12.7%	99.8%	93.9%	36.8%	\$17,300	36.8%
2-Person HH	100.0%	99.5%	86.7%	70.4%	67.4%	41.5%	19.8%	19.8%	99.9%	93.8%	29.1%	\$43,800	29.1%
3-Person HH	82.0%	99.5%	91.0%	77.5%	72.9%	51.3%	20.2%	20.2%	99.5%	92.5%	29.9%	\$43,400	29.9%
4-Person HH	100.0%	99.8%	96.7%	92.4%	84.9%	73.3%	20.2%	20.2%	99.9%	98.3%	29.2%	\$46,400	29.2%
5-Person HH	100.0%	99.7%	95.3%	90.3%	83.4%	68.2%	20.0%	20.0%	100.0%	98.8%	34.5%	\$36,500	34.5%
6+Person HH	100.0%	99.7%	94.7%	87.2%	81.6%	61.8%	15.5%	15.5%	99.9%	94.7%	23.8%	\$44,400	23.8%
TOTAL	98.0%	99.5%	89.2%	78.7%	73.4%	57.5%	19.0%	19.0%	98.6%	94.9%	30.2%	\$40,400	29.4%

TABLE B2

PERCENT OF RENTER HOUSEHOLDS
MASSACHUSETTS 2000
BLACKS

HOUSEHOLD SIZE	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	INCOME			\$40,000 or more	Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
					\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more						
SHELTER POOR													
1-Person HH	100.0%	85.7%	29.4%	11.1%	1.5%	0.1%	0.0%	91.9%	75.1%		36.6%	\$6,000	36.6%
2-Person HH	100.0%	100.0%	99.8%	87.5%	42.4%	8.7%	0.2%	100.0%	99.9%		43.6%	\$11,600	43.6%
3-Person HH	100.0%	100.0%	100.0%	99.7%	87.3%	39.8%	1.4%	100.0%	100.0%		53.6%	\$27,700	53.6%
4-Person HH	100.0%	100.0%	100.0%	100.0%	99.7%	88.2%	5.1%	100.0%	100.0%		61.8%	\$20,000	61.8%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	98.0%	19.7%	100.0%	100.0%		66.6%	\$22,800	66.6%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	34.7%	100.0%	100.0%		63.5%	\$27,700	63.5%
TOTAL	100.0%	92.6%	69.8%	65.2%	51.7%	34.0%	6.5%	95.9%	88.0%		48.2%	\$12,300	54.5%
PAYING 50% OR MORE													
1-Person HH	81.4%	38.0%	25.8%	23.2%	7.8%	2.4%	0.1%	56.7%	48.4%		26.5%	\$5,800	26.5%
2-Person HH	85.7%	59.1%	41.9%	30.5%	11.7%	4.0%	0.2%	71.8%	61.9%		22.4%	\$8,000	22.4%
3-Person HH	87.4%	61.7%	49.3%	38.4%	17.0%	5.9%	0.2%	74.1%	66.2%		22.9%	\$9,400	22.9%
4-Person HH	93.2%	76.3%	59.7%	46.5%	18.2%	4.6%	0.1%	83.8%	75.8%		24.7%	\$9,700	24.7%
5-Person HH	93.5%	72.9%	53.9%	44.4%	22.8%	7.2%	0.2%	81.4%	70.3%		23.5%	\$10,800	23.5%
6+Person HH	82.2%	65.2%	49.2%	44.6%	20.9%	6.0%	0.2%	71.7%	64.1%		15.3%	\$12,400	15.3%
TOTAL	84.8%	50.8%	38.9%	32.7%	13.5%	4.3%	0.2%	65.9%	57.7%		23.8%	\$7,900	22.6%
PAYING 30% OR MORE													
1-Person HH	93.4%	64.3%	55.8%	67.6%	52.5%	23.4%	4.6%	76.8%	71.2%		52.2%	\$9,900	52.2%
2-Person HH	94.9%	76.0%	64.6%	68.6%	55.4%	32.3%	5.7%	85.0%	78.3%		42.9%	\$14,600	42.9%
3-Person HH	94.9%	80.1%	66.6%	70.0%	60.2%	37.3%	7.1%	87.2%	80.6%		43.3%	\$17,100	43.3%
4-Person HH	96.8%	87.1%	77.7%	77.4%	66.3%	37.2%	4.9%	91.4%	86.9%		44.2%	\$16,900	44.2%
5-Person HH	95.7%	87.7%	70.9%	71.4%	65.5%	38.7%	7.6%	91.0%	82.9%		42.4%	\$17,900	42.4%
6+Person HH	89.4%	79.9%	69.8%	65.4%	60.8%	42.2%	6.2%	83.6%	79.0%		31.4%	\$21,100	31.4%
TOTAL	94.3%	72.1%	63.0%	69.7%	57.7%	32.0%	5.9%	82.0%	76.2%		45.5%	\$13,900	42.7%

TABLE B4

PERCENT OF HOMEOWNER HOUSEHOLDS
MASSACHUSETTS 2000
BLACKS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more					
SHelter POOR												
1-Person HH	100.0%	90.9%	57.5%	39.4%	14.0%	1.1%	0.0%	95.2%	79.4%	22.1%	\$9,300	22.1%
2-Person HH	100.0%	100.0%	98.3%	98.2%	58.8%	46.8%	0.8%	100.0%	99.3%	25.5%	\$20,600	25.5%
3-Person HH	100.0%	100.0%	100.0%	100.0%	90.6%	68.1%	20.0%	100.0%	100.0%	36.8%	\$33,900	36.8%
4-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	95.7%	11.5%	100.0%	100.0%	30.3%	\$34,600	30.3%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	21.0%	100.0%	100.0%	34.3%	\$40,800	34.3%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	31.2%	100.0%	100.0%	42.8%	\$47,000	42.8%
TOTAL	100.0%	95.0%	78.1%	85.3%	59.8%	54.2%	13.2%	97.8%	89.9%	30.7%	\$28,700	33.5%
PAYING 50% OR MORE												
1-Person HH	96.3%	65.8%	53.0%	54.6%	32.6%	19.9%	0.7%	80.3%	68.9%	26.8%	\$12,700	26.8%
2-Person HH	99.6%	83.6%	57.8%	60.1%	35.4%	25.0%	0.9%	93.8%	79.9%	16.6%	\$19,100	16.6%
3-Person HH	99.2%	86.5%	73.5%	65.7%	50.7%	27.0%	1.2%	96.2%	90.6%	14.0%	\$21,400	14.0%
4-Person HH	100.0%	96.3%	88.6%	80.6%	65.3%	41.4%	1.4%	98.0%	91.0%	14.8%	\$22,400	14.8%
5-Person HH	99.8%	92.6%	87.2%	80.9%	69.9%	39.0%	1.4%	94.7%	93.3%	11.3%	\$26,200	11.3%
6+Person HH	100.0%	93.0%	84.2%	76.8%	64.3%	37.9%	1.4%	96.4%	94.8%	11.7%	\$21,100	11.7%
TOTAL	98.2%	76.0%	62.4%	64.7%	44.2%	28.3%	1.2%	88.3%	78.0%	16.5%	\$19,400	14.4%
PAYING 30% OR MORE												
1-Person HH	97.5%	81.5%	87.6%	84.9%	58.9%	59.3%	12.2%	89.1%	88.5%	47.6%	\$19,800	47.6%
2-Person HH	99.7%	97.6%	88.0%	84.4%	61.2%	58.3%	13.4%	98.9%	94.7%	34.2%	\$29,200	34.2%
3-Person HH	99.5%	97.4%	89.5%	82.1%	74.1%	68.2%	16.5%	99.0%	96.7%	31.7%	\$33,300	31.7%
4-Person HH	100.0%	99.2%	96.4%	93.6%	86.5%	79.3%	18.4%	99.6%	97.2%	33.2%	\$36,600	33.2%
5-Person HH	99.9%	97.2%	92.9%	92.4%	87.0%	81.3%	19.0%	98.0%	97.0%	30.3%	\$41,700	30.3%
6+Person HH	100.0%	96.8%	93.6%	92.0%	83.1%	76.6%	18.5%	98.4%	97.7%	29.7%	\$41,300	29.7%
TOTAL	98.8%	88.8%	89.4%	86.2%	68.3%	65.9%	16.2%	94.4%	92.4%	34.9%	\$30,600	32.7%

NUMBER OF RENTER HOUSEHOLDS
MASSACHUSETTS 2000
LATINOS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN PERSONS INCOME IN HH
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more				
SHELTER POOR											
1-Person HH	3,569	4,807	861	112	28	0	0	8,376	9,237	9,378	\$6,200
2-Person HH	2,525	2,526	2,935	1,603	1,092	190	11	5,051	7,986	10,882	\$10,700
3-Person HH	2,421	2,592	2,566	1,970	2,595	561	37	5,013	7,579	12,742	\$25,300
4-Person HH	1,148	1,749	1,815	1,572	3,180	1,988	204	2,897	4,712	11,656	\$18,600
5-Person HH	719	747	894	1,070	1,686	1,529	635	1,466	2,360	7,279	\$21,200
6+Person HH	485	464	746	498	1,513	962	1,311	949	1,695	5,979	\$25,300
TOTAL	10,867	12,885	9,816	6,826	10,094	5,230	2,197	23,752	33,569	57,916	\$12,700
MEDIAN SIZE	3.2										
PAYING 50% OR MORE											
1-Person HH	2,568	1,945	769	266	170	20	2	4,513	5,282	5,739	\$5,800
2-Person HH	2,043	1,288	1,062	339	251	95	10	3,331	4,393	5,087	\$6,900
3-Person HH	2,041	1,411	1,118	480	278	66	6	3,453	4,571	5,401	\$7,300
4-Person HH	986	1,081	835	425	300	97	7	2,067	2,902	3,731	\$9,100
5-Person HH	632	459	417	320	217	70	5	1,091	1,508	2,120	\$9,700
6+Person HH	425	291	371	174	217	52	8	716	1,087	1,538	\$10,700
TOTAL	8,695	6,475	4,572	2,002	1,433	400	37	15,171	19,742	23,616	\$7,400
MEDIAN SIZE	2.7										
PAYING 30% OR MORE											
1-Person HH	3,171	3,333	1,550	937	1,044	178	91	6,503	8,054	10,304	\$8,000
2-Person HH	2,347	1,794	1,913	1,101	1,500	552	288	4,141	6,053	9,495	\$11,600
3-Person HH	2,280	1,956	1,685	1,223	1,532	466	193	4,236	5,921	9,334	\$11,300
4-Person HH	1,098	1,401	1,234	985	1,610	572	206	2,499	3,733	7,106	\$14,300
5-Person HH	694	593	602	666	914	436	174	1,287	1,889	4,079	\$16,100
6+Person HH	467	374	521	313	869	315	201	841	1,362	3,060	\$18,300
TOTAL	10,056	9,450	7,505	5,225	7,469	2,519	1,154	19,507	27,011	43,377	\$11,500
MEDIAN SIZE	2.7										

TABLE L2

PERCENT OF RENTER HOUSEHOLDS
MASSACHUSETTS 2000
LATINOS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more					
SHELTER POOR												
1-Person HH	100.0%	82.7%	35.0%	7.6%	1.2%	0.0%	0.0%	89.3%	78.0%	50.4%	\$6,200	50.4%
2-Person HH	100.0%	100.0%	99.4%	84.5%	30.8%	7.8%	0.2%	100.0%	99.8%	51.5%	\$10,700	51.5%
3-Person HH	100.0%	100.0%	100.0%	99.6%	83.9%	29.4%	0.8%	100.0%	100.0%	67.5%	\$25,300	67.5%
4-Person HH	100.0%	100.0%	100.0%	100.0%	99.7%	81.2%	3.8%	100.0%	100.0%	67.2%	\$18,600	67.2%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	98.9%	17.8%	100.0%	100.0%	71.2%	\$21,200	71.2%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	35.1%	100.0%	100.0%	71.1%	\$25,300	71.1%
TOTAL	100.0%	92.8%	85.9%	80.3%	66.2%	49.9%	9.1%	95.9%	92.8%	61.2%	\$12,700	65.4%
PAYING 50% OR MORE												
1-Person HH	72.0%	33.5%	31.3%	17.8%	7.6%	1.7%	0.1%	48.1%	44.6%	30.8%	\$5,800	30.8%
2-Person HH	80.9%	51.0%	36.0%	17.8%	7.1%	3.9%	0.2%	65.9%	54.9%	24.1%	\$6,900	24.1%
3-Person HH	84.3%	54.5%	43.6%	24.2%	9.0%	3.5%	0.1%	68.9%	60.3%	28.6%	\$7,300	28.6%
4-Person HH	85.9%	61.8%	46.0%	27.0%	9.4%	4.0%	0.1%	71.3%	61.6%	21.5%	\$9,100	21.5%
5-Person HH	88.0%	61.4%	46.6%	29.9%	12.9%	4.5%	0.1%	74.4%	63.9%	20.7%	\$9,700	20.7%
6+Person HH	87.6%	62.8%	49.7%	34.9%	14.3%	5.5%	0.2%	75.5%	64.1%	18.3%	\$10,700	18.3%
TOTAL	80.0%	46.6%	40.0%	23.5%	9.4%	3.8%	0.2%	61.3%	54.6%	25.0%	\$7,400	23.1%
PAYING 30% OR MORE												
1-Person HH	88.8%	57.3%	63.1%	62.9%	46.9%	15.0%	4.9%	69.3%	68.0%	55.4%	\$8,000	55.4%
2-Person HH	92.9%	71.0%	64.8%	58.0%	42.3%	22.7%	5.5%	82.0%	75.6%	44.9%	\$11,600	44.9%
3-Person HH	94.2%	75.5%	65.7%	61.8%	49.5%	24.4%	4.5%	84.5%	78.1%	49.4%	\$11,300	49.4%
4-Person HH	95.6%	80.1%	68.0%	62.7%	50.5%	23.4%	3.8%	86.3%	79.2%	41.0%	\$14,300	41.0%
5-Person HH	96.5%	79.3%	67.4%	62.3%	54.2%	28.2%	4.9%	87.8%	80.0%	39.9%	\$16,100	39.9%
6+Person HH	96.2%	80.7%	69.8%	62.8%	57.5%	32.7%	5.4%	88.6%	80.3%	36.4%	\$18,300	36.4%
TOTAL	92.5%	68.0%	65.7%	61.4%	49.0%	24.0%	4.8%	78.8%	74.6%	45.9%	\$11,500	43.0%

TABLE L4

PERCENT OF HOMEOWNER HOUSEHOLDS
MASSACHUSETTS 2000
LATINOS

HOUSEHOLD SIZE	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 or more	Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	Percent of Persons
SHELTER POOR												
1-Person HH	100.0%	97.0%	60.9%	26.2%	14.9%	1.3%	0.0%	97.8%	85.7%	24.2%	\$8,600	24.2%
2-Person HH	100.0%	100.0%	98.4%	83.7%	70.5%	53.3%	1.0%	100.0%	99.1%	23.2%	\$23,100	23.2%
3-Person HH	100.0%	100.0%	100.0%	100.0%	94.4%	72.5%	17.6%	100.0%	100.0%	37.2%	\$34,700	37.2%
4-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	95.5%	10.1%	100.0%	100.0%	27.7%	\$31,800	27.7%
5-Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	19.8%	100.0%	100.0%	40.8%	\$34,100	40.8%
6+Person HH	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	31.6%	100.0%	100.0%	48.9%	\$39,300	48.9%
TOTAL	100.0%	98.8%	88.9%	75.0%	82.3%	69.7%	13.5%	99.3%	95.3%	32.9%	\$31,600	36.0%
PAYING 50% OR MORE												
1-Person HH	98.8%	65.5%	58.2%	33.2%	35.8%	21.5%	0.9%	73.8%	68.7%	27.3%	\$13,600	27.3%
2-Person HH	94.8%	83.8%	65.6%	41.9%	45.9%	29.0%	1.1%	88.4%	76.0%	15.1%	\$22,000	15.1%
3-Person HH	100.0%	85.5%	80.7%	63.8%	53.9%	27.0%	1.0%	92.1%	87.1%	13.7%	\$26,000	13.7%
4-Person HH	95.6%	95.7%	91.6%	74.0%	58.4%	33.6%	1.1%	95.7%	94.6%	12.4%	\$23,200	12.4%
5-Person HH	98.6%	93.0%	84.9%	71.8%	60.2%	33.0%	1.1%	97.7%	94.2%	15.7%	\$23,400	15.7%
6+Person HH	100.0%	94.5%	90.5%	84.0%	66.9%	33.9%	1.1%	95.4%	93.6%	15.6%	\$23,900	15.6%
TOTAL	97.7%	80.4%	71.8%	53.8%	53.3%	29.3%	1.1%	86.9%	81.2%	15.4%	\$22,400	14.7%
PAYING 30% OR MORE												
1-Person HH	99.9%	96.8%	81.5%	49.9%	64.3%	63.3%	13.4%	97.6%	92.3%	49.6%	\$18,900	49.6%
2-Person HH	99.5%	98.9%	81.6%	55.7%	72.3%	66.1%	14.7%	99.1%	89.6%	32.8%	\$32,400	32.8%
3-Person HH	100.0%	98.6%	91.0%	81.7%	79.7%	74.7%	14.9%	99.2%	95.6%	33.9%	\$34,600	33.9%
4-Person HH	99.6%	99.6%	96.9%	84.0%	85.8%	75.6%	15.0%	99.6%	98.9%	28.9%	\$35,700	28.9%
5-Person HH	99.9%	99.5%	94.9%	83.1%	83.1%	73.5%	15.4%	99.8%	98.5%	32.9%	\$33,000	32.9%
6+Person HH	100.0%	99.5%	96.0%	91.1%	89.6%	82.9%	15.9%	99.6%	98.3%	34.2%	\$34,400	34.2%
TOTAL	99.8%	98.3%	86.6%	67.7%	79.1%	72.3%	15.0%	98.8%	94.2%	33.7%	\$32,700	32.7%

TABLE 5MB
RENTER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
BOSTON PMSA, 2000

	Number	Percent	% of Mass	% of All
ALL				
TOTAL	541.0		57.8%	100.0%
SHELTER POOR	182.5	33.7%	53.6%	100.0%
PAYING 30%+	224.3	41.5%	59.6%	100.0%
PAYING 50%+	109.8	20.3%	59.2%	100.0%
LATINO				
TOTAL	44.2		46.7%	8.2%
SHELTER POOR	24.5	55.4%	42.3%	13.4%
PAYING 30%+	19.7	44.5%	45.3%	8.8%
PAYING 50%+	10.7	24.1%	45.1%	9.7%
BLACK*				
TOTAL	58.3		72.2%	10.8%
SHELTER POOR	27.7	47.6%	71.2%	15.2%
PAYING 30%+	26.8	45.9%	72.8%	11.9%
PAYING 50%+	14.2	24.3%	73.6%	12.9%
ASIAN-AMERICAN*				
TOTAL	34.0		73.4%	6.3%
SHELTER POOR	15.1	44.3%	71.8%	8.3%
PAYING 30%+	16.1	47.3%	76.2%	7.2%
PAYING 50%+	9.1	26.8%	75.9%	8.3%
WHITE*				
TOTAL	401.5		56.7%	74.2%
SHELTER POOR	113.9	28.4%	51.8%	62.4%
PAYING 30%+	160.3	39.9%	58.8%	71.5%
PAYING 50%+	75.1	18.7%	58.1%	68.4%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 5NB
RENTER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
MASSACHUSETTS, EXCLUDING BOSTON PMSA, 2000

	Number	Percent	% of Mass	% of All
ALL				
TOTAL	394.8		42.2%	100.0%
SHELTER POOR	158.1	40.1%	46.5%	100.0%
PAYING 30%+	151.9	38.5%	40.4%	100.0%
PAYING 50%+	75.6	19.2%	40.8%	100.0%
LATINO				
TOTAL	50.4		53.3%	12.8%
SHELTER POOR	33.5	66.4%	57.8%	21.2%
PAYING 30%+	23.7	47.1%	54.7%	15.6%
PAYING 50%+	13.0	25.7%	54.9%	17.1%
BLACK*				
TOTAL	22.5		27.8%	5.7%
SHELTER POOR	11.2	50.1%	28.9%	7.1%
PAYING 30%+	10.0	44.5%	27.2%	6.6%
PAYING 50%+	5.1	22.6%	26.4%	6.7%
ASIAN-AMERICAN*				
TOTAL	12.3		26.6%	3.1%
SHELTER POOR	6.0	48.4%	28.4%	3.8%
PAYING 30%+	5.0	40.8%	23.8%	3.3%
PAYING 50%+	2.9	23.6%	24.1%	3.8%
WHITE*				
TOTAL	306.2		43.3%	77.6%
SHELTER POOR	106.5	34.8%	48.4%	67.3%
PAYING 30%+	112.1	36.6%	41.1%	73.8%
PAYING 50%+	54.1	17.7%	41.9%	71.5%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 6MB
HOMEOWNER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
BOSTON PMSA, 2000

	Number	Percent	% of Mass	% of All
ALL				
TOTAL	779.1		51.6%	100.0%
SHELTER POOR	160.7	20.6%	51.8%	100.0%
PAYING 30%+	217.6	27.9%	54.6%	100.0%
PAYING 50%+	77.3	9.9%	53.7%	100.0%
LATINO				
TOTAL	12.6		47.7%	1.6%
SHELTER POOR	3.9	31.1%	45.2%	2.4%
PAYING 30%+	4.2	33.2%	47.0%	1.9%
PAYING 50%+	1.9	14.8%	46.0%	2.4%
BLACK*				
TOTAL	26.1		67.5%	3.4%
SHELTER POOR	8.0	30.7%	67.7%	5.0%
PAYING 30%+	9.5	36.4%	70.4%	4.4%
PAYING 50%+	4.7	17.9%	73.2%	6.0%
ASIAN-AMERICAN*				
TOTAL	22.2		70.0%	2.9%
SHELTER POOR	6.3	28.4%	69.1%	3.9%
PAYING 30%+	6.7	30.4%	70.4%	3.1%
PAYING 50%+	2.6	11.8%	72.7%	3.4%
WHITE*				
TOTAL	716.7		50.9%	92.0%
SHELTER POOR	141.6	19.8%	50.5%	88.1%
PAYING 30%+	196.6	27.4%	53.6%	90.4%
PAYING 50%+	67.8	9.5%	52.2%	87.8%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

TABLE 6NB
HOMEOWNER HOUSEHOLDS
WITH AFFORDABILITY PROBLEMS
MASSACHUSETTS, EXCLUDING BOSTON PMSA, 2000

	Number	Percent	% of Mass	% of All
ALL				
TOTAL	729.8		48.4%	100.0%
SHELTER POOR	149.8	20.5%	48.3%	100.0%
PAYING 30%+	181.0	24.8%	45.4%	100.0%
PAYING 50%+	66.6	9.1%	46.3%	100.0%
LATINO				
TOTAL	13.8		52.3%	1.9%
SHELTER POOR	4.7	34.3%	54.6%	3.2%
PAYING 30%+	4.7	34.1%	53.0%	2.6%
PAYING 50%+	2.2	15.9%	54.0%	3.3%
BLACK*				
TOTAL	12.6		32.5%	1.7%
SHELTER POOR	3.7	29.6%	31.3%	2.5%
PAYING 30%+	4.0	31.9%	29.6%	2.2%
PAYING 50%+	1.7	13.6%	26.8%	2.6%
ASIAN-AMERICAN*				
TOTAL	9.5		30.0%	1.3%
SHELTER POOR	2.8	29.6%	30.8%	1.9%
PAYING 30%+	2.8	29.8%	29.6%	1.6%
PAYING 50%+	1.0	10.3%	27.3%	1.5%
WHITE*				
TOTAL	691.0		49.1%	94.7%
SHELTER POOR	137.3	19.9%	48.9%	91.7%
PAYING 30%+	168.3	24.4%	45.9%	93.0%
PAYING 50%+	61.1	8.8%	47.0%	91.7%

*NON-LATINO

SOURCE: COMPUTED FROM 1990 AND 2000 PUMS DATA
 BY MICHAEL E. STONE, U MASS BOSTON

FIGURE 1

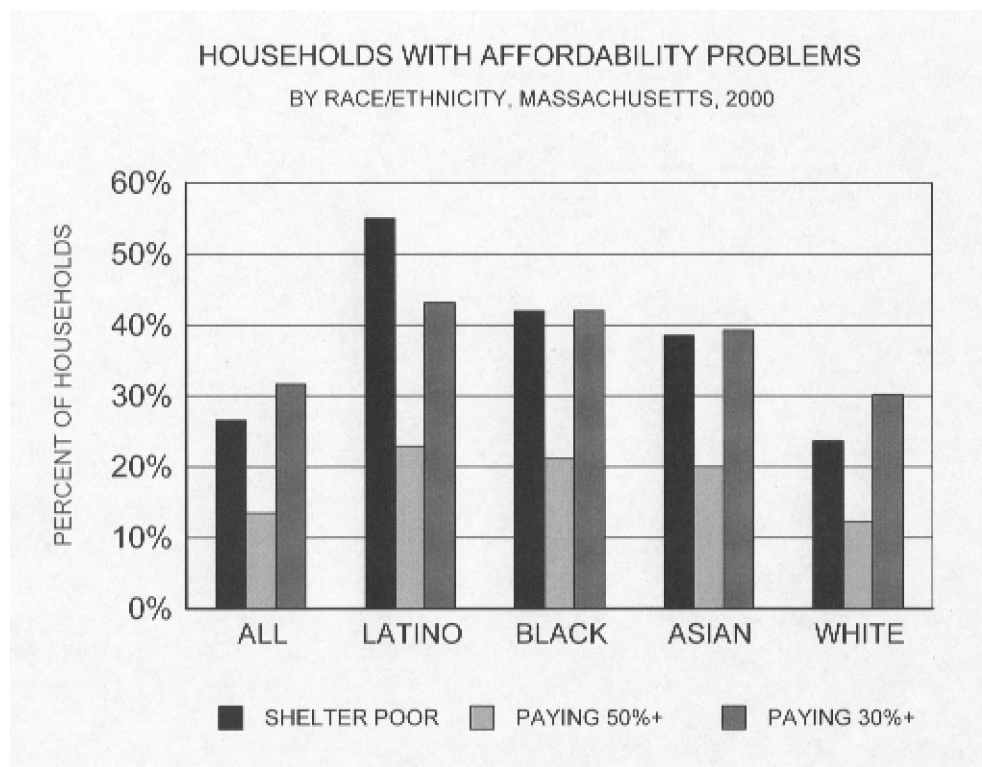


FIGURE 2

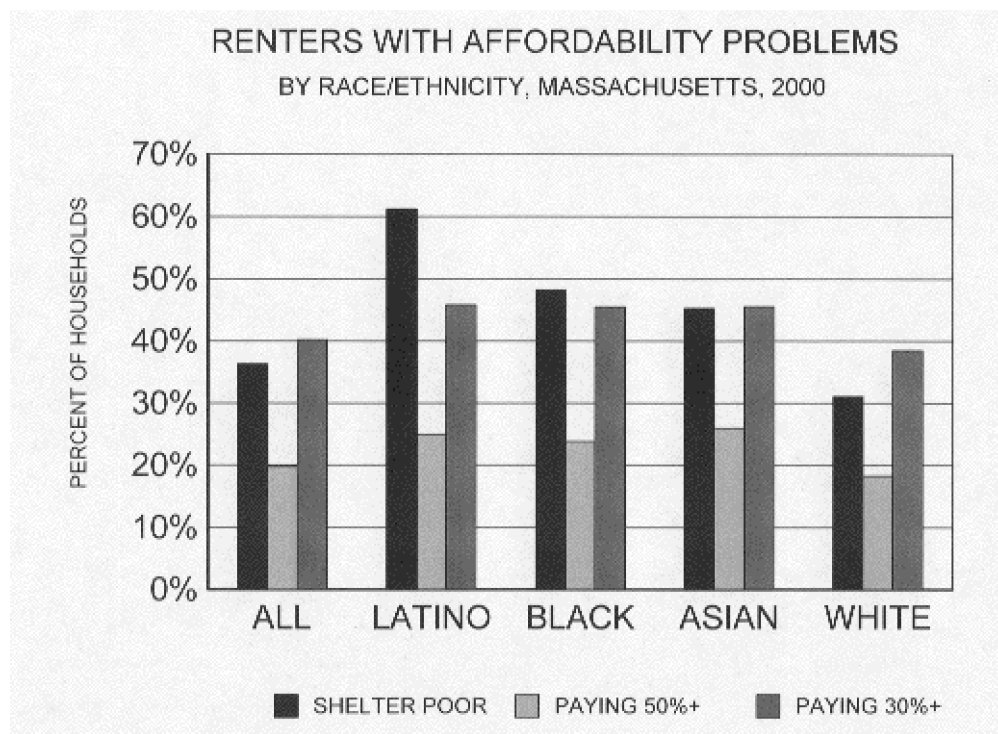
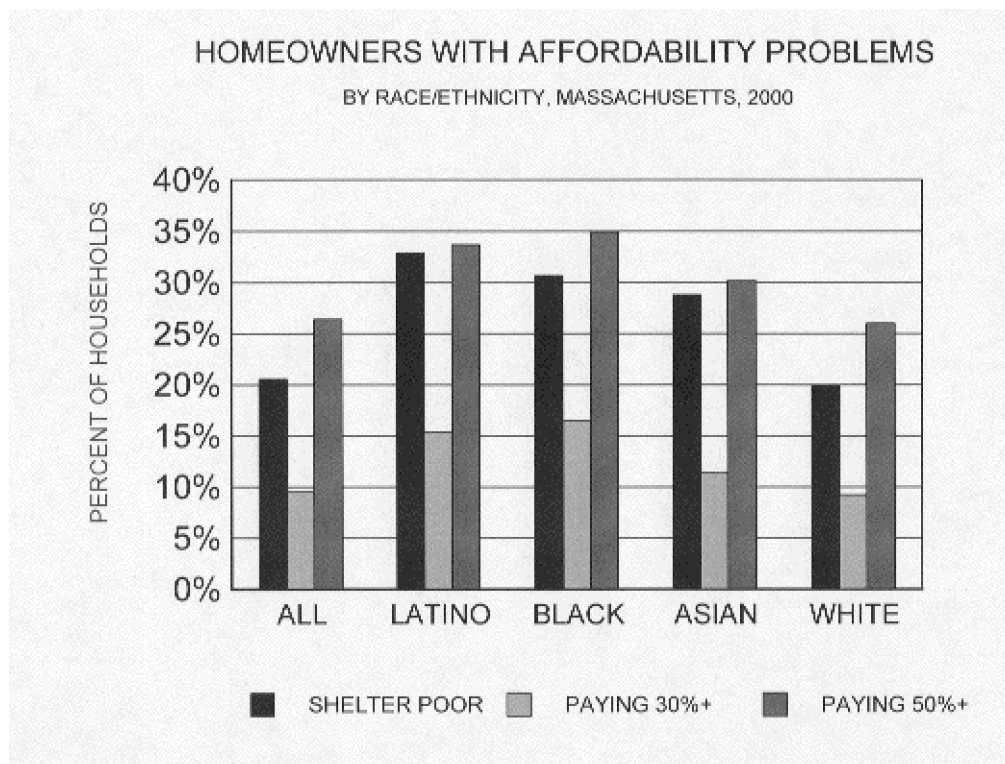


FIGURE 3



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ACKNOWLEDGMENTS

This report was made possible with the financial support and intellectual encouragement of the directors and staff members of the Gaston Institute (Andres Torres, Miren Uriarte and Mary Jo Marion), Institute for Asian American Studies (Paul Watanabe, Shauna Lo and Michael Liu) and Trotter Institute (Barbara Lewis) at the University of Massachusetts Boston. Robert Lacey and Roy Williams of the Massachusetts State Data Center graciously generated basic crosstabs of household data from the Census Public Use Microdata Samples (PUMS) for 1990 and 2000 according to my specifications. The discussion of strategies and policies benefitted greatly from conversations with Luis Aponte-Pares, John Barros, Kathy Brown, David Cortiella, Juan Leyton, May Louie, Lydia Lowe, Andrea Luquetta, Roxan McKinnon and Steve Meacham, as well as participation in meetings of Action for Regional Equity, the Boston Tenant Coalition and the "Whose Boston?" Coalition. Jim O'Brien did heroic work in editing the final draft of the report. Shauna Lo did a superb job overseeing production of the report.



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