

Crowded In and Priced Out: Why It's so Hard to Find a Family-Sized Unit in Greater Boston

Metro Regional Supplemental Analysis

Metropolitan Area Planning Council

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Tim Reardon, Director of Data Services

Sarah Philbrick, Socioeconomic Analyst II

Jessie Partridge Guerrero, Research Manager

Key Findings of the Regional Analysis

- MAPC has conducted a supplemental analysis of large units (defined as those with three or more bedrooms) across most of Eastern Massachusetts, exclusive of Boston and Cambridge. The findings are summarized for study areas corresponding to three Boston Globe regional coverage territories: North, West, and South.
- Families with children faces serious problems accessing affordable and appropriately-sized units in the region. More than one-third of families with children are cost-burdened (paying more than 30% of their income on housing); and 14%—one in every seven families with children—pay more than 50% of their income on housing. Family overcrowding across Metro Boston is less severe than it is in the region's Inner Core, but still affects thousands of families. There are more than 20,000 overcrowded families across the entire regional study areas.
- Large units are much more common regionwide than in the Metro Mayors Coalition (MMC) study area that was the focus of *Crowded in and Priced Out*. Across the regional study area, 3+ bedroom units make up 59% of the housing stock, as compared to only 38% in the MMC study area. In many suburban communities, one- and two- bedroom units are a small minority—less than 25% of all housing, and in some extreme cases less than 10%.
- Across the entire region, families with children occupy fewer than half of the existing large units. The share of large units in the regional study areas occupied by families with children is higher than in the MMC study area, but only by two to five percentage points. As was observed in the MMC study area, owner-occupants are more likely to have extra bedrooms than renters.
- Families looking for a large unit but who aren't ready to buy a home have far fewer options than buyers. Across the regional study area, rental units make up only 13% of the existing 3+ bedroom units, compared to 43% of large units in the MMC study area. The lack of large rental housing prevents low- and moderate-income families (or those without a down payment saved up) from moving into many communities where the purchase of a single-family home is the price of admission. There is clearly demand for family-sized rental units: of the large rental units that do exist, more than half are occupied by a family with children.
- Across the region, approximately 45% of large units are occupied by an over-55 household (as compared to 39% in the MMC study area.) Nearly 15% of large units-- 114,000 homes--are occupied by an over-70 household. While many of these seniors are staying in large homes because they want to, others may be interested in moving but have few other options in their community. As noted above, there are relatively few one- and two-bedroom units in many towns, and lower-maintenance multifamily housing (whether rental or condo) suitable for downsizing is also rare. If such options were more prevalent, more seniors might choose to move to smaller units if they preferred to, freeing up large units for families who can't currently find anything on the market.

Introduction

Following the publication of MAPC's report [Crowded in and Priced Out](#), MAPC received multiple requests from our agency's constituents and stakeholders for comparable information for parts of the region outside of the Metropolitan Mayors Coalition (MMC) study area that was the focus of the report. This supplemental brief summarizes additional analysis conducted by MAPC.

As noted in the report, the Census data used for the analysis is tabulated for statistical areas called Public Use Microdata Areas (PUMAs), which must contain at least 100,000 residents. Due to small sample sizes for large units and some of the important household and housing characteristics, it is necessary to combine multiple data from multiple PUMAs in order to produce robust estimates. Unfortunately, PUMA boundaries are highly irregular and do not align with subregional boundaries, regional planning agency boundaries, or even counties (see appendix for a map of PUMAs in the region.) This mis-alignment makes it impossible to create aggregations of municipalities corresponding to the MAPC region or its subregions.

Prompted by a request from the Boston Globe, MAPC aggregated data into the three large Globe regional coverage territories: North, West, and South, each of which contains approximately 50 municipalities. In some cases, PUMAs spanned two or more Globe regions, and MAPC assigned the PUMA to one or the other based on which contained the plurality of the households as well as MAPC judgement about community characteristics and regional identification. Each of the study areas also includes a few (2 – 7) municipalities previously analyzed for the MMC report; these cities and towns comprise a very small share of each regional study area. Boston and Cambridge, the largest MMC municipalities, are not included in any of the regional study areas. Figure 1 is a map of the PUMAs and their Globe region assignments. In this research brief, we refer to the aggregated PUMAs as the “study area” for each regional area. The following sections present select data points for each study area corresponding to the main sections of the MMC report, along with analysis comparing each regional study area to the findings in the report.

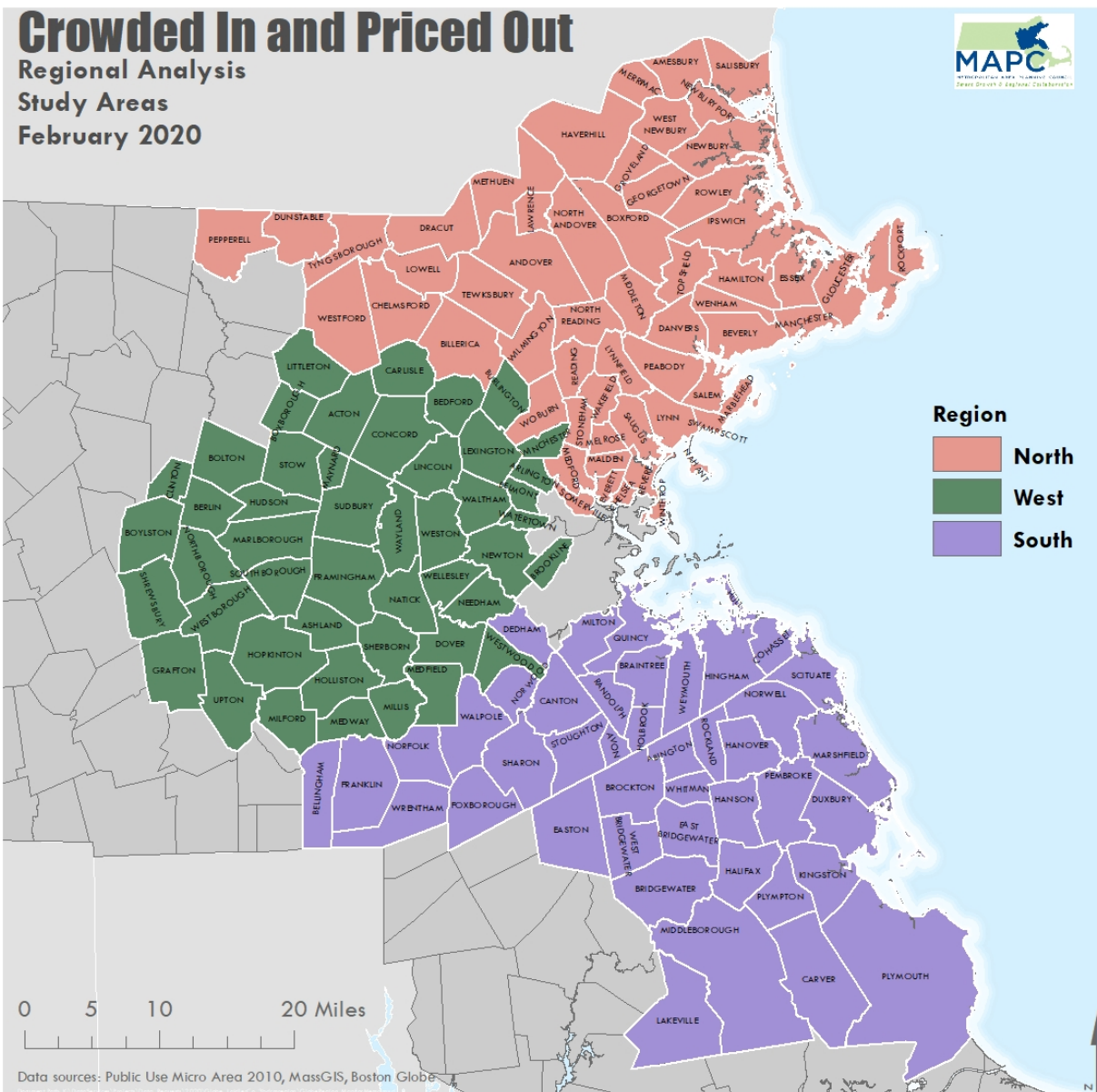


Figure 1: Study Area Municipalities by Region

Families Paying Too Much and Overcrowded

The housing crisis in Metro Boston hits families with children particularly hard. Across all three regional study areas, 34% of families with children are “housing cost burdened,” paying more than 30% of their income on rent. 62,500 families—one out of every seven families with children—pay more than 50% of their income on rent (severely cost burdened). the rates of cost burden vary somewhat across the regional study areas, with the Globe North area exhibiting the highest rates of cost burden, and the Globe West are showing the lowest rates.

- In the Globe North study area, 38.6% of families with children are housing cost burdened, and 17.1% are severely cost burdened.
- In the Globe South study area, 34.5% of families with children are housing cost burdened, and 14.5% are severely cost burdened.
- In the Globe West study area, 28.3% of families with children are housing cost burdened, and 10.2% are severely cost burdened.

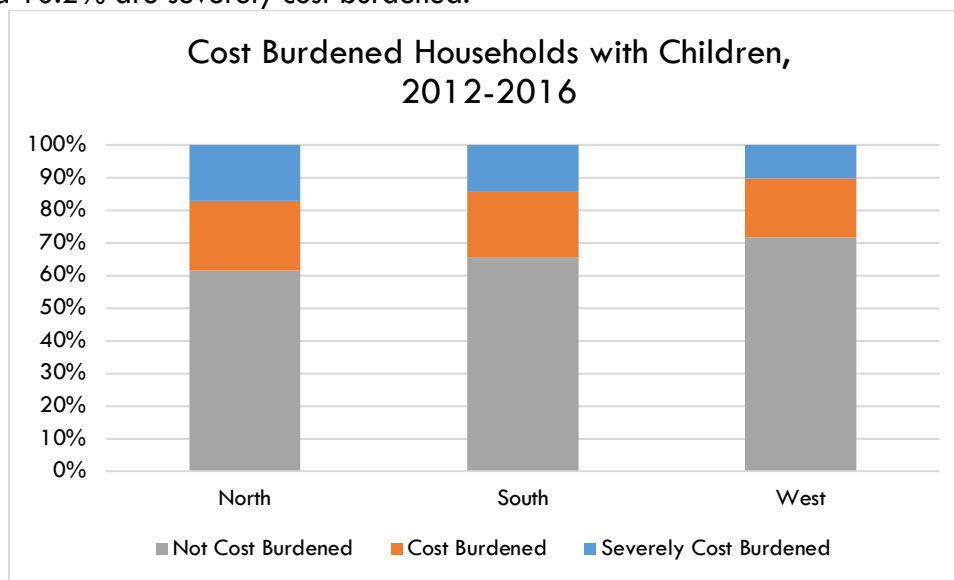


Figure 2: Housing Cost Burden for Families with Children

Incidence of overcrowding among households with children (more than two people per bedroom) is lower in the regional study areas than it is in the MMC study area (8.8%). The regional study area with the highest rate of overcrowding is Globe North, which includes major urban areas such as Lawrence and Lowell, as well as numerous regional urban centers. In all the regional study areas, overcrowding is twice or three times more common among families with children than among all households.

- In the Globe North study area, 6.4% of households with children are overcrowded, nearly triple the overcrowding rate of 2.2% for all households.
- In the Globe South study area, 4.3% of households with children are overcrowded, nearly triple the overcrowding rate of 1.5% for all households.
- In the Globe West study area, 3.4% of households with children are overcrowded, more than double the overcrowding rate of 1.3% for all households.

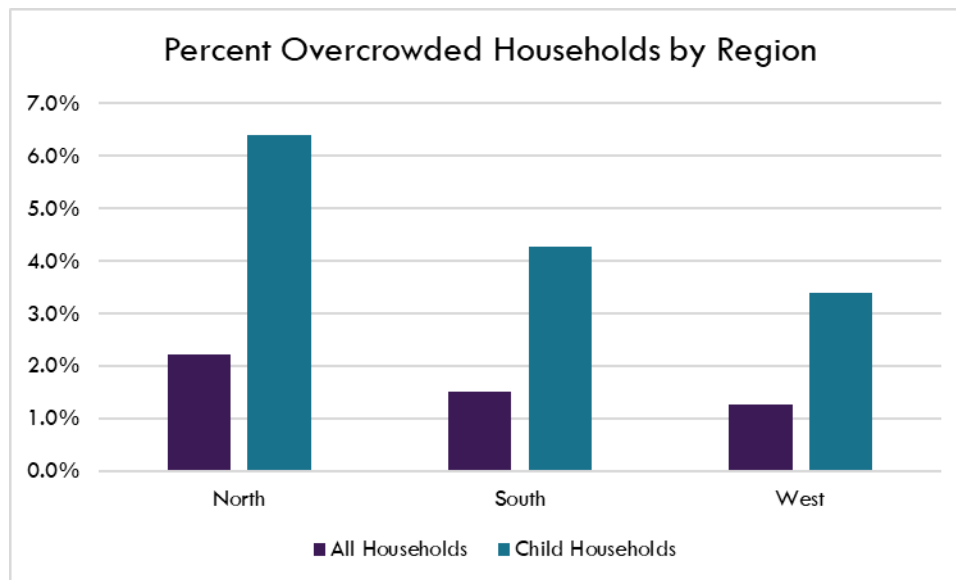


Figure 3: Percent Overcrowded Households by Region

While not every overcrowded household needs a 3- bedroom unit in order to not be overcrowded, the numbers demonstrate that in every region there are thousands of families who cannot find housing large enough for their needs.

- In the Globe North study area, we estimate there were 11,900 overcrowded families with children.
- In the Globe South study area, we estimate there were 5,100 overcrowded families with children.
- In the Globe West study area, we estimate there were 4,400 overcrowded families with children.

Who's Living in The Family Units, Anyway?

The MMC study focused on urbanized communities where one and two bedroom units are very prevalent. In Boston, large units comprise just 34% of the housing stock. Across the entire MMC study area, only 38% of all units are 3 or more bedrooms. Outside of the Inner Core and urbanized areas, 3+ bedroom units are much more common, comprising more than half of the housing stock in every region, and more than 75% in many suburban towns (Figure 3). In communities such as (North region) Boxford and Topsfield; (West region) Carlisle, Dover, Sudbury, Weston, and Sherborn; and (South region) Norwell and Norfolk, fewer than 15% of the housing stock is one- or two-bedroom units.

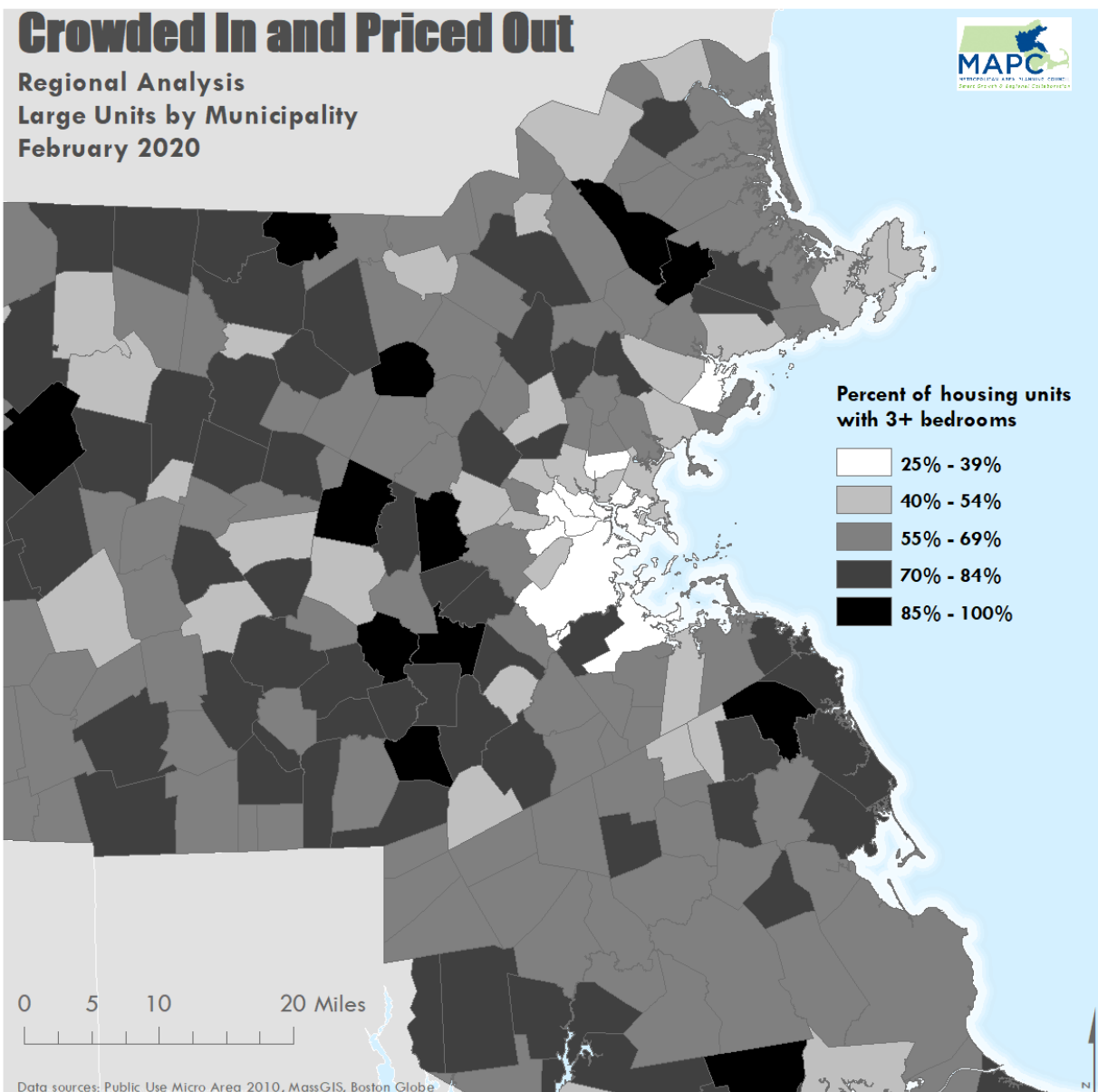


Figure 4: Large Units as a Share of all Housing

The share of large units varies slightly across the regional study areas, with the West study area having the highest share—nearly two thirds of all units.

- There were an estimated 324,000 large units in the Globe North study area in 2012 - 2016, comprising 54% of the total housing stock
- There were an estimated 229,000 large units in the Globe South study area in 2012 - 2016, comprising 62% of the total housing stock
- There were an estimated 242,000 large units in the Globe West study area in 2012 - 2016, comprising 63% of the total housing stock

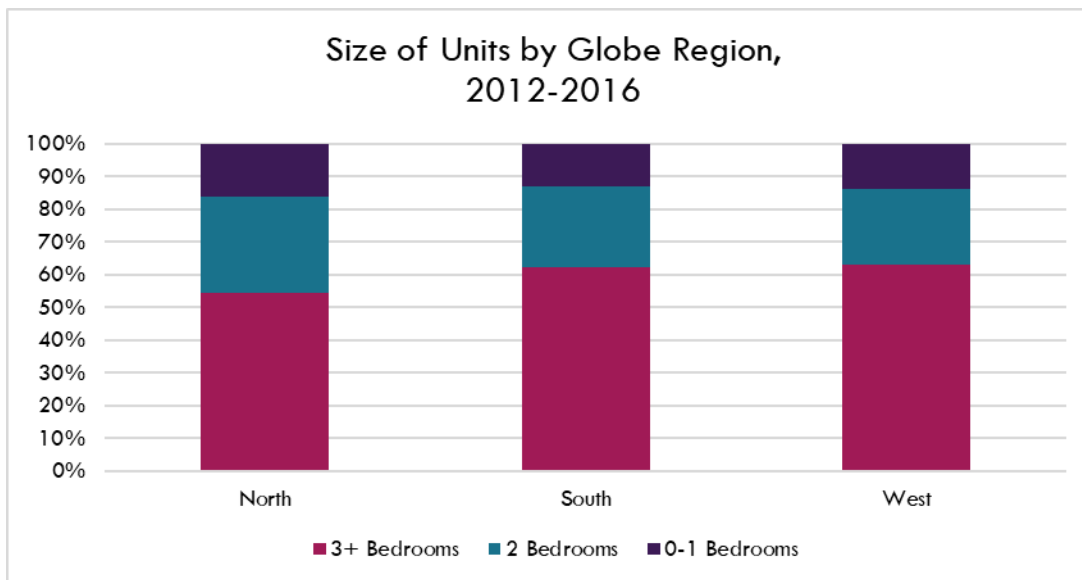


Figure 5: Size of Units by Regional study area

As with the MMC region, most large units in the regional study areas are not being lived in by families with children. The share of units occupied by families with children is slightly higher than the MMC, ranging from 41% to 44%.

- There are over 190,000 households without a child (either multiple adults or a person living alone) living in large units in the Globe North study area, utilizing 59% of the occupied units.
- There are over 133,000 households without a child (either multiple adults or a person living alone) living in large units in the Globe South study area, utilizing 58% of the occupied units.
- There are over 136,000 households without a child (either multiple adults or a person living alone) living in large units in the Globe West study area, utilizing 56% of the occupied units.

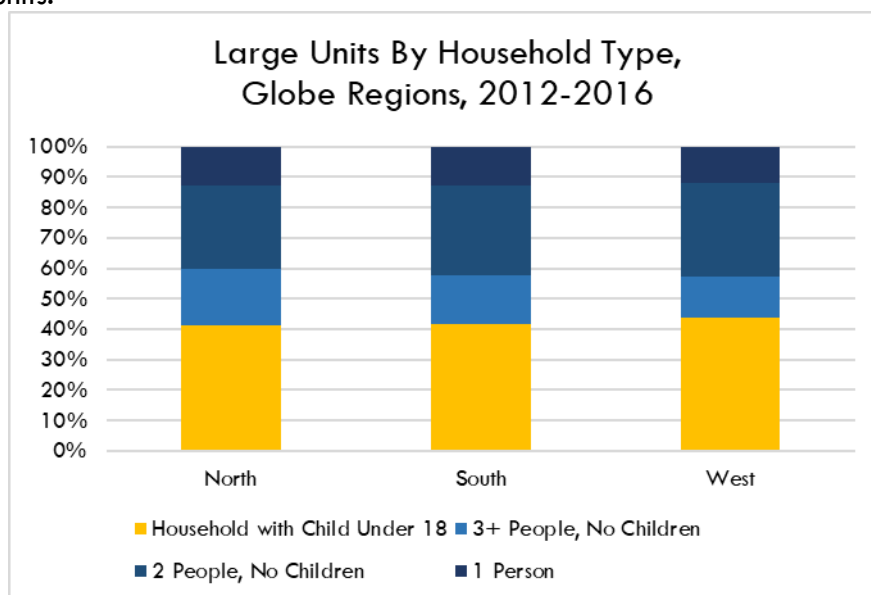


Figure 6: Large Units by Household Type

As was observed in the MMC study area, owners are more likely to have extra bedrooms than are renters. In all of the regions, nearly one third of the households in large owner-occupied units (including condominiums) are composed of only two adults, and approximately one in eight large owner-occupied units is occupied by a person living alone.

- In the Globe North study area, only 39% of households in owner-occupied units are families with children.
- In the Globe South study area, only 40% of households in owner-occupied units are families with children.
- In the Globe West study area, only 43% of households in owner-occupied units are families with children.

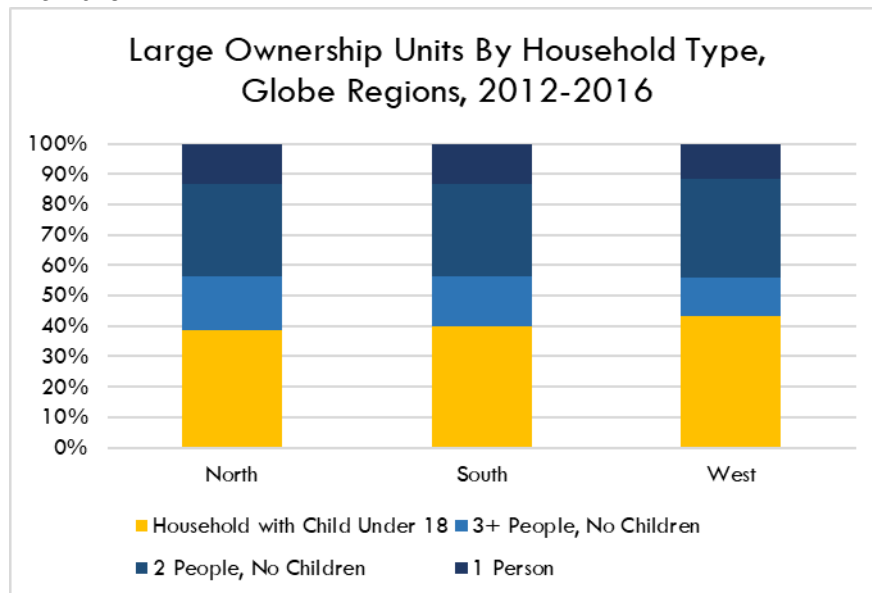


Figure 7: Large Ownership Units by Household Type

Large rental units are relatively uncommon outside of the MMC study area (where they comprised 43% of large units) but are more likely than homeownership units to house families:

- In the Globe North study area, rental units comprise just 17% of occupied large units, but 54% of those large rental units house families with children.
- In the Globe South study area, rental units comprise just 9% of occupied large units, but 59% of those large rental units house families with children.
- In the Globe West study area rental units comprise just 10% of occupied large units, but 51% of those large rental units house families with children.

Rental units are somewhat more likely than are ownership units to house groups of three or more adults living together without a child under 18, though not in every regional study area.

- In the Globe North region, 24% of large rental units are occupied by roommate households, compared to just 17% of owner-occupied units
- In the Globe South region, roommate households comprise roughly the same share of owner and renter households (16% and 15%, respectively)
- In the Globe West region 21% of large rental units are occupied by roommate households, compared to just 13% of owner-occupied units

Solo adults and pairs of adults are much less common in large rental units than in large owner-occupied units, across all regions.

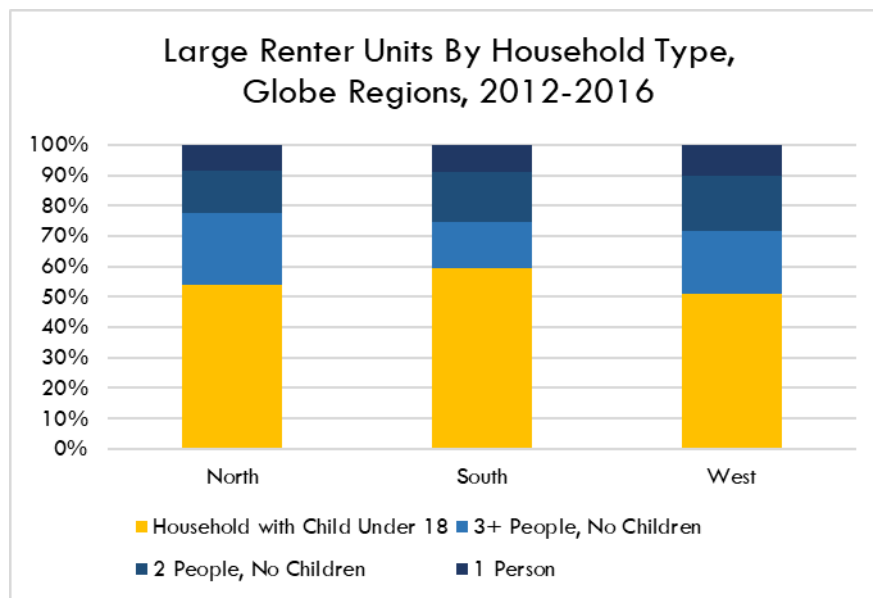


Figure 8: Large Renter Occupied Units by Household Type

As one might expect, householders in large owner-occupied units tend to be much older than those in large rental units.

- In the Globe North study area, 16% of large homeownership units (42,000 units) are headed by someone over 70, and another 32% are headed by someone age 55 – 69. This means that nearly half householders in large owner-occupied units are over the age of 55. These patterns are important because older households tend to be much smaller than younger ones. All told, **43% of all large units (139,000 units) are occupied by an over-55 household.**
- In the Globe South study area, 15% of large homeownership units (31,400 units) are headed by someone over 70, and another 33% are headed by someone age 55 – 69. This means that nearly half householders in large owner-occupied units are over the age of 55. These patterns are important because older households tend to be much smaller than younger ones. All told, **45% of all large units (104,000 units) are occupied by an over-55 household.**
- In the Globe West study area, 16% of large homeownership units (35,000 units) are headed by someone over 70, and another 32% are headed by someone age 55 – 69. This means that nearly half householders in large owner-occupied units are over the age of 55. These patterns are important because older households tend to be much smaller than younger ones. All told, **45% of all large units (110,000 units) are occupied by an over-55 household.**

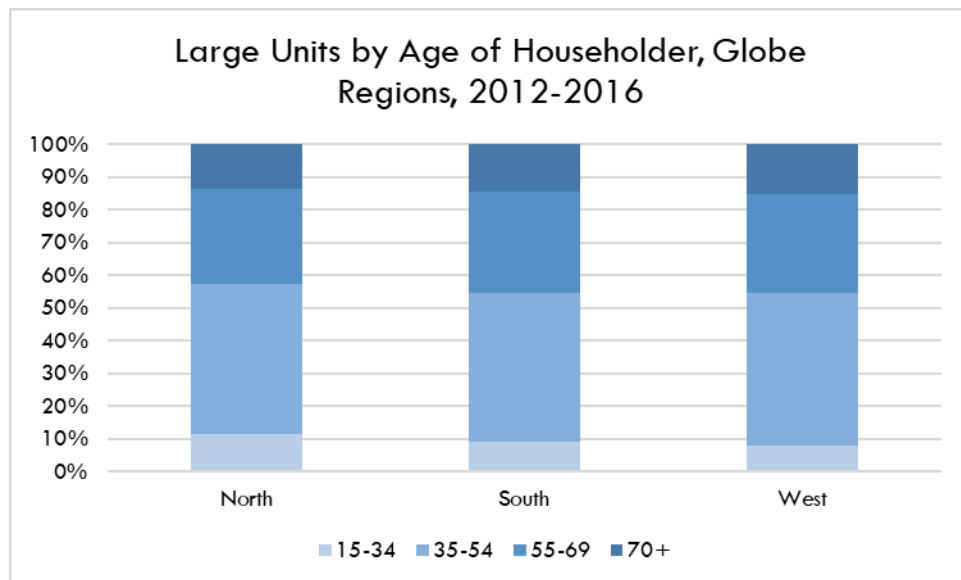
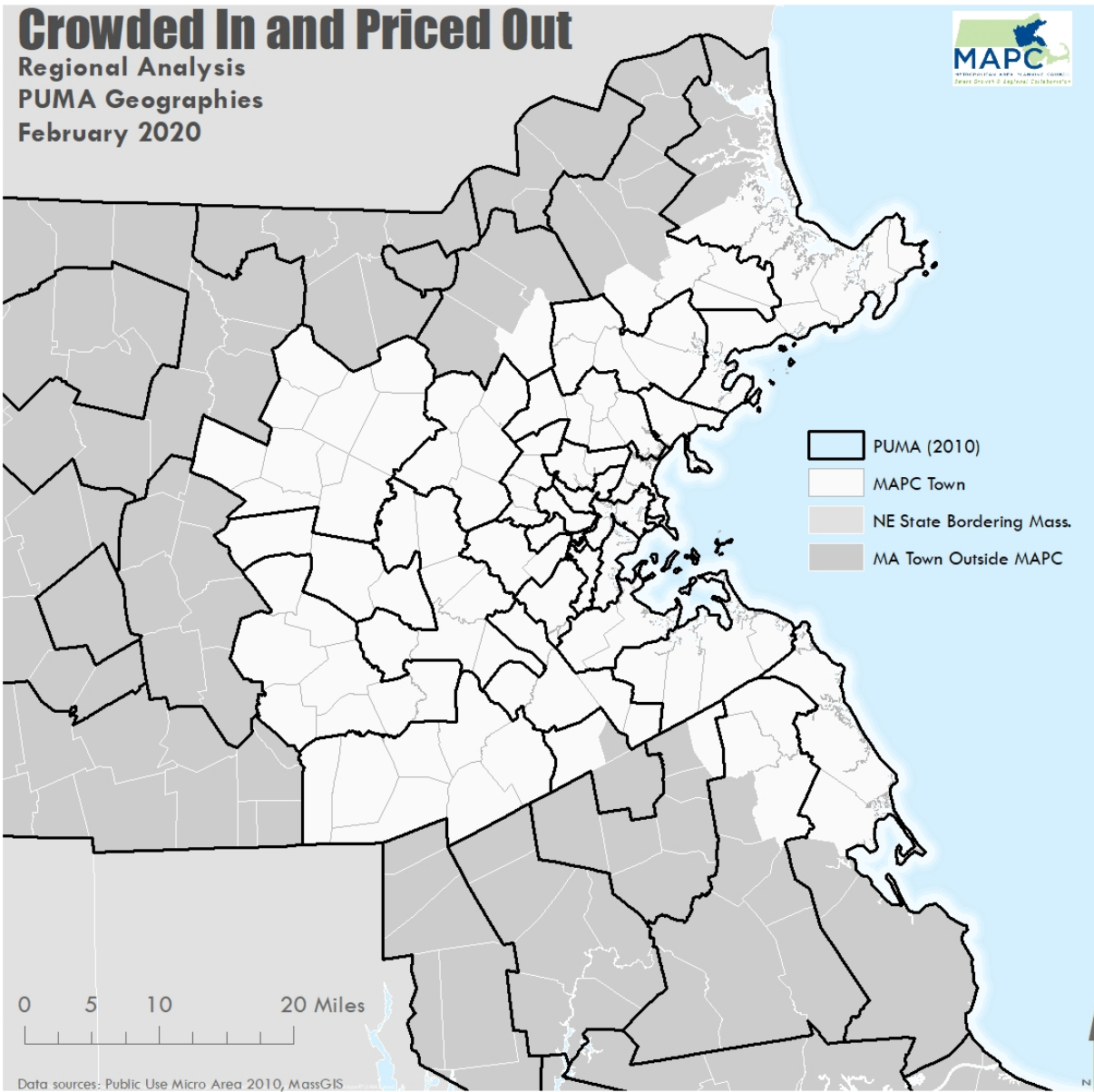


Figure 9: Large Units by Age of Householder

Appendix



Appendix Figure 1: Map of Metro Boston Public Use Microdata Areas (PUMAs)