

CITY OF CAMBRIDGE

Community Needs Assessment

January 25, 2017

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Executive Summary

The following report presents a comprehensive quantitative and qualitative analysis of the City of Cambridge's most pressing needs.

The purpose of this needs assessment is to:

- Help the Cambridge City Council to make informed decisions about future funding priorities;
- Inform the development of recommendations for the investment of Community Benefit mitigation funds tied to the City Council's funding priorities;
- Model a replicable framework and approach; and
- Inform other planning efforts undertaken by the City, the Cambridge Community Foundation, Cambridge nonprofit organizations and others.

This report has been researched and written by TDC, with guidance and oversight provided by the City of Cambridge and the Needs Assessment Advisory Committee of key stakeholders.

Background

Between 2010 and 2013, mitigation funds were pledged to the City of Cambridge through zoning amendments and agreements with developers. To put these Community Benefits funds to effective use, the City Council suggested the idea that the City partner with the nonprofit community to expand services that benefit Cambridge residents and help address residents' unmet needs.

Since the idea's conception, the City worked with the Cambridge Community Foundation, a charitable organization focused on serving Cambridge residents, and representatives of the Cambridge Nonprofit Coalition to discuss collaboration on the development of a transparent and inclusive framework for understanding the community's needs. The first step in developing a plan to distribute Community Benefits funds was to conduct a comprehensive needs assessment.

To undertake the needs assessment, the City released a Request for Proposals and subsequently hired TDC. In September 2015, the City Manager created the Needs Assessment Advisory Committee to support and guide TDC. The Advisory Committee was composed of City staff from multiple departments and representatives of both the Cambridge Community Foundation and the local nonprofit community. The Advisory Committee helped TDC to refine the research plan strategy and an inclusive community engagement process.

The Cambridge Community Foundation provided substantial funding support for the needs assessment and anticipates that it will inform its future efforts.

Needs Assessment Process and Methodology

Establishing a Framework

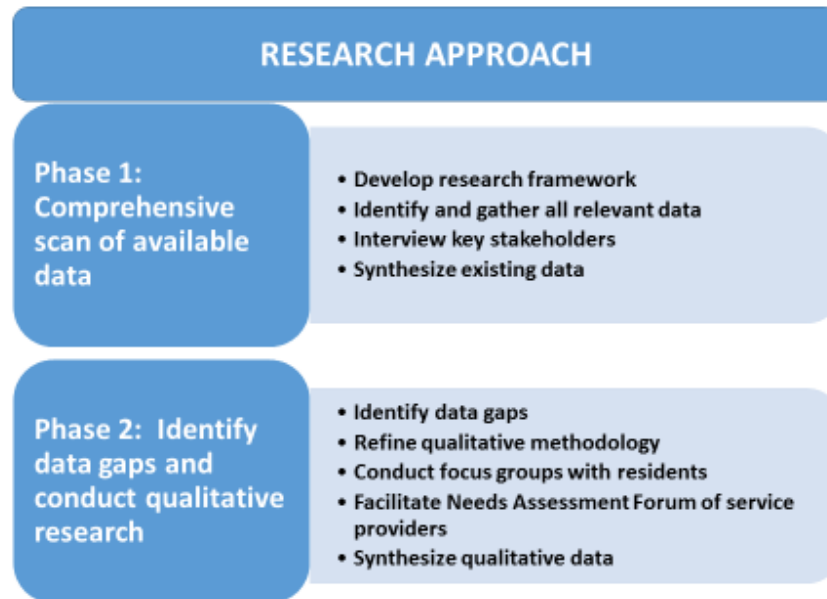
An essential starting point for the needs assessment research was the establishment of a framework for assessing needs.

Figure 1. Cambridge Community Needs Framework



TDC and the Advisory Committee were also mindful of the inter-relationship among community needs, as indicated by the overlapping circles in the graphic. This report presents data through the lens of individual categories of need, we urge readers to recognize that these needs are interconnected and that solutions that address these needs will likely be inter-related as well.

Research Approach



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It is worth noting that the information presented in this report was gathered and synthesized in advance of the November 2016 election; the results of that election may well affect needs in Cambridge in the future.

Findings

The following is a brief overview of key quantitative and qualitative findings across the needs assessment framework. We address three broad overarching categories of need, Basic Needs, Access to Opportunity and Vibrant Community and 11 discrete areas of need within this larger framework. For each of the 11 discrete areas of need, we address the following key questions:

- About how many residents are impacted by this need?
- What are the characteristics of the affected population and/or subpopulations?
- What are the trends over time?

We begin by addressing financial security because it is foundational to understanding many other needs.

Cambridge Demographic Overview

Cambridge is one of the five largest cities in the State. Cambridge's population has gradually increased since 2000, as has that of Middlesex County and Massachusetts.

Cambridge's population is younger than the county and state, with a higher proportion of working age adults. The City also has a lower proportion of children under the age of 18, as well as seniors aged 65 and older than Middlesex County and Massachusetts.

Cambridge is racially and ethnically diverse. The racial breakdown of the total population is 68% White, 15% Asian, 11% Black or African American; 8% of the population is Hispanic (of any race).

Basic Needs

Basic needs refer to the fundamental issues that must be addressed to assure physical well-being.

Financial Security

Cambridge has a sizeable number of people living in poverty within an overall environment of affluence. Poverty disproportionately affects specific subpopulations, including children, particularly those living in a single-parent female headed household. Black/African American and Hispanic/ Latino individuals experience poverty at nearly double the rate of the overall population. Individuals born outside the United States are also more likely to live below the poverty line. Further, the poverty line is an overly conservative way to define financial security. In qualitative research, TDC consistently heard that moderate- and middle-income people feel squeezed by the city's high cost of living. The number of middle income people in the city has grown smaller over time, and anecdotal evidence from this research suggests that some moderate income people are leaving the city. The family poverty rate in Cambridge has increased slightly over the past few years.

Food

Food insecurity is a challenge for some low-income residents, particularly families headed by single adults, as well as families headed by a Black or Hispanic adult. Beyond affordability challenges, low-income Cambridge residents face challenges in accessing food. Food resources, such as food pantries and grocery stores accepting SNAP benefits, are not always convenient to neighborhoods experiencing the highest levels of poverty. With the rising rate of poverty and the increased cost of living in the city, it appears that the trend of food insecurity will remain an urgent challenge for certain vulnerable subpopulations.

Housing

According to many observers, housing affordability is the most pressing issue that Cambridge currently faces, impacting a significant number of low, moderate and middle income residents who are strained to afford market rate housing. There is substantial demand for public housing and other affordable housing offered by non-profit and private housing providers. High demand coupled with limited supply has created significant barriers for many low and moderate income households to access affordable housing. Additionally, middle-income households in Cambridge are unable to pay for market rate housing without compromising their ability to cover other basic needs, and there are disincentives in place for low-income households to earn above the eligibility line and move up to the middle-income group.

While housing affordability is a challenge for many, there are vulnerable subpopulations that face particular challenges with this issue, including Black or African Americans, Hispanics or Latinos, seniors and the homeless. Further, many in the adult homeless population have a substance use disorder and/or suffer from a serious mental illness. Focus group and Forum participants commented on the increasingly visible homeless presence in Harvard and Central Squares.

Residents in the focus groups and Forum participants perceived a continuous and steep increase in rents that they believe is rising relatively more than income.

Safety

Overall crime in Cambridge is down, and Cambridge experiences less crime than average when compared to cities with similar sized populations in the state. However, some residents who participated in the focus groups were highly concerned about safety and violence. Subpopulations that are more vulnerable to crime include women, youth, people of color, immigrants, and the homeless.

Health

Overall, Cambridge is a relatively healthy city compared to the state. However, low and middle income households as well as particular racial groups that face inequity are both most at risk to experience adverse health outcomes and most challenged to address them. The Cambridge Public Health Department identified “Mental/Behavioral Health and Substance Abuse” as the number one health priority in a recent community health assessment; this finding was echoed by residents and providers who participated in the focus groups and Forum. There is a significant need for more affordable and accessible mental health services in the city, with a particular need for preventative or early intervention services for children, adults and families. Additionally, there is increasing concern about growing substance abuse in Cambridge, specifically with opioids.

Access to Opportunity

Access to opportunity refers to the ability to pursue education and a family-sustaining wage.

Education

While Cambridge residents overall express significant concern about education, Cambridge public school students score higher in basic performance metrics than the state as a whole. However, there are significant disparities between students based on race, income and specific need-based groups such as English Language Learners (ELL) and students with disabilities. Further, differential access to educational opportunities outside of the school system, including early childhood programs, and out of school time programming, exacerbates the achievement gap. Over time, however, the city's overall dropout and graduation rates are showing improvement.

Employment

The city's rate of unemployment is lower than those of the county and the state. However, employment is not a guarantee of adequate income – Cambridge has a higher percent of underemployed workers than the state and county. Additionally, some Cambridge residents may face barriers to career readiness as their skills may not match those needed by Cambridge's employers. Race, disability, and educational attainment appear to be factors that are correlated with unemployment; immigrants and older workers also face barriers in the workplace.

Transportation

Cambridge's transportation infrastructure generally works well. However, there are challenges for certain subpopulations, including seniors, the disabled, and youth. Cambridge has seen an increase in the percentage of people using bicycles and public transit as a means of traveling and commuting; these trends seem likely to continue. Many residents are concerned about safe interactions between bicycles and cars, particularly as the number of bicycles on the road continues to increase.

Vibrant Community

Vibrant community refers to the community characteristics that contribute to a positive quality of life.

Built and Natural Environment

Cambridge's built and natural environment are valued assets in the community and do not currently represent significant needs for residents. Over time, climate change will become a more pressing concern and will have a disproportionate impact on vulnerable subpopulations, including low income residents, seniors, the disabled and those who don't speak English.

Arts, Culture, and Recreation

Cambridge has a wealth of arts organizations and offers residents a wide range of recreation opportunities. Arts, culture and recreational opportunities can be particularly beneficial for certain subpopulations, including youth, seniors, and diverse populations. More could be done to develop offerings that are accessible and tailored to the particular needs and interests of these subpopulations. Just as low- and moderate-income people are finding it hard to find affordable homes in Cambridge, artists and organizations that provide arts and recreational programming for residents are getting priced out too.

Civic Engagement and Social Capital

Social capital refers to the extent to which residents reside in livable and caring communities with social relationships and networks that give rise to systems of support and shared values. Overall, Cambridge residents believe their city is a place that is supportive of civic engagement and building social capital. However, residents report that certain changes threaten to subvert those positive qualities for all residents. The themes of displacement and gentrification were prominent in the Forum discussions and focus groups. Participants felt that longstanding community bonds were fracturing under the weight of population churn driven by the increasing cost of living. In addition, there are some populations that face barriers to civic engagement and building social capital, including immigrants, seniors, people of color and low-income residents.

Prioritizing Needs

Armed with the synthesized needs data, TDC and the Needs Assessment Advisory Committee developed and refined a framework for prioritizing among needs, and informing future funding priorities. It is our hope that this framework will provide the City Council and the future Community Benefits Advisory Committee with baseline information to support decision making in the Community Benefits funding process.

Needs Prioritization Framework

Breadth -- How many are impacted?

1. Majority of population impacted
2. At risk subpopulations and/or neighborhoods impacted
3. Fewer subpopulations and/or neighborhoods impacted

Impact on Subpopulations -- Are there subpopulations for whom this is a significant challenge?

1. Subpopulations are impacted in a significant way by this need
2. Subpopulations are impacted to a more moderate degree
3. Few or no subpopulations impacted and/or the impact is minor

Urgency -- Is this issue becoming more pressing?

1. Worsening trends

2. Steady state or mixed trends
3. Improving trends

TDC worked with the Advisory Committee to apply the needs prioritization framework, resulting in the following ranking of need from most significant to relatively less significant:

Top Tier Needs

- Affordable Housing and Homelessness
- Financial Security
- Mental Health: Behavioral Health and Substance Abuse

Middle Tier Needs

- Food
- Civic Engagement and Social Capital
- Education
- Employment

Lower Tier Needs

- Safety
- Transportation
- Arts, Culture, and Recreation
- Health
- Built and Natural Environment

Additionally, TDC and the Advisory Committee believe that it will be important for the Community Benefits Advisory Committee to look at data on service availability, knowledge and utilization to further inform funding recommendations. This knowledge about the service context can inform thinking about two additional factors, feasibility and synergy. Feasibility is the extent to which Cambridge nonprofits have the capacity to address the relevant need given additional resources from the Community Benefits fund. Synergy speaks to the extent to which directing resources to this need has the potential to address other needs as well.

Pursuing Solutions

With the needs assessment process complete, TDC and the Advisory Committee are hopeful that these compelling findings can play a role in contributing to solutions. We are mindful that the Community Benefits dollars offer a unique opportunity to direct resources to address pressing needs in a collaborative way that leverages different organizations and sectors in Cambridge.

An ordinance and governance framework for Community Benefits Funds was established in December of 2015, including the establishment of a fund for distributing funds earmarked for Community Benefits, as well as a set of guiding principles. The Needs Assessment Advisory Committee endorses these guiding principles. Just as needs are inter-connected, the Advisory Committee believes that addressing these needs will require comprehensive and holistic solutions that recognize the inter-relationship among need. The Committee recommends some additional guiding principles for funding. These principles build from and are consistent with those articulated through the ordinance. Below, the full complement of guiding principles are presented; those which are established by ordinance are marked with an asterisks.

Guiding Principles for Community Benefits Funding

Frame Needs Thoughtfully

1. *Fund programs or services that directly benefit Cambridge residents.
2. *Emphasize funding priorities established by the City Council informed by the outcomes of the needs assessment.
3. Prioritize support for vulnerable and underserved populations.
4. *Consider neighborhood(s) impacted by development projects.

Build on Existing Assets and Programs

5. *Consider other public resources allocated to a neighborhood in order to better understand unmet needs.
6. Promote awareness of and connection to existing programs and services.
7. Prioritize approaches that leverage other private and public resources.
8. Encourage an asset-based approach that recognizes and builds on the resilience of Cambridge residents and communities.

Promote Holistic Approaches, Innovation and Collaboration

9. Recognize the inter-connectedness among community needs.
10. Emphasize holistic and creative ideas that promote prevention and coordination across systems and organizations.
11. Remain open to bold and innovative approaches to challenging issues.
12. Recognize that addressing community challenges takes time and provide the latitude for longer term interventions.
13. *Prioritize funding for nonprofit applicants that promote collaboration, partnership and collective impact.
14. Encourage and incorporate program evaluation to identify which strategies work best.

Simplify the Application Process

15. *Establish a transparent, inclusive, and collaborative process
16. *Provide support and technical assistance to nonprofits in the application process to ensure equal opportunity and access.
17. *Provide opportunities for renewable grants to returning nonprofit providers that have an excellent performance evaluation record and programmatic success.

These findings shed light on both the challenges and the opportunities facing the City of Cambridge and its residents. Cambridge has many unique and valuable assets, including world class higher educational institutions, leading biotech companies, a highly valued diverse population, vibrant parks and green spaces, and a strong sense of community. Cambridge also benefits from a large number of nonprofit agencies serving the community and a significant array of human services provided by those agencies and the City. At the same time, as highlighted in these findings, the city is characterized by an increasing economic divide, and many critical challenges facing significant portions of the population. TDC hopes that this needs assessment will be a living document that guides program strategies, investments and policy efforts to address the city's challenges and leverage the city's many assets.

Introduction

The following report presents a comprehensive quantitative and qualitative analysis of the City of Cambridge's most pressing needs. The purpose of this needs assessment is to:

- Help the Cambridge City Council to make informed decisions about future funding priorities;
- Inform the development of recommendations for the investment of Community Benefit mitigation funds tied to the City Council's funding priorities;
- Model a replicable framework and approach; and
- Inform other planning efforts undertaken by the City, the Cambridge Community Foundation, Cambridge nonprofit organizations, and others.

This report has been researched and written by TDC, with guidance and oversight provided by the City of Cambridge and the Needs Assessment Advisory Committee of key stakeholders.¹ TDC is one of the nation's oldest providers of research and management consulting services to the nonprofit sector. For nearly 50 years, TDC has worked exclusively with nonprofit, governmental, educational, and philanthropic organizations, providing them with data driven research and the business and management tools critical to carrying out their missions effectively.

Background

Between 2010 and 2013, mitigation funds were pledged to the City of Cambridge through zoning amendments and agreements with developers. Though some of these funds were restricted to specific projects, the remaining dollars were set aside as public monies to be used for Community Benefits purposes. In connection with an amendment to the Zoning Ordinance, the Massachusetts Institute of Technology (MIT) committed to pay \$13.7 million (\$3.7 million received) upon completion of various stages of its new development in Kendall Square. The City anticipates that additional mitigation funds designated for Community Benefits purposes will be forthcoming.

To put these Community Benefits funds to effective use, the City Council suggested the idea that the City partner with the nonprofit community to expand services that benefit Cambridge residents and help address residents' unmet needs. The City conducted an initial analysis of approaches to funding allocation that reviewed both municipal models for establishing funding priorities and needs assessment strategies that municipal legislative bodies use to inform funding priority decisions. The analysis suggested that the city would benefit from using a combination

¹ Members of the Advisory Committee are listed in Appendix A.

of both community-defined and data-driven needs assessment strategies to create a fuller picture of the community's unmet needs.

Since the idea's conception, the City worked with the Cambridge Community Foundation, a charitable organization focused on serving Cambridge residents, and representatives of the Cambridge Nonprofit Coalition to discuss collaboration on the development of a transparent and inclusive framework for understanding the community's needs. The Cambridge Nonprofit Coalition is an expanding group of executive directors from a wide spectrum of local nonprofit organizations whose mission is to strengthen the Cambridge nonprofit sector by building a collective voice and promoting collaboration in order to meet changing needs and improve the quality of life for the community.

The first step in developing a plan to distribute Community Benefits funds was to conduct a comprehensive needs assessment. To undertake the needs assessment, the City released a Request for Proposals and subsequently hired TDC.

In September 2015, the City Manager created the Needs Assessment Advisory Committee to support and guide TDC in conducting a comprehensive Needs Assessment. The Advisory Committee was composed of City staff from multiple departments and representatives of both the Cambridge Community Foundation and the local nonprofit community. The Advisory Committee helped TDC to refine the research plan strategy and an inclusive community engagement process.

In addition to supporting the Nonprofit Coalition's work, the Cambridge Community Foundation has been engaged in its own strategic planning process to guide its fundraising and allocation process. The Foundation participated in and provided funding support for this needs assessment and anticipates that this process will inform its future efforts.

Needs Assessment Process and Methodology

The Committee played an essential role in sharing existing data and research, knowledge of the Cambridge community, and access to key stakeholders such as residents, service providers, municipal staff, and other community members.

Establishing a Framework

An essential starting point for the needs assessment research was the establishment of a framework for assessing needs. To inform the design of the framework, TDC identified and reviewed other models to describe need at a city level, including the Boston Indicators Project and the STAR Community Rating System.

Working closely with the Needs Assessment Advisory Committee, TDC developed and refined a new needs framework to guide this effort, as detailed in the graphic below.

Figure 1: Cambridge Needs Assessment Framework



The needs assessment framework is built on three overarching categories of need.

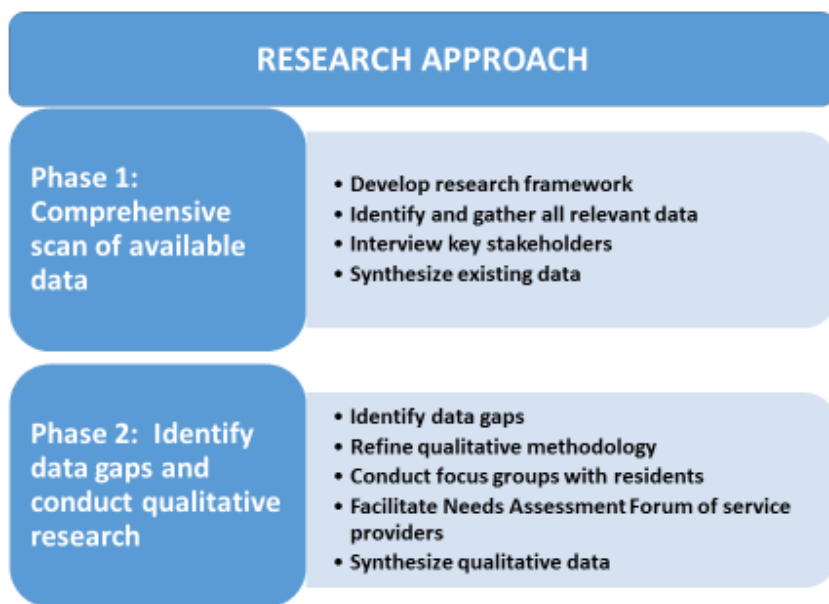
- **Basic needs** refer to the fundamental issues that must be addressed to assure physical well-being.
- **Access to opportunity** refers to the ability to pursue education and a family-sustaining wage.
- **Vibrant community** refers to the community characteristics that contribute to a positive quality of life.

In each overarching category, we identified discrete areas of need, 11 in total. We recognize that some needs might be included under more than one category. For example, transportation could be seen as a critical component of a vibrant community as well as promoting access to opportunity.

TDC and the Advisory Committee were also mindful of the inter-relationship among community needs, as indicated by the overlapping circles in the graphic. For example, children are most likely to thrive when their families are economically secure and well equipped to address their basic needs and when they live in safe, culturally rich communities with their families. While we recognize that needs are not experienced in silos, it was necessary to report on the needs one-by-one to capture depth and nuance on individual issues and to come to some topic-specific conclusions. Although this report presents data through the lens of individual categories of need, we urge readers to recognize that these needs are interconnected and that solutions that address these needs will likely be inter-related as well.

Research Approach

Figure 2: Research Approach Framework



TDC conducted two phases of research to support the needs assessment. In Phase 1, TDC undertook a comprehensive scan and analysis of existing quantitative and qualitative data from the City of Cambridge and other sources. The goal of this effort was to identify and synthesize all relevant data to build an understanding of need across issue areas and to identify gaps in existing data. Conversations were conducted with key stakeholders in the city, as listed in

Appendix B. Primary data sources included in this report include the US Census Bureau, a range of departments in the City of Cambridge, and the recently completed Cambridge Community Health Assessment, among many others. A full list of the data sources that informed TDC research is included in the bibliography of this report. In total, TDC identified and used 64 quantitative and qualitative data sources.

In Phase 2, TDC worked in partnership with the Advisory Committee to identify data gaps and develop the most appropriate qualitative methodology to fill in these gaps. The Advisory Committee encouraged TDC to focus on gathering additional qualitative feedback on need from two key groups of stakeholders: vulnerable residents whose viewpoints might not have been reflected in existing research, and professional stakeholders who work with Cambridge residents.

The Cambridge Nonprofit Coalition worked closely with TDC and the City to organize 14 focus groups with 131 Cambridge residents during the spring of 2016. Focus groups were hosted by a range of nonprofit organizations, and were conducted across Cambridge neighborhoods. Some groups were composed of residents with diverse characteristics, and others included a particular target demographic, including youth, elders, low income parents, affordable housing residents, and residents of a particular neighborhood (see Appendix C for details). TDC developed a common protocol for these conversations (see Appendix D), and trained the facilitators from the nonprofit community and City departments to facilitate these conversations and provide summary notes.

In addition, the Cambridge Needs Assessment Forum, held in June 2016, provided an opportunity for nonprofit leaders, City staff and other professional stakeholders to share their understanding of the needs of Cambridge's residents. Extensive outreach was conducted to Cambridge nonprofit organizations, resulting in 120 stakeholders participating in the Forum (see list in Appendix E). Nonprofit stakeholders who had facilitated the resident focus groups were encouraged to participate in the Forum and share what they learned from residents. All Forum participants were encouraged to offer insights gained through their everyday experience working in the community. The Forum included discussion sessions on each of the discrete categories of need in the needs assessment framework as well as iterative conversations on the inter-relationship among needs and potential solutions (see discussion protocols in Appendix F).

TDC synthesized the notes from the 14 resident focus groups and the Needs Assessment Forum to add further depth and nuance to the understanding of need.

Limitations of the Data

All research efforts have their limitations; TDC wishes to articulate and acknowledge the limitations of this effort. First, it should be noted that the majority of the information presented in this report is a summary of secondary information gathered by other researchers. As the data are

from a range of sources, the most recent year available varies with the source. We have used the most up to date data available from these sources at the time of our analysis. The extent to which the data are representative of the larger population varies with the source.

Additionally, TDC's qualitative data gathering had some important limitations. While the focus groups hosted by the nonprofit providers with Cambridge residents yielded important insights, they did not draw from a representative sample of the Cambridge population; the groups were composed of residents who were known to and recruited by the hosting nonprofit organizations. Similarly, the Needs Assessment Forum generated significant qualitative information. However, this information included the perspective only of those who work with Cambridge residents. It is also important to point out that the focus groups and Needs Assessment Forum were hosted at a point in time (spring 2016), a fact that may have influenced the findings. Of particular note, the information presented in this report was gathered and synthesized in advance of the November 2016 election; the results of that election may well affect needs in Cambridge in the future.

Finally, while this report includes a comprehensive summary of data on the needs of Cambridge residents, it does not incorporate data on service availability, knowledge, or utilization. As the Community Benefits funding process moves forward, it will likely be important to incorporate data on services in addition to needs.

Report Overview

In the report, TDC begins by providing a brief demographic overview of the City of Cambridge. The heart of the report presents a quantitative and qualitative summary of need that follows the needs assessment framework. We address three broad overarching categories of need, Basic Needs, Access to Opportunity and Vibrant Community and 11 discrete areas of need within this larger framework. The report answers the overarching questions raised in the framework, as detailed below:

Basic Needs: To what extent are residents' basic needs addressed?

- Financial security
- Food
- Housing and Homelessness
- Safety
- Health including Physical Health and Mental Health/Substance Abuse

Access to Opportunity: To what extent do residents have the ability to pursue education and a family-sustaining wage?

- Education
- Employment
- Transportation

Vibrant Community: To what extent do residents reside in livable and caring communities?

- Built and Natural Environment
- Arts, Culture, and Recreation
- Civic Engagement and Social Capital

We begin by addressing financial security because it is foundational to understanding many other needs.

For each of the 11 discrete areas of need, we address the following key questions:

- About how many residents are impacted by this need?
- What are the characteristics of the affected population and/or subpopulations?
- What are the trends over time?

Where feasible and appropriate, we provide information about how need differs across Cambridge's neighborhoods.

The report concludes with a framework and recommendations for prioritizing among the needs in the city. We also share an update on the Community Benefits funding process and offer additional guiding principles for Community Benefits funding.

Cambridge Demographic Overview

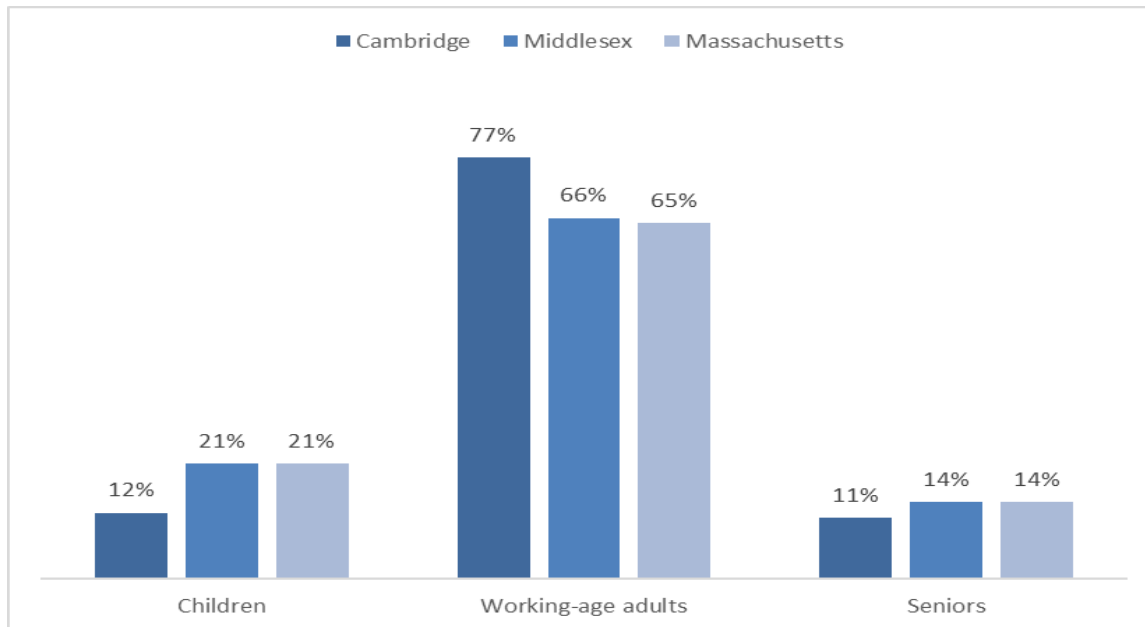
To frame our understanding of need, we begin by providing a brief overview of the demographics of Cambridge, as well as a map of its neighborhoods.

	2000	2010	Percent Change
Massachusetts	6,349,097	6,547,629	3.1%
Middlesex County	1,465,048	1,503,085	2.6%
Cambridge	101,355	105,162	3.8%

Source: SF 1 Data File, Decennial Census, U.S. Census Bureau

Cambridge is one of the five largest cities in Massachusetts. Cambridge’s population has gradually increased since 2000, as has that of Middlesex County and Massachusetts. Cambridge showed a slightly higher rate of growth than the county and state during this time.

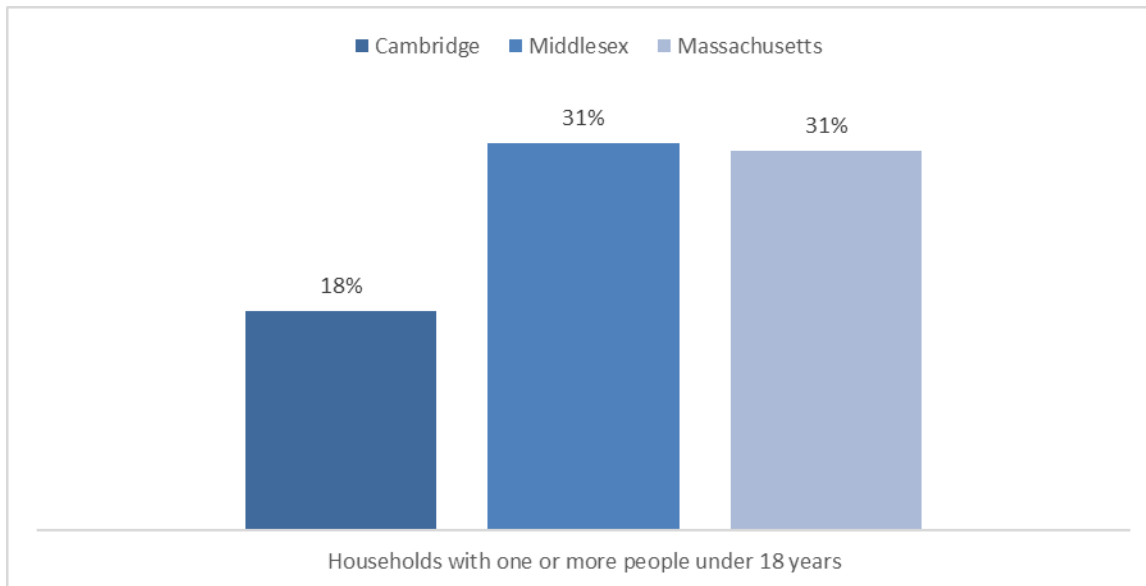
Figure 3: Population by Age



Source: 2010-2014 American Community Survey 5-Year Estimate

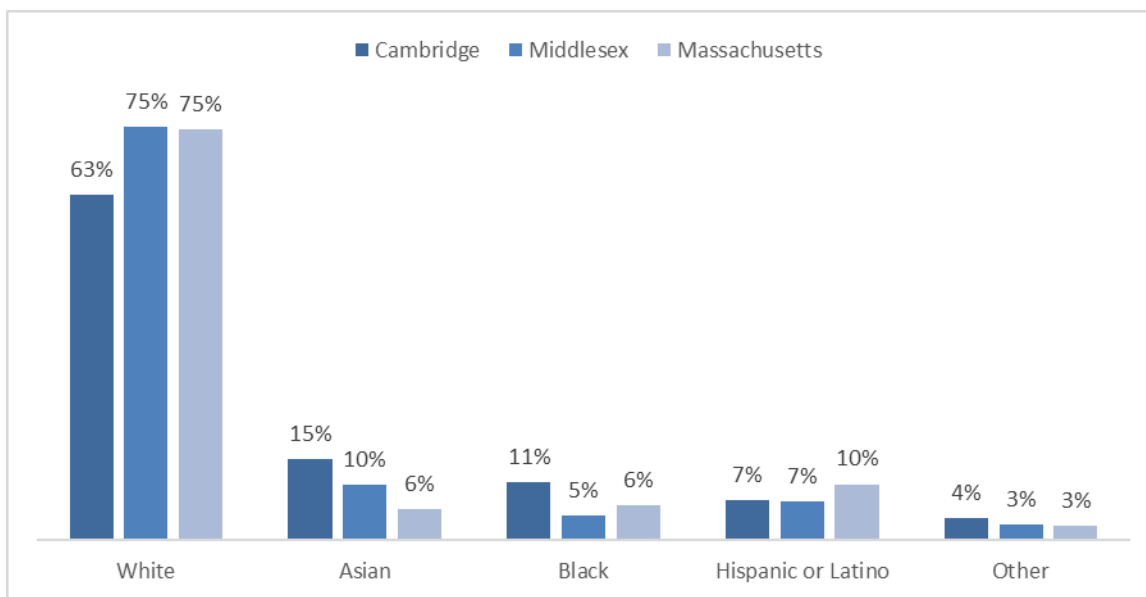
Cambridge’s population is much younger than the county and state, with a higher proportion of working age adults. The city has particularly large numbers of students and young professionals. The city also has a lower proportion of children and seniors than Middlesex County and Massachusetts. As shown below, Cambridge has fewer households with children than Middlesex County or Massachusetts.

Figure 4: Percentage of Population in a Household with Children



Source: 2010-2014 American Community Survey 5-Year Estimate

Figure 5. Racial and Ethnic Composition

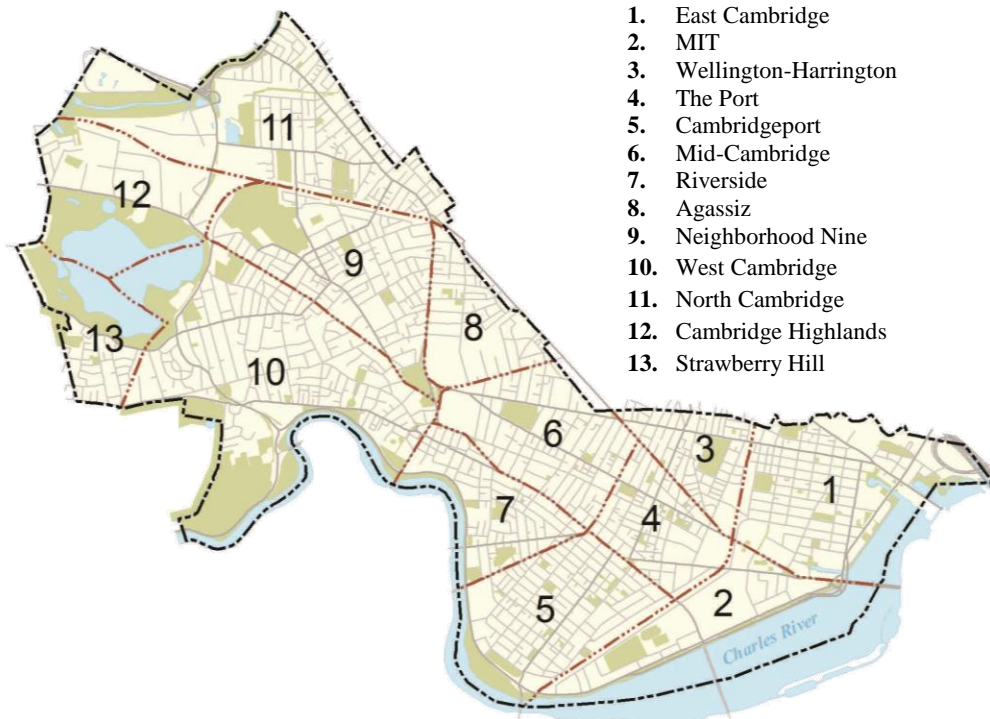


Source: 2010-2014 American Community Survey 5-Year Estimate

Cambridge is more racially and ethnically diverse than the county and the State. The racial breakdown of the population in the city is 68% White, 15% Asian, 11% Black or African American; 7% of the population is Hispanic (of any race).

Cambridge is comprised of 13 neighborhoods, as shown below.

Figure 6: Cambridge Neighborhoods



Source: 2013 Neighborhood Statistical Profile. Cambridge Community Development Department.

These basic demographics provide a backdrop for the discussion of needs that follows.

Basic Needs



Financial Security

To what extent are residents' needs addressed for financial independence and control that enables them to absorb financial shock, meet financial goals, and make choices without significant financial limitations?

Cambridge residents live with a wide range of financial realities. On one hand, Cambridge has a median household income (\$75,909) that is higher than that of the state of Massachusetts (\$67,846).² On the other, Cambridge has a higher household poverty rate than the state, at 14% vs. 12%.³ In other words, there is a sizeable number of people living in poverty within an overall environment of affluence. These data imply that there is a higher rate of income inequality in Cambridge than the state.

Low-, Moderate- and Middle-Income Groups

The terms low-, moderate- and middle-income are based on the Housing Area Median Family Income as determined by the United States Department of Housing and Urban Development (HUD). Each year HUD determines the Area Median Income (AMI) for metropolitan statistical areas throughout the United States. These figures are then adjusted for family size, and are used to set eligibility limits for many affordable housing programs. Eligibility limits for affordable housing programs are often expressed as a percentage of AMI.

For the purposes of this report these terms are defined as follows using the AMI for the Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area:

- **Low-Income** refers to households and persons with annual incomes at or below 50% of the current AMI.
- **Moderate-Income** refers to households and persons with annual incomes between 50% and 80% of the current AMI.
- **Middle-Income** refers to households and persons with annual incomes between 80% and 120% of the current AMI.

The poverty line is an overly conservative way to define financial security. In qualitative research, TDC consistently heard that moderate- and middle-income people feel squeezed by the city's high cost of living. In 2015, the Mayor's Commission on Income Insecurity was formed

² U.S. Census Bureau, "Selected Economic Characteristics," *2010-2014 American Community Survey 5-Year Estimates* (2014).

³ U.S. Census Bureau, "Poverty Status in the Past 12 Months by Household Type by Age of Householder," *2010-2014 American Community Survey 5-Year Estimates* (2014).

with this knowledge, defining income security as “the amount of money it takes for a person or persons to meet their basic needs without government assistance.”⁴ The cost of living affordability threshold is another measure of financial security, set by the City of Cambridge in the Cambridge Affordability Ladder. That threshold is determined based on the income needed to support the cost of market rate housing at no more than 30% of total household income. These broader definitions of financial insecurity allowed TDC to estimate the larger number of people living outside of poverty but still finding it difficult to afford to live in Cambridge.

About how many residents are impacted by this need?

The population living without financial security could be broken down into three groups:

- Group A (Those living below the poverty line): About 12% of individuals living outside of group quarters fell into this category, or about 13,000 people.
- Group B (Those above the poverty line but eligible for affordable housing programs): There were an additional 19,000 living above the poverty threshold who were eligible for affordable housing programs (living below HUD-defined 80% area median income for a household of four, valued at \$60,727 in 2014).
- Group C (Those not eligible for most affordable housing programs but below the cost of living affordability threshold, valued at \$92,000 in 2014): TDC defined the group at risk of being priced out of the city as those who fall between 80% of area median income and the cost of living affordability threshold for a one-bedroom apartment. There were over 13,000 individuals in this group in 2014.⁵

In total there were at least 45,000 financially insecure individuals in Cambridge in 2014, or about 43% of the population. Of the remainder, 42% are able to afford adequate housing, while 15% are students and others living in group quarters (for whom income levels are not reported). It is important to note that this may be a conservative figure for the financially insecure group, since TDC used the affordability threshold for a one-bedroom apartment, thus undercounting the impact on families with children.

What are the characteristics of the affected population and/or subpopulations?

The sub-populations particularly at risk of experiencing financial insecurity are: children, particularly those living in household headed by a single female; those who identify as Black/African American or Hispanic/Latino; and foreign-born individuals.

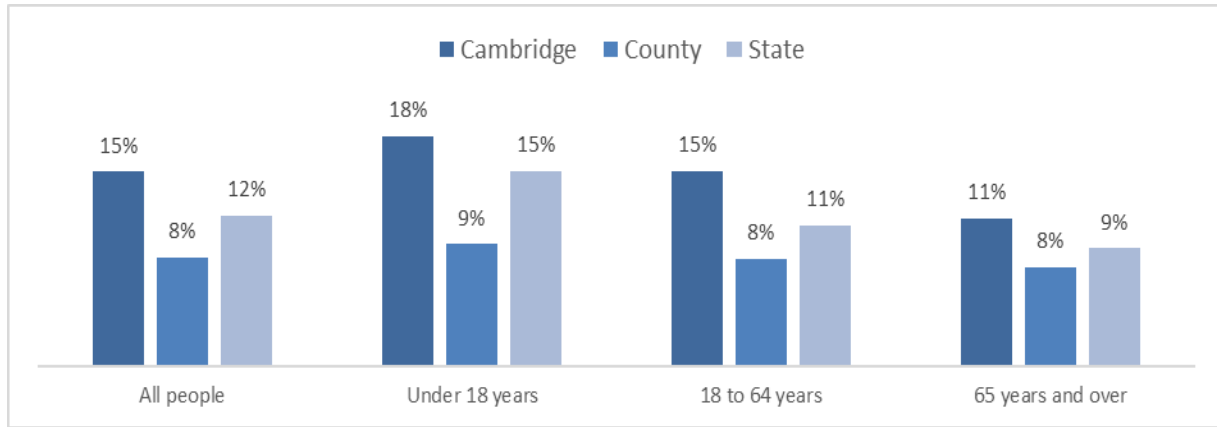
Poverty impacts children at a higher rate than adults in both Cambridge and the state at large. The individual poverty rate is higher in Cambridge than in the county or state, a trend consistent

⁴ “Report of the Mayor's Blue Ribbon Commission on Income Insecurity in Cambridge” (2015)

⁵ City of Cambridge analysis based on 2000 Census, 2012 ACS, 2001 and 2014 Cambridge Affordability Ladder.

among all age groups, as shown in the figure below. About 18% of Cambridge children live in poverty, as compared to 15% statewide.

Figure 7. Poverty by Age of Individual⁶



Source: 2014. "Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months." 2010-2014 American Community Survey. U.S. Census Bureau.

Not surprisingly, the poverty rate for families with children is higher in Cambridge than the state as well: at 15% in Cambridge vs. 13% statewide. The numbers are even starker for families with children led by a woman alone: over 38% of these families in Cambridge live in poverty.⁷ Poverty among children is particularly concerning since it is a predictor for negative life outcomes. Poverty is one among a number of Adverse Childhood Experiences, which have been connected to such negative outcomes as low school performance and chronic health problems.⁸ Health problems in adulthood may arise even decades after ACEs occur.⁹

People of color experience poverty at higher rates than the overall population in Cambridge and the state. The poverty rate among people who identify as Black or African American and those who are of Hispanic or Latino origin (of any race) is nearly double the overall rate of poverty in Cambridge. Asians also have higher rates of poverty, though not as far from the average. Interestingly, Hispanics in Cambridge have a *lower* poverty rate than the statewide average for this group, while African Americans in Cambridge experience poverty at a *higher* rate than African Americans statewide. Immigration also appears to be a factor. In Cambridge, 20% of individuals born outside the United States are living in poverty, as opposed to the 15% city average.

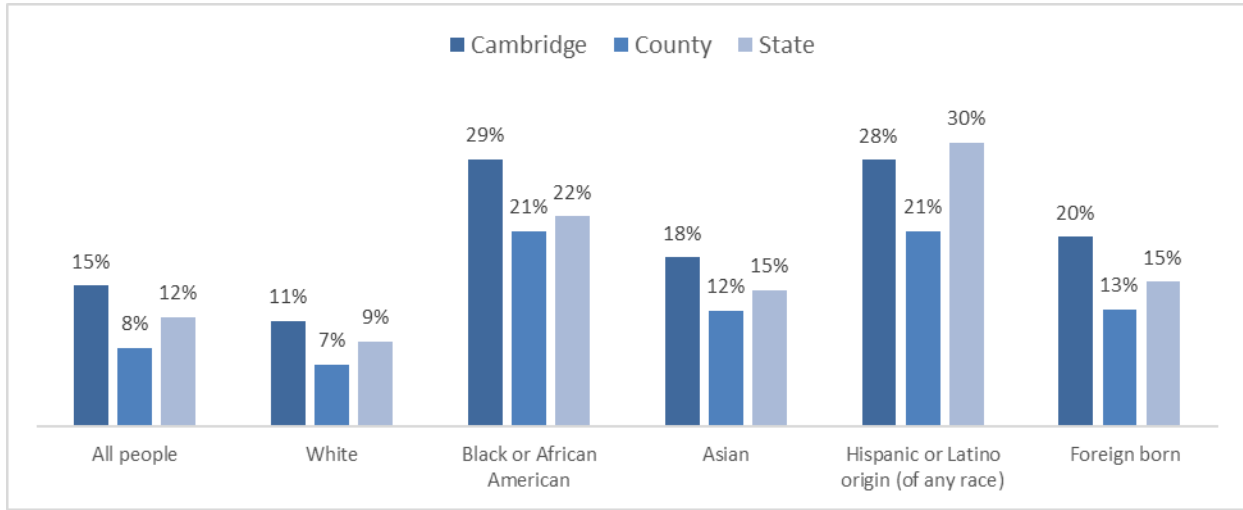
⁶ This graphic references the individual poverty rate, which is different from the household poverty rate referenced on page 11.

⁷ U.S. Census Bureau, "Poverty Status in the Past 12 Months by Household Type by Age of Householder," 2010-2014 American Community Survey 5-Year Estimates (2014).

⁸ Child and Adolescent Health Measurement Initiative, *Adverse Childhood Experiences among Cambridge City & Massachusetts Children* (2014).

⁹ Felitti, VJ, "Adverse Childhood Experiences and Adult Health," *Academic Pediatrics* (2009): 130-132.

Figure 8. Poverty by Race and Ethnicity



Source: U.S. Census Bureau, "Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months." 2010-2014 American Community Survey (2014).

Poverty is concentrated in different neighborhoods throughout the city. The following two tables report levels of poverty and the potential drivers for poverty in each of Cambridge's 13 neighborhoods.

Table 1 compares neighborhoods in several ways:

- First, each neighborhood was reviewed for its rate of poverty as compared with the city average. Those higher than average were marked.
- Second, each neighborhood was reviewed for its number of individuals living in poverty, as compared to 1,000, the total number of individuals living in poverty divided by the number of neighborhoods. Those higher than average were marked.
- Third, each neighborhood was re-assessed for poverty by rate and number for the non-student population. The numerical threshold was set at 577.
- Neighborhoods that were marked for both of these measures were shaded dark blue. In the remaining neighborhoods, the marked measure was shaded medium blue and the non-marked measure was shaded light blue.
- County and state statistics were provided in as additional context.

In Table 2, the neighborhoods were coded based on a higher than average presence of various types of populations, to give a sense of what the drivers of poverty may be in each neighborhood. The city averages are presented in the grey bar above the neighborhood coding. The poverty markings in Table 2 were carried over: Dark Blue for neighborhoods that measured high in both rate and number; Medium Blue for those with mixed indicators; and Light Blue for those that measured low in rate and number.

Table 1. Poverty by Neighborhood

Name	Total Population	Individuals in Poverty ¹⁰	Individual Poverty Rate	Non-Students in Poverty	Non-Student Poverty Rate
City	90,989	13,656	15%	7,505	10%
East Cambridge	9,835	1,736	18%	1,085	14%
MIT	4,712	198	31% ¹¹	65	37%
Wellington-Harrington	6,628	1,260	19%	931	17%
The Port	6,902	1,427	21%	989	18%
Cambridgeport	12,104	1,420	14%	341	5%
Mid-Cambridge	12,703	1,893	17%	1,333	14%
Riverside	13,071	1,699	21%	492	11%
Agassiz	5,302	332	10%	100	4%
Neighborhood Nine	11,686	1,078	10%	627	7%
West Cambridge	8,390	464	6%	98	1%
North Cambridge	12,173	1,614	13%	1,197	11%
Cambridge Highlands	738	14	2%	8	1%
Strawberry Hill	2,600	521	21%	404	19%
County	1,484,479	124,813	8%	NA	NA
State	6,424,688	742,784	12%	NA	NA

Source: U.S. Census Bureau, "Poverty Status of Individuals in the Past 12 Months." 2010-2014 American Community Survey 5-Year Estimates (2014).

Table 2 shows that poverty touches all neighborhoods in Cambridge but at varying degrees of intensity. The presence of students living off-campus, whose financial resources may not be reflected by their income, complicates the picture.

The neighborhoods break out as follows:

- **Dark Blue Group:** Both the poverty rate and number of individuals in poverty are higher than average in East Cambridge, Wellington-Harrington, The Port, Mid-Cambridge, and Riverside. When students are removed from the analysis, Riverside drops out of this group, and North Cambridge joins it.
- **Mixed Group:** MIT and Strawberry Hill both have high poverty rates but are both small neighborhoods, while Cambridgeport, Neighborhood Nine, and North Cambridge have relatively low rates of poverty but high absolute numbers of poor people. When students

¹⁰ The Census Bureau does not report on the poverty status of individuals "living in group quarters," a cohort that includes students living in dormitories. Students included among "individuals living in poverty" are those living off-campus.

¹¹ The U.S. Census Bureau reported that it could assess the poverty status for only 629 of the 4,712 individuals in the MIT neighborhood. It is therefore possible that the poverty rate is overstated for this neighborhood.

are removed from the analysis, Cambridgeport drops into the Light Blue Group, North Cambridge joins the Dark Blue Group, while Riverside joins the Mixed Group.

- Light Blue Group: Agassiz, West Cambridge, and Cambridge Highlands were not marked for either measure of poverty. West Cambridge and Agassiz each had a few hundred individuals in poverty, while Cambridge Highlands only had 14. With students out of the analysis, these groups remain consistent except for the addition of Cambridgeport.

Table 2. Neighborhood Population Characteristics

Name	Overall Poverty Status	Non-Student Poverty Status	% Children	% Students ¹²	% Seniors	% Hispanic or Black	% New to neighborhood	% Non-citizens
City			12%	29%	11%	18%	27%	17%
East Cambridge			10%	21%	14%	16%	30%	24%
MIT			2%	91%	2%	13%	44%	23%
Wellington-Harrington			11%	16%	9%	22%	18%	19%
The Port			16%	20%	7%	25%	24%	13%
Cambridgeport			11%	29%	9%	18%	27%	19%
Mid-Cambridge			9%	29%	11%	11%	29%	18%
Riverside			9%	56%	5%	21%	36%	25%
Agassiz			8%	49%	7%	15%	32%	17%
Neighborhood Nine			13%	23%	14%	19%	25%	13%
West Cambridge			17%	14%	19%	6%	17%	10%
North Cambridge			19%	11%	12%	27%	18%	11%
Cambridge Highlands			2%	3%	41%	4%	30%	1%
Strawberry Hill			23%	14%	17%	23%	30%	14%
County			21%	10%	14%	12%	14%	10%
State			21%	9%	14%	17%	13%	7%

Source: U.S. Census Bureau, Selected Characteristics, 2010-2014 American Community Survey 5-Year Estimates (2014).

A review of the population characteristics of these groups in Table 3 does not reveal any consistent pattern across neighborhoods. Poverty in each neighborhood may be driven by a different factor. For example, in East Cambridge, there are higher than average concentrations of non-citizens, while The Port has higher concentrations of children and Hispanics/African Americans. Mid-Cambridge and Riverside also have high concentrations of Hispanics/African Americans like The Port but also more foreign-born individuals. North Cambridge has the highest proportions of children and Hispanic/African American residents.

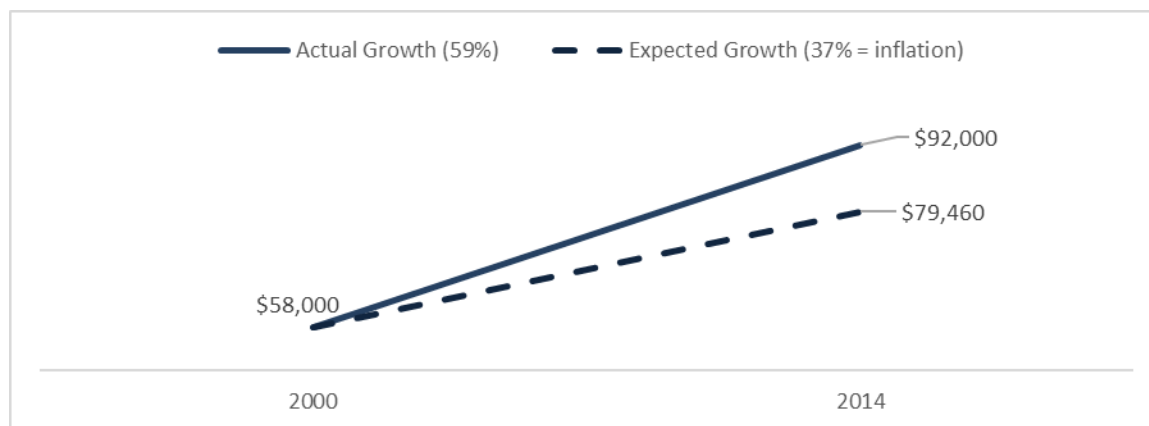
¹² This measure includes only undergraduate and graduate students.

What are the trends over time?

The individual poverty rate in Cambridge has remained static since 2010, while it increased for the state from 10.5% in 2010 to 11.6% in 2014.¹³ The family poverty rate, however, has grown in Cambridge by a percentage point (from 9.1% to 10.2%), with a similar increase reported statewide.¹⁴

The squeeze has gotten more intense for people in the middle because of the rapid rise of the cost of living in Cambridge. The cost of affording housing in Cambridge has grown dramatically over the past decade, rising over 20% more than the rate of inflation between 2000 and 2014. The below chart illustrates this disparity between affordability and inflation. TDC calculated the “expected growth” for the cost of living affordability threshold, if the 2000 threshold had grown by the rate of inflation. We then compared the projected figure with the actual 2014 threshold, and found that the rate of growth exceeded inflation – an increase of nearly 60% as opposed to expected 37% (inflation).

Figure 9. Cost of Living Affordability Threshold Growth (Actual vs Expected)



Source: Bureau of Labor Statistics Inflation Calculator; Cambridge Affordability Ladder (2000 and 2014).

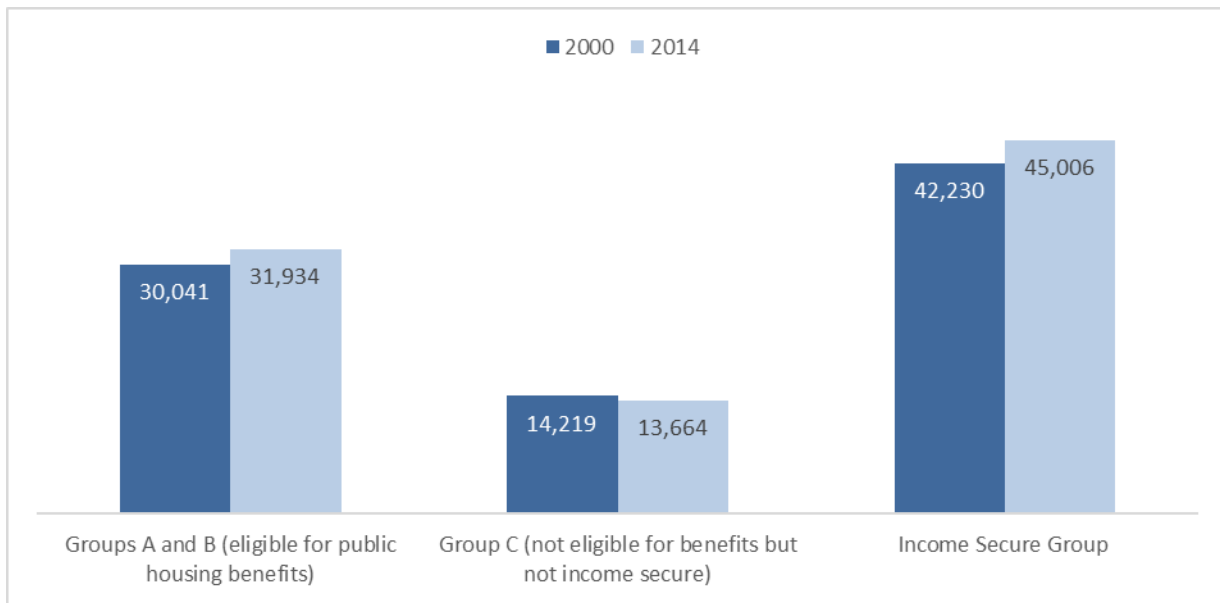
Increasing costs were reported as the highest concerns by Cambridge residents in the Income Insecurity Report, at a much higher rate than loss of income concerns. This finding was supported by discussion at the Forum of the “cliff effect,” the threshold at which people are no longer eligible for public benefits to support housing, food, childcare, healthcare, and other basic needs. Forum participants noted that people facing the cliff effect have little incentive to rise above the public benefits threshold. The high cost of living in Cambridge provides incentives for residents to remain eligible for housing and other benefits.

¹³ U.S. Census Bureau, “Selected Economic Characteristics,” 2006-2010 and 2010-2014 American Community Survey 5-Year Estimates (2010 and 2014).

¹⁴ U.S. Census Bureau, “Poverty Status in the Past 12 Months of Families,” 2006-2010 and 2010-2014 American Community Survey 5-Year Estimates (2010 and 2014).

The data indicate that Group C (those who do not qualify for most affordable housing programs but who do not meet the affordability threshold) has grown smaller over time, while other groups have grown. From 2000 to 2010, there was an overall 5% increase to the Cambridge population. Group C was the only one that shrank (by 4%). The fastest growing group was the Income Secure Group at the top, which expanded by 7%. The data do not reveal why the middle grew smaller. It's possible that it was due to movement from the middle to the upper tier. However, anecdotal evidence from the Forum and focus groups supports that the squeeze is a result of moderate income people leaving the city, demonstrating the negative impact of the cliff effect.

Figure 10. Growth of Income Groups



Source: U.S. Census Bureau, "Selected Economic Characteristics," American Community Survey 5-Year Estimates (2000 and 2014)

Food

To what extent are residents' needs addressed for sufficient, safe, nutritious, affordable, physically accessible, and culturally appropriate food?

For individuals with means, Cambridge is a cornucopia, where they can taste cuisines from around the world and where fresh local produce is available at farmers' markets on every day of the week in season.¹⁵ Access to healthy food is more difficult for people living in poverty, however. Federal SNAP benefits help to prevent people from severe crises related to food. However, even with SNAP, access to affordable food remains an issue in Cambridge.

About how many residents are impacted by this need?

All people need sufficient, safe, nutritious, and accessible food. Food security is tied to financial security. For the half of Cambridge residents with sufficient income to meet the cost of living, they have the means to address their need for food and a more than adequate supply of food in Cambridge to meet it.

Food security for the portion of the population struggling financially is difficult to quantify. Enrollment in the Supplemental Nutrition Assistance Program (SNAP), a federal food assistance program, could be seen as an indicator of the risk of hunger. Based on October 2015 enrollments, Cambridge households and individuals were enrolled in SNAP at lower rates than seen statewide. Both the household and individual enrollments rates are below the estimated rates of poverty for 2015, though quite marginally for households. In contrast, the rate of SNAP enrollment among Massachusetts households is higher than the statewide poverty rate.

Table 3. SNAP Enrollment in October 2015

	Enrolled in SNAP	Total Population	% Enrolled	Estimated 2015 Poverty Rate
Massachusetts Households	452,108	2,559,951	18%	12%
Massachusetts Individuals	786,492	6,794,422	12%	12%
Cambridge Households	5,607	45,569	12%	13%
Cambridge Individuals	8,848	110,402	8%	13%

Sources: U.S. Department of Agriculture, Food and Nutrition Services, SNAP Monthly State Participation and Benefit Summary (2016); Massachusetts State Department of Transitional Assistance, Email communication regarding Cambridge SNAP enrollment (January 2016); U.S. Census, "Selected Poverty Characteristics for Individuals in Past 12 Months," 2015 American Community Survey One-Year Estimate (2015).

¹⁵ City of Cambridge, Farmer Markets (accessed August 21, 2016).

SNAP and other food assistance programs are not a 100% solution for hunger. Project Bread noted that 9.6% of Massachusetts had low or very low food security in 2014: 5.5% struggled to provide food for their families and 4.1% were hungry (as analyzed by the U.S. Department of Agriculture).¹⁶ In Cambridge, the Income Insecurity report found that 14% of adults surveyed were worried about having enough food, and 10% reported using food pantries. Some in need are not eligible for food assistance. For example, SNAP is not open to undocumented immigrants and recently re-imposed a three-month time limit for able bodied adults of working age.¹⁷ There are also barriers for those eligible to enroll, including the inability to prove eligibility, fear of stigma associated with accepting public assistance, difficulties with the application process, and lack of awareness. For undocumented parents with citizen children, there may be fear of deportation.¹⁸

Another aspect of poor access in Cambridge is the availability of stores that accept SNAP benefits. The distribution of these stores is somewhat uneven in the city, leaving SNAP enrollees in North Cambridge and East Cambridge with fewer stores than the city or state average per 100 enrollees.¹⁹ Without local access, transportation and efficiency then become a problem, with Forum participants reporting that “some people take off entire days to go food shopping.”

Table 4. SNAP Stores per 100 Individuals Enrolled

	Individual enrollees	Stores	Stores per 100 enrollees
Massachusetts	786,492	5,157	0.66
Cambridge	8,848	57	0.64
North Cambridge (02140)	2,123	10	0.47
East Cambridge (02141)	1,354	5	0.37

Sources: U.S. Department of Agriculture, Food and Nutrition Services, SNAP Monthly State Participation and Benefit Summary (2016); Massachusetts State Department of Transitional Assistance, Email communication regarding Cambridge SNAP enrollment (January 2016); United States Department of Agriculture, Food and Nutrition Service, SNAP Retailers by State (2014).

For those who are not eligible for public benefits, there are services such as food pantries and meal programs that offer free food. Location is an issue as well, with most services clustered in the Riverside and Cambridgeport areas. North Cambridge is notable for its lack of services.

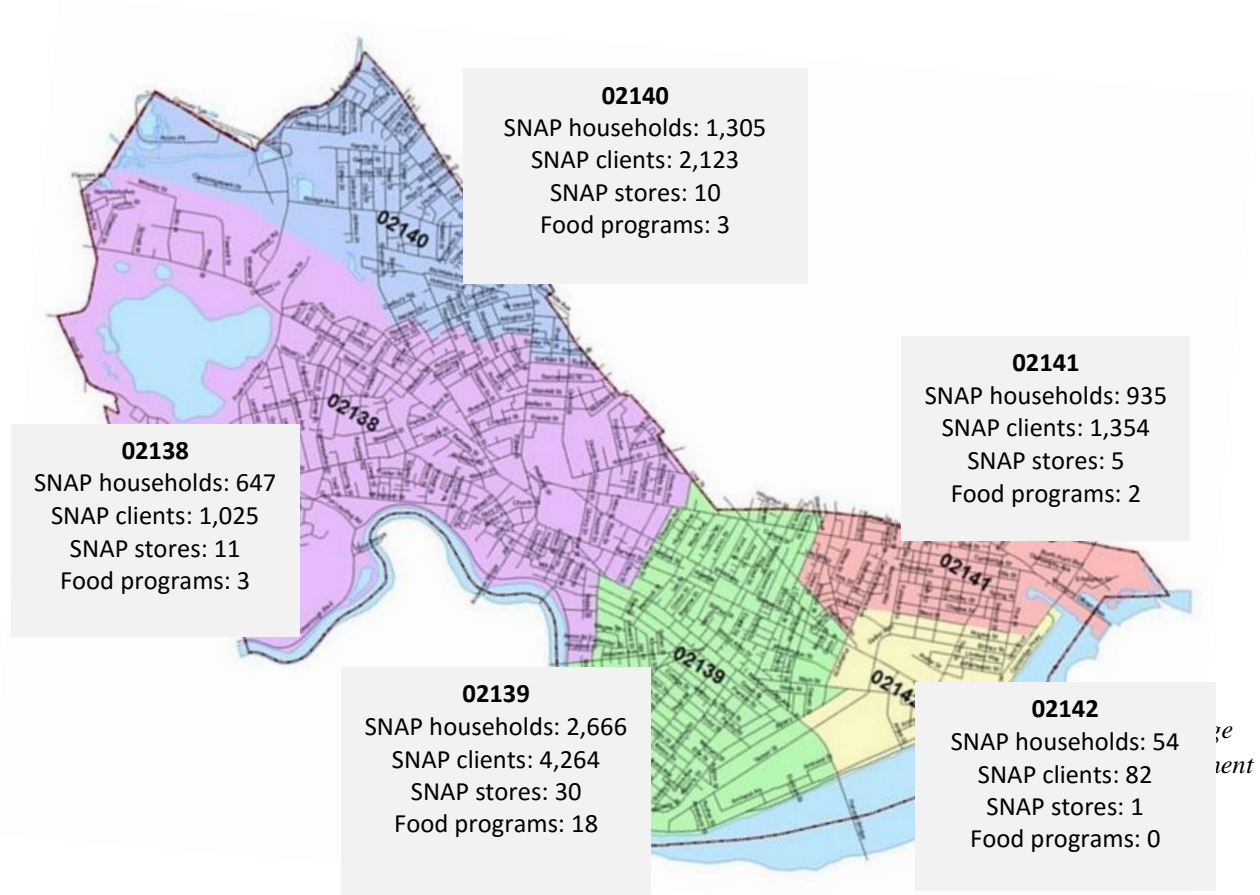
¹⁶ Project Bread, “Status Report on Hunger in Massachusetts” (2015).

¹⁷ U.S. Department of Agriculture, Food and Nutrition Services, *Supplemental Nutrition Assistance Program: Eligibility* (Accessed October 2016).

¹⁸ Food Research and Action Center, “Access and Access Barriers to Getting Food Stamps” (2008).

¹⁹ These individuals may be crossing to Somerville to use their food assistance benefits.

Figure 11. Food-related Need and Services by Zip Code

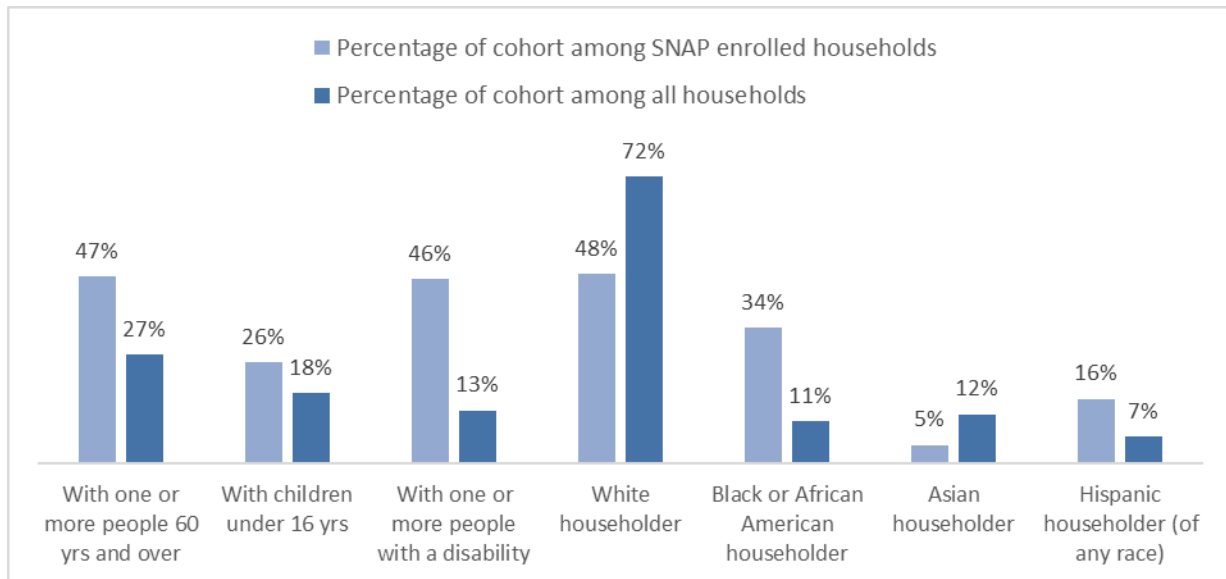


What are the characteristics of the affected population and/or subpopulations?

Project Bread notes that nationwide families with children, particularly those headed by a single adult and those headed by a Black or Hispanic adult are disproportionately affected by food insecurity. To understand the experience in Cambridge, we turned to the Census Bureau’s American Community Survey, which estimates SNAP enrollments. The ACS statistics appear to under-estimate the scale of SNAP enrollments. However, they do allow more insight than the available USDA figures regarding demographics of enrollees. ACS shows that households with children and seniors are disproportionately represented in SNAP, as are those led by a Black/African American or a Hispanic person.²⁰

²⁰ U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (2014).

Figure 12. Characteristics of Households Enrolled in SNAP compared with General Population



Source: U.S. Census Bureau, “Food Stamps/SNAP,” 2010-2014 American Community Survey 5-Year Estimates (2014).

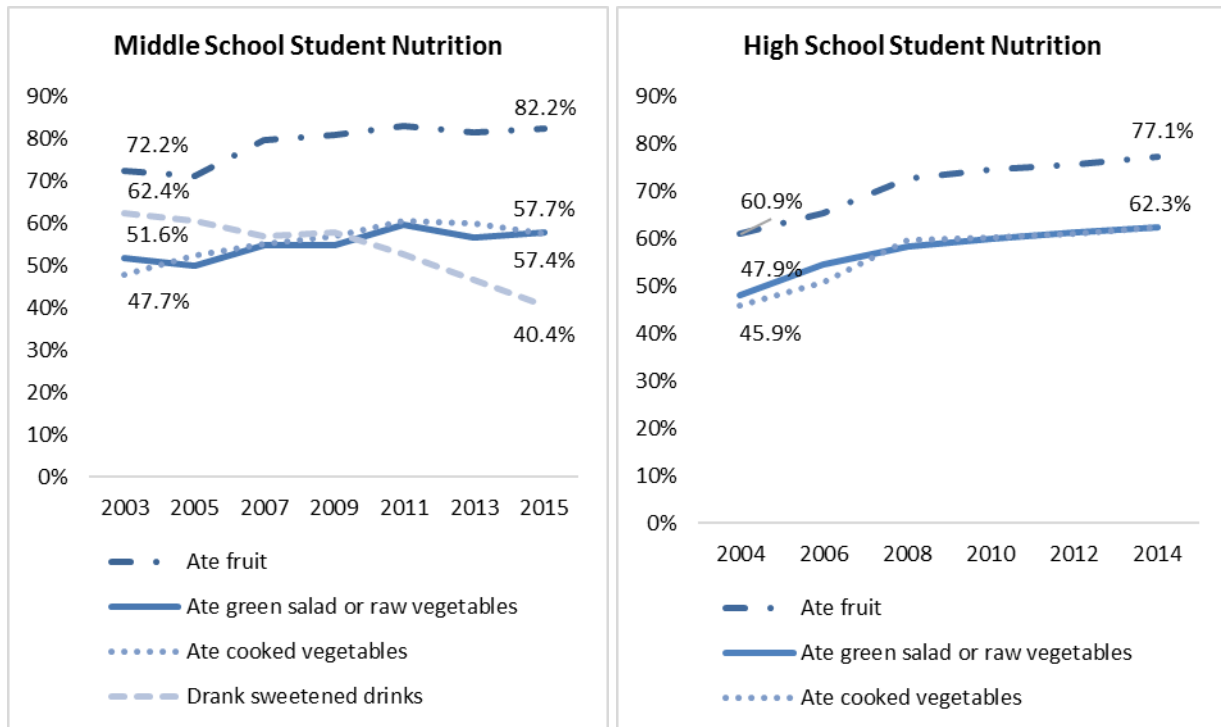
As a counterweight to the Project Bread findings, there is evidence that suggests that school-based programs may be having a positive impact on hunger and nutrition for young people living in poverty. In Cambridge, we note that a high proportion of students in the public schools are enrolled in free or reduced lunch programs: over 45% in School Year 2014-2015.²¹ Cambridge also offers many other programs that help alleviate hunger in students, including free fruit and vegetable snacks at the two schools where more than 50% of students qualify for free meals, a breakfast in the classroom program at the Fletcher Maynard Academy, a backpack program providing meals for the weekend, and free markets providing fresh food to families.

These programs appear to be making an impact. A low percentage of students reported being hungry: 8.5% high school students in 2014 and 6.1% middle school students in 2015. While these data may result from under-reporting of hunger, they may indicate that hunger is – at least in part – addressed by school-based meal programs. In addition, school dining services may be impacting not only hunger but also the quality of nutrition for young people. Surveys show positive trends in student eating habits as nutritional guidelines for school meals have become stricter.²²

²¹ City of Cambridge Community Development Department, Free or Reduce Price School Lunch (2014), <http://www.cambridgema.gov/CDD/factsandmaps/educationdata/freereducedlunch>.

²² City of Cambridge. 2014-2015. “Cambridge Middle Grades Health Survey”; City of Cambridge. 2013-2014. “Cambridge Teen Health Survey.”

Figure 13. Middle and High School Nutritional Trends



Sources: 2014-2015 Cambridge Middle Grades Health Survey; 2013-2014 Cambridge Teen Health Survey.

As reported in the Forum and from service providers, other vulnerable populations may be:

- Immigrants, due to lack of eligibility for food assistance programs. They may also have a hard time finding culturally appropriate foods at affordable prices.
- People with mental health issues, who may find it difficult to enroll for benefits
- People with limited financial literacy, who find it difficult to budget appropriately for food.
- People with limited ability to cook, such as those without cooking skills and those without adequate cooking equipment.
- Homeless families in shelters who often lack cooking equipment and food storage options.

What are the trends over time?

The Center on Budget and Policy Priorities reports that SNAP benefits grew sharply from 2007 to 2013 in response to the recession, but also that they began falling nationwide in 2014 and continued along that trend in 2015.²³ Enrollments have not fallen below pre-recession levels, however, despite the fact that waivers to time limits and income eligibility thresholds in place in the depths of the recession have now expired. These trends are evident in the American

²³ Dorothy Rosenbaum and Brynne Keith-Jennings, SNAP Costs and Caseloads Declining. Center on Budget and Policy Priorities (2016).

Community Survey data available on the state of Massachusetts, showing 7% of individuals enrolled in SNAP in 2007, 13% by 2013, and down to 12% in 2014.²⁴ Preliminary information on 2016 enrollments in SNAP shared by the Massachusetts State Department of Transitional Assistance indicate that this downward enrollment trend has continued.²⁵

Constituents at the Forum reported observing an increase in demand at food pantries over time, one participant noting: “The food pantries are nuts. Now, they are the grocery stores.” With the rising rate of poverty and the increased cost of living, it stands to reason that food insecurity may continue to impact low income Cantabrigians in the future.²⁶

²⁴ United States Department of Agriculture, Food and Nutrition Services, *SNAP Monthly State Participation and Benefit Summary* (2016). Unfortunately, ACS does not report Cambridge SNAP enrollments for 2007.

²⁵ Massachusetts State Department of Transitional Assistance (2016)

²⁶ Since the start of 2016 SNAP enrollment rates have dropped by a quarter, which is likely due in large part to the expiration of a waiver granted during the Great Recession, which allowed able bodied adults more than three months of eligibility. There appears to be a correlation between the expiration of SNAP waivers and a sudden increase in visits to local food pantries.

Housing

Housing, according to many observers, is the most pressing issue that Cambridge residents currently face. In the last two citizen surveys, affordable housing displaced education as the single most important issue in Cambridge today, selected by 30% of surveyed citizens in 2016, up from 18% in 2014 and 8% in 2012.²⁷ The 2013 Cambridge Community Health Assessment included a similar finding: in a survey that asked participants to list the top five social and economic issues affecting health, the lack of affordable housing and homelessness were the leading two, listed by 47.4% and 44.2% of respondents, respectively.²⁸ These opinions were resoundingly echoed in the Forum, with one participant asserting, “Housing is Cambridge’s biggest thorn right now. It’s on everyone’s minds.”

This report examines the issue of housing in Cambridge through two lenses: housing affordability and homelessness. While these issues overlap in many ways, there are some important distinctions between them, including the factors at play, the populations impacted, and potential solutions. As a result, the following sections discuss and define affordable housing and homelessness separately.

Housing Affordability

To what extent does Cambridge offer residents affordable, safe, secure, and habitable housing that meets their diverse needs?

A generally accepted definition for housing affordability is that set forth by the U.S. Department of Housing and Urban Development (HUD): “housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.”²⁹ As shown in the section above on financial security, a substantial portion of the population cannot afford market-rate housing in Cambridge. It is not enough, however, to stop there when analyzing the ability of residents to afford housing. Access to affordable housing is a well-known need in Cambridge, and the City and others have responded with multiple interventions, which have effectively created a separate market for subsidized and other types of affordable housing for those residents who meet certain eligibility requirements.

The experience for residents differs based on which market they inhabit. Of those unable to pay market rate housing costs, some residents fall within the “middle income” group described earlier in this report, and are therefore ineligible for support services. These residents have few options outside of market-rate housing. For residents within the income eligibility threshold, there is a complex system of programs designed to make housing affordable. For this report,

²⁷ Opinion Dynamics, “2016 Citizen Telephone Survey” (2016): 4.

²⁸ Cambridge Community Development Department, *Statistical Profile* (2011).

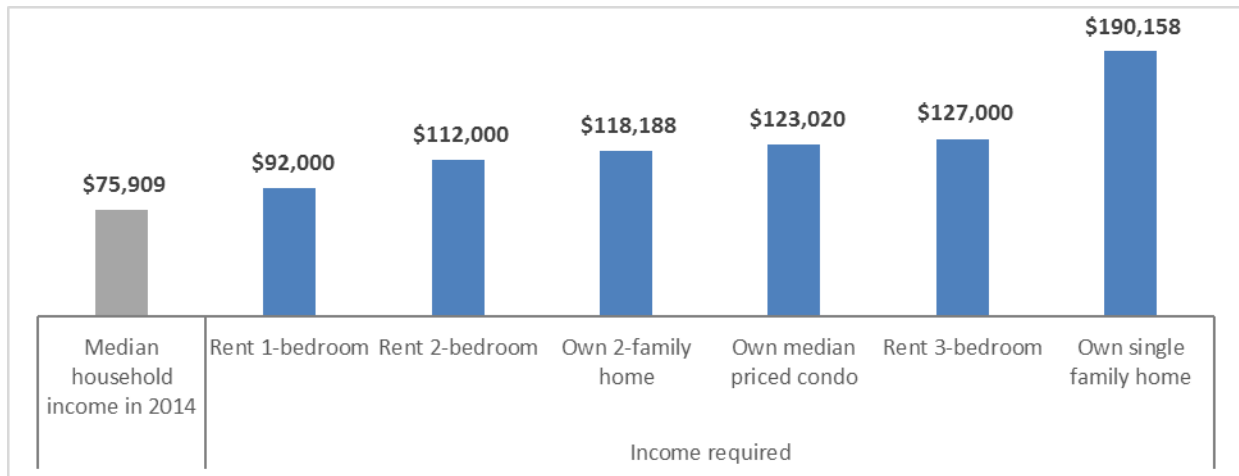
²⁹ U.S. Department of Housing and Urban Development website (2016).

TDC had access to quantitative data on two of these programs: public housing and the voucher system. Since the demand for these programs outstrips supply, the affordable housing market cannot serve all who are eligible, leaving some low-income families with very limited alternatives.

Market Rate Housing

Broadly, market rate housing costs for both rented and owned homes are higher than most can afford. In 2014, the market rate rent for a one-bedroom apartment in Cambridge was \$2,583. Based on the HUD definition of affordable housing listed at the beginning of the section, the income required to afford rent at this level is \$92,000.³⁰ Given that the household median income in 2014 was \$75,909, a one-bedroom apartment was out of reach for over half of Cambridge households.³¹ This gap between median income and needed income for housing widens for rented units larger than one-bedroom as well as all owned housing types.

Figure 14: 2014 Median Income vs. Income Needed to Afford Housing



Sources: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (2014); Cambridge Community Development Department, Cambridge Housing Affordability Gap Chart (2015).

The Needs Assessment’s qualitative research supported the notion that much of Cambridge’s population strains to afford housing. One Forum participant stated, “If you work in Cambridge, you should be able to live in Cambridge, but jobs don’t pay enough to live here.” As a result of this challenge, several Forum participants noted that they have observed families doubling or tripling up in homes. Data confirms that this is the case for roughly 333 families in Cambridge, 267 of which have children.³²

³⁰ Cambridge Community Development Department, Cambridge Housing Affordability Gap Chart (2015).

³¹ U.S. Census Bureau, “Median Household Income in the Past 12 Months,” 2010-2014 American Community Survey 5-Year Estimates (2014).

³² U.S. Census Bureau, “Subfamily Type by Presence of Own Children Under 18 Years.” 2010-2014 American Community Survey 5-Year Estimates (2014).

Qualitative research also highlighted that the excess demand relative to the supply of market-rate housing has created a skewed power dynamic in favor of property owners over tenants. Forum participants commented that landlords increasingly demand more money upfront, exacerbating affordability issues. In addition, there are other types of hurdles to obtaining a lease, including credit checks, proof of employment, and background checks. At the same time, Forum participants noted that some property owners are providing less in terms of maintenance, quality, and safety. They also noted that vulnerable populations do not press landlords to improve conditions, due to lack of other options or lack of awareness of their rights as tenants.

The financial security section stated that there is a subset of the Cambridge population that has too high an income to be eligible for public housing or housing vouchers, but not enough to afford market level housing costs. With a highly conservative income eligibility threshold for housing programs of \$60,727³³ and a private market that requires \$92,000 of income for a one-bedroom, there is an affordability gap for all households in the middle. This gap engenders two core issues. First, middle-income households in Cambridge are unable to pay for market rate housing without compromising their ability to cover other basic needs. Second, Forum participants voiced that this system makes the movement from low to middle income, and thus the movement outside of safety net eligibility, even more challenging for Cambridge households.

Affordable Housing Programs: Public Housing and Vouchers

Given the high cost of housing in Cambridge, there is substantial demand for public housing and housing vouchers from low-income residents. High demand coupled with limited supply has created significant barriers for many eligible households to access affordable housing. The Cambridge Housing Authority (CHA) has units and resources to serve a total of 4,512 households: 2,332 in public housing and 2,180 receiving vouchers. In 2013, the CHA's waitlists for both programs included 9,065 unique applicants.³⁴ Based on these numbers, Cambridge's demand for affordable housing programs outstrips supply by roughly 300%.

Given the lack of options for low-income families in market-rate housing, those who have access to public housing or vouchers often stay in the affordable housing market for the long term. CHA's survey found that 80% of current public housing residents have lived in public housing for over five years, and 80% do not intend to move within the next two years.³⁵ The limited turnover within the public housing system and its lack of expansion creates little room to serve new households in need. Some focus group participants mentioned that the waiting period for affordable housing programs can reach over ten years, especially for families in need of larger

³³ TDC Calculation of 80% of Area Median Income based on 2010-2014 American Community Survey 5-Year Estimates.

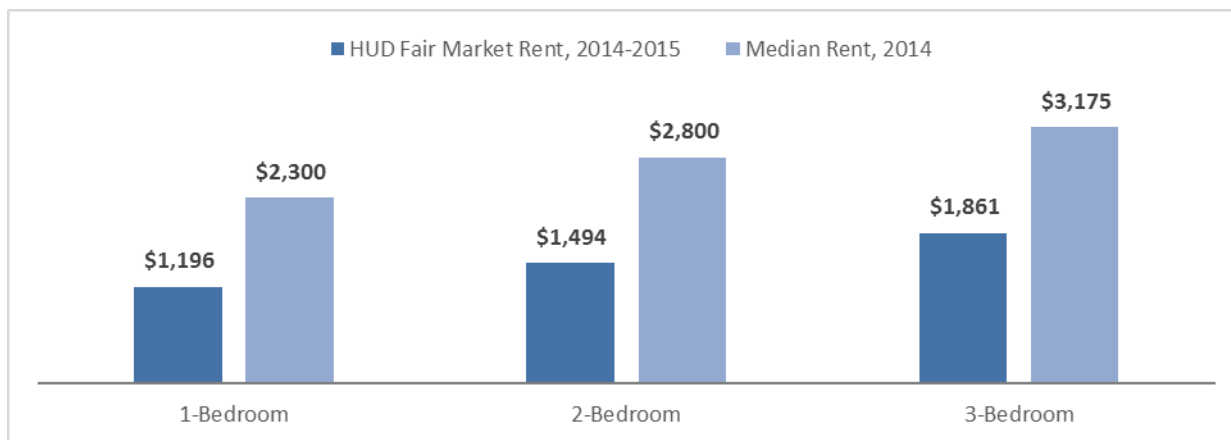
³⁴ Cambridge Housing Authority, "Fiscal Year 2013 Annual Report" (June 2013).

³⁵ Ibid.

apartments. The limitations of the current system have shaped the perceptions of some, causing several participants to voice that access to public housing units is “all about who you know.”

Even for the 2,180 households receiving housing support in the form of vouchers, the high rent levels of market rate housing present a challenge. The Federal Department of Housing and Urban Development (HUD) has restrictions on the maximum rent that a voucher recipient is able to pay per month, called the Fair Market Rent (FMR). These FMRs are lower than the median level rents in Cambridge. For example, while median rent for a 2-bedroom in 2014 was \$2,800³⁶, a family with a voucher for a 2-bedroom apartment receives subsidy assistance that would only allow them to pay up to \$1,494 for a 2-bedroom unit in Cambridge.³⁷ While a voucher holder can rent more expensive housing, doing so would leave them housing cost-burdened, despite receiving a subsidy. As a result, 42% of Cambridge housing vouchers were used outside of Cambridge in 2016.³⁸

Figure 15: Voucher Fair Market Rent vs. Median Rent in Cambridge



Sources: U.S. Department of Housing and Urban Development, *FY 2015 Section 8 Fair Market Rents (2015)*; Cambridge Community Development Department, *Cambridge Housing Affordability Gap Chart (2015)*.

About how many residents are impacted by this need?

All low-, moderate-, and middle-income residents strain to afford market rate housing in Cambridge. Based on the analysis of low- and middle-income groups in the financial security section, this group totals to 45,000 individuals or 43% of the population. While some of these individuals are currently served by public housing, vouchers, or other housing programs, they still face the challenge of either depending on these services for the foreseeable future,

³⁶ Cambridge Community Development Department, *Cambridge Housing Affordability Gap Chart (2015)*.

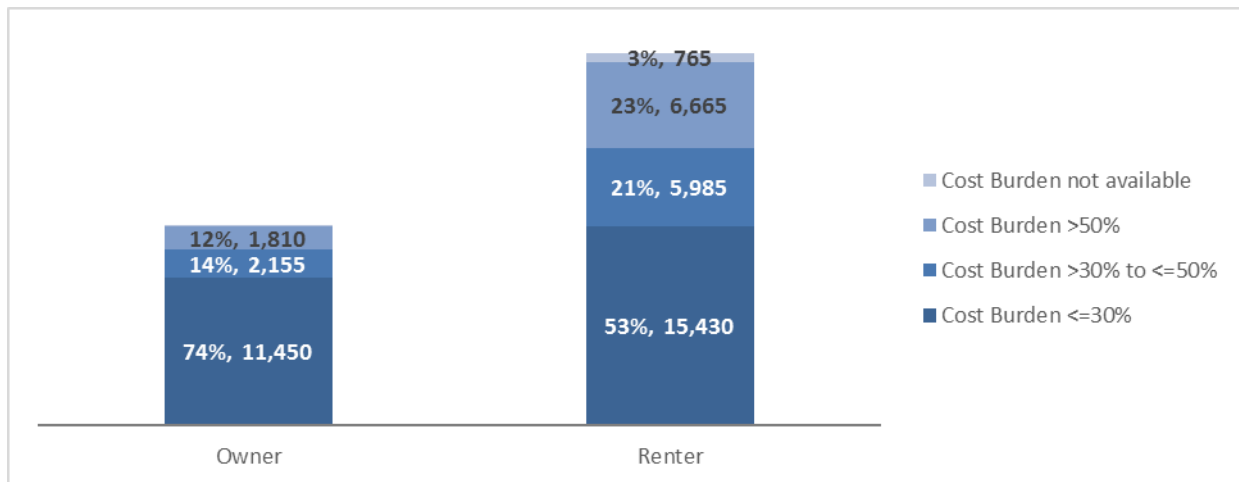
³⁷ U.S. Department of Housing and Urban Development, *FY 2015 Section 8 Fair Market Rents (FMRs) (2015)*.

³⁸ Hannah Lodi, Cambridge Housing Authority, personal communication November 21, 2016.

drastically growing household income in order to afford market rate housing, or leaving Cambridge.

Housing cost burden is another more targeted way to measure the number of residents impacted by affordable housing needs. Overall, 16,615 or 37% of households have a cost burden greater than 30% of annual household income; 8,475 or 19% of households have a cost burden greater than 50% of household income. The financial stretch to cover housing costs is more heavily felt by renters, who make up 76% of the total households in Cambridge paying over 30% of income for housing.³⁹

Figure 16: Housing Cost Burden: Owners vs. Renters



Source: U.S. Census Bureau, "Housing Cost Burden," 2009-2013 American Community Survey 5-Year Estimates (2013).

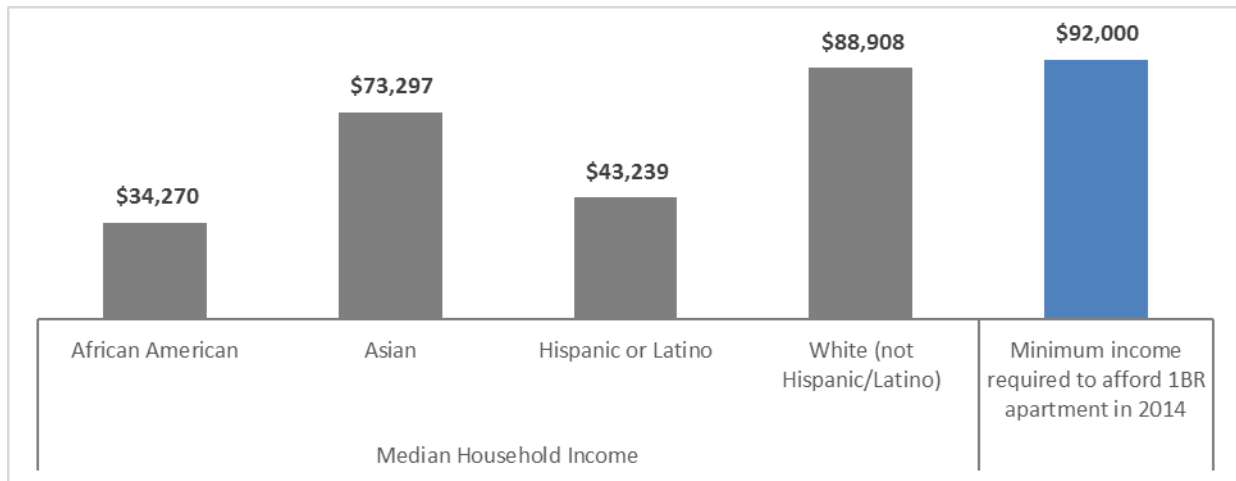
What are the characteristics of the affected population and/or subpopulation?

Access to affordable housing is tightly intertwined with level of income. Therefore, subpopulations at risk of financial insecurity are also disproportionately impacted by housing insecurity. As the financial security section discussed, median income by race is inequitable. While median income of all racial groups is below the \$92,000 that this report is conservatively approximating as the threshold for affording the cost of living in Cambridge, African American and Hispanic or Latino median incomes are significantly further from this threshold than those of White and Asian households.⁴⁰

³⁹ U.S. Census Bureau, "Housing Cost Burden," 2009-2013 American Community Survey 5-Year Estimates (2013).

⁴⁰ U.S. Census Bureau, "Median Household Income in the Past 12 Months," 2010-2014 American Community Survey 5-Year Estimates (2014).

Figure 17: 2014 Median Income by Race vs. Income Needed to Rent One-Bedroom



Sources: U.S. Census Bureau, "Median Household Income in the Past 12 Months," 2010-2014 American Community Survey 5-Year Estimates (2014); Cambridge Community Development Department, Cambridge Housing Affordability Gap Chart (2015).

In addition, Forum participants discussed the specific challenges seniors in Cambridge face in maintaining their homes. This population has a complex set of needs, including affordability, and mental and physical health. Housing options for seniors are increasingly limited due to the growing waitlists and costs for assisted living.

What are the trends over time?

The cost of housing has been a challenge for Cambridge residents for at least 15 years. Median income was roughly 83% of the income needed for a market rate one-bedroom in both 2000 and 2014.⁴¹ While these statistics might suggest that the issue of affordable housing is persistent but not worsening, the trend in median contract rent provides a more nuanced story.

While reported figures for median contract rent include non-market rate housing, they nonetheless show that rents are increasing faster than inflation. Between 2009 and 2014, median contract rent paid by Cambridge residents increased by 19.2%, while median household income increased by 17.8%. Though the statistics show that contract rent is only slightly outpacing income growth, residents in the focus groups voiced that the issue of housing affordability is increasingly acute. Focus group and Forum participants perceived a continuous and steep increase in rents.

The residents who participated in these discussions voiced that continued trend of gentrification is breaking apart communities. Participants revealed a deep-seated fear that the real estate market

⁴¹ TDC calculation based on 2000 Census, 2014 ACS, and 2001 and 2014 Cambridge Housing Affordability Gap Charts.

will continue to reshape neighborhoods and undermine the cultural and communal fabric that has characterized Cambridge for generations.

Homelessness

To what extent does Cambridge address the needs of homeless residents?

Similar to affordable housing, there is a complex web of services, both short- and long-term, to address the needs of the city’s homeless population. Overall, there are not enough resources to allow these services to address the level of need in Cambridge. Homeless services in Cambridge can be thought of in two broad categories: non-residential or supportive services, such as street outreach, daytime shelters, and housing search; and residential services, such as shelter, transitional and permanent housing. Emergency shelters address the immediate needs of people in an acute housing crisis; transitional housing provides interim housing and support to help homeless households move into and maintain permanent housing; and permanent housing is community-based housing without a designated length of stay in which formerly homeless individuals and families live as independently as possible.

Data from the 2016 Housing Inventory Count, provided in the table below, show that all three residential types are highly utilized. High shelter utilization indicates a need for additional permanent housing resources. While shelter and housing services are stretched to meet demand, non-residential support services, such as street outreach, legal and fiduciary services, and housing search assistance, are negatively impacted by a shift in HUD’s funding strategy prioritizing permanent housing.⁴² Although permanent housing is the primary resource needed to address homelessness, supportive services are also critical to help people attain and retain permanent housing. As a result of the recent federal funding cuts to supportive service projects, the City of Cambridge’s ability to support homeless populations is limited. At the same time, Forum participants noted that the perception of plentiful services available in Cambridge attracts homeless individuals from other locations.

Table 5: Average Bed Utilization Rate by Housing Type

Type of housing	Point-in-Time Count 1/27/16	Beds available	Avg. bed utilization
Emergency shelter - individual ⁴³	234	259	90%
Emergency shelter - family	60	62	97%
Transitional housing – individual and family	155	170	91%
Permanent supportive housing – individual and family	329	346	95%

Source: City of Cambridge, “2016 Cambridge Homeless Housing Inventory Count”

⁴² Human Services & Veterans Committee Report #5 (2016).

⁴³ Emergency shelter beds and utilization numbers include overflow beds.

The high cost of housing in Cambridge leaves few options for low-income individuals. Similar to the trends observed in the housing affordability section, moving from a shelter to market-rate housing requires an infeasible increase in income. The support systems currently in place to assist individuals in this transition, such as supportive services and public housing, are starved for resources and are often at capacity with long waiting lists. As a result, shelters are becoming long-term housing solutions for some.⁴⁴ Data from the 2015 Annual Homeless Assessment Report (AHAR) for the period between October 2014 and September 2015 show that 50% of families in Cambridge emergency shelters stayed for longer than 6 months.⁴⁵

Table 6: Length of Stay by Type of Housing

Type of housing	Less than a month	one-3 months	3-6 months	6-9months	9-12 months
Emergency shelter - individual	72%	14%	7%	4%	2%
Emergency shelter - family	8%	27%	16%	23%	27%

Source: City of Cambridge, HUD Annual Homeless Assessment Report (2015)

About how many residents are impacted by this need?

The homeless population is a small percentage of the entire population of Cambridge, but is a group that faces intense and multifaceted needs. The Census of Persons Experiencing Homelessness, an annual point-in-time count, found 517 individuals either unsheltered or in shelters on January 27, 2016. Of the 517 people, 339 were single individuals and 178 were members of households with children.⁴⁶

What are the characteristics of the affected population and/or subpopulation?

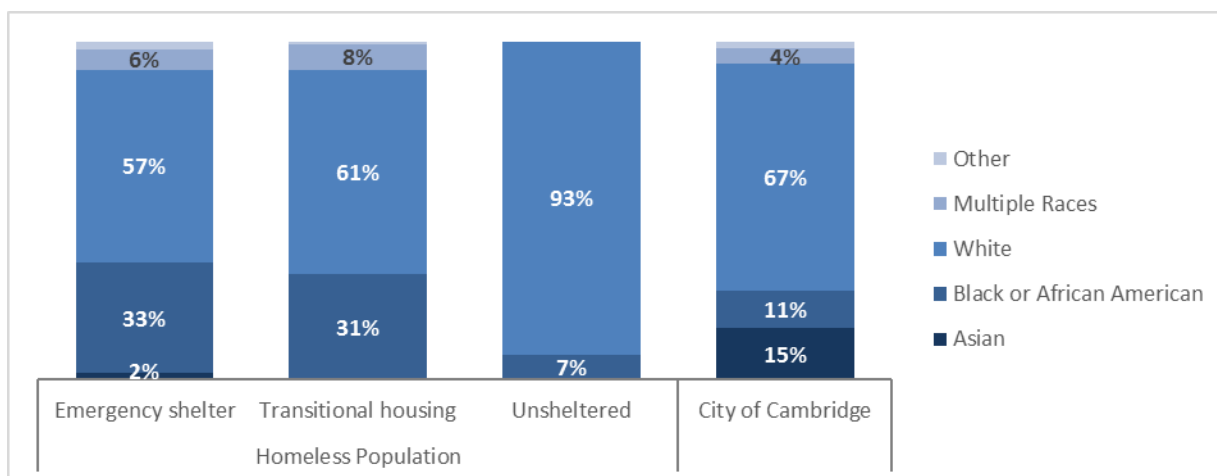
Particular subpopulations defined by race or other types of need experience homelessness in Cambridge at highly variable rates. Within the demographic context of the Cambridge population, the 2016 Census data shows that Black or African American individuals disproportionately experience homelessness. Black residents represent roughly 11% of the city, but include 29% of the total homeless population.

⁴⁴ “City of Cambridge Update for Senior Policy Group on Homelessness” (2015).

⁴⁵ Cambridge submission to the U.S. Department of Housing and Urban Development’s Annual Homeless Assessment Report (AHAR) (2015).

⁴⁶ Cambridge Department of Human Service Programs, *City of Cambridge: 2016 Census of Persons Experiencing Homelessness* (2016).

Figure 18: Racial Breakdown of Homeless Population Compared to City of Cambridge



Source: Cambridge Department of Human Service Programs, *City of Cambridge: 2016 Census of Persons Experiencing Homelessness*.

Data shows that there is also a significant overlap between homelessness and issues of health, mental health, addiction, and safety. Of the total adult homeless population, 34% have a substance use disorder and 20% suffer from a serious mental illness. These percentages vary within the homeless population subgroups of emergency shelter, transitional housing, and unsheltered. Unsheltered individuals experience the highest rate of other needs; 93% have a substance abuse disorder and 59% suffer from a serious mental illness.⁴⁷ Because these data are self-reported through assessments conducted by service providers, there is a high chance that these needs have been underreported.

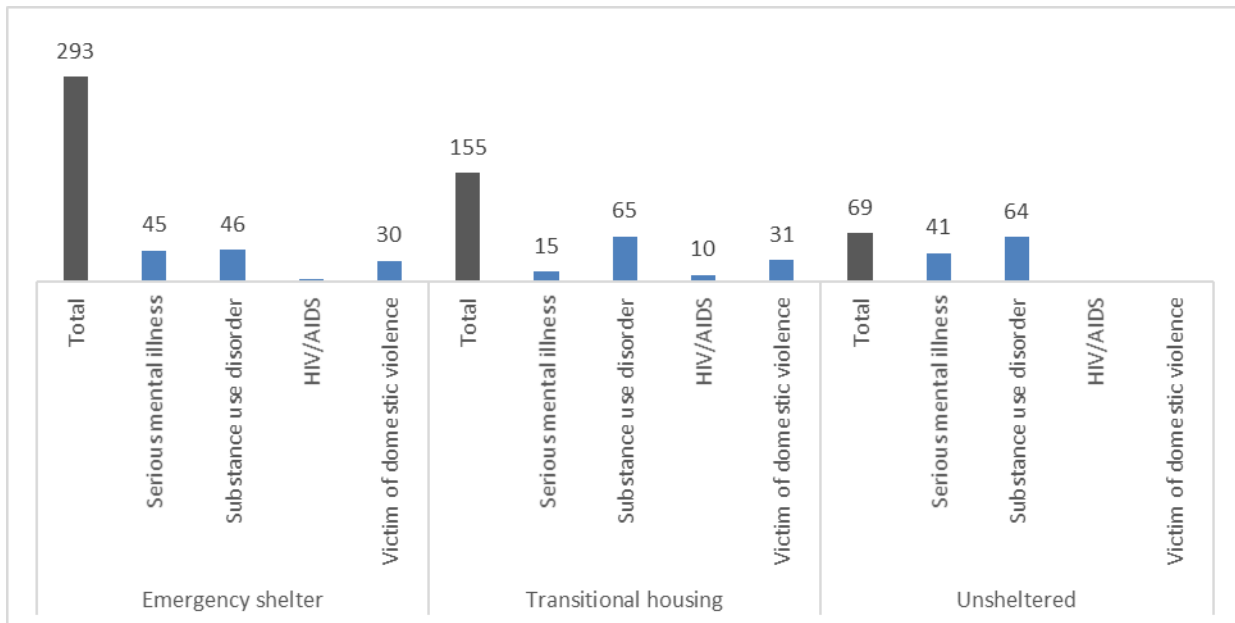
Victims of domestic violence are another vulnerable population impacted by homelessness, making up 12% of this population.⁴⁸ Forum participants expressed that the needs of this group are exacerbated by a shortage of services and beds specifically geared towards women.

In addition, Forum participants perceived that Cambridge has become a hub of homeless LGBTQ youth. Some voiced concern that this group particularly lacked social support to help them transition to adulthood.

⁴⁷ Cambridge Department of Human Service Programs, *City of Cambridge: 2016 Census of Persons Experiencing Homelessness* (2016).

⁴⁸ Ibid.

Figure 19: Persons Experiencing Homelessness and Other Needs



Source: Cambridge Department of Human Service Programs, City of Cambridge: 2016 Census of Persons Experiencing Homelessness.

What are the trends over time?

While the Census data over time show that the level of homelessness is relatively consistent, focus group and Forum participants commented on the increasingly visible homeless presence in Harvard Square and Central Square. Because of this growth in visibility, some residents perceive that the homeless population is growing and becoming a heightened risk to safety.

Safety

To what extent are residents safe from violent and non-violent crime?

Overall crime in Cambridge is down as a result of several successful initiatives of the Cambridge Police Department (CPD). Compared to cities with similar sized populations, Cambridge experiences less crime than average, and when compared to the state, Cambridge has significantly less per-capita rape, aggravated assault, burglary, and auto theft, as well as total violent crime. Cambridge does, however, have higher rates of larceny than the state as a whole.⁴⁹

However, residents from some focus groups were highly concerned about safety and violence, and some expressed a distrust of the police. These perceptions may stem from several overlapping issues. First, specific subpopulations are significantly more impacted by crime more than others, and as a result, observe safety as a highly pressing issue. Second, focus groups were conducted immediately after specific incidents of gun violence in Cambridge, and some responses reflected the very real fears that followed those events. Finally, like the rest of the nation, Cambridge has been impacted by the increased concern about race, police shootings, and gun violence.

In addition to gun violence, some focus group respondents expressed that sexual harassment and sexual violence is a particularly pressing safety issue. Some of the women who participated voiced that they felt unsafe walking in certain areas at night. Adding to the issue, some Forum participants stated that domestic violence victims feel re-traumatized by their interactions with the police and do not trust that there will be appropriate follow through. While the CPD has been a national leader in developing initiatives focused on handling domestic violence cases, there is a stated need for more “trauma informed” delivery of public safety services.

Finally, a range of focus group respondents of varying ages felt that the open drinking and drug use in the city has been a problem.

About how many residents are impacted by this need?

Safety and the perceptions of safety impact all residents in Cambridge, but some subpopulations and neighborhoods face a disproportionate amount of the city’s crime, as described below. The total rate of crime helps to estimate the scale to which safety is an issue in Cambridge. In 2014, there were roughly 2,870 incidents of violent and property crime, a rate of roughly 0.027 per capita.

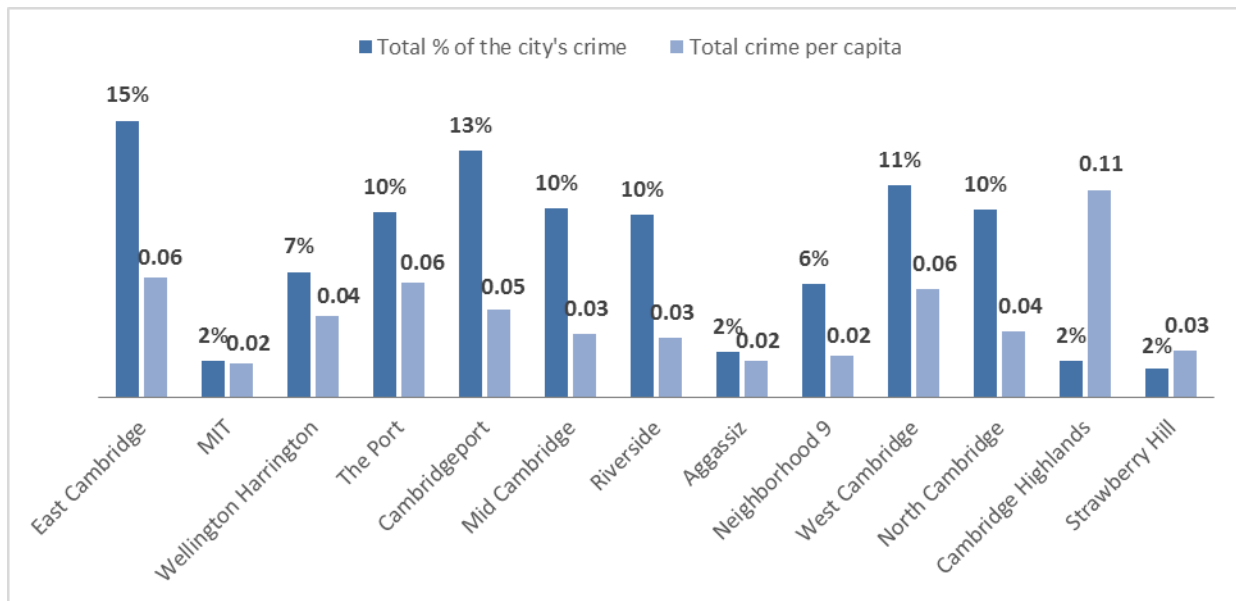
⁴⁹ Unless otherwise cited, data in this section are from: Cambridge Police Department Crime Analysis Unit, *2014 Annual Crime Report*.

What are the characteristics of the affected population and/or subpopulation?

Qualitative research found that safety issues are tied to economic challenges of living in Cambridge. As a result, income levels and overall socioeconomic status are indicators of how residents experience safety and crime. This drives safety disparities across the various neighborhoods of Cambridge.

Together, Cambridgeport, East Cambridge, The Port, and Riverside consistently account for about 50% of the city's crimes. Meanwhile, the neighborhoods of MIT, Agassiz, Cambridge Highlands, and Strawberry Hill each only account for 2% of crime. However, in terms of per capita rate, the neighborhoods facing the greatest level of crime are Cambridge Highlands, East Cambridge, The Port, and West Cambridge.

Figure 20: Crime by Neighborhood



Source: Cambridge Police Department Crime Analysis Unit, 2014 Annual Crime Report.

Focus groups and Forum discussions highlighted The Port as a key area of concern in terms of safety. Many residents felt that the level of violence, particularly gun violence, in The Port has escalated over time. Indeed, as noted above, The Port had experienced an incident of gun violence just prior to the focus group discussions. Some participants felt that the area had experienced a breakdown of social cohesion due to gentrification, which has exacerbated violence. These participants voiced that this breakdown has become a persistent cycle in which income, social capital, and safety are tightly interwoven and difficult to address.

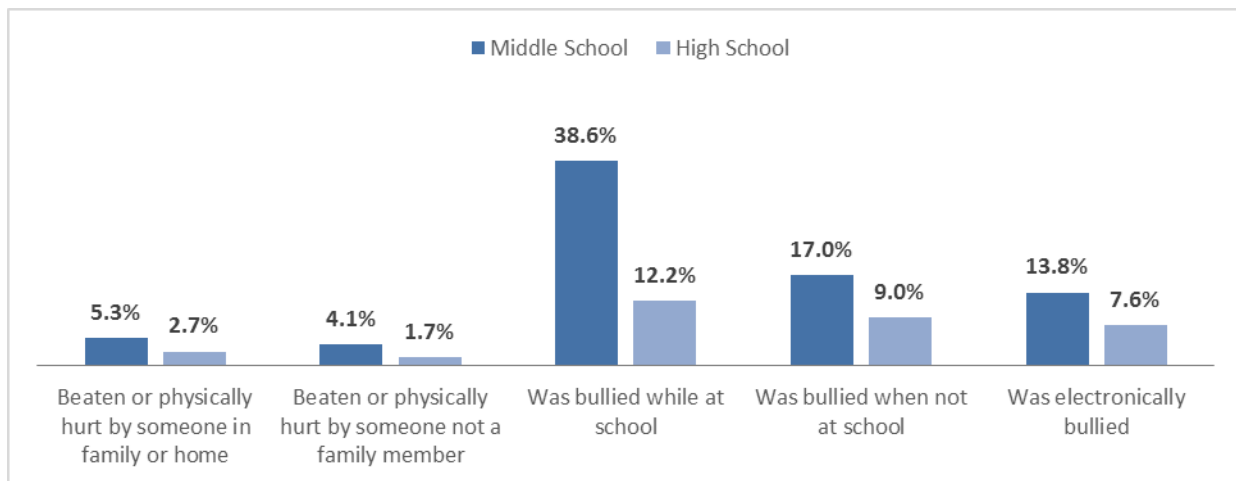
There are a number of other distinct subpopulations more vulnerable to safety issues in general or specific crimes in Cambridge. One group that consistently came up throughout qualitative

research was youth. Focus group participants worried about letting children walk to school or play outside as a result of perceived neighborhood violence, lack of street lighting, and lack of police presence. For service providers at the Forum, youth safety was a critical component to overall resilience, as exposure to violence and trauma and the accumulation of Adverse Childhood Experiences (ACEs) leads to broader challenges with physical and mental health and school performance.

The CPD has been a pioneer in shaping programs to build trust among youth, and recent initiatives have proven highly successful in decreasing youth arrests. The City of Cambridge has received positive feedback from youth who have described their collaborative relationships with the police. At the same time, a few participants in one of the focus groups raised concerns about abuse of power by Cambridge police.

Within public schools, middle school students report being bullied and beaten or physically hurt by someone at relatively higher rates when compared to high school students.^{50, 51} These numbers vary each year and show no clear trend, but remain within a small range of frequency. This age group could be a point of focus in addressing youth violence and crime.

Figure 21: Youth Experience of Violence and Bullying: Middle and High School



Sources: Cambridge Middle Grades Health Survey; Cambridge Teen Health Survey

Focus groups and Forum conversations also highlighted that people of color and immigrants are more vulnerable to experiencing crime. Qualitative research highlighted several trends observed by residents and providers: men of color specifically are more likely to experience physical violence while women of color and female immigrants seem to be at higher risk for sexual

⁵⁰ Social Science Research and Evaluation. 2015. “Summary of Results from the 2013-2014 Cambridge Middle Grades Health Survey.”

⁵¹ Social Science Research and Evaluation. 2014. “Summary of Results from the 2013-2014 Cambridge Teen Health Survey.”

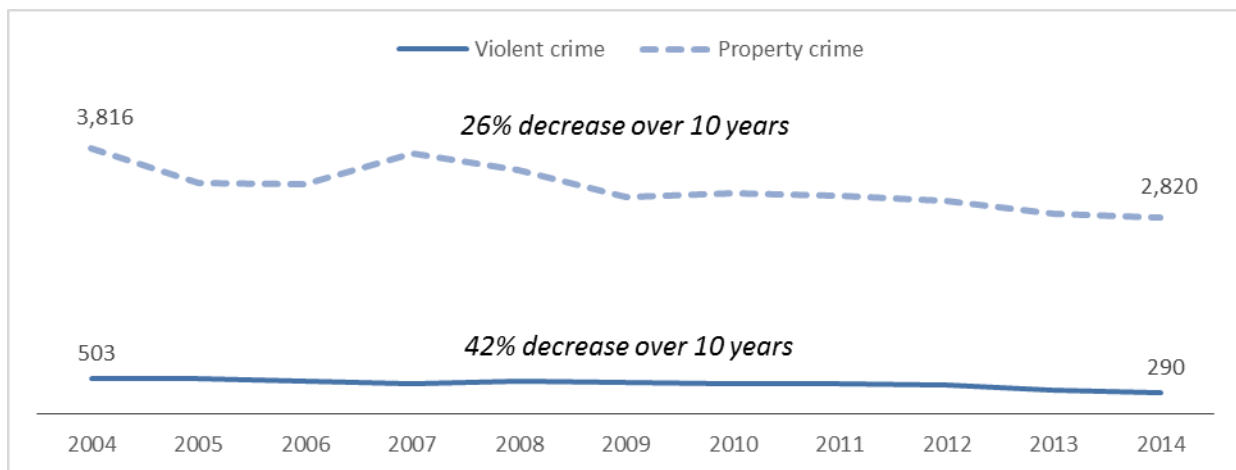
harassment. Given shared issues with police trust among these groups, incidents are much less likely to be reported.

Finally, homeless populations are particularly exposed to and at risk for certain types of crime. Forum participants commented that homeless women are especially likely to experience sexual violence both in and out of shelters.

What are the trends over time?

Violent and property crime has declined markedly over the last ten years in Cambridge and in some cases, like robbery, have reached historic lows. However, incidents of rape and domestic violence are ongoing issues, and have remained relatively flat over time. Due to historical underreporting, it is difficult to understand the real trends underneath these statistics. The persistence of these crimes within the context of otherwise declining crime trends is likely driving residents' voiced concerns about sexual violence, as described above.

Figure 22: Trends in Total Crime Incidents in Cambridge



Source: Crime Analysis Unit. 2014. 2014 Annual Crime Report. Cambridge Police Department.

Youth arrests decreased drastically from 2005 to 2014 as a result of the CPD's Safety Net Collaborative, in which the police have prioritized promoting mental health, safe environments in schools, and prevention. In 2005, 54 youth were arrested, 33 of which were first-time arrests. In 2014, youth arrests had dropped to 16, 7 of which were for the first time. To achieve this drop, the CPD held 591 informal interventions, made 74 mental health referrals, and conducted 282 home visits.

Health

In May 2014, the Cambridge Public Health Department completed the Community Health Assessment, a comprehensive report on the health needs of the city. The assessment encapsulated a range of health, social, and environmental indicators, giving a well-rounded understanding of the community's health needs. Many of the findings of the following section come from the Community Health Assessment, and were reinforced by the Cambridge Needs Assessment focus groups and Forum conversations.⁵²

Research uncovered a clear distinction in the characteristics and severity of need between physical and mental health, including behavioral health and substance abuse disorders. Each of these sub-issues has a distinct set of barriers and currently available resources. As a result, the following section discusses them separately.

Physical Health

To what extent are residents' physical health needs met?

Cambridge residents value that the city supports a healthy lifestyle. Community Health Assessment focus group participants expressed that the city's parks, recreation programs, and even school physical education programs increasingly encourage physical activity. Cambridge residents are significantly more likely to walk to work and exercise weekly than Massachusetts residents.⁵³ Health Assessment participants also noted that Cambridge offers many healthy food options, though there are serious barriers to access for some populations. In addition, "Health and Hospitals" was highly ranked in the annual Citizen Survey, with 38% of residents rating them as "Excellent" and 36% rating them as "Good."⁵⁴

Overall, comparative statistics show that Cambridge is a relatively healthy city. Cambridge also has a lower infant mortality rate than Massachusetts. In addition, Cambridge adults have lower incidence and mortality rates from chronic diseases such as obesity, cancer, and cardiovascular disease than the state. The single indicator in which outcomes in Cambridge are worse than the state is diabetes mortality.

⁵² If not otherwise cited, data in this section are drawn from: Health Resources in Action, *The City of Cambridge Community Health Assessment* (2014).

⁵³ Jacob, Claude-Alix, *Cambridge Health Indicators* (2015).

⁵⁴ Opinion Dynamics, "2016 Citizen Telephone Survey."

Table 7: Rates of Chronic Illness and Mortality, Per 100,000 People

	Cambridge	Massachusetts
Obesity	43,400	58,100
Cancer incidence	412.6	476.0
Cancer mortality	136.3	162.9
Major cardiovascular disease hospitalizations	987.3	1227.3
Major cardiovascular disease mortality	127.7	179.4
Diabetes hospitalizations	101.8	133.7
Diabetes mortality	21.4	13.6

Source: Obesity data from Community Health Assessment; all other data from 2015 Health Indicators

At the same time, while 99.6% of the Cambridge population is covered by health insurance, additional costs of care, such as copays, prescriptions, and tests, are still a barrier for many. The Community Health Assessment’s survey found that over half, 57.3%, of respondents had experienced cost of care as a barrier to accessing medical services. Cambridge residents face other barriers including, but not limited to, long waits for appointments, provider limitations on the accepted insurance plans, and provider operating hours.

As a result, some Cambridge residents may not be pursuing preventative care. In 2008, 73.1% of Cambridge adults had a regular health checkup within the past year, versus 79% of Massachusetts adults. However, it should be noted that the Affordable Care Act has required more free preventative care services since the date of Health Assessment survey. These numbers are higher for middle and high school students at 85.8% and 76.3%, respectively,^{55,56} but still reflect that a portion of the population is not receiving regular medical care.

About how many residents are impacted by this need?

There are several ways to measure the population impacted most by health needs. The population with the greatest care needs are those suffering from chronic disease. Among chronic conditions, obesity is by far the most prevalent, affecting roughly 40% of the Cambridge population.

Health care need can also be understood through the lens of access. The Community Health Assessment survey found that 22.3% of respondents have had difficulty accessing care for the various reasons described above.

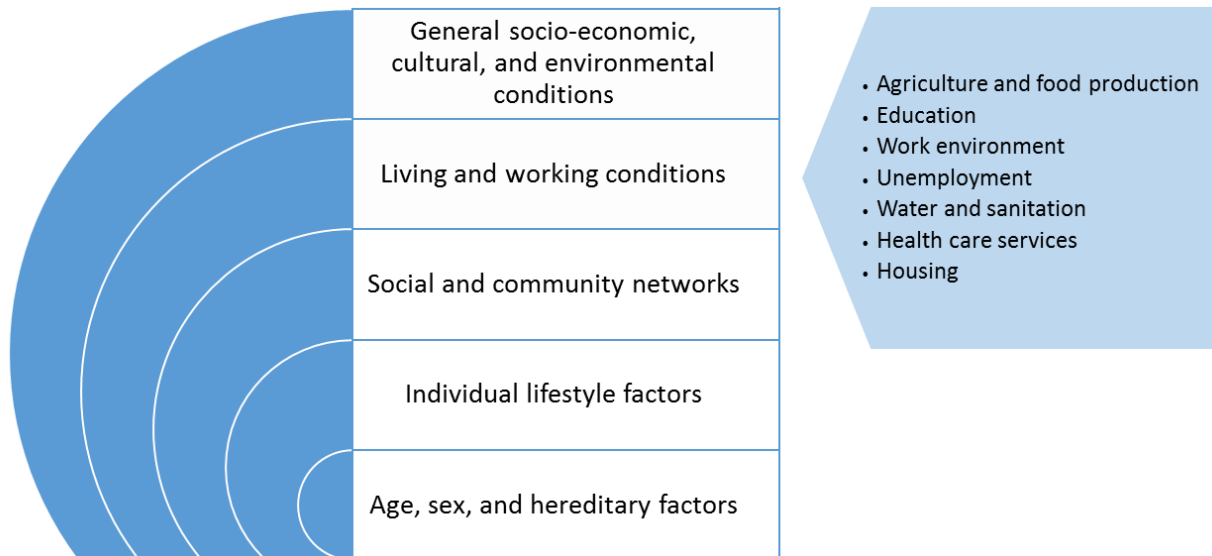
⁵⁵ Social Science Research and Evaluation. 2015. “Summary of Results from the 2013-2014 Cambridge Middle Grades Health Survey.”

⁵⁶ Social Science Research and Evaluation. 2014. “Summary of Results from the 2013-2014 Cambridge Teen Health Survey.”

What are the characteristics of the affected population and/or subpopulation?

According to the World Health Organization’s Social Determinants of Health, health is impacted by many environmental, socioeconomic, and lifestyle factors. The Cambridge Community Health Assessment states, “Where we are born, grow, live, work, and age – from the environment in the womb to our community environment later in life – and the interconnections among these factors are important considerations for individual and population health.” Given the relationship between health and other needs, individuals who experience high levels of need in other areas, such as financial security, food, housing, and education, likely have greater health needs. As inequities are addressed within other resident needs, risk for health inequity declines. As these needs go unmet, the health of vulnerable populations is negatively impacted.

Figure 23: Social Determinants of Health



Source: World Health Organization

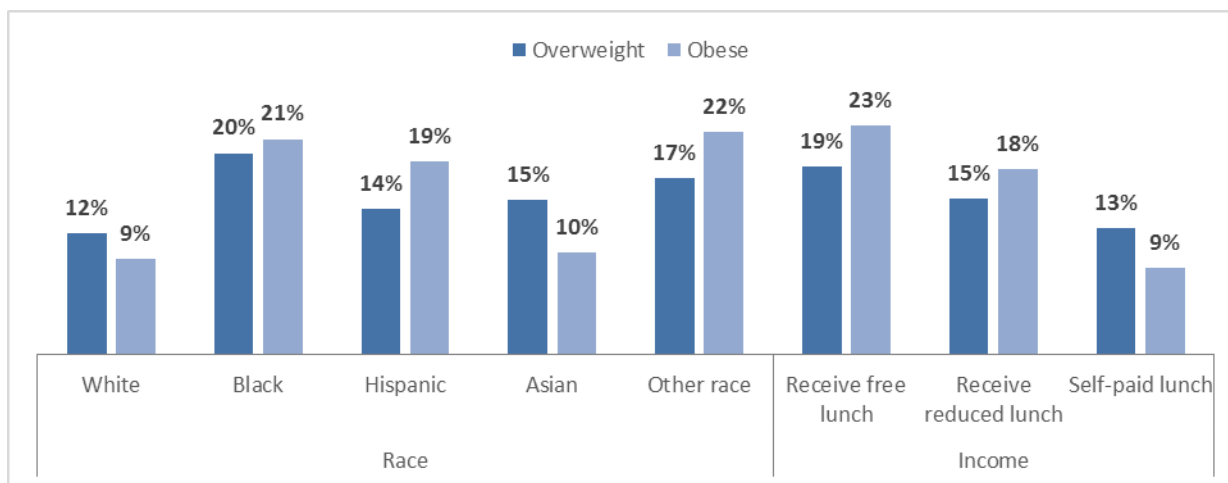
When we consider this framework, as well as the finding that cost is a major barrier to healthcare, low- and middle-income households are most at risk of experiencing adverse health outcomes and most challenged to address them. This dynamic is amplified by the high cost of living of Cambridge, which, for some, allows limited discretionary income after covering basic daily needs such as housing and food.

Similar to the experience of lower-income populations, racial groups that face inequity across the social determinants of health also face higher incidence of disease and infant mortality, and

shorter life expectancy. Race is also a factor in access to quality care. These trends have been observed across the United States.⁵⁷

While there is limited data on the incidence of disease by income and race in Cambridge, childhood obesity provides a window into income- and race-based health disparities. Data show that the lower the income of a child’s family, the more likely the child is to be either overweight or obese. Students with free school lunch, reduced lunch, and self-paid lunch have obesity rates of 22.6%, 18.3%, and 8.5%, respectively. Students who identify as Black, Hispanic, Asian, or Other have higher rates of overweight and obesity than their White peers.

Figure 24: Percent of Overweight or Obese Youth in Cambridge Public Schools by Subpopulation, 2012-2013



Source: Health Resources in Action, The City of Cambridge Community Health Assessment (2014)

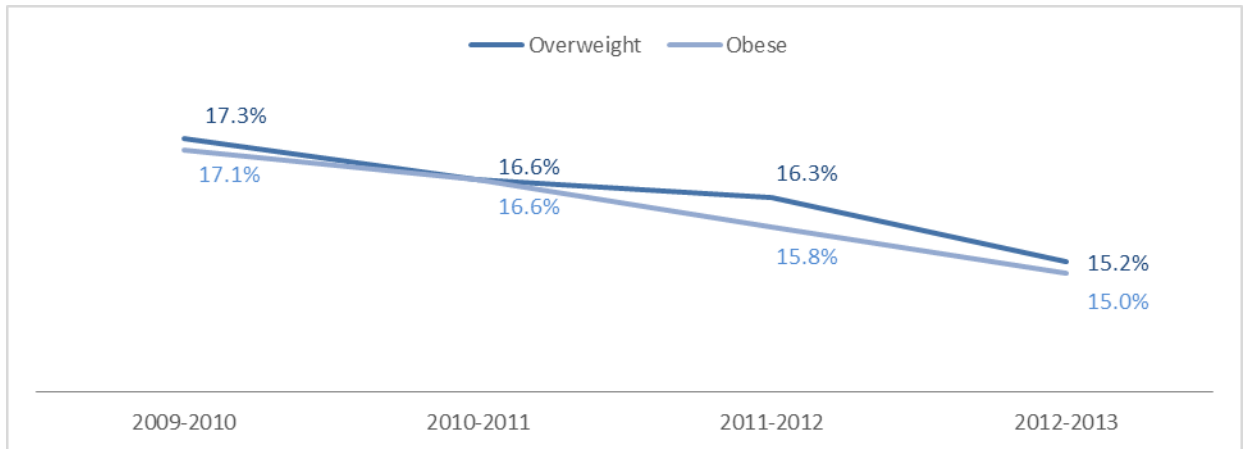
Forum participants strongly asserted that health disparities are a key issue for specific populations in Cambridge, especially for children. Adverse childhood experiences, such as obesity, depression, abuse, stress, and hunger, lead to major health issues later in life. Participants voiced that there is a significant need for a better system of care that builds resilience in children and families on a comprehensive level.

What are the trends over time?

The Cambridge Community Health Assessment was a point-in-time analysis of city residents’ health needs and, thus, provides little trend data. The Assessment does, however, provide rates of overweight and obese youth over time; the data show that both are consistently declining. Youth obesity in public schools dropped from 17.1% of students during the 2009-2010 school year to 15% in 2012-2013. Similarly, the rate of overweight students dropped from 17.3% to 15.2% over the same time period.

⁵⁷ CERD Working Group on Health and Environmental Health, “Unequal Health Outcomes in the United States” (2008).

Figure 25: Trends in Percentage of Overweight or Obese Cambridge Public School Students



Source: *Health Resources in Action, The City of Cambridge Community Health Assessment (2014)*

Mental Health

To what extent are residents' mental and behavioral health needs met?

In response to the Community Health Assessment, the Cambridge Public Health Department identified “Mental/Behavioral Health and Substance Abuse” as the number one health priority.⁵⁸ These issues and lack of access to related services are increasingly significant concerns of both residents and providers. While there are some data points that speak to these needs, the research on mental health is largely qualitative.

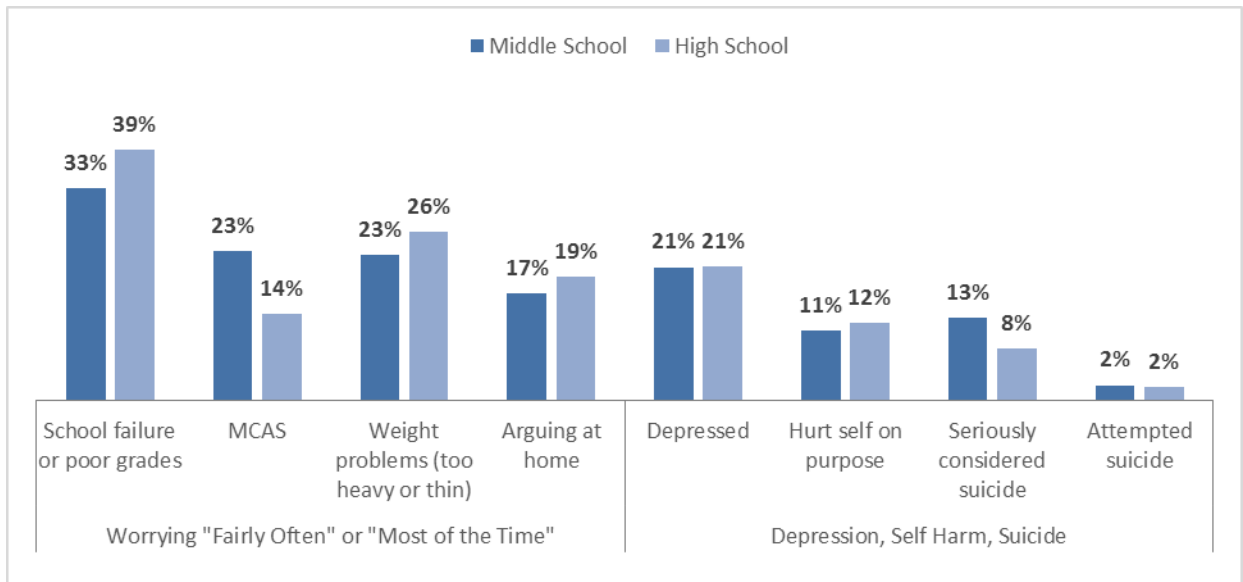
Mental health issues are prevalent among Cambridge public school students. Roughly 21% of both middle and high school students report being depressed; 8% of high school students⁵⁹ and 13% of middle school students⁶⁰ report having seriously considered suicide. Many students also report worrying “fairly often” or “most of the time” about a range of topics, the most common being school performance, weight problems, and arguing at home.

⁵⁸ Health Resources in Action, *The City of Cambridge Community Health Improvement Plan (2015)*.

⁵⁹ Social Science Research and Evaluation, “Summary of Results from the 2013-2014 Cambridge Teen Health Survey” (2014).

⁶⁰ Social Science Research and Evaluation, “Summary of Results from the 2013-2014 Cambridge Middle Grades Health Survey” (2015).

Figure 26: Mental Health Indicators in Cambridge Public School Students

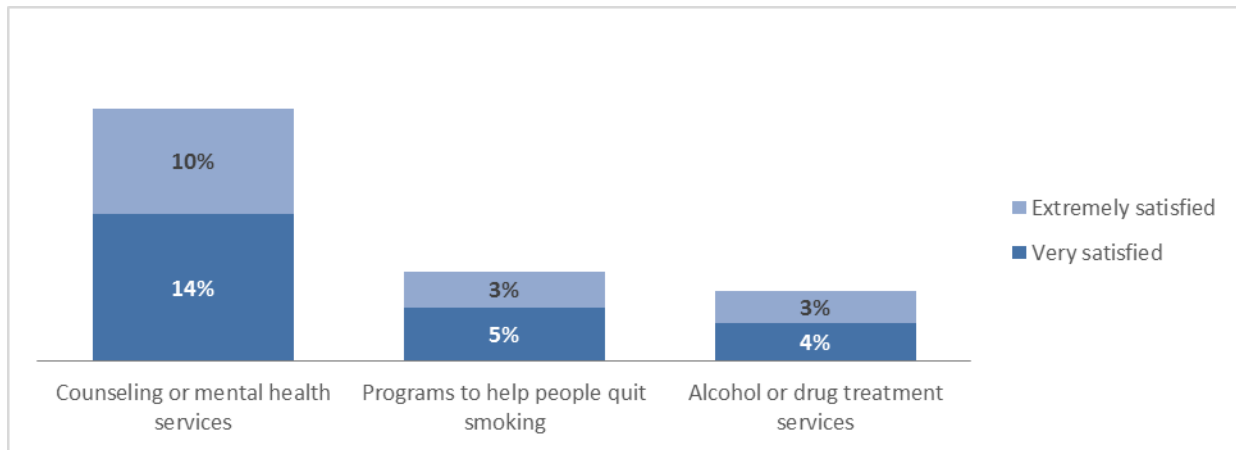


Sources: Cambridge Middle Grades Health Survey; Cambridge Teen Health Survey

Forum participants emphasized that mental health and substance abuse are critical pressing issues. Service providers are limited in their ability to serve residents facing these challenges, many stating that there are few affordable mental health services to provide as resources. One Forum participant stated that even if a family has money, they wait for months to be seen by a mental health provider.

The Community Health Assessment highlighted similar findings, identifying a significant need for more mental health services in the city. The assessment survey prompted respondents to rate levels of satisfaction with the availability of different types of health services in Cambridge and found several mental and behavioral health services among the bottom scorers. Roughly 24% of residents are satisfied with the level of counseling or mental health services in Cambridge. Even lower rated are services for specific needs: programs to help quit smoking and alcohol or drug treatment services. Respondents reported 8% and 7% satisfaction with the availability of these services, respectively.

Figure 27: Satisfaction with Availability of Mental and Behavioral Health Services in Cambridge



Source: *Health Resources in Action, The City of Cambridge Community Health Assessment (2014)*

Conversations about the availability of services in the Forum as well as the Community Health Assessment focus groups highlighted a specific need for preventative or early intervention programming for children, adults, and families. The few services that currently exist for mental health are built to intervene at the time of crisis. Some service providers in the Forum voiced that they can observe emerging mental health and behavioral issues, particularly in young children, and want to understand how to intervene. These observations suggest that there is potential for service providers in Cambridge to play a supportive role in identifying mental health problems and referring residents to appropriate providers.

About how many residents are impacted by this need?

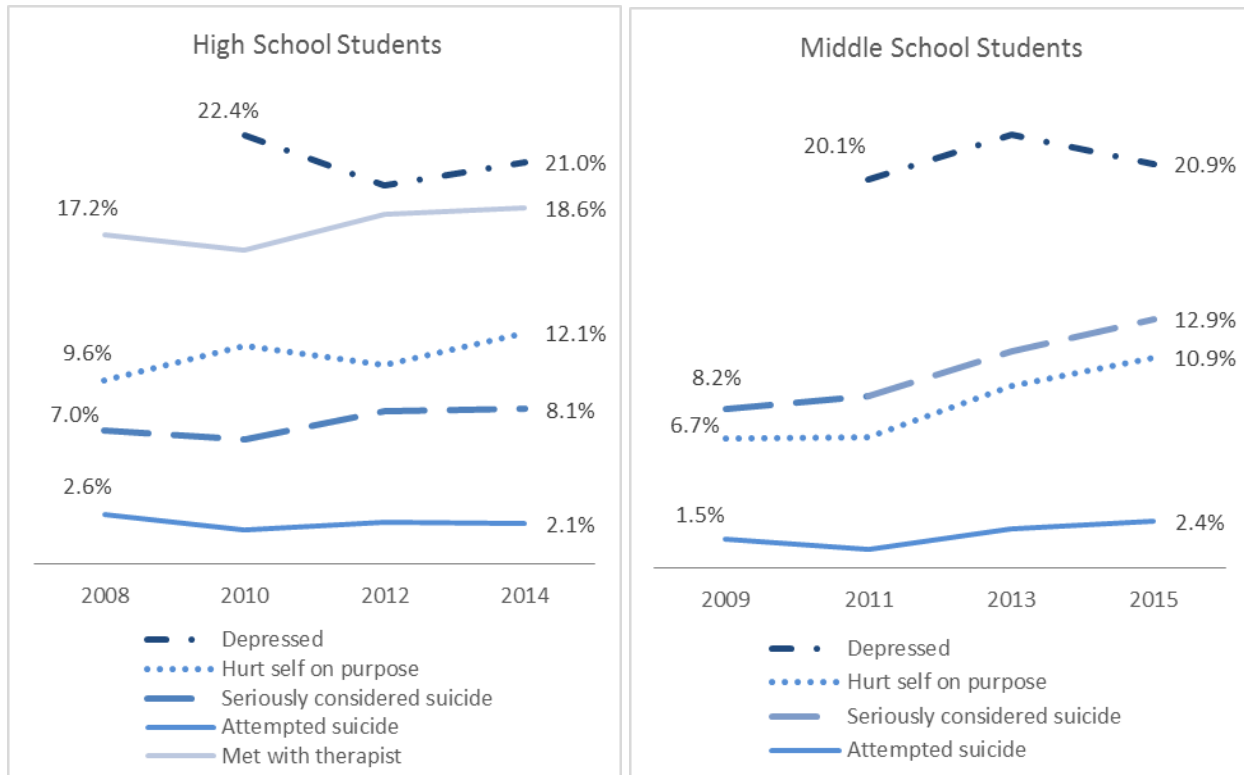
The limited data available on mental health, behavioral health, and substance abuse in Cambridge creates challenges in measuring the full population in need. However, statistics are available to help shed light on the scale of specific issues in the youth population. Comparable data on adults are not available. The previous section noted that depression affects 21% of public middle and high school students, equaling roughly 626 Cambridge youth. This number does not include students in private and charter schools.

There is also some available data on mental health related hospitalizations and mortality. In 2012, 963.3 out of 100,000 people were hospitalized due to mental disorders, and the related mortality rate was 59.5 out of 100,000. These numbers only represent the cases in which urgent medical attention was required, and do not include the many Cambridge residents coping with various issues and not receiving needed help.

What are the trends over time?

Depression among all students has remained relatively flat over time. However, public middle school students are reporting higher rates of hurting themselves on purpose, seriously considering suicide, and attempting suicide over the last several years.⁶¹ High school students are reporting that they are increasingly likely to hurt themselves on purpose and consider suicide.⁶² There is no trend data available for middle school students seeking counseling, but high school students are going to therapists at increasing rates.

Figure 28: Mental Health Indicator Trends in Public High School Students



Sources: Cambridge Middle Grades Health Survey; Cambridge Teen Health Survey

Forum discussions illuminated increasing concern about growing substance abuse in Cambridge, specifically with opioids. Participants voiced that opioid use has become an epidemic that is becoming more problematic each year. Overdose and fatality data confirms this upward trend, though some committee members emphasized that the issue is changing so quickly that even the most recent data are already outdated.

⁶¹ Social Science Research and Evaluation. 2015. “Summary of Results from the 2013-2014 Cambridge Middle Grades Health Survey.”

⁶² Social Science Research and Evaluation. 2014. “Summary of Results from the 2013-2014 Cambridge Teen Health Survey.”

The number of opioid overdoses successfully treated by EMS has risen annually, from 79 cases in 2012 to 114 in 2015.⁶³ Mirroring this trend, the number of opioid related deaths in Cambridge has grown from 5 per year in 2012 to 11 in 2015.⁶⁴ This number may increase as investigations are completed by the Office of the Chief Medical Examiner. The Cambridge Public Health Department is currently developing an overdose surveillance system to address gaps in timeliness and geography of services in the city. More data from this process will be available in 2017.

⁶³ 2016. "Suspected Opioid Overdoses Treated by EMS in Cambridge." Cambridge Fire Department.

⁶⁴ Massachusetts Department of Public Health, *Number of Confirmed Unintentional/Undetermined Opioid Related Overdose Deaths by City/Town* (2016).

Access to Opportunity



Education

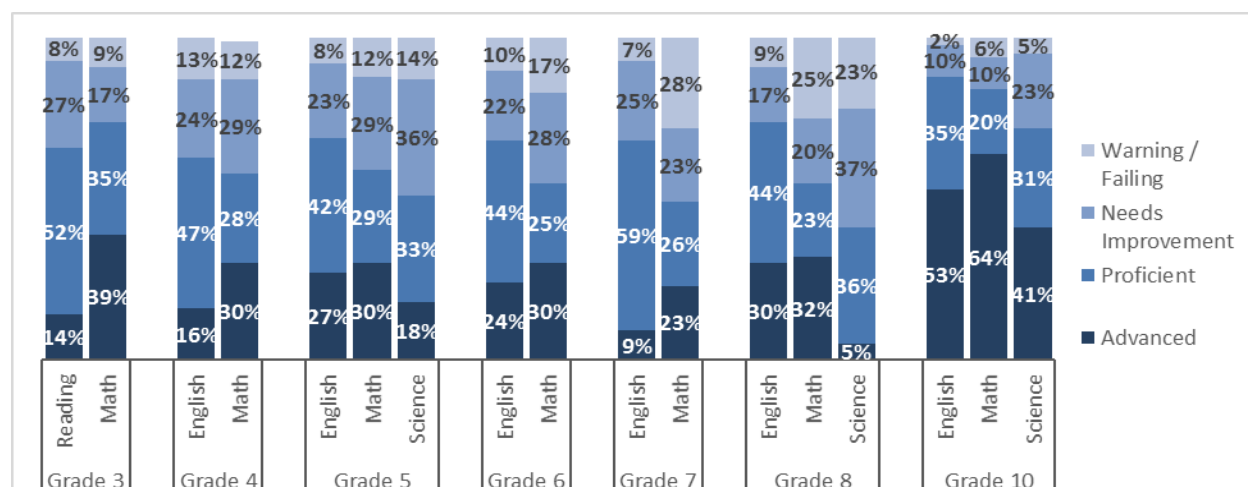
To what extent do Cambridge residents have access to school-based, out of school time, and early childhood learning that prepares pre-K, elementary, middle, and high school students for college and a career?

Education is highly valued in Cambridge, and is among the top concerns of residents. In the 2016 Citizen Survey, 14% of participants ranked education as the single most important issue facing the city, putting it in second place after affordable housing.⁶⁵ The available data on education cover student performance within the Cambridge public school system, as well as opportunities for early childhood education and out of school time activities for all Cambridge youth.⁶⁶

Cambridge Public School students score higher in basic performance metrics when compared to Massachusetts as a whole. Cambridge students have a higher 5-year graduation rate of 91.3% compared to 88.5% in Massachusetts, and a lower dropout rate of 1%, compared to 1.9% in Massachusetts.

Massachusetts Comprehensive Assessment (MCAS) scores provide another perspective into relative student performance. Student scores are relatively variable across grade levels. However, by the time Cambridge students reach Grade 10, MCAS scores reflect much higher student achievement than in other years. Across all grade levels, Cambridge student scores demonstrate a gap in science and technology proficiency when compared to other subjects.

Figure 29: 2015 MCAS Scores of Cambridge Public School Students



Source: Massachusetts Department of Elementary and Secondary Education, "School and District Profiles" (2014).

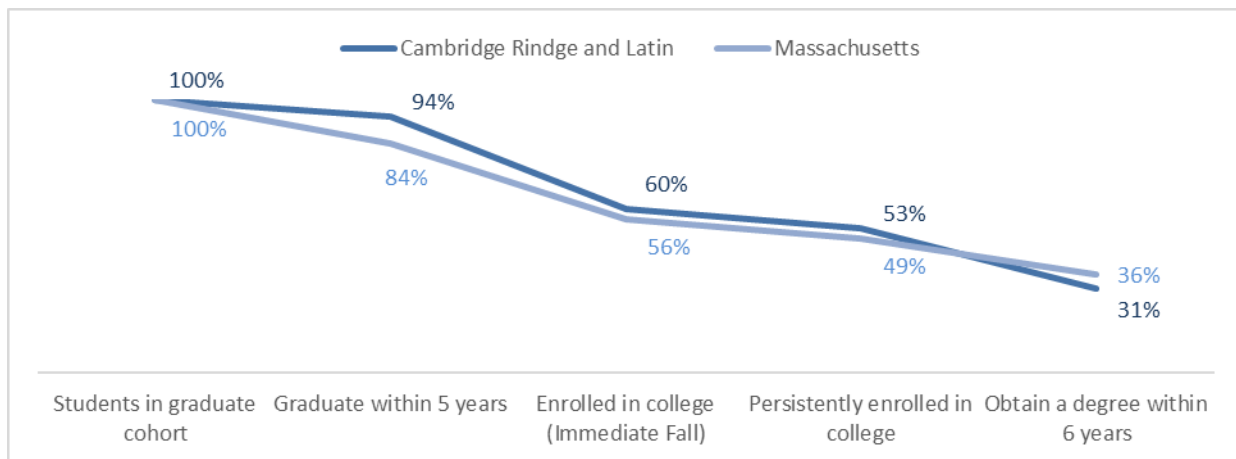
⁶⁵ Opinion Dynamics, "2016 Citizen Telephone Survey."

⁶⁶ Unless otherwise cited, data in this section comes from: Massachusetts Department of Elementary and Secondary Education, "School and District Profiles" (2014).

Compared to students across the state of Massachusetts, Cambridge elementary students in Grades 3 and 4 in 2015 scored higher on MCAS than their state peers. However, data from Grades 5 through 9 showed the inverse, while the Grade 10 scores were relatively level across Cambridge and Massachusetts students.

The data are mixed on the post-secondary education experience for Cambridge Public School graduates. In 2015, 85% of graduates reported that they planned on pursuing higher education.⁶⁷ The realities of enrollment and completion of post-secondary education may belie these plans, based on a longitudinal study of the 2008 graduation cohort from Cambridge Rindge and Latin, the city’s public high school.⁶⁸ This study found that 60% of the cohort enrolled, a slightly higher rate than the state’s average of 56%. Once enrolled in college, Cambridge high school students were more likely than their peers across the state to stay enrolled: 53% of the Cambridge graduate cohort persisted for their first two years versus 49% of Massachusetts students. However, only 31% of the Cambridge high school student cohort obtain a college degree within six years compared to the Massachusetts state average of 36%.⁶⁹

Figure 30: Students Progression from High School through Degree Completion



Source: Massachusetts Department of Elementary and Secondary Education, “District Analysis and Review Tool for Success after High School” (May 2016).

As in many areas of need in Cambridge, there are disparities in educational performance that appear correlated to income. One factor that may be driving income-based disparities may be access to educational opportunities outside of the public school system, which are more accessible to those who can pay for these programs. Problems accessing educational programs begins in early childhood, when low-income families have few options for pre-school education

⁶⁷ Cambridge Public Schools, “Graduate High School Completer Plans by Year” (2015).

⁶⁸ 2016. “District Analysis and Review Tool for Success After High School.” Massachusetts Department of Elementary and Secondary Education, May.

⁶⁹ Massachusetts Department of Elementary and Secondary Education, “District Analysis and Review Tool for Success after High School” (May 2016).

that are both affordable and of high quality. Meanwhile, providers are stretched to address critical gaps and align services. Some Forum participants cited lack of access to quality early childhood learning programs as one of the most problematic issues in education, setting students on different paths before even starting kindergarten.

The inability by many to access affordable, quality educational programs continues through grade school in the form of out of school time programming. Programs for students in Grades K-8 are currently at 86% capacity but only serve 32% of students aged 4 to 14 years old, suggesting a shortage of program slots. In addition, many programs have the physical space for more students but do not have financial resources to expand capacity by hiring additional staff. On the other side, families report two core and related barriers to accessing programs: inability to afford program tuition and inability to access state vouchers.⁷⁰

The lack of access to educational programs creates disparate opportunities for students of different income levels. Children from higher income families have many opportunities to engage in programming that enhances their chances of success, starting from early childhood and continuing through high school and higher education. Meanwhile, children from low-income families face barriers to participating in programs that support their learning, creating an achievement gap that grows throughout their 13 years in the public school system and beyond.

About how many residents are impacted by this need?

There are 12,693 Cambridge residents under the age of 18, 8,122 of whom are aged 5-17 years old and eligible to enroll in Cambridge Public Schools.⁷¹ In 2014, the school district had 6,361 total students enrolled. The remaining 1,761 young residents are attending private or charter schools, with a few being home schooled.

What are the characteristics of the affected population and/or subpopulation?

There are several subpopulations that exhibit lower than average student performance, including low-income students, Black students, Hispanic students, students with disabilities, and English language learners. At least some of these populations are disproportionately represented in Cambridge Public Schools. While the poverty rate city-wide is 15%, 28% of CPS students are considered economically disadvantaged⁷². City-wide, 44% of the population under 18 is White Non-Hispanic, while only 38% of the 2014 CPS population was. Of the remaining students, 30%

⁷⁰ The Agenda for Children Out of School Time Initiative, *Out of School Time Capacity Study* (2016).

⁷¹ U.S. Census Bureau, "Sex by Age." *2010-2014 American Community Survey 5-Year Estimates* (2014).

⁷² A student is considered Economically Disadvantaged based on participation in one or more of the following state-administered programs: the Supplemental Nutrition Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families' (DCF) foster care program; and MassHealth (Medicaid). Source: Massachusetts Department of Elementary and Secondary Education. "Redefining Low Income – New Metric for K-12 Education Data." *Information Services and Data Collection*, last modified July 16, 2015. <http://www.doe.mass.edu/infoservices/data/ed.html>.

were Black, 14% Hispanic or Latino, 12% Asian and 6% belong to other groups. To quantify other subpopulations that experience educational disparities: over a quarter of CPS students are English language learners, while 22% have disabilities.⁷³ These subpopulations require additional support both in and out of school to overcome preexisting gaps in educational access and opportunity.

As discussed above, educational disparities among low-income students may be explained in part by lack of access to early childhood education and out of school time programming. Low-income students have promising rates of graduation and higher education attendance, with just slightly higher dropout rates from all grades. However, the postsecondary graduation rate of low-income students is lower than that of the overall student body. Data reported in 2014 for the class of 2006 from Cambridge Rindge and Latin shows that 26% of low-income students obtain a degree within 6 years of graduating high school, compared to 31% of all Cambridge students.

Data show that students who are Black or Hispanic or Latino have different experiences than their peers in other racial groups. These groups are significantly more likely to receive out-of-school suspension, are slightly less likely to graduate, and tend to score lower on the SAT than the overall student body. Hispanic or Latino students are much more likely to drop out and less likely to attend higher education. In addition, Hispanic or Latino students are the least likely to complete postsecondary education, with only 14% obtaining a degree. However, Black students are at or above all students' average levels of attending and completing higher education.

Students with disabilities and English Language Learners (ELLs) have significantly lower rates of planning to attend and completing higher education, with 12% and 9% of students obtaining college degrees within 6 years of graduation, respectively. At the same time, within the school system, ELL students demonstrate lower rates of suspension and dropout and higher rates of graduation than all other students. However, students with disabilities are the most likely subpopulation to receive out of school suspension at more than double the rate of the student body.

⁷³ Students with an approved IEP (Individualized Education Plan), a program developed to ensure that children with disabilities receive needed specialized instruction. This may not include all students with disabilities, as some may not require specialized instruction.

Table 8: Performance Indicators by Student Subpopulation

	Rate of out of school suspension	Average SAT score	Dropout rate - all grades	5-Year graduation rate	Planning to attend higher ed.
All students	2.2%	1558	1.3%	91.3%	80.0%
Black students	4.6%	1269	1.4%	88.3%	79.7%
Hispanic or Latino students	3.0%	1417	4.2%	89.9%	76.6%
Students with disabilities	5.0%		1.9%	80.0%	70.0%
Low income students			2.0%	90.9%	78.2%
English Language Learners	1.4%		0.8%	93.5%	67.6%

Source: Massachusetts Department of Elementary and Secondary Education, "School and District Profiles" (2014).

Focus group and Forum conversations reinforced these findings regarding student disparities. Participants added that the aspirations and opportunities for these subpopulations are shaped by preexisting biases within the public schools. For example, one participant noted that students of color tend to be encouraged to take College Preparatory classes rather than Advanced Placement classes. Others voiced that assistance with the college application and financial aid application processes is more available to certain types of students. These discussions also brought up the unique cultural and linguistic barriers that immigrant families face, making it more challenging for parents to navigate school opportunities and stay involved in their children’s education.

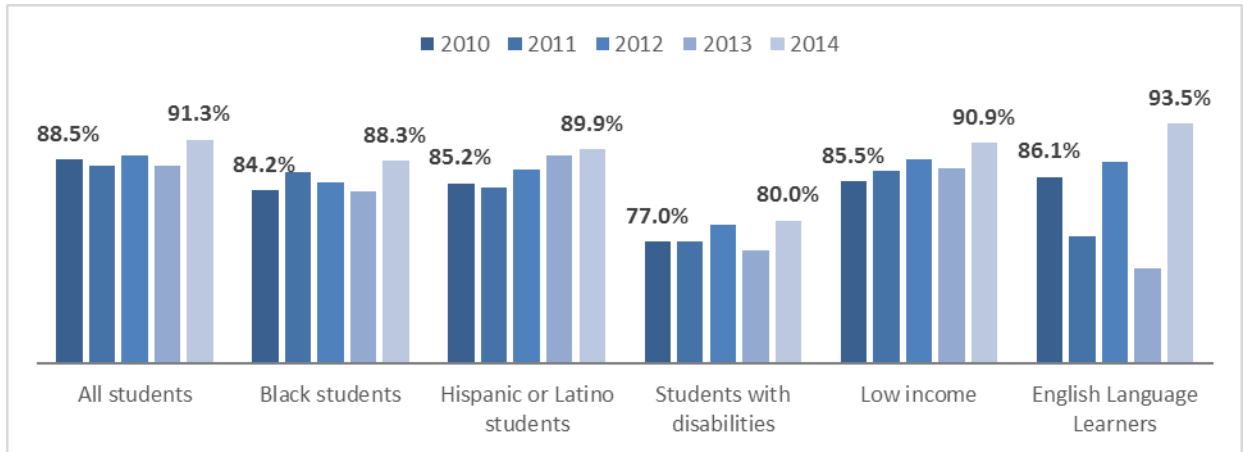
It is important to note that educational disparities can be found in the same sub-populations who disproportionately experience other types of need, such as financial insecurity, hunger, and homelessness. If education is the key to greater prosperity, then poor educational performance by vulnerable populations predicts the continued income inequality patterns among adult Cambridge residents.

What are the trends over time?

The topline performance indicators of dropout rate and graduation rate show improvement over time. The dropout rate for all Cambridge public high school students decreased from 1.7% in the 2009-2010 school year to 1.3% in the 2013-2014 school year. This trend of declining dropout rates is consistent for the “high needs” student subpopulation, comprised of economically disadvantaged, ELLs, and students with disabilities. The dropout rates of Black and Hispanic or Latino students are highly variable and show no clear pattern of increasing or decreasing.

The 5-year graduation rate for all students has increased from 88.5% in the 2010 cohort to 91.3% in the 2014 cohort. This is true for all student subpopulations, though the trends are somewhat variable over time.

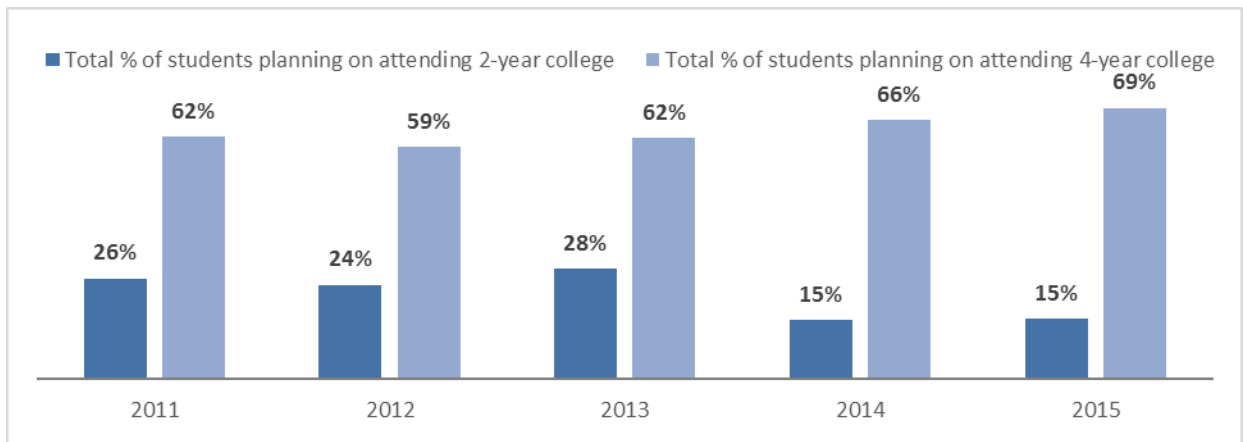
Figure 31: 5-Year Graduation Rate Trends by Student Subpopulation



Source: Massachusetts Department of Elementary and Secondary Education, “School and District Profiles” (2014).

Based on high school completer plans, Cambridge public school students are planning on attending 4-year college at increasing rates and 2-year college at declining rates. The decrease in planned 2-year college attendance has brought down the total rate of students planning to pursue higher education from 87% in 2011 to 85% in 2015. This is most noticeable among students receiving free or reduced lunch, who planned to attend either 2- or 4-year college at a rate of 92% in 2011 and 83% in 2015.

Figure 32: Trends in Planned Attendance to College



Source: Cambridge Public School, “Graduate High School Completer Plans by Year” (2015).

Employment

To what extent do residents have the ability to pursue education and a family-sustaining wage, including employment and access to training that allows workers to meet employers' hiring participate demands and achieve professional goals?

Cambridge is an exciting place to work for those with the advanced education necessary to in its leading industries: higher education, software development and technology, biotechnology, and health care.⁷⁴ The city's rate of unemployment is lower than that of the county and the state.⁷⁵ Moreover, there appear to be a large proportion of high wage jobs in the city with the most common sectors of employment being, not surprisingly, educational services and professional/technical services.

For those with less training who seek to earn high wages, the picture is not so rosy. Employment is a key path toward greater degrees of financial security for low income people. However, we heard from residents and constituents that there are barriers to career readiness for Cambridge's low-income populations. Their skills may not match those needed by Cambridge's employers. Indeed, the majority of those who work in Cambridge are not from Cambridge. The number of local workers who are from Cambridge has remained stagnant and the proportion is declining as the economy expands.⁷⁶

About how many residents are impacted by this need?

Unemployment in Cambridge is lower than the county and the state: Cambridge 5.8%, Middlesex County 6.8%, and state 8.4%.⁷⁷ This percentage translates to about 3,700 individuals who are unemployed. Employment, however, is not a guarantee of a living wage. A review of usual work hours implies that 34% of workers in Cambridge were underemployed as compared to 30% in the state and 27% in the country.⁷⁸

⁷⁴ City of Cambridge, 2015 Top 25 Employers.

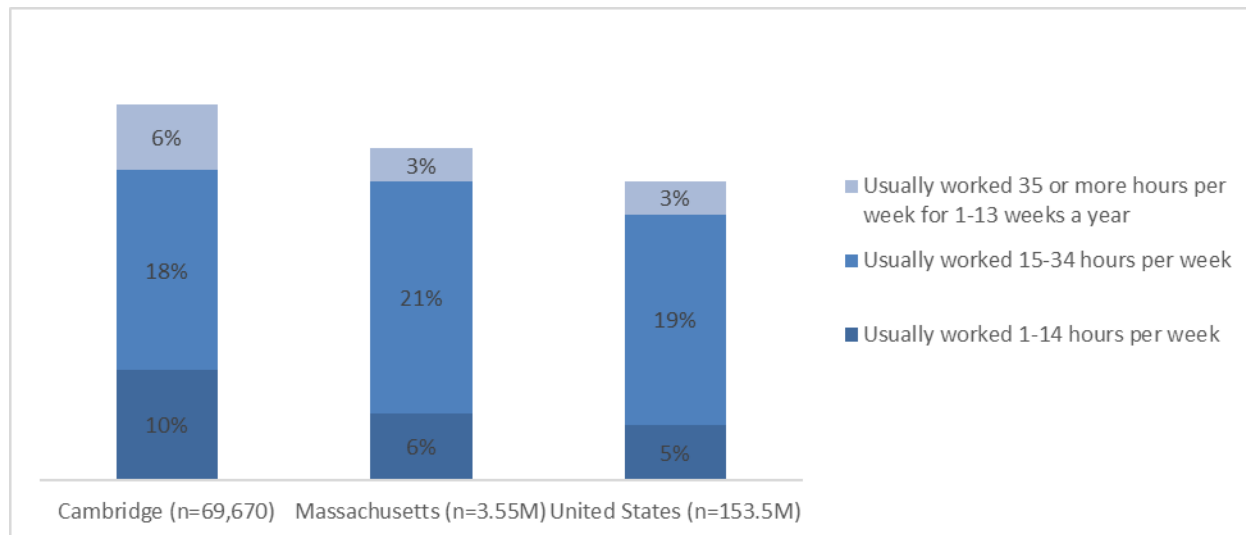
⁷⁵ U.S. Census Bureau, "Percentage of unemployed individuals 16 years and over in the civilian labor force." 2010-2014 American Community Survey 5-Year Estimates (2014).

⁷⁶ U.S. Census Bureau, "Percentage of Workers by Place of Work." 2010-2014 American Community Survey 5-Year Estimates (2014).

⁷⁷ U.S. Census Bureau, "Percentage of unemployed individuals 16 years and over in the civilian labor force," 2010-2014 American Community Survey 5-Year Estimates (2014).

⁷⁸ These data include only people who actually worked in the "past 12 months" at the point of the 2010-2014 American Community Survey. These numbers may be skewed by the high number of students in Cambridge.

Figure 33. Underemployment⁷⁹



Source: U.S. Census Bureau, "Work Status in the Past 12 Months by Usual Hours Worked per Week for the Population 16 to 64 Years," 2010-2014 American Community Survey (2014).

What are the characteristics of the affected population and/or subpopulations?

Race, disability, and educational attainment appear to be factors that are correlated with unemployment.⁸⁰

- Blacks/African Americans and Hispanic/Latinos experience unemployment at higher rates than the Cambridge Labor Force as a whole. Interestingly, the unemployment rate for Cambridge Latinos is lower than that found in the state.⁸¹
- People with disabilities in Cambridge have higher than average unemployment, though the statewide statistic is more pronounced.
- Gender does not appear to have a significant relationship to unemployment.
- People without a high school diploma appear to be disadvantaged in employment both in Cambridge and the state at a similar rate.⁸²

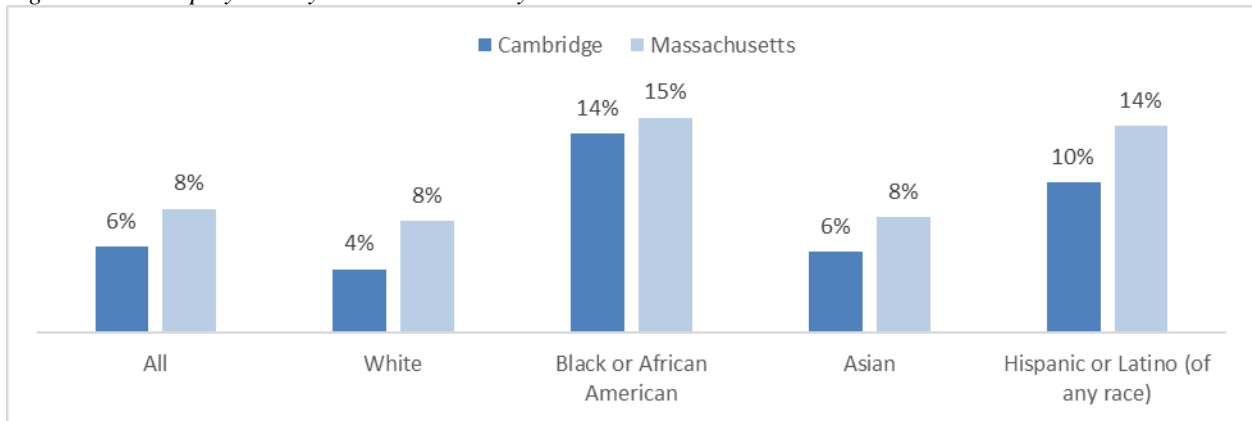
⁷⁹ The Ns indicated with each geographic subset indicate the number of people who worked in the past 12 months: 69,670 in Cambridge, 3,545,552 for Massachusetts, and 153,491,031 in the country.

⁸⁰ U.S. Census Bureau. 2014. "Percentage of unemployed individuals 16 years and over in the civilian labor force." 2010-2014 American Community Survey 5-Year Estimates.

⁸¹ U.S. Census Bureau. 2014. "Employment status." 2010-2014 American Community Survey 5-Year Estimates.

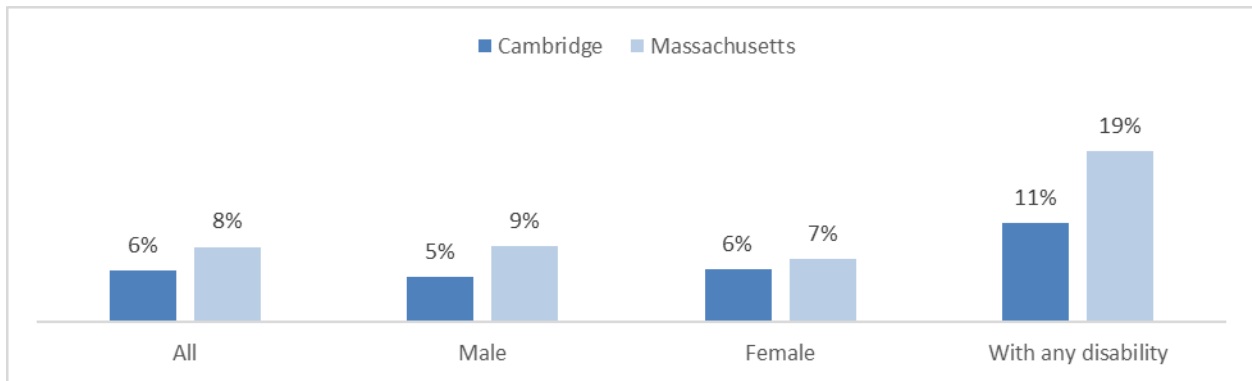
⁸² Most undergraduates are not included in the "some college" group, since the Census Bureau only includes individuals over 25 in the educational attainment analysis.

Figure 34: Unemployment by Race and Ethnicity



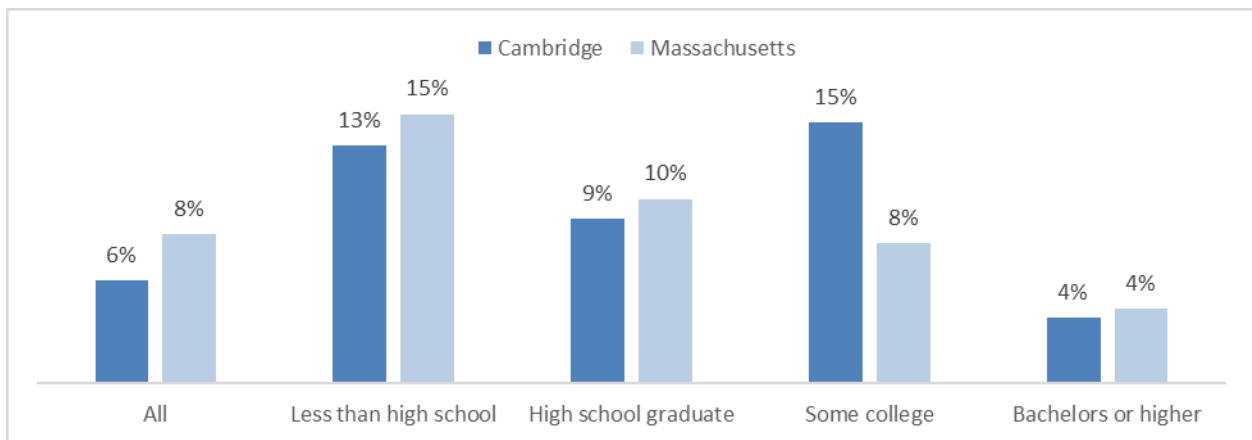
Source: U.S. Census, "Employment Status," 2010-2014 American Community Survey 5-Year Estimates (2014).

Figure 35: Unemployment by Gender and Disability Status



Source: U.S. Census, "Employment Status," 2010-2014 American Community Survey 5-Year Estimates (2014).

Figure 36: Unemployment by Educational Attainment



Source: U.S. Census, "Employment Status," 2010-2014 American Community Survey 5-Year Estimates (2014).

The Forum yielded additional insight into unemployment in Cambridge, with participants reporting that immigrants face barriers to living wage employment, such as language, immigration status, and discrimination. Forum participants also noted that older workers are burdened by discrimination, and risk being pushed out in favor of younger, cheaper workers.

Unemployment appears to be concentrated in some neighborhoods more than others. Table 10 reproduces the color coding on poverty intensity from Table 2 in columns 2 and 3 to show intensity of poverty. In column 4, we shaded neighborhoods where unemployment was worse than the city average, and in column 5, we shaded neighborhoods had more than 286 unemployed individuals (3,721 divided by 13). Since education attainment levels are correlated with accessibility of employment, we reported the proportion of the neighborhood adult population without a high school diploma in column 6, and shaded those neighborhoods with a higher than average prevalence of this characteristic.

Unemployment does not always correlate with the areas suffering from the most financial instability. For example, East Cambridge, Mid-Cambridge, and North Cambridge have high rates of non-student poverty but lower rates of unemployment than the city average, implying that there is a cohort of individuals who are poor despite being employed. For these individuals, employment per se is not the issue but rather employment that provides a living wage. Some focus group participants supported this idea, reporting that they are “working crazy hours [and] multiple jobs” to make ends meet.

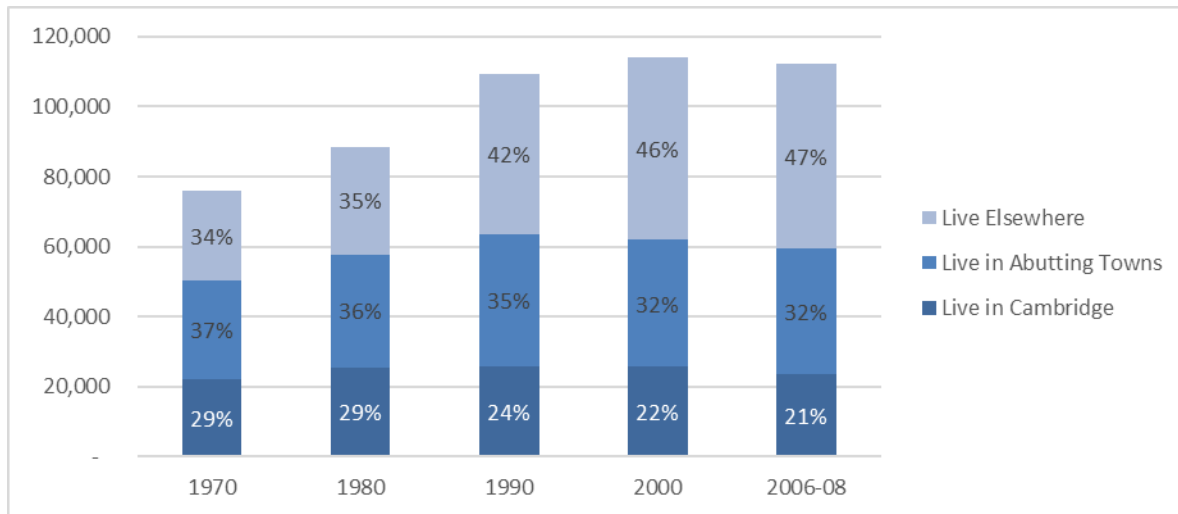
Table 9: Unemployment by Neighborhood

1	2	3	4	5	6
Neighborhood	Poverty Status	Non-Student Poverty	Unemployment rate	Unemployed Individuals	No High School/GED
City			5.8%	3,721	6.1%
East Cambridge			5.7%	342	6.4%
MIT			7.8%	170	0.0%
Wellington-Harrington			8.5%	386	17.6%
The Port			7.9%	347	10.5%
Cambridgeport			4.5%	364	5.6%
Mid-Cambridge			5.5%	437	3.2%
Riverside			6.8%	480	5.5%
Agassiz			4.3%	133	2.2%
Neighborhood Nine			5.4%	366	2.9%
West Cambridge			2.1%	104	1.7%
North Cambridge			5.4%	409	8.7%
Cambridge Highlands			8.3%	34	5.0%
Strawberry Hill			11.0%	149	8.4%
State			8.4%	309,050	10.5%

Source: U.S. Census Bureau, "Employment Characteristics" and "Educational Attainment," 2010-2014 American Community Survey (2014).

There is an increasing trend toward Cambridge-based jobs being filled by people who live outside of Cambridge – either in non-abutting towns or out of state. The chart below shows job growth over the decades of 48% from 1970 to 2006-2008. Employment of Cambridge residents, however, remained fairly static, at about 20,000 persons employed. The number of persons employed from abutting towns grew by 28%, while the number of persons employed from other towns and out-of-state grew by 104%.

Figure 37. Residence of People Working in Cambridge⁸³



Source: Cambridge Statistical Profile 2011

This phenomenon may reflect that housing costs are rising faster than wages offered by Cambridge employers. It may also indicate that employers are increasingly looking for specific and hard-to-find skills, and must expand their geographic range to find workers with those skills, and that employers are paying enough to attract individuals despite a long commute. The correlated assumption then is that local unemployed and underemployed people are increasingly being passed over for these presumably well-paying jobs. Focus group participants in The Port supported this interpretation, noting that they felt passed over during the high-tech boom taking place in their neighborhood and voicing the desire that companies be given incentives to hire local residents.

We heard in focus groups and at the Forum that it can be challenging for people to gain the training needed for high paying jobs. Constituents noted that Cambridge needs more varied, career-focused job training programs that better match the jobs available. It was also noted that Cambridge's many academic institutions are not leveraged enough to provide job training. Moreover, their presence can actually be a barrier for low income people finding high wage employment, since it can be hard for low income people to garner credentials that will make them competitive with the graduates of Cambridge's many prestigious academic institutions. Available data on City-operated job training supports the perception of limited job training opportunities. These programs offered 278 slots in 2014 and 2015 for adult job seekers, covering only 8% of unemployed adults.⁸⁴

⁸³ Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.

⁸⁴ City-operated job training is, of course, not the only source for these services in Cambridge or the region.

What are the trends over time?

Unemployment in Cambridge was in the 3-4% range until 2009, when it jumped up to 5.4% and stayed about that rate. This jump matched the trend in both state and national unemployment rates. At least since 1990, Cambridge has had lower rates of unemployment than the state or country.⁸⁵ At the same time, the poverty rate in Cambridge has remained higher than that of the state. Higher rates of employment have not translated into access to opportunity for all of Cambridge's residents.

The table below shows statistics on employment by industry for Cambridge residents, including numbers employed and median earnings. Growth in earnings and employees occurred in management and production, while both fell in service, sales, and construction. The drop in median earnings of service workers in particular is notable, especially given the timing. Median earnings in 2014 for service workers was lower than it was during the recession. As a point of comparison, cumulative inflation was 10% from 2009 to 2014. In other words, the overall median kept pace with inflation, management and production workers' wages beat it, while service, sales, and construction wages did not.

Table 10: Earnings by Industry, 2009 and 2014⁸⁶

	2009	2014	2009	2014		
	Number of workers	Number of workers	Median earnings	Median earnings	Change in number	Change in earnings
Civilian labor force	60,440	60,547	\$40,114	\$44,590	0%	11%
Management	40,939	43,102	\$49,619	\$55,917	5%	13%
Service	6,355	5,734	\$21,588	\$18,009	-10%	-17%
Sales	10,060	8,890	\$28,799	\$24,955	-12%	-13%
Construction	1,281	894	\$39,160	\$36,442	-30%	-7%
Production	1,805	1,927	\$22,408	\$28,199	7%	26%

Source: U.S. Census Bureau, "Occupation by Sex and Median Earnings in the Past 12 Months," 2005-2009 and 2010-2014 American Community Survey (2009 and 2014).

⁸⁵ City of Cambridge, "Cambridge Statistical Profile" (2011).

⁸⁶ Management includes management, business, science, education, healthcare practitioner and technical, and arts occupations. Service includes healthcare support, protective services, food preparation and serving, buildings and grounds, and personal care and service occupations. Construction includes farming, fishing, forestry, construction, extraction, installation, repair, and maintenance occupations. Production includes production, transportation, and material moving occupations.

Transportation

To what extent do residents have access to transportation that enables them to access educational and employment opportunities?

Transportation is a critical support that enables residents to access educational and employment opportunities. Transportation is also essential for residents to secure needed services, undertake leisure and social activities, and shop for essentials, such as groceries. By and large, Cambridge has options for transportation that are accessible and affordable, and that enable residents to travel throughout the city and the region. Transportation was among the top assets highlighted in the focus groups with residents, with many noting that transportation in many modes – walking, bicycling, public transit – works fairly well. Similarly, in a recent citizen survey, 70% or more of Cambridge residents rated their “ability to get around town” by these modes in Cambridge as excellent or good.⁸⁷ The picture is more mixed with regard to driving in the city. Additionally, for some vulnerable populations, transportation is more of a challenge.

Though the public transportation system is a great asset to the city that is well-reviewed by most residents, some focus group and Forum participants expressed concerns. They noted that there are areas of the city, such as eastern and West Cambridge, that have little service, and times when public transit options are too limited, unreliable, and/or overcrowded. Even with these caveats, 78% of residents rated their “ability to get around town by public transportation” as excellent or good.⁸⁸ Public transportation in Cambridge is provided by the MBTA, a state entity. As noted in the Forum, the City has a limited ability to address concerns about services provided by the MBTA.

Bicycling as a means of transit has increased significantly in Cambridge over the past few years. Despite the data that indicates that bicycle crash rates have declined, many Cambridge residents are concerned about sharing the road safely. When asked about the environmental and health safety issues of most concern in the recent Cambridge health assessment, more than half of residents surveyed indicated that “sharing the road: safe interactions between motor vehicles, bicyclists, and pedestrians” was a top concern.⁸⁹ This concern has been heightened in light of two recent bicycle crash fatalities.

With regard to driving, Forum and focus group participants expressed concern about traffic and congestion, particularly in certain areas of the city, as well as a lack of affordable parking. Some expressed the opinion that new developments do not include sufficient additional parking.

⁸⁷ Opinion Dynamics. 2016. “2016 Citizen Telephone Survey.”

⁸⁸ Ibid.

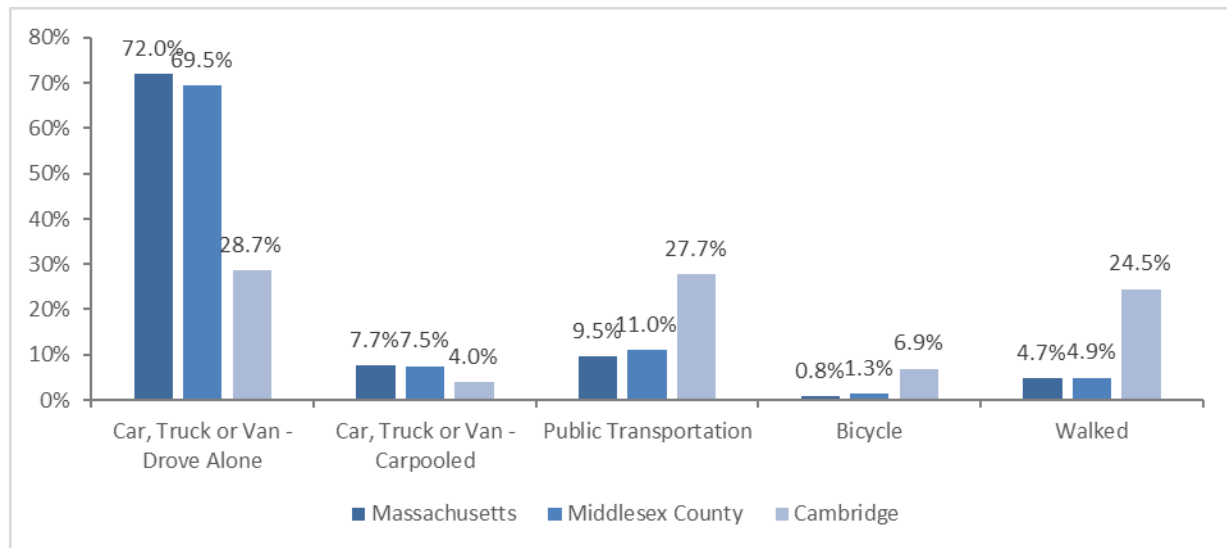
⁸⁹ Health Resources in Action. 2014. The City of Cambridge Community Health Assessment. Cambridge Public Health Department & Cambridge Health Alliance.

Getting around by car appears to raise more concerns for residents than public transit, with just 45% rating the “ability to get around town by car” as excellent or good.⁹⁰

About how many residents are impacted by this need?

Everyone relies on transportation systems and networks to get to work, school, and leisure activities. Compared to others in the county or state, Cambridge residents rely less on their cars when commuting to work, as detailed in the chart below.⁹¹

Figure 38: Means of Journey to Work for Labor Force



Source: U.S. Census Bureau, “Means of Transportation to Work for Workers Aged 16+,” 2010-2014 American Community Survey 5-Year Estimates (2014).

Only 28.7% of Cambridge residents commuted by car, truck or van alone, compared with many more in Middlesex County and Massachusetts (69.5% and 72% respectively). Cambridge residents are almost as likely to take public transportation (27.7%) or walk to work (24.5%) as they are to drive. These trends stand out not only in Massachusetts; Cambridge has some of the highest walking and bicycling rates of any larger urban area in the country.⁹²

What are the characteristics of the affected population and/or subpopulations?

While transportation generally works fairly well in Cambridge, it is a challenge for certain subpopulations, in some neighborhoods, and in a few modes.

⁹⁰ Ibid.

⁹¹ U.S. Census Bureau, “Means of Transportation to Work for Workers Aged 16+ by State, County and City,” 2010-2014 American Community Survey 5-Year Estimates (2014).

⁹² Ibid.

In the focus groups and the Forum, concern was expressed about the transportation challenges faced by seniors and the disabled. There are gaps in access to transportation networks for the disabled, with the Ride getting more expensive and Uber not currently handicapped accessible, although there are some indications that the latter factor is beginning to change. Additionally, while Cambridge’s brick sidewalks contribute to its charm, they can also limit walkability for some.

Some youth in the focus groups expressed concern about inadequate school transportation to school and after school activities and dirty school buses; it is not clear the extent to which this is a widely experienced issue. In the Central Square area, some noted that they live too close to school to qualify for bus transport, but that their parents are not comfortable having them walk to school because of safety concerns. It was also mentioned that the MBTA bus schedule does not align well with the school schedule.

What are the trends over time?

Cambridge has seen an increase in the percentage of people using bicycles and public transit. Driving alone and carpooling have declined as a means of commuting. These trends appear likely to continue.

Table 5: Modes of Commuting from Cambridge

	2010-2014	% change in proportion since 1990
Drive alone	29%	-24%
Carpool	4%	-47%
Public transit	28%	18%
Walk	24%	1%
Bike	7%	138%
Work at home	7%	111%

Source: U.S. Census Bureau, “Modes of Commuting,” 2010-2014 American Community Survey 5-Year Estimates (2014).

Bicycle use, in particular, has seen a significant increase, with Bicycle Miles Traveled (BMT) more than doubling in less than a decade. The same time period saw the bicycle crash rate decline by 29%.⁹³ Despite this overall decline in the bicycle crash rate, residents are understandably concerned given recent bicycle crash fatalities.

⁹³ City of Cambridge, “Cambridge Bicycle Plan: Toward a Bikeable Future” (2015).

Vibrant Community



Built and Natural Environment

To what extent do residents reside in livable and caring communities with access to clean, safe, and sustainable public spaces in both the built and natural environment?

Cambridge's built and natural environment are valued assets in the community, and do not currently represent significant needs for residents. In fact, when focus group participants were asked to highlight some of the most positive things about living in their community, Cambridge's parks and open spaces were repeatedly highlighted across all neighborhoods and sub-populations as a wonderful community asset. This perspective was echoed in a recent survey of Cambridge residents, with 60% rating the city's "open space and recreation opportunities" as excellent or good.⁹⁴ While there is significant agreement that Cambridge has very good parks and open spaces, residents in some of the focus groups perceived certain parks as being plagued by littering and/or drug use, making them feel unsafe and less appealing.

Another core physical asset that shapes the city's character are its historic buildings. Cambridge has a long and significant history, reflected in its built environment. Through the Cambridge Historic Commission, the City protects more than 3,100 buildings in two Historic Districts and four Neighborhood Conservation Districts across the city.

With regard to the natural environment, Forum participants expressed concern about some negative environmental impacts in Cambridge. Cambridge's continued development and accompanying construction have led to concerns about noise, air quality and neighborhood disruption. In addition, Forum participants expressed concern about the impact of pollution on Cambridge's watersheds.

While challenges related to Cambridge's built and natural environment are not among the most urgent needs facing Cambridge residents, Cambridge is not immune to global concerns about climate change. When asked about the environmental and health safety issues of most concern in the recent Cambridge health assessment process, the second most frequently cited issue was climate change, with more than 30% of residents surveyed indicating that this is an area of significant concern.⁹⁵ This suggests that over time, responding to climate change will become a more pressing need and higher priority in Cambridge.

About how many residents are impacted by this need?

All Cambridge residents benefit from clean, safe and sustainable public spaces in both the built and natural environment. The vast majority of Cambridge residents take advantage of the City's parks. In a recent survey of the city's residents, 85% of respondents said they or another

⁹⁴ Opinion Dynamics, "2016 Citizen Telephone Survey."

⁹⁵ Health Resources in Action, *The City of Cambridge Community Health Assessment* (2014).

household member had visited a neighborhood park more than three times in the past year, with 59% noting that they or another household member had visited a neighborhood park more than 13 times in that timeframe.⁹⁶

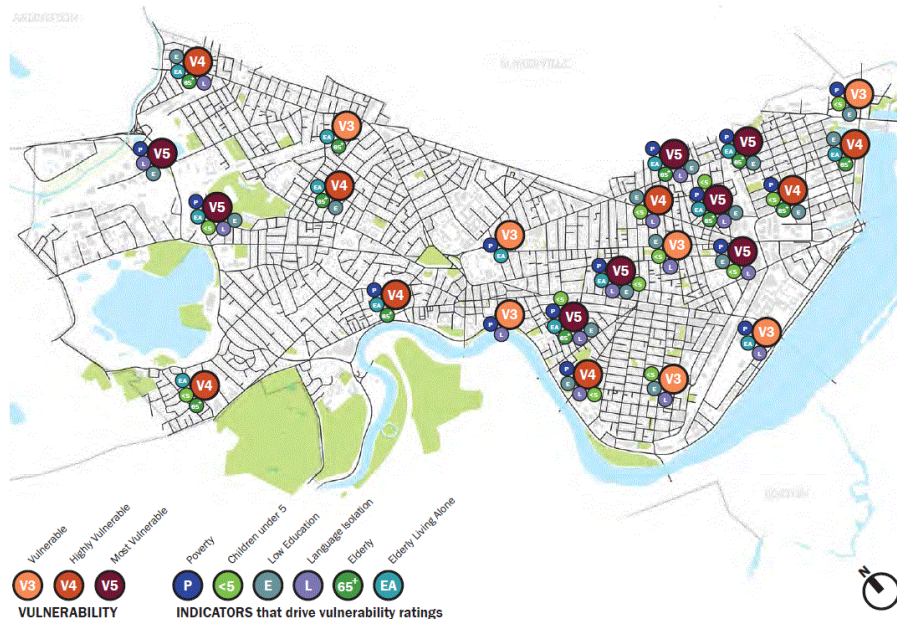
What are the characteristics of the affected population and/or subpopulations?

Low-income residents pay disproportionately for energy, according to Forum participants. It can be difficult to access state programs to improve efficiency. Further, alternative sources, such as solar power, are expensive.

The two biggest predicted environmental issues due to climate change are increasing heat and precipitation-driven flooding. Rising heat and flooding will have a disproportionate effect on more isolated vulnerable populations, including low-income residents, elders, the disabled, and those who don't speak English.⁹⁷

Vulnerability to climate change varies by neighborhood, with water and flooding impacts anticipated to be greatest in the Alewife and eastern Cambridge areas, as detailed below.⁹⁸

Figure 39: Vulnerability to Climate Change by Neighborhood



Source: City of Cambridge, “Climate Change Vulnerability Assessment” (2015).

Air pollution has impacted the entire city but it appears to have disproportionately affected some of the busiest areas of Cambridge, including Central Square, Harvard Square, North Cambridge,

⁹⁶ Opinion Dynamics, “2014 Citizen Telephone Survey.”

⁹⁷ City of Cambridge, “Climate Change Vulnerability Assessment” (2015).

⁹⁸ Ibid.

and eastern Cambridge.⁹⁹ There is a connection between air pollution and respiratory challenges, particularly for vulnerable individuals, including asthmatics, elders, and children.

What are the trends over time?

Climate change will become a more significant issue over the coming years. The City is well aware of this challenge, and recently conducted a Climate Change Vulnerability Assessment (CCVA), released in November 2015. As noted in the CCVA, “There will be real and significant risks to Cambridge over time – especially from increasing heat and precipitation-driven flooding – that will threaten public health and safety, our economy and the city’s quality of life if we do not act.”¹⁰⁰ The CCVA assessment is a beginning, and the City plans to continue its efforts. Successfully addressing climate change will require coordination with regional, state, and national efforts.

⁹⁹ US Department of Transportation, Traffic Analysis Zone Map.

¹⁰⁰ City of Cambridge, “Climate Change Vulnerability Assessment” (2015).

Arts, Culture, and Recreation

To what extent do residents reside in livable and caring communities with diverse opportunities for entertainment and learning that are accessible and affordable?

Cambridge's identity and the quality of life it provides its residents is highly influenced by the presence of a lively arts scene and by access to a wide variety of recreational activities. Arts and recreation provide a number of benefits to Cambridge. They are part of what makes Cambridge a great place to live. One Forum participant noted: "Arts, culture and recreation ARE quality of life." Residents participating in activities together, particularly ones with a cultural component, can strengthen communities, integrate newcomers, and create a sense of belonging. Cultural activities can help residents understand each other. These types of activities can also support other elements of wellbeing, including health and mental health. Finally, a vibrant array of activities for residents to enjoy is key to Cambridge's identity: "People move here because of [the city's] character." However, as arts organizations increasingly can't afford to do business here, "Blandness may come to Cambridge."

About how many residents are impacted by this need?

Arts, culture, and recreation have a role to play in the lives of all. A recent survey of Cambridge residents found that a large majority of Cambridge residents participate: 66% have attended an outdoor live performing arts event, 82% have visited an art museum or gallery (in Cambridge or elsewhere), and 88% use outdoor recreation spaces at least once per month.¹⁰¹

Arts and Culture

High participation in the arts is matched by supply. For a relatively small city, Cambridge is well endowed in terms of nonprofit arts organizations. Data from 2012 show that there were 125 nonprofit arts organizations active in Cambridge, about 8% of organizations in Greater Boston. Cambridge's organizations per 100,000 residents was 125, much higher than the rate in the whole of Greater Boston of 34. In terms of expenditures on the arts, Cambridge organizations spent over \$45 million in 2012, or about \$422 per resident. That rate of spending outpaces per capita arts spending in Greater Boston.¹⁰²

While these data point toward an embarrassment of riches in the arts in Cambridge, they don't tell the whole story. It's important to note two facts: first, that 90% of those dollars were spent by 15 organizations, and second, that the IRS only collects financial information on organizations required to file Form 990. Organizations with budgets under \$250,000 are not required to file,

¹⁰¹ Opinion Dynamics, Cambridge Open Space and Recreation Survey (January 2016).

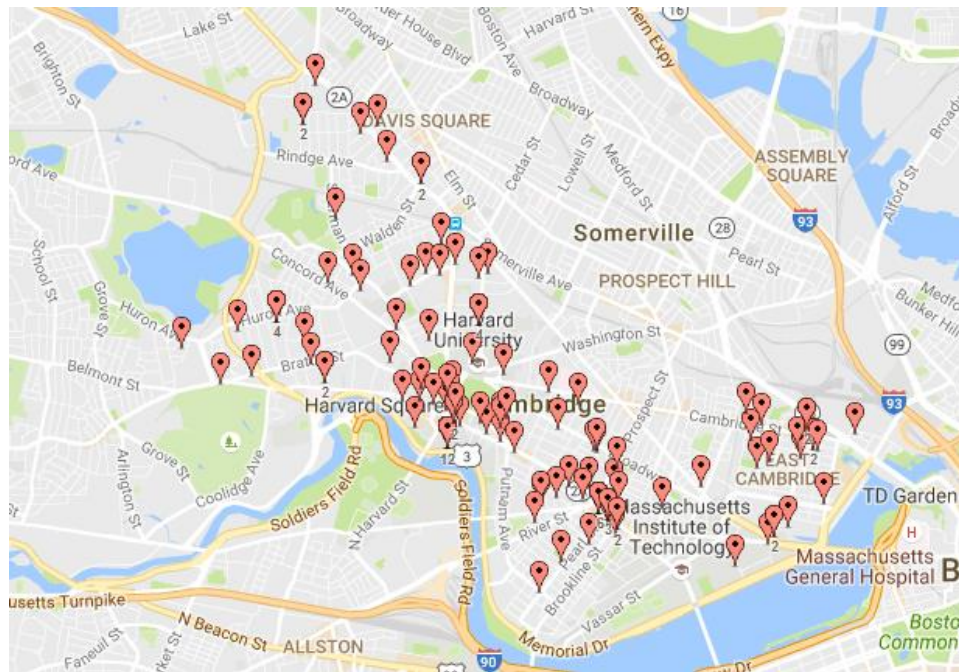
¹⁰² TDC analysis of 2012 Guidestar data.

and we do not have financial information for over 80 organizations. The majority of arts organizations in Cambridge (and in all cities) are small in budget size.¹⁰³

Another unique quality of Cambridge is the presence of Harvard University. In TDC's study of arts organizations in 11 metro areas, Greater Boston was distinguished by a higher rate of university-affiliated arts organizations, nearly all of which were tied to Harvard. While Harvard offers Cambridge a unique resource, it must be noted that the primary audience of most of its arts organizations is the Harvard community, not the city at large.¹⁰⁴

On mapping the location of arts organizations, we note that they are distributed across the city, implying that all residents have access to the arts near their homes.

Figure 40. Arts Organizations in Cambridge



Source: Guidestar (2012)

¹⁰³ Ibid.

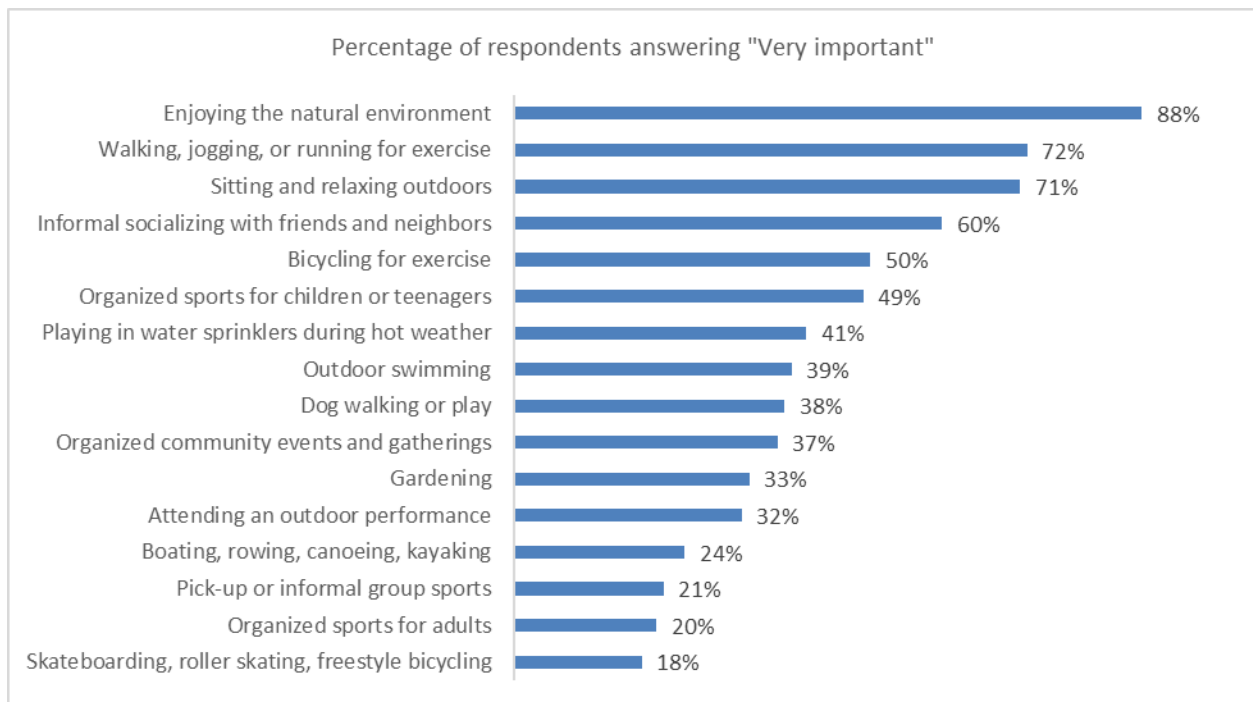
¹⁰⁴ Ibid.

Recreation

The City of Cambridge offers a number of recreation programs and facilities open to all Cambridge residents. The facilities include a City-owned outdoor pool, a golf course, and a recreation center. The City runs sports leagues and summer athletics programs for youth, including baseball, softball, football, cheerleading, basketball, track, and soccer. Adults can play in a citywide softball league. In addition, the state of Massachusetts operates two swimming pools, a spray deck, a skating rink, and a state park in Cambridge. Guidestar includes 69 nonprofit organizations coded as Recreation, Sports, Leisure, and Athletics and an additional 20 organizations working in Youth Development.

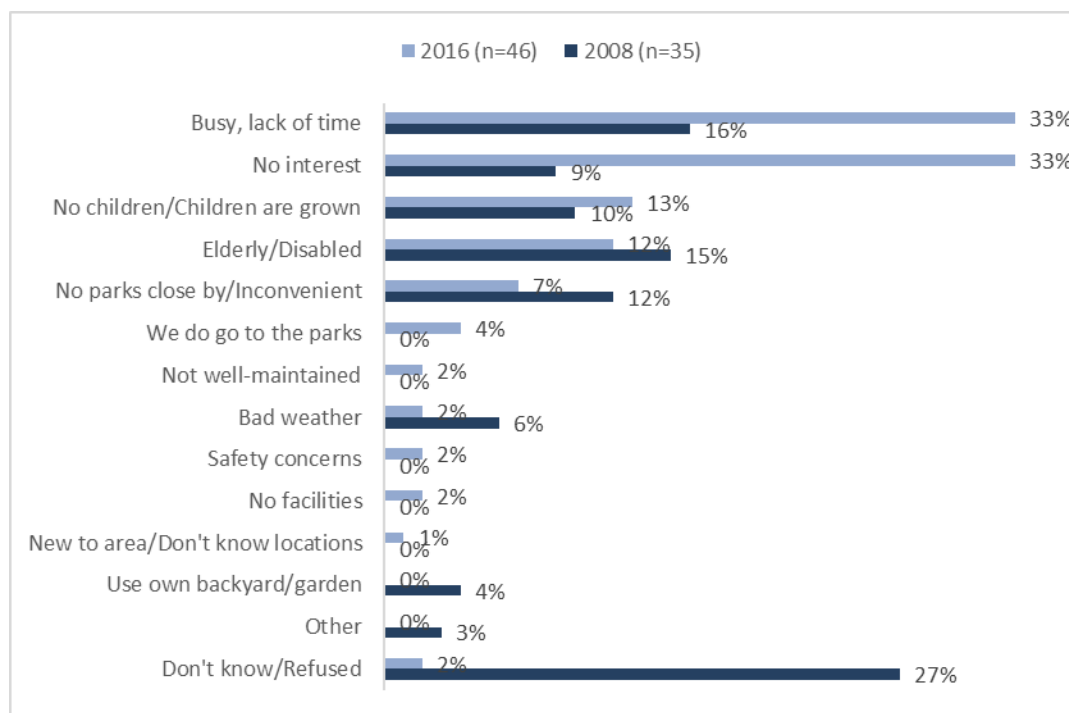
Cambridge residents have a wide range of recreation opportunities. Data indicate that a large proportion of residents make ample and frequent use of open spaces for recreation, as shown in the Cambridge Open Spaces survey. Top priority activities include “enjoying the natural environment” (88%), “walking, jogging, or running for exercise” (72%), and “sitting and relaxing outdoors” (71%). Residents who did not use parks reported their top two reasons: “no interest” and “busy, lack of time” at 33% of respondents each. Both of these reasons imply that the respondents simply do not see open space for recreation as a need in their lives. Responses indicating lack of use due to a barrier were less frequently indicated: 7% no parks close by/inconvenient, 2% safety concerns, 1% new to area/don’t know locations.

Figure 41. Cambridge residents' value in outdoor recreational activities



Source: Opinion Dynamics, “Cambridge Open Space and Recreation Survey” (January 2016).

Figure 42. Cambridge residents' reasons not to visit parks



Source: Opinion Dynamics, "Cambridge Open Space and Recreation Survey," (January 2016).

What are the characteristics of the affected population and/or subpopulations?

While arts and recreation are necessary for high quality of life for all, it can be argued that these activities can provide even more benefits for youth, seniors, and diverse populations and that therefore these cohorts have particularly high needs in these areas. For youth, arts and recreation (such as athletics) can lead to deeper engagement with school. In addition, studies have shown that arts-infused classrooms can improve student learning outcomes. For seniors, arts and recreation can lead to engagement and health benefits. For culturally specific populations, particularly recent immigrants, the arts can help retain life-enriching ties to culture and identity.¹⁰⁵

Constituents at the Forum and the Cultural Considerations in Physical Activity report noted particular needs among these subpopulations.

¹⁰⁵ National Assembly of State Arts Agencies, "Eloquent Evidence: Arts at the Core of Learning" (1995); Gene Cohen et al., "The Creativity and Aging Study: The Impact of Professional Conducted Cultural Programs on Older Adults," *The Gerontologist* (The Gerontological Society of America) 46 (6): 726-734; Dina Okamoto et al., "Beyond good grades: School composition and immigrant youth participation in extracurricular activities." *Social Science Research* (Elsevier) 42 (1): 155-168; Mark Stern et al., *Migrants, Communities, and Culture* (2008); Ping Yu and Doris L. Berryman, "The Relationship Among Self-esteem, Acculturation, and Recreation Participation of Recently Arrived Chinese Immigrant Adolescents." *Journal of Leisure Research* (National Recreation and Park Association) 28 (4): 250-273.

- There is a plethora of opportunities for youth in Cambridge. However, Forum participants held the perception that more accessible options are needed for low income residents, both in terms of affordability and location. They also believed that children with disabilities have limited athletics opportunities. Finally, Forum participants noted that recreation facilities often do not offer non-sports options (such as chess, board games, ping pong), which may be unwelcoming for children who are not interested in athletics.
- Forum participants reported the need for more senior-targeted activities and opportunities to be active in senior housing and other settings.
- We heard about two kinds of needs from culturally specific populations. The first was primarily about space. Forum participants noted that there are some populations that are organizing their own cultural celebrations. However, some of these groups report limited access to space and funding. Space can also be an issue when the city lacks appropriate facilities for a desired activity. For example, Cambridge does not have facilities for sports such as cricket that are important in some cultures but not in the United States. The second was about cultural barriers that cause some populations to avoid participation in certain activities. For example, Forum participants believed that some immigrant parents steer their children away from arts activities.
- The Cultural Considerations in Physical Activity report noted that low-income people experience cost barriers to participation as well as time barriers. Low-income people often have competing concerns that cause them to place recreational activities lower in their priorities than more immediate problems.

For these subpopulations and for all Cambridge residents, it was noted that a resource listing or clearinghouse is needed so that residents can discover the rich array of arts and recreational programming happening in the city.

What are the trends over time?

Two areas were noted as places where the need for more or different arts and recreation programming may intensify over time. First, as racial and ethnic demographics continue to change in Cambridge, the programming will need to shift to serve the needs and interests of a more diverse demographic. Second, Forum constituents noted that organizations that supply arts and recreational programming are negatively impacted by the high cost of living. Space cost issues are common to the whole Greater Boston area, including Cambridge.¹⁰⁶ Just as low- and moderate-income people are finding it hard to find affordable homes in Cambridge, artists and organizations that provide arts and recreational programming for residents are getting priced out, too. One constituent noted: “The arts have been dying a slow death in Cambridge due to housing prices.”

¹⁰⁶ Juliana Koo and Elizabeth Cabral Curtis, *How Boston and Other American Cities Support and Sustain the Arts* (2016).

Civic Engagement and Social Capital

To what extent do residents reside in livable and caring communities with social relationships and networks that give rise to systems of support and shared values and encourage participation in community life?

Civic engagement and social capital are each very large topics. For purposes of the assessment, we were able to find information on the following aspects of these broad needs:

- *Qualities supportive to civic engagement.* The City of Cambridge Citizen Telephone Survey asked residents how they would rate Cambridge in a number of dimensions related to civic engagement and social capital, including: A sense of community, A place welcoming to all races, Ability to have a positive impact on the community, and Ability to participate in government
- *Participation in civic life.* The City of Cambridge Citizen Telephone Survey asked residents whether they participate in City Council meetings. TDC also compiled data on 2013 voter turnout for the City Council election.
- *Stability of neighborhoods.* The Census also reveals information on the number of residents in a given locality who resided in the same house in the previous year. These data allow us to measure the proportion of new residents to a neighborhood.
- *Access to digital communications.* The Cambridge Activities and Services survey, the City of Cambridge Citizen Telephone Survey, and the Cambridge Housing Authority survey all asked about residents' access to the Internet through mobile devices and computers. There is also Census information about this.
- *Language barriers.* Census data and the Cambridge Immigrant Women's Roundtable survey show information on English proficiency.
- *Citizenship.* The Census provides information on concentrations of non-citizen residents.

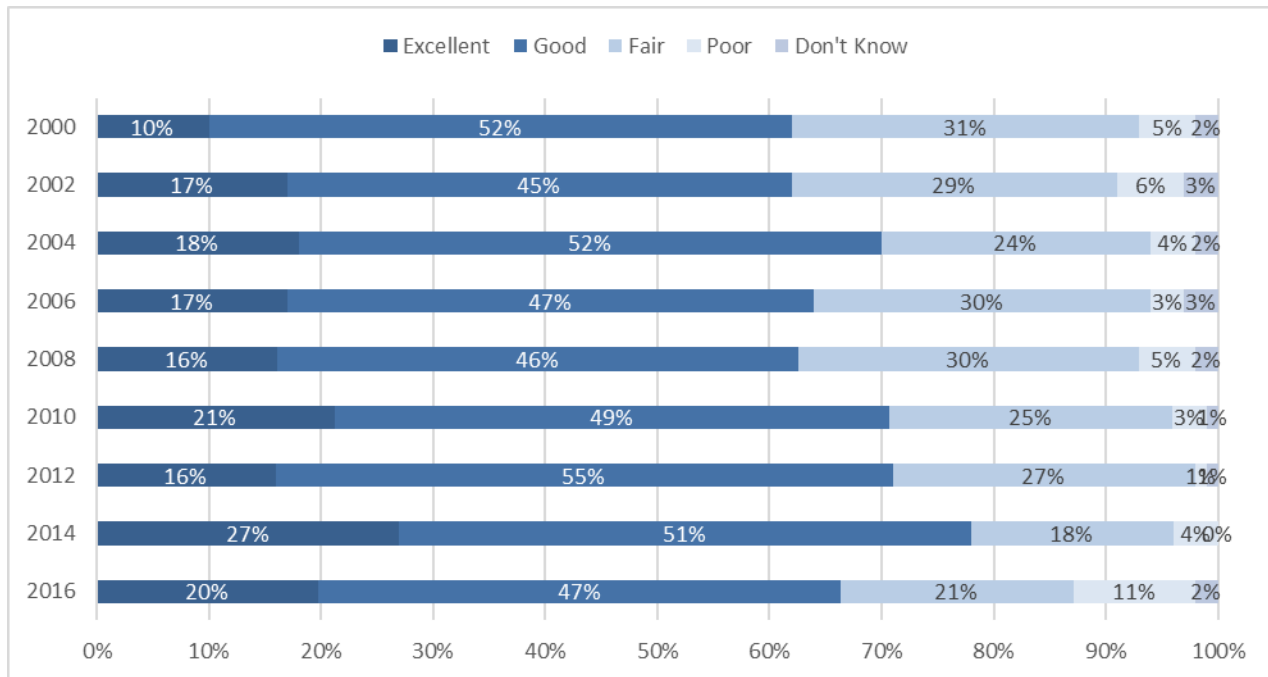
Our qualitative research addressed many of the above and related topics.

Overall, we found that Cambridge residents believe their city is a place that is supportive of civic engagement and building social capital. However, residents report that some changes threaten to subvert those very positive qualities for all residents. In addition, there are some populations that have specific barriers to civic engagement and building social capital.

About how many residents are impacted by this need?

At the broadest level, civic engagement and social capital are needs for all residents. The City of Cambridge Citizen Telephone Survey shows that most residents are fairly satisfied with Cambridge as a place with “a sense of community” with nearly 70% rating it as Excellent or Good in 2016. That rating declined from the peak of 78% in 2014.

Figure 43. Cambridge Rated for “A Sense of Community” – 2014 vs. 2016



Source: Opinion Dynamics, "City of Cambridge Citizen Telephone Survey" (2014 and 2016).

The Forum and focus groups supported the finding that residents feel positive about Cambridge as a supportive and welcoming community. Many in the focus groups and the Forum highlighted the sense of community in Cambridge, including in East Cambridge, The Port, North Cambridge, Riverside, and West Cambridge. This positive sense of community was mentioned by members of subpopulations, such as youth, immigrants, and seniors, and most focus group participants reported they had a network of friends and family that they could rely on.

What are the characteristics of the affected population and/or subpopulations?

The following subpopulations were highlighted as those who face higher barriers to civic engagement and social capital: immigrants, seniors, people of color, and low-income people.

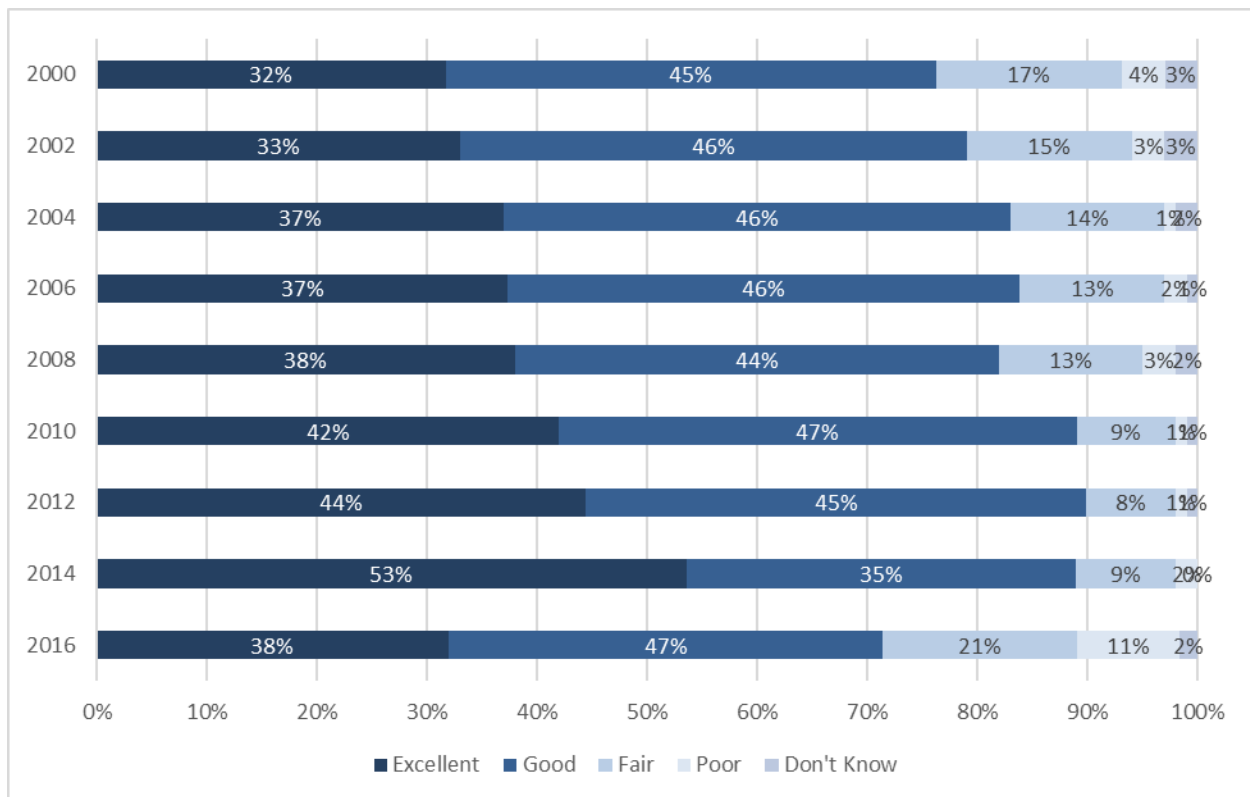
Immigrants face cultural and linguistic barriers to participation in civic life. Forum participants discussed the lack of translation services at public meetings and discomfort with speaking in public settings with limited English skills. Immigrant women in focus groups cited isolation and loneliness as negative factors arising from poor support networks. A focus group that included Haitian immigrants reported that personal networks of family and friends may offer limited support to get engaged, since they often face similar language and cultural barriers.

Forum participants noted that seniors in Cambridge can become isolated, particularly when health issues arise, preventing them from engaging in their communities.

Forum participants and focus groups described systemic racism in the community as a factor they observe in Cambridge. A part of the issue may be the unspoken nature of the issue: Some Forum participants felt that the City conflated issues of race and class, ascribing disadvantages to financial insecurity without talking enough about the lack of opportunities that can arise from racial discrimination. Evidence for racial discrimination can be seen in data collected by the Data Resource Center for Child and Adolescent Health, which found that 4.4% of Cambridge children and youth ages 0-17 reported being “treated or judged unfairly due to race/ethnicity.” This number is somewhat higher than those observed in the state (3.3%) and country (4.1%).

This perception is not supported by other data related to this topic. For example, the 2014 Citizens survey reported that 53% of respondents rated Cambridge as excellent as “a place welcoming to all races,” a result that is a significant increase over past years.¹⁰⁷ However, it is important to note the significant decrease in residents rating Cambridge as “Excellent” in this regard in 2016.

Figure 44. How would you rate: Cambridge as a place welcoming to all races?

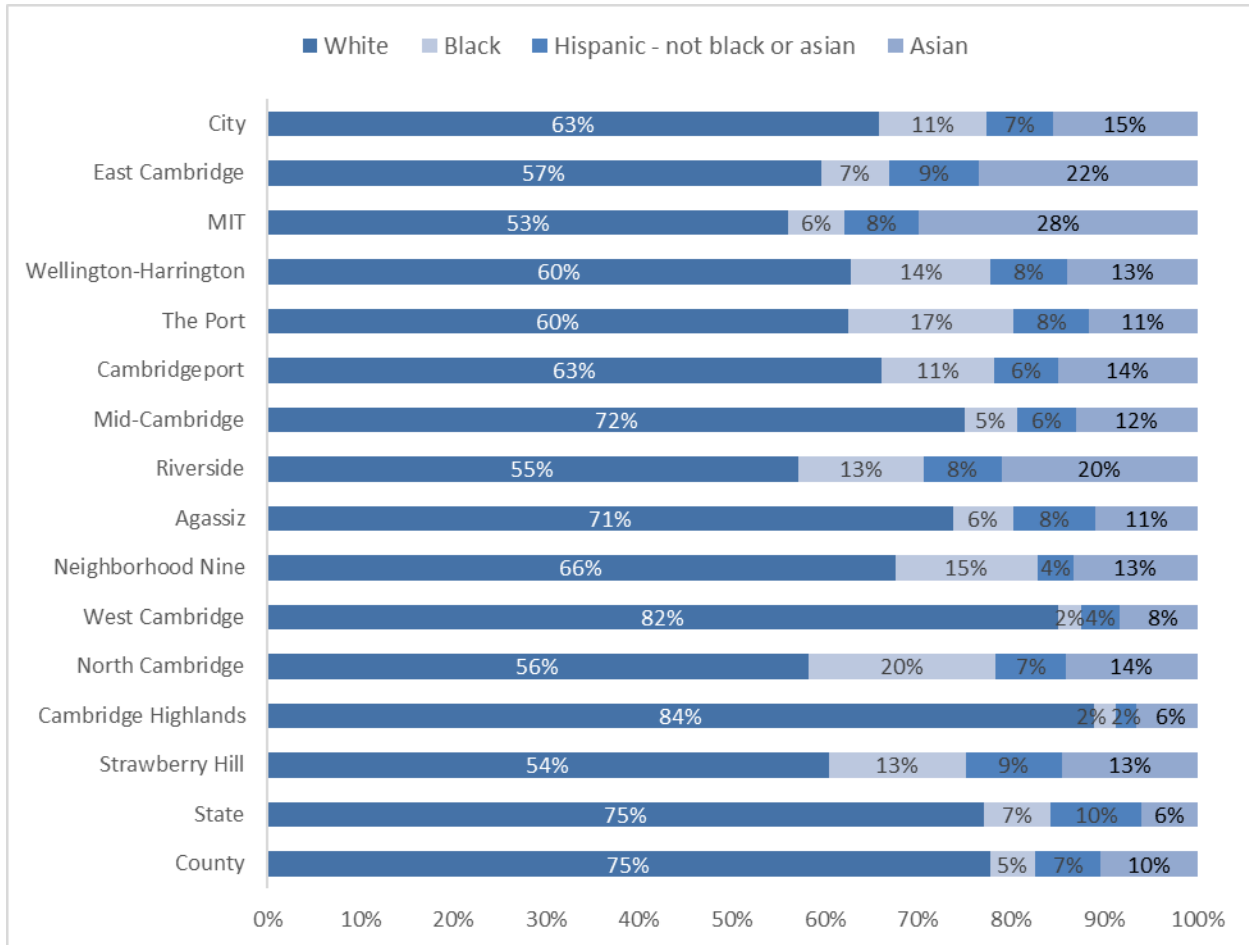


Source: Opinion Dynamics, "City of Cambridge Citizen Telephone Survey" (2014 and 2016).

¹⁰⁷ The survey report does not include information on the racial breakdown of respondents.

The negative perception is also somewhat belied by the fact that there is a disproportionately high number of people of color who choose to live in Cambridge, as compared to the state and the county.

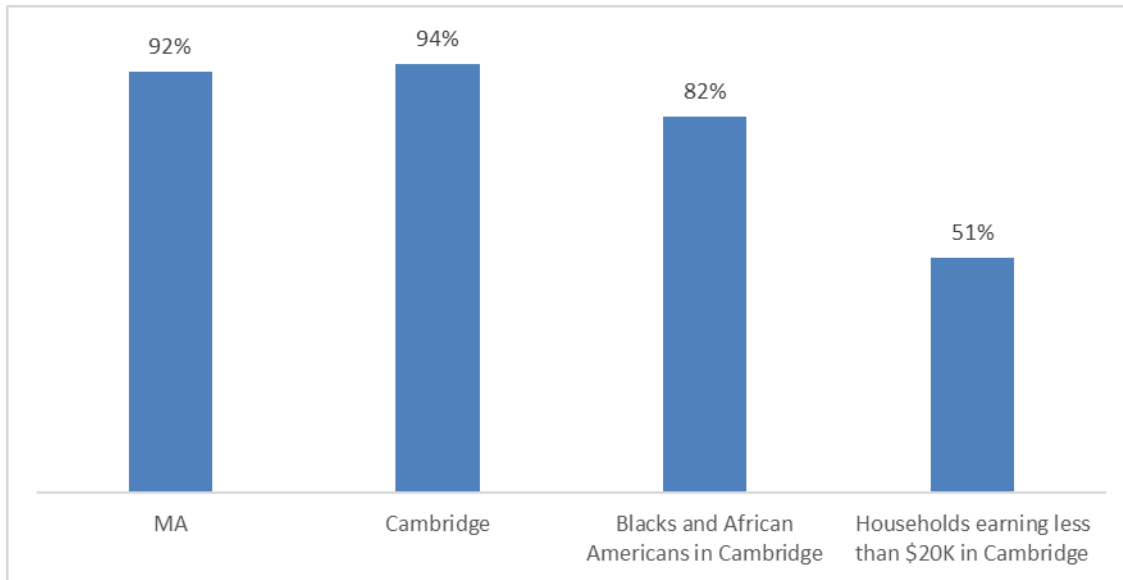
Figure 45: Race in Cambridge by Neighborhood



Source: U.S. Census Bureau, "Selected Characteristics," 2010-2014 American Community Survey 5-Year Estimates (2014).

Forum participants noted that people with a lack of financial security may be too busy to engage with civic processes, which often require physical presence. Digital participation may be hard for people with financial hardship as well. Of those households earning less than \$20,000 that have a computer, only half have access to broadband Internet, very low as compared to the average broadband access of 94% in Cambridge.

Figure 46: Broadband Access among those with a Computer at Home



Source: U.S. Census Bureau, "Types of Computers and Internet Subscriptions," 2015 American Community Survey One-Year Estimates (2015).

What are the trends over time?

A sense of community is a quality that many individuals value about Cambridge. Forum and focus group participants were proud of the city's strong and unique identity, and the deep social networks that are the backbone of this vibrant community. At the same time, residents were concerned that this sense of community might be under assault. The themes of displacement and gentrification were prominent in the Forum discussions and focus groups. Participants felt that longstanding community bonds were fracturing under the weight of population churn driven by the increasing cost of living.

In a review of Census data, we can observe that there is more migration into neighborhoods in Cambridge than seen on average statewide. In 2014, 27% of residents had moved into their current neighborhood within the past year. This figure is double the rate of neighborhood migration in the state, which stood at 13%. It's not clear if this pattern is intensifying over time. Cambridge has always been a transient city. In both 2009 and 2014, about half of households had moved into their current home within the previous five years. The average in the state for this statistic in both of those years was about a third.

These data do not show, however, the income of the individuals who migrated. As shown in the Financial Security section, it is true that the cost of market rate housing has risen dramatically over the past 15 years. It is also true that the group who is able to afford that housing has increased at a faster than average rate. Therefore, it is possible that newcomers to Cambridge are entering with relatively high earnings, able to meet the cost of living affordability threshold, which stood at \$92,000 in 2014 for a one-bedroom apartment.

Forum participants felt that there were several factors that were driving a lessening in civic engagement and social capital due to population churn and gentrification. First, they felt that newcomers did not get involved in community life, either through a lack of interest or through ignorance at how to plug in. Second, they believed that newer larger housing developments did not encourage a sense of belonging in the community. Third, they observe that as the cost of living increases that people are working more hours, leaving less time to build networks. Finally, they believe that a higher proportion of newcomers are young people without children, who do not make connections through children's activities and school.

Forum participants also noted that displacement and the lack of continuity in communities is leading to the breaking down of social and community bonds, disrupting the traditional institutions that reinforce those bonds. For example, we heard that long-term trends disrupting faith communities continue, where places of worship with deep roots in certain neighborhoods have congregants leaving the city in search of more affordable housing. Although some of these individuals come back to Cambridge for weekly services, they are getting less connected with the immediate concerns of the local community. As noted above, schools cannot serve as a focal point for a population that does not have children. Forum participants also noted that the loss of local businesses has removed another element binding the community together.

Conclusion and Recommendations

Prioritizing Needs

This report has presented a comprehensive synthesis of quantitative and qualitative information about a broad range of needs facing the residents of the City of Cambridge. Among other purposes, this information will inform the distribution of Community Benefits mitigation funds to nonprofits serving Cambridge residents.

Armed with the synthesized needs data, TDC and the Needs Assessment Advisory Committee developed and refined a three-factor framework for prioritizing among needs and informing future funding priorities. It is our hope that this framework will provide the City Council and the future Community Benefits Advisory Committee with baseline information to support decision making in the Community Benefits funding process.

For each factor in the following prioritization framework, we identify a key question that relates to the information that has been synthesized as part of this needs assessment, and provide a range of three options for the response to the key questions.

Needs Prioritization Framework

Breadth – How many are impacted?

1. Majority of population impacted
2. At risk subpopulations and/or neighborhoods impacted
3. Fewer subpopulations and/or neighborhoods impacted

Impact on Subpopulations -- Are there subpopulations for whom this is a significant challenge?

4. Subpopulations are impacted in a significant way by this need
5. Subpopulations are impacted to a more moderate degree
6. Few or no subpopulations are impacted and/or the impact is minor

Urgency -- Is this issue becoming more pressing?

7. Worsening trends
8. Steady state or mixed trends
9. Improving trends

Results of Applying the Needs Prioritization Framework

TDC worked with the Advisory Committee to apply the needs prioritization framework, resulting in the following ranking of need from most significant to relatively less significant:

Top Tier Needs

- Affordable Housing and Homelessness
- Financial Security
- Mental Health: Behavioral Health and Substance Abuse

Middle Tier Needs

- Food
- Civic Engagement and Social Capital
- Education
- Employment

Lower Tier Needs

- Safety
- Transportation
- Arts, Culture, and Recreation
- Health
- Built and Natural Environment

The rationale behind these rankings is drawn from the needs assessment findings and is summarized below. It is important to note that all of these issues represent important needs facing at least some residents in Cambridge; the rankings are relative.

Top Tier Needs

Affordable housing: Many observers suggest that housing affordability is the most pressing issue that Cambridge currently faces, impacting a significant number of low, moderate and middle income residents who are strained to afford market rate housing. High demand coupled with limited supply has created significant barriers for many low and moderate income households to access affordable housing. Additionally, middle-income households in Cambridge are unable to pay for market rate housing without compromising their ability to cover other basic needs, and there are disincentives in place for low-income households to earn above the eligibility line and move up to the middle-income group.

While housing affordability is a challenge for many, there are vulnerable subpopulations that face particular challenges with this issue, including Black or African Americans, Hispanics or Latinos, and seniors.

Residents in the focus groups and Forum participants perceived a continuous and steep increase in rents that they believe is rising relatively more than income.

Homelessness: The homeless are another vulnerable subpopulation that has been challenged by issues of housing affordability and accessibility. Further, many in the adult homeless population have a substance use disorder and/or suffer from a serious mental illness.

Financial security: A sizeable portion of the population is living in poverty. The family poverty rate in Cambridge has increased slightly in the past few years, and many moderate- and middle-income people feel squeezed by the city's high cost of living. Poverty disproportionately affects specific subpopulations, including children, particularly those living in a household headed by a woman alone. Black/African American and Hispanic/Latino individuals experience poverty at nearly double the rate of the overall population. The number of middle income people in the city has grown smaller over time, and anecdotal evidence from TDC's qualitative research suggests that some moderate-income people are leaving the city.

Mental/behavioral health and substance abuse: The Cambridge Public Health Department identified these issues as the number one health priority in a recent community health assessment; this finding was echoed by residents and providers who participated in the focus groups and Forum. There is a significant need for more affordable and accessible mental health services in the city, with a particular need for preventative or early intervention services for children, adults and families. Additionally, there is increasing concern about growing substance abuse in Cambridge, specifically with opioids.

Middle Tier Needs

Food insecurity: Food insecurity is a challenge for some low-income residents. Certain subpopulations are impacted in a significant way by food insecurity, including low-income families headed by single adults, as well as families headed by a Black or Hispanic adult. With the rising rate of poverty, the recent expiration of SNAP waivers, and the increased cost of living in the city, it appears that the trend of food insecurity will remain an urgent challenge for certain vulnerable subpopulations.

Civic engagement and social capital: Overall, Cambridge residents believe their city is a place that is supportive of civic engagement and building social capital. However, residents report that certain changes threaten to subvert those very positive qualities for all residents. The themes of

displacement and gentrification were prominent in the Forum discussions and focus groups. Participants felt that longstanding community bonds were fracturing under the weight of population churn driven by the increasing cost of living. In addition, there are some populations that face specific barriers to civic engagement and building social capital, including immigrants, seniors, people of color, and low-income residents.

Education: While Cambridge residents overall express significant concern about education, Cambridge public school students score higher in basic performance metrics than the state as a whole. However, there are significant disparities between students based on race, income, and specific need-based groups such as English Language Learners (ELL) and students with disabilities. Further, differential access to educational opportunities outside of the school system, including early childhood programs, and out of school time programming, exacerbates the achievement gap. Over time, however, the city's overall dropout and graduation rates are showing improvement.

Employment: The city's rate of unemployment is lower than those of the county and the state. However, employment is not a guarantee of adequate income – Cambridge has a higher percent of underemployed workers than the state and county. Additionally, some Cambridge residents may face barriers to career readiness as their skills may not match those needed by Cambridge's employers. Race, disability, and educational attainment appear to be factors that are correlated with unemployment; immigrants and older workers also face barriers in the workplace.

Lower Tier Needs

Safety: Overall crime in Cambridge is down, and Cambridge experiences less crime than average when compared to cities with similar sized populations in the state. However, some residents who participated in the focus groups were highly concerned about safety and violence. Subpopulations that are more vulnerable to crime include, women, youth, people of color, immigrants, and the homeless.

Physical health: Overall, Cambridge is a relatively healthy city compared to the state. However, low- and middle-income households as well as particular racial groups are both most at risk of experiencing adverse health outcomes and most challenged to address them.

Transportation: Cambridge's transportation infrastructure generally works well. However, there are challenges for certain subpopulations, including seniors, the disabled, and youth. Cambridge has seen an increase in the percentage of people using bicycles and public transit as a means of traveling and commuting; these trends seem likely to continue. Many residents are concerned about safe interactions between bicycles and cars, particularly as the number of bicycles on the road continues to increase.

Built and Natural Environment: Cambridge’s built and natural environment are valued assets in the community and do not currently represent significant needs for residents. Over time, climate change will become a more pressing concern and will have a disproportionate impact on vulnerable subpopulations, including low-income residents, seniors, the disabled, and those who don’t speak English.

Arts, Culture, and Recreation: Cambridge has a wealth of arts organizations and offers residents a wide range of recreation opportunities. Arts, culture, and recreational opportunities can be particularly beneficial for certain subpopulations, including youth, seniors, and diverse populations. More could be done to develop offerings that are accessible and tailored to the particular needs and interests of these subpopulations. Just as low- and moderate-income people are finding it hard to find affordable homes in Cambridge, artists and organizations that provide arts and recreational programming for residents are getting priced out too.

Additional Factors in Prioritizing Among Needs

Establishing funding priorities and making grants from the Community Benefits Fund will be a complex and nuanced process that should account for these need rankings as well as some overarching guiding principles for funding, as described in further detail below.

Additionally, TDC and the Advisory Committee believe that it will be important for the Community Benefits Advisory Committee to look at data on service availability, knowledge and utilization to further inform funding recommendations. This knowledge about the service context can inform thinking about two additional factors, feasibility and synergy, as described below. TDC offers these suggestions while being mindful that the responsibility for developing specific funding priorities and recommendations will rest with the Community Benefits Advisory Committee; we propose these factors as a jumping off point for further refinement by this successor committee.

Feasibility -- Is this something that Cambridge nonprofits could address?

1. Could be addressed relatively easily by Cambridge nonprofits
2. Could be addressed by Cambridge nonprofits in partnership with the City and other players
3. Complex systemic issue that requires regional and national solutions

Synergy -- Does directing resources to this need potentially help to address other needs as well?

1. Successfully addressing this need would likely have short-term positive impact in addressing other high priority needs
2. Successfully addressing this need would likely have mid- or long-term impact in addressing other high priority needs

3. Successfully addressing this need would have some impact in addressing other priority needs

Pursuing Solutions

With the needs assessment process complete, TDC and the Advisory Committee are hopeful that these compelling findings can play a role in contributing to solutions. We are mindful that the Community Benefits dollars offer a unique opportunity to direct resources to address pressing needs in a collaborative way that leverages different organizations and sectors in Cambridge.

Below, we offer some updates and preliminary thoughts.

Community Benefits Process Update

During the time that this needs assessment has been conducted, the City of Cambridge has continued to work closely with the Cambridge Nonprofit Coalition to develop an ordinance and governance framework for Community Benefits Funds. The Community Benefits Ordinance was ordained in December of 2015, including the establishment of a fund for distributing funds earmarked for Community Benefits (see Appendix G). The ordinance supports the creation of a Community Benefits Advisory Committee appointed by the City Manager to oversee the development of a funding plan based on the broad goals set by the City Council. The Committee will be comprised of representatives of nonprofit organizations that provide services to Cambridge residents, City staff, Cambridge residents, a representative of the Cambridge Community Foundation, a representative of the city's business or property development community, and a representative from one of the city's universities.

Guiding Principles

The Community Benefits Ordinance cited above charges the Community Benefits Advisory Committee with developing funding recommendations based on the following set of guiding principles.

Guiding Principles for Community Benefits Funding

Principles from the Ordinance that established the Community Benefits Advisory Committee

- Fund programs or services that directly benefit Cambridge residents.
- Emphasize funding priorities established by the City Council informed by the outcomes of the needs assessment.
- Consider neighborhood(s) impacted by development projects.
- Consider other public resources allocated to a neighborhood in order to better understand unmet needs.
- Prioritize funding for nonprofit applicants that promote collaboration, partnership and collective impact.
- Establish a transparent, inclusive, and collaborative process.
- Provide support and technical assistance to nonprofits in the application process to ensure equal opportunity and access.
- Provide opportunities for renewable grants to returning nonprofit providers that have an excellent performance evaluation record and programmatic success.

The Needs Assessment Advisory Committee endorses these guiding principles. Just as needs are inter-connected, the Advisory Committee believes that addressing these needs will require comprehensive and holistic solutions that recognize the inter-relationship among need. The Committee recommends the following additional guiding principles for funding. These principles build from and are consistent with those articulated above.

Guiding Principles for Community Benefits Funding

Additional guiding principles suggested by the Needs Assessment Advisory Committee

- Recognize the inter-connectedness among community needs.
- Prioritize support for vulnerable and underserved populations.
- Emphasize holistic and creative approaches to community needs that promote prevention and coordination across systems and organizations.
- Remain open to bold and innovative approaches to challenging issues.
- Promote awareness of and connection to existing programs and services.
- Prioritize approaches that leverage other private and public resources.
- Encourage an asset-based approach that recognizes and builds on the resilience of Cambridge residents and communities. *
- Recognize that addressing community challenges takes time and provide the latitude for longer term interventions.
- Encourage and incorporate program evaluation to identify which strategies work best.

**An asset based approach emphasizes the assets already available in a community as opposed to focusing on community deficits. This approach encourages residents, community organizations, and institutions to work together to build on existing strengths.*

The Needs Assessment Advisory Committee urges the adoption of the full set of guiding principles detailed below; those which are established by ordinance are marked with an asterisks.

Guiding Principles for Community Benefits Funding

Frame Needs Thoughtfully

1. *Fund programs or services that directly benefit Cambridge residents.
2. *Emphasize funding priorities established by the City Council informed by the outcomes of the needs assessment.
3. Prioritize support for vulnerable and underserved populations.
4. *Consider neighborhood(s) impacted by development projects.

Build on Existing Assets and Programs

5. *Consider other public resources allocated to a neighborhood in order to better understand unmet needs.
6. Promote awareness of and connection to existing programs and services.
7. Prioritize approaches that leverage other private and public resources.
8. Encourage an asset-based approach that recognizes and builds on the resilience of Cambridge residents and communities.

Promote Holistic Approaches, Innovation and Collaboration

9. Recognize the inter-connectedness among community needs.
10. Emphasize holistic and creative ideas that promote prevention and coordination across systems and organizations.
11. Remain open to bold and innovative approaches to challenging issues.
12. Recognize that addressing community challenges takes time and provide the latitude for longer term interventions.
13. *Prioritize funding for nonprofit applicants that promote collaboration, partnership and collective impact.
14. Encourage and incorporate program evaluation to identify which strategies work best.

Simplify the Application Process

15. *Establish a transparent, inclusive, and collaborative process
16. *Provide support and technical assistance to nonprofits in the application process to ensure equal opportunity and access.
17. *Provide opportunities for renewable grants to returning nonprofit providers that have an excellent performance evaluation record and programmatic success.

This report sheds light on both the challenges and the opportunities facing the City of Cambridge and its residents. Cambridge has many unique and valuable assets, including world class higher educational institutions, leading biotech companies, a highly valued diverse population, vibrant parks and green spaces, and a strong sense of community. Cambridge also benefits from a large number of not for profit agencies serving the community and a significant array of human services provided by those agencies and the City. At the same time, as this report highlights, the city is characterized by an increasing economic divide, and many critical challenges facing significant portions of the population. TDC hopes that this needs assessment will be a living document that guides program strategies, investments and policy efforts to address the city's challenges and leverage the city's many assets.

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