RESIDENT EXPERIENCES OF INCLUSION AND BIAS IN INCLUSIONARY HOUSING IN CAMBRIDGE

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CONTENTS

vi ACKNOWLEDGEMENTS

01 EXECUTIVE SUMMARY

02 Community Belonging, Connectedness, and Communication

02 Experiences and Perceptions of Bias Among Residents Living in Affordable IHP Units

03 Experiences and Perceptions of Bias Among Comparison Groups

04 Implications and Recommendations

05 Strengthening Relationships

05 Expand Communication

06 Prioritize Racial Equity and Inclusion

07 INTRODUCTION AND STUDY PURPOSE

08 METHODOLOGY

08 The Survey Instrument

08 Study Samples

09 Participant Recruitment

10 Telephone Interviews

10 ORGANIZATION AND FRAMING OF THE STUDY FINDINGS

10 Organization

10 Framing

11 INCLUSIONARY HOUSING PROGRAM AFFORDABLE RENTERS (IHRS) AND OWNERS (IHOS)

11 1. Demographic and Household Characteristics

- 11 Age
- 12 Gender
- 12 Race
- 12 Hispanic Identity
- 13 Primary Language
- 13 Education Level

13 Income and Employment
13 Household Size
14 Physical and Emotional Health
15 2. Housing History and Length of Residence

16 THE NEIGHBORHOOD, SENSE OF COMMUNITY, SOCIAL INCLUSION AND EXCLUSION
16 Satisfaction with Neighborhoods
16 Sense of Community
19 Experiences in Inclusionary Housing Buildings or Complexes
21 Relationships with Neighbors

23 EXPERIENCES AND PERCEPTIONS OF BIAS
24 Variation in Experiences with Bias by Respondent Demographics, Building Size, and Sense of Community IHP: Renters and Owners
25 IHP Respondents' Identification of the Sources and Reasons for the Bias Experienced
28 Variation in Perceived Reasons for Bias Episodes within IHR and IHO Groups
30 IHP Resident Narratives of Bias Incidents in their Buildings and Housing Complexes

32 CAMBRIDGE INCLUSIONARY HOUSING PROGRAM

37 COMPARISON OF RESIDENTS IN AFFORDABLE IHP UNITS TO THOSE IN MARKET-RATE UNITS AND THOSE IN ALL-AFFORDABLE DEVELOPMENTS
37 Market-Rate Renters (MRR) and Owners (MRO)
37 Comparison of Inclusionary Housing Renters (IHR) and Market-Rate Renters (MRR)
37 Comparison of IHP Owners (IHO) and Market-rate Owners (MRO)
38 All-Affordable Renters (AAR)
38 Comparison of IHP Renters (IHR) and All-Affordable Renters (AAR)

39 NEIGHBORHOODS SATISFACTION, SENSE OF COMMUNITY, AND NEIGHBORING: COMPARISON OF HOUSING GROUPS
39 Neighborhood Satisfaction
39 Sense of Community and Belonging
39 Neighboring
39 Experiences in Housing
41 Knowledge and Feelings about Living in an Inclusionary Housing Building or Complex

42 EXPERIENCES WITH INCLUSION AND BIAS: COMPARISON OF HOUSING GROUPS

46 SUMMARY AND RECOMMENDATIONS
46 Summary of Findings
47 Neighborhood Satisfaction, Sense of Community, and Neighboring
47 Bias Experiences: Residents Living in Affordable IHP Units
48 Bias Experiences: Comparison across All Housing Groups
49 Recommendations for the City of Cambridge
49 Strengthen Relationships
50 Expand Communication
51 Prioritize Racial Equity and Inclusion

51 APPENDICES
52 Appendix A: Outreach Materials
54 Appendix B: Comparison of Affordable IHP Renters and Market-Rate Renters
55 Appendix C: Comparison of Inclusionary Housing Renters and Market-Rate Renters
62 Appendix D: Comparison of Affordable IHP Renters and All-Affordable Renters
66 Appendix E: Renters and Owners of Affordable Inclusionary Housing: Experiences With Bias

67 REFERENCES

LISTING OF FIGURES

11 **FIGURE 1:** Age Distribution

12 **FIGURE 2:** Gender

12 **FIGURE 3:** Race

13 **FIGURE 4:** Hispanic Ethnicity

13 **FIGURE 5:** Primary Language

13 **FIGURE 6:** Education Level for IHP Renters and Owners, and Cambridge Adult Population

14 **FIGURE 7:** IHP Annual Household Income

14 **FIGURE 8:** Employment

15 **FIGURE 9:** Self-Reported Health Status

15 **FIGURE 10:** Likelihood of Living in Cambridge in 5 Years: All IHP Renters and Owners living in affordable units (N=300)

17 **FIGURE 11:** Definitions of their Neighborhood

17 **FIGURE 12:** Satisfaction with Current Neighborhood

18 **FIGURE 13:** Sense of Community Index: Percent of IHP Respondents who Indicated the Statements were "True"

21 **FIGURE 14:** Support IHP Renters and Owners ***Provided*** to Neighbor(s) in the Past Year

22 **FIGURE 15:** Support IHP Renters and Owners ***Received*** from Neighbor(s) in the Past Year

35 **FIGURE 16:** Respondents would Find it Helpful for the Inclusionary Housing Program to have Greater Communication with Them

35 Figure 17: Respondents would Find it Helpful for the Inclusionary Housing Program to Connect Them with Available Community Services and Resources

40 **FIGURE 18:** Comparison of Affordable IHP Renters and Market-Rate Renters: Experiences in Buildings

40 **FIGURE 19:** Comparison of Affordable IHP Owners and Market-Rate Owners: Experiences in Buildings

40 **FIGURE 20:** Comparison of Affordable IHP Renters and All-Affordable Renters: Experiences in Buildings

43 **FIGURE 21:** Comparison of Affordable IHP Renters and Market-Rate Renters: Bias Experienced "A Few Times a Year" or More

44 **FIGURE 22:** Comparison of Affordable IHP Renters and Renters in All-Affordable Developments: Bias Experienced "A Few Times a Year" or More

44 **FIGURE 23:** Comparison of Affordable IHP Owners and Market-Rate Owners: Bias Experienced "A Few Times a Year" or More

LISTING OF TABLES

09 **TABLE 1A:** Terms used in the Report to Identify Residents Living in Different Types of Units and Buildings

09 **TABLE 1B:** Type of Housing , Renter/Owner Status, and Number of Buildings or Complexes

12 **TABLE 2:** Racial Identity

14 **TABLE 3:** Household Size: IH Renters and Owners

15 **TABLE 4:** Housing Situation Prior to Current Unit

15 **TABLE 5:** Length of Residence

17 **TABLE 6:** Sense of Community Index Score

20 **TABLE 7:** Renter and Owner Experiences in their Building or Complex

24 **TABLE 8:** Renter and Owner Experiences with Bias

25 **TABLE 9:** Bias Experiences by Black Race: IHP Renters and Owners

25 **TABLE 10:** Bias Experiences by Gender: IHP Renters and Owners

25 **TABLE 11:** Bias Experiences for Households with Children in the Home

25 **TABLE 12:** Bias Experiences for Households with Children in the Home

26 **TABLE 13:** Identification of the Bias Source

27 **TABLE 14:** Type of Resident Identified as Source of Bias

27 **TABLE 15:** IHP Respondents' Perceptions about the Main Reason(s) for Bias

29 **TABLE 16:** IHP Renters: Sources of Bias by Respondent Race

29 **TABLE 17:** IHP Owners: Sources of Bias by Respondent Race

33 **TABLE 18:** Experiences with the Inclusionary Housing Program ***Prior to Moving in***

33 **TABLE 19:** Experiences with the Inclusionary Housing Program ***in the Past 12 Months***

34 **TABLE 20:** ***Future*** Experiences with the Inclusionary Housing Program

39 **TABLE 21:** Comparison of Housing Groups on Neighborhood Satisfaction

39 **TABLE 22:** Comparison of Housing Groups on Sense of Community

41 **TABLE 23:** Market-Rate Residents: Knowledge and Feelings about Living in an Inclusionary Housing Building

43 **TABLE 24:** Differences in Frequency-Exposure to Bias (EDS) by Housing Group

45 **TABLE 25:** Correlations between Demographic Characteristics and Frequency of Bias Experiences (EDS score)

45 **TABLE 26:** Experiences with Bias by Race: IHP Renters, IHP Owners, and Market-rate Renters and Owners

54 **TABLE 27:** Affordable IHP Renters and Market-Rate Renters: Comparison of Demographics

56 **TABLE 28:** Comparison of Affordable IHP Renters and Market-Rate Renters: Housing History

57 **TABLE 29:** Comparison of Affordable IHP Renters and Market-Rate Renters: Health

58 **TABLE 30:** Comparison of Affordable IHP Owners and Market-Rate Owners: Demographics

60 **TABLE 31:** Comparison of Affordable IHP Owners and Market-Rate Owners: Housing History

61 **TABLE 32:** Comparison of Affordable IHP Owners and Market-Rate Owners: Health

62 **TABLE 33:** Comparison of Affordable IHP Renters and All-Affordable Renters: Demographics

64 **TABLE 34:** Comparison of Affordable IHP Renters and All-Affordable Renters: Housing History

65 **TABLE 35:** Comparison of Affordable IHP Renters and All-Affordable Renters: Health

66 **TABLE 36:** Affordable IHP Renter and Owner Experiences with Bias

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Cambridge, Massachusetts city skyline

EXECUTIVE SUMMARY

Inclusionary housing programs (IHPs) aim to establish high-quality, affordable housing and communities that are economically and racially integrated by requiring developers of private, market-rate housing to include a certain percentage of units affordable to low- and moderate-income households. Although the strategy has existed since the 1970s, it gathered momentum during the early 2000s, fueled by a booming housing market with escalating prices, a shrinking supply of affordable rental units and houses, and growing awareness of the damages caused by racial and economic segregation. By 2022, 31 states and the District of Columbia had more than 1,000 inclusionary housing policies and programs—including the City of Cambridge, which has one of the oldest and most robust Inclusionary Housing Programs in the country.

The City's investment in this study signals its commitment to the Inclusionary Housing Program and improving quality of life and opportunities for residents in its Inclusionary Housing Program.

In 2020, the City of Cambridge's Community Development Department (CDD), which administers IHP housing, engaged the National Initiative on Mixed-Income Communities (NIMC) to study residents' experiences in inclusionary housing. The goal of the study was to learn the extent to which residents of the affordable units experience a sense of social inclusion (i.e., belonging), social exclusion (i.e., being an outsider), bias, and/or differences in how they are treated compared with others in their buildings and housing complexes (i.e. market-rate households) and others in different types of housing (i.e., all-affordable developments). Table 1A provides an overview of the households in the study by type of building (inclusionary or all-affordable), type of unit (affordable IHP, market-rate, all-affordable), and housing tenure (renter or owner). For those who experienced bias and exclusion, the study examined the type and source of the bias. The study also solicited suggestions about ways to improve the social climate and everyday experiences of residents in IHP developments.

This study explored 430 Cambridge residents' perceptions and experiences in their buildings and housing complexes, including their sense of community belonging, interactions with neighbors, their experiences with bias, and for IHP

Table 1A: Terms used in the Report to Identify Residents Living in Different Types of Units and Buildings

	RENTERS			HOMEOWNERS	
Type of Building	Inclusionary Building (inclusionary and market-rate units)		All-Affordable Building	Inclusionary Building (inclusionary and market-rate units)	
Type of Unit	Inclusionary Renter (IHR)	Market-Rate Renter (MRR)	All-Affordable Renter (AAR)	Inclusionary Owner (IHO)	Market-Rate Owner (MRO)

participants, their experiences with the IHP program. Information was also collected about study participants' recent housing history, physical and mental health, ties to Cambridge, and demographic characteristics. In this Executive Summary, we summarize the key study findings and consider the implications, including recommendations and next steps for the City of Cambridge.

COMMUNITY BELONGING, CONNECTEDNESS, AND COMMUNICATION

Cambridge residents in IHP units generally like living in their neighborhoods and complexes. Half of IHP renters (51%) and two-thirds of owners (68%) reported being "very satisfied" with their neighborhood, and only a small proportion (13% of renters and 7% of owners) expressed dissatisfaction. There was high satisfaction with neighborhoods among market-rate renters (93%), renters in all-affordable developments (88%), and market-rate owners (100%). Nearly all renters (86%) and owners (93%) of affordable IHP units said they were pleased to be living in a building with dedicated units for lower- and moderate-income renters and homebuyers. In contrast, 67% of market-rate renters and 73% of market-rate owners said they were pleased to be living in an inclusionary building.

Renters of affordable IHP units, on average, had a significantly lower sense of community than owners of affordable IHP units and those in all-affordable developments. Among IHP renters, male respondents expressed a greater sense of belonging and inclusion than did female respondents.

Renters and owners of affordable IHP units both feel a sense of belonging, but owners have stronger connections to the community than renters do. They are much more likely to recognize the people who live in their building or complex and to know their neighbors. More owners than renters indicated their neighbors share their values, they care what their neighbors think of their actions, and they have influence over what their building or complex is like.

Owners of affordable IHP units appear to have a stronger support network with neighbors than renters do. They are more likely to give or receive support from neighbors (e.g., watch a neighbor's unit or home while they are away, discuss a problem in the building or complex, loan some food or a tool).

IHP participants had generally positive experiences with the IHP program and staff. One-third of renters in affordable IHP units found the process of applying to Cambridge IHP somewhat or very confusing and stressful. A majority of all residents of affordable IHP units would like more communication with the City of Cambridge IHP office (86%) and would like the program to connect them to other IHP residents (61%) and to services and resources in the community (88%).

EXPERIENCES AND PERCEPTIONS OF BIAS AMONG RESIDENTS LIVING IN AFFORDABLE IHP UNITS

About half of the residents in affordable IHP units (49%) reported not experiencing any of 8 common types of bias or discrimination in the past year. Yet, **40% of all renters and 41% of all owners of affordable IHP units reported encountering bias or discrimination at least several times in the past year (about 10% in each group experienced bias "less than once a year").**

The four most frequently identified forms of bias were being treated with less courtesy than others in the building (29% of all renters, 22% of all owners) or less respect than others (27% renters, 22% owners) as well as be viewed by others as not smart (16% renters, 21% owners) or not being viewed as good as others in their building (29% renters, 29% owners).

For residents of affordable IHP units, the likelihood of experiencing bias differed by race, gender, income level, and whether the household includes children:

- **Race was seen as the primary cause of bias.** Among both renters and owners in affordable IHP units, Black respondents were much more likely to experience bias than Asian and White respondents. In fact, owners of affordable IHP units who are Black experienced significantly greater frequency-exposure to bias (based on the Everyday Discrimination Scale (EDS) (Williams, 2021) (EDS 14.20), on average, compared with Asians (EDS 9.76) and Whites (EDS 8.48).[1] Further, all Black owners (100%) attributed the bias to their race, compared to 50% of Asian and 60% of White owners.
- **Being an IHP participant and/or having a low income level were seen as triggers for bias**. About two-fifths of renters and one-fifth of owners in affordable IHP units attributed bias incidents to their type of housing (affordable IHP unit). One-third of renters and one-quarter of owners in affordable units attributed bias to their income level.
- **Having a household with children increased the perception of experiencing bias**. Across all races, renters of affordable IHP units who had children under age 18 living at home were significantly more likely to experience any bias compared to those without children (51% vs. 36%)—and had significantly greater frequency-exposure to bias (EDS score 13.44) compared to childless households (11.68). Among households with children, Black renters were more likely than Asians and Whites to attribute the bias they experienced to the fact that they have children at home.
- **Being female increased the likelihood of renters in affordable units experiencing bias**. More than half of female IHP renters (55%) compared to 36% of male renters identified race as the source of bias they experienced.
- **Perceptions of bias on the basis of disability or language differed by race**. White renters of affordable IHP units were more likely to attribute bias to their having a disability (13%), while Asian owners of affordable IHP units were more likely to attribute bias to the fact that English is not their primary language (8%).

Of the bias incidents that were reported, a large proportion identified property management or residents of market-rate units as the source of bias. Almost 60% of incidents reported by renters and 22% reported by owners in affordable IHP units identified property management as the source of bias.[2] Incidents of bias against residents of affordable IHP units that involved other residents in their building/complex most frequently identified residents living in market-rate units as the source of bias (72% of incidents for renters and 53% for owners).

Examples of perceived bias covered a large variety of incidents, including: (a) repair work on a resident's unit being delayed or not completed, or a resident being told to make the report themselves or to cover the costs of relocating while repairs were made; (b) a housing problem being remediated for a White resident but not for a resident of color; (c) White residents being assigned to "better" housing units than residents of color; (d) residents feeling excluded and unwelcome due to insulting comments and interactions with other residents; (e) residents who are White or occupy market-rate units filing repeated complaints against lower-income residents and residents of color that appear unwarranted; (f) residents of color and those with lower incomes feeling ignored or being asked to leave public spaces; and (g) management publicly revealing information that identified which residents live in affordable units.

Race was seen as the primary cause of bias

Residents often indicated they were treated respectfully by IHP staff from Cambridge Community Development Department before moving in. Eighty-eight percent of renters and all owners in affordable IHP units agreed strongly or somewhat that they were respected before moving in.

EXPERIENCES AND PERCEPTIONS OF BIAS AMONG COMPARISON GROUPS

The study team compared the experiences with bias of residents in affordable IHP units to the experiences of residents in market-rate units and residents in developments where all units are affordable ("all-affordable"). These comparisons are for informational purposes only and should be interpreted cautiously, because the number of interviewees in the comparison categories was small and may not fully represent these two very large comparison populations found in Cambridge.

1. See page 23 for a description of the Everyday Discrimination Scale (EDS)
2. Property managers of buildings with IHP ownership units may have different authority than those of rental buildings. These differences were not a focus of this study.

Residents in affordable IHP units and residents in all-affordable developments in Cambridge experienced more bias than residents of market-rate units. Renters and owners of affordable IHP units alike experienced incidents of perceived bias more frequently and encountered more types of bias than those in market-rate units. Within both the affordable IHP and market-rate housing groups, renters experienced significantly more bias than owners. Residents living in market-rate units—both renters and owners—had the lowest reporting of bias, overall.

More than one-quarter (28%) of renters in affordable IHP units reported they were "treated with less courtesy than others in the building" a few times or more in the past year, which is a significantly greater percentage than renters in market-rate units (12%). Similarly, a significant difference was found for being "treated with less respect than others in the building" (27% of renters in affordable IHP units, compared to just 5% of market-rate renters experienced this a few times or more in the past year). Renters of affordable IHP units were also significantly more likely to have experiences where "people act as if they were better than you" (29%, compared to 10% of market-rate renters); and where "people acted as if you were not smart" (16%, compared to 10% of market-rate renters). Differences were even larger between owners in affordable IHP units and market-rate units than they were among affordable IHP renters and market-rate renters.

> Race, Hispanic identity, gender, and health status were predictors of bias for some categories of residents.

IHP participants experienced more frequent bias and more types of bias than residents in all-affordable developments. Renters in affordable IHP units were significantly more likely to report they were "treated with less courtesy than others in the building" (28%), compared to renters in all-affordable developments (12%); and "treated with less respect than others in the building" (27% of renters in affordable IHP units, compared to 12% of renters in all-affordable developments). Renters of affordable IHP units were also significantly more likely to have experiences where "people act as if they were better than you" (29%, compared to 14% of all-affordable renters).

It is important to note that market-rate residents differed significantly in key demographics: they were more likely to be White and Asian, less likely to be Black, and they had significantly higher incomes than respondents living in affordable IHP units and all-affordable developments. Residents in the affordable IHP units were more similar to those in the all-affordable developments in terms of race and income, for example, than they were to market-rate respondents.

Race, Hispanic or Latino identity, gender, having children, low-income, and health status were significant predictors of bias for some categories of residents.

- Black residents were more likely than Asian or Whites to experience bias if they were owners of affordable IHP units or renters of market-rate units.
- Hispanic renters experienced more bias than non-Hispanic renters in all-affordable developments.
- Female residents were more likely than males to experience bias if they were renters or owners of affordable IHP units or renters of market-rate units.
- Respondents in fair or poor health were more likely to experience bias if they were renters or owners of affordable IHP units or owners of market-rate units.

The patterns of bias found in the study suggests that systemic bias rooted in racism, classism, gender, household structure, and disability/health are evident in IHP buildings and complexes. The greater bias reported by Black and lower-income households reflects broader societal trends and divisions. The findings and implications of this study informed our recommendations to the City of Cambridge Community Development Department. These recommendations for improving the Cambridge Inclusionary Housing Program fall into three broad themes: strengthening relationships, expanding communication, and prioritizing racial equity and inclusion.

IMPLICATIONS AND RECOMMENDATIONS

The City's investment in this study signals its commitment to the Inclusionary Housing Program and to improving quality of life and opportunities for residents of IHP housing. The study found that residents living in different types of housing often had different experiences, many of which can be characterized as exclusionary rather than inclusionary. While residents in affordable IHP units, overall, generally like living in their neighborhoods and complexes and feel a sense of belonging, some residents do not feel attached to or supported by the IHP. And, while many residents in affordable IHP units did not feel discriminated against, a disproportionate portion of those who did experience bias

belong to vulnerable populations, including those who are low-income, Black, Hispanic or Latino, female, have children, speak a primary language other than English, and have a disability or health problem. Moreover, although the majority of residents in affordable IHP units said they have been treated respectfully by CDD staff and property management, when residents did feel discriminated against, they most frequently attributed the problem to biased behavior from property management and/or higher-income residents living in market-rate units in their buildings.

We note that this study focused on interviewees' perceptions and reports of bias; we did not attempt to observe or corroborate incidents reported by residents. We believe that if someone perceived an incident as biased or discriminatory, it had enough of a negative effect to warrant some response.

The following recommendations are for City of Cambridge Community Development Department (CDD) to consider, some of which are within CDD's direct sphere of influence and others which are to consider with other partners, community stakeholders, residents, City agencies, and policymakers. We make the following recommendations to improve the Inclusionary Housing Program.

STRENGTHEN RELATIONSHIPS

One strategy to improve quality of life for residents in the IHP is to strengthen relationships: (1) between CDD and residents, property owners, management companies, and local service providers; (2) between residents in affordable and market-rate units; and (3) between residents in affordable IHP units across IHP buildings and housing complexes. A substantial proportion of residents in the affordable IHP units want a stronger connection to the CDD, the neighbors in their buildings, and other IHP participants who live in different IHP buildings and complexes. There is powerful evidence from recent studies highlighting the importance of economically diverse ("cross-class") connections to upward mobility (Chetty, et all, 2020). Thus, research findings suggest mixed-income communities like those created by inclusionary housing programs could provide the types of environments where these social connections may be generated (Joseph, 2022). CDD and its partners should leverage this mixed-income housing platform to strive to create living environments in inclusionary housing that are truly inclusive and are creating the conditions that support economic mobility for IHP participants in Cambridge.

Specifically, we recommend that CDD:

1. Engage and strengthen relationships with residents in the Inclusionary Housing Program.
2. Develop new and bolster existing relationships with property owners, property management companies, and onsite staff of IHP developments.
3. Encourage property managers to provide opportunities for residents of affordable IHP units and market-rate units to engage in a range of activities to connect with one another. For example, other mixed-income developments have created resident ambassador committees across incomes and made flexible small grants or other funds available to residents to increase engagement, community building, and inclusion.[3] Regular interaction and connection among residents in other mixed-income communities has led to a collective sense of belonging and improved perceptions of other residents.
4. Provide participants in the Inclusionary Housing Program with opportunities to engage and connect with other participants of the program from different IHP buildings and complexes across the City of Cambridge.
5. Strengthen connections with local community-based organizations to identify services, resources, and events that may be of interest to residents in the IHP.

EXPAND COMMUNICATION

Strengthening relationships will require CDD to have more robust communication with residents of IHP buildings. We recommend that CDD:

1. Increase communication and engagement with IHP participants
   a. Develop mechanisms for residents to report problems and concerns, report bias incidents, provide feedback, and make suggestions regarding their housing and buildings.
   b. Create a schedule and methods for regular communication with residents.
   c. Provide residents with information and connections to community services, resources, and events.
   d. Conduct routine social climate surveys of IHP households. Other mixed-income communities, for example, use annual online surveys as a cost-effective way to stay informed of residents' experiences in the community.

3. For example, see Washington Housing Conservancy social impact strategy (**https://washingtonhousingconservancy.org/social-impact/**) and Neighborhood Connections small grants program (**https://neighborupcle.org/grants/**)

2. Create transparency and accessibility around IHP practices and policies
    a. Communicate with residents about program practices more frequently, and increase opportunities for residents to provide input on IHP practices.
    b. Clarify the practices around changes in a tenant's income over time as it relates to IHP participants' eligibility to remain in their units when income increases.
    c. Communicate with residents about the process that property managers use to upgrade units, and what to do when there are health and safety concerns in a unit or building (e.g. Inspectional Services Department).
3. Increase awareness among property owners, property management staff, and residents of affordable and market-rate units about the goals and collective benefits of the IHP. Being transparent about the income mix and the goals of the IHP program with potential renters and owners of market-rate units in IHP buildings may set the stage for more inclusive community expectations and attract those who are interested in living in an economically and racially diverse community.
4. Share and discuss the study findings with residents of IHP buildings, property owners, property management and other site staff, as well as community organizations and service providers, and residents of the larger Cambridge community.

PRIORITIZE RACIAL EQUITY AND INCLUSION

A key implication of the study is that building IHP units is not enough to create inclusive communities. In fact, just building the units and nothing else to achieve the goals of Inclusionary Housing Programs can exacerbate isolation, divisions, stigma, and differences among residents, leading to living environments where residents in affordable IHP units especially may feel unwelcome, excluded, and experience bias in the buildings they are meant to call home." Addressing bias in the Cambridge Inclusionary Housing Program buildings, and striving to create living environments that are inclusive and living up to the program's name, will require intentional strategies to increase racial equity and inclusion for all residents. We recommend that CDD:

1. Create a task force with representation from renters, owners, property managers, and City staff.
2. Provide information and resources for assessing and addressing bias in inclusionary housing or mixed-income settings.
3. Offer and encourage participation in trainings on inclusion and racial equity and inclusive property operating practices for IHP property owners, property managers and other staff, and residents of IHP buildings. Inclusive Property Management practices that have been effectively implemented in other mixed-income communities, for example, involve prioritizing intentionality around respect, support, and engagement of all residents, in addition to excellence in maintenance of high-quality buildings and grounds.[4]
4. Engage local, regional, and state entities and non-profit agencies (e.g., fair housing coalition, Massachusetts Commission Against Discrimination, Greater Boston Legal Services) to discuss the study findings on bias and develop action steps to address bias in IHP communities.
5. Provide guidance for residents and IHP property managers on appropriate avenues for intervention and accountability actions related to residents' concerns with bias and exclusion.
6. Encourage property managers to create intentionally welcoming and maximally accessible environments for people of color, women and non-binary people, individuals with disabilities or health problems, and those with children—for residents and visitors alike—in IHP buildings.

4. Trusted Space Partners and the National Initiative on Mixed-Income Communities have worked with these partners to develop an Inclusive Property Management approach: Washington Housing Conservancy social impact model (**https://washingtonhousingconservancy.org/social-impact/**), and Trek Development (**https://www.trekdevelopment.com/what-we-do/resident-community-engagement**)

INTRODUCTION AND STUDY PURPOSE

In the midst of rapid growth in the housing market, cities across the country are working to create more affordable housing units that include all members of the community through **inclusionary housing development**. There are over 1,000 inclusionary housing policies and programs in 31 states and the District of Columbia, with over a quarter in Massachusetts (Grounded Solutions Network, 2022). Inclusionary housing is a crucial mechanism to provide quality affordable housing and to promote economically and racially integrated buildings and communities (Jacobus, 2007; Schwartz at. al, 2012; Sturtevant, 2016; Thaden and Wang, 2017).

Inclusionary Housing Programs (IHP) typically require developers of private market housing to include a certain percentage of units (or square feet) in the development as affordable to lower-income households. Specific policies vary in their requirements, including the threshold for the number of units in a development that require compliance (e.g. the Cambridge IHP applies to developments that create at least 10 units or 10,000 square feet of residential floor area). IHPs are upheld as a promising model for increasing the supply of affordable housing, particularly in areas at risk of gentrification and the loss of affordable units, as well as places that lack affordable units due to discriminatory housing policies that led to deeply racially and economically segregated metropolitan areas throughout the country. However, there is still much to be learned about how to avoid bias, stigma, and marginalization in mixed-income communities created through inclusionary housing programs (Hirsch and Joseph, 2019; Khare and Joseph, 2019; Khare, Joseph and Chaskin, 2013; McCormick, Joseph and Chaskin, 2012). Researchers coined the term "incorporated exclusion" to describe mixed-income and inclusionary housing communities in which residents of lower-incomes have been physically incorporated into the housing but experience exclusion with different standards of treatment, different levels of voice and influence, and an overall limited sense of belonging (Chaskin and Joseph, 2015). Cities like Cambridge, with increasingly large gaps between the richest and the poorest, recognize this challenge and want to learn more about what is happening in inclusionary housing to improve housing experiences for everyone.

The City of Cambridge is renowned nationally for its longstanding commitment to high-quality affordable housing and its enduring commitment to being a diverse, inclusive city where individuals and families of all social and economic backgrounds can thrive. With approximately

1,000 affordable units in its Inclusionary Housing Program (IHP) at the time of the study,[5] Cambridge boasts one of the largest and longest-running IHPs in the country (see **https://www.cambridgema.gov/CDD** for additional information). In 2020, seeking to build on its efforts, the City of Cambridge selected the **National Initiative on Mixed-Income Communities** (NIMC) to conduct a study to explore the degree to which IHP participants experience welcoming and inclusive communities as well as identify areas in which residents face social divisions and exclusion. The study's central purpose was to explore the extent to which individuals living in affordable units in Cambridge IHP developments experience: (1) a sense of social inclusion and belonging versus feeling social exclusion in their buildings and housing complexes; and (2) bias or a sense of being treated differently than others in their daily lives in inclusionary housing. The study delved into not only the frequency that any individuals encountered bias, but also the type of bias behavior(s), and their view of the reasons for the bias (i.e., housing status, income, race or ethnicity, gender, sexual orientation) and the sources of the bias (i.e., another resident, a visitor, staff).

Additionally, the study solicited participants' suggestions about ways to improve the social climate and everyday experiences of residents in IHP developments.

METHODOLOGY

In designing the study, NIMC drew on our extensive experience in designing and conducting community-engaged studies focused on the issues of social inclusion and exclusion, bias and discrimination, and social dynamics in mixed-income communities. Preliminary steps included: (1) a review of available data on Cambridge's demographic and housing trends and (2) 20 key informant interviews with diverse community stakeholders to gain insights into their perspectives of Cambridge's current IHP. Throughout the study design process, NIMC worked collaboratively with the City's Community Development Department (CDD) Advisory Committee.

THE SURVEY INSTRUMENT

The survey guide consisted primarily of close-ended questions with a range of response options. Several standardized measures were used, such as the Sense of Community Index (SCI) (Chavis, et all, 2008), the Every-day Discrimination Scale (EDS) (Williams, et al, 1997), and the Neighboring (Support) Index. Four open-ended questions offered respondents the opportunity to share in their own words experiences with bias as well as suggestions for strengthening inclusion. The survey is available upon request.

The survey's main domains were:

- Housing history
- Knowledge and feelings about living in IHP buildings
- Sense of community and belonging
- Neighboring support
- Experiences with bias
- Demographic and household characteristics

STUDY SAMPLES

The study's primary population of interest was adults (age 18 and older) in Cambridge's approximately 1,040 occupied affordable IHP units (at the time of the survey), 872 (84%) of which were rental units and the remaining 168 (16%) were owner units. To be inclusive and to hear diverse perspectives, all households in affordable IHP units (renters and owners) were offered the opportunity to participate in the telephone survey.

Two additional smaller samples of Cambridge residents were pursued for general comparison purposes. The first was a targeted sample from the approximately 8,000 market-rate units in IHP buildings. The sample included 1,800 market-rate residents, including those living in rental (72%) and owner (28%) units in buildings with IHP units. The second was a targeted sample of residents living in Cambridge's approximately 8,000 units of all-affordable (or income restrictive) developments, 90% of which are rentals and 10% owner units. Table 1A shows the terms (and acronyms) used in the report to identify residents living in different types of units and buildings.

To be eligible to participate, the individual had to be 1) a current full-time resident of the household and 2) age of 18 years or older.

5. As of October 2022, there were over 1,200 completed IHP units.

Table 1A: Terms used in the Report to Identify Residents Living in Different Types of Units and Buildings

	RENTERS			HOMEOWNERS	
Type of Building	Inclusionary Building (inclusionary and market-rate units)		All-Affordable Building	Inclusionary Building (inclusionary and market-rate units)	
Type of Unit	Inclusionary Renter (IHR)	Market-Rate Renter (MRR)	All-Affordable Renter (AAR)	Inclusionary Owner (IHO)	Market-Rate Owner (MRO)

PARTICIPANT RECRUITMENT

The survey reached a diverse group of Cambridge residents across different housing tenure (renters and owners), different types of housing (affordable IHP, market-rate in buildings with IHP units, affordable in all-affordable developments), different buildings and complexes (owned by private developers and non-profit organizations), and different geographies (different neighborhoods of Cambridge). Survey participants included residents of different genders, ages, incomes, racial groups, ethnicities, education levels, different household structure (families with children, people who live alone), speakers of many languages, both long-term residents and newer residents to the housing complexes and buildings, and long-term and newer residents of Cambridge.

Affordable IHP unit renters (IHRs) and owners (IHOs). Two personally addressed letters with fliers were mailed to all affordable IHP households inviting persons to call in, participate in a brief telephone interview (see Appendix A for letter and flier). CDD and NIMC staff also handed out flyers in the buildings. A total of 300 interviews were completed; 258 were renters (living in 42 different IHP buildings) and 42 were owners (living in 19 different IHP buildings or complexes).

In addition to the outreach strategies employed by the NIMC research team, CDD mailed two letters to all households living in IHP units. CDD sent the first letter prior to the launch of the survey to inform households of the study and encourage participation in the survey. In addition, about three months into data collection, CDD mailed a follow-up letter to remind residents of the study, thank those who had participated to date, and encourage those who had yet to participate in the survey.

Market-rate unit renters (MRRs) and owners (MROs). A series of two "dear resident" letters with fliers were mailed to 1,200 market-rate units (Appendix A). CDD and NIMC also handed out flyers in the buildings. We were able to obtain phone numbers for a small subset (less than 10%) of these residents. We called these residents a minimum of five times. A total of 66 interviews were completed with market-rate households; 42 were renters (living in 13 different IHP buildings) and 24 were owners (living in 10 different IHP buildings or complexes).

All-affordable (income restricted) buildings, unit renters (AARs) and owners (AAOs). Two "dear resident" letters with fliers were mailed to 425 units (Appendix A). A minimum of five follow-up calls were made to any individual that

Table 1B: Type of Housing , Renter/Owner Status, and Number of Buildings or Complexes*

Type of Housing Unit	Housing Tenure	Number Surveyed	Number of different building or complexes
Affordable units in IHP buildings or complexes	Renter	258	42
	Owner	42	19
	Subgroup Total	300	61
Market-rate units in IHP buildings or complexes	Renter	42	13
	Owner	24	10
	Subgroup Total	**66**	**23**
Affordable units in all-affordable buildings or complexes	Renter	57	16
	Owner	7	4
	Subgroup Total	**64**	**20**
	Total	**430**	**104**

*Note: There were survey respondents from the affordable IHP units and market-rate units that lived in the same building. Between renters from the affordable IHP and market-rate units, there were 44 different buildings or complexes. Between owners from the affordable IHP and market-rate units, there were 20 different buildings or complexes.

responded to a call-in phone line to indicate their interest in participating in the study. A total of 64 interviews were completed; 57 were renters (living in 16 different all-affordable buildings or complexes) and 7 were owners (living in 4 different all-affordable buildings or complexes).

Table 1B provides an overview of respondents' type of housing, renter/owner status, and the number of different buildings represented by each housing group.

All survey participants received a $25 gift card to local merchants and were entered into a drawing to win a $250 Amazon gift card for completing the study.

TELEPHONE INTERVIEWS

Between October 2021 and July 2022, telephone interviews, lasting an average of 30 minutes, were conducted by trained interviewers. Verbal informed consent was obtained prior to the interview's start. Written consent forms were sent by email or by mail. All study material was translated into Spanish, Amharic, and Haitian Creole and were approved by the Case Western Reserve University Institutional Review Board. Just 16 respondents, all affordable IHP households, completed the survey in a language other than English; 12 residents took the survey in Spanish and four in Amharic.

ORGANIZATION AND FRAMING OF THE STUDY FINDINGS

ORGANIZATION

The study findings are organized into several sections. First, we present the survey findings for the residents living in the affordable IHP units, our primary population of interest. Within this group, we present a comparison of residents who are renters of affordable IHP units (IHRs) and residents who are owners of affordable IHP units (IHOs), in the following domains:

1. Demographic characteristics, housing history, and health;
2. The neighborhood, sense of community, social inclusion and exclusion;
3. Experiences and perceptions of bias in the building or complex; and
4. Cambridge Inclusionary Housing Program

The next section offers a comparison of demographic characteristics of the residents of affordable IHP units, to residents of market-rate units. The findings are broken down to compare renters and owners separately, specifically comparing renters of affordable IHP units (IHRs) to the renters of market-rate units (MRRs); and owners of affordable IHP units (IHOs) to owners of market-rate units (MROs). Next, the we present a similar comparison of demographic characteristics of renters of affordable IHP units to renters in all-affordable developments (AAR).[6]

Following the comparison of demographics, we present a comparison of these same groups for two key areas: (1) neighborhood satisfaction, sense of community, and neighboring by type of housing; and (2) experiences with bias.

The final section of this report offers study conclusions and recommendations for the City of Cambridge Community Development Department.

FRAMING

Prior to reporting findings, it is important to note that the study was conducted during the COVID-19 pandemic, a period in which many Americans experienced considerable stress and substantial changes in their home and work lives, including shifts in their interactions with family, friends, neighbors, and co-workers. Now, more than two years into the pandemic, national surveys are revealing that prolonged stress persists at elevated levels for many Americans, not only due to COVID-19, but also from ongoing political and racial divisions and growing economic uncertainty. This social context may have influenced participants' views about their social environment and quality of life. Collectively the interviews offer a deeper understanding of what factors contribute to one having a sense of "belonging" to a community, or conversely, what sets one apart (or viewed as "other") and not respected. Yet, we would urge caution in making sweeping generalizations about the data as it cannot be assumed that the respondents are representative of all Cambridge households.

6. A comparison between owners of affordable IHP units and owners in all-affordable developments was not possible due to the small sample size of owners in the latter group.

INCLUSIONARY HOUSING PROGRAM AFFORDABLE RENTERS (IHRS) AND OWNERS (IHOS)

1. DEMOGRAPHIC AND HOUSEHOLD CHARACTERISTICS

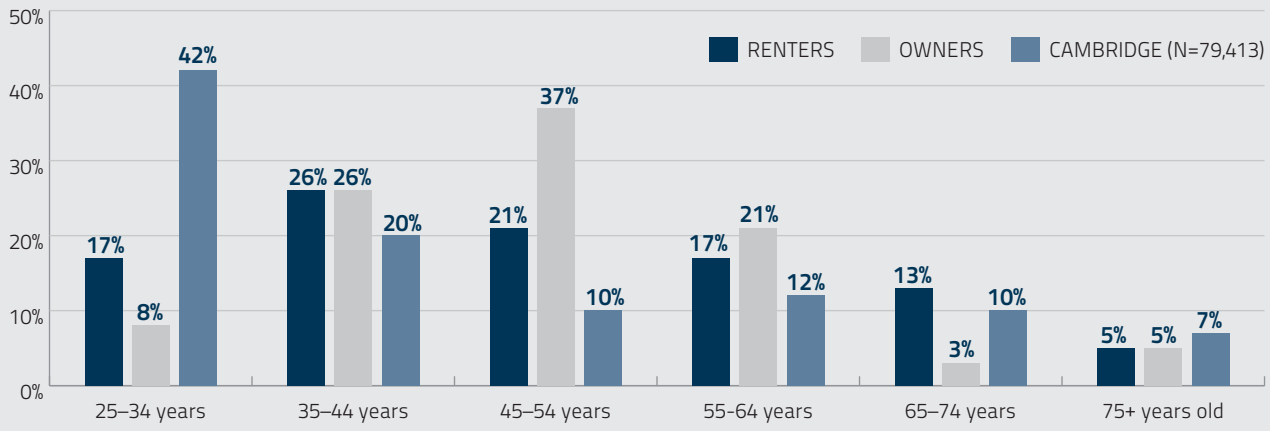
In this section we present the demographic and household characteristics of the 300 affordable IHP unit respondents: age, gender, race, Hispanic identity, language, education, income, employment, household size, physical health, emotional health, and stress. The demographic characteristics of the affordable IHP renters and owners show that the participants were quite diverse in terms of race, ethnicity, gender and age. Comparisons are presented and discussed in a series of tables and figures that show similarities and differences between the 258 renters (IHRs) and 42 owners (IHOs), as well as comparisons to data for the City of Cambridge (based on U.S. Census data from the 2021 American Community Survey 1-Year Estimates). While there were no significant differences between IHR and IHO respondents in three of the twelve characteristics (age, language, and stress), there were statistically significant differences in the other nine characteristics.

Overall, IHP respondents living in affordable units were predominantly women who were long-term Cambridge residents. Many had pursued educational opportunities; half had either a bachelor's degree or additional advanced degrees. Yet, the renters (IHRs) and owners (IHOs) differed significantly in terms of gender, race, Hispanic identity, education, income, household size, physical health, and emotional wellbeing. Renters were significantly more likely to identify as female, Black, and live alone; whereas owners were more likely to identify as male, Asian, and have larger households. Owners had more education, higher incomes, more likely to be employed, and reported better physical health and emotional wellbeing.

AGE

Respondents ranged in age from 26 to 90 years old with an average age of 49.5 years old. There were no differences in average age of IHRs (49.4) and IHOs (50.0). As Figure 1 reveals, although not statistically significant, owners were more likely than renters to be in their middle-age years. Compared to the City of Cambridge, renters and owners in affordable IHP units were much less likely to be 25–34 years of age.

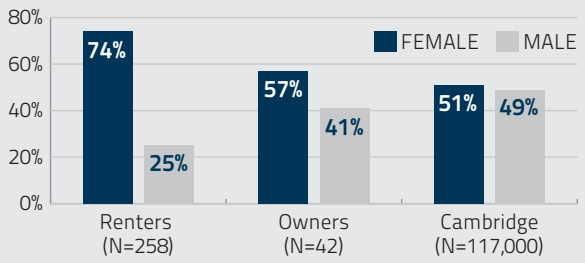
Figure 1: Age Distribution



GENDER

As seen in Figure 2, IHP respondents primarily identified as female (71%). However, IHOs were significantly more likely to be male than IHRs (41% vs. 25%).

Figure 2: Gender*



*p<.05

RACE

As shown in Table 2, there were statistically significant differences by race. Renters (IHRs) were significantly more likely to identify as Black than owners (IHOs) (46% vs. 26%); and less likely to identify as Asian than owners (8% vs. 29%). Among IHOs, residents identifying as White were the largest racial group. As Figure 3 shows, however, compared to the City of Cambridge, there were fewer Whites among both renters and owners.

Table 2: Racial Identity

Race	Renter (N=258)		Owner (N=42)		Total (N=300)	
Black/African American, alone*	118	46%	11	26%	129	43%
White, alone	73	28%	16	38%	89	30%
Asian, alone*	21	8%	12	29%	33	11%
Indigenous (American Indian, Alaska Native, or other Indigenous), other	3	1%	0	0%	3	1%
Biracial	7	3%	1	2%	8	3%
Missing/not identified	36	14%	2	5%	38	13%
Total	**258**	**100%**	**42**	**100%**	**300**	**100%**

*p<.05

HISPANIC IDENTITY

IHP respondents were asked whether they identified as Hispanic. As reflected in Figure 4, renters were significantly more likely to identify as Hispanic than owners (20% vs 5%).

Figure 3: Race

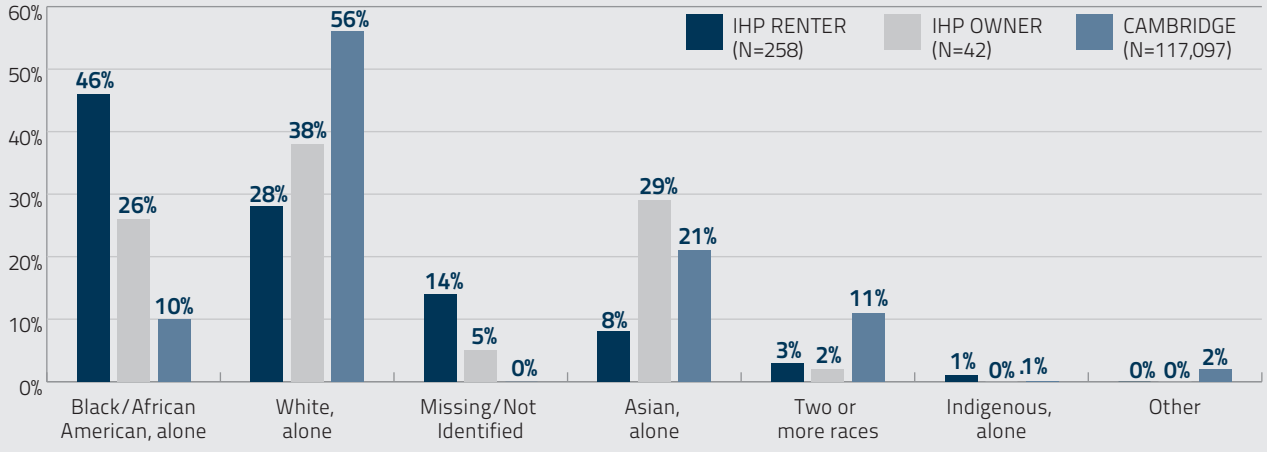
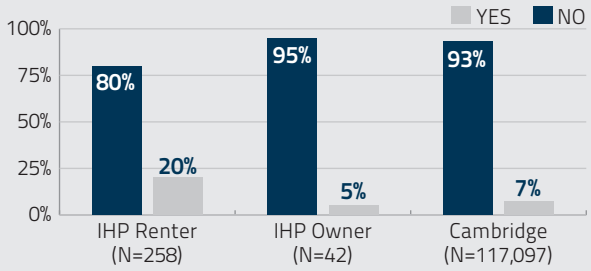
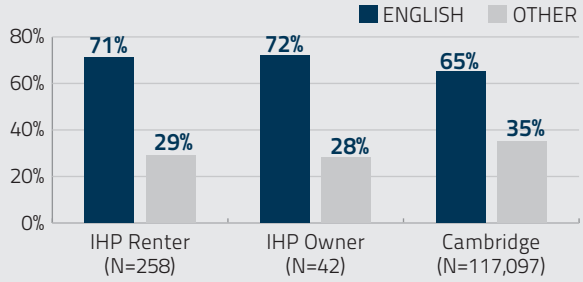


Figure 4: Hispanic Ethnicity*



*p<.05

Figure 5: Primary Language



PRIMARY LANGUAGE

There were no significant differences in primary languages between IHRs and IHOs. As Figure 5 shows, about seven in ten of all IHP respondents identified their primary language spoken at home as English. Among the IHP residents that indicated a different primary language, the two most identified were Spanish (6%) and Amharic (6%). The remaining "other" represented 17 different language groups, including Albanian, Arabic, Bangla, Bengali, Garifuna, Haitian Creole, French, Hebrew, Japanese, Kazakh, Korean, Nepali, Newari, Portuguese, Russian, Tigrinya, and Vietnamese.

EDUCATION LEVEL

As shown in Figure 6, significant differences existed in education levels. Owners (62%) were significantly more likely to have graduate degrees compared to renters (18%) and Cambridge residents (50%).

INCOME AND EMPLOYMENT

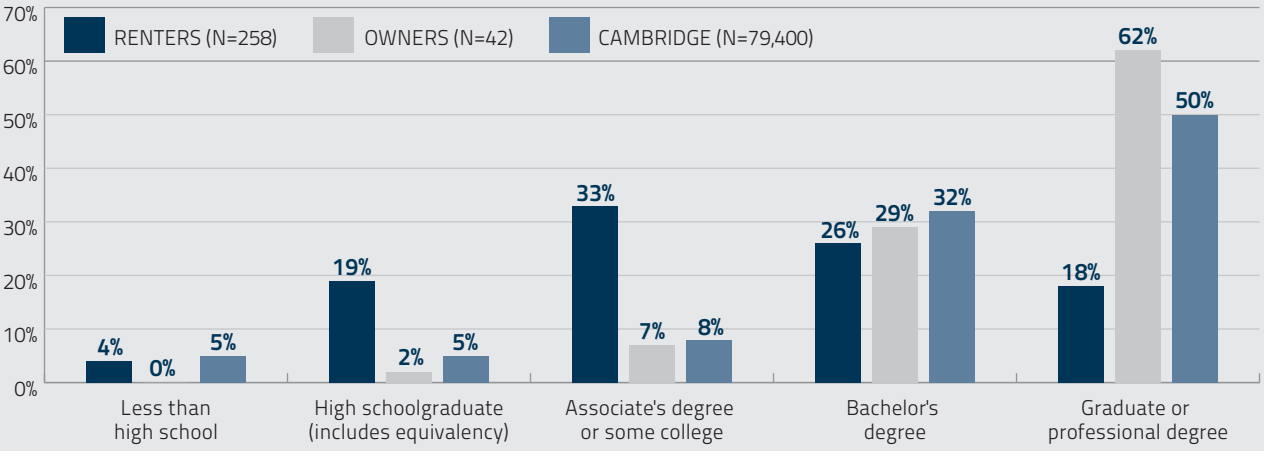
Figure 7 reveals the significant income disparities between IHP renters and owners. Close to one-third of renters, for example, earn less than $20k, compared to zero owners; and one in five owners earn more than $100k, compared to just 1% of renters.

In terms of employment, six in ten of IHP respondents were currently working at the time of the survey. Yet, as seen in Figure 8, there were statistically significant differences between renters' and owners' labor force participation at that time: 56% vs. 88%, respectively. Focusing only on participants under age 65, 65% of renters and 92% of owner reported being in the labor force.

HOUSEHOLD SIZE

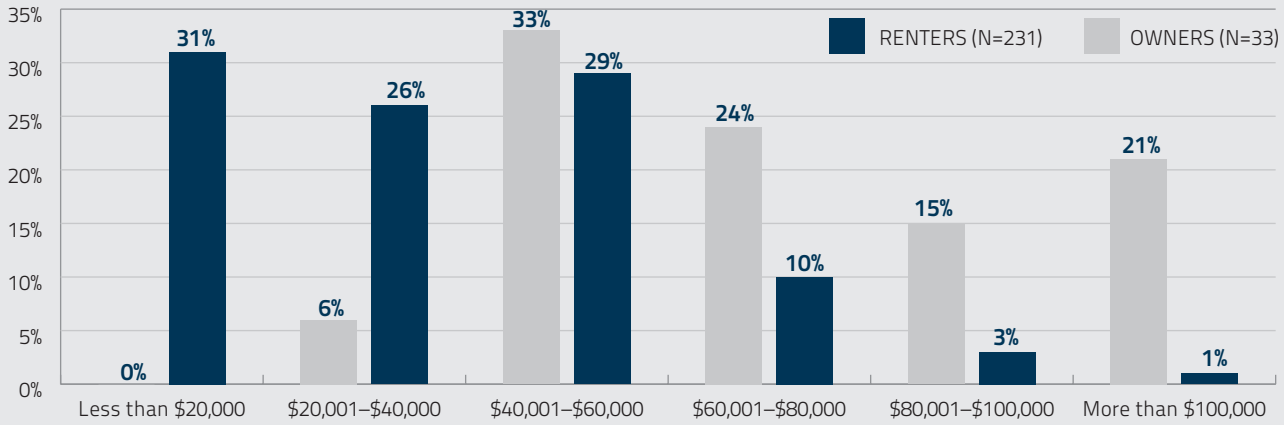
As seen in Table 3, nearly two-thirds of renters (65%) in affordable IHP units lived alone, compared to just under one-third of owners (31%). It was anticipated that many renters would have small households due to the large

Figure 6: Education Level for IHP Renters and Owners, and Cambridge Adult Population***



***p<.001

Figure 7: IHP Annual Household Income***



NOTE: N's are slightly lower here due to missing data; some respondents did not share income in the survey. ***p<.001

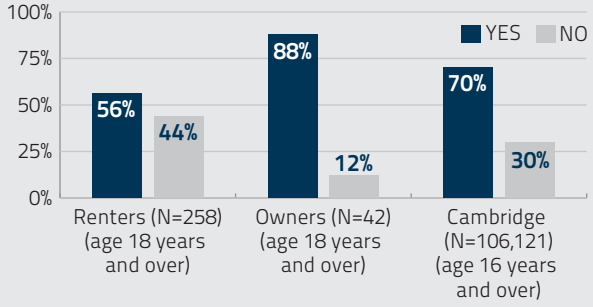
Table 3: Household Size: IH Renters and Owners***

Inclusionary Household Size	Renters (N=258)	Owners (N=42)	Total (N=300)
Lives alone	65%	31%	60%
2-person	16%	26%	17%
3 or more persons	19%	43%	22%
Total	**100%**	**100%**	**100%**

***p<.001

proportion of studio and one-bedroom units among the IHP rental housing stock. Owners had significantly larger households than renters, 2.5 vs 1.7 people in the household. Slightly less than 30% of IHP respondents had children under the age of 18 in the household (28% of renters and 34% of owners). Among renters and owners, a total of 142 children were under age 18, 31% were under age 6, 44% were ages 6 to 12, and 25% were ages 13 to 17. As owners were more likely to be middle-aged, they were also more likely to have older children (ages 18 to 24) in their households.

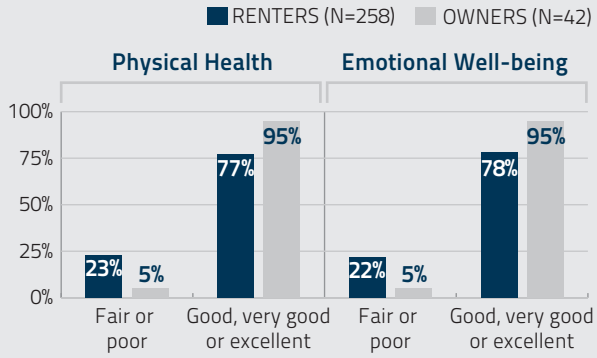
Figure 8: Employment



PHYSICAL AND EMOTIONAL HEALTH

The survey asked respondents to rate their current physical health and emotional wellbeing as either excellent, very good, good, fair, or poor, as well as their current stress level ranging from no stress (0) to a lot of stress (5). Figure 9 shows that while the majority of IHP respondents reported being in good to excellent physical health and emotional wellbeing, a significant minority of renters reported fair or poor physical health (23%) and emotional health (22%) as compared to only 5% of owners reporting fair or poor physical and emotional health. IHP respondents, on average, ranked their current level of stress as 2.6 (on a scale from a low of 0 to a high of 5). Slightly over a one-quarter rated their stress level to be in the high range (4 or 5). There were no significant differences in self-reported stress levels between renters and owners.

Figure 9: Self-Reported Health Status



2. HOUSING HISTORY AND LENGTH OF RESIDENCE

Immediately prior to living in their current homes, IHP respondents most often had lived in either private market housing or public or subsidized housing. As seen in Table 4, owners were significantly more likely than renters to have lived in private market housing (50% vs. 37%) and less likely to have lived in public or subsidized housing (24% vs 40%).

As shown in Table 5, IHP respondents are generally longer-term residents of both their current units and the City of Cambridge. Owners, however, had lived significantly longer in their current units as compared to renters, an average of 10 years versus 6 years. While owners had lived in their units longer on average than renters, renters had lived in the City of Cambridge significantly longer than owners (26 vs 19 years, on average). More than one-third of the renters (38%) lived in Cambridge longer than 30 years, compared to just 7% of owners.

In total, as Figure 10 shows, slightly more than two-thirds of IHP households (68%) anticipated it was "very likely" that they would still be living in Cambridge in 5 years and another 23% indicated it was "somewhat likely". Just 9% said it was "very unlikely" they will be in the City in five years. There was no difference in renters' or owners' perceptions of their future residence in Cambridge.

Table 5: Length of Residence

	Renters (N=258)	Owners (N=42)
Mean length of time in current unit***	5.8	10.1
Mean years in the City of Cambridge*	26.2	18.8

*p<.05; ***p<.001

Figure 10: Likelihood of Living in Cambridge in 5 Years: All IHP Renters and Owners living in affordable units (N=300)

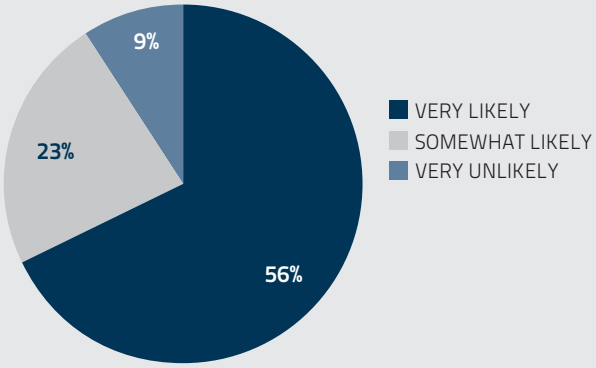


Table 4: Housing Situation Prior to Current Unit

	Renters		Owners		Total IHP	
Private market housing*	96	37%	21	50%	117	39%
Public or subsidized housing*	102	40%	10	24%	112	37%
Homeowner	2	1%	3	7%	5	2%
Shelter or temporary housing	11	4%	0	0%	11	4%
Living with family	29	11%	6	14%	35	12%
Homeless, couch surfing, living in car	18	7%	2	4%	20	7%
Total	**258**	**100%**	**42**	**100%**	**300**	**100%**

*p<.05

THE NEIGHBORHOOD, SENSE OF COMMUNITY, SOCIAL INCLUSION AND EXCLUSION

IHP respondents were asked what they considered, or how they would define, their neighborhood. As Figure 11 shows, the most common response was the "building and the surrounding blocks" for both renters (41%) and owners (50%), followed by "the City of Cambridge" for renters (33%) and "one of Cambridge's 13 identified neighborhoods" for owners (26%).

SATISFACTION WITH NEIGHBORHOODS

Inclusionary housing respondents reported high levels of satisfaction with their neighborhoods, and differences between IHRs and IHOs were not statistically significant. As shown in Figure 12, half of renters (51%) and two-thirds of owners (68%) were "very satisfied" with their neighborhood. While dissatisfaction with their neighborhoods overall was low, 13% of renters and 7% of owners expressed being "somewhat dissatisfied" or "very dissatisfied."

SENSE OF COMMUNITY

Research shows that a sense of community and belonging, social connections, and engagement are important to persons' quality of life and well-being. The Sense of Community Index (SCI) is a standardized index with a series of 12 true/false statements tapping different aspects of community, including belonging and membership, influence, reinforcement of needs, and shared emotional connection (Chavis et al, 2008). The total SCI scores were calculated in which a higher score reflects a stronger sense of community. As shown in Table 6, owners' SCI scores, on average, were significantly greater than renters' scores, suggesting owners felt a stronger connection to community than renters did.

Figure 11: Definitions of their Neighborhood

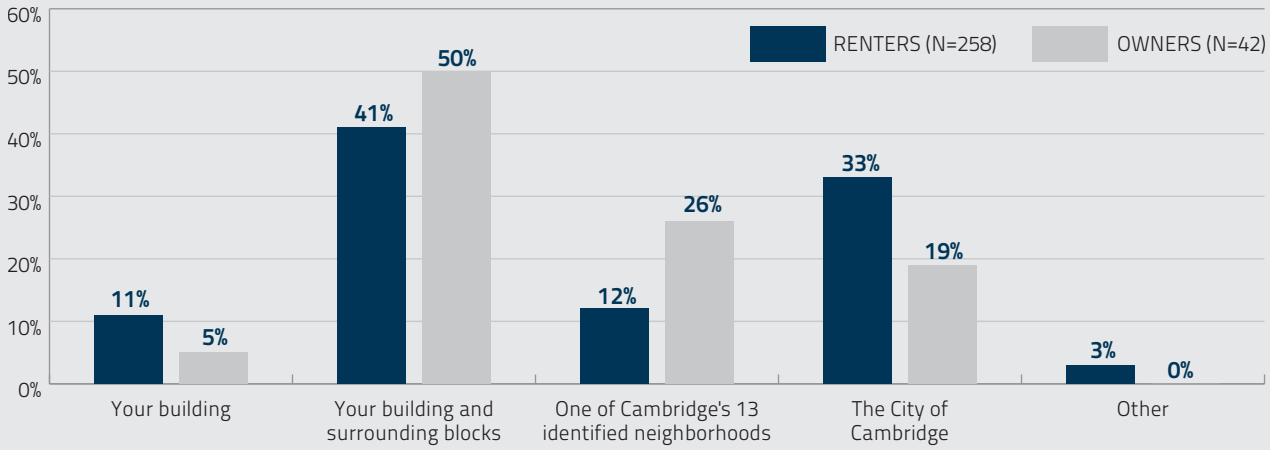


Figure 12: Satisfaction with Current Neighborhood

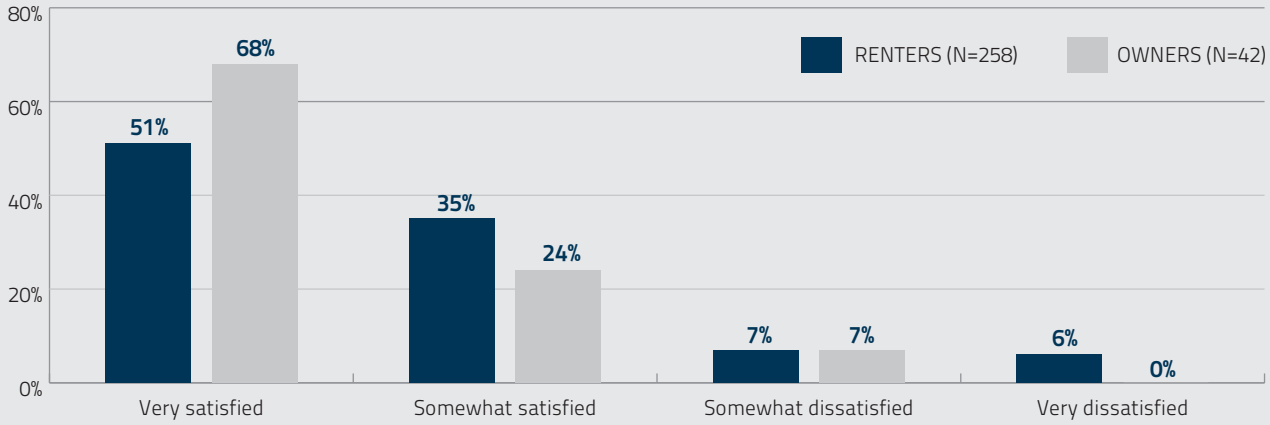


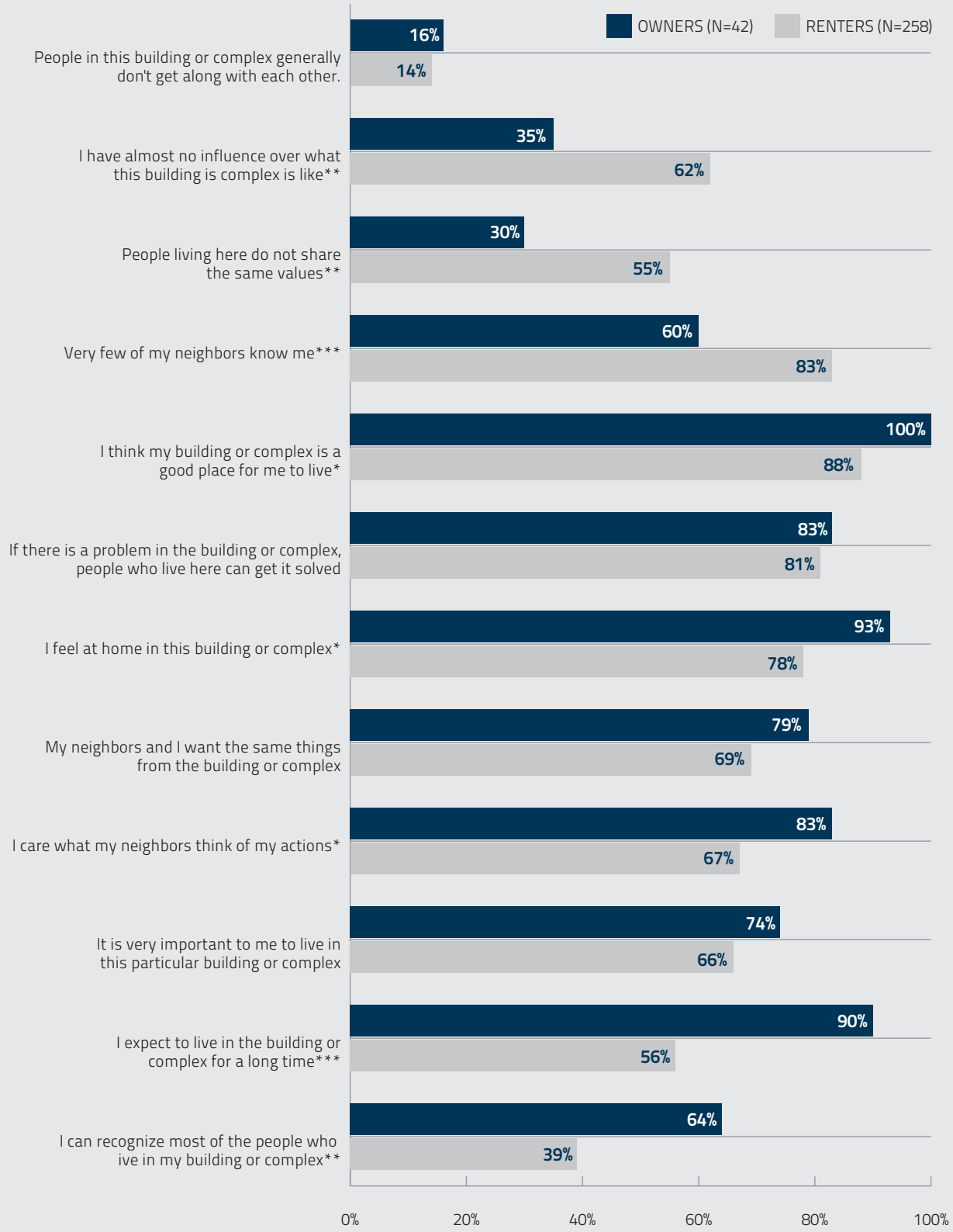
Table 6: Sense of Community Index Score***

Sense of Community Index	Renters (N=258)	Owners (N=42)	Total (N=300)
Mean score	0.605	0.772	0.628

***p<.001

Figure 13 displays the percent of "true" responses from IHP renters and owners to each of the twelve SCI statements. While sense of belonging and feeling at home were high for both groups, as noted in the figure, there were significant differences between renters and owners on eight of the twelve items. Overall, owners were significantly more likely than renters to support statements associated with stronger connections, whereas renters were more likely to endorse statements of weaker connections. Owners were much more likely than renters to recognize the people who lived in their building or complex, and a greater proportion of owners than renters know their neighbors.

Figure 13: Sense of Community Index: Percent of IHP Respondents who Indicated the Statements were "True"



*p<.05; **p<.01; ***p<.001

Further, the findings revealed that owners have a greater sense of alignment with neighbors and influence in their community: more owners than renters indicated their neighbors shared the same values, they cared what their neighbors thought of their actions, and they had influence over what their building or complex is like.

When asked about what could make their buildings more inclusive and welcoming, some residents raised the limited diversity of residents in their buildings or complexes as a reason that they did not feel at home or a stronger sense of belonging. Several participants highlighted the importance of increasing the number of residents of color to create a more inclusive environment. Examples include:

> *"There are very few people of color here. The other residents assume that all the people of color are on Section 8, which causes subtle racism and discrimination."*

> *"Having more people of color in the community" … People of color have been blocked out, except if you're poor."*

> *"More diversity in the floors," noting they were the only Hispanic resident in their building.*

> *"Being a young person, being an English speaker, a White person, I imagine my experiences are different than other people's. I think the building tries to be welcoming. There are different races, ethnicities… I think this is a place that tries to be inclusive."*

We also explored whether there were statistically significant differences in sense of community (SCI) scores by demographic characteristics, including: racial identity, Hispanic identity, gender identity, income status, and households with children, separately for the renter and owner subgroups. For IHP renters, only one significant difference, a gender difference, was found. Male renter respondents scored higher on the SCI (.66), compared to female (.59) and non-binary (.44) respondents, suggesting male renters may have a greater sense of belonging and inclusion in their buildings. Among IHP owners, males also scored higher on the SCI (.85), compared to females (.71).

Finally, we also explored if respondents' sense of community (SCI) differed based on the building or complex size (number of units). In fact, there was no significant correlation between sense of community and building/complex size.[7]

EXPERIENCES IN INCLUSIONARY HOUSING BUILDINGS OR COMPLEXES

When queried about their feelings about living in an inclusionary building or complex, nearly all IHP renters (86%) and owners (93%) said they were pleased to be living in an IHP building. A small percentage of renters (9%) and owners (7%) were neutral, and just 5% of renters were displeased about living in such a building.

IHP respondents were then asked about their personal experiences in their buildings and complexes through a series of Likert scale statements in which they indicated their level of agreement. As reflected in Table 7, there was a statistically significant difference between renter and owner responses to the statement, "*I feel included in the events organized by property management*." While most respondents agreed with the statement, 26% of renters disagreed (18% strongly and 8% somewhat disagreed), compared to 8% of owners (5% strongly and 3% somewhat disagreed). A substantial minority of renters (28%) and owners (19%) agreed with the statement, *"I do not feel welcome using certain building facilities or amenities."* IHP owners were asked one additional item about their comfort in participation in their condo association. While many owners (72%) expressed either strong or somewhat agreement with the statement, it is noteworthy that a substantial minority, 28%, indicated strong disagreement.

More than half of renters (63%) and owners (55%) "strongly agreed" that they were treated with respect by property management. An example of a comment from one resident includes:

> *"I really like the community. I have not met one person that was grumpy or didn't smile or didn't speak. …I feel connected to the community. Staff is excellent and helpful."*

Others, however, do not feel respected by property management. Examples include

> *"Me and my family don't feel at home in the building due to issues with property management. We'd like to move back to [another town] where we were treated with respect and dignity."*

> *"As soon as I moved in, I was treated badly. Even when property management staff changes, they still are the same. One time I lost my money in the washing machine, and I asked for it. They didn't give*

7. Overall, approximately 3% of all Cambridge IHP rental units are in buildings with less than 25 units; approximately 2% of the survey respondents in IHP rental units live in buildings with less than 25 units.

Table 7: Renter and Owner Experiences in their Building or Complex

	Renters (N=258)				Owners (N=42)			
	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
I do not feel welcome using certain building facilities or amenities.	15%	13%	14%	58%	7%	12%	5%	76%
I am treated differently by market-rate residents.	16%	12%	17%	55%	7%	21%	7%	64%
I would welcome more opportunities to get to know my neighbors.	50%	27%	11%	11%	43%	33%	10%	14%
I feel there is a general climate of respect between and among residents in my building	57%	27%	8%	7%	71%	21%	7%	0%
I feel included in the events organized by property management*	58%	16%	8%	18%	80%	13%	3%	5%
I am treated with respect by property management	63%	19%	5%	14%	55%	18%	8%	20%
As an owner, I feel comfortable participating in the condo board or association*					65%	8%	0%	28%

*p<.05

it to me, but when a White man went in, they gave it to him. He had to get the money back for me."

Table 7 shows, while the majority of IHP respondents did not feel they were treated differently by market-rate residents in their building or complex, a sizeable minority, 28% of renters and 28% of owners disagreed. One respondent shared how she thinks property management is key to establishing a positive climate of respect among residents.

"If property management could just treat all residents equally—regardless of race, income, cultural background, or sexual orientation—that would help. But that respect has to start there [with property management], and that would set the tone on how the residents treat each other as well."

IHP respondents expressed great interest in more opportunities to get to know their neighbors. As shown in Table 7, half of all renters (50%) and 43% of owners indicated strong agreement with that statement. Respondents shared ideas for property management to provide opportunities to residents to get to know one another to improve inclusion and community in their buildings and complexes. Examples include:

"It would help if when a new resident moved in that a flyer could be sent out stating that there is a new resident in the building so that everyone could introduce themselves to that person. They would be able to recognize the new tenant and say hello to them when they see them in passing."

"Maybe more gatherings in the building would help residents get to know each other to eliminate some of the negative treatment some residents experience."

"If every resident could take initiative to meet and interact with other residents — that would be a way to create inclusion of every resident."

Many renters commented how the events property management organize are focused on a limited set of interests. Several offered suggestions to be more inclusive:

"More family events because a lot of the inclusionary housing residents have children.

A lot of events are geared towards single people involving alcohol and pets."

"They have events in the lobby… the other day they had popcorn night. A lot of them has to do with alcohol, and I am a recovering alcoholic. If there was a time I could connect by going downstairs, I would…. But I don't go because I don't drink."

"It would help if there was more of a variety to these gatherings. Then more residents would show up."

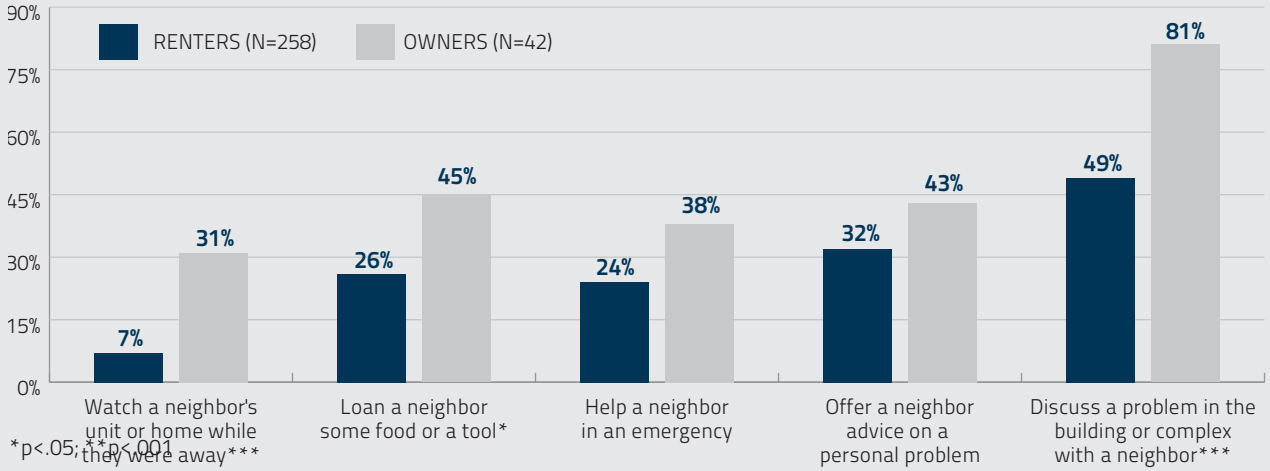
RELATIONSHIPS WITH NEIGHBORS

The survey included measures of active neighboring (e.g., exchanging support) to further explore residents' relationships with their neighbors. We asked whether, in the past year, respondents had given to a neighbor or received from a neighbor five different types of support.

As Figure 14 shows, IHP owners were more likely than renters to report giving all five types of support to a neighbor. Three items yielded statistically significant differences in responses. Owners were much more likely to: *watch a neighbor's unit or home while they were away (31% vs. 7%); discuss a problem in the building or complex with a neighbor (81% vs. 49%), and loan a neighbor some food or a tool (45% vs. 26%).*

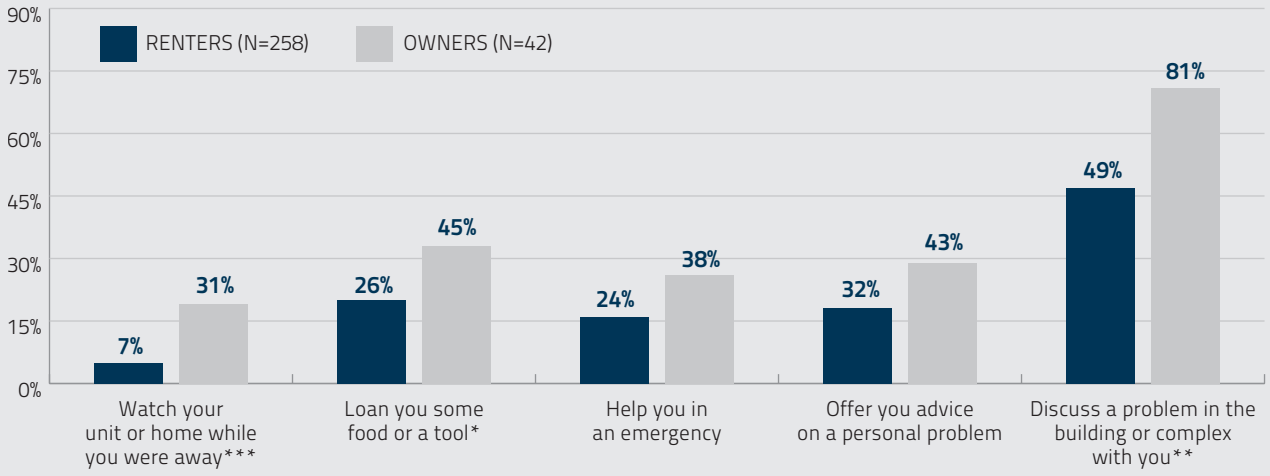
In addition to their higher rates of providing support to neighbors, IHP owners were also more likely to receive support from neighbors. As Figure 15 shows, IHP owners were significantly more likely to have a neighbor watch their home while they were away, loan some food or a tool, and discuss a problem in the building or complex. Together, these findings suggest that owners have a stronger support network with neighbors, with support flowing in both directions. For both IHP renters and owners, we found no significant demographic differences in neighbor support (i.e., race, Hispanic identity, gender, income, households with children).

Figure 14: Support IHP Renters and Owners *Provided* to Neighbor(s) in the Past Year



*p<.05; **p<.001

Figure 15: Support IHP Renters and Owners *Received* from Neighbor(s) in the Past Year



*p<.05; **p<.01; ***p<.001

EXPERIENCES AND PERCEPTIONS OF BIAS

The survey included a widely used measure of bias called the Everyday Discrimination Scale (EDS) (Williams, et al, 1997). The EDS includes 8 questions about individuals' experiences with bias in their everyday encounters, including their frequency and what the respondent thought was the main reason for any experience of bias. We adapted the EDS for this study to focus specifically on experiences in respondents' buildings or housing complexes. Additionally, for each type of bias, we asked who was typically involved in the incident in terms of relationship status (i.e., building resident, neighborhood resident, property management).

IHP respondents were asked an 8-item EDS, and prompted with: *In the past 12 months, how often did the following things happen?* Items are answered on a scale from, never (1), less than once a year (2), a few times a year (3), a few times a month (4), at least once a week (5), to, almost every day (6). Responses were coded to create a frequency-based score that captures frequency of overall exposure to bias. The "frequency-exposure" scores range from a minimum of 8 (if they responded "never" to all 8 items) to a maximum of 48 (if they responded "almost every day" to all 8 items).

IHP renters' (IHRs) mean EDS scores was 12.14, and owners' (IHOs) mean score was 11.10. While not statistically significant, IHP renters had a greater range in their scores, from 8 to 46 as compared to owners that only ranged from 8 to 20.

Table 8 displays the frequency with which IHP renters and owners experienced each of the eight scenarios. As seen in the table, on several items, the majority of renters and owners reported "never" encountering these biases in their building or complex in the past year. However, a notable minority of respondents experienced some forms of bias.[8] The four most-often cited types of bias that renters and

8. See Table 36 in Appendix E for all six Likert-Scale options.

Table 8: Renter and Owner Experiences with Bias

Everyday Discrimination Scale	Renters (N=258)			Owners (N=42)		
	"A few times a year" or more"†	"Less than once a year"	"Never"	"A few times a year" or more"†	"Less than once a year"	"Never"
You were treated with less courtesy than other people in the building	29%	9%	63%	32%	5%	63%
You were treated with less respect than other people in the building.	27%	11%	63%	22%	10%	68%
People acted as if they were better than you.	29%	10%	61%	29%	7%	63%
People acted as if they thought you were not smart.	16%	9%	75%	21%	2%	76%
People acted as if they were afraid of you.	9%	3%	88%	7%	7%	86%
People acted as if they thought you were dishonest.	5%	7%	88%	5%	7%	88%
You were called names and insulted.	5%	6%	89%	5%	7%	88%
You were threatened or harassed.	9%	4%	88%	2%	5%	93%

† A few times a year or more Includes the following responses: Almost everyday, At least once a week, A few times a month, and A few times a year.

owners reported experiencing at least "a few times a year" (including *almost everyday, a few times a week, a few times a month*) were:

- *You were treated with less courtesy than other people in the building* (IHR 29%, IHO 32%);
- *You were treated with less respect than other people in the building* (IHR 27%, IHO 22%);
- *People acted as if they were better than you* (IHR 29%, IHO 29%);
- *People acted as if they thought you were not smart* (IHR 16%, IHO 21%).

Differences between renters and owners were not statistically significant.

VARIATION IN EXPERIENCES WITH BIAS BY RESPONDENT DEMOGRAPHICS, BUILDING SIZE, AND SENSE OF COMMUNITY IHP RENTERS AND OWNERS

Next, we proceeded to explore whether exposure to bias varied by demographic factors of race, Hispanic identity, gender, having children in the household, and income.

Race

Among IHP renters, there were no significant differences in frequency-exposure to bias by respondent race (Table 9). Among owners however, Black respondents had significantly higher exposure to bias than non-Black respondents. Black owners scored an average of 14.20 on the EDS, compared to non-Black owners (10.19). Black owners more frequently experienced bias compared to those of other racial groups (e.g., Asian, White).

Hispanic Identity

There were no significant differences in whether IHP renters experienced bias based on Hispanic identity. Comparisons could not be made for owners because there were no owners who identified as being of Hispanic identity.

Gender

As shown in Table 10, IHP renters who identified as female experienced greater frequency of bias, as they scored significantly higher on the EDS (12.67), on average, than male renters (10.03). The pattern for IHP owners was the same: female respondents experienced significantly more exposure to bias than males (12.45 vs. 9.44).

Children in the Home

Among renters of affordable IHP units, those with children under 18 in the household experiences significantly greater frequency-exposure to bias (EDS 13.44) than those without children (11.68) (Table 11). Among owners of affordable IHP units, there were no statistically significant differences in the frequency-exposure to bias between households with and without children under the age of 18 in their homes.

Table 9: Bias Experiences by Black Race: IHP Renters and Owners

	IHP Renters (IHR)		IHP Owner (IHO)*	
	Black (yes) (N=111)	Black (no) (N=89)	Black (yes) (N=10)	Black (no) (N=26)
Frequency-Exposure score (mean EDS composite score)	12.14	11.98	14.20	10.19

*p<.05

Table 10: Bias Experiences by Gender: IHP Renters and Owners

	IHP Renters (IHR)**		IHP Owner (IHO)*	
	Male (N=59)	Female (N=181)	Male (N=17)	Female (N=24)
Frequency-Exposure score (mean EDS composite score)	10.03	12.67	9.44	12.45

*p<.05; **p<.01

Table 11: Bias Experiences for Households with Children in the Home

	IHP Renters (IHR)*		IHP Owner (IHO)	
	Children under 18 in home (N=64)	No children (N=179)	Children under 18 in home (N=15)	No children (N=24)
Frequency-Exposure score (mean EDS composite score)	13.44	11.68	10.20	11.67

*p<.05

Table 12: Bias Experiences for Households by Income

	IHP Renters (IHR)		IHP Owner (IHO)	
	Less than $20,000	$20,000 or more	Less than $20,000	$20,000 or more
Frequency-Exposure to Bias (mean EDS score)	14.65	11.21	N/A	N/A

Income

There was a significant difference in bias experienced among IHP renters based on household income. As Table 12 indicates, renters who earned less than $20k per year experienced significantly more bias (EDS 14.65) than those whose incomes were over $20k (EDS 11.21). There were no significant differences in the frequency-exposure to bias based on household income for IHP owners.

Building Size

There was no significant correlation between EDS scores and building or complex size (based on the total number of units).[9]

Sense of Community

There was a significant correlation between bias (EDS scores) and sense of community (SCI). Although causality cannot be determined, stronger sense of community was correlated with less frequency-exposure to bias among both IHP renters and IHP owners.

IHP RESPONDENTS' IDENTIFICATION OF THE SOURCES AND REASONS FOR THE BIAS EXPERIENCED

The EDS measure includes two follow-up questions for respondents that report experiencing an EDS bias scenario at least *"a few times a year,"* focusing on the source and reason for the bias. To gain a deeper understanding of the nature of the bias experienced by IHP residents, we posed these two questions to the 136 renters (53% of all renters) and 21 owners (50% of all owners) who had encountered any of the eight types of bias a minimum of "a few times a year" (in the past year).

- Question 1 asked for each incident of bias that respondents said they experienced a few times a year or more, "Who did this primarily involve?" Respondents were instructed not to provide a name, but to select from a list of options: a resident in your building or complex, a neighborhood resident, a building or complex visitor, Property Management staff, other, or don't know. If the respondent reported that it was a resident in the building or complex, they were then asked to specify if it was a resident of a market-rate or inclusionary housing unit.

9. Overall, approximately 3% of all Cambridge IHP rental units are in buildings with less than 25 units; approximately 2% of the survey respondents in IHP rental units live in buildings with less than 25 units.

Table 13: Identification of the Bias Source

	IHP Renters				IHP Owners			
	Another resident*	Property Management**	Other	TOTAL	Another resident	Property Management	Other	TOTAL
People acted as if they were better than you.*	51	39	9	101	12	1	1	14
You were treated with less respect than other people in the building.*	23	48	8	79	7	3	0	10
You were treated with less courtesy than other people in the building.*	31	56	3	60	10	5	1	16
People acted as if they thought you were not smart.*	18	35	1	54	8	3	0	11
You were threatened or harassed.	7	17	1	25	1	0	0	1
People acted as if they were afraid of you.	15	12	6	33	2	1	1	4
You were called names or insulted.	6	10	1	17	2	0	0	2
People acted as if they thought you were dishonest.*	2	10	1	13	2	0	0	2
Total	**122**	**227**	**30**	**382**	**44**	**13**	**3**	**60**

*p<.05; **p<.01

- Question 2 asked individuals who experienced any of the eight types of bias on the EDS a few times a year or more to think about these bias incidents collectively and share, "What do you think was the main reason or reasons that you were treated this way? Do you think it was because of…." Response options included ten social identities in addition to "other" (i.e., race or ethnicity, being an IHP participant, having children, age, income level, religion, sexual orientation, disability, and primary language not being English). Respondents had the option to choose multiple responses.[10]

Table 13 underscores that for IHP renters, property management was the most common source of bias, followed by market-rate residents in their building. Of the 382 incidents of bias reported by the 136 IHP renters experiencing bias at least a few times a year, 227—or almost 60% of cases—involved property management. Another 122 (32%) reported incidents of bias involved another resident. In contrast to renters, IHP owners' most frequently identified source of bias was other building residents (73%), followed by property management (22%).

Respondents who identified "another resident" as the source of bias were asked whether it was a resident from a market-rate or affordable IHP unit. Table 14 shows that IHP renters were significantly more likely to identify market-rate residents (58%) as opposed to affordable IHP residents (11%) as the main source of bias they experienced (31% did not specify). Of the owners that said another resident was the main source of bias, nearly three-quarters (73%) indicated the resident was market-rate; 11% said it was a resident in the affordable units; and 16% did not specify. It should be noted that this may represent an underestimation or overestimation of bias incidents involving market-rate residents because in 56 incidents of resident bias reported by renters and owners, the respondent either did not know or specify the individual's status as either living in an inclusionary housing or market-rate unit.

Table 15 presents the IHP respondents' perceptions of the main reasons for their biased treatment. Both renters and owners of affordable IHP units identified their race or ethnicity as the most common reason for facing bias, 54% of renters and 62% of owners. In fact, the five most

10. Note: this follow up question asked respondents to answer across several incidents of bias as opposed to answering for individual bias incidents. Respondents could provide more than one response.

Table 14: Type of Resident Identified as Source of Bias

	Renters*				Owners			
	Market-rate Resident	Affordable IHP Resident	Not specified	TOTAL	Market-rate Resident	Affordable IHP Resident	Not specified	TOTAL
People acted as if they were better than you.*	35	3	13	51	11	1	0	12
You were treated with less courtesy than other people in the building.*	16	4	11	31	7	1	2	10
You were treated with less respect than other people in the building.*	12	2	9	23	5	1	1	7
People acted as if they thought you were not smart.*	10	3	5	18	6	0	2	8
People acted as if they were afraid of you.	9	0	6	15	2	0	0	2
You were threatened or harassed.	2	2	3	7	0	1	0	1
You were called names or insulted.	3	1	2	6	0	1	1	2
People acted as if they thought you were dishonest.*	1	1	0	2	1	0	1	2
Total	**88**	**16**	**49**	**153**	**32**	**5**	**7**	**44**

*p<.05

Table 15: IHP Respondents' Perceptions about the Main Reason(s) for Bias

	Renters (N=136)		Owners (N=21)		Total† (N=157)	
	Count	Percent*	Count	Percent	Count	Percent
Race or ethnicity	73	54%	13	62%	86	55%
IHP participant*	58	43%	4	19%	62	39%
Income level	44	32%	5	24%	49	31%
Having children	19	14%	4	19%	23	15%
Gender identity	18	13%	5	24%	23	15%
Age	8	6%	3	14%	11	7%
Primary language not being English	8	6%	2	10%	10	6%
Disability	7	5%	0	0%	7	4%
Religion	4	3%	1	5%	5	3%
COVID/face mask	3	2%	2	10%	5	3%
Sexual orientation	1	1%	0	0%	1	1%
Number of total selections from respondents	296		38		334	

† Columns do not add up to 100% as respondents could select multiple options. *p<.05

frequently cited reasons for being a recipient of bias were the same for renters and owners—that is, one's race or ethnicity, being an IHP participant, one's income level, having a child in the household, and one's gender identity.

Being an IHP participant was the primary reason for experiencing bias identified by 43% of all renters and 19% of owners. Income level was also identified as primary reason for experiencing bias by roughly one-third of renters and one-quarter of owners. Having children in the household (IHR 14%, IHO 19%) and respondents' gender identity (IHR 13%, IHO 24%) were also in the top five factors identified by respondents.

When comparing renters and owners of affordable IHP units on the reasons identified for the bias they experienced, there was just one where they differed significantly. Renters (43%) were significantly more likely to cite being an IHP participant as the reason for bias than owners (19%).

VARIATION IN PERCEIVED REASONS FOR BIAS EPISODES WITHIN IHR AND IHO GROUPS

To deepen our understanding of perceived reasons for the bias, we examined the IHR and IHO respondents separately to explore whether there were differences by demographics. This approach offered insights into the intersection of respondents' multiple identities on the experiences of bias. (For example, being a Black woman raising children or an Asian man with a disability encountering biases.)

Variations in Bias by Race: IHP Renters

As Table 16 illustrates, three significant racial differences were found in the attribution for the bias episodes. Black IHP renters were significantly more likely to attribute their bias experiences to race (72%) than were Asian (33%) or White (16%) IHP renters. There was also a significant racial difference in identifying a source of bias as having children in their household. Black renters (20%) were more likely than Asians (0%) and Whites (3%) to report the main source(s) of bias they have experienced was based on their family status of having children in the home. White renters, on the other hand, were significantly more likely to report a disability as the source of bias experienced (13%) than Black (0%) or Asian renters (0%). There were no significant differences by racial identity in terms of citing bias incidents to gender, being an IHP participant, age, income, religion, sexual orientation, or primary language as a source of the bias.

Variation in Bias by Race: IHP Owners

As Table 17 shows, the number of respondents per racial group among owners is low, so caution should be taken in interpreting these findings for owners. All three Black IHP owners (100%) indicated race was the source of bias, compared to two Asian (50%) and two White owners (60%). Another difference was that Asian owners (100%) were more likely than Black (0%) and White owners (0%) to cite their primary language not being English as a main source of bias incidents.

Hispanic Identity

Next, we focus on variations in bias experiences based on Hispanic identity. This analysis could only be conducted for the IHP renters because there were no respondents identifying as Hispanic among IHP owners. Among IHRs, there were no significant differences between Hispanic and non-Hispanic respondents in the sources they cited as the reason for their bias experiences (includes race or ethnicity, gender, being an IHP participant, children in the home, income, religion, sexual orientation, and disability, and primary language not being English).

Gender

Among IHP Renters, there were statistically significant gender differences in terms of their likelihood of citing race as a source for their bias experiences. More than half of the female renters identified race as the source (55%) compared to 36% of male respondents. In contrast, males were significantly more likely to identify religion (8%) than females (1%) and sexual orientation (4%) than females (0%). Parallel analysis was not conducted for IHP owners due to the low number of IHP owners who identified as male.

Income

Sources of bias did not vary significantly by income category for IHP renters or IHP owners. Residents living in households with annual incomes of less than $20,000, compared with those with incomes of $20,000 or more, did not differ in the sources they identified for their bias experiences.[11]

Children in the Home

Among IHP renters, there was a statistically significant difference between those with children under age 18 in the household and those without children for one reported sources of bias: having children. Not surprisingly, those with children were more likely to indicate their presence

11. Income level comparisons for below $40,000 , compared to $40,000 and above were also not significant.

Table 16: IHP Renters: Sources of Bias by Respondent Race

IHP Renters	Black (B) (N=60)		Asian (A) (N=12)		White (W) (N=32)		Sig. Diff
Sources of Bias	Count	Percent	Count	Percent	Count	Percent	
Gender identity	11	18%	1	8%	4	13%	ns
Race or ethnicity***	43	72%	4	33%	5	16%	B>A,W
Housing subsidy	20	33%	5	42%	17	53%	ns
Having children*	12	20%	0	0%	1	3%	B>,A, W
Age	1	2%	2	17%	3	6%	ns
Income level	16	27%	4	33%	16	50%	ns
Religion	0	0%	1	8%	1	3%	ns
Sexual orientation	0	0%	0	0%	1	3%	ns
Disability**	0	0%	0	0%	4	13%	W>B,A
Primary language not English	3	5%	1	8%	1	3%	ns
Other	11	19%	3	27%	5	16%	ns
Total sources cited by racial group	**117**		**21**		**58**		

*p<.05; **p<.01; ***p<.001

Table 17: IHP Owners: Sources of Bias by Respondent Race

IHP Owners	Black (B) (N=8)		Asian (A) (N=4)		White (W) (N=8)		Sig. Diff
Sources of Bias	Count	Percent	Count	Percent	Count	Percent	
Gender identity	3	38%	0	0%	1	13%	ns
Race**	8	100%	2	50%	2	60%	B>A, W
Housing subsidy	1	13%	2	50%	1	13%	ns
Having children	2	25%	1	25%	0	0%	ns
Age	2	35%	0	0%	1	13%	ns
Income level	3	38%	1	25%	0	0%	ns
Religion	1	13%	0	0%	0	0%	ns
Sexual orientation	0	0%	0	0%	0	0%	ns
Disability	0	0%	0	0%	0	0%	ns
Primary language not English*	0	0%	2	50%	0	0%	A>B, W
Total sources cited by racial group	**21**		**8**		**11**		

*p<.05; **p<.01

was a source of bias (39%) compared to just 2% for those without children.[12] Among IHP owners, there was a also one statistically significant difference in the source of bias cited by those with children and those without: 29% of those with children cited primary language not being English as a source of bias, compared to 0% of those without children.

IHP RESIDENT NARRATIVES OF BIAS INCIDENTS IN THEIR BUILDINGS AND HOUSING COMPLEXES

All respondents who reported any incident of bias ("almost everyday" to "less than once a year") were offered the opportunity to briefly describe an example experience. Nearly all respondents who were offered the opportunity, did so. This included a total of 184 respondents across the housing groups, including 123 of renters in affordable IHP units (48% of all IHP renters), 18 owners of affordable IHP units (43%), 13 market-rate renters (31%), 7 market-rate owners (29%), and 23 renters from all-affordable developments (40%). The described experiences were with property management and/or other building staff, or with other residents. The events occurred in the buildings' common areas (e.g., lobby, elevators, gym, pool), as well as in residents' units. Respondents perceived these experiences of bias to be because of their race, income, being an IHP participant, gender, and/or having children in the home. Often respondents described multiple biases and intersections of identity in their experiences. Below are examples of experiences specifically from renters and owners of affordable IHP units, organized by sources of bias.

Race

Respondents spoke of general disrespect and explicit negative treatment by staff and property management because of their race. They described their personal experiences, as well as witnessing bias by staff because they or others are Black or Asian. Some perceived work orders were ignored due to their race. When work was finally completed, some residents of color complained about maintenance staff using old replacement parts to fix their homes. Respondents shared that they received complaints and threats of eviction from property management after other residents complained about them.

Respondents also described how other residents treated them with bias in the building because of their race. Several respondents shared how White residents ignored them because they are not White. One respondent spoke of how another resident accused her of starting a fire in the building. Another respondent described an uncomfortable experience in her building's gym when six White women began exchanging looks with each other because she was the only Black woman exercising there. Another respondent described hearing another resident call her a "Loud Hispanic!" Another respondent heard a White resident say, "Look honey they are recycling for us!" and the respondent noted that she is Latina and everyone else around was White. Respondents whose primary language is not English also feel bias from property management and other residents.

Income

Respondents who experienced bias based on income also described how it prevents them from receiving timely attention or appropriate repairs to their units from property management. Respondents also perceived bias and judgement from other building residents because of their income and the ways they have to live to afford living in the City of Cambridge.

> *"I was holding the door for a delivery person and a couple of other residents made a comment that "it was Stop n Shop and not Whole Foods.' The implication was that the person who ordered the food wasn't healthy."*

IHP Participation

Respondents described challenges with property management and maintenance related to their being an IHP participant. Unlike bias based on income, these residents recognized the IHP identity poses a greater barrier to fair treatment, in addition to their other identities.

> *"Something was going with my central heating blower. Another resident had the same issue. I felt like the other neighbor (market-rate) was treated better and taken care of first because she was a market-rate resident. Management sent an email that was rude and I had to go talk to them in person. I heard them deal with another resident in a better manner than me because she was market-rate and I was Black and low-income."*

12. Those without children in the household who identified having children as a source of bias may have done so because at some point during the past year they did have children in their home; or they may have responded based on experiences when children were visiting their households.

Respondents experienced bias from other residents, especially when those with higher incomes either knew that IHP program participants had lower rents and fees and/or felt that they are not deserving of the housing.

> *"I began talking to one of the neighbors that I'd previously met. She complained of maintenance issues that are continued problems. Another woman came over and joined our conversation and brought up how much rent they pay. I can't remember exactly how information was divulged. Once I shared that my rent was based on my income, there was an immediate change in the energy between the three of us. They began to act as if the maintenance issues were based on inclusionary housing payments. So, when I ran into the lady later, she didn't even speak to me for whatever reason. It could've been related to the difference in rent payments."*

Gender

Women across race, income, and type of housing experienced negative and demeaning interactions with property management and other residents related to their gender, or other intersections of their identity like their race or educational level. Others experienced harassment by property management and residents related to their non-binary gender identity, or because they are part of the LGBTQIA community. One Black woman described how interactions she had with management escalated to threats of eviction.

> *"I received eviction papers. I went to the office to ask questions and the staff member yelled at me. She said that my inspector said that I failed the inspection, but no one had been to my apartment. She continued to yell at me without giving me an explanation. The apartment had mold. I got the mayor's office involved because I am always treated unfairly. I was packing to move, and they continued to enter my apartment. We were going to court, and they continue to harass me. It seems like they only mess with single females. Married couples don't have any issues."*

Children

Families with children are a minority within inclusionary buildings. Many of the respondents in this study with children were people of color. Respondents with children described experiences of feeling singled out when using building amenities, and perceived unreasonable expectations put on them regarding the behavior of their children. Several of these negative interactions and conflicts occurred at the pool with other residents and property management staff. Respondents also described property management or other residents telling them they were too loud in their units, or their children were out of control outside their units in the building.

Families of children with special needs experienced bias from other residents and difficulty getting what they needed around building maintenance, and issues of safety interfered with their ability to care for their children.

> *"Sometimes the elevator doesn't work, and I have a wheelchair for one of my children. An email of 'Sorry for the inconvenience' is not good enough."*

These descriptions of respondents' experiences provide insight into the type of challenges those experiencing bias have living in the City of Cambridge. Some of these experiences may be outside the control of the city programs. However, other experiences related to behavior of property management and operational practices can improve. It is also possible for residents to adopt practices for how to interact with each other in these mixed-income buildings. Several respondents described their experiences with bias in their buildings as reflective of a climate of bias and discrimination they perceived in the broader City of Cambridge. The next section goes into specific questions about respondents' opinions of the inclusionary housing program.

CAMBRIDGE INCLUSIONARY HOUSING PROGRAM

The survey provided an opportunity to ask IHP participants about their experience with the Cambridge Inclusionary Housing Program. Specific questions inquired about renters' and owners' insights and experiences with the program prior to moving in (for respondents who had moved in within the past five years), during the past 12 months, as well as in the future. Table 18, Table 19, and Table 20 show the results of renters' and owners' level of agreement with a series of statements (strongly agree, somewhat agree, somewhat disagree, strongly disagree).

First, Table 18 presents findings that help capture residents' early experiences with the IHP program. This "prior to moving in" section was limited to 148 renters and 8 owners that had moved into affordable IHP housing within the past five years. Most respondents in both groups said they "strongly agreed" with the statement about fully understanding the Inclusionary Housing Program's purpose and eligibility requirements prior to moving in (79% of renters and 88% of owners). However, slightly more than one-third of renters either "strongly agreed" (20%) or "somewhat agreed" (14%) that the application process was confusing and stressful, whereas none of the owners agreed with this statement. Most residents felt they were treated with respect from the Inclusionary Housing Program staff from Cambridge CDD prior to move in, although the majority of renters (74%) "strongly agreed" with this statement while all owners responded with "somewhat agreed" (100%) to the statement.

Some renters who did not feel respected by program staff commented about their experiences. Two shared examples were:

> *"The Inclusionary Housing Program helps me and my family, however, I feel the application process can be a bit shaming for people from low-income backgrounds. Some people have to wait a horribly long time and are screened and treated with less respect than others."*

> *"When I first brought my application, I was treated badly. I didn't have any choices. They told me I needed to move where I was put."*

One owner, who also shared a sense that the application process could be improved, stated:

> *"The housing program is fabulous; however, the application process could be a bit better. It took 6 months to be approved. And me and my family felt a bit disrespected in the lottery process…we were talked down to."*

Although the number of owners in the sample who had lived in the community five years or less was low, owners' responses suggested their early experience with the IHP most often went smoothly in terms of the application process and understanding of program requirements. Seven out of the eight owner respondents "strongly agreed" that they understood the IHP requirements such as restrictions on resale value and family inheritance of one's unit prior to moving into their unit.

In addition to their early experiences with the IHP, respondents were asked about their experiences with the IHP during the past 12 months. The four statements in Table 19 were asked of all respondents (not limited to those who moved in within the past 5 years) and included the following aspects of their experiences with the IHP and staff:

- Recertification
- Outreach and Communication
- Respect
- Response

Four in ten renters indicated they found the program recertification process to be very confusing and stressful (22% strongly agreed and 17% somewhat agreed with the statement). Some respondents mentioned their concerns about the income guidelines for the IHP. Examples include:

> *"I wish the guidelines for income-based housing would change a bit. I'm afraid if my income goes up, I won't be able to keep my apartment and would have to move elsewhere."*

> *"But my income increased only by a matter of a few dollars." The resident shared he has been told he*

Table 18: Experiences with the Inclusionary Housing Program *Prior to Moving in*

		Strongly Agree		Somewhat Agree		Somewhat Disagree		Strongly Disagree		Total	
Prior to moving in…		Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
a. I fully understood the Inclusionary Housing Program's purpose and eligibility requirements.	Renters	115	79%	21	14%	5	3%	5	3%	146	100%
	Owners	7	88%	1	13%	0	0%	0	0%	8	100%
	Total	**122**	**79%**	**22**	**14%**	**5**	**3%**	**5**	**3%**	**154**	**100%**
b. I found the Inclusionary Housing Program application process to be very confusing and stressful.	Renters	30	20%	21	14%	30	20%	67	45%	148	100%
	Owners	0	0%	0	0%	3	43%	4	57%	7	100%
	Total	**30**	**19%**	**21**	**14%**	**33**	**21%**	**71**	**46%**	**155**	**100%**
c. I was treated with respect by the Inclusionary Housing Program staff from Cambridge CDD	Renters	108	74%	21	14%	5	3%	12	8%	146	100%
	Owners	0	0%	8	100%	0	0%	0	0%	8	100%
	Total	**116**	**75%**	**21**	**14%**	**5**	**3%**	**12**	**8%**	**154**	**100%**
d. I fully understand the IH Program's requirements such as restrictions on resale value and family inheritance of one's unit. (owners only)	Owners	7	88%	1	13%	0	0%	0	0%	8	100%

Table 19: Experiences with the Inclusionary Housing Program *in the Past 12 Months*

		Strongly Agree		Somewhat Agree		Somewhat Disagree		Strongly Disagree		Total	
In the past 12 months…		Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
e. I found the IH Program recertification process to be very confusing and stressful. (renters only)	Renters	56	22%	42	17%	42	17%	112	44%	252	100%
f. I was very satisfied with the amount of outreach and communication from the IH Program.	Renters	109	43%	62	25%	28	11%	52	21%	251	100%
	Owners	20	56%	8	22%	2	6%	6	17%	36	100%
	Total	**129**	**45%**	**70**	**24%**	**30**	**10%**	**58**	**20%**	**287**	**100%**
g. I was treated with respect from the IH Program staff from the Cambridge CDD. (in the past 12 months)	Renters	172	70%	44	18%	7	3%	21	9%	244	100%
	Owners	29	88%	3	9%	1	3%	0	0%	33	100%
	Total	**201**	**73%**	**47**	**17%**	**8**	**3%**	**21**	**8%**	**277**	**100%**
h. When I reached out or contacted the IH Program, I was very satisfied with the response.	Renters	135	56%	51	21%	22	9%	34	14%	242	100%
	Owners	21	66%	7	22%	2	6%	2	6%	32	100%
	Total	**156**	**57%**	**58**	**21%**	**24**	**9%**	**36**	**13%**	**274**	**100%**

Table 20: *Future* Experiences with the Inclusionary Housing Program

		Strongly Agree		Somewhat Agree		Somewhat Disagree		Strongly Disagree		Total	
In the future it would be helpful if the IH Program....		Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
a. Had greater communication with IH Program residents in general.*	Renters	173	68%	51	20%	13	5%	18	7%	255	100%
	Owners	18	51%	7	20%	2	6%	8	24%	35	100%
	Total	**191**	**66%**	**58**	**20%**	**15**	**5%**	**26**	**9%**	**290**	**100%**
b. Connected me with other residents in the IH Program.	Renters	92	37%	65	26%	44	18%	50	20%	251	100%
	Owners	12	32%	8	22%	6	16%	11	30%	37	100%
	Total	**104**	**36%**	**73**	**25%**	**50**	**17%**	**61**	**21%**	**288**	**100%**
c. Connected me with available community services and resources.*	Renters	176	70%	52	21%	14	6%	11	4%	253	100%
	Owners	21	57%	7	19%	3	8%	6	16%	37	100%
	Total	**197**	**68%**	**59**	**20%**	**17**	**6%**	**17**	**6%**	**290**	**100%**

*p<.05

has to move due to his increased income and is frustrated because he does not know where his household will be able to afford alternative housing.

Most respondents indicated they were treated with respect by IHP and CDD staff in the past year, including renters (70% strongly agreed and 18% somewhat agreed with this statement) and owners (88% strongly agreed and 9% somewhat agreed) with the statement. In fact, many respondents shared compliments and their gratitude for the Cambridge IHP. Examples include:

"I would like to thank the program for accepting Section 8 vouchers. Overall, I am very satisfied with the program and very grateful to have housing where I live now."

"I think it is a wonderful that the City [of Cambridge] has this program of affordable housing. I like the people in my building."

"I want to say, comparatively, the reason I choose to stay in Cambridge is that care about residents' experiences. I love being in Cambridge. It's a good place to live. The fact that Cambridge has inclusionary housing is amazing. I am appreciative of Cambridge having inclusionary housing."

"I think this program is great and gives you a diverse group of people to live around. It can create a lot of educational moments and tolerance for all its residents."

One of the 11% of renters who did not feel respected by IHP and CDD staff in the past year, shared:

"A lot of the inclusionary residents are afraid to speak up for mistreatment for fear of getting evicted."

Lastly, Table 20 shows how residents responded to ideas for potential changes or enhancements to the IHP, including:

- Communication with the IHP
- Connection with other IHP residents
- Connection with community services and resources

The responses IHP residents provided to the three potential program changes indicate that a strong majority of all residents would like greater communication with the program. As Figure 16 illustrates, two-thirds of renters (68%) and 51% of owners "strongly agreed" with this suggestion; another 20% each "somewhat agreed." Both groups also indicated it would be helpful if the program connected them with available community services and resources. As Figure 17 shows, seven in ten renters (70%) and nearly six in ten owners (57%) said they "strongly agreed" this connection would be helpful. In addition to greater communication with the IHP, IHP residents are also seeking greater connection to other IHP residents.

Figure 16: Respondents would Find it Helpful for the Inclusionary Housing Program to have Greater Communication with Them

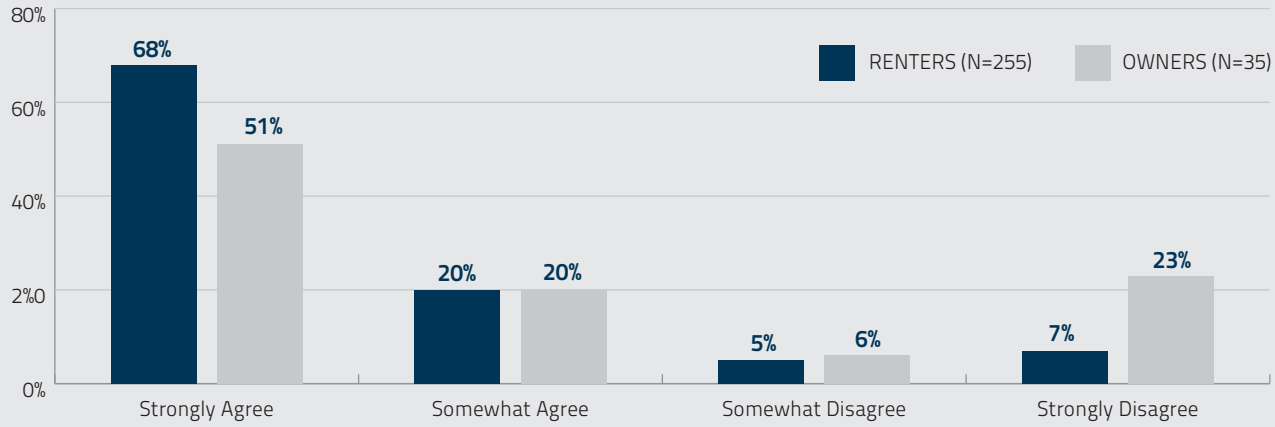
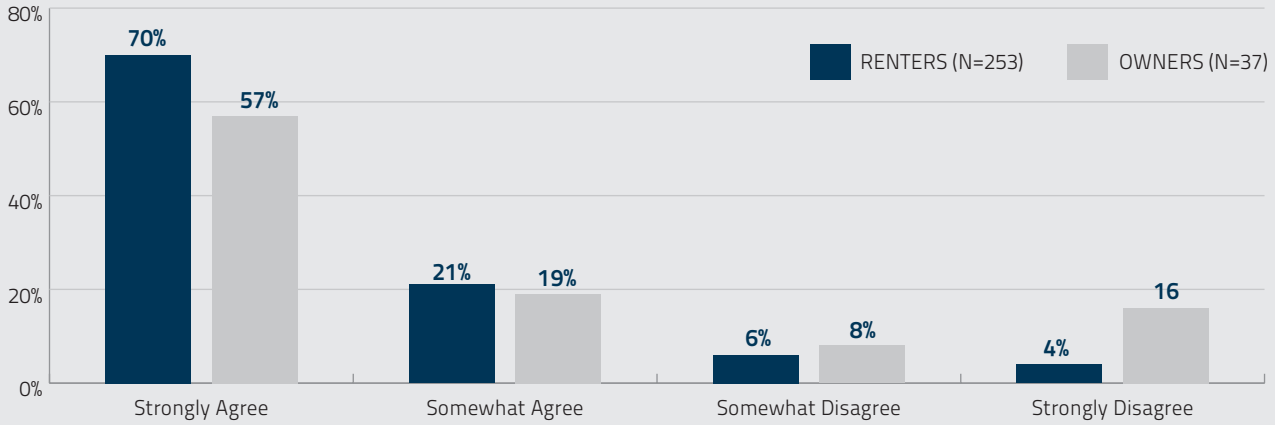


Figure 17: Respondents would Find it Helpful for the Inclusionary Housing Program to Connect Them with Available Community Services and Resources



More than half of renters (63%) and owners (54%) said they "strongly agreed" or "somewhat agreed" that it would be helpful in the future if the program connected them with other IHP residents.

Respondents shared additional suggestions for program improvements and ways to make their buildings and complexes more inclusive for all. There were three key themes among residents' suggestions for ways to make their building more inclusive: sensitivity training for staff, a tenant advocacy group, and a process for holding property managers accountable for biased or unfair treatment of residents.

There were several suggestions for "sensitivity training" of staff. Examples include:

> *"I wish the program had more people with sensitivity training to work with its residents."*

> *"Replace the property manager in the building and going forward, hire a property manager with sensitivity training and fairness for all residents."*

In addition to training, residents also suggested having a tenants' group or organization to help advocate for inclusionary housing residents.

> *"I am grateful for the program and also that there is a survey in the community to help give a voice to*

certain residents. But there needs to be some sort of Inclusionary Housing tenants' group in place on a ground level that would be able to advocate for that particular group."

"I'd like to see a department or an organization set up to help defend the rights of Inclusionary Housing Residents. Residents are in fear of getting evicted if they complain about mistreatment, and this would help people not live in fear."

Respondents suggested that greater awareness—of the Inclusionary Housing Program and mixed-income housing—could improve experiences for inclusionary residents. For example, one respondent stated,

"Inclusionary Housing Residents are invisible in building communities. There should be an effort to educate owners and other market-rate residents about this community so that there can be a little more tolerance in certain situations. It would give an understanding of residents and could be an opening for residents to meet and be cordial to each other."

Respondents identified a lack of accountability for property management as a problem that needs to be addressed to make their buildings more inclusive of all residents. Without a process for holding property managers accountable, many residents do not complain out of fear of retaliation. For example, one respondent said,

"I am very upset that there is no accountability for the actions of property management."

She went on to say the property management has been

"horrible in how they have handled situations with me and many others in my building. But I am the only one who complains because everyone else is afraid to stick their necks out for fear of getting evicted or being retaliated against from property management."

"We need some type of action to happen with the property manager for this building. The property manager is extremely discriminatory and accusatory to Inclusionary Housing Residents."

Other respondents talked about bias in the broader Cambridge community.

"I think that Cambridge is a very exclusive community. They talk about inclusion in the schools and communities, but they are not good at executing. …This complex does not feel like a community. The housing is nice, but the community is really lacking."

"I see a lot of bias attitudes in the City of Cambridge, and it makes me afraid for my family in certain situations."

COMPARISON OF RESIDENTS IN AFFORDABLE IHP UNITS TO THOSE IN MARKET-RATE UNITS AND THOSE IN ALL-AFFORDABLE DEVELOPMENTS

From the early design of this study, we recognized that renters and owners living in affordable IHP units, market-rate units, and all-affordable units may differ in demographic or housing characteristics—and that these differences may influence their experiences of inclusion and exclusion in their buildings and housing complexes. In this section, we provide an overview of the demographics and housing characteristics of the market-rate renters (MRRs) and owners (MROs), followed by comparisons of IHRs to MRRs, and IHOs to MROs. Next, we provide a similar overview for the all-affordable renters (AARs), and then compare IHRs to AARs.

MARKET-RATE RENTERS (MRR) AND OWNERS (MRO)

The market-rate respondent sample totaled 66 and included 42 renters and 24 owners. Market-rate respondents predominantly identified as White or Asian and non-Hispanic. Very few identified as Black or African-American. Market-rate respondents, as a whole, were highly educated, employed, and had relatively high incomes. They tended to live alone or with one other person, and very few had children in the home. MRRs were significantly younger than and had lived in their units for less time than MROs. MRRs were also newer to Cambridge, having lived in the city for an average of 4 years, compared to MROs, who have lived there for an average of 15 years. (See Appendix B and Appendix C for additional information on market-rate renters and owners in the study).

COMPARISON OF INCLUSIONARY HOUSING RENTERS (IHR) AND MARKET-RATE RENTERS (MRR)

This section presents a comparison of the demographic, health, and housing characteristics for IHRs and MRRs. We tested for significant differences between groups on the following 14 characteristics:

- Length of residence in current unit
- Length of residence in Cambridge
- Household size
- Age
- Gender
- Race
- Hispanic identity
- Primary language
- Education level
- Income
- Presence of children under 18
- Work status
- Physical health
- Emotional wellbeing

There were statistically significant differences between IHRs and MRRs on 10 of the 14 characteristics. As shown in Table 27, Table 28, and Table 29 in Appendix B, compared to MRRs, IHRs were significantly more likely to:

- Live in their homes longer
- Live in the City of Cambridge longer
- Be older in age
- Identify as female
- Identify as Black
- Not have a Master's or other advanced degree
- Have lower incomes
- Have children under the age of 18
- Currently work
- Report poorer physical health

COMPARISON OF IHP OWNERS (IHO) AND MARKET-RATE OWNERS (MRO)

Comparisons between IHOs and MROs indicate far fewer significant differences than those found between IHRs and MRRs (above). There were statistically significant differences between IHOs and MROs on six of the 14 characteristics.

As reflected in Table 30, Table 31, and Table 32 in Appendix C, compared to MROs, IHOs were significantly more likely to:

- Live in their homes longer
- Have larger households

- Have children in the household
- Be younger in age
- Identify as Black
- Currently work

ALL-AFFORDABLE RENTERS (AAR)

The All-Affordable respondent sample was composed of 64 households, including 57 renters and seven owners. We excluded the seven owners from the analysis due to the limitations in making statistical comparisons between the two groups.

All-Affordable respondents were predominantly non-Hispanic, Black or White residents. The average respondent was a 54-year-old female who lived alone. English was the primary language of more than two-thirds of AAR respondents; nearly one-third spoke one of a range of other languages at home. Nearly four in ten of AARs had a Bachelor's degree or higher, and roughly half were employed. More than half (58%) had annual incomes of less than $20k. Nearly one-quarter of all-affordable respondents had children under 18 in the home. These were long-term residents, having lived in their units an average of 12 years and in the City of Cambridge for an average of 25 years.

COMPARISON OF IHP RENTERS (IHR) AND ALL-AFFORDABLE RENTERS (AAR)

Comparisons between IHRs and AARs found just three of 14 characteristics in which these groups significantly differed. There were significant differences between IHRs and AARs in 1) length of residence; 2) household income; and 3) employment rates for those age 65 and older. As shown in Table 33, Table 34, and Table 35 in Appendix D, compared to AARs, IHRs were significantly more likely to:

- Live in their homes for a shorter length of time
- Have higher household income
- Have higher rates of employment among those age 65 and older

AARs were similar to IHRs in terms of age, gender, race, Hispanic identity, language, education, having children in the household, and self-reported physical health and emotional well-being.

While both groups were similarly long-term residents of Cambridge, AARs had lived in their current homes for an average of 12 years, significantly longer than the IHR average of 6 years. AARs had much lower household incomes, on average, compared to IHRs. More than half (58%) of AARs reported annual household incomes of less than $20,000, compared to just under one-third (31%) of IHRs. Among respondents who were age 65 and older, 66% of IHRs reported being employed compared to 49% of AARs.

NEIGHBORHOODS SATISFACTION, SENSE OF COMMUNITY, AND NEIGHBORING: COMPARISON OF HOUSING GROUPS

NEIGHBORHOOD SATISFACTION

As Table 21 shows, IHRs and MRRs reported high levels of satisfaction with their neighborhoods, 87% and 93% respectively reporting being satisfied (somewhat satisfied or very satisfied) with their neighborhood. Differences were not statistically significant. AARs also indicated they were largely satisfied with their neighborhood (88%, compared to 87% of IHRs).

Owners, in general, reported slightly higher levels of satisfaction than renters among IHP and market-rate housing respondents. IHOs and MROs reported similar strong rates of satisfaction with their neighborhoods (IHO 93%, MRO 100%).

SENSE OF COMMUNITY AND BELONGING

Based on the average Sense of Community Index (SCI) scores, IHRs and MRRs rank the same, with scores of .61 each (Table 22). Owners scored higher on the SCI than renters, on average. There were no significant differences in sense of community or belonging between IHOs (SCI .77) and MROs (.79). However, IHRs scored significantly lower in sense of community (SCI .61), on average, compared to AARs (.69).

NEIGHBORING

There were no significant differences in neighboring—the social support exchanged among neighbors—between IHRs and MRRs; nor between IHOs and MROs. However, AARs reported significantly higher rates of neighboring than IHRs. AAR neighboring scores averaged 3.85, compared to 2.45 for IHRs.

EXPERIENCES IN HOUSING

Respondents were asked about their personal experiences in their buildings and complexes through a series of Likert-scale statements in which they indicated their level of agreement. As reflected in Figure 18, Figure 19, and Figure 20, there were significant differences in residents' experiences between (1) IHRs and MRRs; (2) IHRs and AARs, and (3) IHOs and MROs.

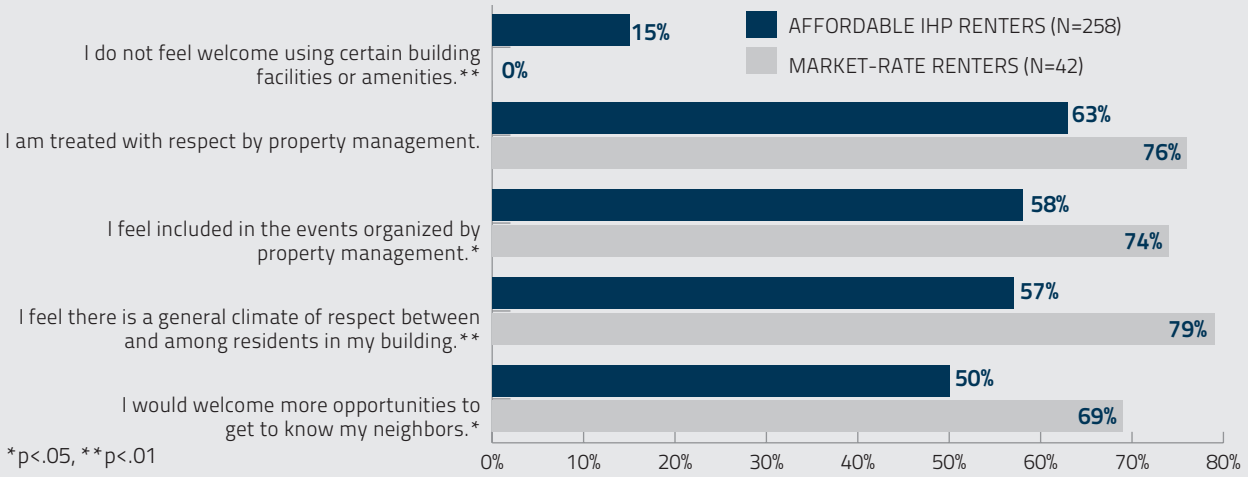
Table 21: Comparison of Housing Groups on Neighborhood Satisfaction

Renters			Owners	
Affordable Inclusionary (IHR) (N=258)	Market-rate (MRR) (N=42)	All Affordable Development (AAR) (N=57)	Affordable Inclusionary (IHO) (N=42)	Market-rate (MRO) (N=24)
87%	93%	88%	93%	100%

Table 22: Comparison of Housing Groups on Sense of Community

Renters			Owners	
Affordable Inclusionary (IHR) (N=258)	Market-rate (MMR) (N=42)	All Affordable Development (AAR) (N=57)	Affordable Inclusionary (IHO) (N=42)	Market-rate (MRO) (N=24)
.61	.61	.69	.77	.79

Figure 18: Comparison of Affordable IHP Renters and Market-Rate Renters: Experiences in Buildings



*p<.05, **p<.01

Figure 19: Comparison of Affordable IHP Owners and Market-Rate Owners: Experiences in Buildings

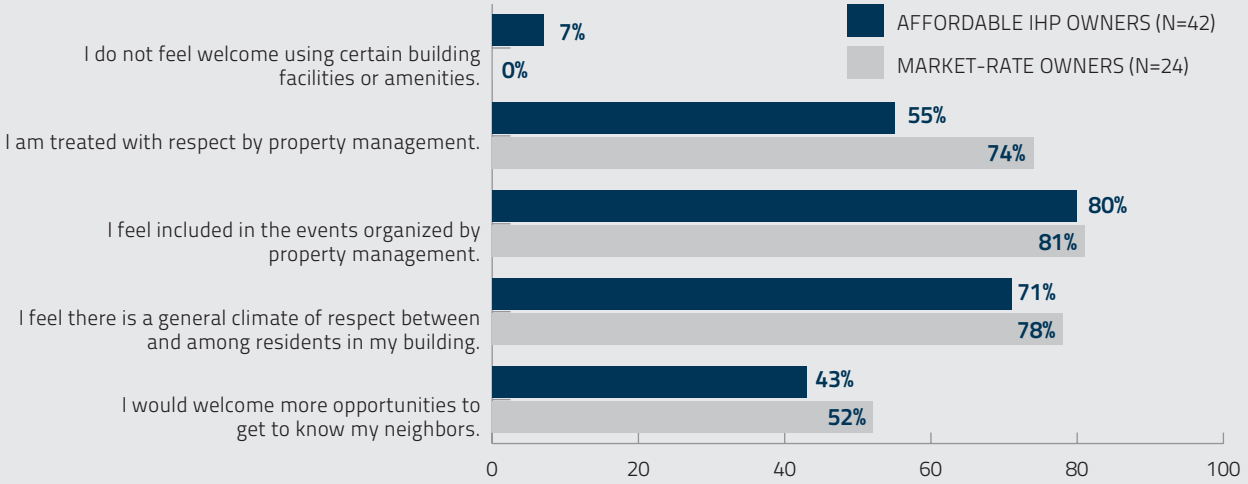
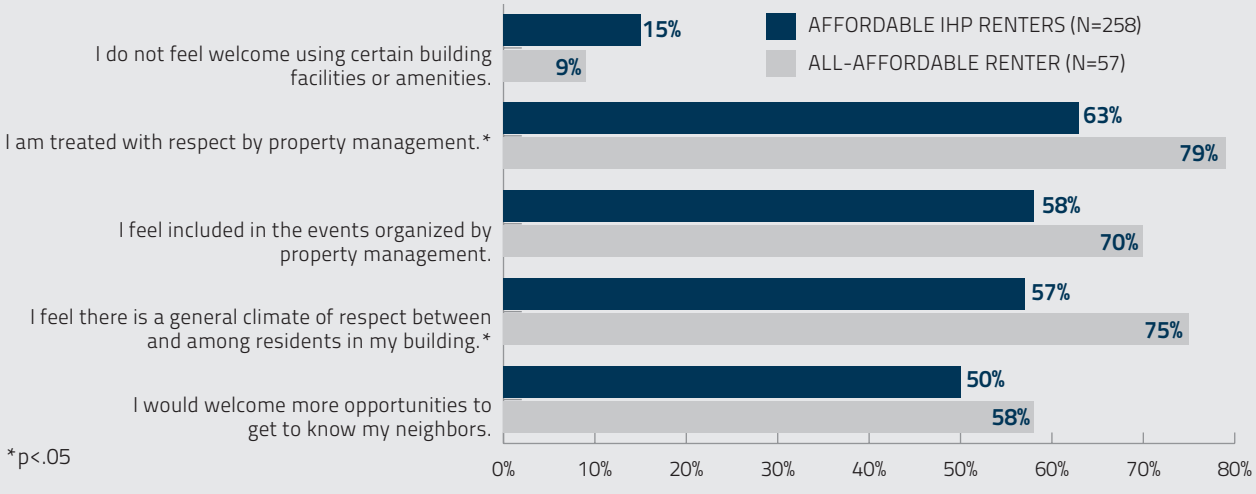


Figure 20: Comparison of Affordable IHP Renters and All-Affordable Renters: Experiences in Buildings



*p<.05

Table 23: Market-Rate Residents: Knowledge and Feelings about Living in an Inclusionary Housing Building

	MRR (N=42)	MRO (N=24)
Did you know that your building or complex has dedicated inclusionary or affordable housing units that are for lower- and moderate-income households? (% yes)	30%	29%
(If yes to prior question) Could you please tell me when you learned about the mixed-income nature of the building/complex? Was it prior to when you moved in or after you moved in? (% After moved in)	58%	57%
Could you please tell me how you learned that there are inclusionary or affordable units in this building? Was it from…		
1. Property management	1. 17%	1. 43%
2. A market-rate building resident	2. 8%	2. 43%
3. An inclusionary building resident	3. 25%	3. 0%
4. A Cambridge friend, acquaintance, or family	4. 33%	4. 0%
5. Other	5. 17%	5. 14%

The comparisons shown in Figure 18 revealed that MRRs had more positive experiences in their buildings and complexes than IHRs. IHRs were significantly less likely than MRRs to "strongly agree" with the following statements:

- *I would welcome more opportunities to get to know my neighbors* (50% vs. 69%)
- *I feel there is a general climate of respect between and among residents in my building* (57% vs. 79%)
- *I feel included in the events organized by property management* (58% vs 74%)
- *I **do not** feel welcome using certain building facilities or amenities (NOTE: negative statement)* (15% vs 0%)

Although the differences were not statistically significant, IHRs were less likely than MRRs to strongly agree with:

- *I am treated with respect by property management* (63% vs. 76%)

Figure 19 shows the percentage of owners who responded "strongly agree" with these statements. Owners of affordable IHP units and owners of market-rate units were similar in their high agreement that their buildings having a general climate of respect between residents (affordable owners 71%, market-rate owners 78%), as well as feeling included in events organized by property management (80% and 81% respectively). While the differences were not significant, market-rate owners were more likely to agree they were treated with respect by property management (74%) than affordable IHP owners (55%). And 7% of affordable IHP owners did not feel comfortable using facilities or amenities, compared to zero market-rate owners.

As Figure 20 shows, renters in units in all-affordable developments (AARs) report more positive experiences and living environments in their buildings than renters in affordable IHP units. For example, compared to IHRs, AARs were more likely to report there is a general climate of respect between and among residents in their building (75% vs. 57%); they are treated with respect by property management (79% vs. 63%) and feel included in events organized by property management (70% vs. 58%). Residents in affordable IHP rental units were more likely to report they did not feel welcome using building amenities (15%), as compared to all-affordable renters (9%). Lastly, Figure 19 shows that half of renters in affordable IHP units (50%) and 58% of those in all-affordable developments expressed interest in getting to know their neighbors.

KNOWLEDGE AND FEELINGS ABOUT LIVING IN AN INCLUSIONARY HOUSING BUILDING OR COMPLEX

IHRs were significantly more likely (86%) than MRRs (67%) to say they were "pleased" *to be living in a building or complex with dedicated inclusionary or affordable housing units that are for lower- and moderate-income households.* A similar significant pattern was found among owners, with IHOs (93%) much more likely than MROs (73%) to report being pleased about living in buildings with inclusionary units.

Additional questions were asked of market-rate renters and market-rate owners in IHP buildings, specifically regarding their knowledge and feelings about living in inclusionary housing buildings. As shown in Table 23, just 30% of MRRs and 29% of MROs knew that their building or

complex had dedicated inclusionary units at the time of the survey. For those who did know about the inclusionary or mixed-income nature of their buildings, more than half of MRRs (58%) and MROs (57%) learned about it after moving into their units. Most MRRs learned they were living in an inclusionary housing building or complex from an inclusionary housing resident (33%) or a market-rate resident (25%). MROs, on the other hand primarily learned they were living in an inclusionary housing development from property management (43%) or another market-rate resident in the building (43%).

Among respondents living in affordable IHP units, 16% of renters and 7% of owners "strongly agreed" with *"I am treated differently by market-rate residents"* (difference is not statistically significant). Among market-rate residents, just 3% of MRRs and 0 of MROs "strongly agreed" with *"I am treated differently by inclusionary housing residents"* (difference is not statistically significant).

A greater percentage of market-rate renters (69%) and owners (52%) said they "strongly agreed" with the statement *"I would welcome more opportunities to get to know my neighbors,"* compared to their inclusionary counterparts (IHRs 50% and IHOs 43%) (differences between inclusionary and market-rate residents were significant).

Owners of both inclusionary and market-rate units were asked about their agreement with the statement, *"As a condo owner, I feel comfortable participating in the condo board associations."* All MROs (100%) and 73% of IHOs said they "strongly agree" with this statement (differences were not statistically significant).

EXPERIENCES WITH INCLUSION AND BIAS: COMPARISON OF HOUSING GROUPS

Previously in this report, we presented findings that described the experiences of IHP residents—including differences between IHRs and IHOs—based on a range of measures of sense of community and belonging, exclusion and bias, and neighboring support. The data described the different types of bias residents in IHP units experienced, as well as the prevalence, sources, and person(s) behind the incidents. We now compare more broadly across housing groups to get a general sense of whether IHP residents' experiences with bias were similar or different compared to 1) market-rate residents in IHP buildings and complexes, and 2) residents in all-affordable housing developments.

The focus of the study was on the perspectives of residents living in affordable IHP units, and the relatively low number of total IHP residents enabled us to analyze a large and diverse sample that represented 32% of the population of all IHP participants. The comparisons with the market-rate and all-affordable populations are provided for informational purposes and should be interpreted as suggestive and informative rather than conclusive, given the relatively small numbers of individuals from these two very large populations in Cambridge. Any differences should be considered illustrative, and responses may or may not be fully representative of these two comparison populations of residents. In addition, comparisons to owners in all-affordable developments are not provided due to the limited number who responded to the survey.

IHP residents in this study experienced significantly more bias than market-rate housing respondents. This is true for comparisons of renters, as well as owners. Table 24 shows that IHRs experienced greater frequency-exposure to bias incidents (EDS 12.14) than MRRs (9.41). The findings also indicate that renters of all housing groups experienced significantly more bias than owners, overall. While not statistically significant, IHRs also had greater bias, on average, than AARs. IHOs also experienced significantly more bias exposure (EDS 11.10) than MROs (8.96).

As Figure 21 shows, renters in affordable IHP units were significantly more likely than market-rate renters to report they experienced the following in their buildings and housing complexes in the past year:

- *People acted as if they were better than you (IHR 29%, MRR 10%)*
- *You were treated with less courtesy than other people in the building (IHR 28%, MRR 12%)*
- *You were treated with less respect than other people in the building (IHR 27%, MRR 5%)*

Although differences were not statistically significant, 16% of affordable IHP renters, compared to 10% of

market-rate renters, said they had experiences in their buildings where *"people acted as if they thought you were not smart."*

Figure 22 offers a comparison of affordable IHP renters with renters in all-affordable developments. The overall pattern in the data suggests that IHP participants experience more frequent and more types of bias than residents in all-affordable developments. As the figure shows, renters in affordable IHP units were significantly more likely than all-affordable renters to report they experienced the following:

- *People acted as if they were better than you (IHR 29%, AAR 14%)*
- *You were treated with less courtesy than other people in the building (IHR 28%, AAR 12%)*
- *You were treated with less respect than other people in the building (IHR 27%, AAR (12%)*

Figure 23 provides the same comparison of types of bias experienced by affordable IHP owners compared to market-rate owners. The findings indicate that owners in affordable IHP units were significantly more likely than market-rate owners to experience the following:

- *People acted as if they were better than you (IHO 29%, MRO 8%)*
- *You were treated with less courtesy than other people in the building (IHO 32%, MRO 8%)*

Although differences were not statistically significant, owners of affordable IHP units were also more likely than market-rate owners to report the following:

- *You were treated with less respect than other people in the building (IHO 22%, MRO 4%)*
- *People acted as if they thought you were not smart (IHO 21%, MRO 4%)*

Table 24: Differences in Frequency-Exposure to Bias (EDS) by Housing Group

	Renters**			Owners*		Total
	Inclusionary (N=257)	Market-rate (N=42)	All Affordable (N=57)	Inclusionary (N=42)	Market-rate (N=24)	(N=422)
Frequency-Exposure to Bias (mean EDS composite score, from a low of 8 to a high of 64)	12.14	9.41	10.29	11.10	8.96	11.32

*p<.05; **p<.01

Figure 21: Comparison of Affordable IHP Renters and Market-rate Renters: Bias Experienced "A Few Times a Year" or More

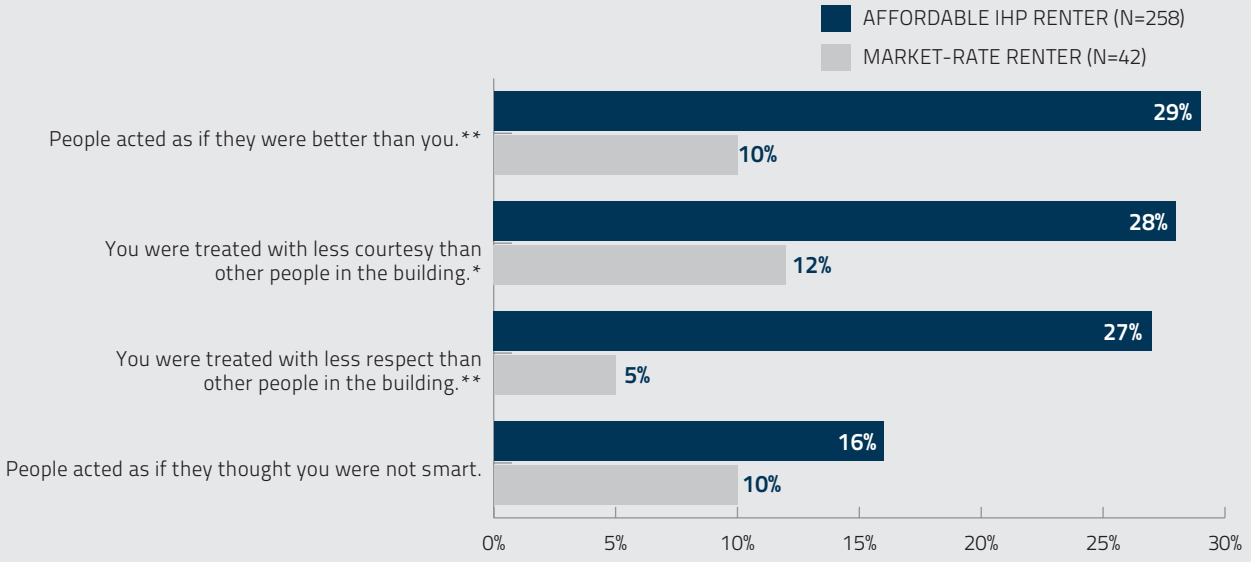


Figure 22: Comparison of Affordable IHP Renters and Renters in All-Affordable Developments: Bias Experienced "A Few Times a Year" or More

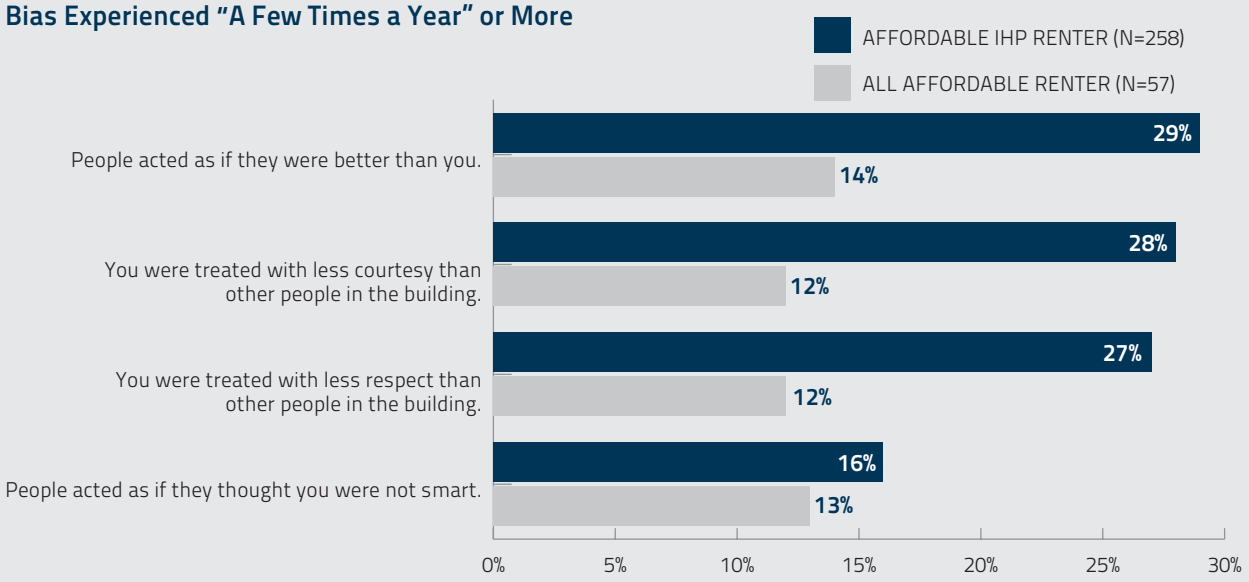
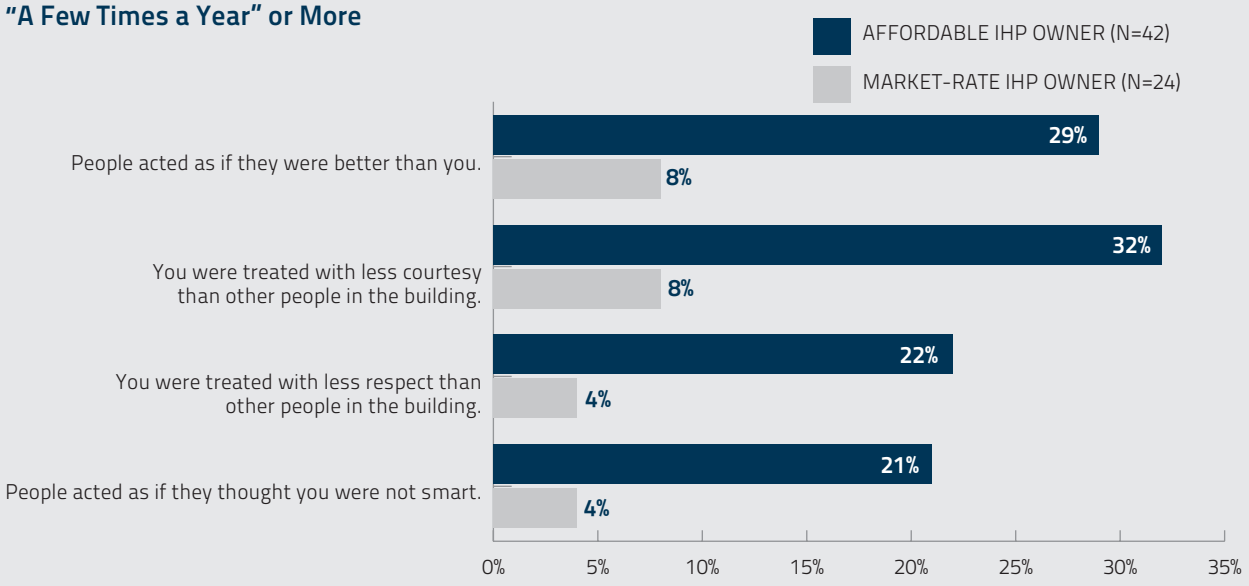


Figure 23: Comparison of Affordable IHP Owners and Market-rate Owners: Bias Experienced "A Few Times a Year" or More



Next, the findings indicate there were significant correlations between specific demographic characteristics and frequency-exposure to bias (EDS score); and some of these correlations differ according to housing group. The findings shown in Table 25 display the following:

- Female respondents were significantly more likely to experience bias than males among IHRs, IHOs, and MRRs.
- Black respondents were significantly more likely to experience bias among IHOs and MRRs; but not among IHRs, AARs, or MROs.
- Hispanic identifying respondents experienced more bias than non-Hispanic among AARs.
- Respondents whose primary language is Spanish were more likely than others to experience bias among AARs.
- Respondents reporting fair or poor health were more likely to experience bias among IHRs, IHOs, and MROs.
- Respondents reporting fair or poor emotional well-being were more likely to experience bias among IHRs and AARs.

Table 26 shows differences in bias experienced by the

Table 25: Correlations between Demographic Characteristics and Frequency of Bias Experiences (EDS score)

Bivariate Correlations: Frequency-Exposure to Bias (mean EDS)	IHR (N=237–258)		IHO (N=39-40)		MRR (N=35–41)		MRO (N=23–24)		AAR (N=53–55)		TOTAL (N=423) (all respondents)	
	EDS Score	Sig.	EDS Score	Sig.	EDS Score	Sig.	EDS Score	Sig.	EDS Score	Sig.	EDS Score	Sig.
Age: Under 65 years (1); 65 and older (0)	0.108		0.249		0.143		0.191		-0.206		0.076	
Gender: Female (1); male (0)	0.196	**	0.351	*	0.204	**	0.21		0.166		0.218	**
Race												
Black yes (1); no (0)	0.012		0.416	*	0.380	*	NA		0.132		0.135	*
White: yes (1); no (0)	-0.006		-0.151		-0.290		-0.422	*	-0.031		-0.088	
Asian: yes (1); no (0)	-0.011		-0.242		0.083		0.422	*	-0.133		-0.063	
Ethnicity: Hispanic yes (1); no (0)	-0.025		-0.171		0.161		NA		0.399	**	0.060	
Primary Language												
English: yes (1); no (0)	0.135	*	0.15		0.032		-0.322		-0.187		0.063	
Spanish: yes (1); no (0)	0.009		-0.119		NA		NA		0.275	*	0.052	
Amharic: yes (1); no (0)	-0.119		-0.119		NA		NA		-0.099		-0.089	
Other language: yes (1); no (0)	-0.093		-0.071		-0.032		0.322		0.14		-0.05	
Annual household income: Less than $20,000 (1); $20,000 and above (0)	-0.119		NA (no owners here)		-0.103		NA		0.152		0.236	**
Annual household income: Less than $40,000 (1); $40,000 and above (0)	0.094		-0.13		-0.158		NA		0.086		0.128	*
Education: high school diploma or less (1); more than h.s. diploma (0)	-0.019		-0.119		NA		NA		-0.124		-0.002	
Physical health: fair or poor: yes (1); no (0)	0.256	**	0.325	*	0.224		0.428	*	0.178		0.265	**
Emotional well-being: fair or poor: yes (1); no (0)	0.255	**	0.15		0.075		0.136		0.307	*	0.24	**
Children under 18 years in household: yes (1); no (0)	0.126		-0.169		-0.002		-0.184		-0.156		0.071	

*p<.05; **p<.01; ***p<.001

Table 26: Experiences with Bias by Race: IHP Renters, IHP Owners, and Market-rate Renters and Owners

	IHP Renters				IHP Owners				Market Renters & Owners†			
	Black (N=117)	Asian (N=21)	White (N=73)	Sig.	Black (N=11)	Asian (N=12)	White (N=16)	Sig.	Black (N=3)	Asian (N=17)	White (N=40)	Sig.
Frequency-Exposure to Bias (mean EDS)	12.14	11.84	12.07	ns	14.20	9.73	10.53	*	12.67	9.76	8.48	**

*p<.05; **p<.01; † Market-rate renter and owners were combined here due to low number of Black respondents.

three main racial groups (Black, Asian, White), within housing groups. Among IHRs, there were no statistically significant differences by race. Among IHOs, there was a significant difference: Black owners of affordable IHP units experienced significantly more bias (EDS 14.20) than Asian (9.73) and White (10.53) owners. To assess racial differences in bias within market-rate respondents, we combined MRRs and MROs due to only three Black respondents in the entire market-rate respondent group. Among the MRR/MRO group, Black respondents were significantly more likely to experience bias (EDS 12.67) than Asian (9.76) and White (8.48) owners.

SUMMARY AND RECOMMENDATIONS

The City of Cambridge is invested in cultivating an Inclusionary Housing Program that expands affordable rental and home ownership options for residents at a time when the housing market is booming, and many are getting priced out of the City. By requiring developers of new private, market-rate housing to include units affordable to low- and moderate-income households, the IHP is intended to create permanently affordable housing in Cambridge, an opportunity-rich community with a shrinking supply of affordable rental units and houses. Like other IHPs, the program reflects a growing awareness of the damages and inequities caused by decades of racist housing policies and practices and a desire to address these inequities and contend with the legacy of racial and economic segregation.

The findings presented in this report are from a survey of 430 Cambridge residents that was conducted by NIMC for the City of Cambridge Community Development Department (CDD). While the primary focus of the study was the experiences of residents who live in affordable rental or homeownership units that are part of the City's Inclusionary Housing Program, two additional comparison groups were included: residents living in market-rate units in IHP buildings and residents living in non-profit owned all-affordable developments in the City. The study explored residents' perceptions and experiences in their buildings and housing complexes, including their sense of community belonging, interactions with neighbors, their experiences with bias, and for IHP participants, their experiences with the IHP program. Information was also collected about study participants' recent housing history, physical and mental health, ties to Cambridge, and demographic characteristics. In this section, we highlight key findings and consider recommendations for the City of Cambridge.

SUMMARY OF FINDINGS

The study findings provide valuable data about Cambridge residents' experiences in their housing communities. The survey reached a diverse group of Cambridge residents across different housing tenure (renters and owners), different types of housing (affordable IHP, market-rate, all-affordable developments), different buildings and complexes (owned by private developers and non-profit organizations), and different geographies (different neighborhoods of Cambridge). Survey participants included residents of different genders, ages, incomes, racial groups, ethnicities, education levels, different household structure (families with children, people who live alone), speakers of many languages, both long-term residents and newer residents to the housing complexes and buildings, and long-term and newer residents of Cambridge. Among those in the affordable IHP units were residents whose primary language was one of 19 different languages besides English.

There were more similarities than differences in demographics between the residents living in affordable IHP units and those living in the all-affordable developments (e.g. race, ethnicity). In contrast, those living in affordable IHP units differed significantly in many demographic characteristics from residents surveyed living in the market-rate IHP units. For example, in comparison to respondents in affordable IHP units, those living in market-rate units were more likely to be older in age, identify as male, have higher incomes, live in homes without children, be newer to the City of Cambridge; and less likely to identify as Black. In addition, compared to the City of Cambridge as a whole, the respondents in affordable IHP units included greater proportions of Black and Hispanic residents and households with children.

NEIGHBORHOOD SATISFACTION, SENSE OF COMMUNITY, AND NEIGHBORING

Overall, the study found that **the majority of all respondents, including 86% of renters and 92% of owners living in affordable IHP units, indicated they were satisfied with their neighborhood.** There was also high satisfaction with neighborhoods among market-rate renters (93%), renters in all-affordable developments (88%), and market-rate owners (100%). The findings suggest that most IHP participants have a sense of attachment to the City of Cambridge: nine in ten of all residents in affordable IHP units (renters and owners) said they plan to remain in Cambridge for at least the next five years (68% said it was "very likely" and 23% said "somewhat likely"). Most respondents in all-affordable developments (83%) also indicated it was very likely they would remain in Cambridge for the next five years. In comparison, just half of the market-rate owners and less than a quarter of market-rate renters in IHP buildings plan to remain in the City for the next five years.

Residents in market-rate units in IHP buildings were less likely than residents from the affordable IHP units to indicate they were pleased to be living in a building that offered housing options to residents from a variety of income groups. Market-rate residents surveyed did not know they were living in a mixed-income building with affordable IHP units until after they moved in; and some did not know until they participated in the survey.

Renters and owners of affordable IHP units both feel a sense of belonging, but owners have stronger connections to the community and have a stronger support network than renters do. IHP owners were much more likely to recognize the people who live in their building and to know their neighbors. More owners than renters indicated their neighbors share their values and they felt they had influence over what their building or complex is like. Owners were also more likely than renters to give support to neighbors and receive support from neighbors (e.g., watching each other's homes while away, discussing a problem in the building or complex, loaning some food or a tool). The greater connections and stronger sense of community among IHP owners may be in part, due to their longer residence in their units. Other factors, however, could be that owners may be in smaller buildings or complexes, which may make establishing connections easier than large rental properties.

Renters of affordable IHP units, on average, had a significantly lower sense of community than owners of affordable IHP units. Among IHP renters, male respondents expressed a greater sense of belonging and inclusion than did female respondents. Affordable IHP renters had a significantly lower sense of community and belonging than those in all-affordable developments. Sense of community was significantly lower among renters of all three housing groups, compared to the owners within the same housing groups.

IHP participants had generally positive experiences with the IHP program and staff. Residents often indicated they were treated respectfully by IHP staff from Cambridge Community Development Department before moving in and by property management after moving in. Eighty-eight percent of renters and all owners in affordable IHP units agreed strongly or somewhat that they were respected by IHP staff before moving in. A majority of all residents would like more communication with the City of Cambridge IHP office (86%) and would like the program to connect them to other IHP residents (61%) and to services and resources in the community (88%).

BIAS EXPERIENCES: RESIDENTS LIVING IN AFFORDABLE IHP UNITS

The findings include important data on bias, including that **approximately half of all residents in affordable IHP units (49%) reported not experiencing any of 8 common types of bias or discrimination in their buildings in the past year. Yet, 40% renters and 41% owners of affordable IHP units reported encountering bias or discrimination at least several times in the past year in their buildings or complexes (the remaining 10% in each group experienced bias "less than once a year").** The most frequently identified forms of bias were being treated with less courtesy and/or less respect than other residents in the building, as well as being viewed as not as good as others and/or not smart.

For residents of affordable IHP units, the likelihood of experiencing bias differed by race, gender, housing type, income level, and having children. Among both renters and owners of affordable IHP units, Black respondents were much more likely to experience bias than others among owners living in IHP units. Owners of affordable IHP units who are Black experienced significantly greater frequency-exposure to bias (EDS 14.20), on average, compared with Asian (EDS 9.76) and White owners (EDS 8.48). Among IHP renters and owners, being a participant of the IHP program and having a low income were also seen as triggers for bias. About two-fifths of renters and one-fifth of owners in affordable IHP units attributed bias incidents to their participation in the IHP. Having a household with children increased the likelihood of experiencing any bias (51% of renters with children compared with 36% of those without children). And being female significantly increased the perception of experiencing any bias (55% of female renters of IHP units, compared to 36% of males). Perceptions of bias on the basis of disability or language differed by race.

White renters were more likely to attribute bias to their having a disability (13%), while Asian owners were more likely to attribute bias to the fact that English is not their primary language (8%).

Of the bias incidents that were reported, a large proportion identified property management and/or residents of IHP market-rate units as the source of bias. Almost 60% of incidents reported by renters and 22% reported by owners in affordable IHP units identified property management as the source of bias. Many IHP participants also indicated incidents of bias involved other residents—32% of renters and 73% of owners—and when they did, they most frequently identified residents of market-rate units (as opposed to affordable units) as the source of bias—72% of incidents for renters and 53% for owners (some residents did not know if the resident was from an affordable IHP unit or market-rate unit).

Examples of perceived bias cover a large variety of incidents, including: (a) repair work on a resident's unit being delayed or not completed, or a resident being told to make the report themselves or to cover the costs of relocating while repairs were made; (b) a housing problem being remediated for a White resident but not for a resident of color; (c) White residents being assigned to "better" housing units than residents of color; (d) residents feeling excluded or unwelcome due to insulting comments and interactions with other residents; (e) residents who are White or occupy market-rate units filing repeated complaints against lower-income residents and residents of color that appear unwarranted; (f) residents of color and those with lower incomes feeling ignored or being asked to leave public spaces; and (g) management disclosing private information that identified which residents live in the affordable IHP units in the building.

BIAS EXPERIENCES: COMPARISON ACROSS ALL HOUSING GROUPS

The study team compared the experiences with bias of residents in affordable IHP units to the experiences of residents in market-rate units and residents in developments where all units are affordable. These comparisons are for informational purposes only and should be interpreted cautiously, because the number of interviewees in the comparison categories was small and may not fully represent these two very large comparison populations found in Cambridge.

Residents in affordable IHP units and residents in all-affordable developments in Cambridge experienced more bias than residents of market-rate units. Renters and owners of affordable IHP units alike experienced significantly more frequent-and encountered more types-of bias than those in market-rate units. Within both the affordable IHP and market-rate housing groups, renters, overall, experienced significantly more bias than owners. And residents living in market-rate buildings—both renters and owners—had the lowest reporting of bias, overall.

There were significant differences in the reporting of bias experienced "a few times a year" or more ("a few times a month," "a few times a week," "almost every day") between renters of affordable IHP units and renters of market-rate units:

- *You were treated with less courtesy than other people in the building* (IHR 28%, MRR 12%)
- *You were treated with less respect than other people in the building* (IHR 27%, MRR 5%)
- *People acted as if they were better than you* (IHR 29%, MRR 10%)
- *People acted as if they thought you were not smart* (IHR 16%, MRR 10%)

Differences were even larger between owners in affordable IHP units and market-rate units than they were among affordable IHP renters and market-rate renters.

IHP participants also experienced more frequent bias and more types of bias than residents in all-affordable developments. Renters in affordable IHP units were significantly more likely to report they were *"treated with less courtesy than others in the building"* (28%), compared to renters in all-affordable developments (12%); and *"treated with less respect than others in the building"* (27%), compared to renters in all-affordable developments (12%). Renters of affordable IHP units were also significantly more likely to say they had experiences where *"people act as if they were better than you"* (29%, compared to 14% of all-affordable renters).

Race, ethnicity, gender, and health status were predictors of bias for residents in some housing categories.

- Black residents were more likely than Asian or Whites to experience bias if they were owners of affordable IHP units or renters of market-rate units.
- Hispanic renters experienced more bias than non-Hispanic residents living in all-affordable developments.
- Female residents were more likely than males to experience bias if they were renters or owners of affordable IHP units or renters of market-rate units.
- Respondents in fair or poor health were more likely to experience bias if they were renters or owners of affordable IHP units or owners of market-rate units.

The patterns of bias found in the study suggest that

systemic bias rooted in racism, classism, gender, household structure, and disability/health are evident in IHP buildings and housing complexes. The greater bias reported by Black and lower-income residents also reflect broader societal trends and divisions. The findings and implications of the study informed our recommendations to the City of Cambridge Community Development Department. These recommendations for improving the Cambridge Inclusionary Housing Program cross three broad themes: strengthening relationships, expanding communication, and prioritizing racial equity and inclusion.

RECOMMENDATIONS FOR THE CITY OF CAMBRIDGE

Residents living in different types of housing often had different experiences, many of which can be characterized as exclusionary rather than inclusionary. While residents in affordable IHP units, overall, generally like living in their neighborhoods and complexes and feel a sense of belonging, some residents do not feel attached to or supported by the Inclusionary Housing Program (IHP). And, while many residents in affordable IHP units did not experience bias or discrimination in their buildings or housing complexes in the past year, a disproportionate portion of those who did experience bias belong to vulnerable populations, including those who are low-income, Black, Hispanic or Latino, female, have children, speak a primary language other than English, and have a disability or health problem. Moreover, although the majority of residents in affordable IHP units said they have been treated respectfully by CDD staff and property management, when residents did feel discriminated against, they most frequently attributed the problem to biased behavior from property management and/or higher-income residents living in market-rate units in their buildings.

We note that this study focused on interviewees' perceptions and reports of bias; we did not attempt to observe or corroborate incidents reported by residents. We believe that if someone perceived an incident as biased or discriminatory, it had enough of a negative effect to warrant some response.

The following recommendations are for City of Cambridge Community Development Department (CDD) to consider, some of which are within CDD's direct sphere of influence and others which are to consider with other partners, community stakeholders, residents, City agencies, and policymakers.

STRENGTHEN RELATIONSHIPS

One strategy to improve quality of life for residents in the Cambridge Inclusionary Housing Program is to strengthen relationships: (1) between CDD and residents, property owners, management companies, and local service providers; (2) between residents in affordable IHP and market-rate units; and (3) between residents in affordable IHP units across IHP buildings and housing complexes. A substantial proportion of residents in the affordable IHP units want a stronger connection to the CDD, the neighbors in their buildings, and other IHP participants from different IHP sites. There is powerful evidence from recent studies highlighting the importance of economically diverse ("cross-class") connections to upward mobility (Chetty, et all, 2020). Accordingly, research findings suggest mixed-income communities like those created by inclusionary housing programs could provide the types of environments where these social connections may be generated (Joseph, 2022). CDD and its partners should leverage the mixed-income housing platform to strive to create living environments in inclusionary housing that are truly inclusive and are creating the conditions that support relationship-building and the economic mobility for IHP participants in Cambridge.

Specifically, we recommend that CDD:

1. Engage and strengthen relationships with residents in the Inclusionary Housing Program.
2. Develop new and bolster existing relationships with property owners, property management companies, and other onsite staff of IHP developments.
3. Encourage property managers to provide opportunities for residents of affordable units and market-rate units to engage in a range of activities to connect with one another. For example, other mixed-income developments have created resident ambassador committees across incomes and made flexible small grants or other funds available to residents to increase engagement, community building, and inclusion.[13] Regular interaction and connection among residents in other mixed-income communities has led to a collective sense of belonging and improved perceptions of other residents.
4. Provide participants in the Inclusionary Housing Program with opportunities to engage and connect with other participants of the program from different IHP buildings and complexes across the City of Cambridge.

13. Washington Housing Conservancy social impact strategy (**https://washingtonhousingconservancy.org/social-impact/**) and Neighborhood Connections small grants program (**https://neighborupcle.org/grants/**)

5. Strengthen connections with local community-based organizations to identify services, resources, and events that may be of interest to residents in the IHP.

EXPAND COMMUNICATION

Strengthening relationships will require CDD to have more robust communication with residents in buildings with IHP units. We recommend that CDD:

1. Increase communication and engagement with IHP participants
   a. Develop mechanisms for residents to report problems and concerns, report bias incidents, provide feedback, and make suggestions regarding their housing and buildings.
   b. Create a schedule and methods for regular communication with residents.
   c. Provide residents with information and connections to community services, resources, and events.
   d. Conduct routine social climate surveys of IHP households. Other mixed-income communities, for example, use annual online surveys as a cost-effective way to stay informed of residents' experiences in the community.
2. Create transparency and accessibility around IHP practices and policies
   a. Communicate with residents about program practices more frequently, and increase opportunities for residents to provide input on IHP practices.
   b. Clarify the practices around changes in a tenant's income over time as it relates to IHP participants' eligibility to remain in their units when income increases.
   c. Communicate with residents about the process that property managers use to upgrade units; and what to do when there are health and safety concerns in a unit or building (e.g. contact Inspectional Services Department).
3. Increase awareness among property owners, property management staff, and residents of affordable and market-rate units about the goals and collective benefits of the IHP. Being transparent about the income mix and the goals of the IHP program with potential renters and owners of the market-rate units in IHP buildings may set more inclusive community expectations and attract those who are interested in living in an economically and racially diverse community.
4. Share and discuss the study findings with residents of IHP buildings, property owners, property management and other site staff as well as community organizations and service providers, and residents of the larger Cambridge community.

PRIORITIZE RACIAL EQUITY AND INCLUSION

A key implication of the study is that building inclusionary housing units is not enough to create inclusive communities. In fact, just building the units and nothing else to achieve the goals of Inclusionary Housing Programs can exacerbate isolation, divisions, stigma, and differences among residents, leading to "incorporated exclusion," living environments where residents in affordable IHP units especially may feel unwelcome, excluded, and experience bias in the buildings they are meant to call "home." Addressing bias in the Cambridge Inclusionary Housing Program buildings and complexes, and striving to create living environments that are inclusive and living up to the program's name, will require intentional strategies to increase racial equity and inclusion for all residents. We recommend that CDD:

1. Create a task force with representation from renters, owners, property managers, and City staff.
2. Provide information and resources for assessing and addressing bias in inclusionary housing or mixed-income settings.
3. Offer and encourage participation in trainings on inclusion and racial equity and inclusive property operating practices for property owners, property managers and other staff, and residents of IHP buildings and complexes. Inclusive Property Management practices that have been effectively implemented in other mixed-income communities, for example, involve prioritizing intentionality around respect, support, and engagement of all residents, in addition to excellence in maintenance of high-quality buildings and grounds.[14]
5. Engage local, regional, and state entities and non-profit agencies (e.g., fair housing coalition, Massachusetts Commission Against Discrimination, Greater Boston Legal Services) to discuss the study findings on bias and develop action steps to address bias in IHP communities.
6. Provide guidance for residents and property managers on appropriate avenues for intervention and accountability actions related to residents' concerns with bias and exclusion.
7. Encourage property managers to create intentionally welcoming and maximally accessible environments for people of color, women and non-binary people, individuals with disabilities or health problems, and those with children—for residents and visitors alike—in IHP buildings.

APPENDICES

Appendix A: Study Outreach Materials

Appendix B: Comparison of Affordable IHP Renters and Market-Rate Renters

Appendix C: Comparison of Affordable IHP Owners and Market-Rate Owners

Appendix D: Comparison of Affordable Inclusionary Housing Renters and All-Affordable Renters

Appendix E: Renters and Owners of Affordable Inclusionary Housing: Experiences With Bias

14. Trusted Space Partners and the National Initiative on Mixed-Income Communities have worked with these partners to develop an Inclusive Property Management approach: Washington Housing Conservancy social impact model (https://washingtonhousingconservancy.org/social-impact/), and Trek Development (**https://www.trekdevelopment.com/what-we-do/resident-community-engagement**)

APPENDIX A: OUTREACH MATERIALS

research support services inc.

Return Address:
Cambridge Housing Survey
906 Ridge Ave. - Evanston, IL 60202

DATE

FIRST NAME/LAST NAME
Address
City, State Zip

Dear FIRST NAME/LAST NAME:

Your household has been randomly selected to participate in a paid **brief telephone survey** for a study about inclusion and bias for housing residents in Cambridge. The study is sponsored by the City of Cambridge. It is being conducted by Case Western Reserve University's National Initiative on Mixed-Income Communities (NIMC). They have partnered with us, Research Support Services (RSS) and our interviewers are conducting the surveys.

The enclosed flyer provides further details. We hope we can count with your help. The survey takes 25- 30 minutes and you will receive a **gift card for $25 for participating and have a chance to win a $250 Amazon gift card.**

In the next few weeks, an interviewer from RSS will call you to arrange a convenient time for your survey.

Thank you in advance for your participation. Your input is critical to the success of the study. We look forward to speaking with you soon.

Sincerely,

Dánae Corado
Project Manager

1

WE WANT TO HEAR FROM YOU!

Brief Phone Survey:

Cambridge Residents Experiences
of Social Inclusion and Bias

Why Am I Receiving This?

You were randomly selected to receive an invitation to take part in a **25 to 30-** minute phone survey on residents' everyday experiences of inclusion and bias in their buildings, complexes, or neighborhoods. As a thank you, all participants will receive a **$25 gift card**. Participation is open now through December 2021.

Who Are We?

The City of Cambridge Community Development Department has partnered with the National Initiative on Mixed-Income Communities (NIMC) at Case Western Reserve University in order to carry out a confidential survey. Our partner, Research Support Services, will have an interviewer call you to complete the survey.

Why Participate?

Hearing from you will help the City of Cambridge improve the current and future affordable inclusionary housing programs and policies for low- and moderate- income families

What Does Participation Mean?

No identifying information will be shared with City Staff or Property Management. Your answers will not impact your housing. Please call or email to schedule your survey or get more information

If interested, and you speak a language other than English, have someone call the above phone number to discuss translation.

¡QUEREMOS ESCUCHARLE!

Breve encuesta telefónica:

Experiencias de inclusión social y discriminación
de quienes viven en Cambridge

¿Por qué estoy recibiendo esto?

Usted fue seleccionado(a) al azar para recibir una invitación para participar en una entrevista telefónica de **25 a 30** minutos, sobre las experiencias diarias de inclusión y discriminación que tienen las personas en los edificios, complejos o vecindarios en lo que viven. Como agradecimiento, todos los participantes recibirán una **tarjeta de regalo de 25 dólares**. Se puede participar desde ahora y hasta diciembre de 2021.

¿Quiénes somos?

El Departamento de Desarrollo Comunitario de la Ciudad de Cambridge se ha asociado con la Iniciativa Nacional sobre Comunidades de Ingresos Mixtos (NIMC po sus siglas en inglés) en la Universidad Case Western Reserve, para llevar a cabo una encuesta confidencial. Un entrevistador de la firma Research Support Services, nuestro socio, le llamará para completar la encuesta.

¿Por qué debería participar?

Su participación ayudará a la Ciudad de Cambridge a mejorar los programas y políticas actuales y futuros de vivienda inclusiva y económica para familias de ingresos bajos y moderados.

¿En qué consiste participar?

No compartiremos con el personal de la Ciudad o de la Administración de su edificio ninguna información que permita identificar a los individuos. Sus respuestas no afectarán en nada su situación de vivienda. Si está interesado(a) en contestar la encuesta antes de que un entrevistador le llame, por favor llámenos al o email.

NOU VLE TANDE OU!

Sondaj Kout nan Telefòn:
Eksperyans Rezidan Cambridge Nan Zafè
Enklizyon Sosyal ak Diskriminasyon

Poukisa mwen resevwa sa a?

Nou te seleksyone ou owaza pou resevwa yon envitasyon pou patisipe nan yon sondaj nan telefòn ki dire **25 a 30 minit,** sou eksperyans rezidan yo nan zafè enklizyon sosyal ak patipri nan bilding, konplèks, oswa katye yo a. Kòm remèsiman, tout moun ki patisipe yo ap resevwa yon **kat kado 25 dola**. Patisipasyon an louvri kounyè a jiska Desanm 2021.

Kiyès nou ye?

Depatman Kominotè vil Cambridge la, pote kole ak Inisyativ Nasyonal pou Kominote Moun Revni Tout Nivo (National Initiative on Mixed-Income Communities (NIMC) nan Case Western Reserve University pou fè yon sondaj konfidansyèl. Patnè nou an, Reasearch Support Services, pral gen yon moun ki pral telefone ou pou konplete sondaj la.

Poukisa mwen ta dwe patisipe?

Patisipasyon ou pral ede Vil Cambridge amelyore pwogram lojman enklizif bon mache li gen kounye a ak sa li pral kreye pi devan pou fanmi ki gen revni ba ak fanmi ki gen revni mwayen yo.

Kisa sa vle di lè yon moun patisipe?

Nou pa pral pataje okenn enfòmasyon ki te ka idantifye moun ki patisipe yo ak okenn moun k ap travay nan Vil la oswa Manajman Pwopriyete a. Repons ou yo pa pral afekte lojman ou. Si ou enterese pran sondaj la anvan you moun ta telefone w pou pran sondaj la, tanpri rele /email.

የእርስዎን ሀሳብ መስማት እንፈልጋለን!

አጭር የስልክ ዳሰሳ፡
የካምብሪጅ ነዋሪዎች የማህበራዊ ማካተት እና የአድልዎ ተሞክሮ

ይህን የምቀበለው ለምንድን ነው?

ነዋሪዎች በዕለት ተዕለት ህይወታቸው ላይ በሕንፃዎቻቸው፣ በግቢዎቻቸው፣ ወይም በአከባቢዎቻቸው ውስጥ የሚያጋጥም የማካተት እና የአድልዎ ተሞክሮዎቻቸው በተመለከተ ከ25-30 ደቂቃ የሚወስድ የስልክ ጥናት ውስጥ እንዲሳተፉ ግብዣ ለመቀበል በአጋጣሚ ተመርጠዋል። ለማመስገን፡ ሁሉም ተሳታፊዎች **25 ዶላር የስጦታ ካርድ** ይቀበላሉ። ከዛሬ ጀምሮ እስከ ታሕሳስ 2021 ዓ.ም ባለው ጊዜ ውስጥ ለመሳተፍ ይችላሉ።

እኛ ማን ነን?

የካምብሪጅ ከተማ ሚስጥሩ የተጠበቀ የዳሰሳ ጥናት ለማድረግ በኬዝ ዌስተርን ሪዘርቭ ዩኒቨርሲቲ ከብሔራዊ ተነሳሽነት ተመጣጣኝ ገቢ ያላቸው ማህበረሰቦች (NIMC) ጋር በሽርክና ይሰራል። ከእኛ ጋር ሽርክ ያለው አካል፡ የምርምር ድጋፍ አገልግሎቶች፡ የዳሰሳ ጥናቱን ለማጠናቀቅ ቃለ መጠይቅ የሚያደርግ ሰው እንዲደውልልዎት ያደር

ለምን ይሳተፋሉ?

ከእርስዎ መስማት፡ የካምብሪጅ ከተማ ለዝቅተኛ እና መካከለኛ ገቢ ላላቸው ቤተሰቦች የአሁኑን እና የወደፊቱን ተመጣጣኝ የኢንክሉዢናሪ የቤት ፕሮግራሞችን እና ፖሊሲዎችን ለማሻሻል እንዲችል ይረዳል።

ተሳትፎ ማለት ምን ማለት ነው?

ምንም የመታወቂያ መረጃ ከከተማው ሠራተኞች ወይም ከንብረት አስተዳደር ጋር አይጋራም። የእርስዎ መልሶች በመኖርያ ቤቶችዎ ላይ ተጽዕኖ አይኖራቸውም። የዳሰሳ ጥናቱን ለማጠናቀቅ ቃለ መጠይቅ የሚያደርግሎት ሰው ከመደወሉ በፊት የዳሰሳ ጥናቱን ለመውሰድ የሚፈልጉ ከሆነ እባክዎን በስልክ ቁጥር፡ ይደውሉ።

APPENDIX B: COMPARISON OF AFFORDABLE IHP RENTERS AND MARKET-RATE RENTERS

Table 27: Affordable IHP Renters and Market-Rate Renters: Comparison of Demographics

	Affordable IHP Renters (N=258)		Market-rate Renters (N=42)	
	Count	Percent	Count	Percent
Survey Language				
English	245	94%	42	100%
Spanish	11	4%	0	0%
Amharic	4	2%	0	0%
Haitian Creole	0	0%	0	0%
Total	**260**	**100%**	**42**	**100%**
Gender*				
Female	190	74%	24	57%
Male	64	25%	18	43%
Other	4	2%	0	0%
Total	**258**	**100%**	**42**	**100%**
Age***				
Under 35	45	17%	24	57%
35 to 64	158	61%	13	31%
65 +	55	21%	5	12%
Total	**258**	**100%**	**42**	**100%**
Range	26–86 years		02–79 years	
Mean | Median	49.4 | 48.0		35.63 | 32.50	
Primary Language Spoken at Home				
English	187	72%	35	83%
Spanish	18	7%	1	2%
Amharic	17	7%	0	0%
Korean	8	3%	0	0%
Portuguese	6	2%	1	2%
Other	22	9%	5	12%
Total	**258**	**100%**	**42**	**100%**
Race***				
Black / African American, alone	118	46%	3	7%
White, alone	73	28%	22	52%
Asian, alone	21	8%	12	29%
Indigenous (American Indian, Alaska Native, or other Indigenous), other	3	1%	1	2%
Biracial	7	3%	0	0%
Missing/not identified	36	14%	4	10%
Total	**258**	**100%**	**42**	**100%**
Hispanic				
No	206	79%	37	88%
Yes	54	21%	5	12%
Total	**260**	**100%**	**42**	**100%**

Table 27: Affordable IHP Renters and Market-Rate Renters: Comparison of Demographics (continued)

	Affordable IHP Renters (N=258)		Market-rate Renters (N=42)	
	Count	Percent	Count	Percent
Level of Education* **				
Less than high school	10	4%	0	0%
High school diploma or equivalent	50	19%	0	0%
Associate's degree (AA, CNA, LPN) or some college or technical school	85	33%	1	2%
Bachelor's degree (BA, BS, RN)	66	26%	18	43%
Master's or advanced degree (JD, PhD)	46	18%	23	55%
Total	**257**	**100%**	**42**	**100%**
Currently Employed* **				
All ages***	145	56%	40	95%
Under age 65***	134	66%	36	97%
Household Size* ** (mean | median)	1.69 | 1.00		1.76 | 2.00	
1-person	168	65%	17	40%
2-person	41	16%	19	45%
3-person or more	49	19%	6	14%
Total	**258**	**100%**	**42**	**100%**
Household Income* **				
Less than $20,000	71	31%	3	8%
$20,001–$40,000	59	26%	3	8%
$40,001–$60,000	68	29%	3	8%
$60,001–$80,000	23	10%	2	6%
$80,001–$100,000	7	3%	5	14%
More than $100,000	3	1%	20	56%
Total	**231**	**100%**	**36**	**100%**
Number of Households with Children under age 18*	70	27%	5	12%
Number of Children by Age				
Under age 6	44		3	
Ages 6–12	60		3	
Ages 13–17	22		0	
Number of Older Youth / Young Adults Ages 18–24	17		11	

Table 28: Comparison of Affordable IHP Renters and Market-Rate Renters: Housing History

	Affordable IHP Renters (N=258)		Market-rate Renters (N=42)	
	Count	Percent	Count	Percent
Length of Residence in Cambridge* **				
Range	1–82 years		1–33 years	
Mean | Median years	26.15 | 21.50		3.79 | 1.50	
2 years or less	9	3%	26	62%
3–5 years	29	11%	9	21%
6–10 years	36	14%	5	12%
11–20 years	52	20%	1	2%
21–30 years	34	13%	0	0%
31–50 years	69	27%	1	2%
51 or more years	29	11%	0	0%
Total	**258**	**100%**	**42**	**100%**
Length of Residence in current home* **				
Range	1 to 30 years		1–18 years	
Mean | Median	5.76 | 5.00		2.09 | 1.0	
2 years or less	66	26%	33	79%
3–5 years	84	33%	5	12%
6–10 years	69	27%	1	2%
11 or more years	39	15%	3	7%
Total	**258**	**100%**	**42**	**100%**
Housing Situation Prior to Current Apartment* **				
Private market housing	95	37%	28	67%
Public or subsidized housing	101	39%	0	0%
Homeowner	2	1%	5	12%
Shelter or temporary housing	11	4%	1	2%
Living with family	29	11%	7	17%
Other (homeless, couch surfing, car)	18	7%	1	2%
Total	**258**	**100%**	**42**	**100%**

Table 29: Comparison of Affordable IHP Renters and Market-Rate Renters: Health

	Affordable IHP Renters (N=258)		Market-rate Renters (N=42)	
	Count	Percent	Count	Percent
Physical Health**				
Excellent	44	17%	14	33%
Very good	70	27%	17	40%
Good	84	33%	8	19%
Fair	39	15%	3	7%
Poor	20	8%	0	0%
Total	**257**	**100%**	**42**	**100%**
Emotional Well-Being				
Excellent	44	17%	9	21%
Very good	73	28%	17	40%
Good	83	32%	10	24%
Fair	41	16%	5	12%
Poor	17	7%	1	2%
Total	**258**	**100%**	**42**	**100%**
Stress (0/low to 5/high)				
Mean | Median	2.55 | 3.00		2.45 | 3.00	
Low (0–1)	69	27%	11	26%
Moderate (2–3)	121	47%	19	45%
High (4–5)	68	26%	12	29%
Total	**258**	**100%**	**42**	**100%**

APPENDIX C: COMPARISON OF AFFORDABLE IHP OWNERS AND MARKET-RATE OWNERS

Table 30: Comparison of Affordable IHP Owners and Market-Rate Owners: Demographics

	Affordable IHP Owners (N=42)		Market-rate Owners (N=24)	
	Count	Percent	Count	Percent
Survey Language				
English	41	98%	24	100%
Spanish	1	2%	0	0%
Amharic	0	0%	0	0%
Haitian Creole	0	0%	0	0%
Total	**42**	**100%**	**24**	**100%**
Gender				
Female	24	57%	13	57%
Male	17	41%	10	43%
Other	1	2%	0	0%
Total	**42**	**100%**	**23**	**100%**
Age* **				
Under 35	3	7%	4	17%
35 to 64	35	83%	8	33%
65 +	4	10%	12	50%
Total	**42**	**100%**	**24**	**100%**
Age				
Range	26–90 years		27–80 years	
Mean | Median	50.0 | 49.0		55.09 | 62.00	
Primary Language Spoken at Home				
English	30	71%	22	96%
Spanish	1	2%	0	0%
Other	12	2%	2	4%
Total	**42**	**100%**	**24**	**100%**
Race*				
Black / African-American, alone	11	26%	0	0%
White, alone	16	38%	18	75%
Asian, alone	12	28%	5	21%
Indigenous (American Indian, Alaska Native, or other Indigenous), other	0	0%	0	0%
Biracial	1	2%	0	0%
Missing, not identified	2	5%	1	4%
Total	**42**	**100%**	**24**	**100%**
Hispanic Identity				
No	38	95%	23	100%
Yes	2	5%	0	0%
Total	**40**	**100%**	**23**	**100%**
	Count	Percent	Count	Percent
Level of Education				
Less than high school	0	0%	0	0%

Table 30: Comparison of Affordable IHP Owners and Market-Rate Owners: Demographics (continued)

	Affordable IHP Owners (N=42)		Market-rate Owners (N=24)	
High school diploma or equivalent	1	2%	0	0%
Associate's degree (AA, CNA, LPN) or some college or technical school	3	7%	1	4%
Bachelor's degree (BA, BS, RN)	12	29%	4	17%
Master's or advanced degree (JD, PhD)	26	62%	18	78%
Total	**42**	**100%**	**23**	**100%**
Currently Employed* (all ages)				
All ages*	37	88%	16	67%
Under age 65	35	92%	12	100%
Household Size*** (mean | median)	2.52 | 2.00		1.96 | 2.00	
1-person	13	31%	8	33%
2-person	11	26%	11	46%
3-person or more	18	43%	5	21%
Total	**42**	**100%**	**24**	**100%**
Household Income				
Less than $20,000	0	0%	0	0%
$20,001–$40,000	2	6%	0	0%
$40,001–$60,000	11	33%	3	8%
$60,001–$80,000	8	24%	2	6%
$80,001–$100,000	5	15%	5	14%
More than $100,000	7	21%	8	22%
Total	**33**	**100%**	**18**	**50%**
Number of Households with Children under age 18*	17	41%	3	13%
Number of Children under 18 by Age mean*	0.6		0.2	
Under age 6	1		1	
Ages 6–12	10		2	
Ages 13–17	16		1	
Number of Children Ages 18–24	8		1	
mean	0.19		0.04	

Table 31: Comparison of Affordable IHP Owners and Market-Rate Owners: Housing History

	Affordable IHP Owners (N=42)		Market-rate Owners (N=24)	
	Count	Percent	Count	Percent
Length of Residence in Cambridge* **				
Range	5–47 years		1–65 years	
Mean | Median years	18.79| 17.50		14.5 | 10.0	
2 years or less	0	0%	1	4%
3–5 years	1	2%	7	29%
6–10 years	7	17%	5	21%
11–20 years	20	48%	6	25%
21–30 years	11	26%	3	13%
31–50 years	3	7%	1	4%
51 or more years	0	0%	1	4%
Total	**42**	**100%**	**24**	**100%**
Length of Residence in current home* **				
Range: 1–24 years	1 to 18 years		1–21 years	
Mean | Median	10.15 | 11.50		8.79 | 10 years	
2 years or less	3	7%	4	17%
3–5 years	7	17%	6	25%
6–10 years	9	21%	5	21%
11 or more years	23	55%	9	38%
Total	**42**	**100%**	**24**	**100%**
Housing Situation Prior to Current Apartment**				
Private market housing	21	50%	11	46%
Public or subsidized housing	10	24%	0	0%
Homeowner	3	7%	9	38%
Shelter or temporary housing	0	0%	0	0%
Living with family	6	14%	3	13%
Other (homeless, couch surfing, car)	2	4%	1	4%
Total	**42**	**100%**	**24**	**100%**

Table 32: Comparison of Affordable IHP Owners and Market-Rate Owners: Health

	Affordable IHP Owners (N=42)		Market-rate Owners (N=24)	
	Count	Percent	Count	Percent
Physical Health				
Excellent	10	24%	8	33%
Very good	19	45%	8	33%
Good	11	26%	7	29%
Fair	2	5%	1	4%
Poor	0	0%	0	0%
Total	**42**	**100%**	**24**	**100%**
Emotional Well-being				
Excellent	9	21%	2	8%
Very good	17	40%	12	50%
Good	14	33%	7	29%
Fair	2	5%	3	13%
Poor	0	0%	0	0%
Total	**42**	**100%**	**24**	**100%**
Stress (0/low to 5/high)				
Mean | Median	2.50 | 3.00		2.83 | 3.00	
Low (0–1)	12	29%	2	8%
Moderate (2–3)	18	43%	16	67%
High (4–5)	12	29%	6	25%
Total	**42**	**100%**	**24**	**100%**

APPENDIX D: COMPARISON OF AFFORDABLE IHP RENTERS AND ALL-AFFORDABLE RENTERS

Table 33: Comparison of Affordable IHP Renters and All-Affordable Renters: Demographics

	Affordable IHP Renters (N=258)		All-Affordable Renters (N=57)	
	Count	Percent	Count	Percent
Survey Language				
English	243	94%	57	100%
Spanish	11	4%	0	0%
Amharic	4	2%	0	0%
Haitian Creole	0	0%	0	0%
Total	**258**	**100%**	**57**	**100%**
Gender				
Female	190	74%	39	68%
Male	64	25%	18	32%
Other	4	2%	0	0%
Total	**258**	**100%**	**57**	**100%**
Age				
Under 35	45	17%	5	9%
35 to 64	158	61%	36	63%
65 +	55	21%	16	28%
Total	**258**	**100%**	**57**	**100%**
Age**				
Range	26–86 years		27–90 years	
Mean | Median	49.4 | 48.0		55.0 | 57.0	
Primary Language Spoken at Home				
English	187	73%	41	72%
Spanish	18	7%	2	4%
Amharic	17	7%	3	5%
Korean	8	3%	0	0%
Portuguese	6	2%	1	2%
Arabic	4	2%	0	0%
Other	18	7%	10	18%
Total	**258**	**100%**	**57**	**100%**
Race				
Black / African-American, alone	118	46%	21	37%
White, alone	73	28%	20	35%
Asian, alone	21	8%	7	12%
Indigenous (American Indian, Alaska Native, or other Indigenous), other	3	1%	0	0%
Biracial	7	3%	0	0%
Missing, not identified	36	14%	9	16%
Total	**258**	**100%**	**57**	**100%**
Hispanic Identity				
No	204	80%	37	88%
Yes	52	20%	5	12%

Table 33: Comparison of Affordable IHP Renters and All-Affordable Renters: Demographics (continued)

	Affordable IHP Renters (N=258)		All-Affordable Renters (N=57)	
Total	**256**	**100%**	**42**	**100%**
Level of Education				
Less than high school	10	4%	2	4%
High school diploma or equivalent	50	19%	15	26%
Associate's degree (AA, CNA, LPN) or some college or technical school	85	33%	21	37%
Bachelor's degree (BA, BS, RN)	66	26%	13	23%
Master's or advanced degree (JD, PhD)	46	18%	6	11%
Total	**257**	**100%**	**57**	**100%**
Currently Employed				
All ages	145	56%	27	47%
under age 65*	134	66%	20	49%
Household Size (mean | median)	1.69 | 1.00		1.61 | 1.00	
1-person	168	65%	37	65%
2-person	41	16%	10	18%
3-person or more	49	19%	10	18%
Total	**258**	**100%**	**57**	**100%**
Household Income**		Renters (N=231)		
Less than $20,000	71	31%	26	58%
$20,001–$40,000	59	26%	11	24%
$40,001–$60,000	68	29%	5	11%
$60,001–$80,000	23	10%	1	2%
$80,001–$100,000	7	3%	2	4%
More than $100,000	3	1%	0	0%
Total	**231**	**100%**	**45**	**100%**
Number of Households with Children under age 18	70	27%	12	21%
Number of Children by Age				
Under age 6	44		46	
Ages 6–12	60		7	
Ages 13–17	22		5	
Number of Older Youth / Young Adults Ages 18–24	17		2	

Table 34: Comparison of Affordable IHP Renters and All-Affordable Renters: Housing History

	Affordable IHP Renters (N=258)		All-Affordable Renters (N=57)	
	Count	Percent	Count	Percent
Length of Residence in Cambridge				
Range	1–82 years		1–72 years	
Mean | Median years	26.15 | 21.50		25.21 | 18.50	
2 years or less	9	3%	6	11%
3–5 years	29	11%	2	4%
6–10 years	36	14%	9	16%
11–20 years	52	20%	14	25%
21–30 years	34	13%	5	9%
31–50 years	69	27%	14	25%
51 or more years	29	11%	7	12%
Total	**258**	**100%**	**57**	**100%**
Likelihood of living in Cambridge in 5 years				
Very likely	174	67%	47	83%
Somewhat likely	61	24%	8	14%
Very unlikely	23	9%	2	4%
Total	**258**	**100%**	**57**	**100%**
Length of Residence in current home* **				
Range: 1–24 years	1 to 30 years		1–59 years	
Mean*** | Median	5.76 | 5.00		12.02 |9.00	
2 years or less	66	26%	12	21%
3–5 years	84	33%	8	14%
6–10 years	69	27%	12	21%
11 or more years	39	15%	25	44%
Total	**258**	**100%**	**57**	**100%**
Housing Situation Prior to Current Apartment				
Private market housing	95	37%	21	37%
Public or subsidized housing	101	39%	16	28%
Homeowner	2	1%	1	2%
Shelter or temporary housing	11	4%	6	11%
Living with family	29	11%	7	12%
Other (homeless, couch surfing, car)	18	7%	6	11%
Total	**258**	**100%**	**57**	**100%**

Table 35: Comparison of Affordable IHP Renters and All-Affordable Renters: Health

	Affordable IHP Renters (N=258)		All-Affordable Renters (N=57)	
	Count	Percent	Count	Percent
Physical Health				
Excellent	44	17%	13	23%
Very good	70	27%	8	14%
Good	84	33%	20	35%
Fair	39	15%	13	23%
Poor	20	8%	3	5%
Total	**257**	**100%**	**57**	**100%**
Emotional Well-Being				
Excellent	44	17%	12	21%
Very good	73	28%	13	23%
Good	83	32%	16	28%
Fair	41	16%	11	19%
Poor	17	7%	5	9%
Total	**258**	**100%**	**57**	**100%**
Stress (0/low to 5/high)				
Mean | Median	2.55 | 3.00		2.67| 3.00	
Low (0–1)	69	27%	16	28%
Moderate (2–3)	121	47%	24	42%
High (4–5)	68	26%	17	30%
Total	**258**	**100%**	**57**	**100%**

APPENDIX E: RENTERS AND OWNERS OF AFFORDABLE INCLUSIONARY HOUSING: EXPERIENCES WITH BIAS

Table 36: Affordable IHP Renter and Owner Experiences with Bias

Everyday Bias Scale (EDS)	RENTERS (N=258)						OWNERS (N=42)					
In the past 12 months, how often did this happen?	Almost every day	At least once a week	A few times a month	A few times a year	Less than once a year	Never	Almost every day	At least once a week	A few times a month	A few times a year	Less than once a year	Never
a. You were treated with less courtesy than other people in the building	2%	3%	9%	15%	9%	63%	0%	0%	12%	20%	5%	63%
b. You were treated with less respect than other people in the building.	2%	2%	7%	16%	11%	63%	0%	0%	7%	15%	10%	68%
c. People acted as if they thought you were not smart.	2%	1%	4%	10%	9%	75%	0%	2%	2%	17%	2%	76%
d. People acted as if they were afraid of you.	0%	1%	4%	4%	3%	88%	0%	0%	2%	5%	7%	86%
e. People acted as if they thought you were dishonest.	1%	0%	2%	2%	7%	88%	0%	0%	0%	5%	7%	88%
f. People acted as if they were better than you.	5%	3%	5%	14%	10%	61%	0%	0%	7%	22%	7%	63%
g. You were called names and insulted.	1%	1%	0%	4%	6%	89%	0%	0%	0%	5%	7%	88%
h. You were threatened or harassed.	2%	1%	1%	5%	4%	88%	0%	0%	0%	2%	5%	93%

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