PLAN: Glover's Corner

Housing, Jobs, and Businesses Data Packet

Content and Purpose of the Document
In preparation for upcoming workshops this spring, the BPDA Planning and Research teams compiled an initial data packet on existing conditions of the neighborhood's housing, jobs, and businesses.

The data included here focus on existing conditions of **demographics, housing, and businesses** in the Study Area, Dorchester, and Boston. At the upcoming workshops, we will collectively review this information to discover patterns and trends around housing and jobs in the PLAN: Glover's Corner Study Area. We will then use what we discover to establish shared values around housing, jobs, and businesses as a baseline for future conversations.

We continue to receive many questions about additional data, and we will continue to work together to identify additional neighborhood data we will need for future conversations. We will try our best to answer all questions, but some questions are not measurable given currently available data. Some questions are intersection of data sets that are not available. Finally, some of the questions are about the future of the neighborhood and will be answered through direct community input in the planning process.

Further Resources
To learn more about current zoning and current owners in the Study Area, use our Zoning Viewer (http://www.bostonplans.org/zoning). Owners are reported through Boston's Assessing Department.

Additional maps and information can be found in the Resources tab on our website at bit.ly/planglovers

Fast Fact
- 5 Census Block Groups: Tract 910.01 Block Groups 1 & 2; Tract 916 Block Groups 2 & 3; Tract 921.01 Block Group 2
- 1,500 households
- 4,700 people in Glover's Corner
- 125,000 in Dorchester
- 658,000 in Boston

Source: 2012-2016 American Community Survey estimates, BPDA Research Division Analysis

Figure 1: Map of 5 Census Block Groups, outlined in red, which overlap the Study Area, marked in yellow, that will be referred to as Glover's Corner in this document. Please see "Study Area and Census Block Groups" in Glossary for Census Block Group selection rationale.

Glossary of Terms

Data Definitions

American Community Survey (ACS)
Most of the demographic information in this packet is drawn from the American Community Survey (ACS). The ACS only collects information from a sample, or a subset of the total population. Statistics are calculated from the samples to make estimates or inferences about the whole population. Thus, the data have margins of error that are sometimes quite large, and are not exact.

Census Block Group
A Census Block Group is a geographical unit used by the U.S. Census Bureau that is between the Census Tract and the Census Block. It is the smallest geographical unit for which the bureau publishes sampled data from the ACS. Typically, Block Groups have a population of 600 to 3,000 people. The boundaries of Census Block Groups are determined in a partnership between local governments and the Census Bureau.

Demographics
Demographics are statistical data relating to the population and particular groups within it.

Median vs. Mean / Average
The median is the middle value in a given set of data arranged from smallest to largest. The mean or average is the sum of all the values divided by the number of values in a set of data.
4 is the median of 1, 3, 4, 8, 9; 5 is the average (25 / 5).

Household vs. Family
Households and families are basic units of analysis in demography. They are not the same thing. A household is composed of one or more people who occupy a housing unit. Not all households contain families. Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Non-family households consist of people who live alone or who share their residence with unrelated individuals. Sometimes, data are better representations of the neighborhood when sampled from family households rather than all households.

Study Area and Census Block Groups
The original boundaries of the PLAN: Glover's Corner Study Area were determined by zoning subdistricts and other City boundaries. The 2012-2016 American Community Survey and 2000/2010 Census data in this packet are summaries of five Census Block Groups that overlap the boundaries of the Study Area (Figure 1). In this packet, these five Census Block Groups will be referred to as Glover's Corner. While the Census Block Group boundaries do not match up Study Area boundary perfectly, the data from the five block groups show demographic patterns that are consistent with the diversity of Dorchester as a whole.

Housing Definitions

Income-Restricted
Income-restricted housing refers to any properties where rents or sales prices are limited through public ownership and/or legal agreements with local, state, or federal authorities. In some rental properties, the tenant pays a percentage (usually 30%) of their income towards housing, and the State or Federal government pays the difference between what the tenant pays and a maximum allowed rent. In other properties, the owner of the building, in return for public funds or zoning variances, agrees to keep the rents below market. In these properties, the tenant pays a set rent, which may be higher than 30% of their income.

Housing Voucher
Housing Vouchers also help tenants with affordability. A voucher (with funds from the State or Federal government) pays the difference between the tenant can pay, and what the landlord is asking for rent. The goal is that the tenant would pay no more than 30% of their income in rent, but they are allowed to pay up to 40% of their income to rent.

Demographics

Race and Ethnicity

The racial categories are self-identified and generally reflect a social definition of race recognized in this country. The U.S. Census Bureau divides ethnicity into two primary categories, Hispanic and non-Hispanic. Information on race and ethnicity is used to assess racial disparities and help ensure policy decisions promote an equitable future for all.

Fast Fact

- Today (2012-2016), the population of non-hispanic Asisns is estimated to be at 43%. Many of them are likely Vietnamese.

Glover's Corner - Race and Ethnicity
2010 - 2016

	White *Non-hispanic*	Black *Non-hispanic*	Asian *Non-hispanic*	Other *Non-hispanic*	Two or More *Non-hispanic*	Hispanic or Latino

Source: US Census Bureau, 2000 Census, 2010 Census, 2012-2016 American Community Survey estimates

Language Spoken at Home

In addition to race and ethnicity, language spoken at home helps us understand the diversity of the neighborhood. The Census Bureau asks questions about whether a person speaks a language other than English at home, what language he/she speaks, and how well he/she speaks English.

Fast Fact

- 32% of households in Glover's Corner speak an Asian language at home, most likely Vietnamese.

Glover's Corner - Language Spoken at Home
2012 - 2016 Estimate

Source: US Census Bureau, 2012-2016 American Community Survey estimates
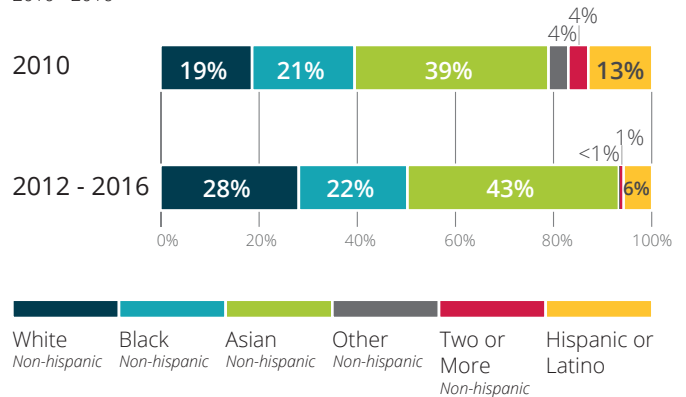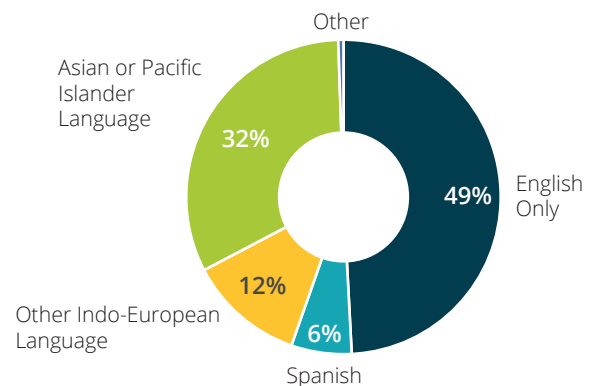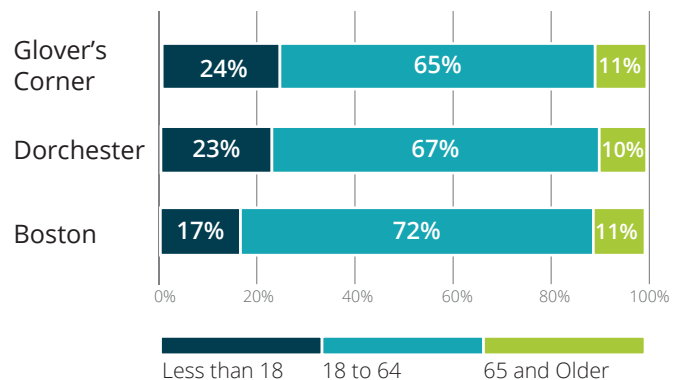
Age

Understanding a population's age helps us analyze changing phenomena of the neighborhood and highlights potential social and economic challenges for certain age groups.

Fast Fact

- 24% of residents in Glover's Corner are under the age of 18, similar to Dorchester as a whole but higher than Boston.

Age (in yrs)
2012 - 2016 Estimate

Less than 18	18 to 64	65 and Older

Source: US Census Bureau, 2012-2016 American Community Survey estimates

Demographics

## Disability Status `Updated March 2018`

Disability status helps us understand the number of people who are faced with additional hurdles in everyday life. Disability status informs a person's vulnerability to change in the built environment and accessibility to services.

Fast Fact

- 22% of the population (aged 20 to 64) in Glover's Corner has a disability, which is higher than the rates in Dorchester at large and across the City of Boston.

Population (aged 20 to 64) Disability Status
2012 - 2016 Estimates

| Area	Percentage
Glover's Corner	22%
Dorchester	15%
Boston	10%
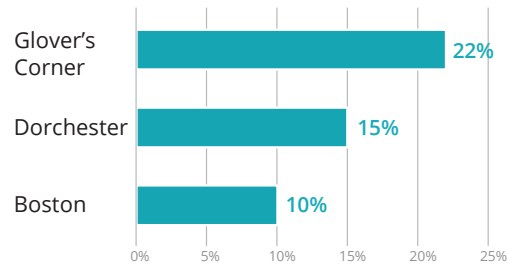
Source: US Census Bureau, 2012-2016 American Community Survey estimates

Family Income

Comparing the median family income between the neighborhood and the City helps us understand the potential socioeconomic challenges and economic opportunities in the neighborhood. Family households do not include non-family households (see definition in Glossary).

Median Family Income
2012 - 2016 Estimate

Area	Income
Glover's Corner	$44,400
Dorchester	$55,100
Boston	$65,200
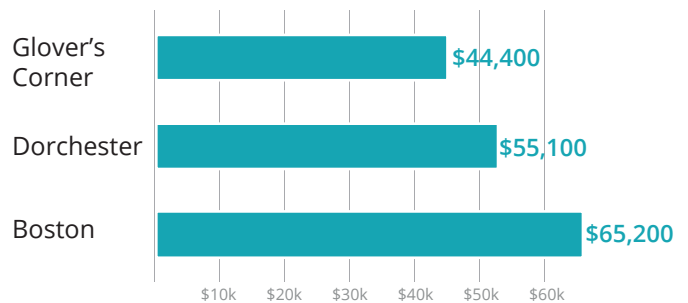
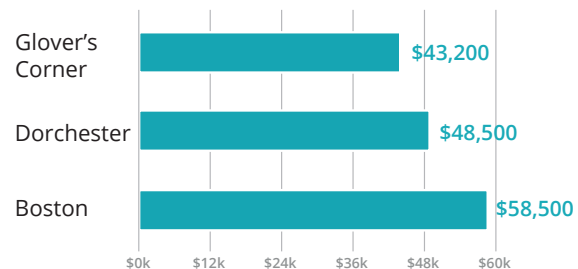*Source: US Census Bureau, 2012-2016 American Community Survey estimates*

Household Income `Updated March 2018`

Median household income refers to the total income earned by a given household where half of the homes in the area earn more and half earn less; this includes non-family households (see Glossary). Looking into median household income could give us a sense of the overall socioeconomic status of the neighborhood in comparison to the nearby neighborhoods and the City.

Fast Fact

- Glover's Corner has a lower median household income ($43,223) than Dorchester and Boston, which are at $48,518 and $58,516 respectively.

Median Household Income
2012 - 2016 Estimates

Area	Income
Glover's Corner	$43,200
Dorchester	$48,500
Boston	$58,500

2016 dollars. Source: US Census Bureau, 2012-2016 American Community Survey estimates, BPDA Research Division Analysis

Demographics

Household Income by Race

The data for Average Household Income by Race for Glover's Corner is incomplete and cannot be used as an indicator for demographics. However, the data for Dorchester and Boston allows us to compare average incomes based on the race or ethnicity of the primary householder.

Fast Fact

- Black or African American households in Dorchester earn $59,874 per year compared to $56,118 in all of Boston.

Educational Attainment

Higher levels of education often correspond with higher incomes and better economic opportunity. Comparing the different levels of education attainment of different populations helps us understand how potential socioeconomic challenges of the neighborhood are related to educational attainment. Educational attainment is measured for people 25 and older.

Fast Fact

- 22% of residents in Glover's Corner have a Bachelor's Degree or higher, compared to 47% in Boston.
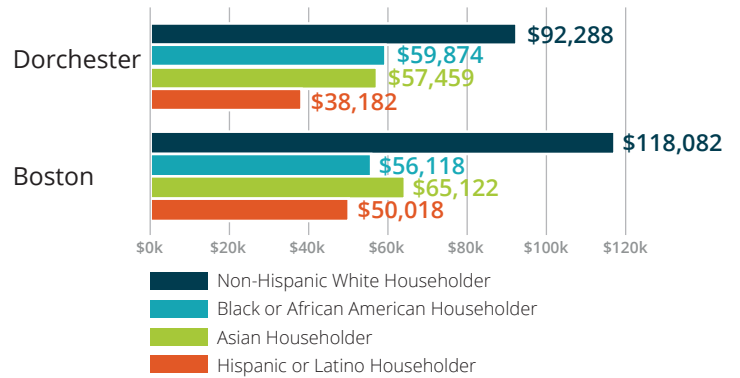
Poverty Status

Understanding poverty status helps us better understand the most vulnerable populations in the neighborhood. If the total income for a household falls below the poverty threshold, then the household is considered in poverty. The poverty threshold is $19,000 a year for a family of three.

Fast Fact

- The total number of individuals with determined poverty status in Glover's Corner is 1,182. This includes any children in a household where the household income is below the poverty threshold.
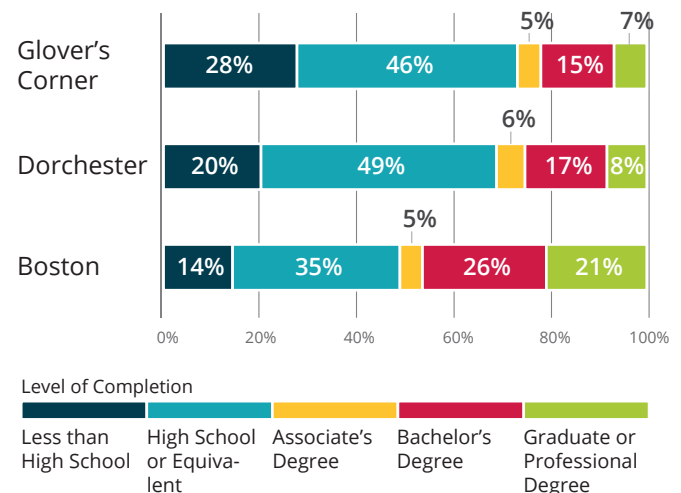
Average Household Income

By Race/Ethnicity, 2012 - 2016 Estimates

- Non-Hispanic White Householder
- Black or African American Householder
- Asian Householder
- Hispanic or Latino Householder

Source: US Census Bureau, 2012-2016 American Community Survey estimates, BPDA Research Division Analysis

Educational Attainment

Aged 25 and Older | 2012 - 2016 Estimate

Level of Completion

| Less than High School | High School or Equivalent | Associate's Degree | Bachelor's Degree | Graduate or Professional Degree |

Source: US Census Bureau, 2012-2016 American Community Survey estimates

Population with Incomes Below Poverty Level

2012 - 2016 Estimates
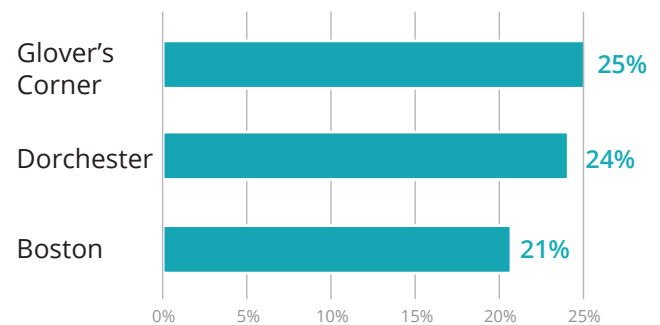
Source: US Census Bureau, 2012-2016 American Community Survey estimates

Housing

Data on housing in the neighborhood is used to understand the current housing conditions, to understand whether or not housing is currently affordable to residents, and to inform housing policy, such as funding housing assistance programs. ACS data includes **tenure, residential rents, home values, and housing cost burden**.

Tenure

Tenure defines whether a household **rents** or **owns** their house, condo, or apartment.

Fast Facts
- 27% of households in Glover's Corner are homeowners, compared to 34% in Dorchester and 35% in Boston.
- Over the last 16 years, homeownership rates have remained relatively stable in Dorchester and Boston.

Additional data includes an inventory of **existing affordable housing** and **recent residential developments.** From this data, we can better understand residents' risks of displacement from rising rental and homeownership costs.

Owner Occupancy Rate
2000, 2010, 2012 - 2016 Estimate

Source: US Census Bureau, 2000 Census, 2010 Census, 2012-2016 American Community Survey estimates

Households by Type   `Updated March 2018`

A household includes all the people who occupy a housing unit as their usual place of residence. Types of households are classified by sex of the householder and the presence of relatives. Understanding types of households informs the types of services needed to accommodate the area's population.
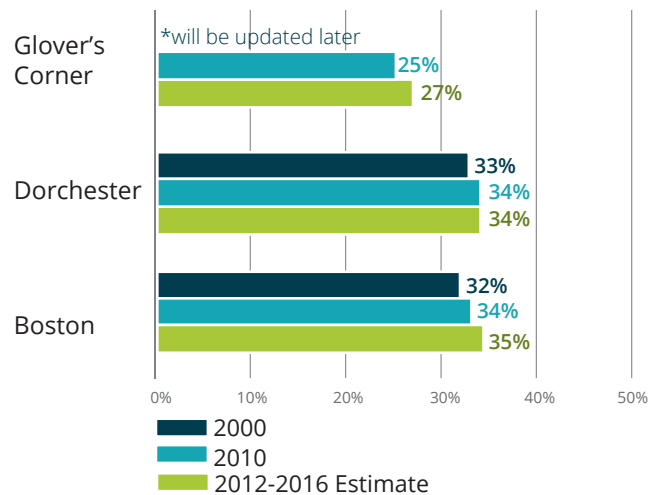
Fast Fact
- Glover's Corner has a higher percentage of family households and married couple families, compared to Boston.
- 62% of households in Glover's Corner are families and 38% are non-family households. 61% of households in Dorchester are families and 48% of households in Boston are families.

Households by Type (Family and Non-family)
2012 - 2016 Estimates
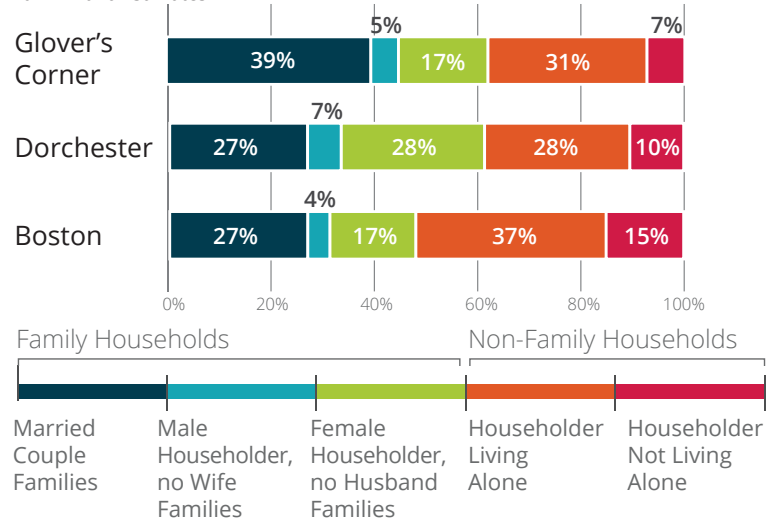
Source: US Census Bureau, 2012-2016 American Community Survey estimates

Housing

Householders by Age

A householder is defined as a person older than 15 and is considered the "head of a household." It consists of family householders and non-family householders. A family householder is a householder living with one or more family members related by birth, marriage or adoption.

Fast Fact

• Glover's Corner has a higher population of seniors as householders (22%) compared to Dorchester and Boston, at 17% and 18% respectively.

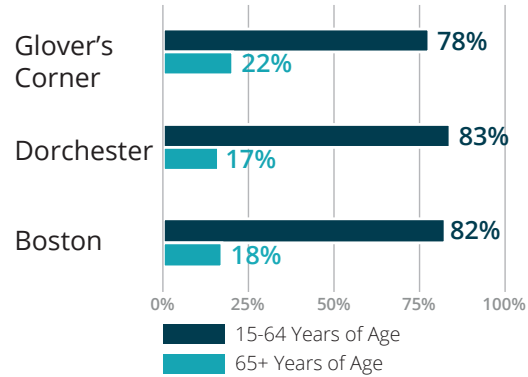## Owner Occupancy Rate by Race

Owner-occupied housing units are housing units where the owner or co-owners live in the unit, regardless of mortgage status. Looking into owner occupancy rate by race helps us understand which racial/ethnic groups are more likely to be displaced if rents increase too quickly.

Fast Fact

• In terms of owner occupancy rate, non-Hispanic White and Asian householders are the most prominent owner-occupied households in Glover's Corner, accounting for 38% and 32% respectively. However, both percentages are lower than that of Dorchester.

Householders by Age
2012 - 2016 Estimates

Legend:
- 15-64 Years of Age
- 65+ Years of Age

Area	15-64 Years of Age	65+ Years of Age
Glover's Corner	78%	22%
Dorchester	83%	17%
Boston	82%	18%

Source: US Census Bureau, 2012-2016 American Community Survey estimates, BPDA Research Division Analysis

Owner Occupancy Rate by Race
2012 - 2016 Estimates
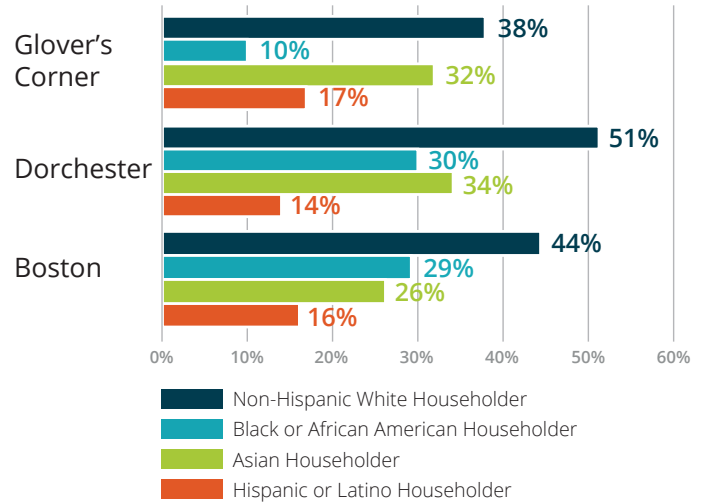
Legend:
- Non-Hispanic White Householder
- Black or African American Householder
- Asian Householder
- Hispanic or Latino Householder

Area	Non-Hispanic White	Black or African American	Asian	Hispanic or Latino
Glover's Corner	38%	10%	32%	17%
Dorchester	51%	30%	34%	14%
Boston	44%	29%	26%	16%

Source: US Census Bureau, 2012-2016 American Community Survey estimates, BPDA Research Division Analysis

Housing

Rents

Two ways of understanding levels of rent in the neighborhood are **advertised rents** and **average rents**. Advertised rent data is collected from landlords who advertise available units; this figure may or may not include utilities. We will share advertised rent data when 2017 data becomes available. Average gross rent data is collected from the ACS; this "gross rent" figure includes both rent and utilities, and is reported by tenants responding to the survey.

Fast Fact

- In 2016, average rents in Glover's Corner were 21% cheaper than for the City as a whole.

Average Gross Rent
2000, 2006 - 2010 Estimate, 2012 - 2016 Estimate

Glover's Corner	*will be updated later N/A* — $1,100
Dorchester	$985 / $1,175 / $1,195
Boston	$1,165 / $1,300 / $1,400

- 2000
- 2010
- 2012-2016 Estimate

Data by Census Block Group (and therefore for Glover's Corner) was not available for 2010. Source: US Census Bureau, 2000 Census, 2006-2010 American Community Survey Estimate, 2012-2016 American Community Survey Estimate
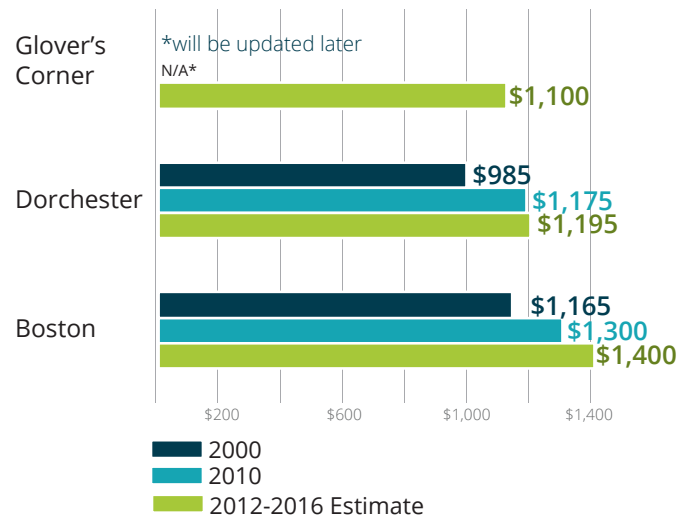
Gross Rents

Updated March 2018

Gross rent data are collected from the ACS; this "gross rent" figure includes both rent and utilities and is adjusted for inflation. It is reported by tenants responding to the survey. Understanding gross rents helps determine the overall vulnerability of renters in an area.

Fast Fact

- In Glover's Corner, 5% of renters had a self reported gross monthly rent of $2,000 or more, compared to 9% of Dorchester renters and 21% of Boston renters.
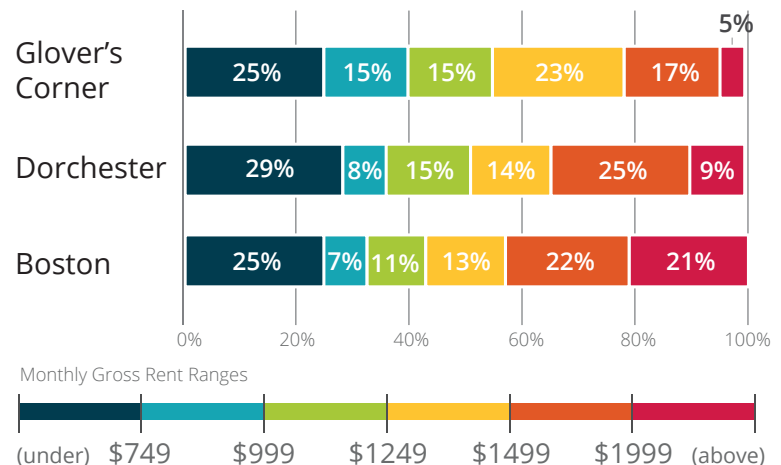
Monthly Gross Rents
2012 - 2016 Estimate, 2016 dollars

Glover's Corner	25%	15%	15%	23%	17%	5%
Dorchester	29%	8%	15%	14%	25%	9%
Boston	25%	7%	11%	13%	22%	21%

Monthly Gross Rent Ranges

(under) $749 | $999 | $1249 | $1499 | $1999 (above)

Source: US Census Bureau, 2012-2016 American Community Survey estimates

Housing

Home Prices and Values

Two ways of understanding the cost of homeownership are **actual sales prices** and **self-reported, estimated home values** from ACS. Sales prices data comes from reported sales of houses and condos and does not include all homes. Home values are self-reported by respondents of the ACS and include all owner-occupied homes of survey respondents.

Fast Fact

- **Median sales prices** for all condominiums and 1- to 3-unit properties for 2017 (through 12/15/2017) in the Glover's Corner area were $400,000, compared to $495,000 for Dorchester, and $600,000 for Boston.

Source: The Warren Group, Department of Neighborhood Development Analysis
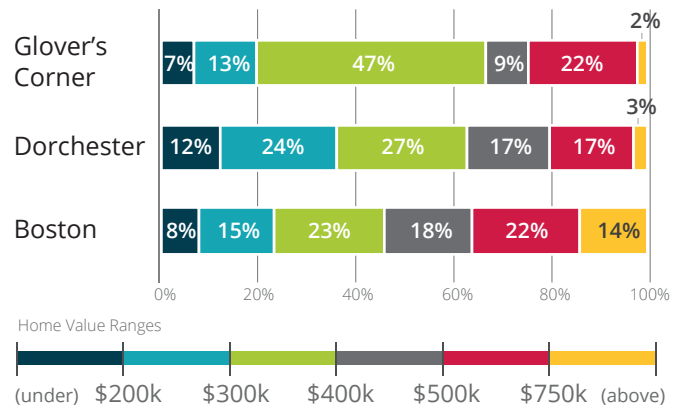
Housing Cost Burden

Housing cost burden measures how much of a household's income is used to pay housing costs, such as rent or mortgage. According to the U.S. Department of Housing and Urban Development (HUD), a household is considered **housing cost burdened** when they are paying more than 30% of their income to housing costs. They are considered **severely burdened** if they are paying more than 50% of their income to housing costs.

Fast Fact

- 27% of renting households in Glover's Corner are considered severely burdened and pay more than 50% of their income to rent, compared to 30% in Dorchester and 25% in Boston.

Home Values
2012 - 2016 Estimate

Home Value Ranges

(under) $200k $300k $400k $500k $750k (above)

Source: US Census Bureau, 2012-2016 American Community Survey estimates

Housing Cost Burden in Glover's Clover
By Tenure | 2012 - 2016 Estimate
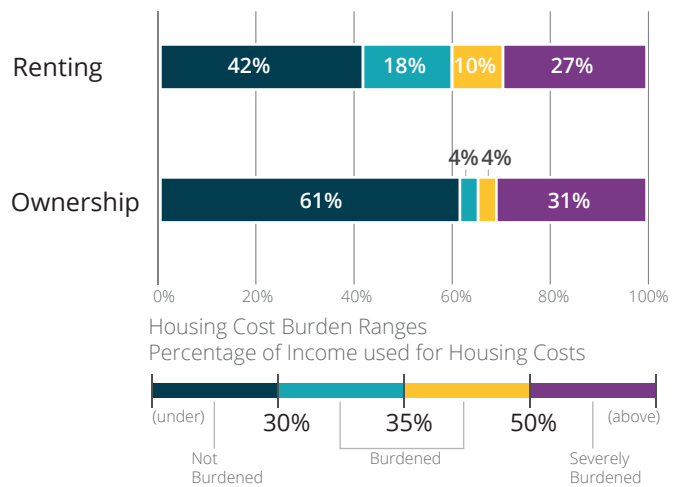
Housing Cost Burden Ranges
Percentage of Income used for Housing Costs

(under) 30% 35% 50% (above)

Not Burdened   Burdened   Severely Burdened

Source: US Census Bureau, 2012-2016 American Community Survey estimates, BPDA Research Division Analysis
Some households categorized as "Not Computed" and are not included in this chart.

Housing

Existing Income-Restricted Housing

Existing income-restricted housing provides significant stability for households who currently live in them, since rents cannot rise rapidly. Making an inventory of existing affordable housing in Glover's Corner and nearby will help inform future neighborhood housing needs. (See definition of income-restricted housing in the Glossary for more information). See map on page 11 for locations of income-restricted housing.

In 2010, 7,741 housing units in Dorchester were income-restricted, making up 17% of all housing units in the neighborhood. In Glover's Corner, 358 units, or 21% of the housing units, were income-restricted.

Of the 358 income-restricted units in Glover's Corner, 254 (71%) are in buildings that serve special populations, including seniors and those with physical or mental disabilities. The largest of these buildings are the Savin Hill Apartments (132 units) and Dorchester House (91 units).

New Housing Development

Within the Glover's Corner area, there are only three projects that have been completed, under construction, or approved with a substantial number of units: the Lucky Strike development on Adams Street (22 units, completed), DotBlock (362 units), and 233 Hancock Street (36 units). These projects will create 55 additional income-restricted units. See map on page 12 for locations.

After the completion of these projects and a number of very small projects, the number of housing units will have increased 26%, and 19% of the new housing units will be income-restricted.

Dorchester as a whole is seeing less development than Glover's Corner since 2010, as there will only be an 8% increase in the number of housing units, and a 14% increase in the number of income-restricted housing units.

New Housing Development in Glover's Corner

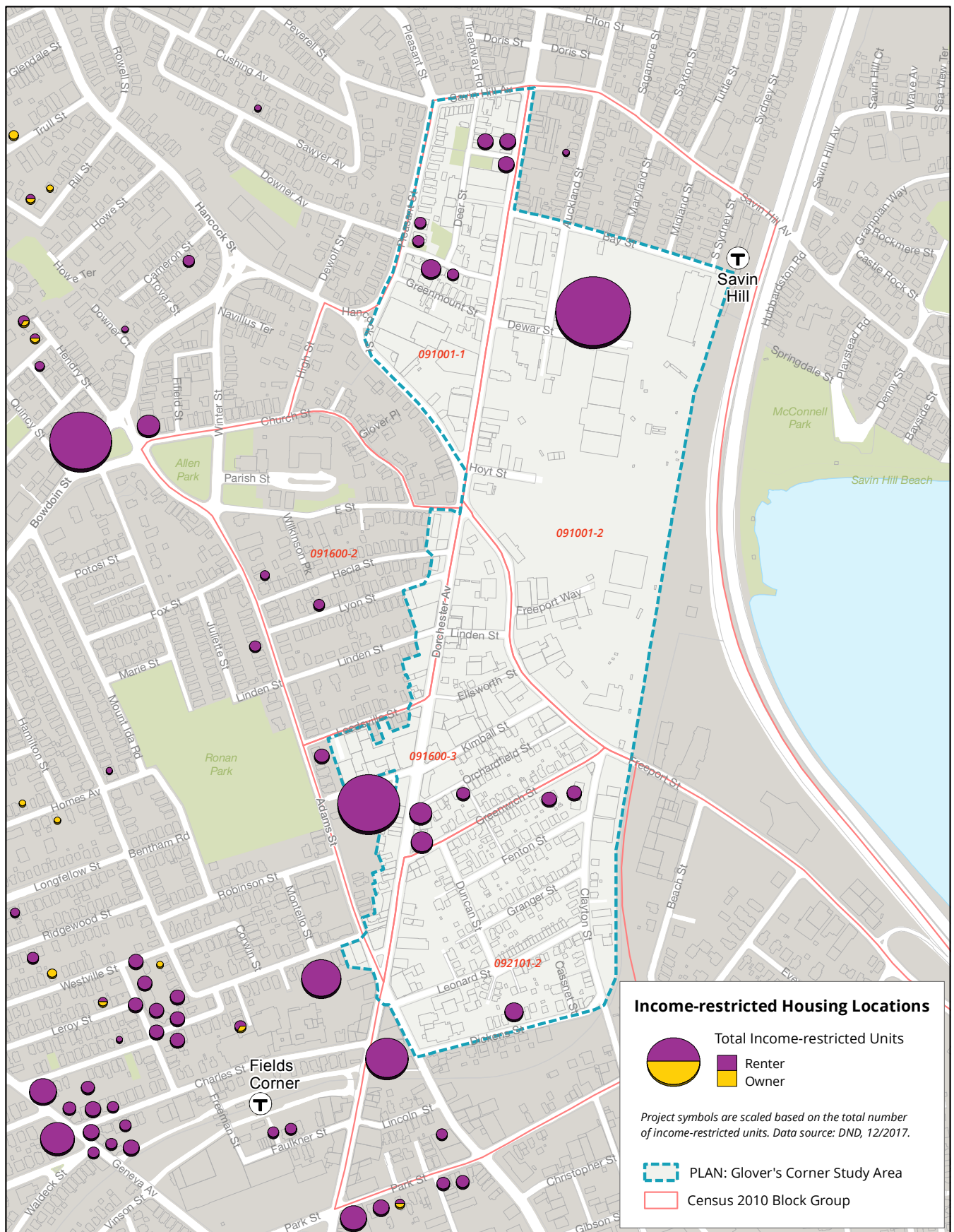|	Existing (2010)	New: Completed or In Construction	New: Under Review or Approved	Total Projected Units (Existing + New)	Percent Change from Existing
Income-Restricted	358	3	52	413	15%
Market Rate	1,360	35	361	1,756	29%
Total Units	1,718	38	413	2,169	26%
Percent Income-Restricted	**21%**	**8%**	**13%**	**19%**	

Figure 2: Map of Existing Income-Restricted Units in and around Glover's Corner.

Source: BPDA Office of GIS and Digital Cartography

**Projects Completed or
In Construction, 2011 to Current**

Total New Units
■ Income-restricted
■ Market Rate

**Pipeline Projects Approved or
Under Review by BPDA, DND, or ISD**

Total New Units
■ Income-restricted
■ Market Rate

*Project symbols are scaled based on the number
of total new units. All data as of 12/1/2017*

▭ PLAN: Glover's Corner Study Area
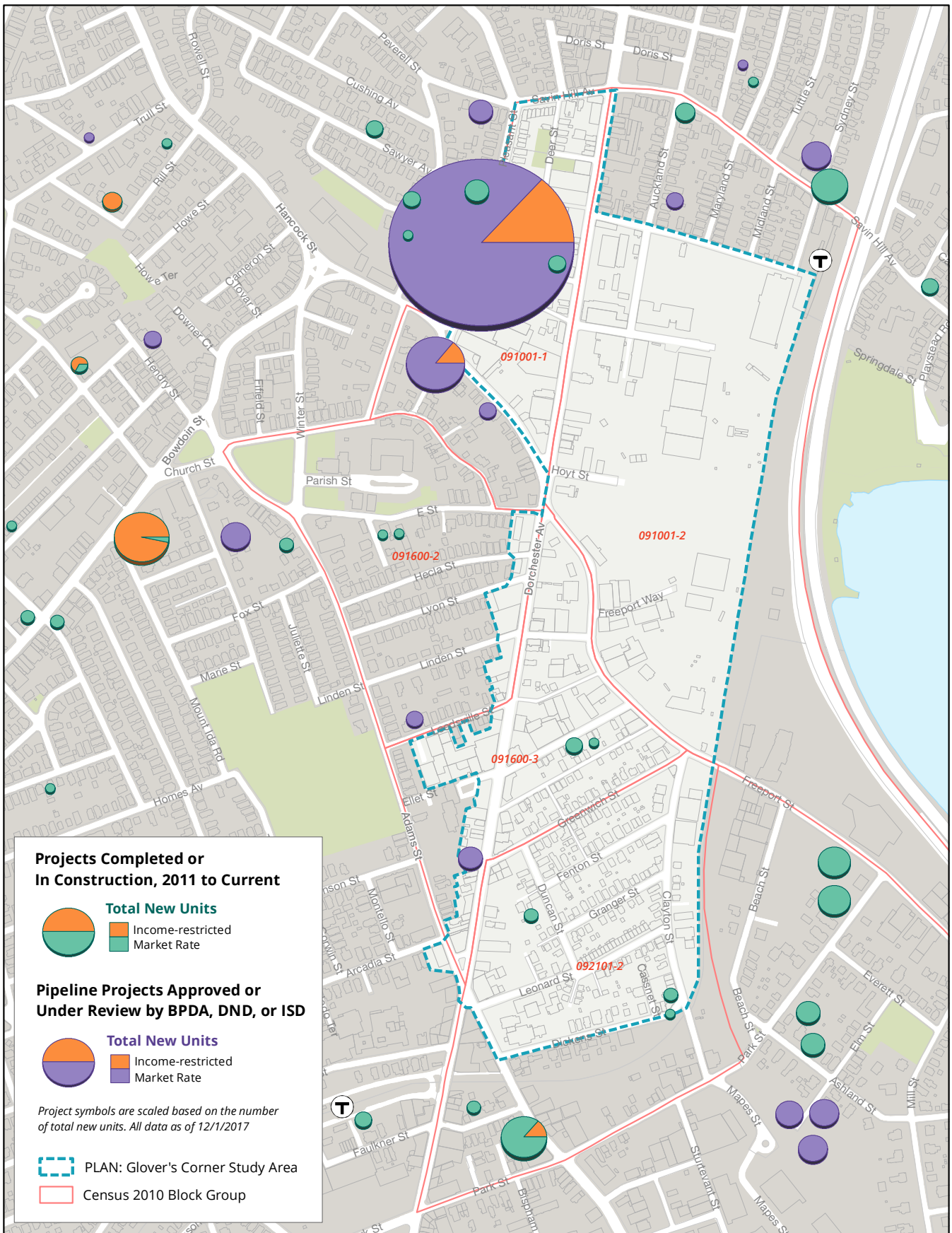
▭ Census 2010 Block Group

Figure 3: Map of New and Proposed Housing Development since 2010, including Article 80 Projects and smaller projects (under 15 units).
Source: BPDA Office of GIS and Digital Cartography

Risk of Displacement
Due to Rising Rents and Risk of Foreclosure

Without assessing the circumstances of individual households, it is difficult to say exactly how many households are at risk of displacement if rents or housing costs increase. We can instead look at a few key metrics: data on households that are currently housing cost burdened, data on incomes, and an assessment of how many households are homeowners, are voucher-holders, or are living in income-restricted housing.

Levels of Risk of Displacement

The three categories of risk of displacement due to rising rents and risk of foreclosure are:

- **Low Risk**
- **Moderate Risk**
- **Elevated Risk**

Homeowners

While owning a home provides more stability for households because they do not pay rent, homeowners making less than $50,000 are at higher risk for foreclosure. 23% of homeowners fall in this elevated risk category (6% of all households).
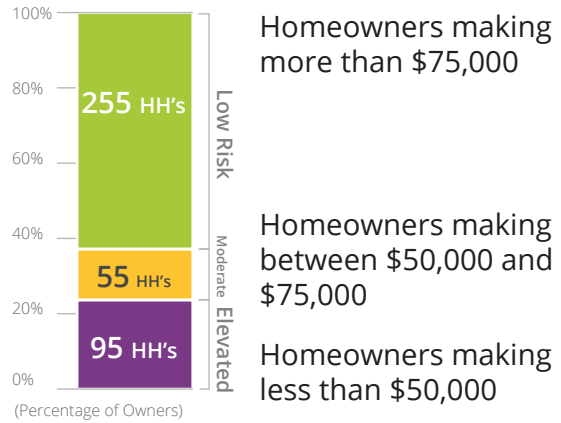
Renters in Market-rate Housing

42% of renters live in market-rate housing and are at moderate or elevated risk of displacement due to rising rents. Renters who make less than $75,000 and live in a market-rate unit are at elevated risk for being displaced if rent increases too much. 16% of renters in Glover's Corner are in this elevated risk category.

Renters living in income-restricted housing and voucher holders

Voucher-holders are somewhat protected but because their rents can also rise, they are considered at moderate risk of displacement. 25% of renters have housing vouchers. Renters in income-restricted housing are least at risk of displacement due to rising housing costs because their rents are set either by a percentage of their income or a fixed amount. 33% of renters live in income-restricted housing.
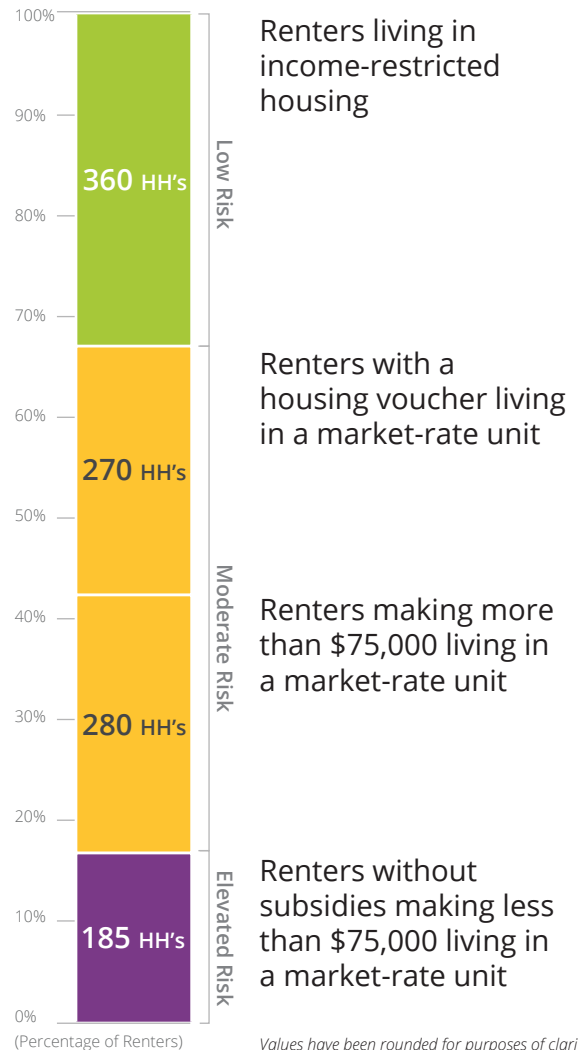
Homeowners - 405 Households
Estimates Organized by Key Indicators of Risk of Displacement

255 HH's — **Low Risk** — Homeowners making more than $75,000

55 HH's — **Moderate** — Homeowners making between $50,000 and $75,000

95 HH's — **Elevated** — Homeowners making less than $50,000

(Percentage of Owners)

Renting Households - 1,095 Households
Estimates Organized by Key Indicators of Risk of Displacement

360 HH's — **Low Risk** — Renters living in income-restricted housing

270 HH's — **Moderate Risk** — Renters with a housing voucher living in a market-rate unit

280 HH's — **Moderate Risk** — Renters making more than $75,000 living in a market-rate unit

185 HH's — **Elevated Risk** — Renters without subsidies making less than $75,000 living in a market-rate unit

(Percentage of Renters)

Values have been rounded for purposes of clarity

Jobs and Businesses Overview
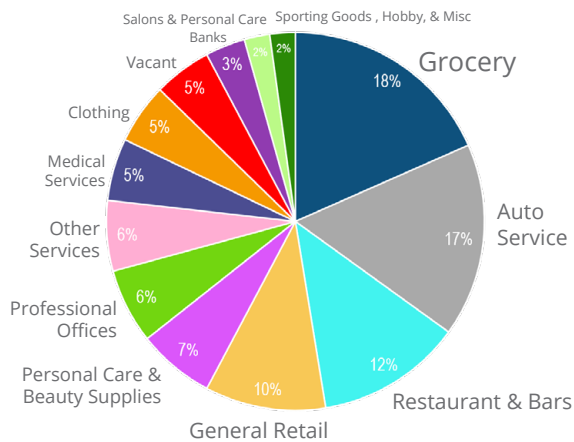
Glover's Corner Study Area
- 178 businesses
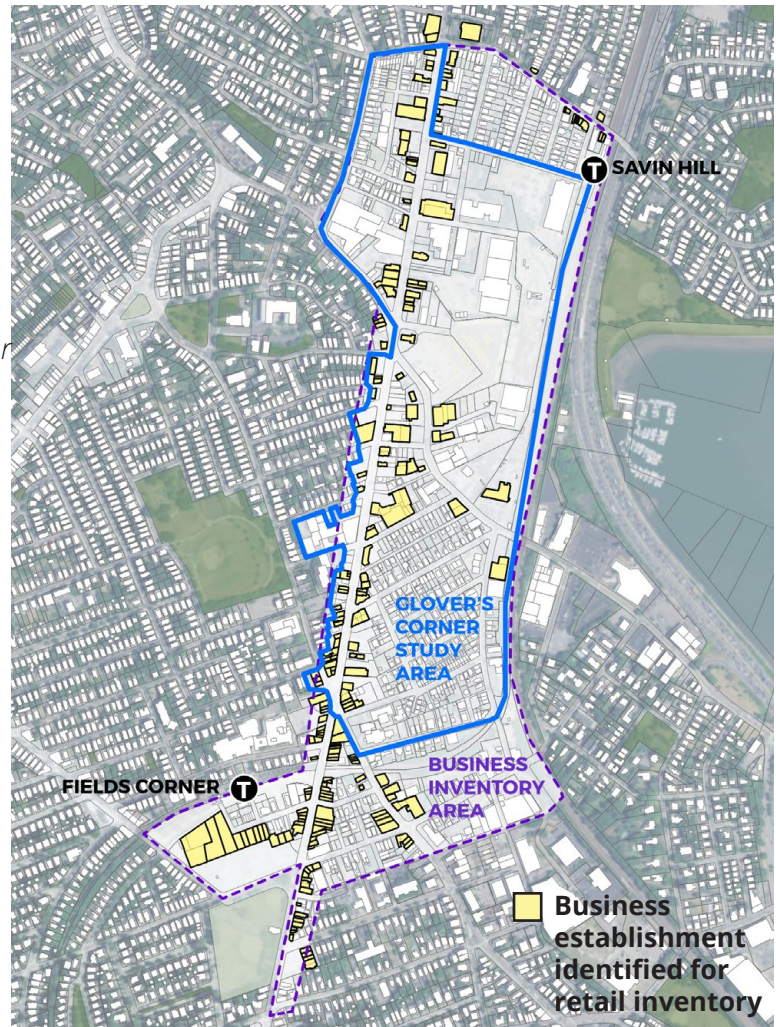- 1,947 employees

  Source: ESRI BAO 2017

Business Inventory Area
- 243 business locations identified
- 533,000 leasable SF estimated- *1st floor only*

Square Feet Breakdown

- Salons & Personal Care — Banks
- Sporting Goods , Hobby, & Misc 2%
- Banks 3%
- Vacant 5%
- Clothing 5%
- Medical Services 5%
- Other Services 6%
- Professional Offices 6%
- Personal Care & Beauty Supplies 7%
- General Retail 10%
- Restaurant & Bars 12%
- Auto Service 17%
- Grocery 18%

source: Landwise Advisors 2017

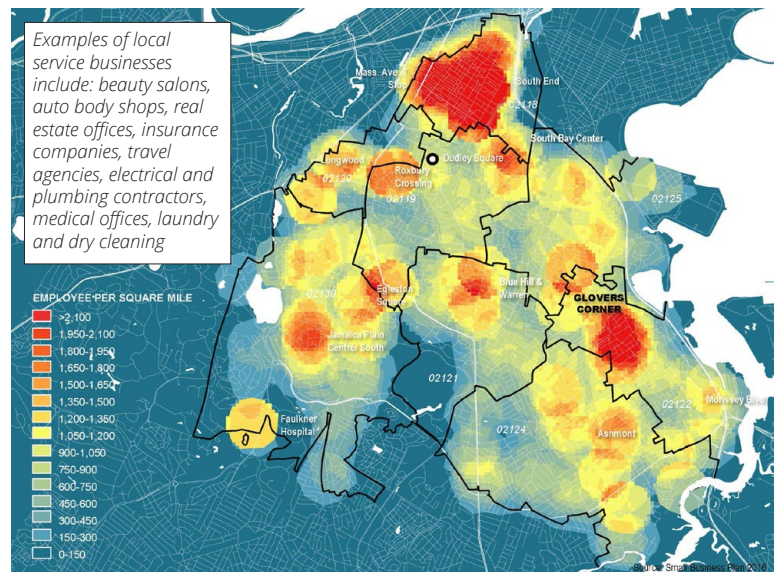Business establishment identified for retail inventory

Source: Landwise Advisors 2017

2017 Business Owner Survey

Respondents represent approximately 10% of the businesses surveyed in the business inventory area. Respondents found that the following aspects of the neighborhood make Glover's Corner an attractive location for their businesses:

- **Diversity - 71%**
- Affordability - 65%
- Transit Access - 65%
- Strong Community - 65%
- Surrounding Businesses - 60%
- Visibility - 60%

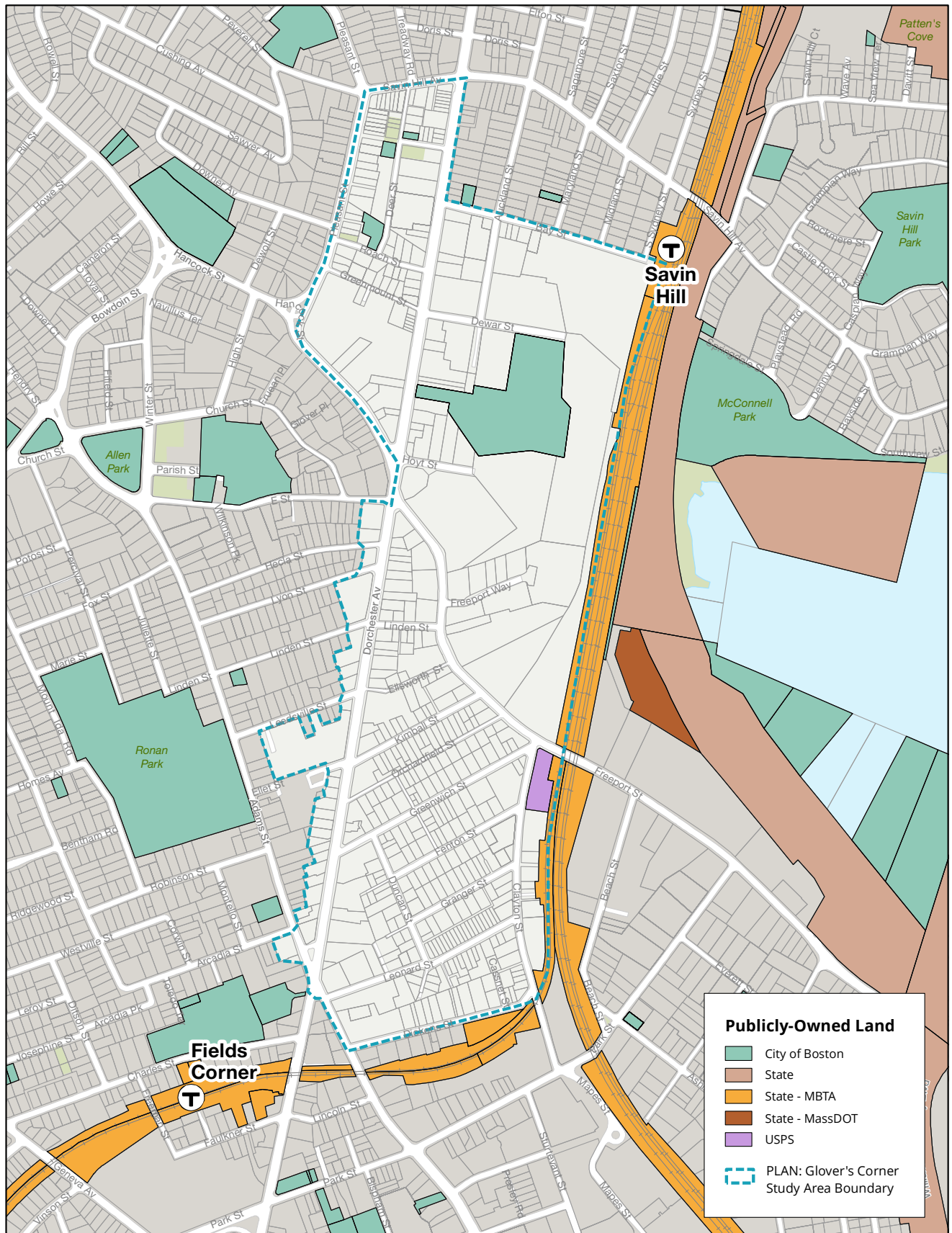## Employee Density - *Small Local Service Businesses Only*

Examples of local service businesses include: beauty salons, auto body shops, real estate offices, insurance companies, travel agencies, electrical and plumbing contractors, medical offices, laundry and dry cleaning

EMPLOYEE PER SQUARE MILE
- >2,100
- 1,950-2,100
- 1,800-1,950
- 1,650-1,800
- 1,500-1,650
- 1,350-1,500
- 1,200-1,350
- 1,050-1,200
- 900-1,050
- 750-900
- 600-750
- 450-600
- 300-450
- 150-300
- 0-150

Figure 4: Map of Publicly-owned Land

Source: BPDA Office of GIS and Digital Cartography, Boston Assessing Department