

Community Action Agency of Somerville, Inc.
2024-2026 Community Assessment Report

**Prepared as part of the Community Services Block Grant funding process and the
2024-2026 Community Assessment Report & Strategic Plan**

Submitted to:
Massachusetts Executive Office of Housing and Livable Communities (EOHLC)
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Approved for submission to EOHLC by the CAAS Board of Directors on July 11, 2023

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Executive Summary

Low-income families in Somerville and Cambridge have been living in a turbulent state of intense change and disruption, with recent years bringing wave after wave of challenge and struggle. Community Action Agency of Somerville (CAAS), a service provider born of the community and responsive to its needs, continues to operate within this context. Lasting impacts from the COVID-19 pandemic, increasing gentrification and displacement, and the effects of decades of worsening income and wealth inequality have all culminated in a crisis that can only be solved through systemic change. The customers CAAS serves are in serious danger of being left behind as they are burdened with layers of disadvantage and poverty in two cities with some of the highest median incomes in Massachusetts.

In September 2022, CAAS began this community assessment process with the goal of better understanding the needs of Somerville's and Cambridge's low-income communities. The planning process collected primary and secondary quantitative and qualitative data from a wide variety of sources, integrated into a Community Assessment Report. Our articulation of these needs drives our continued strategic focus on making systems-level contributions and preserving community resources at scale, rather than only at the household level.

The **Top Three Community Needs** identified by this work are:

- 1) Inadequate supply of safe and affordable housing.
- 2) Inadequate access to employment that meets basic needs.
- 3) Inadequate supply of affordable, suitable care for children.

Perhaps unsurprisingly, these are the same needs identified from the last Community Assessment Report & Strategic Plan (CARSP) process, but more acute and magnified from an interplay of actively shifting challenges in a community that is, on the surface, developing economically. As such, this report builds on relevant observations and findings from the 2021-2023 CARSP and highlights significant changes where necessary. Since the last assessment process, incomes have grown for some customer groups while income inequality has widened; costs of housing, child care, and basic necessities have risen; and COVID-19 compounded the impossible situation the local low-income community was already in. A key informant interview participant from this most recent assessment shared with CAAS:

“Gentrification disguised as economic development in Somerville is
the driving force of poverty in our city.”

The challenges facing our community have been, and continue to be, formidable; they occur in the context of a national crisis of wealth and income inequality that has been unfolding since the mid-1970s, more recently exacerbated by the economic and social fallout of a global pandemic. But with a strengths-based mindset, innovative, creative ideas, and a focus on collaboration and sustainable impact, we are confident that CAAS can continue making a difference as the community's convener and hub. We invite all reading this report to join us in building toward the success that we hope, and know, we can realize.

Summary of Plan Components

The assessment and writing process was completed and authorized by the Board of Directors on July 11, 2023. Following guidance and community findings, CAAS is maintaining the overall basis of its strategic plan from the 2021-2023 CARSP; staff and leadership will work before the December 31, 2023 deadline to evaluate and codify any updates as needed.

This report begins with a description of our agency, its history, our mission and vision statements, and a community profile, which includes relevant demographic information and noteworthy trends. It includes a list of the communities CAAS serves, current quantitative and qualitative data across dimensions such as poverty, gender, age, and race/ethnicity for our entire catchment area (Cambridge and Somerville), and a discussion of the major conditions affecting our community and its members. The community profile highlights Somerville's and Cambridge's racial/ethnic and class diversity and demonstrates that gentrification and growing income inequality are placing the low-income residents of both cities in an increasingly impossible position.

The next section of the report is a summary of our community assessment process. It outlines our methodology used (including a community survey, focus groups, stakeholder interviews, and an in-depth review of internal and publicly available data sources).

The key findings of our community assessment (the Top Three Community Needs listed above) are then discussed in greater detail. This section, which includes any still-relevant findings and observations from the 2021-2023 CARSP, outlines our conclusions regarding existing and emerging causes and conditions of poverty, as well as the needs and strengths of our community.

Board Authorization

I, Kate Byrne, Clerk of Community Action Agency of Somerville, Inc. (“CAAS”), hereby certify that the following resolution was unanimously approved by CAAS’ Board of Directors at an Executive Committee meeting held on July 11, 2023, at which Executive Committee members were present and voting throughout:

RESOLVED: That the CAAS 2024-2026 Community Assessment Report (“CAR”) presented to this Board at this meeting be, and it hereby is, approved; and further, that the Executive Director of CAAS be, and he hereby is, authorized and directed to submit the CAR to the Massachusetts Executive Office of Housing and Livable Communities not later than July 31, 2023.

A true copy.



Signed: Kate Byrne, Clerk

Agency Description

CAAS has been the federally designated anti-poverty agency serving Somerville, Massachusetts since 1981. Each year we leverage the work of nearly 100 employees, more than 300 volunteers, and approximately \$11 million in federal, state, local and private funding in order to deliver four core program interventions: Head Start, Housing Advocacy Program (HAP), Community Organizing & Advocacy (CO&A), and Volunteer Income Tax Assistance (VITA). We are also able to direct our low-income neighbors to other service providers and resources through a robust referral network.

Head Start is a comprehensive developmental preschool program that provides a variety of wraparound services to approximately 275 low-income children and their families each year. Services include extensive supports in the economic, social, health, nutritional and psychological domains. Parent- and family-targeted services include: adult education, such as classes on child development; English as a Second Language (ESL); case management and economic mobility planning; and referrals and assistance coordinating external resources. Head Start serves low-income residents of Somerville and Cambridge.

HAP provides a wide range of services to over 300 low-income individuals at risk of homelessness each year, including preventing evictions through advocacy with landlords and in housing court, directly curing rent arrears and other related emergency needs, and maximizing income by improving access to public benefits. Case management targeting the root causes of housing insecurity helps prevent future crises. HAP serves some of Somerville's lowest income residents.

Recognizing that many deeply ingrained community challenges cannot be solved solely on a direct service level, CAAS' Community Organizing & Advocacy program takes a systems-level approach to advancing CAAS' mission. The program empowers low-income residents in collectively building agency and capacity, enacting sustainable changes in the economic structures that have kept the most marginalized groups in Somerville oppressed. CO&A's vision for the city is a place where no one lives in poverty, where we support each other through strong community bonds, and where the opportunity to thrive is a right and lived experience for every resident. Activities include: 1) creating and cultivating ongoing relationships with members of the community; 2) identifying and developing leaders within the low-income community who can speak to, and move forward on, community solutions; and 3) facilitating engagement by low-income leaders and community members in activities that support and promote their own wellbeing and that of their community. This includes assisting with the organization of tenants' unions and engaging with public processes related to issues of municipal concern. This past year, Community Organizing & Advocacy worked with Somerville residents across more than 1,400 touchpoints, ranging from tenants' rights education to canvassing and participating in public hearings.

VITA provides volunteer-run free tax preparation services, with the most recent tax season serving over 200 low- and moderate-income families, resulting in \$343,000 in federal and state refunds and total tax preparation fee savings of over \$50,000.

CAAS' holistic approach considers the matrix of connections between housing, physical and mental health, employment, nutrition, immigration, education, transportation, family composition, civic engagement, and social and economic justice. In order to be effective, CAAS creates and maintains strong relationships with a wide range of service providers, as well as with public institutions, elected and municipal officials, and local businesses. Given the multiple barriers that low-income families often face, this seamless web of services is critical to their success.

Mission Statement

CAAS helps local families and individuals achieve financial security while working to eliminate the root causes of economic injustice.

This mission statement was reviewed by the Board of Directors on November 26, 2019 to assure that it addresses poverty and that CAAS' programs and services are in alignment with the mission.

Vision Statement

Since its founding in 1981, CAAS has been a strong advocate for low-income Somerville residents, not only advocating for them individually but also pushing for broader systemic change. CAAS's long-term overarching strategies for accomplishing its mission are to:

- 1) Expand and promote opportunities for all Somerville residents in the fields of education, employment, housing, health, and improved neighborhood life, and
- 2) Serve as a structure for empowering both low-income constituencies and those whose full involvement in the community has been obstructed or discouraged by oppression and discrimination.

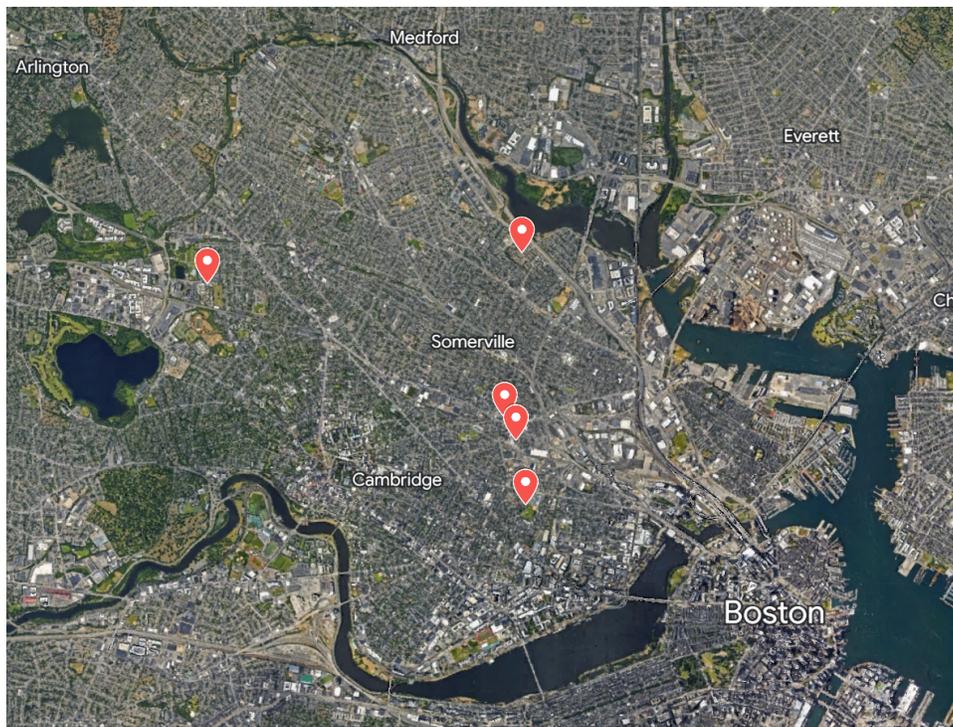
These strategies are implemented in the belief that by working together, people achieve more. The three main outcomes that result when CAAS succeeds in its mission are:

- 1) Vulnerable families and individuals realize additional potential through strengthening their families and support networks,
- 2) Low-income people become more economically stable, and
- 3) Local residents understand that they own a stake in the City of Somerville, the Commonwealth of Massachusetts, and the United States of America, and therefore they participate more fully in civic life.

Stable leadership, a strong Board of Directors, and an experienced and committed staff ensure CAAS' visibility and credibility in the community. CAAS' staff and Board members are committed to ensuring a sustainable future for the organization.

Community Profile

What follows is a statistical profile that describes CAAS' service area and customer segments. The profile includes quantitative and qualitative data specific to poverty and how it intersects with dimensions such as gender, age, and race/ethnicity for the agency's entire service area. We also map major conditions and trends affecting the community. Much of the quantitative data contained in this profile is derived from the US Census Bureau 2017-2021 American Community Survey (ACS) 5-year estimates, accessed via CAAS' MySidewalk dashboard (see Appendices for direct links).



Somerville, Cambridge, and surrounding areas; CAAS locations pinned – Source: Google Maps, Google Earth

Methodology

Statistical data for both Somerville and Cambridge was collected across variables including: total population, age, race and Hispanic ethnicity, immigration, language, income, poverty, employment, education, housing, health, crime and early education and child care access. Unless otherwise noted, statistical data is taken from CAAS' MySidewalk dashboards (see Appendices for links); where graphs and charts indicate "CAAS," MySidewalk is referring to the Somerville geographic community, and where "CEOC" is shown, MySidewalk means the Cambridge geographic community. Data was compared to state averages or across time. The American Community Survey 5-year estimates were used to compare across time periods between 2007- 2011, 2012-2016, 2014-2018, and 2017-2021. Qualitative data gathered from surveys, focus groups, and stakeholder interviews is also included.

Service Area

CAAS serves the cities of Somerville and Cambridge, Massachusetts. The City of Somerville, CAAS' designated Community Services Block Grant (CSBG) service area, is the city wherein CAAS concentrates its services and activities. The agency's programming in the City of Cambridge is currently limited to Head Start.

Somerville

Somerville is located in Middlesex County, about two miles north of downtown Boston, bordered by Arlington, Cambridge, Charlestown, Everett, and Medford. Home to immigrants, working class families, college students, and young middle-class professionals, Somerville prides itself on its diversity. While this diversity is one of the city's unique assets, it is also in critical danger of being lost. Of particular concern are growing income inequality and rapidly rising housing costs that threaten to displace many of Somerville's lower-income residents through gentrification.

Population

After achieving distinction as the densest city in the country in the 1930s with a population of 103,908, Somerville saw its population steadily decline between 1950 and 1980. However, since 1980, the city's population has remained relatively constant and appears to be increasing once again. At the time of the 2010 Census, Somerville's population was 75,754. This increase made Somerville the second fastest growing city in the state between 2010 and 2015. As of 2021, the population of Somerville reached 80,571. Somerville also remains the most densely populated city in New England with about 19,000 people per square mile.



Total Population

80,571

People

CAAS

1,623,411

People

Middlesex County, MA

6,991,852

People

Massachusetts

Black, Indigenous and People of Color Population

25,112

People

CAAS

496,717

People

Middlesex County, MA

2,120,178

People

Massachusetts

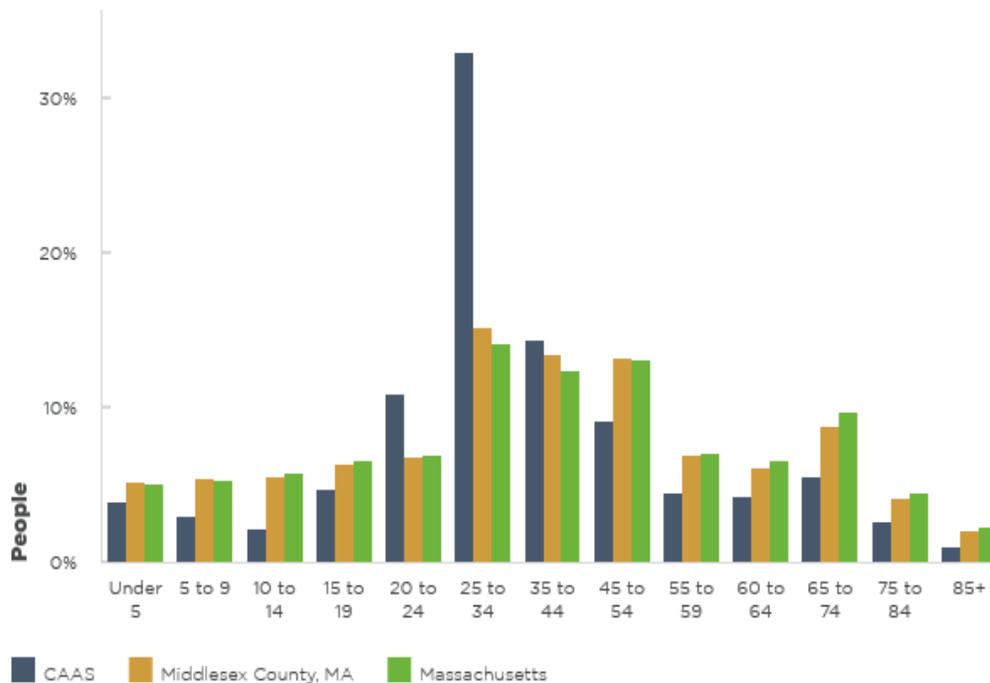
Sources: US Census Bureau ACS 5-year 2017-2021

Age

The median age in Somerville is 31.5 years, which is much lower than the Massachusetts median age of 39.6. Nearly 60% (58.5%) of Somerville residents are between the ages of 20 and 44, and approximately one third (33.1%) are in the 25 to 34 age group. While this large concentration of young professionals in Somerville is often considered a good thing for cities, the relatively small percentage of school-age children suggests that many of those young professionals are moving elsewhere once their children reach school age. According to the 2017-2021 American Community Survey, approximately 4.0% of Somerville's population is under the age of five, just slightly lower than the statewide average of 5.1%. However, only 10.0% of Somerville residents are school-aged (between the ages of five and nineteen), whereas 17.8% of Massachusetts residents fall into that age group. Somerville also has a relatively small elderly population compared with the rest of the state (9.3% vs. 16.6%).

Somerville's population aged twenty to thirty-four years old account for 44.0% of the total, whereas for Massachusetts, the twenty to thirty-four year age group accounts for 14.9% of the population. Again, this indicates Somerville is attracting many college-aged students and young professionals. However, the 56.2% decrease in residents from the twenty-five to thirty-four age group to the thirty-five to forty-four group suggests that these individuals or families are moving out of the city. Furthermore, 14.0 % of Somerville's population is under nineteen.

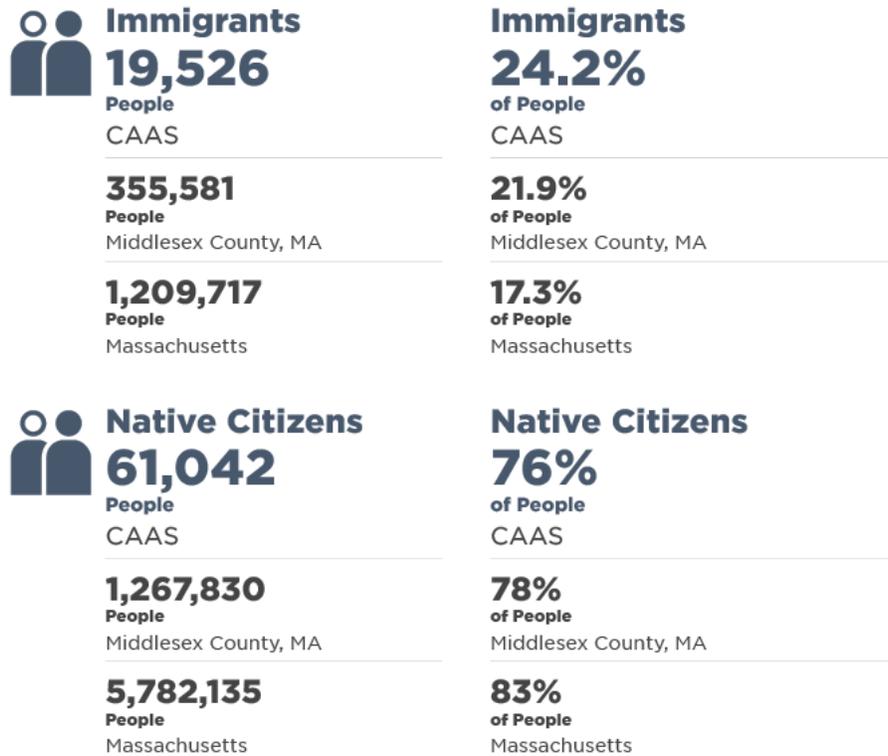
Population Distribution by Age



Sources: US Census Bureau ACS 5-year 2017-2021

Immigration

Somerville has a rich history of immigration, considered one of the most diverse cities in New England.¹ The US Census American Community Survey estimates that from 2017 to 2021, the foreign-born population averaged about a quarter (24.2%) of the population, nearly 7.0% higher than the foreign-born population in Massachusetts (17.3%).



Sources: US Census Bureau ACS 5-year 2017-2021

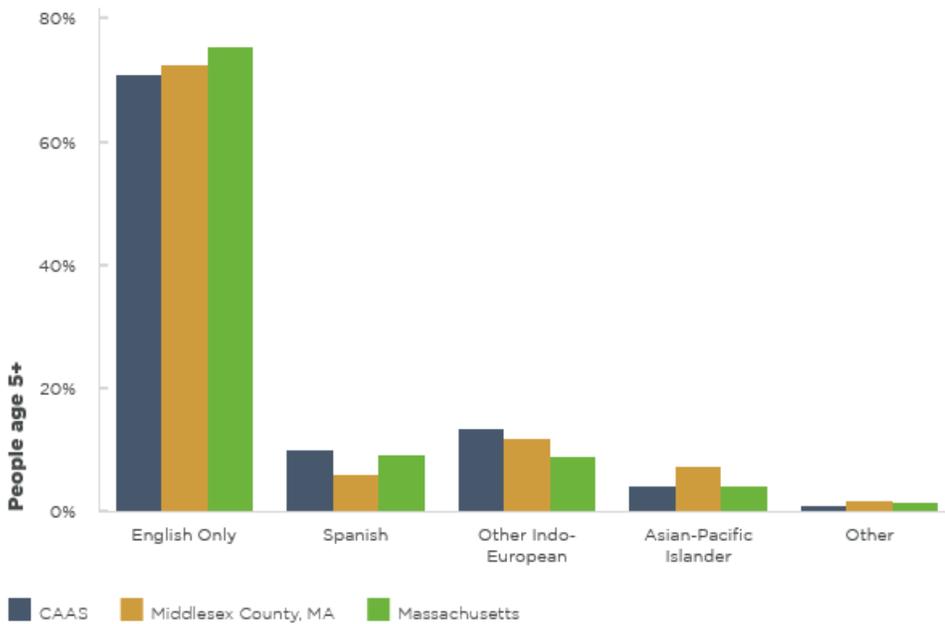
There was recognition among CAAS survey participants and interviewees that immigration and immigration status operate in conjunction with, and amplify, the many challenges faced by low-income Somerville residents. Immigration status can negatively impact a family's ability to find affordable housing and an individual's ability to acquire a job. Relatedly, language barriers, discussed below, also emerged as a challenge in the community survey results and are shown in the secondary data to significantly impact lower-income neighborhoods.

¹ <https://www.somervillema.gov/about>

Languages Spoken by Household

In Somerville, more than fifty languages are spoken, and, according to the American Community Survey of 2021, one-third (29.1%) of the city's population speaks a language other than English at home. This percentage is higher than Massachusetts overall (24.4%).

Language Spoken at Home



Sources: US Census Bureau ACS 5-year 2017-2021

2017 data from the Somerville Public Schools² (SPS) showed that children speak the following languages at home:

- Spanish - 26.7%
- Portuguese - 9.3%
- Haitian Creole - 2.8%
- Nepali - 1.4%
- Arabic - 1.2%
- Punjabi - 1.2%
- Bengali - 0.7 %
- Chinese - 0.7%.

More than 50% of the SPS student population speaks a language other than English at home, and nearly 18% of students receive some form of English language instructional support.

Language barriers were identified as a pressing issue by low-income residents surveyed

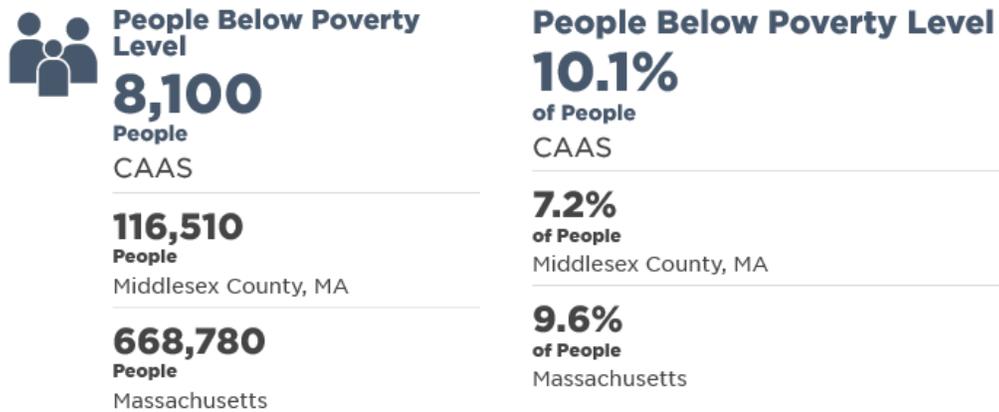
² <https://s3.amazonaws.com/somervillema.gov.if-us-east-1/s3fs-public/wellbeing-of-somerville-report-2017.pdf>

as part of CAAS' community assessment. 27% of respondents saw English skills as an area of significant need. These findings resonated with feedback shared by other key stakeholders.

Poverty

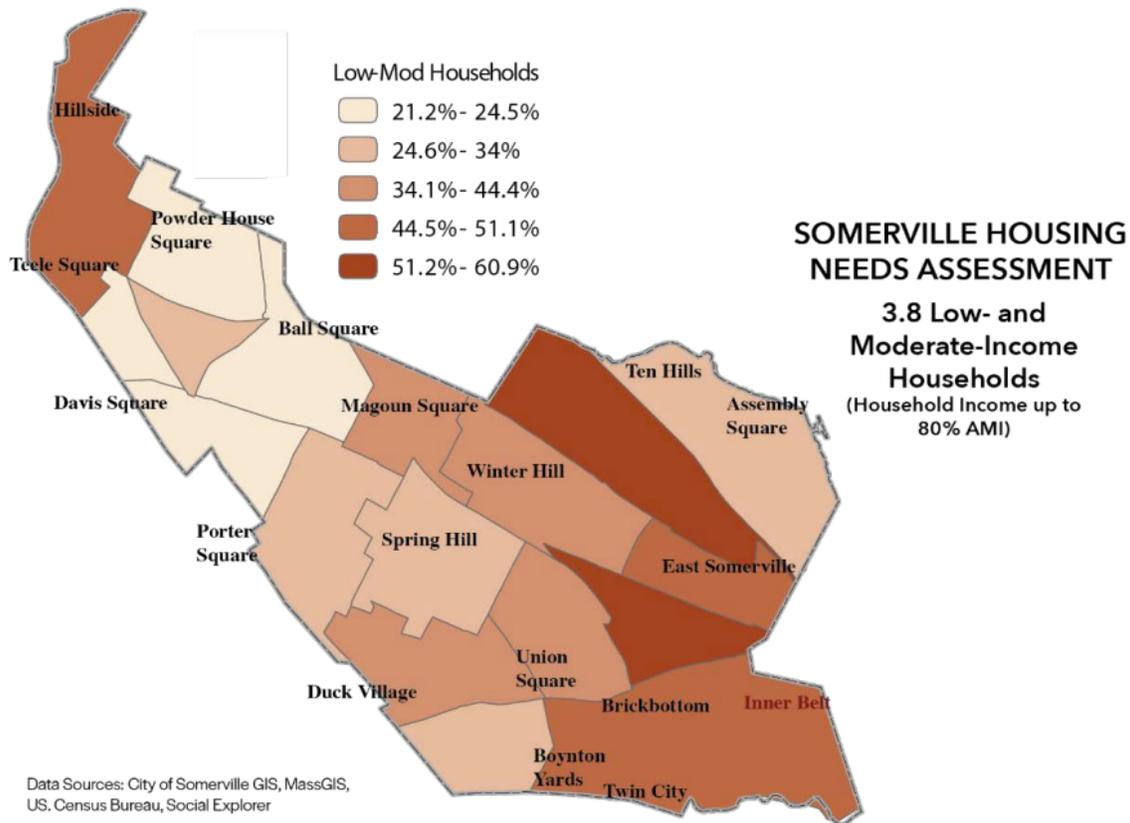
The percentage of Somerville residents living below poverty is 10.1%, or 8,100 individuals. This places Somerville's current poverty rate nearly 3% higher than that of Middlesex County's and 0.5% higher than the statewide average of 9.6%. Furthermore, approximately one-fifth (20.1%, or 16,195 individuals) of Somerville's total population has annual income below 200% of the federal poverty line.

The poverty rate is also above the state's poverty rate when considering total population and children under 18. The city's estimated poverty rate for children below 18 from 2017-2021 was 16.1%.



Sources: US Census Bureau ACS 5-year 2017-2021

Higher percentages of families living below the poverty line are located in East Somerville and Teele Square (see figure below).



The city’s 2021 Housing Needs Assessment³ further notes that “[t]here are significant household wealth differences by race in Somerville... Somerville’s Black/African American households have the lowest income of all racial groups. This is especially noteworthy because almost half the [c]ity’s Black population lives in two census tracts (part of Winter Hill and Teele Square).”

As reflected in the table below, poverty also disproportionately impacts Somerville’s female population:

Population in Poverty by Gender⁴

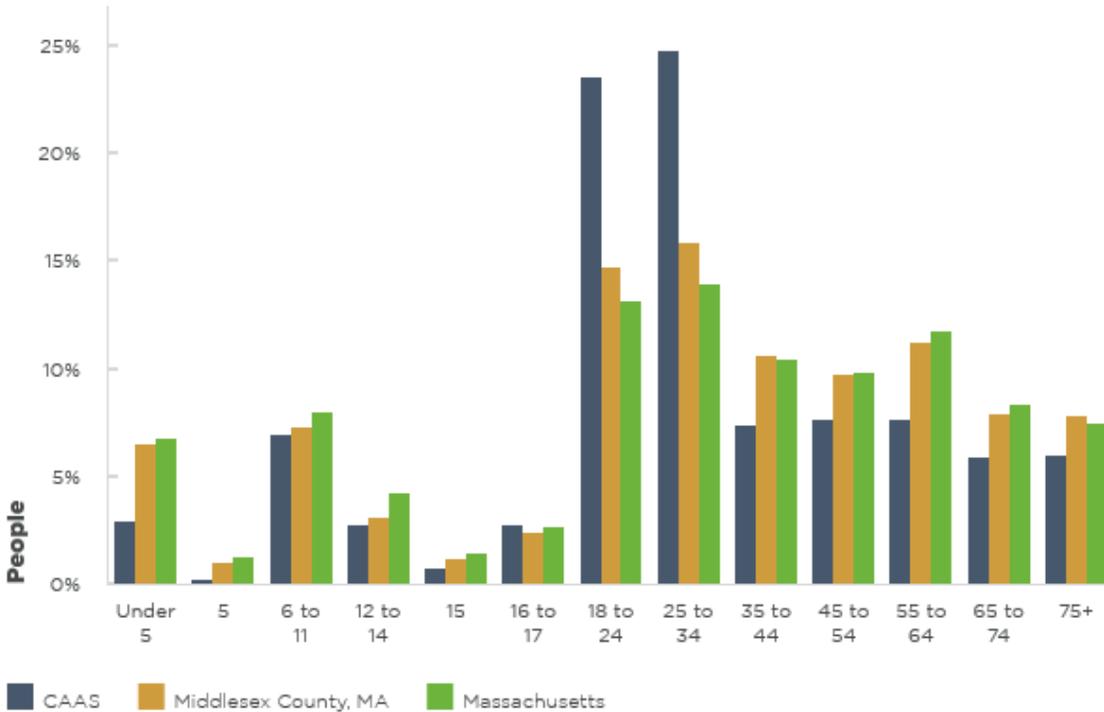
Report Area	Total Male	Total Female	Percent Male	Percent Female
Somerville	3,444	4,652	8.82%	12.0%
Cambridge	5,861	6,523	11.8%	12.9%
Massachusetts	292,618	376,162	8.9%	10.9%
United States	18,132,275	22,529,361	11.4%	13.8%

³ <https://s3.amazonaws.com/somervillema.gov/1-us-east-1/s3fs-public/housing-needs-assessment-2021.pdf>

⁴ US Census Bureau, American Community Survey 5-year 2017-2021, “S1701 Poverty Status in the Past 12 Months”

Poverty rates are also disproportionately high among children. In Somerville, 16.1%, or 1,353, children aged zero to seventeen are living in households with income below the Federal Poverty Level, versus 14.8% in Cambridge (2,090) and a state-wide Massachusetts rate of 12.1%

People Below Poverty Level by Age



Sources: US Census Bureau ACS 5-year 2017-2021

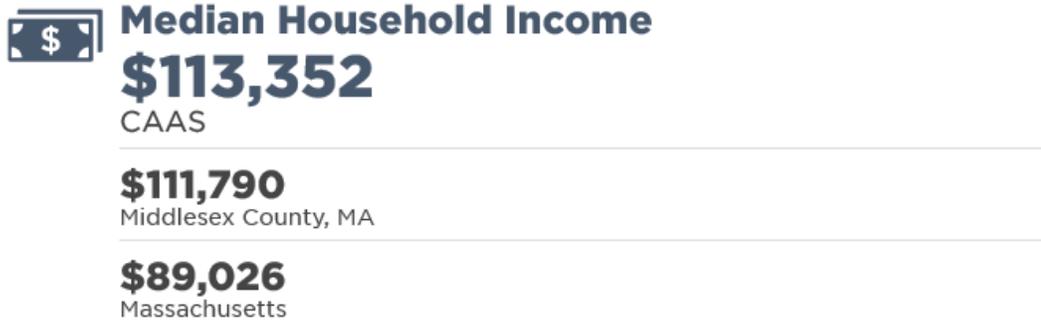
Continuing this trend from the last CARSP, stakeholders and low-income residents who were interviewed and surveyed as part of the community assessment pointed to the disproportionate numbers of, and the particular hardships experienced by, women and children experiencing poverty in Somerville.

Income

The 2017-2021 ACS five-year estimates for median household income in Somerville surpassed the Massachusetts median income by 27.3%. It increased to \$113,352 in 2021, a 24.3% increase over 2018 (\$91,168), itself an almost 8% increase in the city’s median income in 2017 (\$84,722), which was a 16% increase over \$78,673 in 2016.⁵ This rapid rise in median income is juxtaposed with the percentage of Somerville households earning more than \$100,000

⁵ US Census Bureau, “Income in the Past 12 Months, 2017-2021;” “Income in the Past 12 Months, 2012-2016;” US Census Bureau, “Income in the Past 12 Months, 2011-2015;” US Census Bureau, “Income in the Past 12 Months, 2007-2011;” “Income in the Past 12 Months, 2014-2018”

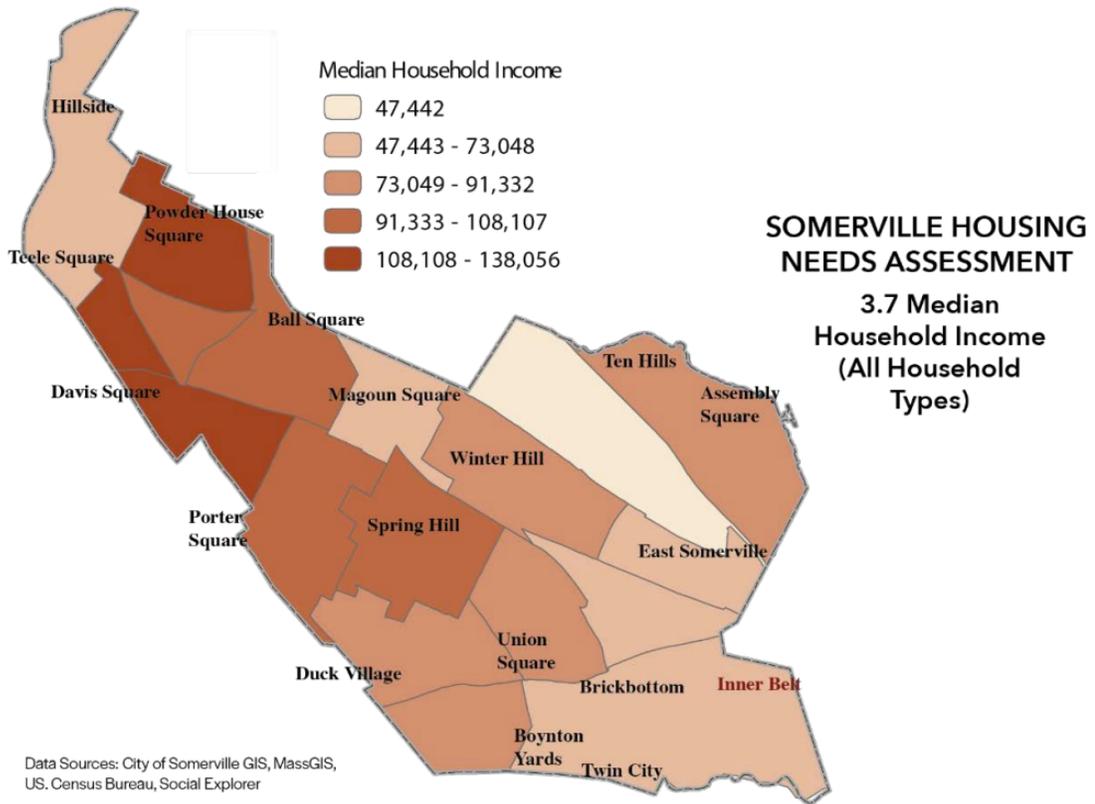
increasing, while the percentage of households earning less than \$75,000 is decreasing.⁶ Income inequality clearly continues to deepen in Somerville. Households making less than \$75,000 per year in Somerville comprise only 33.7% of the population, with the remaining households earning more than \$75,000 per year (over 54% of households in Somerville earn \$100,000 or more).



Sources: US Census Bureau ACS 5-year 2017-2021

The neighborhoods with the highest per capita household income in Somerville continue to be around the Tufts University, Davis Square, and Porter Square areas (see figure below). This may be because the nearby MBTA Red Line stop at Davis Square pushes property costs higher in this area, requiring tenants or homeowners to have a higher income base.

⁶ US Census Bureau, "Income in the Past 12 Months, 2012-2016;" "Income in the Past 12 Months, 2014-2018"



Race and Hispanic Ethnicity

Somerville is slightly more racially diverse than Massachusetts, with a 31.2% minority population versus the state’s minority population of 30.3%. Compared to the previous ACS 5-year estimates, both the local and state levels saw increases in the minority population.

The ACS 2017-2021 five-year estimates indicate that Asian residents are the largest racial minority group (9.3% of the population), followed by Black residents at 4.8%:

Race/Ethnicity



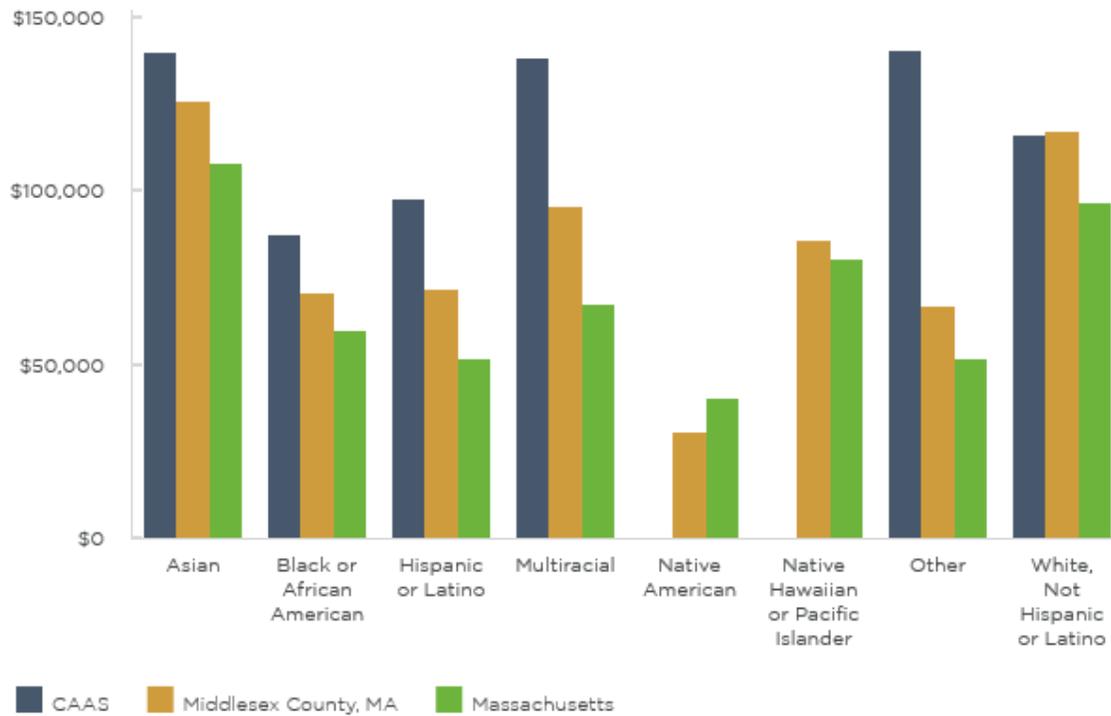
Data Sources	CAAS	Middlesex County, MA	Massachusetts
2017-2021 Asian	9.3%	12.7%	6.8%
2017-2021 Black or African American	4.8%	4.9%	6.7%
2017-2021 Hispanic or Latino	12.3%	8.3%	12.4%
2017-2021 Multiracial	3.8%	3.7%	3.4%
2017-2021 Native American	0.1%	0.1%	0.1%
2017-2021 Native Hawaiian or Pacific Islander	0.04%	0.04%	0.03%
2017-2021 Other	0.9%	1%	0.9%
2017-2021 White	68.8%	69.4%	69.7%

Sources: US Census Bureau ACS 5-year 2017-2021

*Each race includes both people who identify as Hispanic or Latino as well as people who do not. Hispanic or Latino includes any race.

Median income continues to be skewed between racial groups in Somerville, pointing to an inequitable distribution, despite incomes increasing for some segments of the population.

Median Income by Race/Ethnicity of Householder



Sources: US Census Bureau ACS 5-year 2017-2021

TABLE 3.10. HOUSEHOLD AND FAMILY INCOMES BY RACE AND ETHNICITY			
Race and Latino Group	Median Household Income	Median Family Income	Median Nonfamily Income
White	\$102,375	\$113,663	\$91,412
Black or African American	\$43,396	\$51,806	N/R
American Indian	N/R*	\$75,625	N/R
Asian	\$100,386	\$109,991	\$90,234
Other Race	\$79,707	\$79,973	N/R
Two or More Races	\$103,883	\$73,892	\$111,597
Latino Householder	\$63,311	\$67,097	\$38,412
White Alone, Not Latino	\$105,498	\$121,287	\$92,344

Sources: 2019 ACS Five-Year Estimates, retrieved from Social Explorer, and Barrett Planning Group LLC.
* "N/R" means not reported.

Poverty rates across race are similarly skewed, with the Black/African American population in Somerville having more than four times the number of residents below the poverty level as the White community (see table below, from 2021 five-year ACS estimates).

**Population in Poverty by Race and Hispanic or Latino Origin
(Below Poverty Level)**

Race/Ethnicity	Somerville	Massachusetts
White	8.5%	7.8%
Black/African American	33.9%	16.7%
American Indian or Alaska Native	0%	24%
Asian	15.2%	11.4%
Native Hawaiian or Pacific Islander	0%	18.3%
Some other race	9.5%	21.1%
Two or more races	9.1%	16.3%
Hispanic or Latino origin (of any race)	14.3%	22.5%

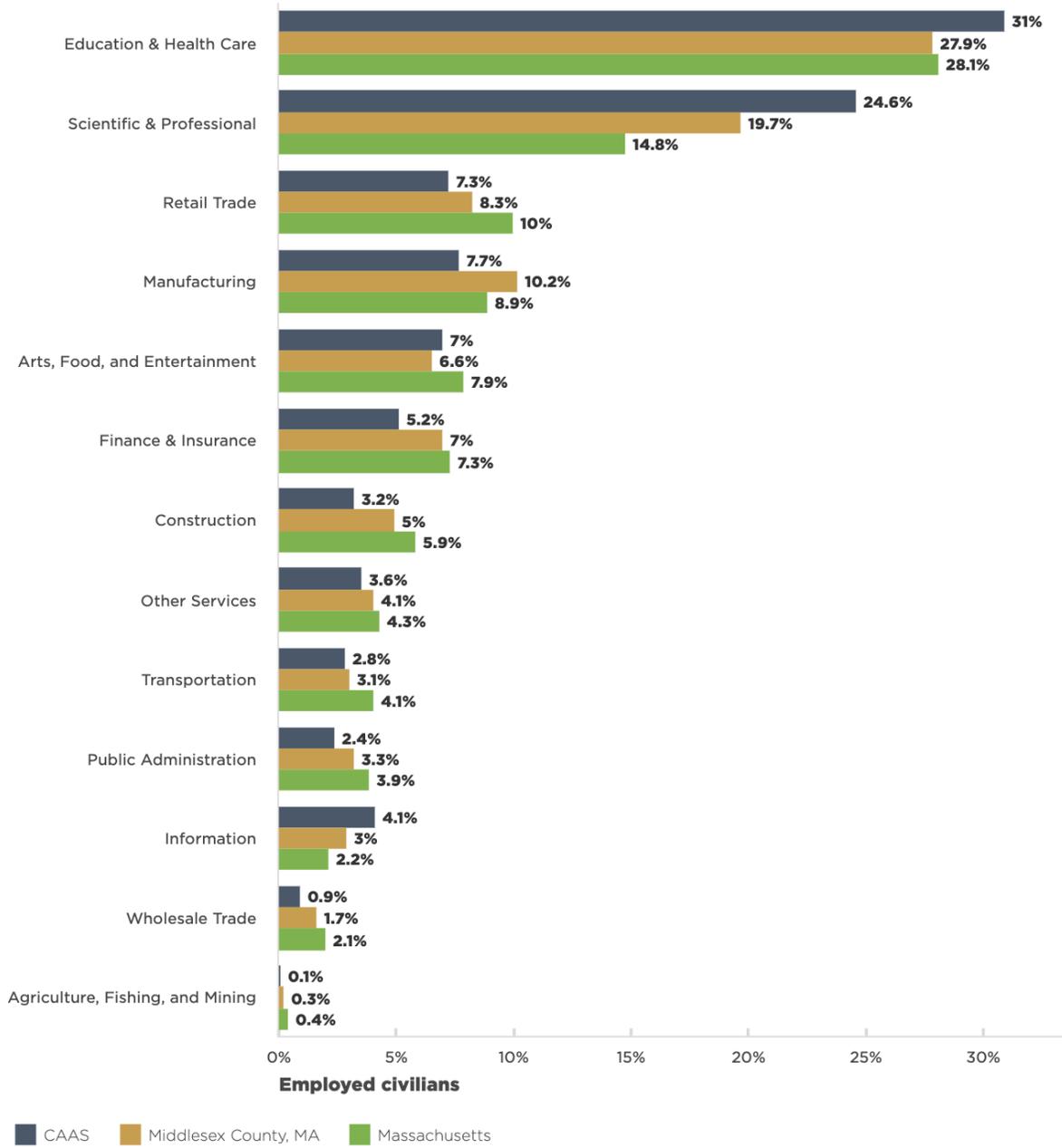
According to the 2021 City of Somerville Housing Needs Assessment,³ “Somerville’s relatively large percentage of minorities obscures an uneven distribution of where minority households tend to live within the [c]ity. Racial minorities are far more likely to live in East Somerville and near Union Square than in Davis Square... the [c]ity’s Latino population is particularly concentrated in portions of East Somerville and Magoun Square.”

Employment

Somerville’s top industries include education and health care, scientific and professional, retail, manufacturing, and arts/food/entertainment.⁷

⁷ US Census Bureau, American Community Survey 5-year 2017-2021, “Employment Industry of Civilian People”

Civilian People by Employment Industry



Sources: US Census Bureau ACS 5-year 2017-2021

According to the 2021 ACS,⁸ Somerville’s unemployment rate was 3.2% compared with 5.4% statewide, a city-level increase over 2018’s 1.7% (before the COVID-19 pandemic).

Report Area	Size of Labor	Employed	Unemployed	Unemployment rate
Somerville	57,796	55,946	1,850	3.2%
Cambridge	74,140	71,323	2,817	3.8%

Looking at people in the labor force by race, we see a skewed distribution of those in the labor force.⁹

Race/Ethnicity	Somerville Estimate	% in Labor Force
White	44,099	76.3%
Black/African American	2,312	4.0%
American Indian or Alaska Native	119	0%
Asian	5,665	9.8%
Native Hawaiian or Pacific Islander	139	0%
Some other race	1,850	3.2%
Two or more races	3,757	6.5%

Despite relatively low unemployment, CAAS’ community survey respondents and interviewees all identified the supply of, and access to, jobs that pay enough to cover basic living expenses as a significant challenge. A number of primary and secondary data points also suggest that older age and minority status negatively impact employment outcomes. Employment issues are discussed in greater detail later in this report.

Unemployment is an area of need where the COVID-19 pandemic has had a particularly pronounced impact – directly, from small businesses, such as restaurants, closing and laying off workers; and indirectly, from parents working less hours or quitting their jobs to provide child care.

⁸ US Census Bureau, American Community Survey 5-year 2017-2021, “Employment”

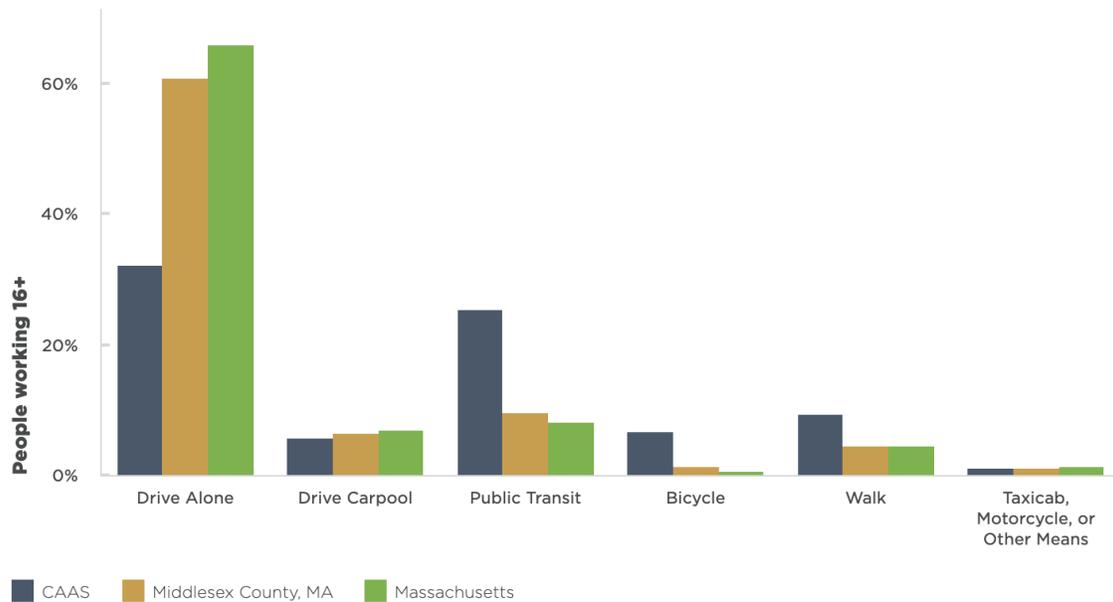
⁹ US Census Bureau, American Community Survey 5-year 2017-2021, “Employment Status Table”

Transportation

The average time travel to work for Somerville residents is 32.1 minutes; for the state this number is 29.6 minutes.

The second highest mode of transportation to work for workers in Somerville is public transportation (25.5%), which is nearly three times higher than the state average (8.4%). In addition, the number of Somerville residents who bicycle to work is 157% higher than at the state level.

Commute Transportation to Work



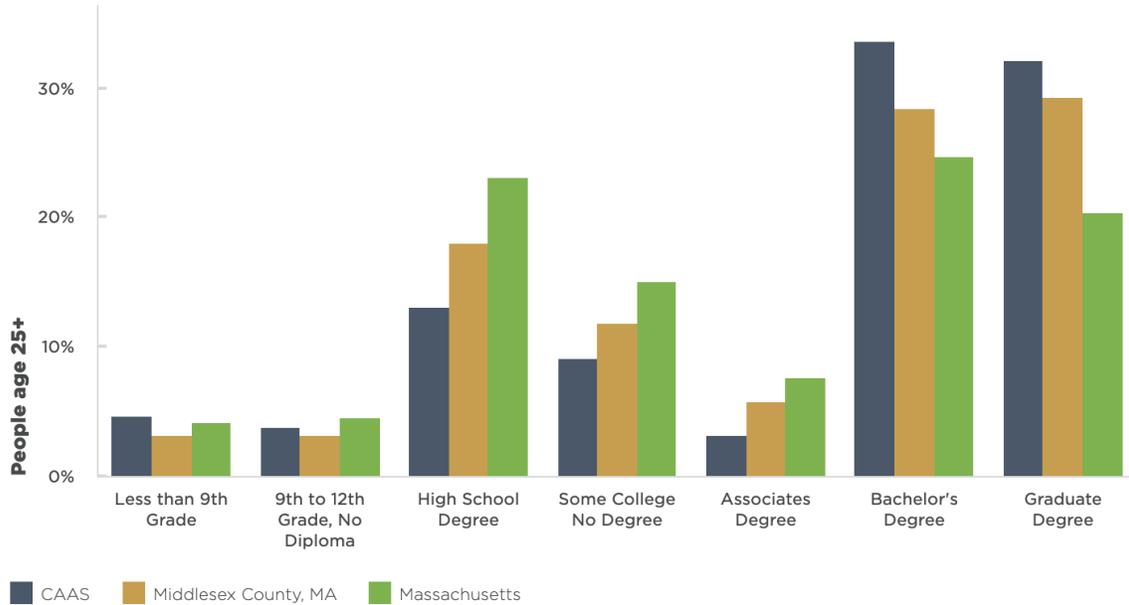
Sources: US Census Bureau ACS 5-year 2017-2021

Educational Attainment

The highest percentage of education attained in Somerville, among the options noted, is a Bachelor's degree, followed by a Graduate degree, and then High School degree (see figure below).

The percentage of Somerville residents that have attained some College or Associate's Degrees is below the state's average, while the percentage of Somerville's population who have attained less than High School is almost the same as the state average.

Educational Attainment



Preschool and Head Start in Somerville

According to the 2021 five-year ACS, the Somerville community has 3,232 children under five years of age, or 4.0% of the population. This is lower than in Cambridge at 4.3% and Massachusetts at 5.1%. The population of three to four year olds is 1,265. Census data indicates that only 65% of this population is enrolled in preschool.

There are approximately 243 children under the age of five living in poverty, and the number of available licensed child care slots is far below the number of children who could enroll in care.

In the face of a decreasing birth rate, parents who switched to alternative child care means during COVID-19, and “more” Universal Pre-Kindergarten (UPK) resources in the city, CAAS Head Start continues to provide high-quality services to whole families despite a very challenging environment.

Survey respondents and interviewees all identified access to high-quality, affordable preschool and child care as a significant challenge. These issues are discussed in greater detail later in this report.

Housing

Like much of the Greater Boston area, Somerville residents are facing affordable housing challenges associated with gentrification. Overall, household incomes in Somerville have increased, but at a slower rate compared to the increase in housing prices. The most recent City of Somerville Housing Needs Assessment (December 2021) identifies housing concerns for the future³ as including the:

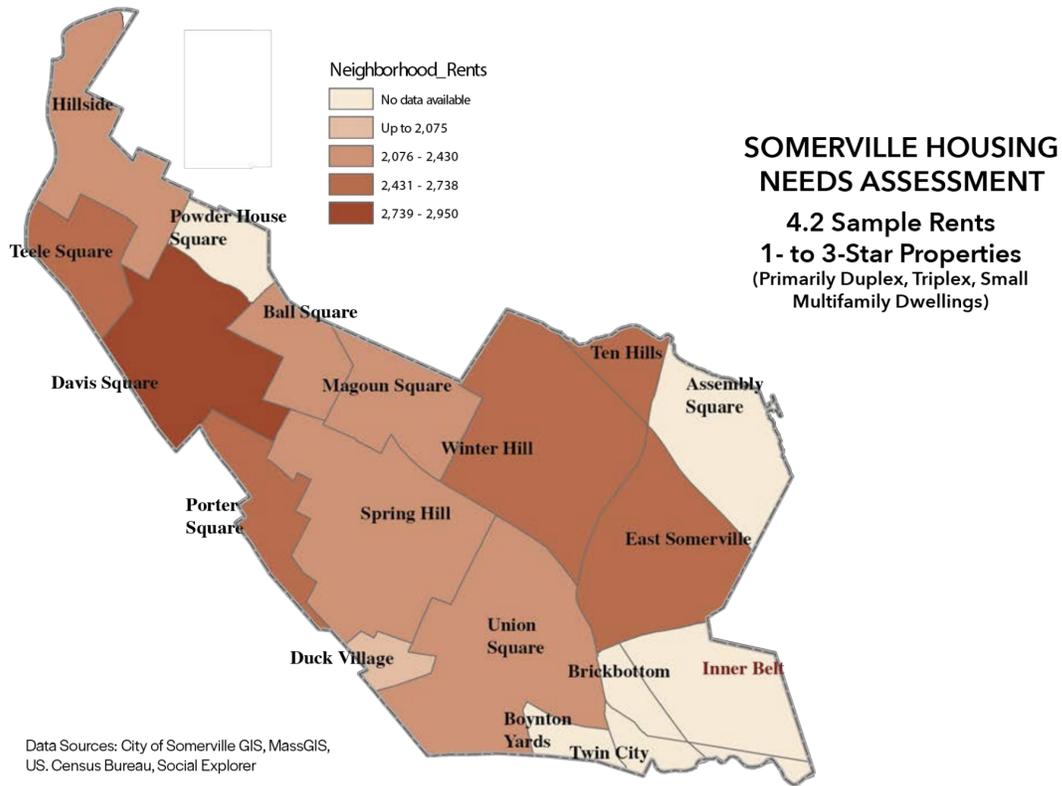
- available inventory of “affordably priced, family housing;”
- affordable housing concerns of the elderly;
- loss of diversity concurrent with increasing household wealth in the community and displacement of low-income residents; and
- increase in poverty of those with a disability.

While the majority of Somerville residents are still renters, a change when compared to the last CARSP is that home ownership has increased, albeit slightly (and still dwarfed by those who rent).

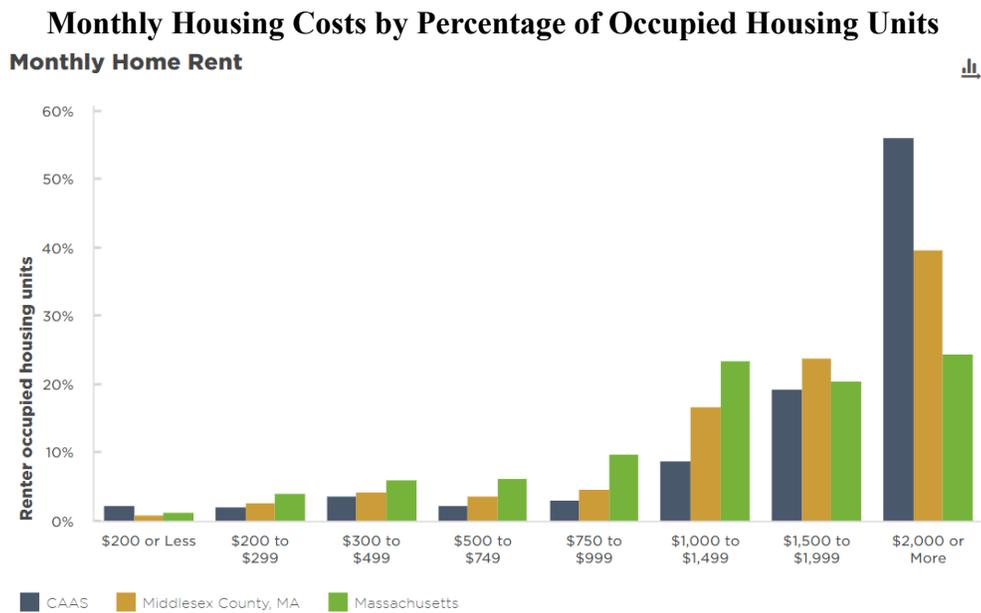
The median monthly housing cost in Somerville is estimated to be \$2,104. This is higher than the estimated state’s median monthly cost of \$1,429.¹⁰ The median monthly cost has steadily increased over the last few years. In 2018, the median monthly housing cost in Somerville was \$1,835 versus \$1,486 in the state, with 2016’s median cost being \$1,630 in Somerville and \$1,389 in the state.¹¹

¹⁰ US Census, American Community Survey 5-year 2017-2021, “Median Home Rent”

¹¹ Community Action Agency of Somerville 2021-2023 Community Assessment Report & Strategic Plan



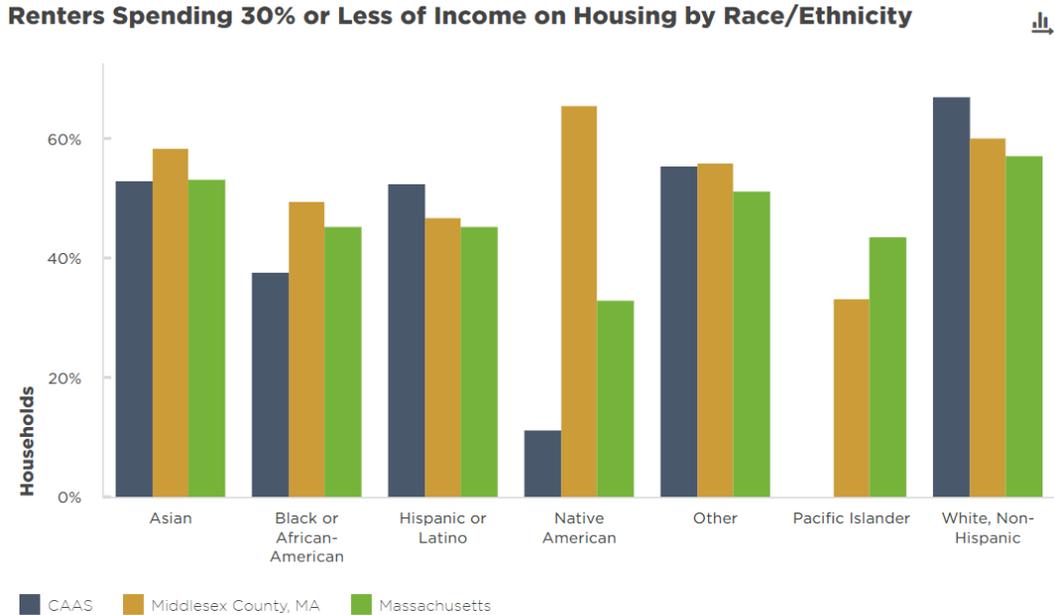
Sample rents in Somerville



Cost-burdened households, meaning that their housing costs exceed 30% of their total

household income, comprise over a third (36.4%) of households in Somerville.

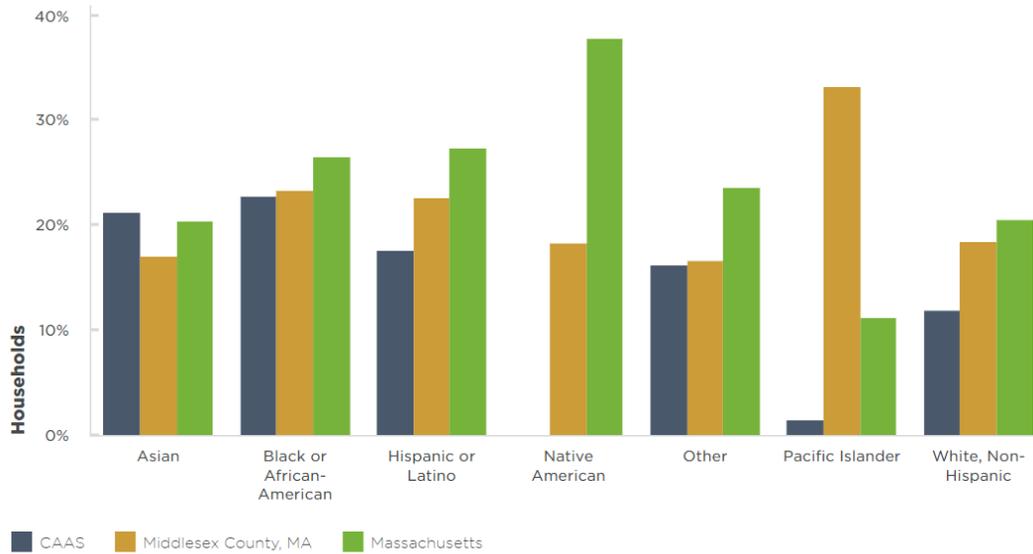
When looking at renters who spend 30% or less of their income on housing in Somerville, we see a clear disparity between the percentage of Black/African American renters experiencing excessive cost burden (62.2%) versus that of other populations, including White, Non-Hispanic (32.9%) – see figure below.



Sources: HUD CHAS 2015-2019

Looking more closely at Somerville residents who spend more than half of their income on housing, 22.8% Black/African American, 21.3% Asian, and 17.7% Hispanic or Latino are in this severe level of cost burden, compared to 11.9% of White, Non-Hispanic renters.

Renters Spending >50% of Income on Housing by Race/Ethnicity



Sources: HUD CHAS 2015-2019

The following two tables illustrate “typical” cost burden and severe cost burden of renters and homeowners in Somerville using Comprehensive Housing Affordability Strategy (CHAS) data:

TABLE 3.12. ESTIMATED NUMBER OF HOUSING COST BURDENED OWNERS AND RENTERS						
Income Cohort*	2013 CHAS			2017 CHAS		
	Total Households	Cost Burdened % Owners	Cost Burdened % Renters	Total Households	Cost Burdened % Owners	Cost Burdened % Renters
Extremely Low Income	5,175	87.6%	67.9%	4,960	84.2%	72.6%
Very Low Income	3,600	83.2%	75.1%	2,965	65.1%	77.3%
Low Income	4,050	50.2%	63.9%	4,195	56.7%	51.6%
Moderate Income	3,090	56.9%	37.1%	2,995	35.6%	41.0%
Household Income >100% AMI	15,605	16.9%	4.2%	17,340	8.7%	4.8%
Total	31,525	36.9%	37.3%	32,455	27.2%	34.5%

Sources: HUD CHAS Data, 2013-2017, and Barrett Planning Group.

*“Extremely Low Income” means households with incomes below 30 percent of Area Median Income (AMI); “Very Low Income” is 31-50 percent AMI; and “Low Income” is 51 to 80 percent AMI.

TABLE 3.13. ESTIMATED NUMBER OF SEVERELY HOUSING COST BURDENED OWNERS AND RENTERS						
Income Cohort*	2013 CHAS			2017 CHAS		
	Total Households	Severely Cost Burdened % Owners	Severely Cost Burdened % Renters	Total Households	Severely Cost Burdened % Owners	Severely Cost Burdened % Renters
Extremely Low Income	5,175	77.2%	50.7%	4,960	62.6%	51.0%
Very Low Income	3,600	35.5%	34.8%	2,965	34.4%	46.4%
Low Income	4,050	30.5%	13.3%	4,195	28.6%	15.5%
Moderate Income	3,090	18.8%	3.5%	2,995	9.8%	1.0%
Household Income >100% AMI	15,605	2.3%	0.0%	17,340	0.7%	0.0%
Total	31,525	17.0%	16.7%	32,455	12.5%	16.3%

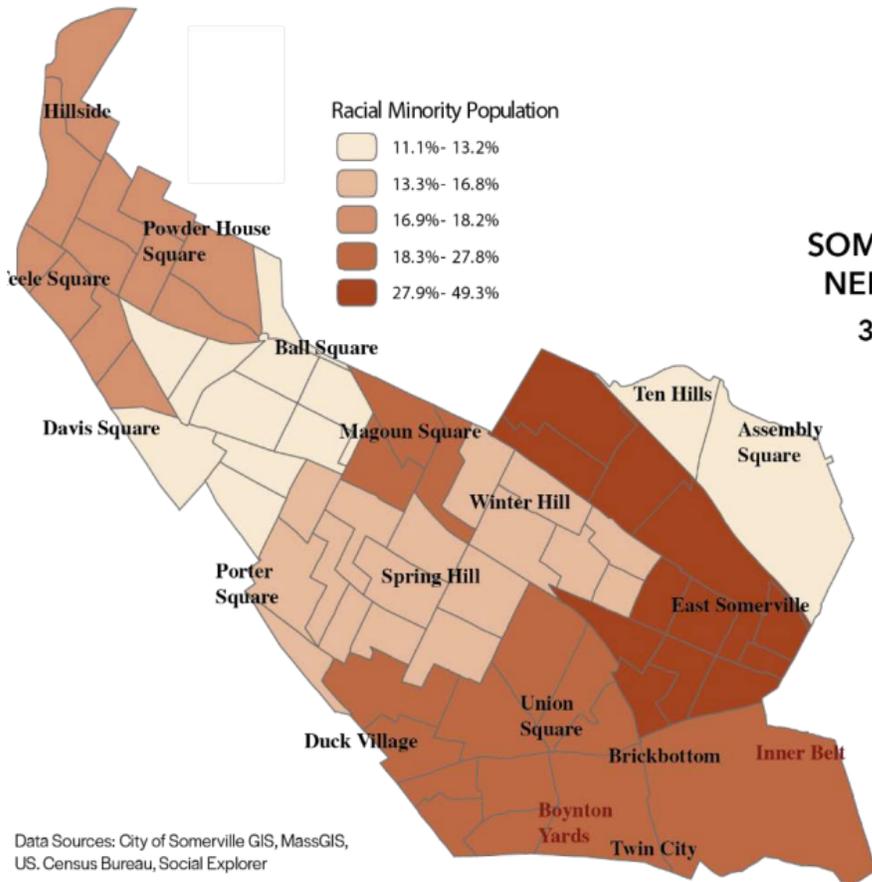
Sources: HUD CHAS Data, 2013-2017, and Barrett Planning Group.
 **"Extremely Low Income" means households with incomes below 30 percent of Area Median Income (AMI); "Very Low Income" is 31-50 percent AMI; and "Low Income" is 51 to 80 percent AMI.

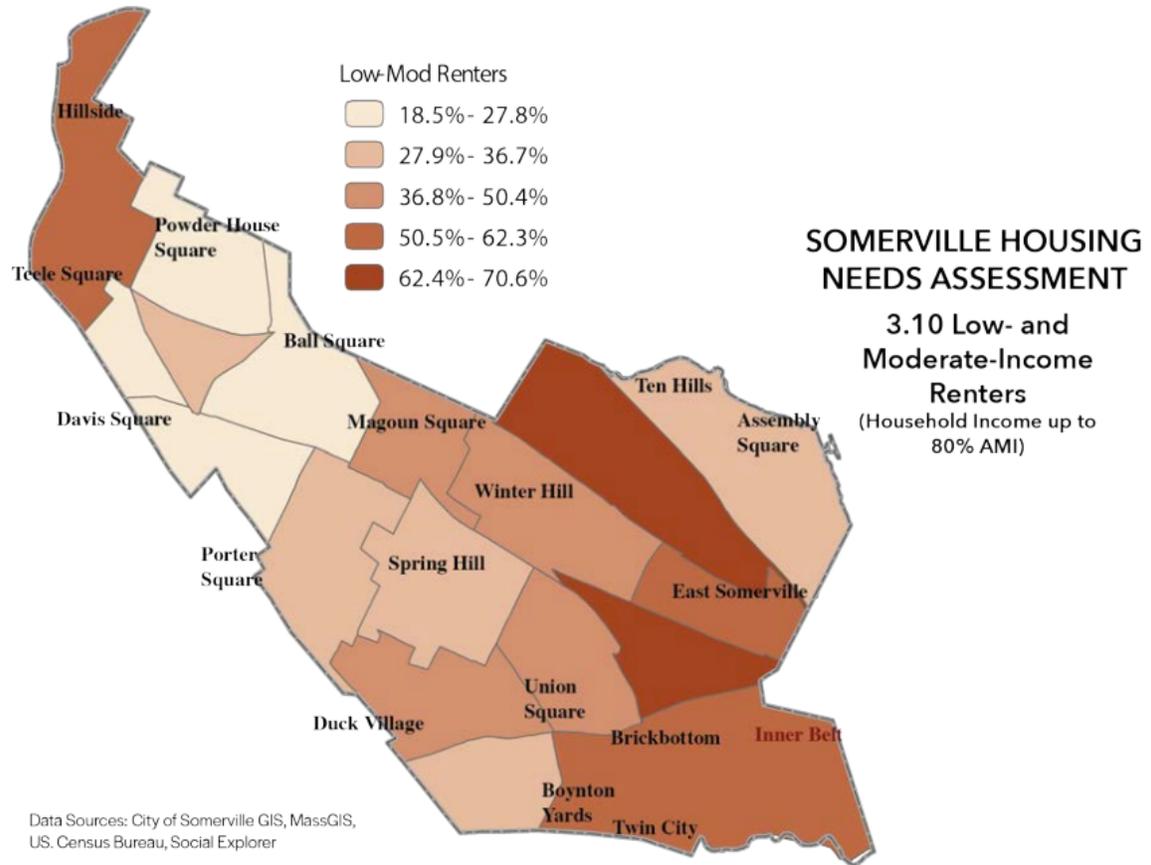
Fundamentally, Somerville has become a city where higher-income households are afforded housing while the low-income customers CAAS serves constantly struggle to survive, as this table demonstrates – the City of Somerville’s 2021 Housing Needs Assessment³ found there is an overall affordability gap for low-income renters, and when considering new “luxury” apartment buildings being developed in the city, that gap widens even further.

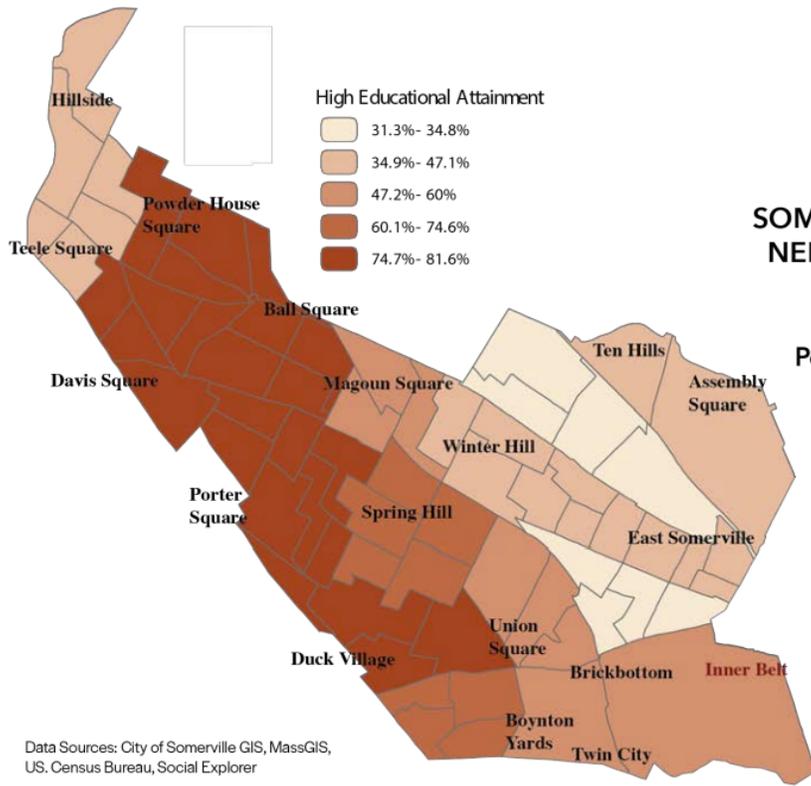
TABLE 4.8. RENTAL AFFORDABILITY GAP ANALYSIS				
Income Tier	50% AMI	80% AMI	100% AMI	110% AMI
3-Person Household Income Limit	\$60,400	\$90,950	\$106,700	\$117,370
3-Person Maximum Affordable Rent	\$1,330	\$2,010	\$2,670	\$2,930
Median Market Rate Rent, Rent Survey	\$2,400	\$2,400	\$2,400	\$2,400
Affordability Gap for Rent Survey Properties	(\$1,070)	(\$390)	\$270	\$530
Average Market Rent, Apartment Developments	\$3,059	\$3,059	\$3,059	\$3,059
Affordability Gap, New Apartment Developments	(\$1,729)	(\$1,049)	(\$389)	(\$129)

Source: HUD FY 2021 Income Limits

Low- and moderate-income households who rent are concentrated in the eastern and western sections of Somerville. The following maps illustrate approximate correlation between low- and moderate-income renters and racial minority populations, as well as approximate inverse correlation with educational attainment (the Tufts University, David Square, Porter Square, Ball Square, and Duck Village neighborhoods have the highest educated populations in Somerville, with 74.7% to 81.6% high educational attainment).







**SOMERVILLE HOUSING
NEEDS ASSESSMENT**

**3.4. Educational
Attainment,
Population 25 Years
& Over**

Data Sources: City of Somerville GIS, MassGIS,
US. Census Bureau, Social Explorer

TABLE 4.12. RENTER HOUSEHOLDS BY INCOME LEVEL AND CENSUS TRACT					
Census Tract/Household Group	Neighborhood Name(s)	<30% AMI (Extremely low income)	30%-50% AMI (Very low income)	50%-80% AMI (Low income)	80%-100% AMI (Moderate income)
City-Wide Totals		4,010	2,005	3,040	2,025
3501.03	Assembly Square, Ten Hills	8.17%	19.44%	16.90%	6.76%
3501.04	Foss Park (south of Rt. 93)	41.71%	13.73%	17.36%	3.63%
3502	Winter Hill	6.60%	10.76%	19.44%	12.85%
3503	Magoun Square	16.28%	14.73%	15.50%	10.85%
3504	Ball Square	7.59%	1.65%	6.93%	12.21%
3505	Between Tufts & Davis Square	8.43%	0.00%	16.87%	9.40%
3506	Tufts, Powder House Square	11.50%	0.00%	1.77%	7.96%
3507	West Somerville, Hillside	37.18%	10.12%	8.94%	6.82%
3508	Teele Square	8.89%	3.33%	18.89%	3.11%
3509	Davis Square	2.97%	4.85%	12.87%	14.36%
3510	Porter Square	4.66%	8.82%	16.67%	6.13%
3511	Spring Hill	11.01%	11.31%	11.01%	10.71%
3512.03	Ward Two	10.49%	6.34%	8.45%	13.73%
3512.04	Duck Village	16.36%	9.22%	20.82%	11.15%
3513	Union Square, Prospect Hill	22.33%	9.06%	14.56%	11.33%
3514.03	East Somerville (North)	21.39%	16.42%	18.91%	10.45%
3514.04	East Somerville (South)	25.89%	16.24%	25.38%	6.60%
3515	Inner Belt, Brickbottom, Twin City	32.92%	8.07%	11.18%	11.80%
Source: HUD CHAS Data 2013-2017					

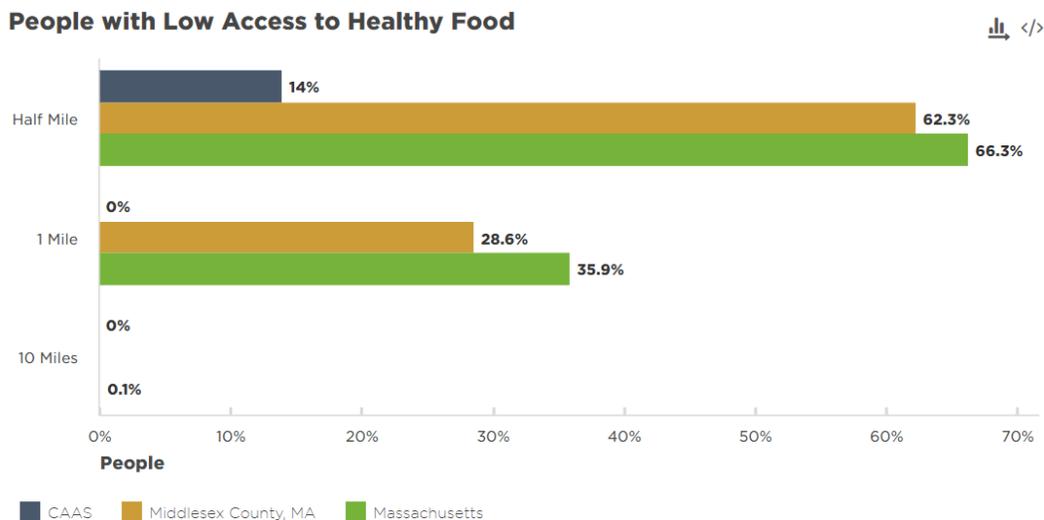
Unlike most cities and towns in Massachusetts, Somerville continues to be a city of renters. From the 2021 ACS five-year estimates, two thirds (66.1%) of the housing units in Somerville were renter-occupied, while the remaining one third (33.9%) were owner-occupied.

As in many other communities in the Greater Boston area, the cost of housing has increased rapidly in Somerville. Median rent of \$2,104 was cited earlier in this report. As of 2021, the median home value was \$777,770 (compared to \$616,100 in 2018), while Massachusetts median home value was \$424,700. At the same time, the rental vacancy rate in 2021 was extremely low, at 1% (down from 2.7% in 2018).

This inadequate supply of affordable housing was identified as the most significant area of need by low-income residents surveyed as part of CAAS’ community assessment. This finding and the statistical data set forth above found further affirmation among interviewees. Housing challenges, including subsidized units, are discussed in greater detail later in this report.

Health

The Massachusetts Department of Public Health’s “Healthy People 2010 Leading Indicators” report used in the last CARSP is still the most up-to-date source of such data. Looking at more recent, targeted data sources, including Somerville’s MySidewalk dashboard, in 2019 the Centers for Disease Control and Prevention (CDC) found 11.3% of adults in Somerville self-reported as being of fair or poor health (compared to 15.1% at the state level).



Sources: USDA ERS 2019

*This data represents the number of people living a specified distance from a supermarket, wholesale club, supercenter, or grocery store.

According to the MA Population Health Information Tool,¹² preliminary data from 2021 indicates the leading causes of death in Somerville include, in descending order – Cancer, heart disease, COVID-19, unintentional injuries, chronic lower respiratory diseases, stroke, Alzheimer’s disease, diabetes, nephritis, nutritional deficiencies, Parkinson’s, and suicide.

¹² <https://www.mass.gov/orgs/population-health-information-tool-phit>

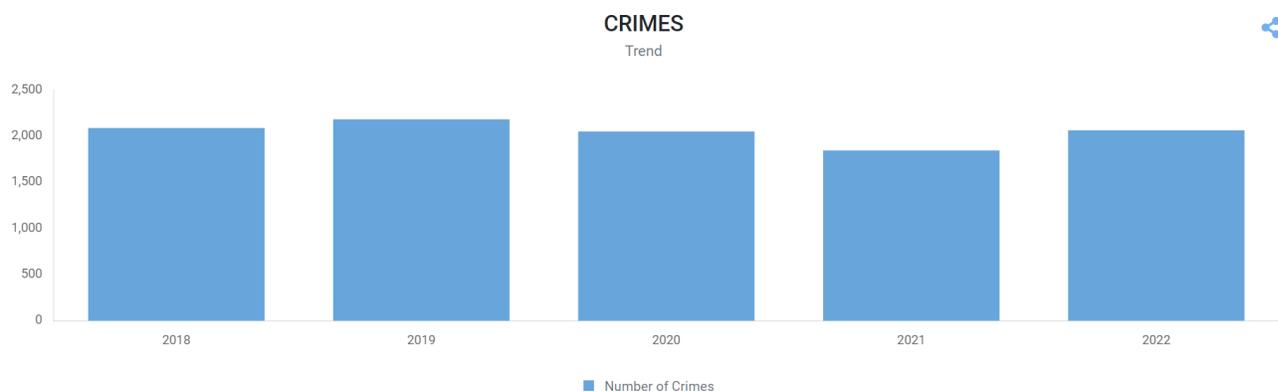
Top 3 Causes of Death in Somerville by Race/Ethnicity, 2021			
	Cancer	Heart Disease	COVID-19
American Indian/Alaskan Native	1%	0%	0%
Asian/Pacific Islander	3%	4%	6%
Black	2%	8%	12%
Hispanic/Latinx	7%	1%	6%
White	87%	87%	76%

On the national level, a study published in the *Journal of the American Medical Association*¹³ identified poverty itself as the fourth leading cause of death in 2019 in those aged fifteen or older. "Poverty kills as much as dementia, accidents, stroke, Alzheimer's, and diabetes," said David Brady, a professor of public policy at the University of California, Riverside.

According to the 2021 five-year ACS, the percentage of uninsured adults in Somerville was 2.5%, following a decreasing trend from 3.7% in 2017 to 3.2% in 2018. Of respondents to CAAS' community survey, nearly a third (27%) cited health insurance as a critical need, and 30% cited access to mental health services as another area of significant need.

Crime¹⁴

Crime in Somerville increased by 11.8% from 2021 to 2022, but the amount of crime in 2021 was atypically lower than previous years (possibly due to COVID-19 and isolation protocols).



¹³ <https://www.commondreams.org/news/poverty-4th-leading-cause-death>

¹⁴ <https://www.mass.gov/crime-statistics>

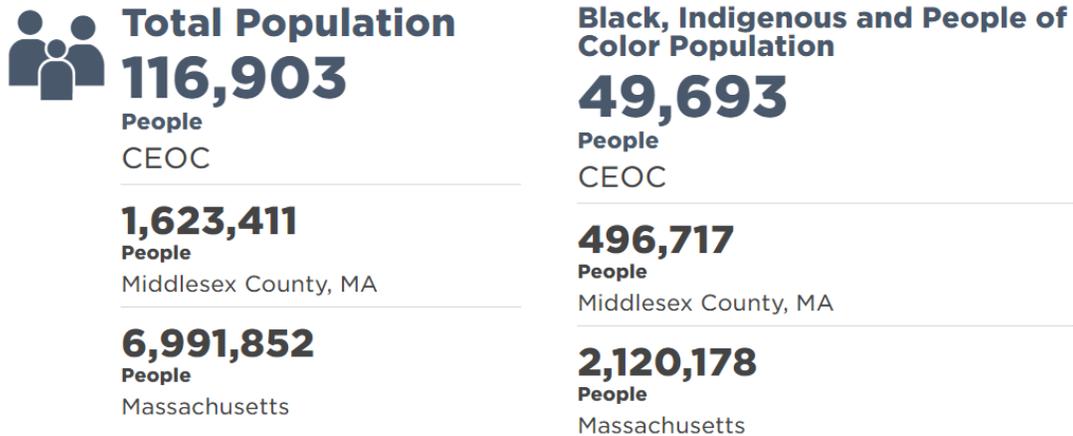
From 2021 to 2022, the total number of arrests in Somerville fell by 13.0%, and sexual assault cases fell by 8.3%. Aggravated assault cases rose by 40.9%. In 2022, Somerville had eight incidents of hate crime, with 71.4% of those cases related to race/ethnicity/ancestry bias.

Cambridge¹⁵

The City of Cambridge is situated south of Somerville and north of Boston across the Charles River; it is home to a culturally diverse population, along with world-renowned universities and software and biotechnology research centers. First settled in 1630, Cambridge was initially known as Newtowne, and by 1638 it had developed a school, marketplace, and meetinghouse. In 1636, Harvard University was founded as one of the first colleges in America. By 1846, Cambridge was officially a city, bringing together Old Cambridge, Cambridgeport, and East Cambridge. Around the 1900s, European immigrants from Italy, Portugal, and Poland started to arrive in the city.

Population

As of 2023, Cambridge is the fourth most populous city in the state, behind Boston, Worcester, and Springfield.¹⁶ According to the 2021 ACS, Cambridge had a population of 116,903, a decrease of approximately 1.7% from the ACS 2018.



Sources: US Census Bureau ACS 5-year 2017-2021

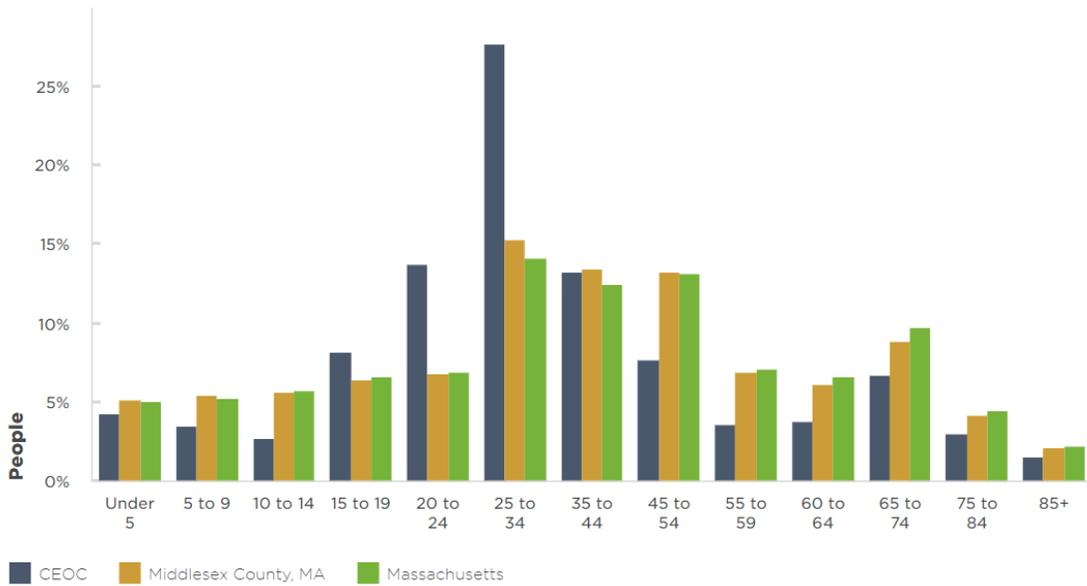
Age

The density of university students and young professionals continues to be reflected in the city's age demographics. Over 40% of the population is between the ages of twenty and thirty-four. In 2021, the estimated median age of the Cambridge population was 30.5 years, compared to 31.8 in Somerville and 39.9 years in Massachusetts. There are 16% fewer residents in the thirty-five to forty-four age group compared to the twenty-five to thirty-four year age group, The trend suggesting that more than half of individuals or families are moving out as they age continues, with 14.5% fewer residents in the thirty-four to forty-four year age group compared to the twenty-five to thirty-four year group. The population under eighteen years old comprises 12.4% of the city's total population.

¹⁵ <https://www.cambridgema.gov/historic/cambridgehistory>

¹⁶ US Census Bureau, "City and Town Population Totals 2020-2022"

Population Distribution by Age

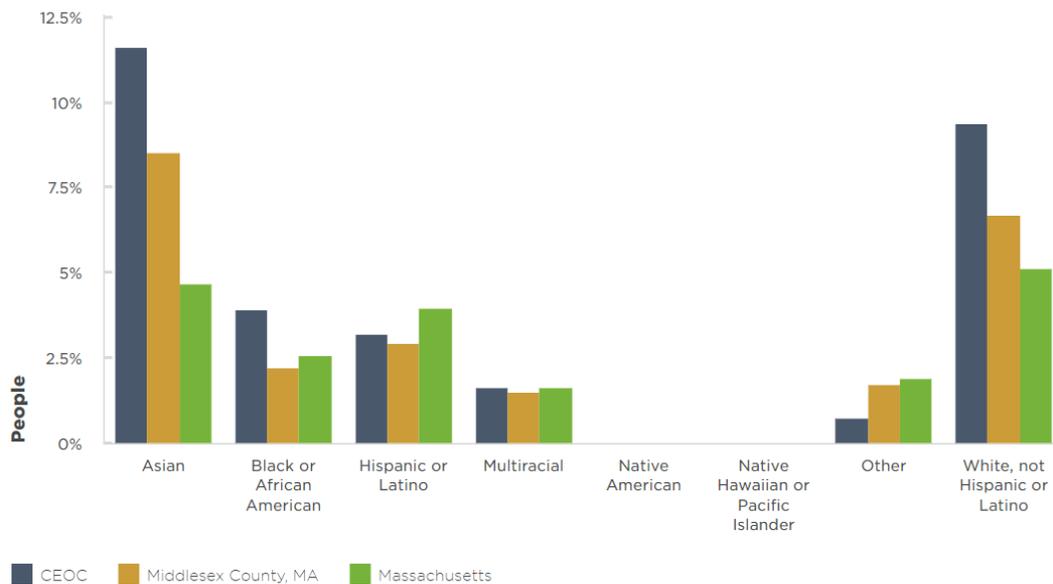


Sources: US Census Bureau ACS 5-year 2017-2021

Immigration

According to 2021 five-year ACS estimates, 29.1% of the Cambridge population is foreign-born, which is 5% higher than in 2017 and approximately 12% higher than in 2021 in Massachusetts. 11.6% of Cambridge residents are naturalized citizens.

Immigrant Population by Race/Ethnicity

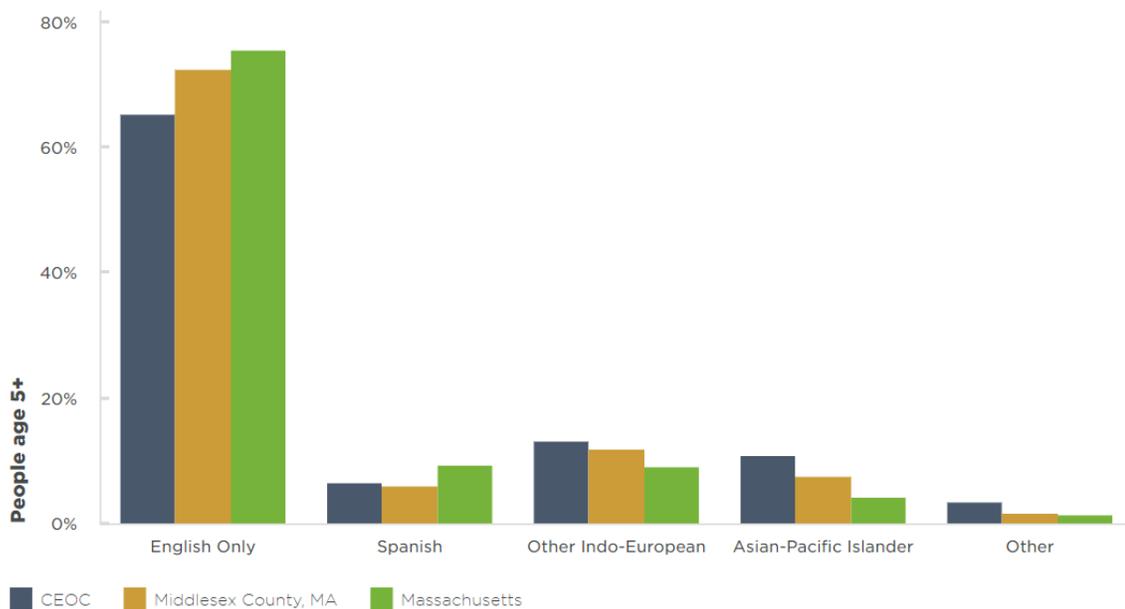


Sources: US Census Bureau ACS 5-year 2017-2021

Languages Spoken by Household

As of the 2021 ACS five-year estimates, languages spoken in Cambridge other than English include: Spanish (5.8%), Chinese (4.6%), Haitian Kreyol (1.6%), Korean (1.4%), French (1.4%), Amharic (1.2%), Arabic (1.1%), German (1.1%), Hindi (1.1%), and Portuguese (1.1%). The Cambridge Public School Department reports that for the 2022 - 2023 school year, over 100 students speak the following foreign languages at home: Spanish (6.0%), Amharic (3.9%), Arabic (2.3%), Bengali (2.2%), Chinese (1.9%), and Haitian Kreyol (1.9%).

Language Spoken at Home



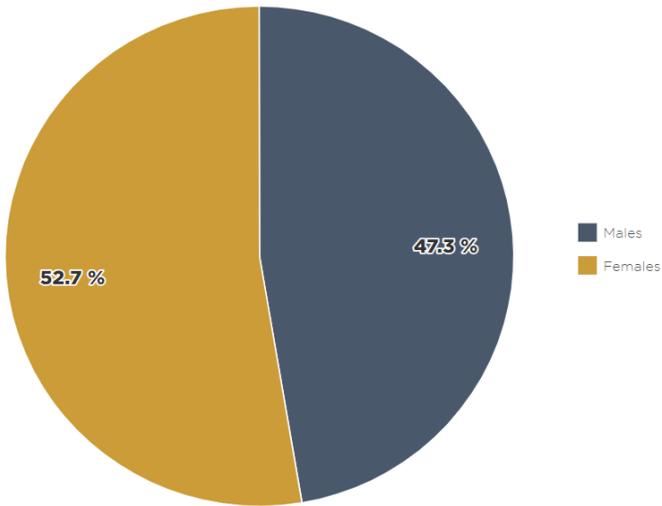
Sources: US Census Bureau ACS 5-year 2017-2021

Poverty

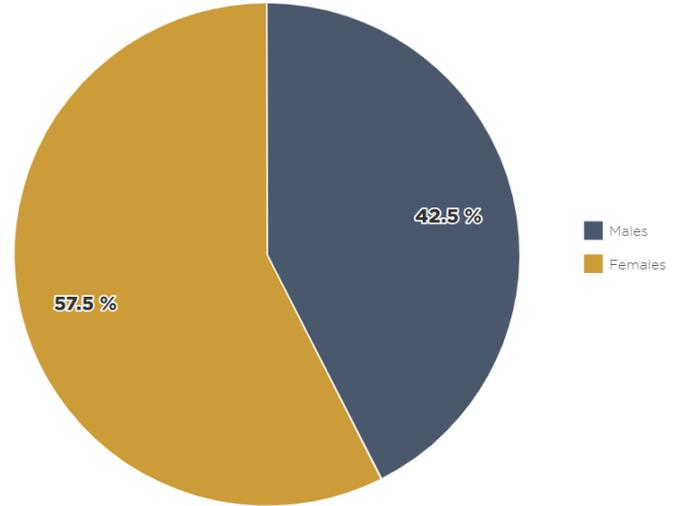
According to the 2017-2021 American Community Survey, 12.3% of all persons and 7.4% of all families had incomes below the poverty line. Of families, 12.6% of those with children under eighteen were under the poverty line. 14.8% of all persons under eighteen and 9.6% of all persons sixty-five or older fell under the poverty limit.

The following figures illustrate poverty disproportionately impacting the female population in Cambridge (and Somerville), continuing this trend from the previous five-year ACS survey.

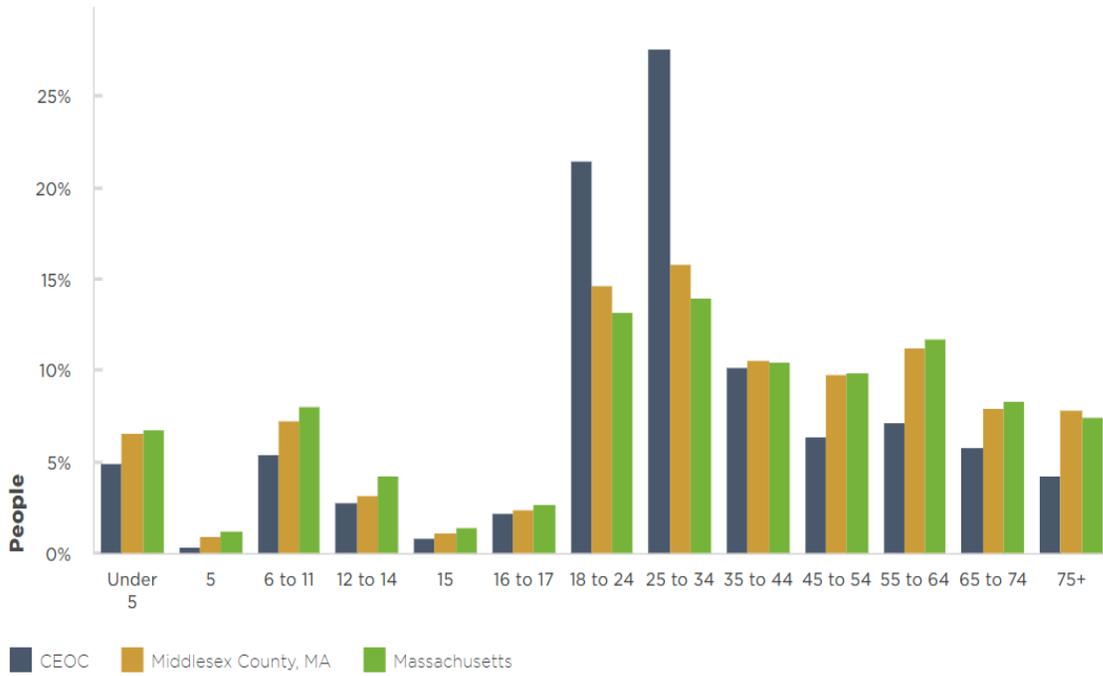
Cambridge



Somerville



People Below Poverty Level by Age



Sources: US Census Bureau ACS 5-year 2017-2021

Income

As seen in the table below, median household income in Cambridge continued its positive upward trend, increasing over ACS five-year surveys as well as compared to Massachusetts medians, similar to Somerville's trajectory.

ACS 5-Year	Cambridge	% Change	Somerville	Massachusetts
2021	\$114,561	20.1%	\$113,352	\$89,026
2018	\$95,404	14.8%	\$91,168	\$77,378
2016	\$83,122		\$78,673	\$70,954

The percentage of households earning more than \$75,000 was 65%, an increase from 59.0% in 2018 and 54.5% in 2016. In 2021, households earning \$200,000 a year or more accounted for nearly a quarter of all households (24.4%), compared to 18.7% in 2018. Households earning under \$75,000 decreased concurrently.

Household Income Segments (in %)

	2021 ACS 5-Year			2018 ACS 5-Year			2016 ACS-5 Year		
	Cam	Som	MA	Cam	Som	MA	Cam	Som	MA
Less than \$10,000	6.7%	3.9%	4.8%	7.4%	4.7%	5.4%	7.9%	5.5%	6.0%
\$10,000-\$14,999	3.1	4.0	4.0	4.1	3.9	4.5	5.1	4.1	5.0
\$15,000-\$24,999	4.2	4.9	6.4	5.8	6.1	7.5	6.3	6.4	8.2
\$25,000-\$34,999	4.1	4.1	6.1	5.5	5.2	7.0	5.6	6.0	7.4
\$35,000-\$49,999	6.4	5.2	8.5	7.1	7.2	9.6	7.6	9.5	10.2
\$50,000-\$74,999	10.7	11.6	13.5	11.1	13.6	14.7	13.0	15.8	15.5
\$75,000-\$99,999	10.3	11.7	11.7	10.9	12.9	12.0	12.6	14.1	12.5
\$100,000-\$149,999	17.6	20.1	17.8	18.1	22.0	17.8	17.1	21.1	17.2

\$150,000-\$199,999	12.7	14.6	11.1		11.3	12.2	9.5		10.1	9.6	8.5
\$200,000 and up	24.4	19.8	16.3		18.7	12.2	12.0		14.7	7.9	9.6

Cam = Cambridge Som = Somerville

Source: US Census ACS 2021, 2018, 2016 Five-Year Estimates Subject Tables

Race and Hispanic Ethnicity

According to ACS 2017-2021 five-year estimates, the Asian population accounted for the highest percentage of minority residents, continuing the trend from the last ACS and increasing by a bit more than 2%. The next largest minority group is Black/African American at 10% (compared to 11% last survey), followed by Hispanic or Latino at 8.8% (see figure below).

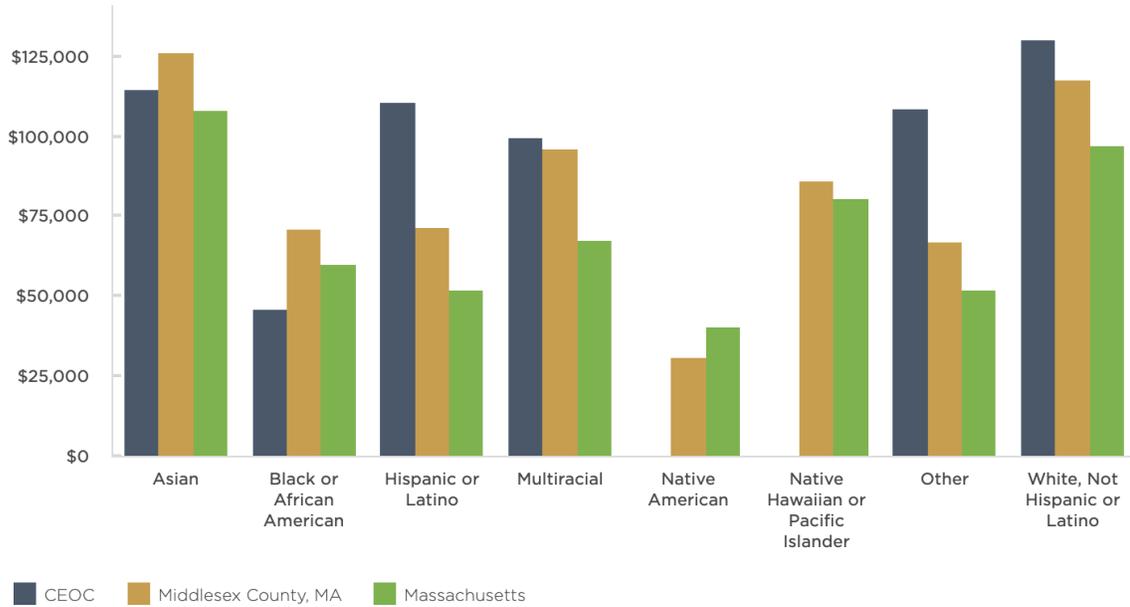
◆ Data Sources	CEOC ◆	Middlesex County, MA ◆	Massachusetts ◆
2017-2021 Asian	18.2%	12.7%	6.8%
2017-2021 Black or African American	10%	4.9%	6.7%
2017-2021 Hispanic or Latino	8.8%	8.3%	12.4%
2017-2021 Multiracial	4.6%	3.7%	3.4%
2017-2021 Native American	0.1%	0.1%	0.1%
2017-2021 Native Hawaiian or Pacific Islander	0.11%	0.04%	0.03%
2017-2021 Other	0.8%	1%	0.9%
2017-2021 White	57.5%	69.4%	69.7%

Sources: US Census Bureau ACS 5-year 2017-2021

*Each race includes both people who identify as Hispanic or Latino as well as people who do not. Hispanic or Latino includes any race.

The distribution of income across race continues to be skewed and points to an inequitable distribution, with the Black/African American population having median income of less than half of the Asian, Hispanic or Latino, multi-racial, and White communities (see figure below).

Median Income by Race/Ethnicity of Householder



Sources: US Census Bureau ACS 5-year 2017-2021

With regard to poverty across race, the ACS 2017-2021 shows the Black/African American, Native American, and Other populations in Cambridge experiencing over 20% poverty, with poverty in the Black community in Cambridge being nearly double that of the county's. The level of poverty in the White population is less than 10%, indicating skewed poverty rates reflected in an over-representation by minority groups (see table below).

Poverty Rate by Race/Ethnicity



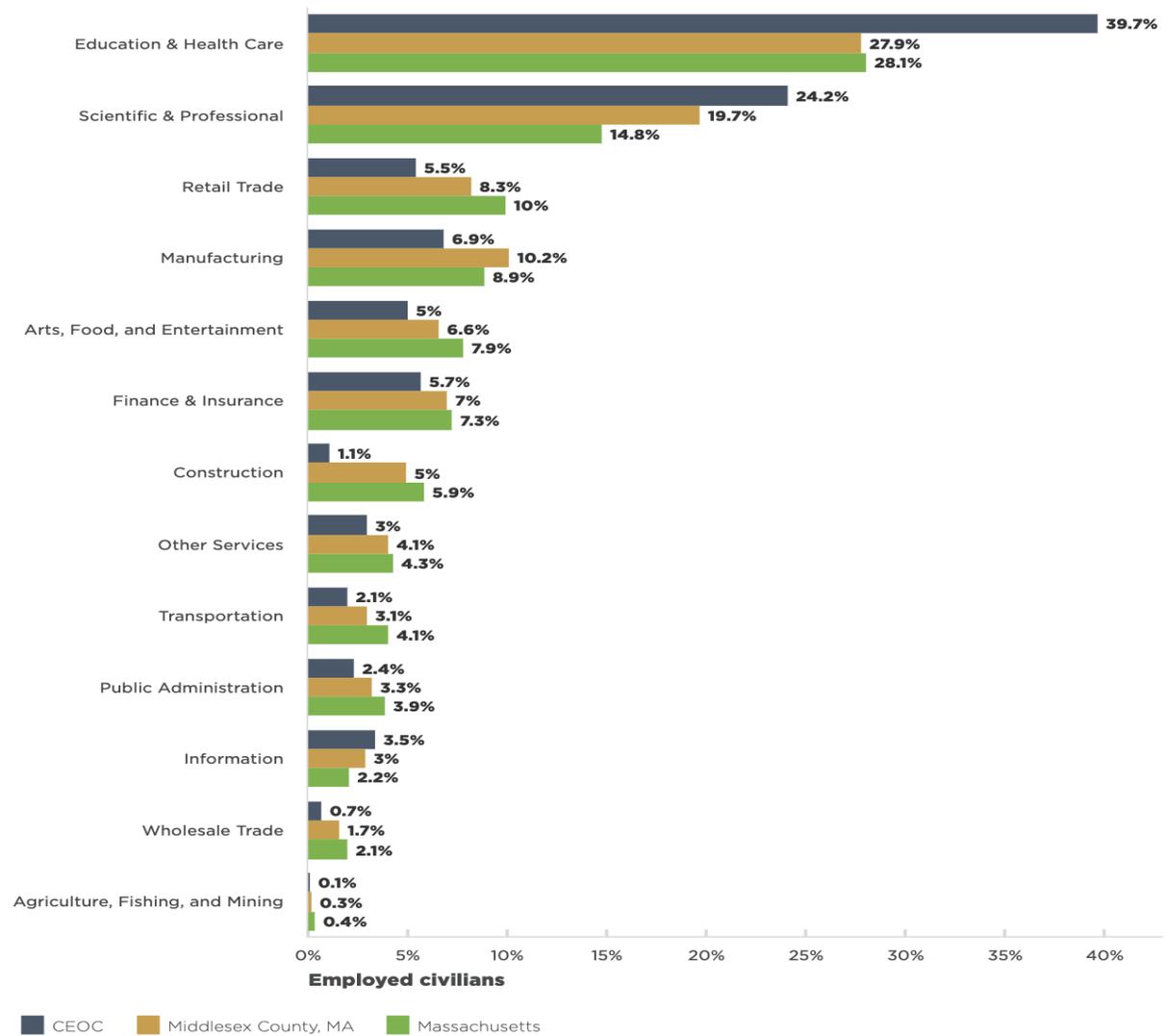
▲▼ Data Sources	CEOC ▲▼	Middlesex County, MA ▲▼	Massachusetts ▲▼
2017-2021 Asian	15.4%	9%	11.4%
2017-2021 Black or African American	27.2%	14.5%	16.7%
2017-2021 Hispanic or Latino	18.2%	17.3%	22.5%
2017-2021 Multiracial	12.2%	10.7%	16.3%
2017-2021 Native American	56.5%	27.9%	24%
2017-2021 Native Hawaiian and Other Pacific Islander	0%	18.4%	18.3%
2017-2021 Other	21.1%	14.9%	21.1%
2017-2021 White	8.6%	6%	7.8%

Sources: US Census Bureau ACS 5-year 2017-2021

Employment

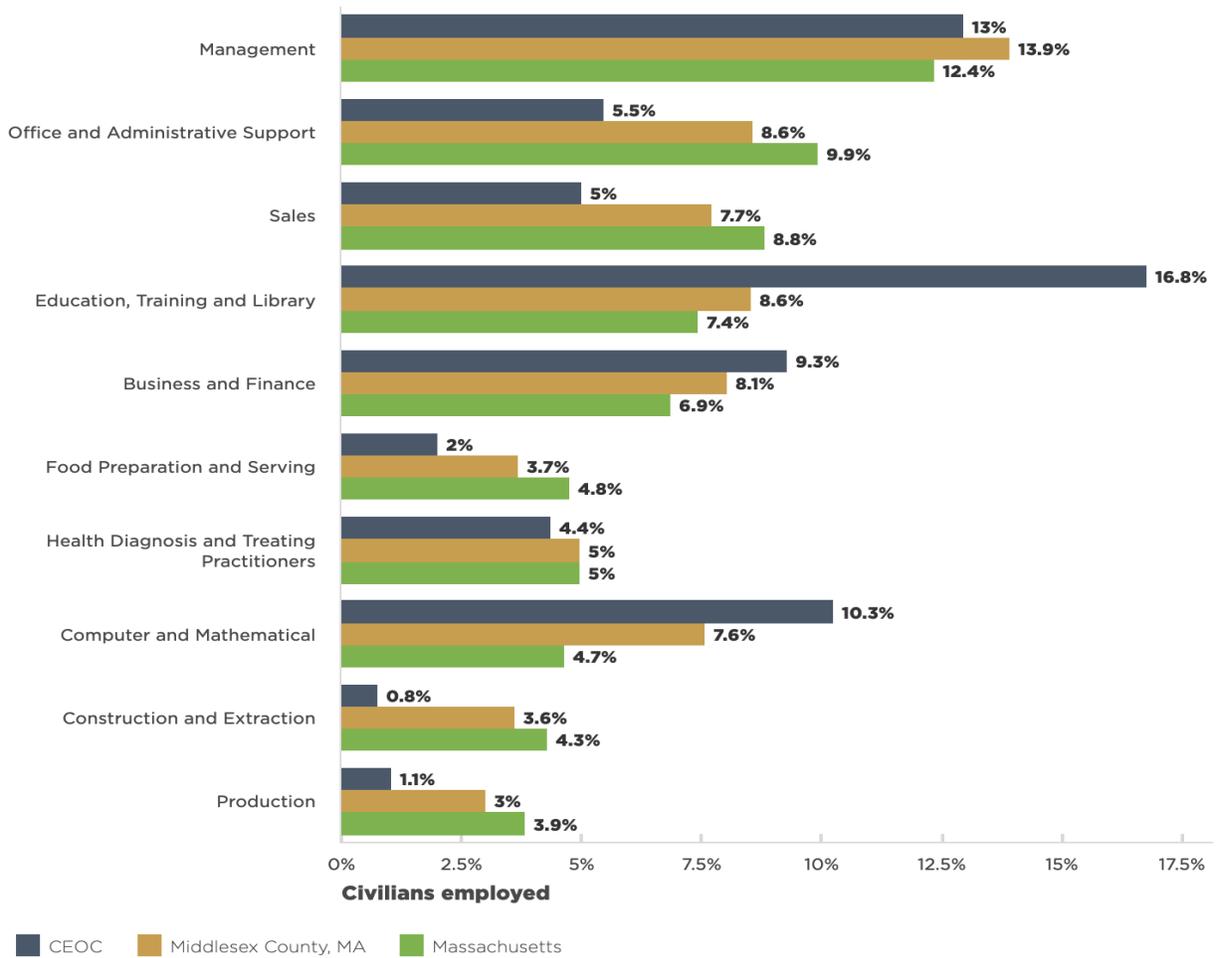
The 2017-2021 ACS found that two industries employ over 63% of all jobs in Cambridge – Education/Health Care and Scientific/Professional. The next four largest employment categories account for around 5% each – Manufacturing, Retail Trade, Finance/Insurance, and Arts/Food/Entertainment. By occupation, the largest numbers of civilians employed in Cambridge are in Education/Training/Library, Management, and Computer/Mathematical. These industries and occupations reinforce the observation that it may not be easy for residents without access to higher education to find local jobs within the city.

Civilian People by Employment Industry



Sources: US Census Bureau ACS 5-year 2017-2021

Top 10 Employment by Occupation



Sources: US Census Bureau ACS 5-year 2017-2021



Unemployment Rate

3.8%

CEOC

4.5%

Middlesex County, MA

5.4%

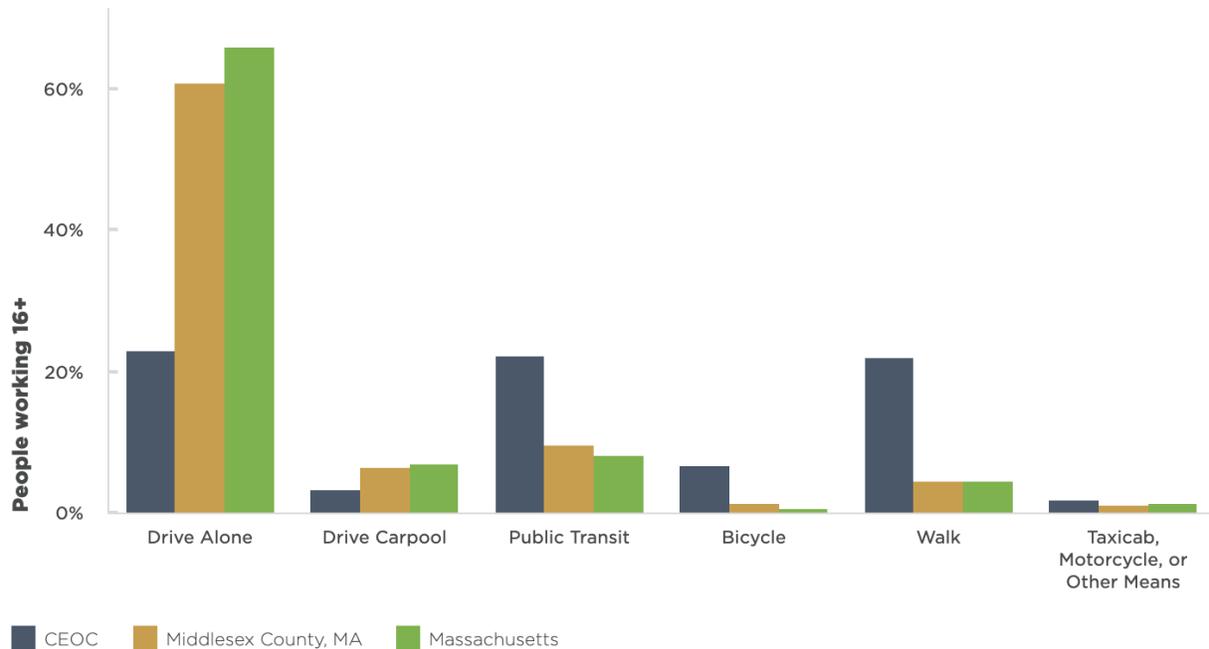
Massachusetts

Sources: US Census Bureau ACS 5-year 2017-2021

Transportation

67% of workers over sixteen years old in Cambridge take one of three methods to work – drive, public transit, or walk. When compared to workers at the state level as a whole, Massachusetts sees nearly triple the number of commuters by driving compared to Cambridge, nearly three times less the number of workers who take public transit, and five times less with regard to those who walk to work (see figure below).

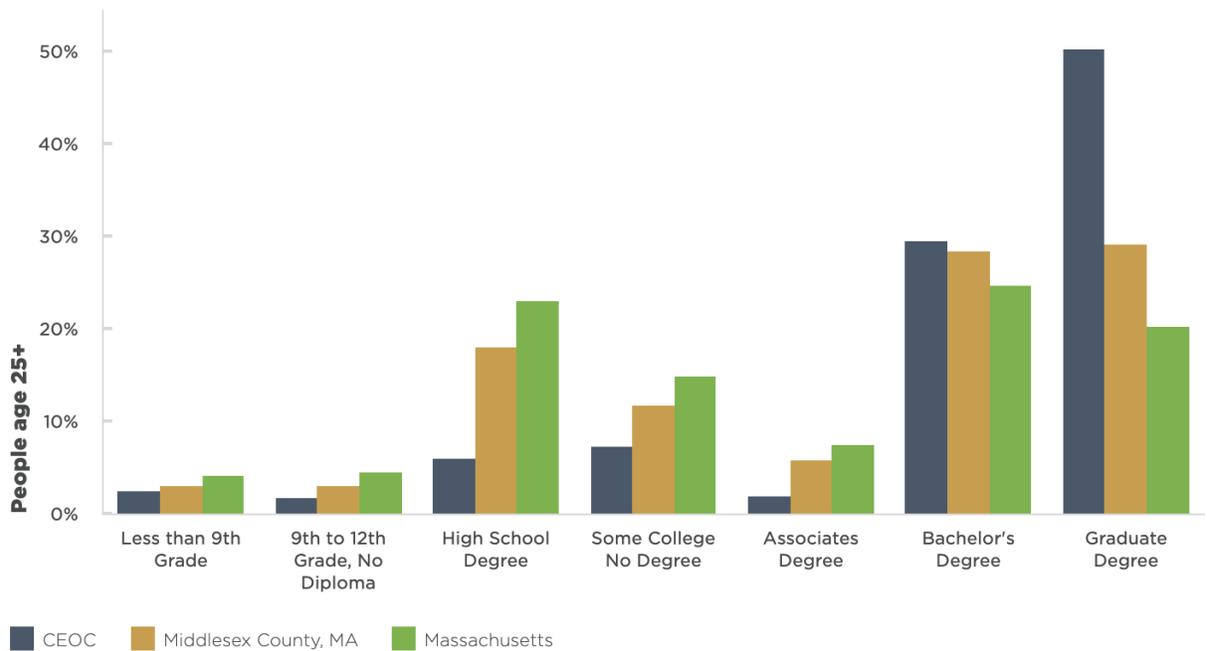
Commute Transportation to Work



Sources: US Census Bureau ACS 5-year 2017-2021

Educational Attainment

The ACS five-year estimates (2014-2018) used in the last CARSP illustrated that the highest percentage of education attained in Cambridge was a Bachelor's degree, followed by graduate degrees. 2017-2021 ACS estimates indicate graduate degrees now account for the highest type of educational attainment in Cambridge, nearly double the next highest (Bachelor's degrees). This level of graduate degree attainment is more than twice that of the state's.



Sources: US Census Bureau ACS 5-year 2017-2021

The ACS five-year data also points to a discrepancy across race/ethnicity for educational attainment – among the Black/African American population, the proportion is at 38% versus 93% for the Asian and 85% for the White populations.

Preschool and Head Start

The 2021 ACS five-year estimates identified 1,764 children aged three and four years in Cambridge, with 80.3% of these children enrolled in school.



Enrolled in Nursery or Preschool

1,573

Children
CEOC

28,137

Children
Middlesex County, MA

102,274

Children
Massachusetts

Enrolled in Nursery or Preschool

3.9%

of children enrolled in school
CEOC

6.9%

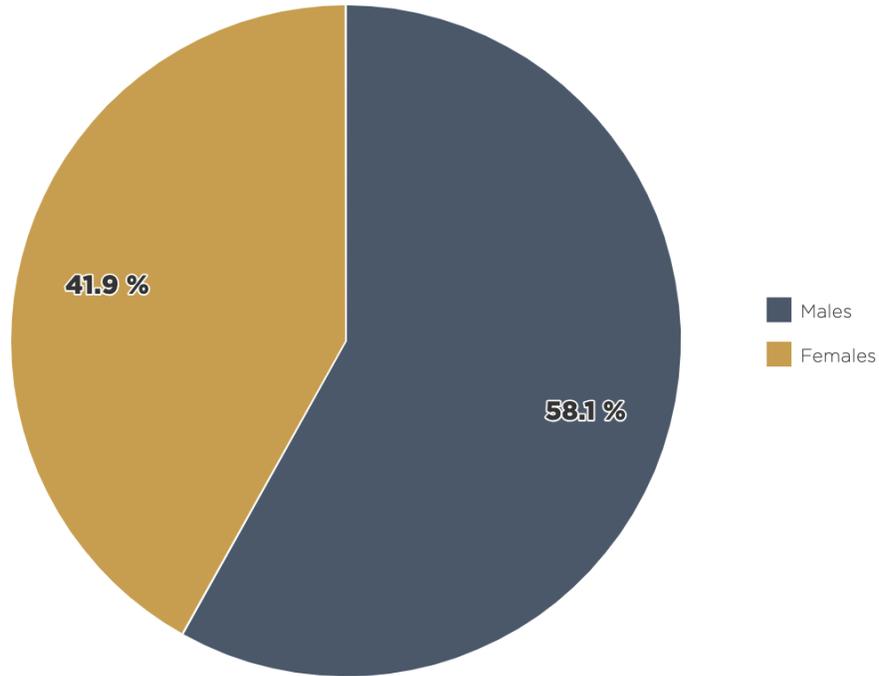
of children enrolled in school
Middlesex County, MA

5.9%

of children enrolled in school
Massachusetts

Sources: US Census Bureau ACS 5-year 2017-2021

Youth Age 3 to 4 Enrolled in School



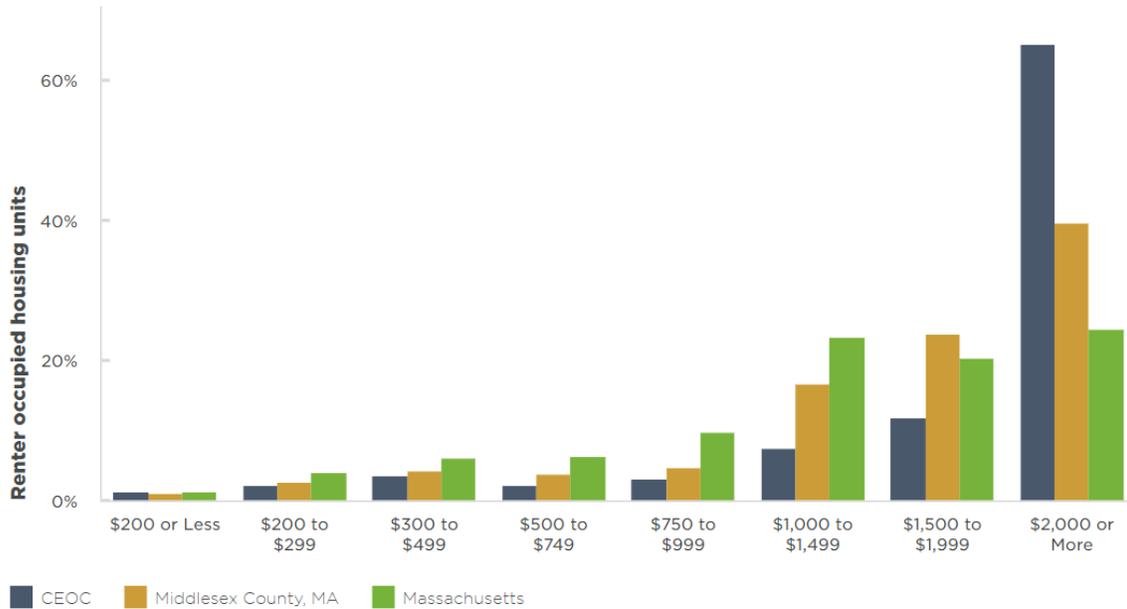
CEOC

Sources: US Census Bureau ACS 5-year 2017-2021

Housing

Similar to Somerville, housing continues to be one of the most pressing issues for Cambridge residents. According to the 2017-2021 ACS five-year estimates, median monthly housing cost in Cambridge is \$2,389, higher than the median monthly housing cost in Somerville over the same time period (\$2,104) and a 16.2% increase over 2018 in Cambridge. 65.3% of renter-occupied housing units in Cambridge have a monthly housing cost of \$2,000 or more, compared to 24.5% in the state. Median home value in Cambridge as of 2021 was \$901,207, more than double that of the state's median (\$424,700) and 16% higher than Somerville's median home value.

Monthly Home Rent

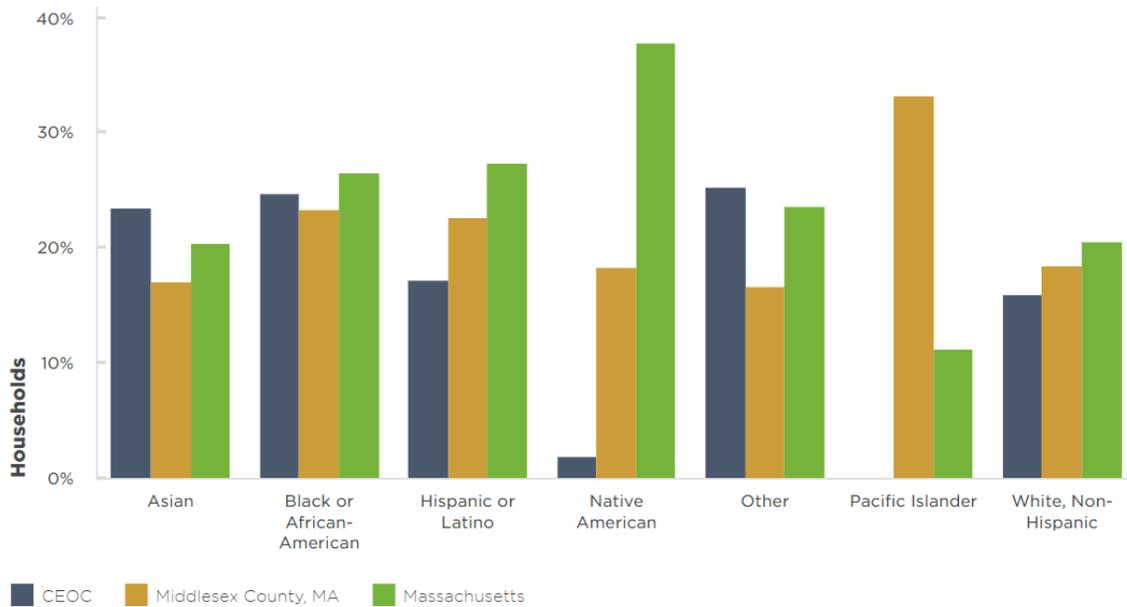


Sources: US Census Bureau ACS 5-year 2017-2021

Excessive housing costs (or cost burden) refers to renters or homeowners spending 30% or more of their income on rent or housing expenses – 41.1% of renters in Cambridge experience excessive housing costs (compared to 36.4% in Somerville).

When looking at racial/ethnic groups who spent more than 50% of their income on housing:

Renters Spending >50% of Income on Housing by Race/Ethnicity



Sources: HUD CHAS 2015-2019

Health

The CDC states that "self-assessed health status is a strong measure of overall health and has been demonstrated to correlate with subsequent health service use, functional status, and mortality." As of 2019, 9.4% of adults in Cambridge identified as being in fair or poor health.¹⁷

The Cambridge MySidewalk dashboard highlights that: "Low access to healthy food, as identified by the United States Department of Agriculture (USDA), is defined as a significant number of individuals within the geography being far from a supermarket, wholesale club, supercenter, or grocery store. These individuals might be more likely to rely on more processed, shelf stable food and less likely to eat enough fresh fruits and vegetables." According to the USDA ERS 2019, 15.3% of Cambridge residents (11.3% adults, 4% children and youth under age eighteen) live within a half mile of a grocery store or wholesale market, compared to 66.3% in Massachusetts (and similar to Somerville's 14%).

When looking at this dimension across race/ethnicity, some additional disparities can be seen.

¹⁷ <https://www.cdc.gov/places/measure-definitions/health-status/index.html#general-health>

Percentages of Residents Who Live Within Half Mile of a Market (Access to Healthy Food)			
	Cambridge	Somerville	Massachusetts
Asian	20.3%	14.3%	50.6%
Black/African American	12.1%	10.1%	41.5%
Native American	18%	12.1%	51.9%
Native Hawaiian/Pacific Islander	7.9%	3.2%	51.7%
Other/Multiracial	13.5%	8.5%	43.8%
White	14.9%	15.1%	71.5%

Preliminary 2021 data from the MA Population Health Information Tool indicates the leading causes of death in Cambridge include, in descending order – Cancer, heart disease, unintentional injuries, COVID-19, Alzheimer’s disease, chronic lower respiratory diseases, stroke, diabetes, ill-defined conditions, septicemia, influenza and pneumonia, nephritis, nutritional deficiencies, chronic liver disease and cirrhosis, in situ neoplasma, artery disease, Parkinson’s, hypertension, suicide, homicide, medical complications, perinatal conditions, and anemias.

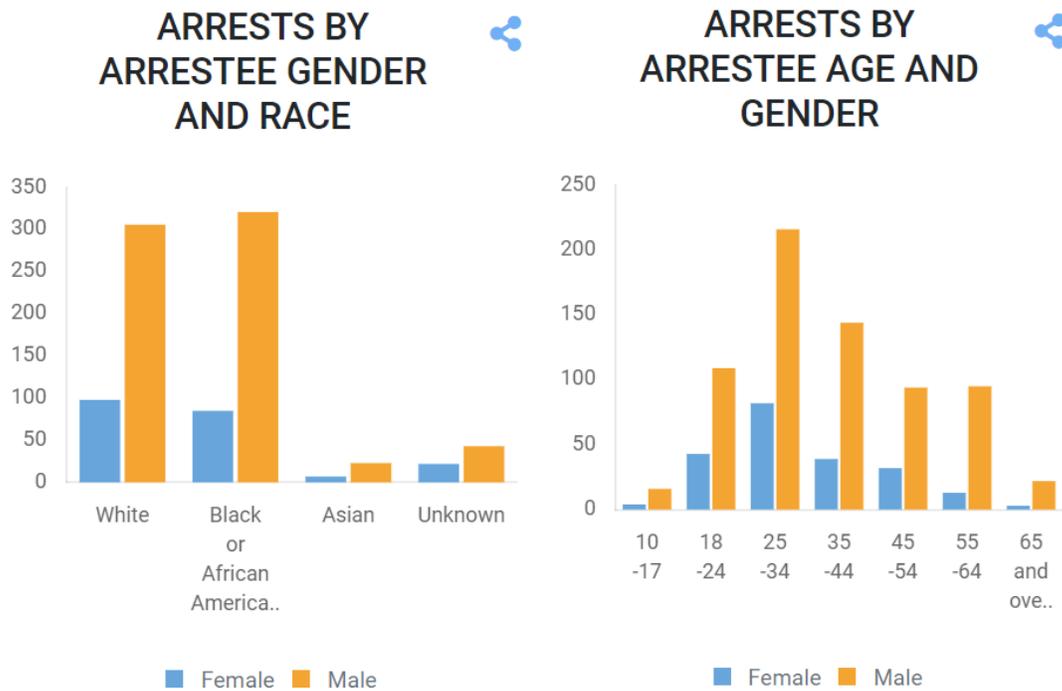
Top 4 Causes of Death in Cambridge by Race/Ethnicity, 2021				
	Cancer	Heart Disease	Unintentional Injury	COVID-19
American Indian/Alaskan Native	1%	0%	0%	0%
Asian/Pacific Islander	7%	6%	2%	0%
Black	17%	21%	17%	38%
Hispanic/Latinx	5%	6%	5%	8%
White	69%	66%	76%	54%

When comparing the leading causes of death in Cambridge to Somerville, it appears the Black rates of death by cancer, heart disease, and COVID-19 are higher in the former over the latter. The third highest leading cause of death in Cambridge was also found to be unintentional injuries, compared to COVID-19 in Somerville. Cambridge saw ten less deaths from COVID-19 than Somerville (42% less proportionally); from a whole-figure perspective, Cambridge saw

more COVID-related deaths in the Black population than in the Asian or White communities. We should note this is preliminary data from relatively small sample sizes, so conclusions are tentative.

Crime¹⁸

Crime in Cambridge increased by 9% over 2021, having decreased almost 40% from 2004 to 2018. Hate crime increased by 37% between 2021 and 2022, from thirty-five incidents to forty-eight (prior to 2021, hate crime incidents in Cambridge did not break twenty cases). There are also clear differences when looking at crime across age and race/ethnicity.



¹⁸ https://ma.beyond2020.com/ma_tops/report/crime-overview/cambridge/2022

Community Assessment Process

Process Methodology

In addition to external data sources, CAAS utilized an array of stakeholder-focused methodologies to inform the findings in this community assessment, including multilingual surveys, interviews, and focus groups across internal and external constituents, engaging customers, staff, volunteers, and non-customer community members, all with an eye toward ensuring we were able to interface with both low-income individuals as well as with those within CAAS' official catchment area who may not be receiving service.

Community Surveys

Over the last quarter of calendar year 2022 and the first quarter of 2023, CAAS prepared and conducted a community survey. The survey was made available online and also distributed in paper form, directly to CAAS customers, staff, and volunteers, and through in-person engagement at CAAS child care facilities and local venues, such as public library branches. Questions were sourced primarily from the Common Community Needs Survey.

The surveys were translated and made available in English, Spanish, Portuguese, and Haitian Creole, the top four most spoken languages among our customers. There were 339 respondents, a 65% increase in the number of responses over the last CARSP (see Appendices for survey details).

Focus Groups

CAAS conducted four focus groups from May through June 2023. Each an hour long, the focus groups were with customers and non-customer community members; they were implemented in both English and Spanish. The meeting recordings were scripted accordingly, so that nobody outside of the research team would be able to relate the recording to the experiences of identifiable interviewees. After focus group meetings were transcribed, the audio files were destroyed. Focus group questions can be found in the Appendices. Focus group participants who contributed their time were provided with a local gift card as appreciation.

Key Informant Interviews

From January to June 2023, we conducted six key informant interview sessions with ten stakeholders from local domains, including community- and faith-based organizations, the private and public sectors, educational institutions, and direct service recipients. Interviewees reflect representation from Massachusetts state government, City of Somerville local government, Somerville Public Schools, two universities, two community-based groups, one faith community/place of worship, and two clients who receive CAAS services.

Interviewees were asked to share their diverse perspectives on questions including major challenges facing low-income residents and any gaps in the city's current social infrastructure. Interviewee responses were a critical component of the qualitative data and overall analyses in

this assessment, with specific references embedded in the document throughout (e.g., pages 2, 12, 23, 85) . The list of key informant questions is found in the Appendices (page 86).

Board Involvement

CAAS' Board of Directors provided oversight, guidance, input, and approval to the community assessment. Staff provided regular updates to the Board on deliverable status and interim findings. The Board also participated in a focus group/group interview as part of the assessment process.

Staff Involvement

The Strategic Planning Coordinating Committee is composed of the Executive Director, Deputy Executive Director, Director of Head Start, Director of Housing Advocacy, Director of Community Organizing, Director of Finance, and Board directors. Staff from Head Start, Housing Advocacy, Community Organizing, and VITA assisted in administering the community survey and recruiting focus group and interview participants. The staff leadership team (Executive Director, Deputy Executive Director, and program heads including finance and human resources) also participated in answering interview questions as part of the assessment. CAAS' Manager of Data & Planning helped facilitate focus groups and data analysis throughout the process.

Identifying the Top Three Needs

Our understanding of the top needs of low-income Somerville residents was developed through the synthesis of external data (such as US Census ACS 2017-2021 five-year estimates) with survey responses, focus group findings, and key informant interviews collected during the assessment process.

The top three needs that emerged from our community assessment were:

- 1) Inadequate supply of safe and affordable housing.
- 2) Inadequate access to employment that meets basic needs.
- 3) Inadequate supply of affordable, suitable care for children.

We should note these are the same needs identified in the findings of the last CARSP, indicating the low-income community CAAS serves continues to experience struggles and barriers on every level, some even worse than in 2020. With housing accounting for a significant portion of residents' expenses and challenges, the most recent City of Somerville Housing Needs Assessment (December 2021) echoes our findings, "reflect[ing] a continuation of conditions described in Somerville's last Housing Needs Assessment (2015)".³ Despite increasing incomes for some population segments and neighborhoods in Somerville and Cambridge, for our customers income inequality has at the same time dramatically deepened due to COVID-19 and ever-worsening gentrification.

Limitations & Challenges

Even though we saw 133 more surveys than the last CARSP, our sample size remains relatively small: we collected 339 surveys out of the approximately 16,195 Somerville residents who are living below 200% of the federal poverty level. In addition, survey respondents may not evenly reflect Somerville's low-income community. For example, at least 50% of respondents were Head Start parents. And, as with similar assessments, participants in the survey, focus groups, and interviews voluntarily joined.

The previous CARSP cited US Census data available at the time as a limitation due to COVID-19 having not occurred yet, and its subsequent impacts not yet felt in the assessment data and findings. While the most up-to-date Census data (ACS 2017-2021 five-year estimates) used in this community assessment does factor in COVID-19, to what extent is unknown due to the pandemic's lingering effects; it could take a number of years to truly understand how the pandemic has shaped the low-income communities in Somerville and Cambridge.

CSBG National Organizational Monitoring

CAAS has an annual opportunity to update EOHLIC on progress toward compliance with National Organizational Standards (NOS) and to agree on any further actions needed for full compliance. After each monitoring visit, CAAS receives a Technical Assistance Plan to address areas of noncompliance. For fiscal year 2023, out of fifty-eight compliance domains, two remain to be addressed – For both (7.1 – employee handbook reviewed by an attorney and 8.13 – fiscal policy manual to include electronic file destruction protocols), the deliverables are complete but awaiting CAAS Board approval (tentatively planned for August/September 2023).

Customer Satisfaction Data

CAAS engages in regular collection and biannual Board reporting of customer satisfaction data, with ongoing information sharing with program directors as data becomes available. The latest data indicates CAAS customers feel they are treated with respect by staff, their families are better off after working with the agency, and nearly 80% strongly agree they were satisfied with their service experience. Areas of concern identified include the wait time between housing search and placement as well as the amount of paperwork – both of these concerns are mostly outside the power of CAAS to control, but we will continue monitoring feedback to best meet customer needs moving forward.

Key Findings

Introduction

What follows is a summary of CAAS' key findings on causes and conditions of poverty in our geographic service area and an assessment of the needs and strengths of the community. The top three individual/family and community needs are identified along with community strengths that can be leveraged to meet these needs.

Top Three Needs

The top three needs that emerged from our community assessment were:

- 1) Inadequate supply of safe and affordable housing
- 2) Inadequate access to employment that meets basic needs
- 3) Inadequate supply of affordable, suitable care for children

These were by no means the only needs expressed or reflected in the data, but they were the most significant challenges identified (see Appendices). Furthermore, these and other challenges frequently relate to and magnify one another, including mental health conditions, as demonstrated by one focus group participant's candid testimonial:

“My husband got sick. He was sent to a hospital. He was the only one working in the family. We did not have any savings. It was a hard time for me because we did not have money. I had to ask for food stamps. This was the first time when I had to do it because we did not have money to feed our daughters.”

Another example: gentrification has led to a lack of affordable housing, which has contributed significantly to more and more residents' inability to afford basic living costs (as well as increased displacement of low-income families). Somerville's 2021 Housing Needs Assessment found that despite an increase in household income growth, “very low and low-income renters are priced out in Somerville... In other words, the market clearly responds to the preferences and spending capacity of higher-income renters.”³

Similarly, the inability to find affordable, suitable child care impacts the types of employment residents are able to pursue and secure. There was broad recognition among survey respondents and other stakeholders that immigration status also operates in tandem with, and compounds, each of the top community needs. Immigration status can negatively impact a family's ability to access benefits, find affordable housing as well as an individual's ability to acquire a job. Language barriers emerged as another significant challenge in the community survey results and were shown in our secondary data to most significantly impact lower-income neighborhoods. Having limited English language skills poses major challenges, particularly in terms of employment. A Board member shared that COVID-19 made language accessibility and technology literacy even more challenging.

Two focus group participants shared:

“I can say that immigrants are a vulnerable population. Especially those whose English is not their first language. They don’t know what they can have access to. Some of them, who are undocumented, can be scared to seek out help. I have gone through it myself with my father.”

“My friends could not get an appointment at Broadway Health Center. She does not speak English at all. I had to help her with the appointment. We have so many people speaking Spanish and Portuguese in Somerville, so they should have more staff speaking languages.”

“New” issues compared to the last CARSP are the lingering impacts of COVID-19 and rising cost of living, both of which work in parallel with the housing, employment, and child care challenges to deepen the poverty trap our community is in. The Somerville’s 2021 Housing Needs Assessment identified the following additional needs from their research³: elderly housing; support for those suffering from mental illness, substance abuse (also identified by Board members as an area of need), and intellectual disabilities; funding and services to stabilize the homeless population; and wraparound services, especially for low-income immigrants.

Low-income focus group participants also stated that safety is now a major cause of concern compared to the last CARSP, especially as parents worry about their children amid the increase of school shootings in the US.

Impacts of COVID-19

While it may seem the pandemic is “over,” our assessment findings not only clearly show how deeply COVID-19 hurt customers, but also how the effects are still being felt:

- The majority of focus group and interview participants shared that COVID-19 has caused high levels of stress they are still dealing with.
- Nearly half feel that the negative impacts of COVID are still affecting them today.
- Many agreed that during COVID, the situation of vulnerable groups, particularly children, homeless, and immigrants, became worse.
- Options for affordable child care and supporting small businesses were found to be severely limited due to the pandemic.
- Participants also expressed family-owned restaurants either do not get many visitors or have closed entirely.

The most common result of COVID-19 for our customers was determined to be high mental stress and isolation, from constant fear of getting sick or losing a job. Many pointed to an increase in suffering from depression, anxiety, and mental illnesses. There is no short-term resolution to the effects of COVID-19, especially combined with known stressors related to high cost of living, lack of affordable housing, immigration, and being a part of the low-income community.

Somerville has long prided itself on its diversity as a strength. With the drastically changing demographics of the city, Somerville’s most recent Housing Assessment concurs with

our findings that “[t]here is evidence that as Somerville gains household wealth, it is also losing some of the diversity that the [c]ity leaders and advocates value.”¹⁹

Ultimately, while on the surface Somerville and Cambridge are seeing incredible increases in income and educational attainment compared to the county and state, the ensuing gentrification impacts the low-income community in an opposite manner, clawing back any positive community impact.

1) Inadequate supply of safe and affordable housing

The inadequate supply of safe and affordable housing emerged as the most significant need facing Somerville’s low-income community. This is a community-level need; its causes are deep and systemic. This finding was overwhelmingly supported by the community survey, focus groups, interviews, and secondary data. It is a root cause of economic insecurity for low-income households.

Of the 339 community survey respondents, 71% identified affordable housing as the most significant challenge facing Somerville’s low-income community.

- 38% of low-income respondents could not easily afford utility costs
- 80% of respondents have less than \$50,000 in annual household income, with more than 41% of all respondents having income under \$24,000 a year
- Over half of those making less than \$24,000 a year are at risk of not paying their monthly bills

There was also consensus among key stakeholders that safe, affordable, appropriate housing continues to be the most urgent need for Somerville’s low-income residents. One interviewee shared with candor:

“Affordable housing is one of the top priorities in Somerville.”

The most common concerns centered on gentrification, rising cost of living and the high prices of basic necessities, overcrowding and substandard housing conditions, and lack of subsidized housing. There was also strong evidence of these challenges in secondary data.

Gentrification

The gentrification of Somerville began in the 1980s with the extension of the Red Line, but has accelerated in recent years, and will continue to do so, as a result of the Green Line extension. “Gentrification” generally refers to the arrival of wealthier people in an urban area, a related increase in rents and property values, and changes in the area’s character and culture.¹⁹ While gentrification can have positive effects for a city (e.g., new investment and reduced

¹⁹ http://www.pbs.org/pov/flagwars/special_gentrification.php

crime), it is more well-known for its negative effects: skyrocketing rents and the marginalization and displacement of lower-income residents.

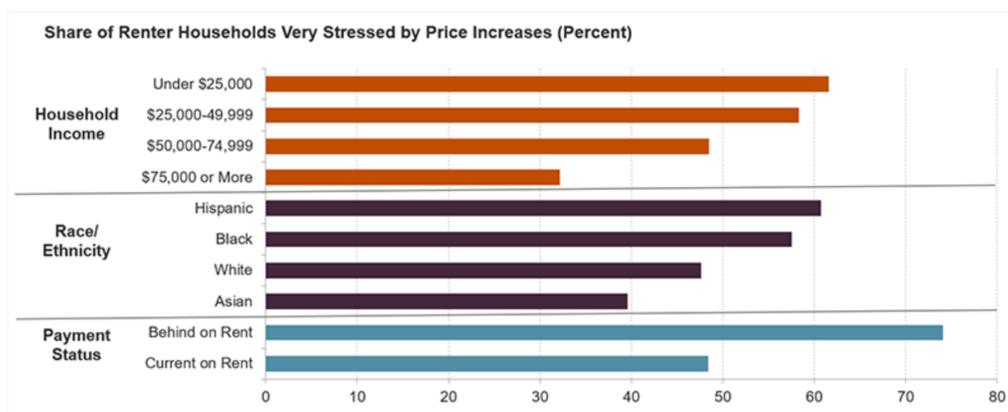
As housing costs continue to rise, Somerville residents are becoming increasingly cost-burdened. Over 36% of Somerville households were cost burdened (spending more than 30% of their income on housing). Somerville also has households experiencing severe cost burden (spending more than half of their income on housing) across specific racial/ethnic lines – 22.8% of Black/African American, 21.3% of Asian, 17.7% of Hispanic or Latino, and 11.9% of White, Non-Hispanic renters. Our assessment results earlier in this report align with these findings.

With housing in Somerville becoming increasingly less affordable, many long-time residents are being displaced to surrounding communities like Everett, Revere, and Chelsea. When it comes to rising housing costs, there appears to be no end in sight. A study by the Metropolitan Area Planning Council (MAPC) found that the Green Line extension could cause rents in certain areas of Somerville to rise anywhere between 25% and 67%.

Rising Cost of Living

With high housing costs, inflation, COVID-19, lack of livable wage jobs, and other environmental factors, cost of living has become a major barrier in the low-income community’s lives. 42% of survey respondents reported that their living expenses (including utility costs) are too high (which keeps them from feeling financially stable), and 25% shared that they cannot find housing they can afford. There was a common expression among participants that grocery lists remained the same, but they now have to pay more than before.

Unfortunately, the situation on the national level mirrors the challenging local environment our community faces:



Note: Black, Asian, and white respondents are non-Hispanic. Hispanic people may be of any race. People identifying as another race or multiple races are not shown.

Source: JCHS tabulations of US Census Bureau, Household Pulse Surveys, July–December 2022.

Many focus group and interview participants also shared how unfeasible living in Somerville has become:

“These days prices are going up. It affects everyone. [The] [f]inancial situation worsened for many families. Families struggle to pay even for groceries.”

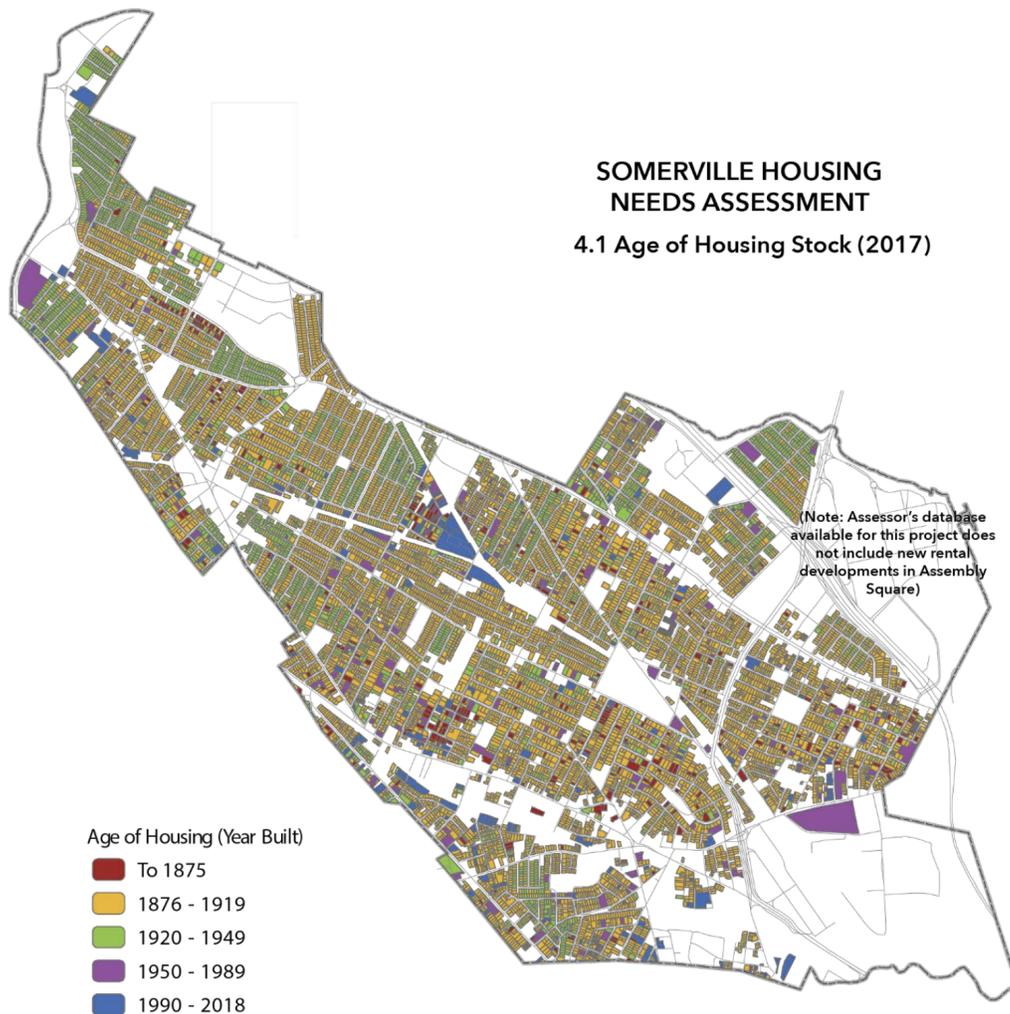
“All the money that people earn, they pay for their living expenses.”

“There is no balance between what people earn and their expenses.”

Overcrowding and Substandard Housing Conditions

Two other major housing-related concerns that came up during our community needs assessment were overcrowding and substandard housing conditions. According to data cited in Somerville’s 2017 Assessment of Fair Housing,³ among Somerville families with five or more people, 52.4% have experienced at least one of four housing problems (versus 40.8% of families regionally): incomplete plumbing facilities and/or kitchen, more than one person per bedroom, or cost burden greater than 50%. These households occupy units inadequate to their needs. City staff report that in many cases, families with children crowd into one bedroom units because it is the only way that some families can afford to stay in Somerville. As several key stakeholders, as well as the City of Somerville’s 2021 Housing Needs Assessment, point out, another part of the problem is that many renters – especially undocumented immigrants – are afraid to complain to their landlords about issues and are not familiar with their rights as tenants.

Over 64% of all housing in Somerville was built before 1940, and only 5% has been constructed since 2000, further demonstrating the very old condition of many of Somerville’s housing units.³



When combined with rising cost of living across the board, focus group participants shared these challenges:

“Some families can’t pay for the whole apartment; they rent only one room, a bedroom.”

“Nowadays, people struggle to pay for rent. Multiple generations live in one house.”

Lack of Subsidized Housing

The 2021 Somerville Housing Needs Assessment found a continued trend in the inadequate number of subsidized housing units versus need, including those with vouchers³:

- Working families with modest incomes that are slightly above state and local income guidelines do not qualify for subsidies, but they remain under-housed due to Somerville’s high rents and inadequate availability of appropriate housing.

- There is a lack of affordable housing for families between 30% and 60% of AMI (a significant group of CAAS customers), alongside a relative lack of demand for income-restricted units at 100% of AMI.
- Section 8 voucher holders often have difficulty utilizing vouchers in such a competitive housing market.
- There is not enough public housing in Somerville, and Somerville residents, unless eligible for emergency housing, cannot get priority housing anywhere outside of the city.

While CAAS currently only provides Head Start programming in Cambridge, it is not surprising to see the subsidized housing situation is just as dire – According to the Cambridge Community Development Department, in 2021, the city contained about 57,500 homes. Of these, around 8,500, or about 15%, are considered income-restricted housing. The waitlist for these affordable units contains more than 20,000 people.²⁰

Community Strengths

CAAS has become synonymous with Somerville, serving as an integral leader, convener, and community hub by providing needed resources, strengthening infrastructure, and investing in long-term impact.

Building on successes from the last CARSP, our groundbreaking Community Organizing & Advocacy program continues to mobilize tenant power while supporting low-income residents in developing their own agency to engage systemic level issues. The City of Somerville’s ongoing funding of its Office of Housing Stability (OHS) has continued to demonstrate its commitment to affordable housing, with ever-strengthening partnerships between various CAAS programs and OHS. And, CAAS’ successful distribution of \$1 million in emergency assistance during COVID has culminated in the soon to be announced Somerville Cares Fund 2.0, where we have been entrusted to inject another \$1 million of urgent cash assistance directly into the local low-income community.

Translation and interpretation services for non-English-speaking clients continue to be broad needs across the low-income community in Somerville. CAAS has recognized this need and continues its culturally competent service offerings, while also contributing to community capacity by investing in interpretation at events, translating marketing and program materials in different languages, and requiring bilingual/multilingual ability in relevant staff positions.

In 2022, CAAS embarked on a multi-year Diversity, Equity, Inclusion, & Belonging (DEIB) initiative, committing financial and staff resources to evaluate and plan how the agency can better serve both its customers and its staff.

CAAS also continues to build community capacity through partnership and innovative leadership. Nicole Eigbrett, Director of Community Organizing & Advocacy, serves on the Cambridge Health Alliance (CHA) Somerville-Medford Community Advisory Board, informing CHA's regional health justice priorities and strategies, as well as on the Tufts University Tisch

²⁰ <https://www.thecrimson.com/article/2022/5/26/cambridge-housing-crisis>

College Community Partners Committee. Nicole has also played a leading role in convening a Housing For All State Legislative Table with State Representative Mike Connolly. Additionally, Nicole was elected to the City of Somerville Anti-Displacement Task Force and then nominated to become the Residential Subcommittee Co-Chair; the task force is responsible for co-leading the drafting of the city's rent stabilization home rule petition.

In addition, CAAS helps to lead the Somerville Citizens Broadband Committee, recently formed to advocate for municipal broadband and similar affordable and equitable internet access in the city, important especially in today's increasingly digital world. CAAS continues to serve on the Steering Committee of the Tisch Community Research Center at Tufts University, which joins university research interests and resources with community organizations and needs. CAAS also participates in various cross-sector coalitions, including efforts advocating for a fair minimum wage and planning around a community foundation. The Somerville Community Land Trust, the Somerville Community Agencies Network (SomervilleCAN) and the Nonprofit Boards Collaborative, all formed with leadership by CAAS, continue to grow and thrive.

2) Inadequate access to employment that meets basic needs

Focus group and interview respondents agreed that the key factor contributing to poverty is low salaries (and the subsequent inability to cover all living expenses), especially with the concurrent rise in cost of living.

The majority of focus group and interview participants acknowledged that there are job opportunities in the community; however, many of them are not making enough to cover basic living expenses. Board members also echoed the need for local jobs that pay a living wage.

Lack of access to employment – or inadequate income – to meet basic needs emerged as the second most significant need for Somerville's low-income community, nearly tying the need for affordable housing, which is a higher finding compared to the same need from the last CARSP. We posit the dual damaging effects of COVID-19 and unprecedented inflation has combined with lack of affordable housing to drive this need for both training and education for better jobs. This finding was supported by the community survey, interviews, and secondary data.

While this has been identified and expressed as an individual/family level need, many of its causes are systemic and must also be addressed at the community/policy level. It is also a significant factor in causing and perpetuating economic insecurity for low-income households.

When looking at the need for jobs, we see respondents were almost split between identifying training or education to get a job versus getting a job. 26% of survey respondents shared that even though they work full-time, their pay still does not cover their basic living expenses. Again, concurrent external challenges such as COVID-19 and overall rising costs/inflation have compounded and reinforced the problem of not enough jobs that pay livable wages.

Focus group participants shared:

“I think the problem is that it is hard every month to pay the bills, and especially with Coronavirus a lot of people lost their jobs.”

“Actually, I was scared to work during COVID. I did not want to get sick, but I was afraid of losing hours in my job.”

Unemployment

Unemployment remains a major issue for low-income households in Somerville. According to the US Census, in 2021 the city’s unemployment rate stood at 3.6%, double that of the 1.8% rate identified in the last CARSP. June 2020 saw the rate at a shocking 13.8%, leading us to posit that the effects of COVID have lessened, but continue nonetheless.

Underemployment and Lack of Skills

Underemployment continues to be a major challenge. As seen in focus group and interview data, low- and moderate-income Somerville residents who have jobs either do not have enough hours, a high-enough salary, or the education/skills required for a better-paying job to sustainably live in the city. Stakeholders conveyed that a lack of education/training was a key driver of underemployment, in addition to COVID-19 and inadequate child care coverage. This is born out in the secondary data as well.

Lack of Jobs in Somerville

Another concern, again, is a lack of local jobs, especially ones that low-income residents qualify for. The city’s *Talent Equity Playbook* found about nine out of ten of Somerville’s working residents commute to jobs in businesses located in Boston, Cambridge, and in the cities and towns that surround Somerville. Only 10% of Somerville’s working residents work for businesses located in Somerville.²¹ Industry data analyzed in our assessment findings above also show the top two job sectors (employing more than 55% of workers) in Somerville are Education/Health Care and Scientific/Professional, both of which require high educational attainment and advanced degrees. Board members also encouraged the city to do more with regards to bringing back jobs that are displaced.

Community Strengths

Despite the relative absence of jobs and workforce training in Somerville, the city’s Somervision 2040 plan lays out an ambitious goal of achieving one job for each available worker (citing the ratios in Boston and Cambridge as 1.6 and 1.8, respectively, and a current Somerville ratio of 0.5).²² A large part of the vision for jobs is dependent on the rapid development that has happened thus far, which brings along with its economic contributions various gentrifying effects that the low-income community must continue to navigate. While

²¹ <https://s3.amazonaws.com/somervillema.gov.if-us-east-1/s3fs-public/somerville-talent-equity-playbook.pdf>

²² <http://www.somervision2040.com/wp-content/uploads/sites/3/2021/10/SomerVision-2040-Adopted.pdf>

gaps remain, the city has worked to become a part of Massachusetts’ workforce development ecosystem and to provide training and employment opportunities to residents. In one such city-funded partnership, CAAS provides case management and public benefits enrollment to program participants. The Nonprofit Boards Collaborative, discussed above, has also been actively promoting workforce efforts.

3) Inadequate supply of affordable, suitable care for children of all ages

Lack of affordable, suitable care for children of all ages emerged as the third most significant need for Somerville’s low-income community. This finding was supported by the community survey, key stakeholder interviews, and secondary data. While this has been identified and expressed as an individual/family level need, many of its causes are systemic and must also be addressed at the community/policy level. It is also a significant factor in causing and perpetuating economic insecurity for low-income households.

When asked about the most pressing needs of low-income Somerville residents, issues surrounding affordable care for children were identified with the third highest frequency (57%, a slight increase from the last CARSP). Approximately 43% of all low-income respondents also indicated that after school and summer programs were among the top needs impacting the community, with this issue also being surfaced by Board members.

A core challenge with child care is that there continues to be limited child care or preschool slots available to serve the estimated 3,232 children in Somerville under the age of five. The table below shows available capacity can only serve 40% of children under age five (which is a slight increase over 38% identified in the last CARSP, but still partial coverage). This is consistent with data showing only 65% of children ages three and four are in preschool.

Somerville Child Care & Preschool Capacity (as of April 2023)

Type	# of Slots
Licensed Family Child Care	176
Licensed Large Group Child Care: Infant & Toddler	88
Licensed Large Group Child Care: Preschool	523
Licensed Large Group Child Care: Mixed Toddler, Preschool, School Age	685
Somerville Public Schools	224
Total # of Slots for Infants, Toddlers, Preschoolers	1,290
Total # of Children under Age 5	3,232
Total Capacity	40%

Source: <https://www.mass.gov/lists/data-on-massachusetts-child-care-programs>

There was consensus among key stakeholders that child care is an area of significant need for Somerville’s low-income community. And, oftentimes for CAAS customers, the need for child care competes with other basic necessities (such as living wage jobs), creating a feedback loop of challenges reinforcing and exacerbating each other. As a focus group participant shared:

“I had a good job, I worked in a medical company. During COVID, school was closed, I had to quit my job to take care of my kids.”

As cited in the last CARSP, there are also considerable hidden costs for interrupting a career for child care. By some estimates, a twenty-six-year-old woman who is earning \$30,253 and takes off five years to provide care is losing \$467,000 over the course of her career – a 19% reduction in lifetime earnings.²³

High Cost of Child Care

The Somerville Family Learning Collaborative found the average annual cost of tuition for center-based infant care was \$24,071; center-based toddler care was \$22,070, and center-based preschool care was \$15,284. 22% of our low-income survey respondents reported that the cost of child care was a barrier to financial stability.

For most low-income families, enrolling their child in one of these programs is not financially feasible. Without taxpayer support, families pay, on average, \$18,200 for preschool and early childhood care per year. And while low-income families receive subsidies through programs like Head Start, this is not enough. For families that don’t qualify, there is very little support. Both survey respondents and focus group participants indicated high costs were a barrier to accessing child care or preschool programs.

Limited Hours in Child Care

One other major challenge for parents is finding full-day child care or preschool programs. Many programs only run for a few hours and/or end in the early afternoon, making access very difficult for parents who work full-time, especially during and after COVID-19. A focus group participant shared:

“Because of my daughter I became part-time. I have to bring her to school and pick her up. It is difficult to find child care that works nine to five during a pandemic.”

Given the limited number of child care and preschool slots in the city, not to mention the high cost and limited hours of existing programs, many of our survey respondents had trouble finding programs for their young children. Board members also shared that both limited hours and labor shortages are concerns which shorten work schedules and cause additional stress.

²³ <https://www.americanprogress.org/issues/early-childhood/reports/2016/06/21/139731/calculating-the-hidden-cost-of-interrupting-a-career-for-child-care>

Unique Environmental Challenges

While CAAS addresses the inadequate supply of affordable, suitable child care in Somerville with high-quality Head Start services, this gap is magnified by unique environmental challenges – specifically, COVID-19, local demographics, and UPK. According to one focus group participant:

“I am a single mom. I did not have a babysitter. During COVID, it was hard to find child care.”

During the worst part of the pandemic, many community members found alternate solutions to child care when Head Start was mandated to close, such as quitting jobs and staying home, or paying out-of-pocket to local individual providers or family members. Once the program was able to reopen, a significant portion of former customers did not return, and to this day, the program is under enrollment. This problem is being experienced by Head Start sites across the country. So while CAAS has invested in a targeted multimedia marketing and advertising campaign, we face the dual challenge of knowing there are families in Somerville who are in need of child care, while fighting to reach them through the still-present impacts of COVID-19.

Somerville Public Schools (SPS) contracted FLO Analytics²⁴ to provide a forecast on enrollment in the 2023 school year and beyond. Their findings indicate that between the 2022-2023 and 2032-2033 school years, SPS will see a nearly 11% drop in K-5 enrollment. Despite more residential construction, Pre-K and Kindergarten enrollment are expected to drop due to a “sustained decline in births” in Somerville. This drop in the Head Start age group has been happening over the past decade as well, driven by a rise in the number of residents eighteen years and older and a concurrent decrease in the number of those aged five and under. This trend in a decreasing number of available prospective students for CAAS Head Start exacerbates the difficulty in increasing enrollment in the foreseeable future (with the birth rate projected to start rising only after 2033).

Figure 4: SPS Population by Age Group: 2000 to 2020

	2000	2010	2020	Average Annual Growth	
				2000–2010	2010–2020
Total Population	77,592	75,754	81,045	-0.2%	0.7%
Age 18 and over	66,117	66,620	71,792	0.1%	0.8%
Under age 18	11,475	9,134	9,253	-2.3%	0.1%
Under 18 share of total	15%	12%	11%	--	--

SPS’ forecast echoes our findings cited earlier in this report regarding Somerville’s decreasing population of those under the age of five, and the likelihood of new parents moving out of Somerville due to high housing costs.

²⁴ [https://somerville.k12.ma.us/sites/default/files/Somerville Enrollment Forecast Memo 2023_2033.pdf](https://somerville.k12.ma.us/sites/default/files/Somerville%20Enrollment%20Forecast%20Memo%202023_2033.pdf)

Additionally, FLO Analytics cited that “COVID-19 related concerns likely contributed to the sharp decline in Kindergarten enrollment in 2020-2021, which was followed by a similar contraction in 2021-2022,” further demonstrating the pandemic’s far-reaching impacts on the low-income community in Somerville.

While over a third of preschool eligible children in Somerville are not enrolled in a program, CAAS Head Start also operates in a competitive environment in terms of staffing. With school districts sometimes paying teachers nearly double (such as \$88,000 annually in Cambridge²⁵), CAAS has started a marketing campaign and hiring incentive system to endeavor to keep staffing and substitute personnel at a sufficient level for program operations.

Somerville and Cambridge, like many other cities, have started to invest in UPK. As illustrated earlier in this report, there is more need than available child care capacity – UPK alone cannot serve the number of low-income families seeking quality care for their children, and UPK is, largely, only for four year olds in Somerville (for the time being), leaving segments of unserved children who could enroll in CAAS Head Start. As we move beyond the pandemic, CAAS Head Start is uniquely positioned as an already-existing, high-quality child care program that provides significant supports to the child and to the whole family.

Community Strengths

This is an area of particular strength in Somerville. There is, perhaps, more coordination among public, private and municipal entities than in any other area of need in the community. The Nonprofit Boards Collaborative discussed above has also been promoting access to affordable, suitable child care. And, CAAS Head Start, the largest child care provider for low-income families in Somerville, will continue to adapt to best serve our community.

When Board members were asked “what is the role of CAAS in solving existing problems,” CAAS’ strengths and ever-present commitment to the community resonated with the common theme of CAAS being a “known quantity that people trust” who is in every necessary space to represent and fight for the community. Focus group participants shared:

“I feel, in many ways, [CAAS] is being the good neighbor that we are saying that we want, in order to be able to be responsive to many of the issues.”

“I think CAAS [hits] on all the major areas that we’ve talked about in some way.”

CAAS will continue to focus on collaborating and partnering with all who share our commitment to ending poverty where we live.

For CAAS’ internal assessment and strategic goal components, please see the 2021-2023 Community Assessment Report & Strategic Plan, pages 85 to 114.

²⁵ <https://www.wbur.org/news/2023/06/09/cambridge-free-pre-k-pay-parity-for-early-educators-family-choice>

Appendices

Somerville MySidewalk dashboard:

<https://dashboards.mysidewalk.com/community-needs-assessment-masscap-caas-somerville/>

Cambridge MySidewalk dashboard:

<https://dashboards.mysidewalk.com/community-needs-assessment-masscap-ceoc>

Tables from data.census.gov:

https://data.census.gov/table?g=040XX00US25_060XX00US2501711000,2501762535

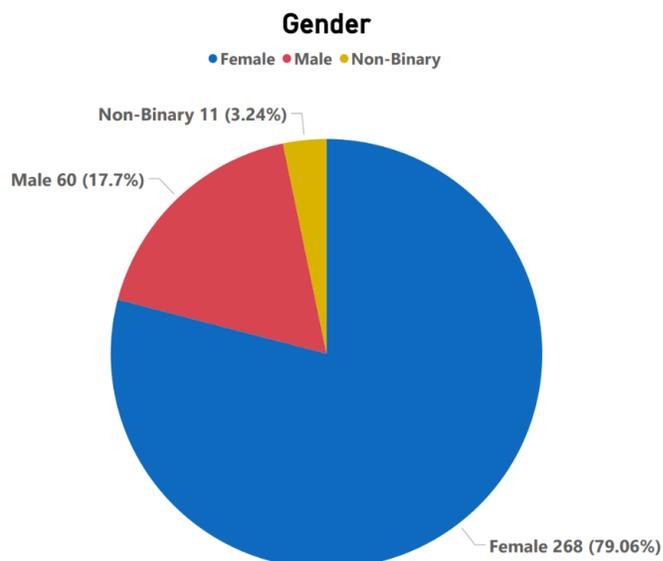
Raw data from assessment process (surveys, focus groups):

Survey Analysis

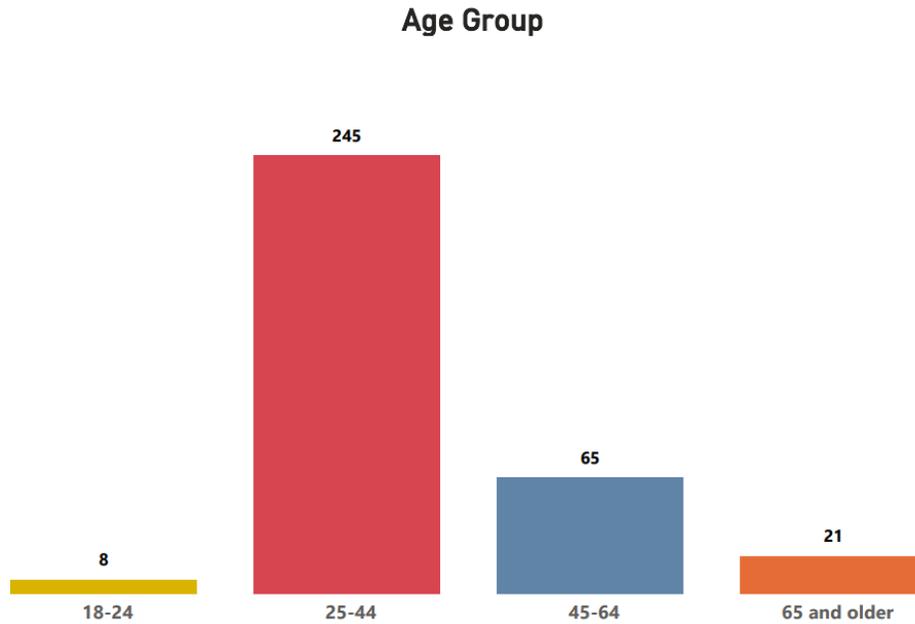
The survey was available in four languages: English, Spanish, Portuguese, and Creole. Total number of 339 surveys were received. Out of this number 65% were completed in English, 24% in Spanish, 10% in Portuguese, and 1% in Haitian Creole. Answers received from Portuguese, Spanish and Creole respondents were translated into English. Afterwards, one dataset was compiled for analysis purposes.

Demographics of Survey Respondents

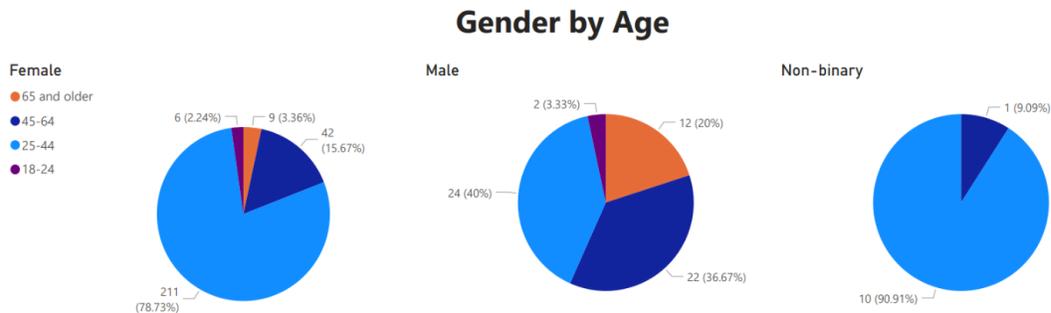
The total number of survey participants was 339, out of this number, 268(79%) were females, 60 (18%) were males, and 11(4%) reported as non-binary.



The majority of respondents 245 (72%) belonged to the age category of 25-44, 65 (19%) to 45-64 years old, 21(6%) to age group of 65 and older, and the smallest group of respondents 18-24 years old was 8 (3%).

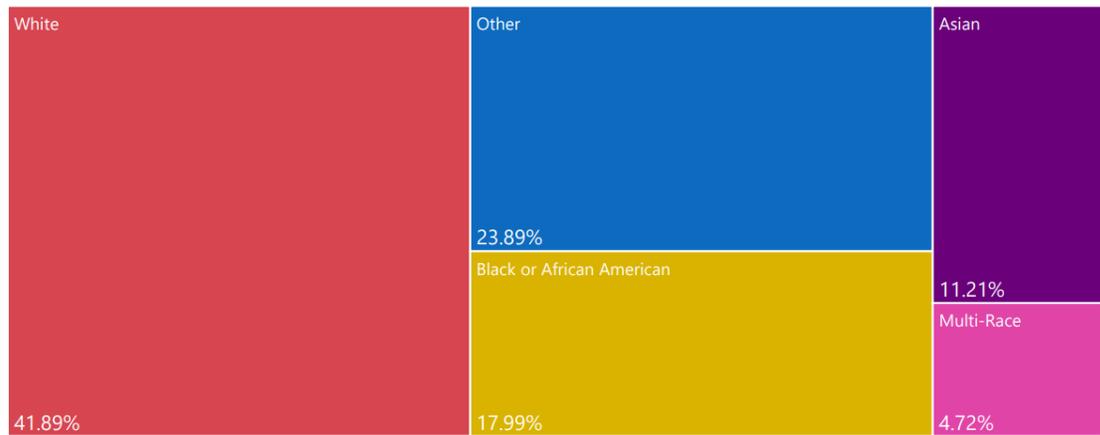


When looking at gender across age groups, it can be noted that age group 25-44 prevailed for each gender category, females 21 (79%), males – 24 (40%) and non-binary – 11 (90%).



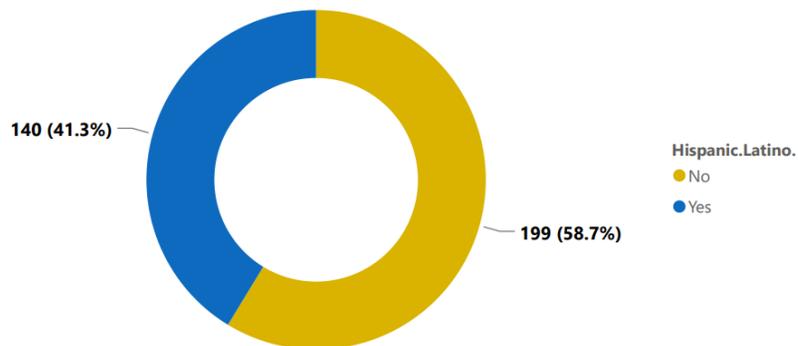
Speaking about race of respondents, it can be stated that 142 (42%) were White, 61 (18%) – Black or African American, 38(11%) -Asian, 16 (5%) – Multi-Race, 1(1%) - Native Hawaiian / Other Pacific Islander, and 81(23%) chose “other” option.

Race



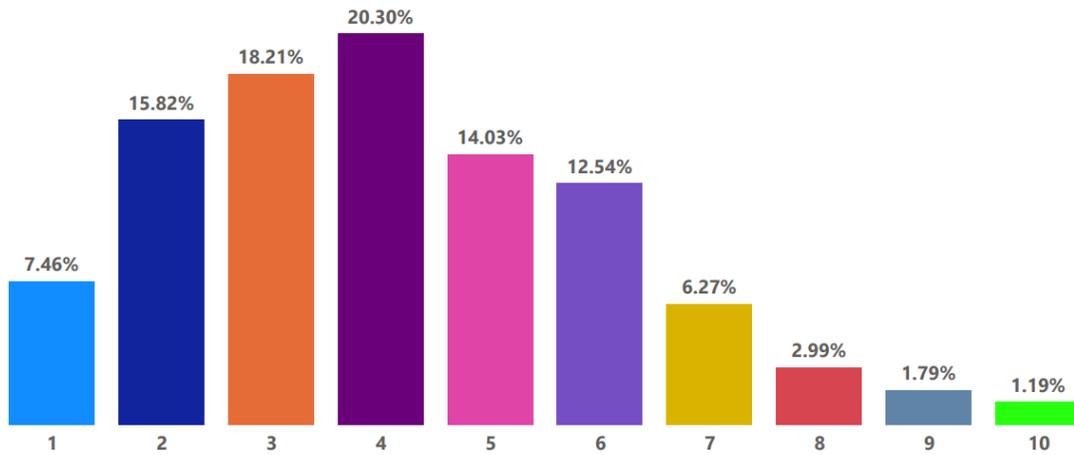
Out of 339, 140 (41%) of the survey participants reported that they have Hispanic/Latino origin vs 199(59%) who do not have.

Are you Hispanic/Latino?



The survey had questions on household size. The mean household size was 4 persons. About 68 (20.3%) reported 4 persons living in the household, 61(18.2%) – 3 persons in the household, 53 (15.8%) – 2 persons. Approximately 60% of respondents had between 2 and 4 persons living in the household. Two other big groups in the sample below 15% include 5 persons in the household – 47 (14.03%) and 6 – 42 (12.54%).

Household Size



Speaking about household income, respondents shared the following: 139(41.12%) respondents have household income under \$24,000/year, 138 (40.83%) respondents between \$24,000 - \$48,000/year, 34(10.06%) respondents between \$48,001 and \$72,000/year and only 27(7.99%) respondents have income more than \$72,000/year. From the obtained data, it can be concluded that about 80% of respondents have less than \$50,000 household income annually.

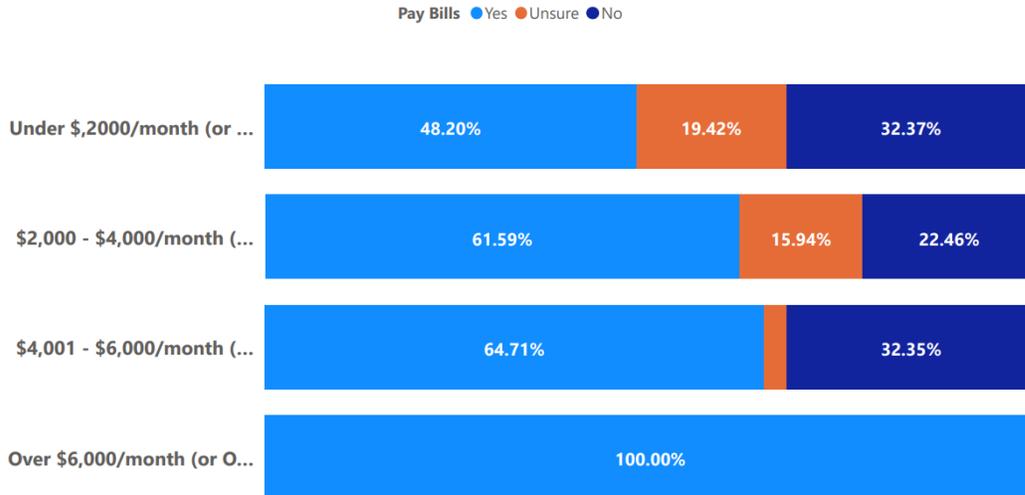
Income



In addition to income, the respondents were asked if they can pay bills monthly on time and if they set \$500 aside to deal with any emergencies. As for paying bills on time, the most alarming situation remains for respondents whose income is under \$24,000/year. In this income category,

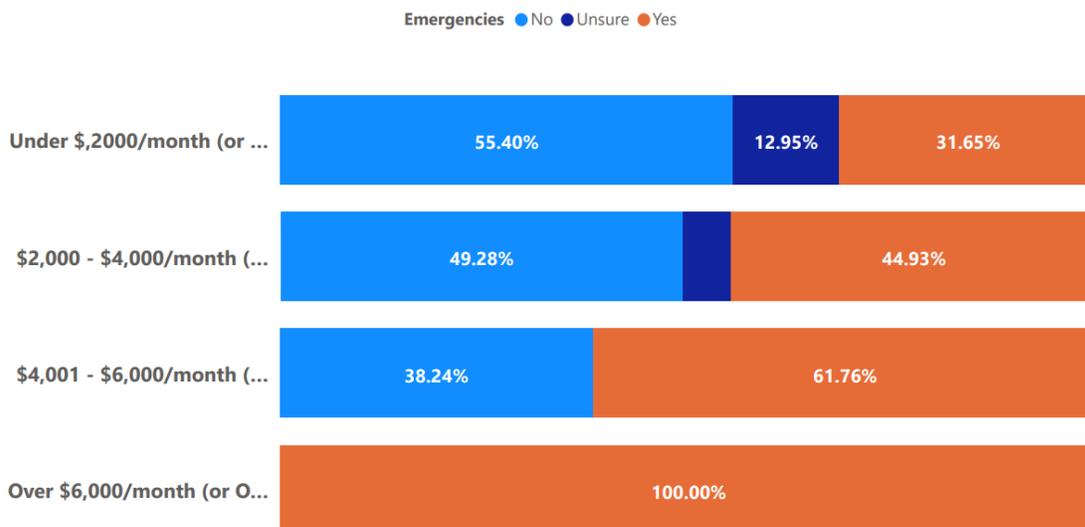
32.8% of respondents reported that they are not able to pay on time, and 19% chose unsure. Approximately 52% of respondents for that income category are at risk of not paying their monthly bills.

Income and Pay Bills



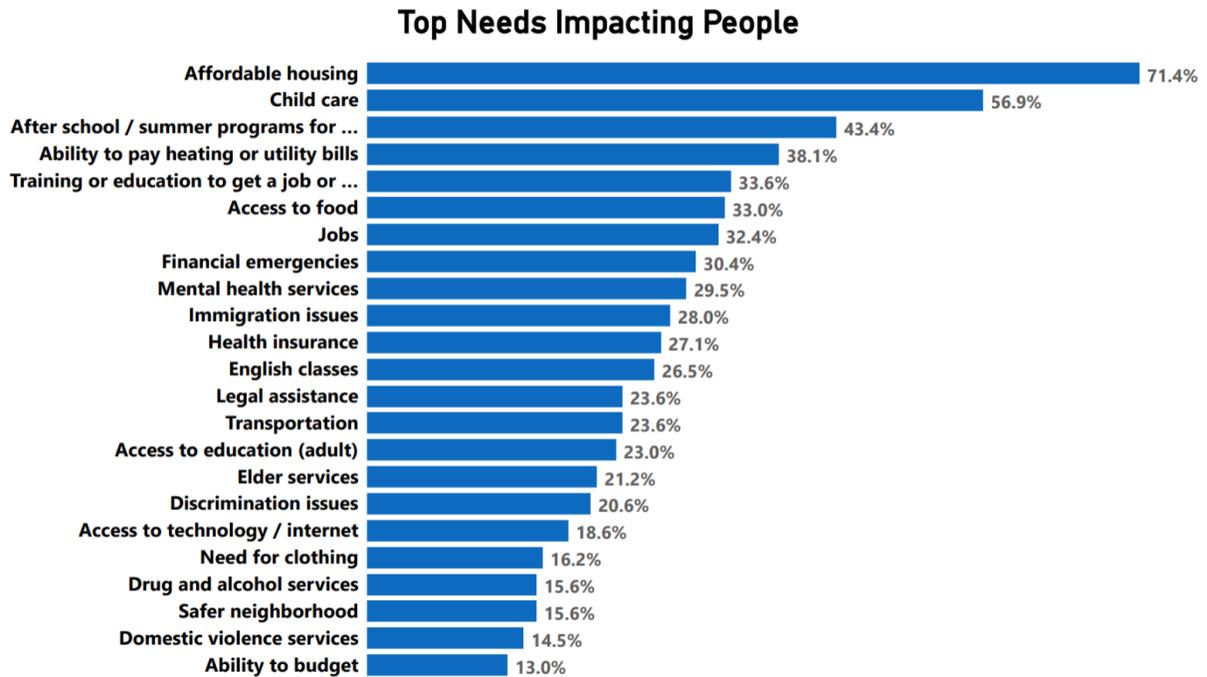
Based on the income and some savings to deal with emergencies, 77 (55.40%) of respondents stated that they don't have \$500 set aside for emergencies with income of under \$2,000/month, for category of \$2,000 - \$4,000/month this number is slightly smaller - 68 (49.28%), and for the category of \$4,001 - 6,000 there are 13(38.24%) of respondents, who don't have money for emergencies. Overall, 158 (46.6) of the respondents in our sample claimed that they don't have \$500 set aside for emergencies.

Income and Emergencies

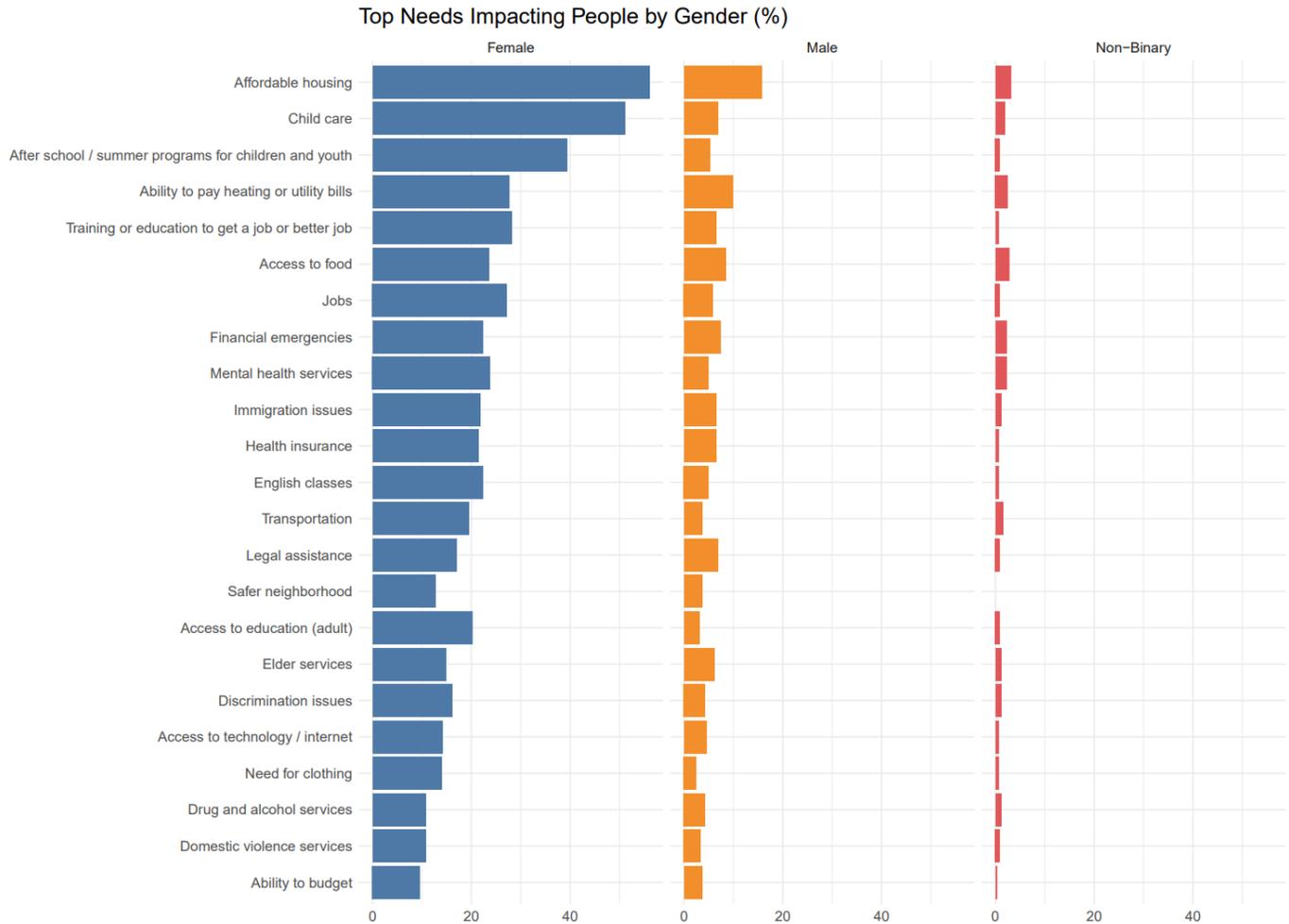


Top Community Needs

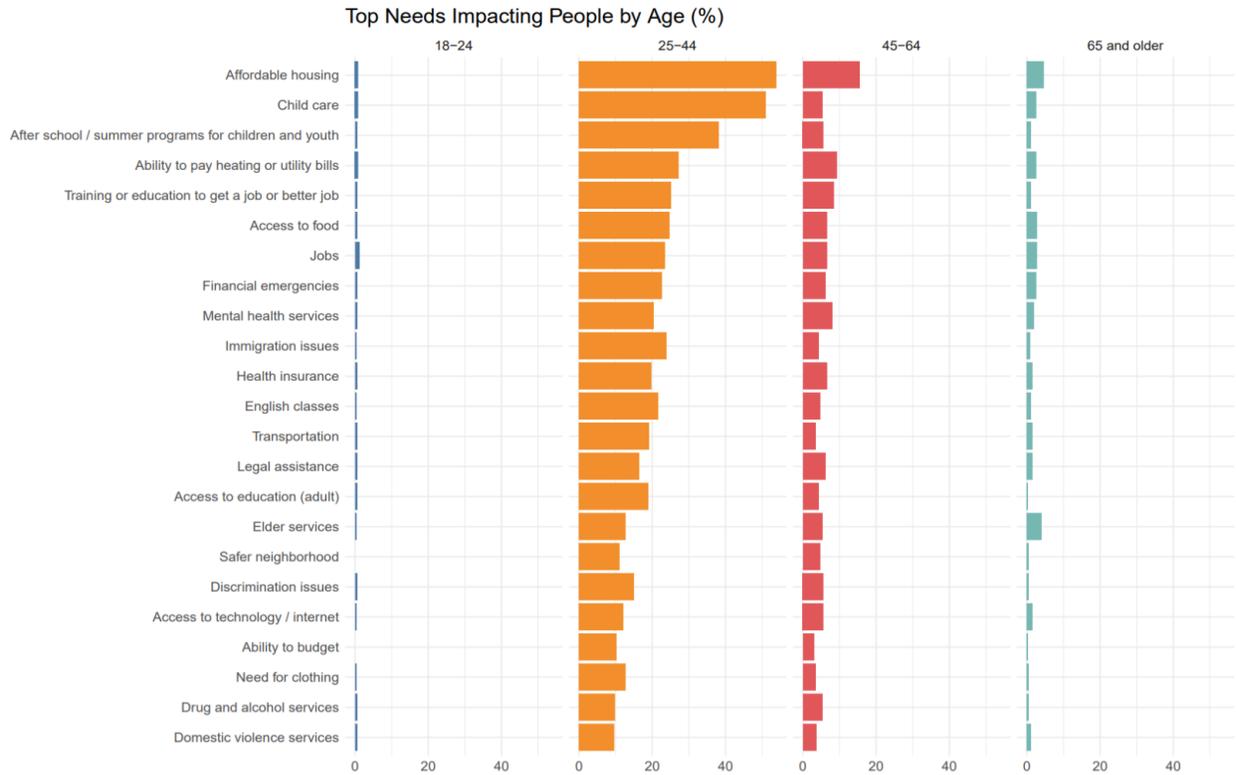
In the survey, the respondents were asked to tell the top needs impacting the community. The respondents were able to choose several needs. From the chart below, the ten top needs are - 71.4% of the respondents mentioned about affordable housing, 56.9% - child care, 43.4% - after school/summer programs for children, 38.1% - ability to pay heating or utility bills, and 33.6% - training or education to get a job or better job, 33% - access to food, 32.4% - jobs, 30.4% - financial emergencies, 29.5 % - mental health services, 28% - immigration services, 27.1% - health insurance.



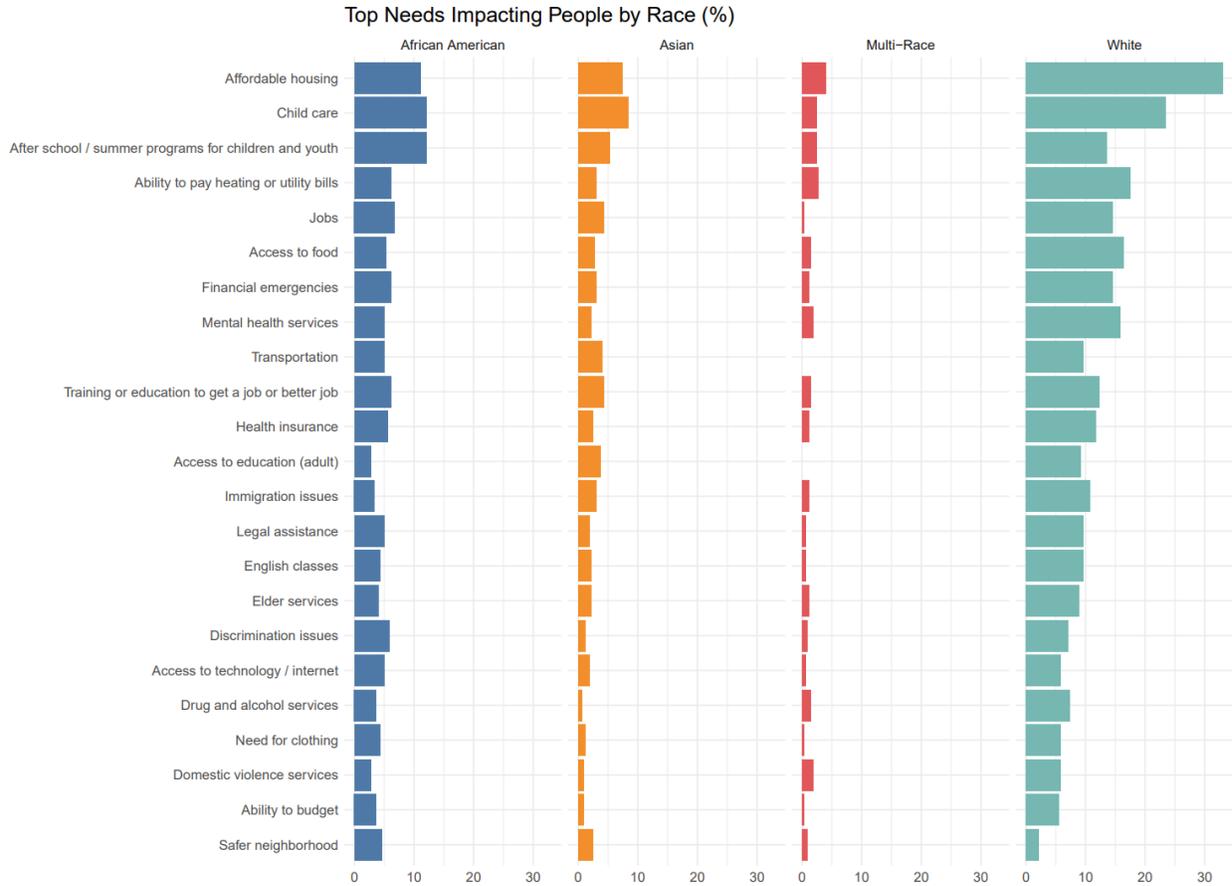
When looking at needs across gender, for female three top needs remain - 56% reported affordable housing, 51.1% - child care, 39.3% - after school/summer programs, for male 3 top needs were 15.8% - affordable housing, 9.9% - ability to pay bills, 7.4% - financial emergencies. For non-binary, 3 top needs stated 3.1% - affordable housing, 2.8% - access to food, and 2.1% ability to pay heating and utility bills. There is one common need with high percentages for each category is affordable housing. More details on other needs can be found in the chart below.



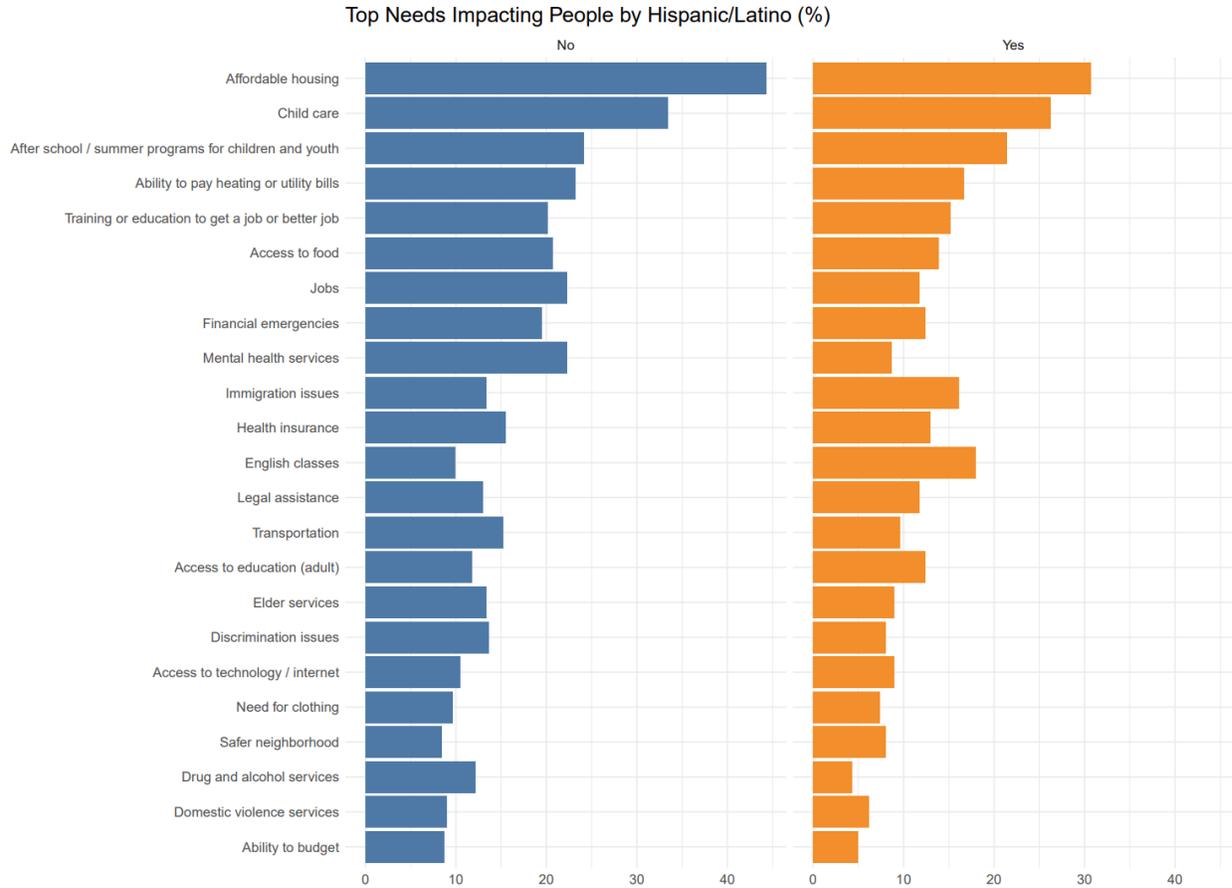
When examining the age groups and top needs, the following can be said. Unfortunately, the sample does not include many respondents belonging to the age group of 18-24 category, therefore, not much to be concluded what they believe top needs are. From the rest age groups, it can be seen that for 25-44, top three needs with high percentages were - 51.1% - affordable housing, 51.1% - child care, and 38.1% - after school/summer programs for children and youth, for age group 45-64 years old - 15.5% stated affordable housing, 9.3% - ability to pay heating and utility bills, 8.3% - training or education to get a job or better job. As for the next age group 65 and older, there were the following needs reported - 4.6% - affordable housing, 4% - elderly services and 2.8% - access to food.



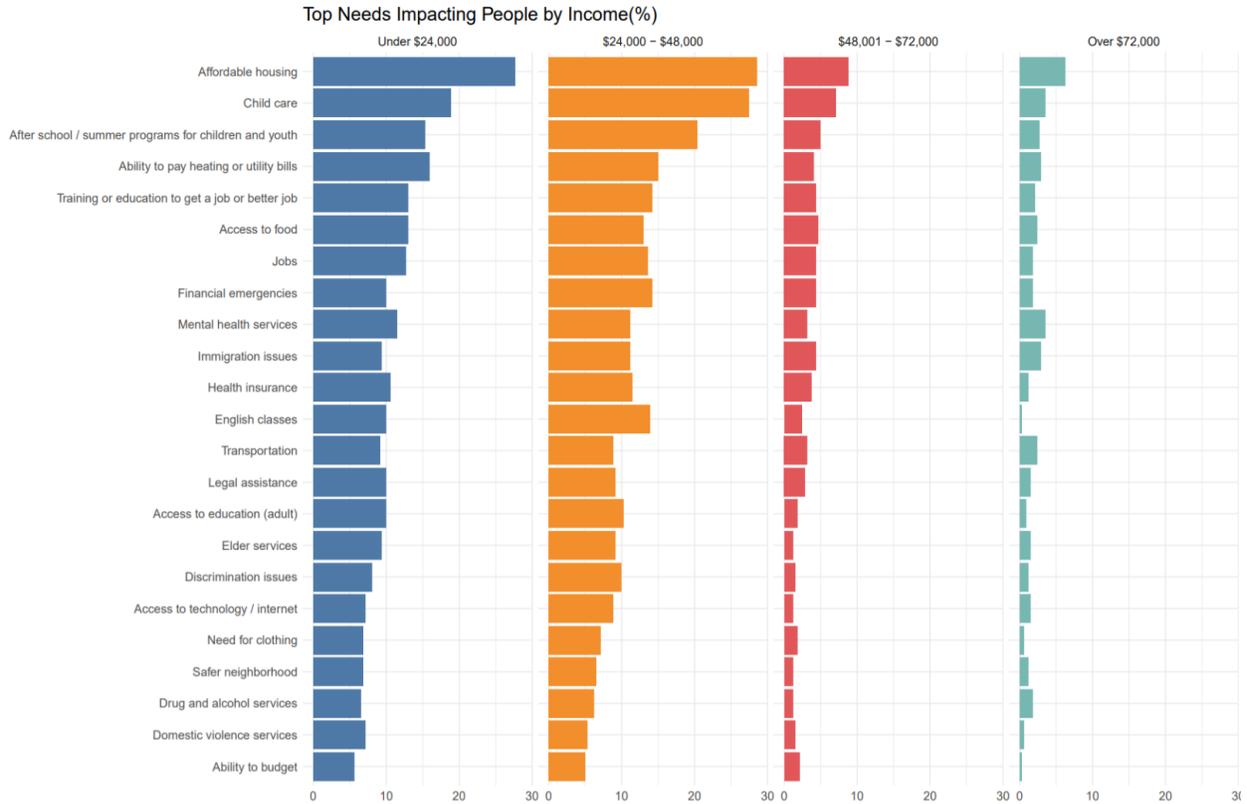
Top needs by race were the following: African American reported - 12.1% - child care, 12.1% - after school/summer programs, and 11.1% - affordable housing. Respondents of the Asian category reported 8.4% - child care, 7.4% - affordable housing, 5.3% - after school/summer programs for children and youth. Multi-race respondents chose - 4% affordable housing, 2.8% - ability to pay heating and utility bills, and 2.5% - child care. As for White race, the following data was shared - 33.1% chose affordable housing, 23.5% - child care, and 17.6% - ability to pay heating and utility bills. It became apparent that there are four common needs, which were identified by each race category; they are affordable housing, child care, after school programs, heating and utility payments.



Based on Hispanic/Latino and those who are not, the answers on top needs appear to be quite similar. Hispanic/Latino respondents said affordable housing as top need - 30.7% versus Not Hispanic/Latino - 44%, the second need is child care for Haspanic/Latino was 26.3% versus Not Hisoanic/Latino 33.4%, the third need was after school/summer programs 21.4% reported by Hisapnic/Latino and 24.1% by Not Hispanic/Latino.

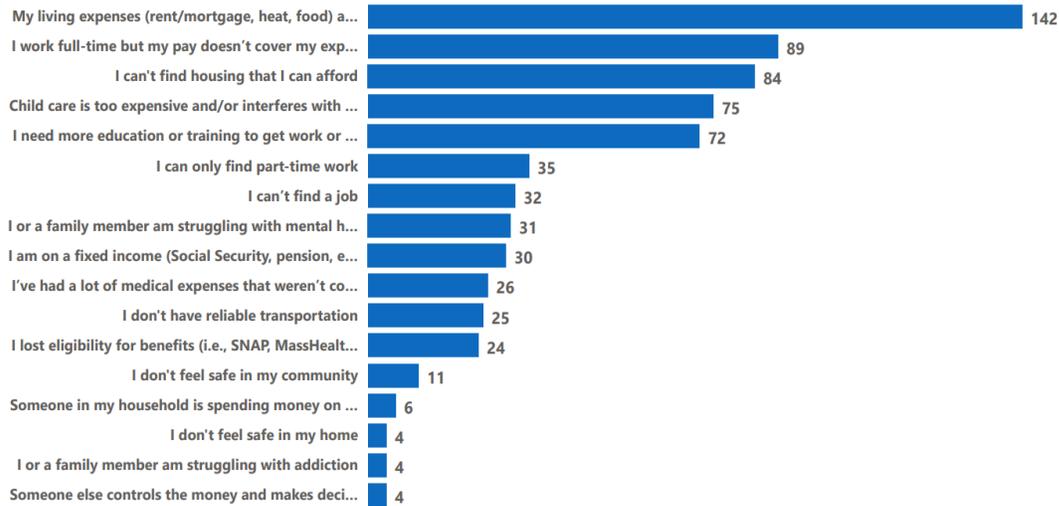


Based on the income category, there can be 3 top needs distinguished. They're affordable housing, child care and after school/summer programs for children and youth. Respondents under \$24,000 stated that top need was affordable housing - 27.7%, for the category of \$24,000-\$48,000 this percentage was 28.8, for \$48,001-\$72,000 - 8.8% and 6% of respondents for over \$72,000. The second need was child care, under \$24,000 - 18.9%, \$24,000-\$48,000 - 27.4%, \$48,001-\$72,000 - 7.1%, and over \$72,000 - 3.5%. The third need was after school/summer programs for children and youth, the number of respondents with income under \$24,000 was 15.3%, \$24,000-48,000 - 20.4%, \$48,001-\$72,000 - 5%, and over \$72,000 was 2.7%. For more information, please refer to the chart below.



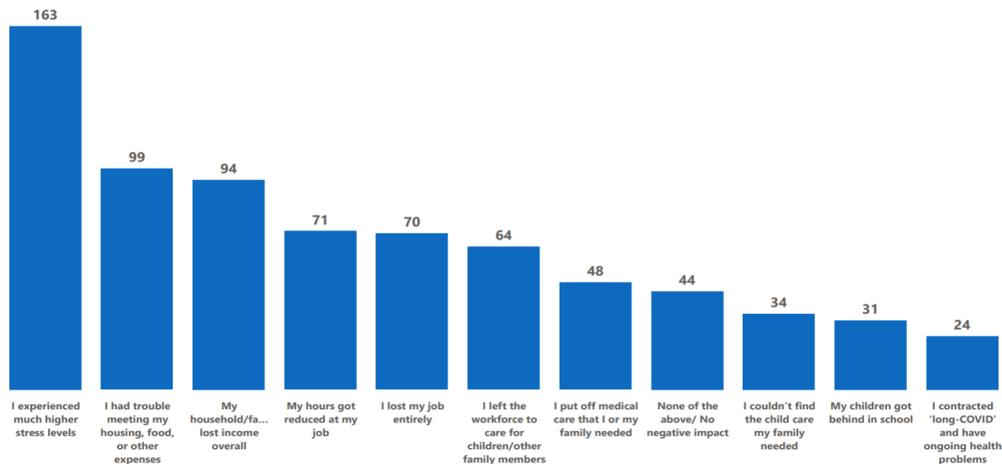
Speaking about feeling financially stable, the respondents provided the following answers. From the chart below, it can be seen that there are five major barriers. Out of 339 respondents, 142 (42%) reported that their living expenses are too high, 89 (26%) stated that they work full time, but pay does not cover expenses, 84 (25%) said they can't find housing that they can't afford, 75(22%) - child care it too expensive, and 72 (21%) believed that they need more education/training to get better job. More details on what else prevents respondents from feeling financially stable can be obtained from chart below.

What keeps you or your family from feeling more financially stable?



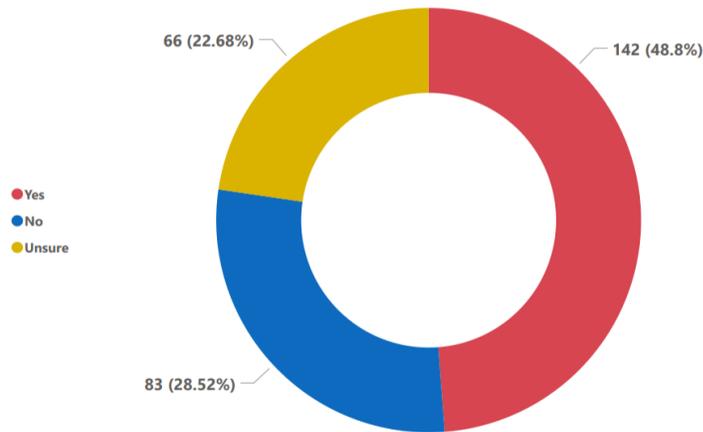
Respondents shared how COVID impacted them or other families. Out of 339 respondents, 163 (48%) reported that they experienced much higher stress levels, 99 (29%) had trouble meeting housing, food and other expenses, 94 (28%) said household lost income, 71 (20%) reported their hours got reduced at job, 70 (20%) - lost their jobs, and 64(19%) left workforce to care for children. Additional details can be found in the chart below.

How COVID impacted you or your family?



Moreover, 142 (48.8%) stated that negative impacts are still affecting them, 83(28.5%) are not affected by impacts from the COVID pandemic and 66(22.6%) said they are unsure.

Are any of the negative impacts from the COVID pandemic still affecting you today?



Findings of Focus Groups/Interviews.

To support the findings of the survey, CAAS conducted 4 focus groups and two interviews with non-clients/clients of agency programs. The average picture of respondents participating in the focus groups included females from 28 to 40 years old. The focus groups were implemented in Spanish and English languages. The focus groups lasted for 60 mins, were recorded upon the respondent's agreement, and transcribed afterwards for analysis. The audio records were scripted accordingly so that nobody outside of the research team would be able to listen and thus relate the recording to the experiences of interviewees. After focus groups were transcribed, the audio files were destroyed. Focus groups questions can be found in Appendix A.

Throughout the focus groups, the community members highlighted several needs (1) affordable housing (2) child care, and (3) high prices for basic needs. In addition to that participants talked about the impact of COVID on their social life and overall health. The majority stated about the high level of stress that they had to deal with during COVID pandemic and at present. The chart below shows the most frequent words that participants used during the focus groups.

time. According to them, the quality of service decreases, but the price increases. Some participants expressed a desire to have more educating activities on nutrition, cooking and eating healthy.

All participants stated that safety is a very big thing for them. As parents they worry about their children and hearing more shooting news across the United States.

“Affordable housing is one of the top priorities in Somerville.” (R1, focus group, April 10, 2023)

“These days prices are going up. It affects everyone. Financial situation worsened for many families. Families struggle to pay even for groceries.” (R2, focus group, April 10, 2023)

“The rent is pretty high. They are making new buildings in the area. That’s why rent is going up, but pay is low. Some families can’t pay for the whole apartment; they rent only one room, a bedroom.” (R3, focus group, April 11, 2023)

“I am a single mom. I did not have a babysitter. During COVID, it was hard to find child care.” (R6, interview, March 22, 2023)

“Nowadays, people struggle to pay for rent. There is no balance between what people earn and their expenses. Multiple generations live in one house.” (R4, interview, March 22, 2023)

“All the money that people earn, they pay for their living expenses.” (R5, focus group, April 11, 2023)

“My husband got sick. He was sent to hospital. He was the only one working in the family. We did not have any savings. It was a hard time for me because we did not have money. I had to ask for the food stamp. This was the first time when I had to do it because we did not have money to feed our daughters.” (R7, focus group, March 22, 2023)

“Homeless people are vulnerable. Not having a house is hard, especially living here. Winters are cold.” (R8, focus group, April 11, 2023)

“I think the problem is that it is hard every month to pay the bills, and especially with Coronavirus a lot of people lost their jobs”(R11, focus group, April 10, 2023)

“With the COVID, we were able to get extra money from the government. There is a big immigration population where my mom lives. I am not sure they were able to get help because of circumstances and stuff.” (R9, focus group, March 22, 2023)

“Actually, I was scared to work during COVID. I did not want to get sick, but I was afraid of losing hours in my job” (R14, focus group, March 22, 2023)

“With the COVID, we were able to get extra money from the government. There is a big immigration population where my mom lives. I am not sure they were able to get help because of circumstances and stuff.” (R9, focus group, March 22, 2023)

“Because of my daughter I became part time. I have to bring her to school and pick her up. It is difficult to find child care that works nine to five during a pandemic.”(R16, March 22, 2023)
“I had a good job, I worked in a medical company. During COVID, school was closed, I had to quit my job to take care of my kids. ”(R18, focus group, March 22, 2023)

“I can say that immigrants are a vulnerable population. Especially those whose English is not their first language. They don't know what they can have access to. Some of them, who are undocumented, can be scared to seek out help.I have gone through it myself with my father and stuff. ” (R19, focus group, March 22, 2023)

“Nowadays, people struggle to pay for rent. There is no balance between what people earn and their expenses. Multiple generations live in one house.” (R4, interview, March 22, 2023)

“My friends could not get an appointment at Broadway Health Center. She does not speak English at all. I had to help her with the appointment. We have so many people speaking Spanish and Portuguese in Somerville; so they should have more staff speaking languages.” (R5, focus group, April 10, 2023)

Key informant interview questions:

1. What are the top needs impacting people in the community?
 2. What are the driving forces/ issues that contribute to poverty in the community? What actions should be taken to address them?
 3. Who do you see as the most vulnerable populations in the community and why? What actions should be taken to address issues for these vulnerable populations?
 4. What consequences did COVID have on the community?
 5. How would you rate health, education, transportation services in the community? What can be improved and how?
 6. What is the role of CAAS in solving the existing issues in the community?
 7. What does public safety mean to you? What makes you feel safe in the community?
-

CAAS customer satisfaction policy (last updated: July 5, 2022):

In accordance with CSBG National Organizational Standards 1.3 and 6.4:

CAAS will conduct customer satisfaction surveys on the following schedule:

- Housing Advocacy Program: When a client case is closed, regardless of outcome.
- Community Organizing & Advocacy: After a Leadership Development Institute cohort graduates.
- Head Start: When a child leaves the program.
- VITA: After each client appointment is completed, as individual meeting schedules allow.

The management team will review and analyze customer satisfaction survey results and present reports to the Board biannually.

Client satisfaction data and client input will be collected and included as part of the community assessment and strategic planning processes.