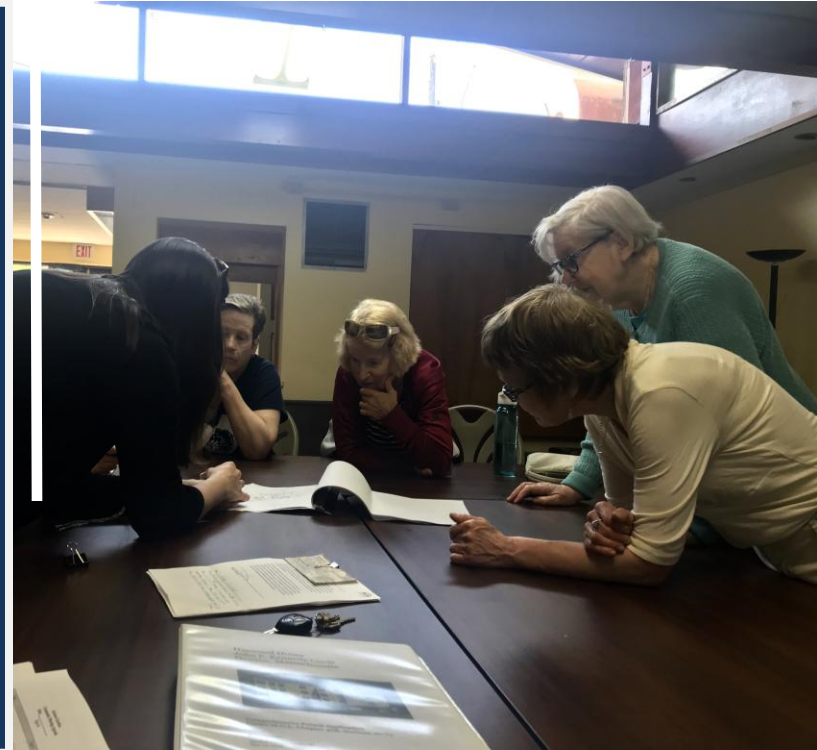**NEWTON HOUSING AUTHORITY**

2018
TENANT SNAPSHOT
Resident Services Department

I.   Objective

The purpose of the Newton Housing Authority (NHA) Federal Tenant Snapshot is to analyze demographic data to identify any characteristics, features, or trends among tenants in NHA's Federal Public Housing program. The results of this data analysis will be used for the following objectives:

1. The Resident Services Department will use the Tenant Snapshot data to guide the development of future clinical and recreation services.
2. The NHA will use the Tenant Snapshot data to report accurate demographic information internally and to external partners.
3. The Tenant Snapshot data will be used as a tool to monitor how tenant populations change overtime, which will enable the NHA to better adapt to the changing needs of its population.

This report analyzed data related to tenant age, gender, income levels, income sources, preferred language, and elderly/disabled status. The data for this report was obtained from the PHA network database and imported into Microsoft Excel. Due to the constraints of data collection, this report focused on the NHA's Federal Public Housing program, which consists of 343 tenants and 293 units[1].

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[1] Please see the attached appendix to see the breakdown of each property that is part of the Federal Public Housing program.

I.   Age

Demographic data addressed in this section:

- ➢ This section explores the average and median age of NHA tenants in the Federal Public Housing program.
- ➢ This section compares the total average and median age of NHA tenants to the average and median ages of tenants at each Federal development.
- ➢ **NOTE**: Per the eligibility guidelines for the Federal Public Housing program, the NHA identifies individuals 62 years of age and older as "elderly"/ older adult.
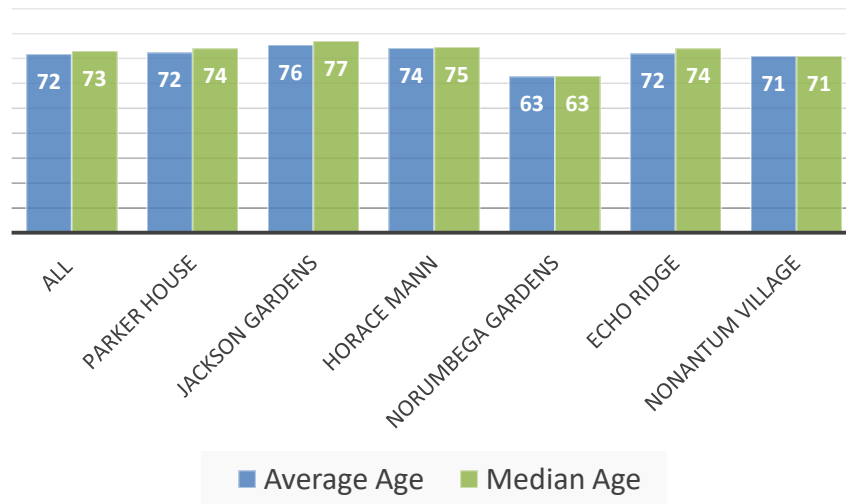
Average & Median Age

Figure 2.1: Average & Median Ages Across Federal Developments

The majority of NHA tenants living in Federal developments can be considered "elderly/ older adult," with an average age of 72 years old. **Fig. 2.1** compares the average and median ages for tenants in specific developments. In all Federal developments, average and median ages yielded very similar or identical data points. The two developments with the most advanced aged populations are Jackson Gardens (JFK) and Horace Mann, while Norumbega Gardens contains a markedly younger population.
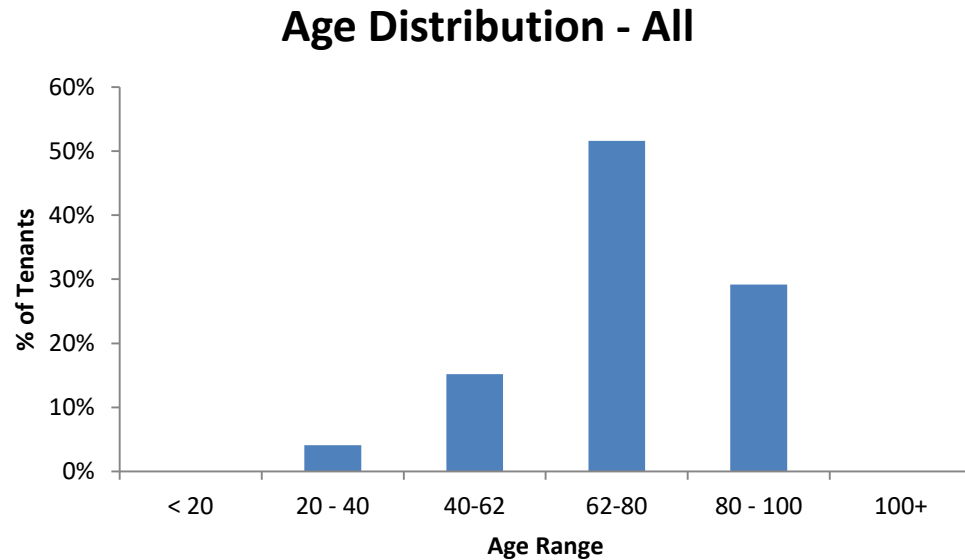
Age Distribution - All

Figure 2.2: Age Distribution Across All Federal Developments

Figure 2.2. depicts the Age Distribution of NHA's Federal developments. 81% of NHA tenants are above 62 years of age, with the majority of tenants (52%) falling within the range of 62 to 82 years old. Individuals in the 82-102 category are the second highest age range represented in NHA's Federal Public Housing program--accounting for 29% of the tenant population.

With the exception of Norumbega Gardens, each Federal development demonstrated similar age distributions to the overall program (a complete list of age distribution charts are included in the appendix.). With the exception of Norumbega Gardens, individuals 62-80 comprised the majority of the population in each Federal development and individuals ages 80+ represented the second highest age category.
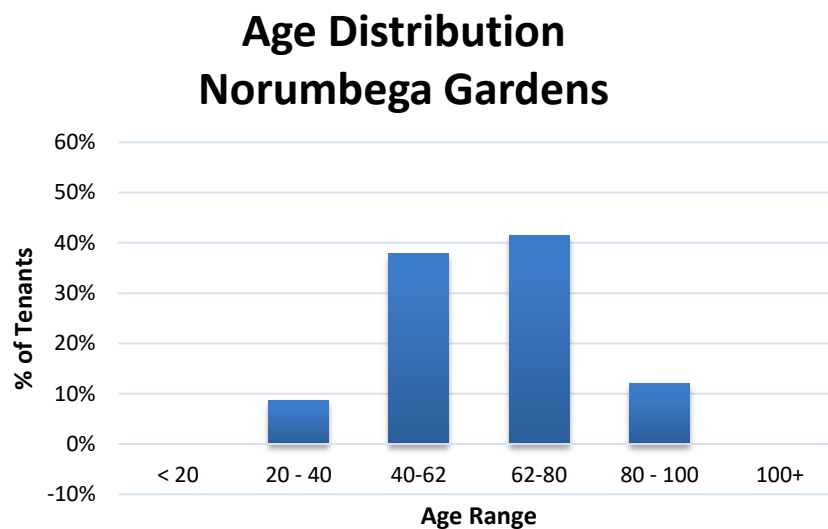
Age Distribution
Norumbega Gardens

Figure 2.3 Age Distribution—Norumbega Gardens

As depicted in **Fig. 2.3,** Norumbega Gardens is the sole development in which the pattern of age distribution is distinct from the overall program and from every other Federal development. While the majority of tenants still fall within the 62 to 82 age range (53%), the next largest group of tenants at Norumbega Gardens are aged between 40 and 62 years. Therefore, individuals under the age of 62 comprise 47% percentage of the population at Norumbega Gardens.

Proportions of Tenants Above & Below Age 62

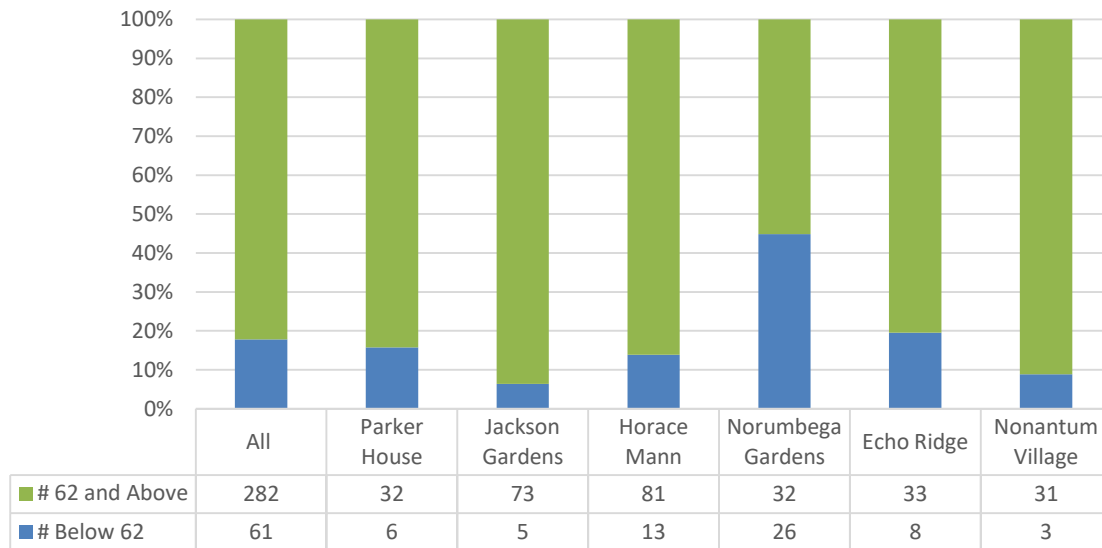|	All	Parker House	Jackson Gardens	Horace Mann	Norumbega Gardens	Echo Ridge	Nonantum Village
■ # 62 and Above	282	32	73	81	32	33	31
■ # Below 62	61	6	5	13	26	8	3

Figure 2.4: Proportion of Tenants aged below/above 62 years of age.

The figure above **(Fig. 2.4)** presents the proportions of tenants who are younger than 62 and aged 62 or older. The percentage of NHA tenants aged 62 and up, and thus considered "elderly/older adult," is approximately 82%. Both the youngest and eldest tenants reside at the Horace Mann development, and they are aged 22 and 99 years, respectively.

II.   Elderly and Disability Status

Demographic data addressed in this section:

➢ This section explores the distribution of individuals with "elderly"/older adult and disability statuses.

➢ The elderly/older adult and disability status data of each Federal development is analyzed and compared to the overall program.

➢ **NOTE:** data collection for this section is based on the status that the person held <u>when he/she entered NHA's Federal Public Housing program</u>. Therefore, there are some individuals who may have aged into an "elderly" status or now have a disabled status but that are counted by their original application status in the data that follows.

Elderly/Disabled Status
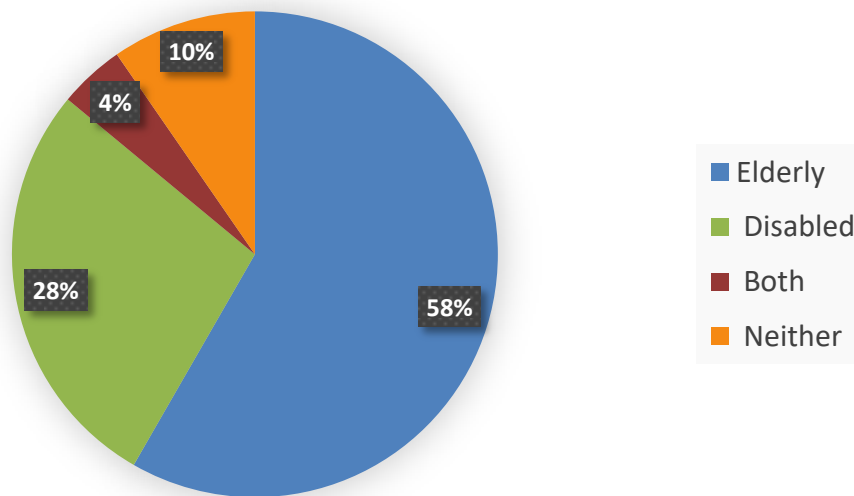## All Federal Developments

Figure 3.1 Elderly/Disabled Status—All Federal Properties

As the data from the previous age section suggests, the majority of NHA tenants in the Federal Public Housing program have an elderly/older adult status. With the exception of Norumbega Gardens, each Federal development demonstrates that individuals with an elderly/older adult status are the majority of the population. Furthermore, while individuals with an elderly/older adult status comprise the majority of the population in every Federal development (with the exception of Norumbega Gardens), the margin by which that majority is achieved varies considerably by development.
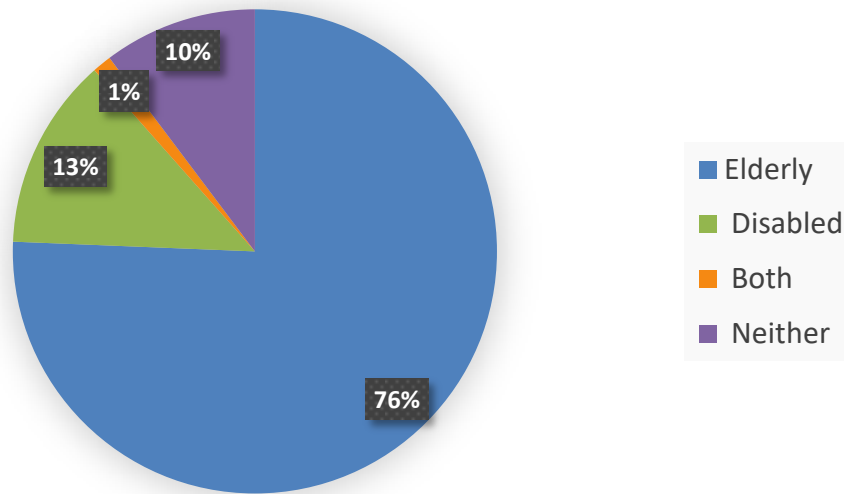
**Elderly/Disabled Status
Jackson Gardens**

Figure 3.2: Elderly/Disabled Status Among Tenants at Jackson Gardens

As depicted in **Fig. 3.2,** approximately 76% of Jackson Gardens tenants are classified solely as "elderly," the greatest proportion of any development. At Jackson Gardens individuals with a disability status make up only 13% of the population. However, at Norumbega Gardens 55% of tenants residing in Norumbega Gardens are solely classified as "disabled," which is unlike any other development.
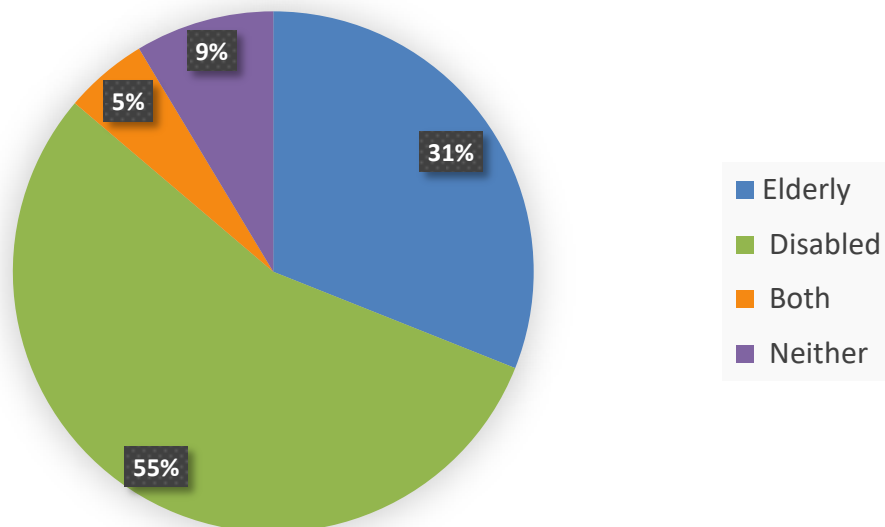
**Elderly/Disabled Status
Norumbega Gardens**

Figure 3.3: Elderly/Disabled Status Among Norumbega Gardens Tenants

Figure 3.4 below shows the age distribution of those tenants with a disability status. The majority of tenants who have a disability status are above 62 years of age. This suggests that many tenants have aged into the "elderly" category. Therefore, there is a discrepancy between individuals who are identified in NHA's data tracking system as "disabled" and those who would now qualify as <u>both</u> elderly and disabled.
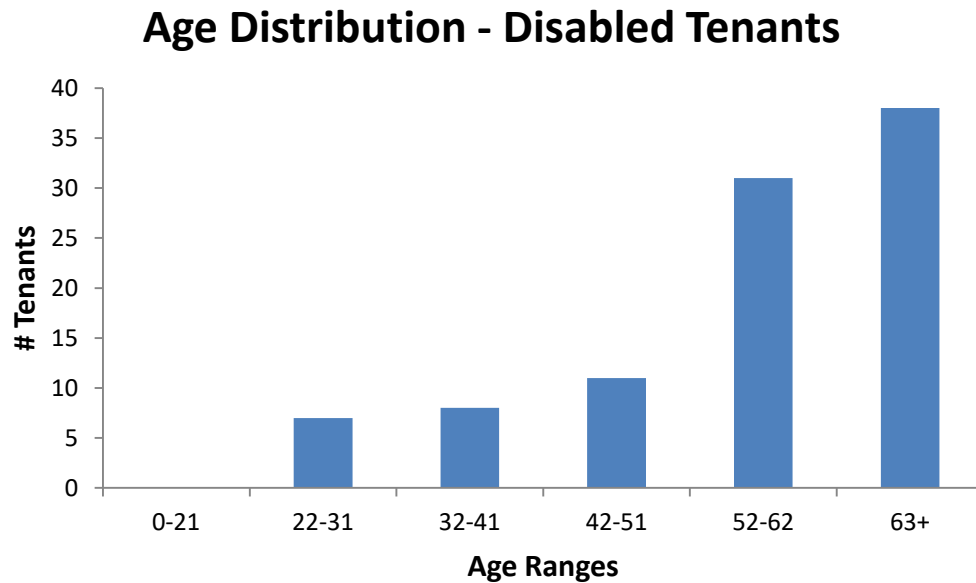
Age Distribution - Disabled Tenants

Figure 3.4: Age Distribution for Disabled Tenants

III.   Gender

Demographic data addressed in this section:

➢ This section explores the breakdown of gender in NHA's Federal Public Housing program
➢ This section compares the gender breakdown in each Federal development with the gender breakdown of the overall program.
➢ **NOTE**: Gender in this report is defined as binary "male" and "female" categories, this is due to how gender is tracked and captured on the Federal Public Housing program application and in the PHA database.

Gender Breakdown

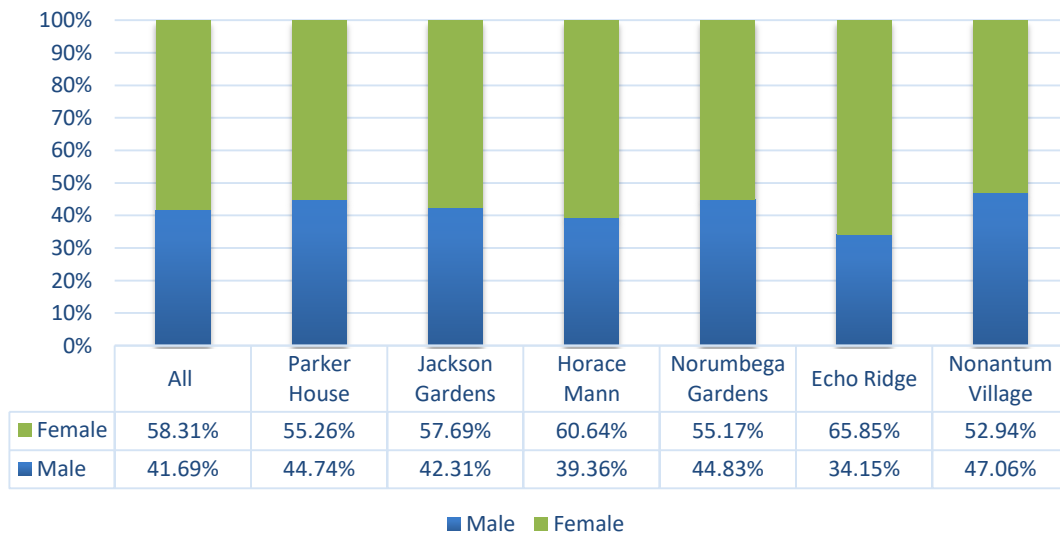|	All	Parker House	Jackson Gardens	Horace Mann	Norumbega Gardens	Echo Ridge	Nonantum Village
■ Female	58.31%	55.26%	57.69%	60.64%	55.17%	65.85%	52.94%
■ Male	41.69%	44.74%	42.31%	39.36%	44.83%	34.15%	47.06%

■ Male ■ Female

Figure 4.1: Gender Breakdown Across All Federal Developments

As depicted in **Fig. 4.1,** there is a larger proportion of females in the Federal Public Housing program and at each of the Federal developments. This disparity is greatest at Echo Ridge, where 65.85% of the population is female. It is least dramatic at Nonantum Village where only 52.94% of the population is female.
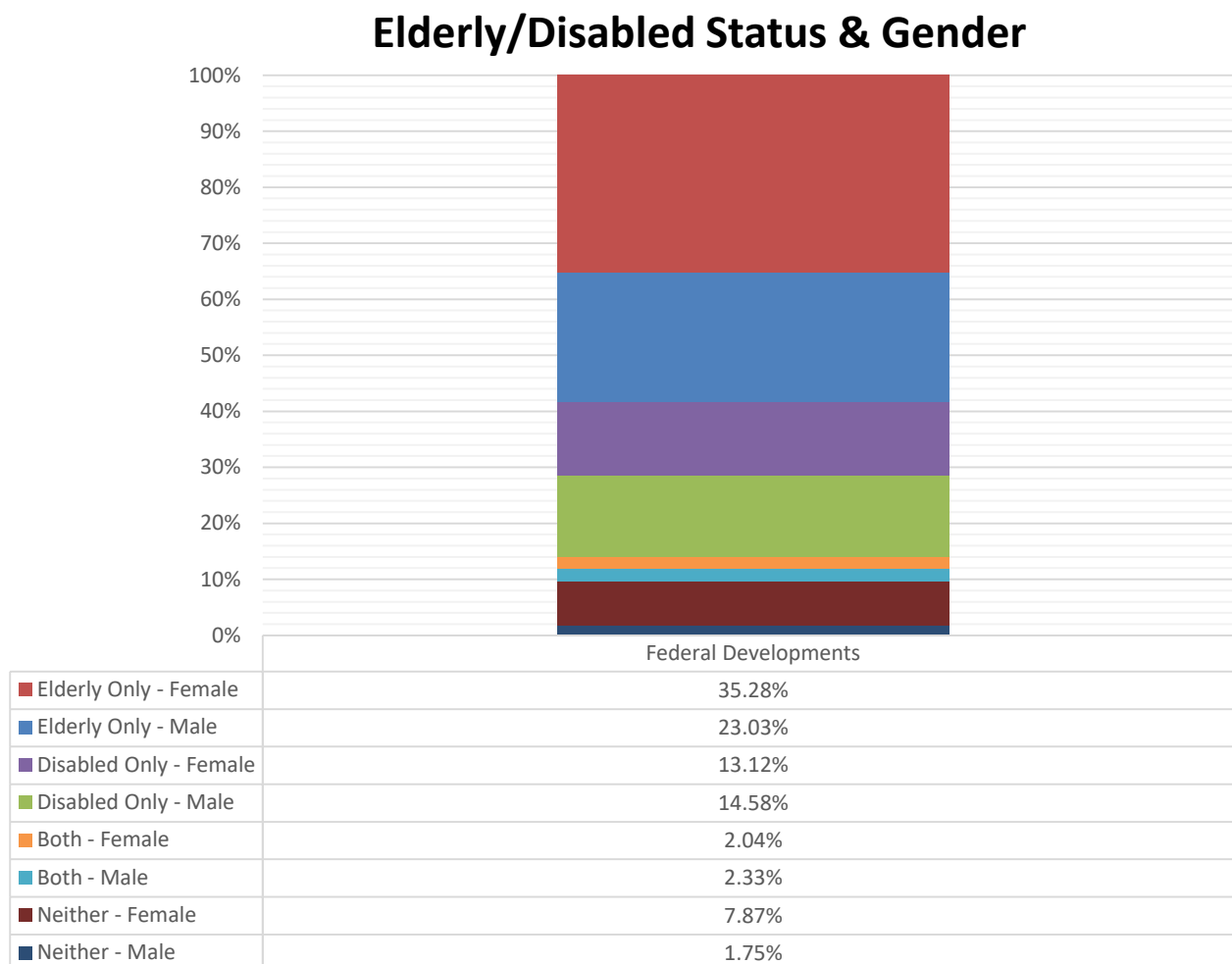
Elderly/Disabled Status & Gender

	Federal Developments
■ Elderly Only - Female	35.28%
■ Elderly Only - Male	23.03%
■ Disabled Only - Female	13.12%
■ Disabled Only - Male	14.58%
■ Both - Female	2.04%
■ Both - Male	2.33%
■ Neither - Female	7.87%
■ Neither - Male	1.75%

Figure 4.2: Proportions of Elderly/Disabled Status Across All Federal Developments, With Gender Breakdown

Fig. 4.2 seperates males and females based on their status as "elderly," "disabled," "both elderly and disabled," or neither. There is a greater proportion of females for all classifications except for "disabled" and "both elderly and disabled." Of those tenants that have only a disability status, men are the slight majority.

Fig. 4.3 and **4.4** show the age distribution of female and male tenants in the Federal Public Housing program. Males have a slightly higher representation of individuals in the 40-62 age range. Overall, however the age distribution of males and females in NHA's Federal Public Housing program are very similar.
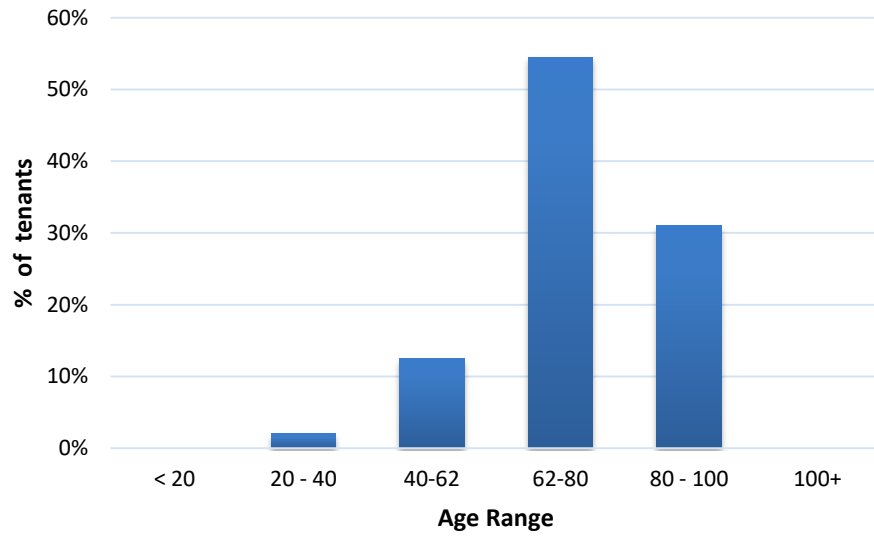
Age Distribution - All Female Tenants

Figure 4.3 Age Distribution All Female Tenants

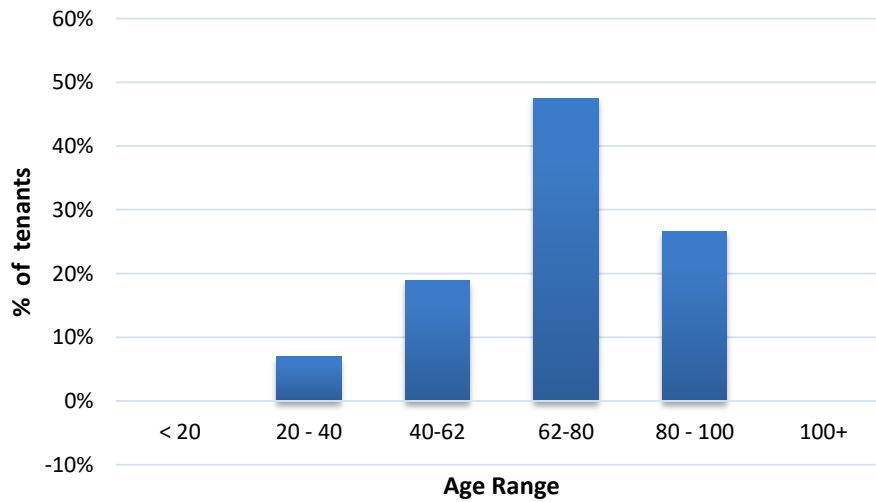## Age Distribution - All Male Tenants

Figure 4.4 Age Distribution—All Male Tenants

Therefore, an NHA tenant is most likely to be female and over the age of 62 (i.e. "elderly" status). However, if an NHA tenant is a person with a disability, that tenant is more likely to be male 59 years of age or older.

IV. Income

Demographic data addressed in this section:

> ➢ This section explores the annual income of tenants in the Federal Public Housing program.
> ➢ This section compares the annual income of tenants in each Federal development to the data from the overall Federal program.
> ➢ This section analyzes tenant's sources of income in the Federal Public Housing program overall.

Data pulled from the PHA network contained information on the amounts and sources of income for each tenant. **Fig. 5.1** contains information on the average and median incomes per development. Due to the depersonalization of the data, these incomes were calculated per individual, not household.

The developments with the greatest and lowest average incomes were Echo Ridge and Parker House, respectively. Median incomes for all developments were closely grouped, ranging from $10,366 to $10,998. The close proximity of the average and median figures suggests that the majority of individuals in NHA's Federal Public Housing programs are receiving very similar amounts of income per individual.
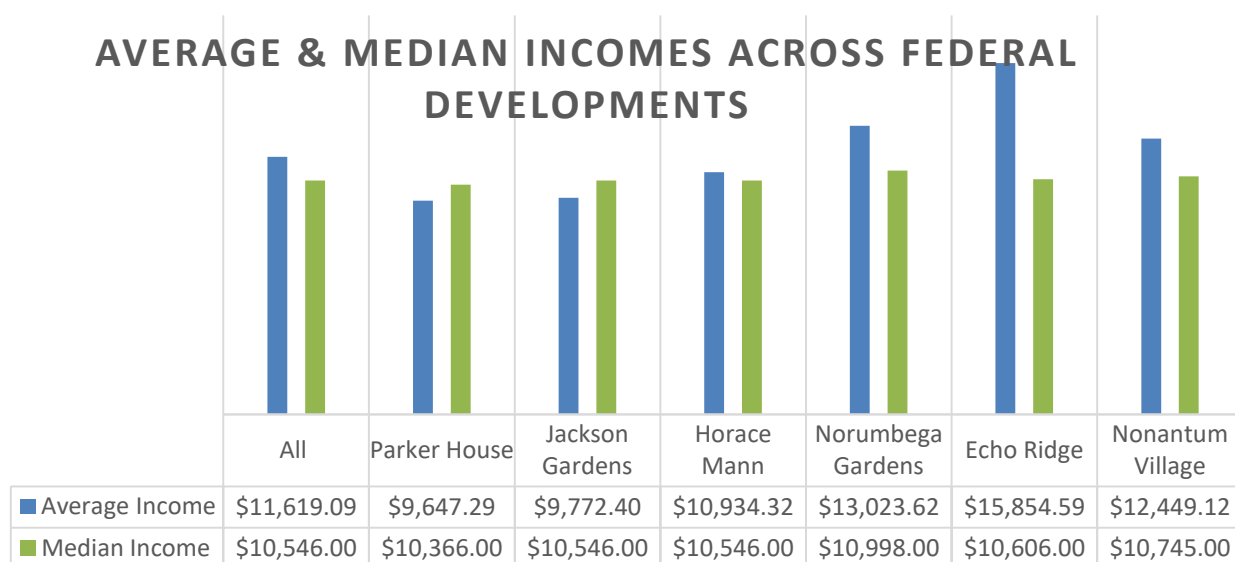

AVERAGE & MEDIAN INCOMES ACROSS FEDERAL DEVELOPMENTS

	All	Parker House	Jackson Gardens	Horace Mann	Norumbega Gardens	Echo Ridge	Nonantum Village
■ Average Income	$11,619.09	$9,647.29	$9,772.40	$10,934.32	$13,023.62	$15,854.59	$12,449.12
■ Median Income	$10,546.00	$10,366.00	$10,546.00	$10,546.00	$10,998.00	$10,606.00	$10,745.00

Figure 5.1: Average & Median Individual Incomes Across Federal Developments

Income from different sources was coded into one of seven groups: 1) Public Benefits (e.g. TANF), 2) SSI/SSDI, 3) Social Security, 4) Pensions, 5) Wages, 6) Other, and 7) No Income. **Fig. 5.2** depicts the breakdown of income sources in NHA's Federal Public Housing program. The percentage of tenants receiving income from a specific source is displayed in each column. Many tenants receive income from multiple sources (e.g. Social Security as well as Pension), and therefore the percentages do not add up to 100%. Across all developments 42% of tenants

received SSI/SSDI, with 39% receiving Social Security. Roughly equal proportions of tenants received pensions, wages, public benefits, or income from another source. Interestingly, 17% of tenants were not receiving any income—which is the third highest category in the overall income breakdown.
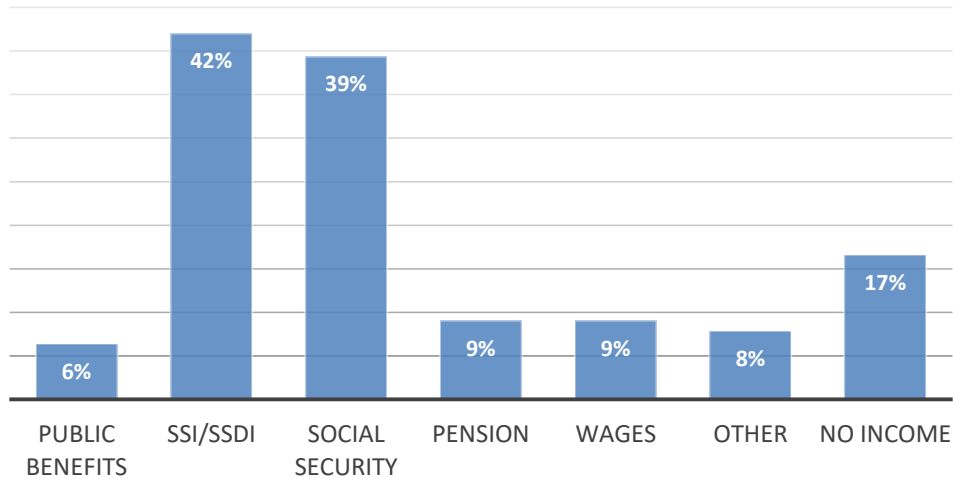
Federal Developments
Income Breakdown

Figure 5.2: Income Breakdown For All Federal Developments

As identified by HUD, the 2018 estimated Median Family Income for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area is $107,800. For individuals the Low Income (80% of MFI) limit is set at $56,800, the "Very Low" Income limit (50% of MFI) is set at $37,750, and the "Extremely Low" income limit (60% of "Very Low" limit) is set at $22,650.

The overwhelming majority of federal tenants are classified as "Extremely Low Income," with 90% falling into this category. Nearly 9% of tenants are considered "Very Low Income," with the remaining few tenants either "Low Income" or above this limit.

	Above "Low Income" Limit	"Low Income" (80% MFI)	"Very Low Income" (50% MFI)	"Extremely Low Income" (60% MFI)
% Tenants	.1%	1.2%	8.7%	90%
# of Tenants	1	4	30	308

Figure 5.3 AMI Breakdown

VI.   Language

Demographic data addressed in this section:

- ➤ This section explores the primary languages spoken by tenants in the Federal Public Housing program.
- ➤ This section compares different language groups at each Federal development to the Federal Public Housing program overall.
- ➤ This section also compares the age distributions and incomes for tenants in the Russian, English and Chinese populations.

Fig. 6.1 outlines the different languages spoken by tenants in the Federal Public Housing program. Across all developments, the most prevalent languages are English, Russian, and Chinese (encompassing both Mandarin and Cantonese). Languages with only a small amount of speakers (seven or less) are grouped into the "Other" category.

	All	Parker House	Jackson Garden	Horace Man	Norumbega Garden	Echo Ridge	Nonantum Village
English	**153**	**13**	**23**	**35**	**40**	**20**	**22**
Russian	**99**	**12**	**33**	**30**	**15**	**6**	**3**
All Chinese	**69**	**11**	**21**	**22**	**2**	**10**	**3**
Mandarin	18	5	6	4	0	2	1
Cantonese	5	1	3	0	1	0	0
Unspecified	46	5	12	18	1	8	2
"Other"	**25**	**2**	**5**	**8**	**1**	**4**	**5**
Spanish	6	1	2	0	0	2	1
Farsi	7	0	1	4	0	1	1
Bulgarian	2	1	0	1	0	0	0
Portuguese	2	0	0	0	1	1	0
Pashto	2	0	0	2	0	0	0
Albanian	1	0	1	0	0	0	0
Italian	2	0	0	0	0	0	2
Korean	1	0	0	1	0	0	0
American Sign Language	1	0	0	0	0	0	1
French	1	0	1	0	0	0	0
TOTAL	**346**	**38**	**82**	**95**	**58**	**40**	**33**

Figure 6.1 Languages Spoken Across Federal Developments

Across the entire Federal tenant population approximately 44% of tenants speak English, 29% speak Russian, and 20% speak Chinese.

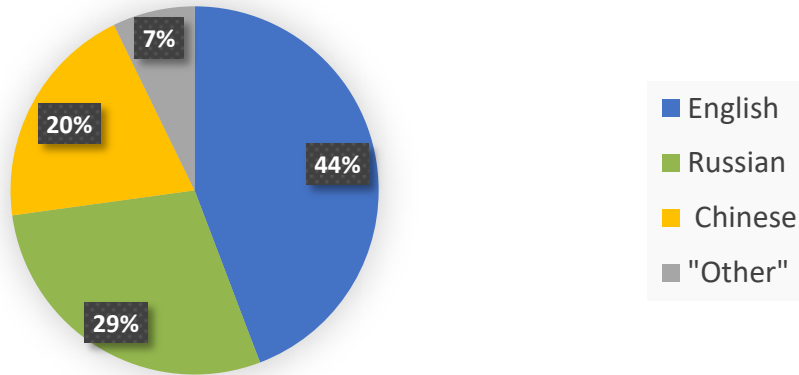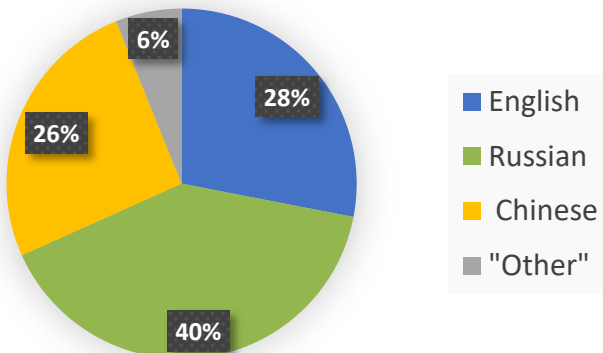# Language Breakdown
All Federal Developments

Figure 6.2 Proportion of Languages Spoken Across All Federal Developments

The proportions of spoken languages deviate from the average in several developments. Jackson Gardens (JFK) and Parker House, for example, are mostly comprised of tenants whose primary language is not English. Only 28% of tenants at JFK speak English, while 40% and 26% speak Russian and Chinese respectively.

Figure 6.3 Language Breakdowns For Jackson Gardens and Parker House

Language Breakdown
Jackson Gardens

Language Breakdown
Parker House

Federal Tenant Snapshot 2017-2018
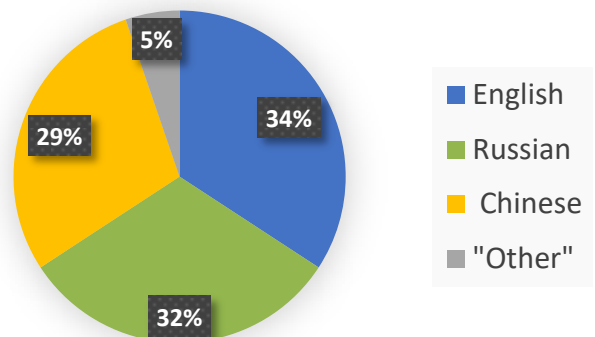
In contrast, approximately 68% of tenants at both Norumbega Gardens and St. Jeans speak English. Full charts detailing the language breakdown for each development are included in the appendix. As the graphs in this section demonstrate—the necessity of language access services will vary in severity from development to development throughout NHA's Federal Public Housing program.
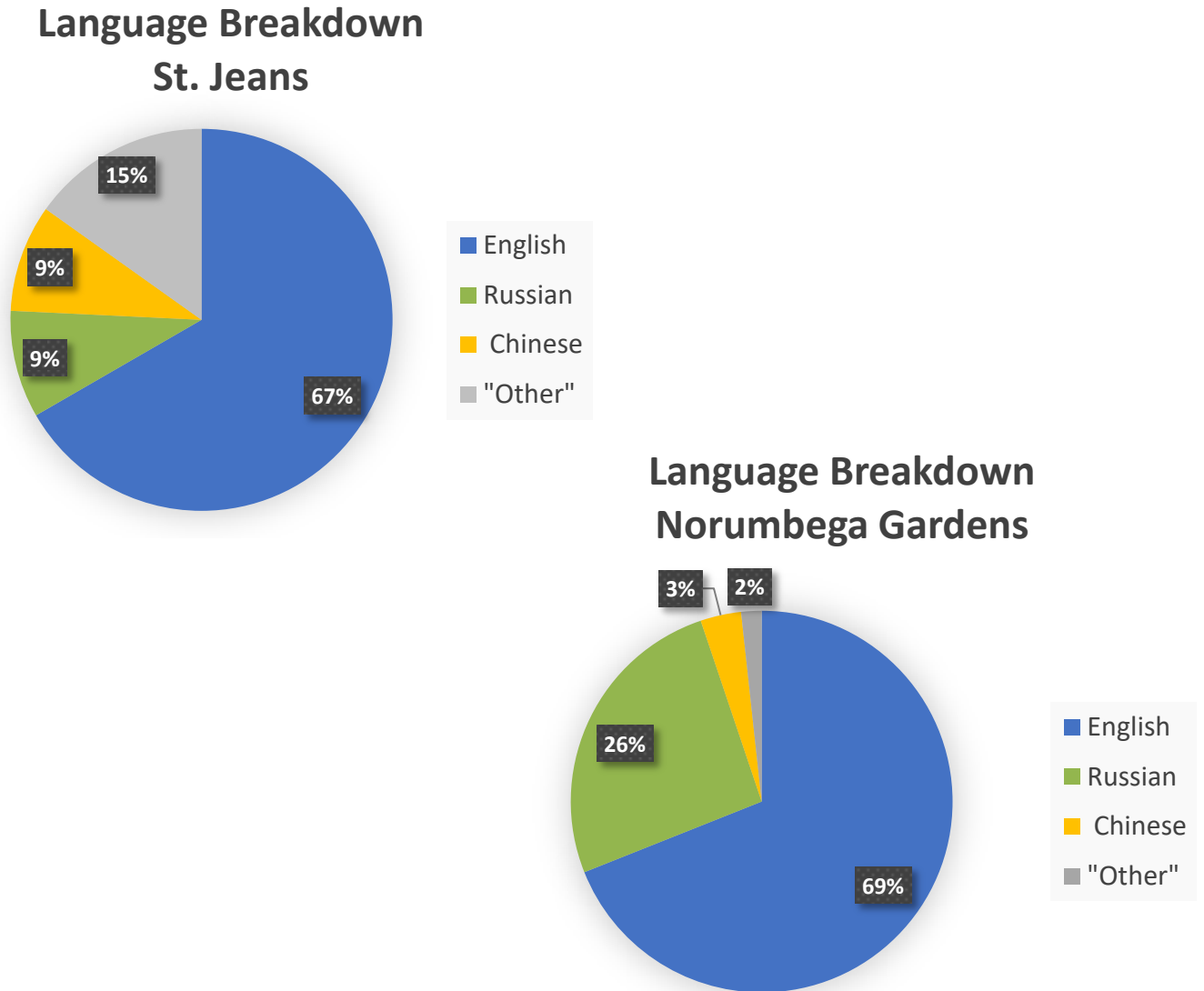
Language Breakdown
St. Jeans

- English 67%
- Russian 9%
- Chinese 9%
- "Other" 15%

Language Breakdown
Norumbega Gardens

- English 69%
- Russian 26%
- Chinese 3%
- "Other" 2%

Figure 6.4 Language Breakdowns for St. Jeans and Norumbega Gardens

When compared to tenants for whom English is a first language, Russian and Chinese speaking tenants exhibit less variation in age. Nearly all Russian and Chinese speaking tenants are aged 62 and above. Approximately 58% of Russian speakers falling into the 80 -100 year age range, while 70% of Chinese speakers fall into the 62 – 80 year age range.

Age Distribution English Speakers

Age Distribution Russian Speakers
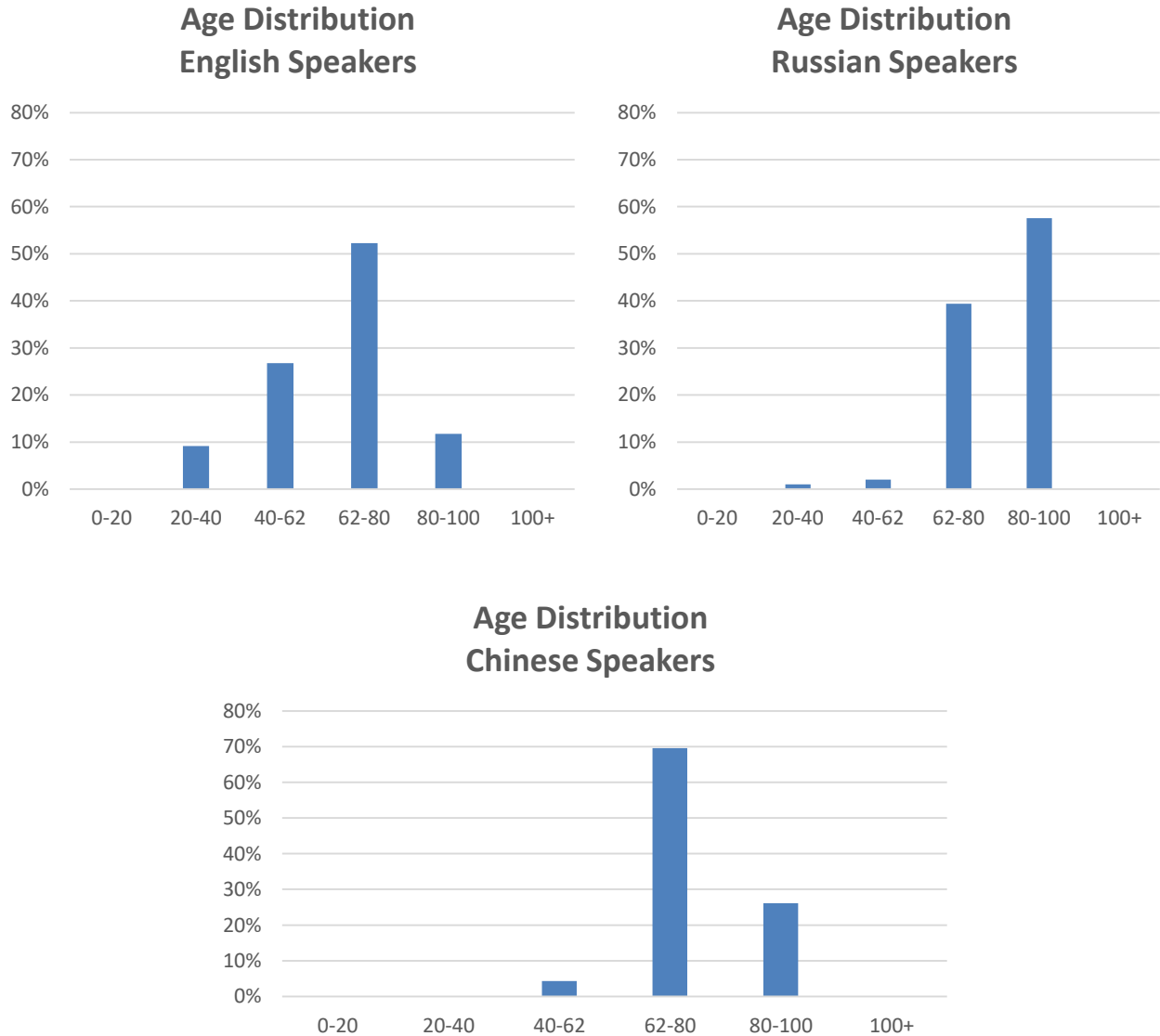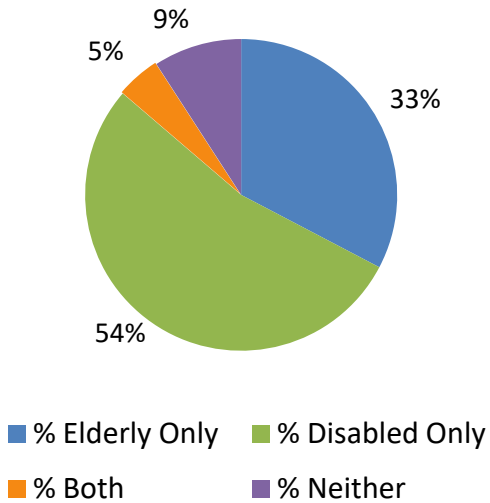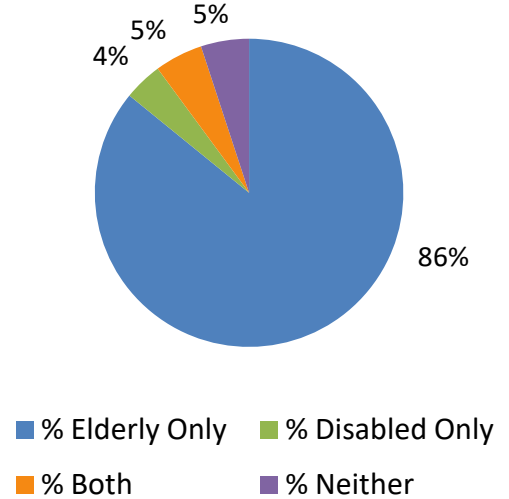
Age Distribution Chinese Speakers

Figure 6.5 Age Distributions Per Language Group Expressed As Percentage Of Total Speakers

Consequently, the overwhelming majority of Russian and Chinese tenants fall within the "elderly/older adult" classification. Only 4% of Russian and 1% of Chinese speaking tenants hold solely a "disabled" classification, in sharp contrast to the 54% of English speaking tenants with the same classification.

Elderly/Disabled Status English Speakers

33%
54%
5%
9%

■ % Elderly Only ■ % Disabled Only
■ % Both ■ % Neither

Elderly/Disabled Status Russian Speakers

86%
4%
5%
5%

■ % Elderly Only ■ % Disabled Only
■ % Both ■ % Neither

Elderly/Disabled Status Chinese Speakers

78%
20%
1%

■ % Elderly Only ■ % Disabled Only
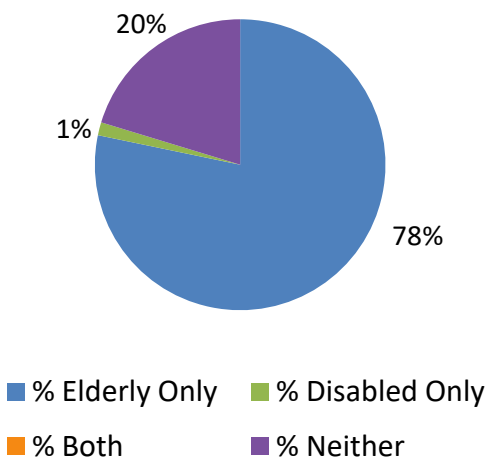■ % Both ■ % Neither

Figure 6.6 Elderly/Disabled Status Among Tenants In Majority Language Groups

For no language group are males the predominant gender. The English speaking tenant population is split evenly between males and females, while the Russian and Chinese population are approximately 65% female.

Based on data from previous sections, it is possible that disabled males contribute to the 50/50 breakdown of males and females who are native-english speakers. Russian and Chinese language groups have a very small number of individuals that carry a "disabled" status. As previous sections revealed, there are more males than females in the disabled person populations. Annectodotally, one contributing factor to this trend could be entry of indivdiuals from the YMCA program into the Federal Public Housing Program. The YMCA program is an all-male program for individuals who have a disability and who are experiencing homelessness. YMCA residents are typically single males who are native-english speakers.
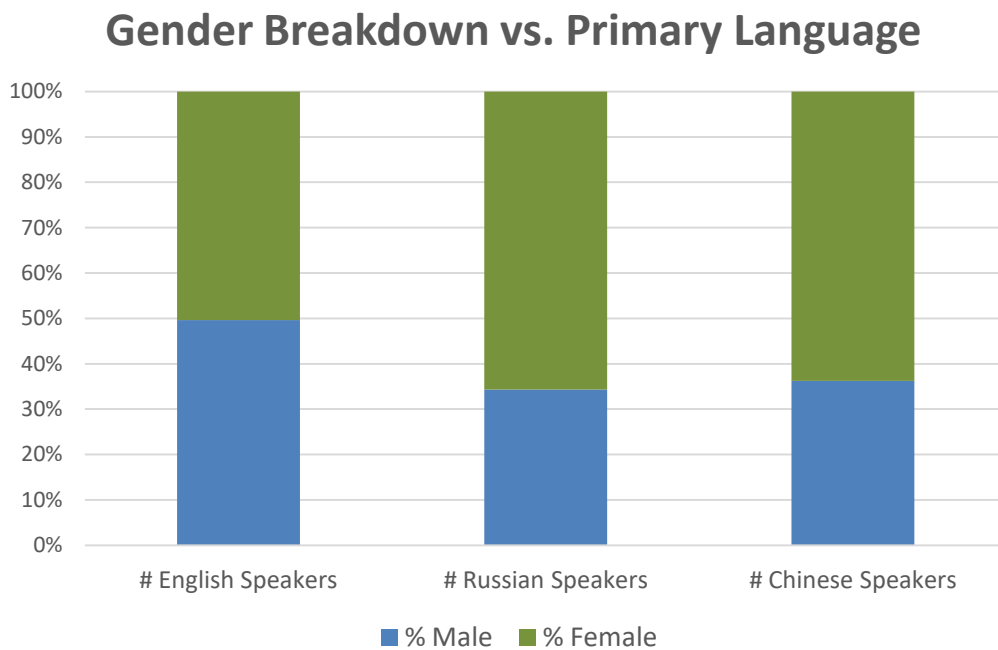
Gender Breakdown vs. Primary Language

Figure 6.7 Proportions of Males – Females Per Language Group

Lastly, English speaking tenants tend to receive more income than other language groups. There are virtually no Russian or Chinese speaking tenants with incomes greater than $20,000, and approximately 71% of Chinese speaking tenants are receiving under $10,000. This discrepancy reflects that, relative to English and Russian speaking tenants, Chinese speaking tenants are not accessing public benefits or other income sources to the same degree as other populations.
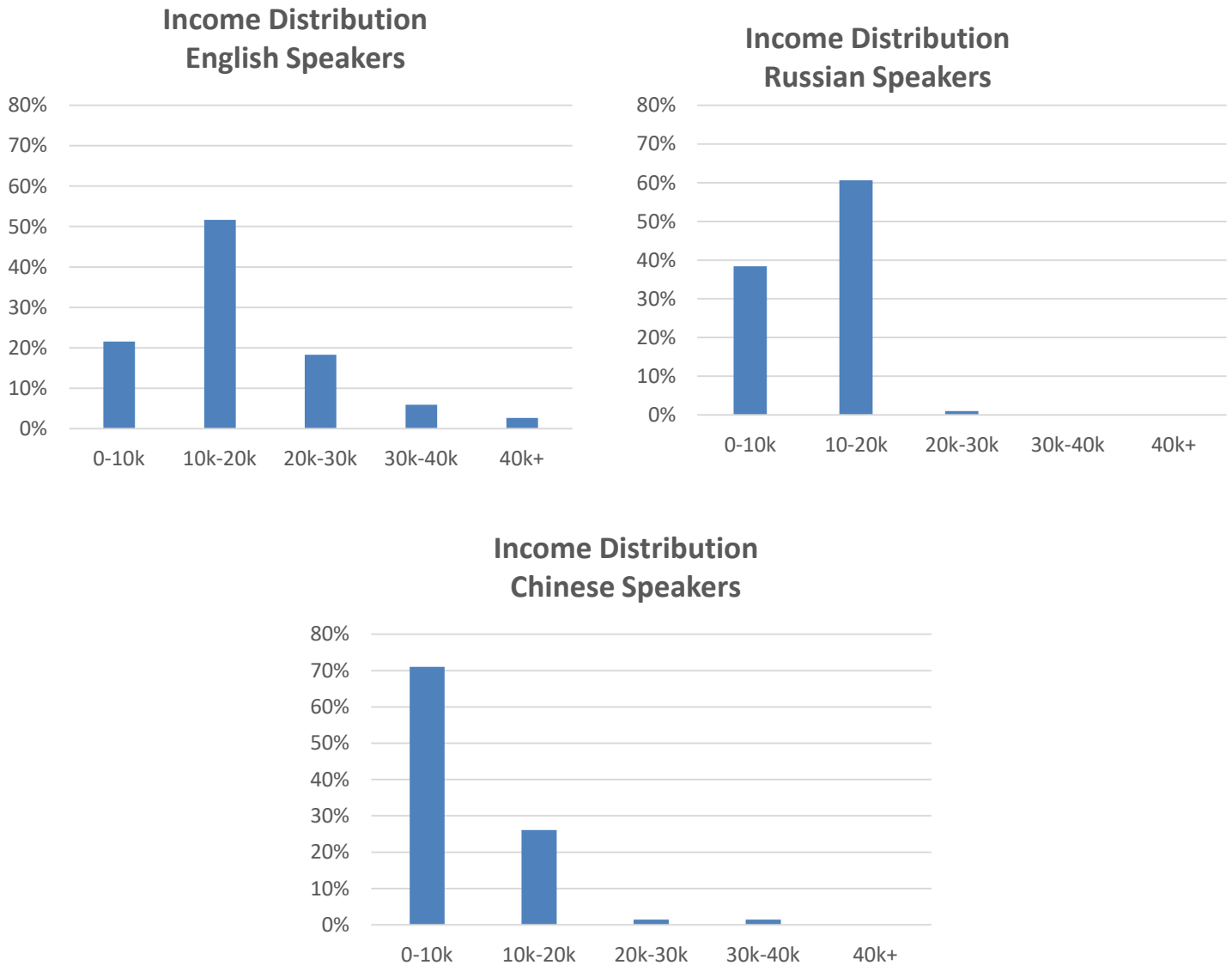
Income Distribution English Speakers

Income Distribution Russian Speakers

Income Distribution Chinese Speakers

Fig. 6.8 Income Distribution Per Language Group Expressed As Percentage Of Speakers

VII. Conclusion

First, the "average" tenant in the NHA's Federal Public Housing program is a female native English speaker, age 72, who earns an average annual income of $11,619.09 and who does not have a disability status. With regards to age, income, and elderly disability status, all developments aside from Norumbega Gardens align with this average profile. At Norumbega Gardens the average tenant is a female native English speaker, 62 years of age or older who has a disability status.

This report demonstrates that a large amount of NHA tenants who qualify for an "elderly/older adult" classification are not identified as such in our data tracking system. Data show that over 40 tenants who are currently only classified as "disabled" are above 62 years of age. This phenomenon is due to individuals aging into their elderly status over the course of their tenancy with the NHA. As a result, tenants carrying both "disabled" and "elderly/older adult" classifications are expected to swell.

Individual Developments significantly differ from the "average" profile with regards to language. Native English speaking tenants comprise the majority in only two developments: Norumbega Gardens and St. Jeans. In all others, Russian, Chinese, and other language groups form the bulk of the population.

Also notable are the income differences between different language groups. Most Russian and Chinese speaking tenants do not receive more than $20,000, with a significant proportion receiving below $10,000. English speakers' income spans a wider range, with approximately 27% receiving amounts above $20,000. However, regardless of primary language, the majority of tenants are classified as "Extremely Low Income" under 2018 HUD Income Limits.

Finally, this report is unable to use comparative past demographic data to suggest how trends in NHA Federal Public Housing program have shifted and changed over time. Furthermore, this report did not perform any empirical research beyond basic demographic analysis and would therefore not be able to posit with certainty what factors might be contributing to the data trends that this report reflects.

VIII. Recommendations

Moving forward, the NHA might consider the following recommendations:

➢ Monitoring the changes in population of older adults and persons with disabilities across Federal Developments annually.
➢ Developing robust language services to address the needs of non-English speaking tenants, particularly Russian and Chinese.
➢ Using Tenant Snapshot data from this report to inform the development of supportive services based on language capacity, disability status and income capacity.
➢ Tracking the percentage of open Resident Services cases for individuals with "elderly" status, "disabled" status, or both, to gauge how the Social Worker's clinical capacity is allocated.
➢ Collecting *length of tenancy* data to intersect with existing variables, such as elderly/older adult status, disability status, and gender.