THE PROCESS OF NEIGHBORHOOD UPGRADING AND GENTRIFICATION:
AN EXAMINATION OF TWO NEIGHBORHOODS IN THE
BOSTON METROPOLITAN AREA

by

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M.A., University of Cambridge
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Submitted to the Department of Urban Studies and Planning
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ABSTRACT

Middle-class interest in renovating houses in older
urban neighborhoods has of late become quite evident in many
cities in the U.S. As housing opportunities elsewhere be-
come increasingly constrained for a variety of reasons, the
existing urban housing stock will doubtless attract growing
numbers of middle-income buyers. Moreover, local governments,
faced with declining federal funds and sagging tax rolls, are
devoting increasing attention to the revitalization of urban
neighborhoods. If local governments had a better understand-
ing of the process whereby certain neighborhoods are singled
out by middle-income buyers, and experience a subsequent im-
provement in housing stock, they may be able to capitalize
on the phenomenon by harnessing it to their own revitaliza-
tion efforts.

This thesis synthesizes initially the limited current
understanding of renewed middle class interest in the city.
Thereafter, two case studies are presented which document
the entire process of upgrading by private individuals as
has occurred in two neighborhoods in metropolitan Boston
since c.1960. The results of detailed interviews with neigh-
borhood residents, realtors, bankers, and planning officials
are presented in conjunction with data from the Police Census
and real estate records. The thesis helps elaborate upon a
profile of the "new urban homebuyer" which has hitherto re-
lied almost exclusively on heuristic evidence. Furthermore,
it concludes that within the market for housing in older
urban neighborhoods there exist discrete sub-groups of buy-
ers, each attracted to particular neighborhoods at particular
times.

Thesis Supervisor: Tunney Lee, Associate Professor
TO HARRIET
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As with any such endeavor, this thesis owes much to many people.

I am very grateful to the residents and ex-residents of Bay Village and West Cambridge who gave so generously of their time. The interest and enthusiasm they displayed during interviews made my task so much easier. I would like to thank, too, the realtors, bankers, and planning department officials who shared with me some of their observations about neighborhood upgrading and gentrification.

I was extremely fortunate in finding for my thesis committee three people who share with me a keen interest in this topic. To Tunney Lee, my advisor, and to Phillip Clay and Rolf Goetze, my readers, I owe a considerable debt. Their insights and encouragement in developing this thesis have been invaluable.

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INTRODUCTION

"Redevelopment" and "renewal" have essentially disappeared from the urban planning vocabulary. They came into prominence when vast sums of federal money were becoming available to solve the many ills of older cities. Furthermore, they coincided with the notion that, as a matter of course, inner city neighborhoods decline, become abandoned, and ultimately face demolition. In recent years, the situation has changed. The level of available federal funding has declined dramatically, the social shortcomings of planning's previous "wholesale" approach to neighborhood improvement have been widely acknowledged, and there has been a recognition of the need to husband the nation's resources, both natural and man-made. Shackled now by fewer federal requirements, local government has been left to its own innovative devices. A whole series of new terms has been gaining currency—"revitalization", "restoration", "recycling", "revival", "renaissance", "renovation", to name but a few. While, semantically at least, only subtly different from their predecessors, these terms are increasingly being used to describe a shifting planning focus. Grandiose development schemes have taken a back seat as efforts to conserve and revitalize particular sections of the city have emerged.

Public agencies, citizens groups, and private individuals are devoting increasing attention to upgrading existing
city neighborhoods. Yet the physical improvement of such neighborhoods is not a new notion. Indeed there have been many examples of neighborhood upgrading during the past decade--the South End in Boston, Society Hill in Philadelphia, and Capitol Hill in Washington, D.C., to mention some of the more celebrated cases. In most instances the renovation of such neighborhoods has been coupled with an influx of people more affluent than the existing population--a process British planners have termed "gentrification". These people, popularly labelled the "young professionals", are supposedly driven by a desire to locate near their place of work in the Central Business District and within easy reach of selected social and cultural amenities. To achieve this end they purchase for renovation properties in selected neighborhoods and are apparently prepared to tolerate a host of urban problems which others of similar means and stage in life have sought to escape by joining the suburban exodus.

In the context of renewed interest, from both government and citizens' groups, in the upgrading of central city neighborhoods this thesis represents an effort to document several cases of successful upgrading, achieved largely through the efforts of private individuals. With a better

*Throughout this thesis the term "upgrading" will be used to refer to the process by which neighborhoods experience substantial improvement in the quality of their existing housing stock and, frequently in addition, neighborhood-wide infrastructure or "cosmetic" improvements. The term "gentrification" will be used to distinguish upgrading that is attributable to the action of a more affluent in-migrating group from that which occurs through the efforts of incumbent residents.
understanding of this phenomenon, local governments might well be able to encourage it, capturing demand and channeling it into neighborhoods according to a broader city-wide revitalization policy. Needless to say, local government policies of this nature must necessarily be sensitive to the needs of incumbent as well as prospective residents, avoiding where possible the population displacement which appears to have characterized most upgrading thus far.

In order to probe further the upgrading and gentrification process, two neighborhoods in the Boston Metropolitan area are examined—Bay Village in Boston and a section of West Cambridge. An attempt is made to ascertain the key dynamics of change which have occurred in each from the late 1950's/early 1960's to the present.

**THESIS STRUCTURE**

The thesis is organized as follows:

**Chapter One. Central city neighborhoods: The current interest and future potential.**

This chapter establishes the basis for the thesis, setting the context for the subsequent investigation. It discusses the emphasis currently being accorded older city neighborhoods. Moreover, it attempts to lay out the factors which indicate continued, if not heightened, interest in the city neighborhood.
Chapter Two. **Upgrading and gentrification: the current state of knowledge.**

This chapter seeks initially to outline the present limited state of knowledge about upgrading and gentrification, differentiating between instances of upgrading where gentrification has and where it has not been a primary factor. It presents, as is currently understood, a profile of the "gentry" involved in the process, including their backgrounds and motivations. It then raises a series of questions designed to help fill the lacunae in the present understanding of the phenomenon.

Chapter Three. **Case Study One: West Cambridge.**

This chapter traces the process of upgrading and gentrification from its inception to the present, seeking to identify critical dynamics, actors and stages. In addition, it endeavors to develop further insights into the attitudes and characteristics of the new wave of people who have sought housing in older central city neighborhoods. It combines statistical data from the Police Census and real estate records with results from a series of detailed interviews with "new" and "old" residents, realtors, planning officials, and bankers.
Chapter Four. Case Study Two: Bay Village.

The same type of analysis and approach is used as in the West Cambridge Case Study.

Chapter Five. Conclusions and Related Observations.

This chapter attempts to synthesize the findings from the two case studies. An effort is made to draw out common trends and elements, from which to elaborate upon existing knowledge. Finally, some issues are raised for public policy consideration.
CHAPTER ONE

CENTRAL CITY NEIGHBORHOODS:
THE CURRENT INTEREST AND FUTURE POTENTIAL

As a concern for public policy the upgrading and revitalization of urban neighborhoods has had its advocates from the mid-1960's. However, the current attention being afforded the concept, both at the local planning level and as a matter for national legislation, is in fact the recent end product of an entire concatenation of diverse factors and events. The following discusses those circumstances which point to central city neighborhood upgrading as an increasingly critical focus of public policy, as a means of absorbing forthcoming pressure within the housing market and as a method of accommodating changing values and lifestyles.

- Greater sensitivity at the public sector level to the needs of existing central city neighborhoods:

The fate of neighborhoods such as Boston's West End needs little reiteration here. Suffice it to say that, with urban renewal funds flowing freely, planning authorities displayed a marked proclivity to label entire neighborhoods "blighted" and to raze them accordingly. The post-Second World War availability of FHA and VA loans coupled with a nationwide emphasis on highway construction had precipitated a shift in investment away from the city to the suburbs. Planners thus saw their primary purpose, under urban renewal,
as being to restore the city's economic base—a task they pursued with apparently little regard for those they might displace in the process. Together, public outcry and academic antipathy eventually forced a halt to the pattern of disruption. Analysis of the social impacts of urban renewal and highway corridor location revealed that those uprooted felt a loss of identity through severance from former living quarters and social networks.

The "tall towers, green malls" approach to urban physical improvement gave way to programs more attuned to the needs of declining central city communities and their incumbents—Model Cities and rehabilitation, for example. While representing a step forward in intent, these programs met with only limited success. Recognized perhaps only in the past few years, and certainly not appreciated at the inception of such programs, is that there is no single one-shot panacea that will solve the maladies of every deteriorating city neighborhood. Very recent works have suggested that different neighborhoods have different levels of health and, correspondingly, require individually prescribed doses of medication if they are to be stabilized or upgraded.

As a final point it should be noted that the lending policies of financial institutions have of late come under public scrutiny. Banks have been accused of employing a range of devices, generically referred to as "redlining", which have effectively denied mortgages to prospective residents of certain inner-city neighborhoods. The practice has
without doubt contributed significantly to the decline of many such neighborhoods and has prompted the national legislature to respond in 1975 with the Home Mortgage Disclosure Act. More important, however, "redlining" has brought attention to the general plight of city neighborhoods and has provided the impetus for a series of hearings on that theme before the Senate Committee on Banking, Housing and Urban Affairs. Accordingly, 1977 may augur well for city neighborhoods, for proposals have been made to establish a National Commission on Neighborhoods.

- The impact of reduced federal assistance to cities:

The New Federalism of the Nixon era aimed at reducing federal supervision of local activity. By introducing greater flexibility in local problem-solving, it sought to recognize the differing needs of each jurisdiction and foster innovative solutions to urban pathologies--in other words, it attempted to remove the restrictions of the categorical programs that had been the source of federal funds thus far. But as one federal hand granted autonomy (under the Housing and Community Development Act of 1974), another simultaneously removed the effective means of enjoying it. While some communities did receive significant increases in federal assistance, others, especially the old and needy, experienced massive cuts in the levels to which they had been accustomed.

The upshot of this reduction in funds has been a forced
reassessment of planning strategies vis-a-vis the dimensions of urban physical improvement. It has been argued that this "federal neglect probably...furthered local initiative and self-reliance" and that "it has helped strengthen the voices of city residents and officials who prescribe rehabilitation and neighborhood planning." Indeed, the Community Development Block Grant process encourages citizen participation which, in turn, has required equitable distribution of already limited funds across the entire city—rather than their concentration in a few sections. This requirement has necessarily dictated improvements of modest scale and, in cities where it had not already become the case, spawned a planning sensitivity to the needs of existing neighborhoods and their incumbents.

Cities are anxious to halt their declining tax base:

For several decades, middle class folk have forsaken the city for the lure of the suburbs—verdant pastures, expectations of superior educational opportunities for their young families, and the prospect of owning a modern, more spacious home. The middle class out-migration has meant a decline in the municipal tax base, be the source purchase tax, income tax, or property tax. (The "decline" is in potential revenue, e.g. neighborhoods vacated by the middle classes subsequently tend to decline and the property values fail to keep pace at least with inflation.) And as the tax revenues fall, the typically poorer population that replaces
the exiting middle class places heavier burdens on city services than did its predecessors.

Cities are, therefore, eager to rebuild their tax rolls. One strategy being deployed is to attract commerce to central city locations and to halt the exodus of industry. Another is to arrest the process of deterioration among city neighborhoods in the hope of not only preventing the continued outflow of the middle class but also reversing the tide by attracting such ex-urbanites back to the city.

- **Efficient use of resources:**

  It was suggested recently that:

  "We would count it as unconscionable mismanagement in private business if a productive and efficient factory were to be written off and replaced without very careful consideration of the costs and the benefits. Yet, we do just that every day with out cities."²

City populations have been declining—the outflow of people to the suburbs has not been balanced by a comparable immigration. As cities are vacated, an entire infrastructure of utilities, schools, public transportation, and parks serving urban neighborhoods become underutilized. But the attitude that has long fostered this inefficient use of existing resources is now finding fewer subscribers. As one observer asserts: "The ethic of growth in America is increasingly being challenged; no longer is it being accepted unquestioningly as a premise of progress."³ The conservation ethic that has developed around both natural resources and buildings or districts of historic or architectural signif-
icance is being logically extended to less distinguished areas, to a realization that whatever is already created is an asset that must be used more fully. The new line of conservationist thought is typified by the following statement:

"...The very places in cities that were once seen as obsolescent--older row houses, waterfronts, decaying factory buildings--have the potential for the things cities alone can offer--a residential neighborhood environment, characterized by relatively high density, and adapted to the pedestrian." 4

And as former HUD Secretary, Carla Hills, recently declared:

"We are in an era when we must face the hard realities of limited resources, but it is also a time in which our cities have a unique opportunity to regain their luster and rebuild their key economic, historic, cultural and social linkages." 5

- Demographic changes and rising costs of new housing: Revitalization of the central city housing stock assumes a critical importance if all resources are to be marshalled to accommodate the imminent pressure in the housing market. Those millions born in the United States during the post-war "baby boom" are now of the age where they form households of their own. But the 24-44 age group that has traditionally sought single-family homes in the suburbs is no longer able to meet both the downpayment and subsequent monthly payments necessary to make such a purchase in the outer suburbs (where this type of home is currently being constructed). In Massachusetts, for example, the median price of a single-family home in the Boston outer suburbs is $43-45,000, a price which the state's Home Builders Association estimates only 15 percent
of all families can afford on a first purchase basis. Typical financing arrangements (9% interest, 25-year term, 10% downpayment) and operating costs (insurance, property tax, utilities and maintenance) require a monthly expenditure of approximately $550. Allowing housing costs to absorb up to one-third of their income, as appears to be the current case, households need an income of $20,000 before they can consider purchase of a median-priced new single-family unit. Housing costs rose by an average 10.4% per annum between 1967 and 1975. If they continue to rise at anything like a similar rate, even with a comparable (yet unlikely) increase in income, the prospects do not bode well for continued fulfillment of the typical American housing goal of the past few decades.

- The exclusionary actions of suburban communities:

As the price of single-family houses continues to rise, households will, of necessity, modify their homeownership aspirations. There are, of course, new construction alternatives--two-family homes, townhouses, garden apartments, and mobile homes, with tenure options that include outright ownership, rental, or condominium and cooperative arrangements. Yet the very notion of "multi-family" development is anathema to many suburban communities. Anxious to preserve their "character" and maintain fiscal stability, many are adopting restrictive growth control mechanisms. Whether downzoning, annual growth limits, or some other instrument,
these communities are creating devices that effectively deprive many potential residents of a range of housing opportunities. Although some states are adopting "fair share" housing provisions, the constitutionality of such laws has yet to be resolved in court. Thus, in the meantime, not only are those of low and moderate income being prevented from residing in the suburbs, but so too are prospective middle income residents hurt by cost inflation in the construction industry and higher financing charges.

- **Reduced housing opportunities in the inner suburbs:**

  It is unlikely that the filtering process, the traditional housing market function of "handing down" the existing housing stock and permitting young households to start on the bottom rung of the housing ladder, will do as much to alleviate forthcoming housing demand as it has in the past. The inclination of many existing homeowners in the inner suburbs to improve their lot, as financial resources permit, by moving further out is apparently drawing to a halt. This inertia stems from the unwillingness, or rather inability, of current residents to vacate their present properties. Apart from relocating for employment reasons, many have little or no incentive to move to the outer suburbs where they would pay a significantly higher price and interest rate on a comparable or better new unit, as well as pay for the concomitant increase in transportation costs. The tendency to stay put is reflected in the growing investment in house improve-
ments by owners who prefer to add amenities to their existing homes rather than purchase new ones.

- **The rising cost of gasoline:**

  The cost of new construction and the location of available land will doubtless be exacerbated by the rising cost of fuel. The temporary energy shortage of 1973-1974 first raised the question of people's locational decisions. As global supplies of fossil fuel continue to diminish with a consequent rise in the price of oil, households will ultimately be forced to reassess their budget priorities. Moreover, the rising costs of fuel may be compounded by increases in other costs of automobile ownership, i.e. maintenance and insurance. Unless households have access to adequate rapid transit, it is reasonable to assume that many will consider excessive the cost of commuting from distant locations by automobile. Accordingly, many are likely to seek housing closer both to their place of work and to other facilities they deem important.

- **The shifting functional role of the city:**

  As industry's space requirements changed during the 1950's and 1960's, so industry chose to locate in the suburbs where land was more plentiful, and hence cheaper, than in the city. This move of course contributed to the urban population out-migration. By contrast, most cities have recently experienced an office boom. To mention several examples--Philadelphia gained 5.6 million square feet of office space
and Pittsburgh 3.5 million between 1970 and 1975, while Detroit's office space rose by 8 million square feet (267% increase) between 1965 and 1975. Simultaneously, there has been a significant expansion among white-collar workers—the professional, managerial, and technical ranks swelled from 19 to 25 percent of all employed persons between 1960 and 1970, an absolute gain of 7 million. Moreover, the office boom has engendered a proliferation of support services and a demand for additional retail facilities which has, in turn, created employment opportunities in these fields. Boston, for example, gained 60,000 jobs in service activities between 1963 and 1972.

As will be discussed later (in Chapter Two), indications are that those who have recently displayed an interest in central city living are drawn primarily from the ranks of the white-collar occupations. It is suggested here that future members of such occupational groups, constrained by both the anticipated high cost of gasoline and limited suburban housing opportunities, will in particular form a natural clientele for central city housing.

Demographic trends and the attraction of the city as a place to live:

The extended family long ago gave way to the nuclear family of two adults and their children as the most typical household composition. Today the childless household has become the most common form—in 1974 the number of house-
holds without children under 18 totalled 40.2 million, or 57 percent of all households in the United States. In 1974 there were 25.3 million households consisting of married couples or related adults without children, a 2.7 million increase since 1970, or 71 percent of the increase in all types of families. In addition, the same four-year period has seen a substantial increase in households comprising single persons, living alone or together. This represents an increase of 3 million, or 25.1 percent (compared with an increase in all households of 10.2 percent).

Some demographers are predicting another baby boom. However, if present trends continue, or if couples simply delay having children, the implications are clearly auspicious for central city neighborhoods. New households can make at least an initial residential decision unfettered by the need to consider the quality of schools and access to child-oriented open space, which in recent decades has typically led those who could afford it to suburban communities. Instead their decisions will be dictated by adult needs alone. This unrestrained choice, coupled with marked advances in income and educational achievement among a large proportion of the new households, suggests that the array of urban social, cultural, and intellectual opportunities will prove a major drawing card in selecting the city as a place to live. The limited information available on the people who have already chosen to live in the city, as will be discussed in Chapter Two, certainly supports this notion.
Housing opportunities in the central city:

One may assume that of those households choosing to locate in the city for the reasons already discussed, many will seek out units in newly constructed or recently converted developments. Favoring the convenient, modern amenities these units offer, these people will either rent or own under a condominium arrangement. This assumption must, however, be qualified. The climate for multi-family construction must improve. Potential developers have recently balked at possible ventures because of high front end costs and the unattractive proposition of rent control.

It is equally and perhaps more likely that newly forming middle income households will be candidates for existing housing in the older sections of the city. Assuming that most will still want a front door of their own, at least for the purpose of establishing equity, these people will find that many city neighborhoods offer unique housing opportunities. First, much of the older stock offers a character and spaciousness of which many newer houses are devoid. Second, houses are currently often substantially cheaper than comparable units in the suburbs. Third, the attraction of a property which is "good value for money" is frequently reinforced by the incorporation of at least one additional income-producing unit within the structure. Finally, the costs of improvement are easily reduced through the use of sweat equity.
SUMMARY AND CONCLUSIONS

The purpose of this section has been to discuss those factors which suggest a major renewal of interest in older city neighborhoods. First, the hue and cry over planning's earlier efforts, the severe restraint on cities' spending ability, and the growing conservation ethic have combined to redirect planning policy with respect to such neighborhoods. The shift toward upgrading city neighborhoods must first address the needs of existing residents. Indeed, there are already numerous examples of upgrading by neighborhood groups with public funds where the primary beneficiaries have been the incumbents.

Secondly, as has been outlined, there exists and will continue to exist enormous potential within the middle income housing market. With limited public funds available and the eagerness of most cities to restore or improve their tax base, this potential for neighborhood revitalization cannot be overstated. It appears almost inevitable that large numbers of newly-forming middle income households will seek housing in the city--both from necessity and from choice. The prohibitive cost of new construction, the rising cost of energy, and limited housing opportunities available elsewhere coupled with the tendency toward childless households portend well for the revival of older central city neighborhoods.

If cities are to be well prepared for this anticipated upsurge in demand, if they are to orchestrate it according to some broader socially sensitive framework, they must first
understand more fully the needs, motivations and backgrounds of the new constituency for which they must plan. The remainder of this thesis comprises an examination of what is generally known thus far about upgrading by private individuals followed by a more detailed documentation of the process in the form of case studies of two neighborhoods in the Boston area.
NOTES


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6. Interview with official, Home Builders Association of Massachusetts, August 1976.

7. Consumer Price Index.


CHAPTER TWO.

UPGRADING AND GENTRIFICATION:
THE CURRENT STATE OF KNOWLEDGE

Neighborhood upgrading through private investment has been the subject of only scant documentation. The United States Census, for one, is an inadequate descriptor. Simple observation of renovation efforts indicates that in many instances the phenomenon is geographically small in scale. Census tracts are, in most cases, too large to reflect the process while the appropriate block statistics do not provide the necessary depth of information. Moreover, upgrading has been occurring largely in recent years so that in most instances at the last major Census count in 1970 it was in its barely perceptible, embryonic stages.

Frustrated by the paucity of suitable data, interested researchers have been and still are conducting nationwide surveys of varying degrees of sophistication and detail to ascertain the parameters of the process. In addition, planning, housing, and real estate professionals as well as the news media have begun building informal profiles of the upgraders. Culling from these various sources, this chapter aims to synthesize much of the present knowledge and thinking about neighborhood upgrading and gentrification, from which a series of questions are then raised for investigation in the subsequent case studies.
TYPES OF UPGRADING

As noted earlier, there exist a host of terms presently being used to describe the upgrading efforts visible in many urban neighborhoods. Some have described the process where it involves middle and upper middle class newcomers as "private urban renewal" or "reverse blockbusting". In New York, it is often referred to as "brownstoning". In informal circles, upgrading instances are often simply referred to by statements such as "that section where all the houses are being fixed up...you know, by the young professional type" or "...the residents there have all started doing up their houses." One writer, however, suggests four types of upgrading:

a) "'gentrification'...the return of the 'gentry' to inner city neighborhoods to rehabilitate and live in older homes..."

b) "'neighborhood preservation'...when people band together to demand cooperation from private institutions and help from the government..."

c) "'restoration'...when real estate developers and speculators engage in it for a profit..."

d) "'urban homesteading'...when government initiates a program to give houses it has acquired to people who will refurbish them..."

In addition, the Council on Environmental Quality (CEQ) has classified upgraded city neighborhoods into four categories:

a) "The Historic Neighborhood"

b) "The Neighborhood with Special Charm--Renovation with Dislocation"

c) "The Stable Neighborhood--Preservation without Dislocation"

d) "The Urban Renewal Neighborhood"
This confusion over nomenclature is exacerbated by the careless use of several terms. "Neighborhood preservation" and "neighborhood conservation" are frequently employed to describe or provide the rationale for the rehabilitation of older and deteriorating housing stock by in-migrating middle and upper income groups. Yet, in reality, the newcomers and their efforts (which often involve the total gutting of properties) represent "change", surely the antithesis of "conservation" etc. To pursue this argument further, perhaps to an extreme, "neighborhood preservation" and "neighborhood conservation" are also freely used as labels for the upgrading efforts of incumbent residents usually fostered by a desire to avert or arrest neighborhood decline. Their use in this case is more apt than in conjunction with the gentrification process, but they are still arguably misnomers. Things man-made, specifically existing housing resources and other neighborhood facilities in this case, are feasibly "preservable" or "conservable". Yet, the neighborhood which uses or enjoys them is in a state of constant flux, as households expand and contract and people die, and thus by definition are not preservable or conservable.

Further excursion into the realm of semantics is not necessary. The point has been to illustrate that a confusion exists which hinders discussion of neighborhood upgrading. Ideally, what is needed is a glossary of terms by which all would abide. In the absence of such an aid, this author identifies, for his purpose, two predominant types of
upgrading. The first is characterized by the influx of an affluent population, i.e. gentrification--displacement of many if not all existing residents and the renovation of older property with private funds. The second, usually less apparent than the first, is almost wholly the result of improvement efforts by incumbents often with the assistance of public funds. Examination of the first is the primary focus of this thesis, but in order to present a broader perspective and to clarify differences, upgrading by incumbents is first briefly reviewed before pursuing the gentrification theme.

UPGRADING BY INCUMBENTS

Triggered by a variety of forces, the upgrading efforts of incumbent residents have been gathering momentum of late. Neighborhood organizations have been springing up--occasionally out of simple community pride in appearance, but more frequently through fear of disruption or neglect by external actors.

The scarcity of federal funds has helped the cause of many of these groups. Not only have the much-feared demolishing hands of the public sector been tied, but the limited Community Development monies now available are no longer subject to the rigid categorical allocations that characterized previous disbursements. The new funds are being used in the form of innovative programs, frequently in response to the demands of neighborhood groups. The funding shortage has necessarily dictated that efforts be directed at building
upon existing assets. Boston, for example, in 1974 launched a Housing Improvement Program, using its CDBG money. It requires that participants raise their properties to housing code standards for which the city estimates the work needed and provides technical assistance. On completion of improvements, the homeowner receives a 20 percent rebate of his total cost. In one year of operation, 7,000 owners took advantage of the program. In Cincinnati's Mount Auburn, a poor black neighborhood, a community-operated housing corporation has been fixing up property. Older structures have been renovated for commercial use and subsidized units have been rehabbed for low income residents.

Upgrading by incumbents has also been occurring without public funds. In Pittsburgh the History and Landmarks Foundation has been providing assistance and counselling to neighborhood groups. In Detroit and Minneapolis seed money has been provided by the business community. In Milwaukee an organization was founded in 1973 to persuade residents in the Walkers Point neighborhood that "they live in a place of historical significance and that this quality should be preserved along with its varied ethnic flavor." Relying on financial support from its demonstration houses, newsletters and tours and building on assistance from other neighborhood groups and student volunteers, the organization has been able to provide (up to a certain ceiling) 50 percent of fix-up costs. Its efforts have won public acceptance because they have not precipitated middle class
in-migration.

But the overriding dynamic behind much neighborhood organizing, and subsequent improvement efforts, has been the fear of change—social change. Many organizations have grown out of ethnic group associations seeking to save working class neighborhoods from invasion by middle and upper middle income households. Black communities, often occupying the most desirable locations, also feel the threat. One observer notes that:

"No careful studies have been made of the displacement problem, but in Washington the displacement issue is politically red-hot. Newly affluent sections of Capitol Hill and other similar neighborhoods are ringed by low income tenants who often have been forced to move numerous times by landlords and renovators, and who fear the prospect that they will be pushed out of the neighborhood altogether."4

The low and moderate income residents in Boston's North End view the recently renovated Quincy Market as a threat, for it represents continued encroachment of the middle class. As one Boston journalist comments with some cynicism, but nevertheless voicing the fears of North End residents:

"Unless glaciation, revolt or economic collapse abort that process soon, the entire district from Government Center to Copp's Hill will be one vast stack of exposed bricks, a forest of butcher block, a jungle of asparagus ferns."5

A major elevated highway currently provides the North End with a psychological as well as physical shield from the anticipated incursion, but there are plans afoot to put the road below grade. A local planning consultant suggests that the road is a "moat around the neighborhood. When that sinks,
the whole package is complete, and you can wrap it up for the chic and the middle class."

The battle for territorial rights has been and is being successfully fought by incumbents. In Baltimore, the South East Community Organization (SECO) blossomed as a means of preventing social change in the neighborhood and has now turned to aiding existing residents with home and neighborhood improvements. Pike Place Market District in Seattle was saved by the city's voters in the face of urban renewal and what one writer terms "Ghiradelli-type gilding for the market." Instead, the market retains its traditional architecture and atmosphere and continues to cater to its low income clientele. In Philadelphia one civic leader in a black community, adhering to the belief that a conspiracy exists among realtors, bankers, and insurance companies, articulates well the sentiments of many neighborhood groups:

"The idea is not to put money here and try to force the people out. We are not supposed to be here in 20 years. I'm convinced the plan is to clear us out. The only way we can fight it is to take some of these city, state, and federal funds and fix up our homes. Most of the people here ain't going nowhere. They're not moving."8

UPGRADING AND GENTRIFICATION

- The dimensions of the process:

A 1975 survey by Black for the Urban Land Institute revealed that among the 260 cities in the United States with populations of 50,000 or more, 48 percent were experiencing some degree of private upgrading in their older neighborhoods.
The investigator estimated from his responses that 54,600 housing units nationwide had been renovated with private funds between 1968 and 1975. He notes that compared with the total new construction for the same period—more than 7 million units in metropolitan areas, or 2 million in the central cities—this figure represents a mere drop in the bucket. Gans contends that the number of people renovating old city houses has been:

"...vastly exaggerated, for their dedication and success are a natural for the real estate pages. For every brownstone-renovating family that gets into the papers, several thousands of other city families leave for the suburbs, but their departure is not news." A survey of the nation's thirty largest cities is being conducted during 1977 which should help provide additional parameters to the process. But in the absence of anything quite as accurate and comprehensive, the 1980 Census is eagerly awaited by those anxious to establish the scale of renovation activity.

- **Types of neighborhoods involved:**

In the cases where the process is occurring, the neighborhoods involved often boast some distinctive quality. In many instances the neighborhoods are designated historic districts or are contiguous with such areas. The results of Black's survey indicate that 65 percent of the responding cities are experiencing renovation activity in historic areas. The historic districts are the first to have experienced upgrading, or in this case "restoration", since
the physical alterations properties typically undergo are designed to return them—their facades at least—to their original appearance. In some instances, the upgrading process started many decades ago as in Georgetown, D.C., whereas in others the process has been relatively recent—for example, Philadelphia's Society Hill. The instigating force has sometimes been a historic preservation society, sometimes a real estate speculator, or, as in the case of Society Hill, a Philadelphia mayor interested in restoration who arranged for people of the necessary means to buy, through the city, vacant and badly deteriorated townhouses with the proviso that buyers restore them to their nineteenth century appearance. Throughout the 1960's, Historic Preservation or Landmark Preservation Commissions began springing up apace. They have become effective in averting immediate threats of demolition and protecting entire districts against future encroachment by both public and private sector. These bulwarking actions have a strong psychological impact on persons interested in making a residential move to these neighborhoods. Any investment they make there is secure under, and will probably be reinforced by, the historic district designation and accompanying legal protection.

The upgrading of "Neighborhoods of Special Charm", to use the CEQ's term, is also becoming a familiar sight within many cities. The CEQ characterizes these neighborhoods by "their corner store feel" with "houses more comfortable than elegant." One recent work suggests that:
"Frequently there is nothing historic or architecturally significant about these areas—except that the old buildings provide nonstandard space, and a grouping of such buildings into a neighborhood provides identity and continuity."

In addition to a particular housing stock, the ambience of an older neighborhood created by its stores, parks, scale, or street life can serve as an attraction to someone seeking a residential location within the city. Examples of these neighborhoods abound—Atlanta's Inman Park, San Francisco's Mission, Boston's South End, and Cincinnati's Mount Adams are just a few.

* The upgraders—characteristics of the in-migrating people:

The Black survey estimates that 75 percent of those renovating property in older neighborhoods are doing so for their own occupancy. The remaining 25 percent are divided between those engaged in it for investment and those for speculation (most of which are small-scale operations).

Of the owner occupants, most were perceived by Black's survey respondents to be young singles and marrieds, with few or no children. A more detailed analysis by Gale of residents entering Washington, D.C.'s Mount Pleasant neighborhood in 1974 and 1975 attests to this general perception. A 57 owner-occupant household sample comprised 60 percent couples (married or living together) and 23 percent single, with the remainder in cooperatives, communes, or various arrangements of relatives living together. The expected tendency toward young households was also reflected in the
Mount Pleasant study—with 44 percent of household heads in the 30-34 age cohort, 20 percent in each of the 25-29 and 35-44 age groups. Only 14 percent of the incoming household heads were over 45.15

It has been generally observed that those seeking housing to renovate in the inner city are largely without children. The Mount Pleasant Study adds some dimensions to this observation—61 percent of all households reported having no children, with the remainder having either one or two.16

The demographic trend toward fewer or no children is reflected in realtor-prospective homebuyer conversations. As one Philadelphia real estate speculator who sells rundown properties for rehabilitation to new households asserts:

"Of all the sales I've made in Philadelphia, I've never been asked about the public schools. The subject just didn't come up. It's not relevant."17

Indeed, it is held by those investigating the upgrading phenomenon that the households locating in the city which do have children are, or expect to be at the appropriate time, of sufficient means to send their children to private school.

The upgraders are seen to be professionals and business people in the middle to upper income brackets—the characteristics which have, of course, spawned the term "gentrification". In fact, they are seen by some to be an affluent minority, specifically the upper middle class rather than the broader middle class. A Philadelphia real estate expert notes:

"Unless you're willing to pay 70, 80 or 90 thousand
you can't locate in center city anymore. There's a tremendous need for white and black people who do have professional jobs and make between $15-20,000 a year."18

This is no doubt a perception developed in part from the dramatic income changes experienced by Philadelphia's Society Hill between 1960 and 1970. An unreleased Planning Commission study reveals that the incoming population during the period raised the area's per capita income ranking from 38th (out of 45 city neighborhoods) to first. One detailed survey on income is, again, the Mount Pleasant study—44 percent of the sample were in the $15-25,000 bracket, 39 percent in the $25-50,000 range, with only 11 percent earning less than $15,000.19

The conventional wisdom surrounding upgrading constantly reiterates the professional or other white collar characteristics of the incoming upgraders. Of the cities responding to Black's survey, 10 percent indicated, however, that the in-migrating households responsible for upgrading were predominantly blue-collar, in the moderate to middle income bracket. A further 10 percent reported that newcomers were a mix of blue- and white-collar households (with a correspondingly broader income range). Nevertheless, 80 percent of the cities attribute upgrading through private investment to white-collar households.20 Certainly the Census evidence lends credence to this observation. The professional, managerial, technical, and clerical ranks burgeoned between the last two decennial Census accounts and while cities gained
only 4 percent in residents in all occupational groups, the professional, managerial, and technical groups increased by 26 percent.\textsuperscript{21} The Mount Pleasant case study, while not grouping newcomers by occupational classification, does record educational achievement which, when coupled with income, serves as an informative socio-economic indicator. The study reveals that 83 percent of all renovating households held a 4-year college degree, with a surprisingly high 56 percent holding graduate degrees of some sort.\textsuperscript{22}

Finally, those newcomers upgrading for owner occupancy appear to be predominantly white. The Mount Pleasant study indicates that 77 percent of the study households were white and 14 percent black. (The remaining households were either of mixed racial composition or failed to report their race.)\textsuperscript{23} One recent report using unpublished Census data does suggest that inner city home maintenance may have grown more rapidly in recent years among black homeowners than among whites. The report, however, does not distinguish between improvements made by incumbents and those made by newcomers.

While an upgrader profile has been developed here, it relies heavily upon heuristic evidence. The Black survey is only a synthesis of subjective observations culled from sources nationwide. Gale's case study is useful in that it is an attempt at a detailed analysis of one neighborhood and its recent homebuyers. However, Gale's work is but an isolated case study. The questions asked in Mount Pleasant must be re-addressed in other neighborhoods before any definitive
newcomer profile can be established.

- **The upgraders' locational decisions:**

  The revival of middle class interest in the city as a place to live has been popularly attributed to a major turn-around in people's values and attitudes—primarily those of the young. Needless to say, some very recent factors, particularly economic, serve to explain the residential decisions of many new urban homeowners. Yet, as noted before, upgrading with private money has been occurring throughout the country since 1960, and even earlier, so that the economic hardships which the recent inflation and recession have imposed on the prospective middle income homebuyer do not alone account for renewed interest in the city. Some have suggested that the appeal of a historic neighborhood lies in the lure of a potentially prestigious address and a simple nostalgia for the past. However, there appear to be several primary factors which serve to explain the **demonstrated willingness and desire of certain people to buy and renovate an older house in the city.**

  a) **Diversity of the city:** Much has been written about the sterility and homogeneity of suburban tract life. Accordingly, these negative qualities are seen as major motivations for people seeking housing in the city. By contrast, the city offers them, as already noted, a diversity of neighborhoods, a human scale, well-established parks, mature trees, and a range of housing opportunities. Some observers feel,
moreover, that many incoming middle class households are specifically looking beyond physical diversity, toward social diversity—a mixture of cultures, classes, and races. As a former Philadelphia city planning chief notes:

"In Fairmount, Queen Village, West Philadelphia, middle class families have simply moved in and picked up the leavings of people who left. They're actually creating integrated neighborhoods. It is a tremendous social dynamic and no one has prepared for it in terms of public policy. It's the barest beginning of an experience, but it could be a very rich one."25

b) **Convenience:** The changing role of city, with the concomitant increase in and concentration of white-collar jobs, has doubtless been a major dynamic behind changing residential preferences. More important, perhaps, is an unwillingness (because of the time requirement) or inability (because of job demands) to commute to one's place of work. This convenience factor is reinforced by the already discussed demographic shift toward childless households. Such households have been able to make a residential decision which ranks highly a ready access to urban cultural events, stores, and social activities. Moreover, as these households select housing in the inner city, their presence and demand have generated, in turn, an additional spate of new amenities catering specifically to adults—to which the recent dramatic renaissance in central city Philadelphia night life bears testimony.

c) **"Value for money" of the older housing stock:** While the city offers the attractions of diversity and convenience,
it also offers the means by which these might be enjoyed. The often-cited attraction of the older city neighborhood has been the relative low cost of its housing and the potential it contains for rehabilitation according to individual taste and economic ability. A large proportion of the inner-city properties being renovated by incoming households have seen extended periods of deterioration and neglect, with prices deflated correspondingly. A qualification must be made, however. Most reports indicate that while properties usually represent particularly good value for money at the outset of the neighborhood upgrading process, demand inevitably forces sky-high the price of almost any salvageable shell. As a case in point, a townhouse shell selling in Boston's South End ten years ago for $10,000 now commands at least $30,000 (and probably more), as the collective efforts of many private homeowners have created an attractive and desirable community in which increasing numbers of middle and upper income households seek to live. It should also be noted that not all newcomers are doing renovation work themselves. Indeed, as Black's survey of renovation activity throughout the United States reveals, 25 percent of those responsible for renovating properties are small-scale renovators-speculators. They sell their finished product to households drawn by the attractions of the city discussed above, but who enjoy the financial wherewithal to achieve the end that others have sought by devoting a significant portion of their own time and "do-it-yourself" skills.
No attempt has been made here to order the above criteria by priority since there has been little investigation thus far into people's motivations. Nevertheless, it is instructive to present in this regard some of the findings of Gale's study of people buying homes in Washington's Mount Pleasant between August 1974 and October 1975. Respondents were asked to rank the three major reasons for selecting their home. In short, economic reasons were ranked first, second, or third most frequently, but convenience to place of work, physical character of the neighborhood, and the appeal of an integrated neighborhood were also ranked highly. 27

The city, therefore, has offered a set of unique attractions to a new generation of homebuyers, but these attractions do not reflect the entire residential decision calculus for these people. Middle class families have for years left the city to enjoy the much-touted advantages of suburbia. But what were at first largely just the relative disadvantages of the city have in the past fifteen years or so become its own peculiar pathologies--crime, drugs, noise, congestion, deteriorating city services, and widespread physical decay. Thus the middle class who have chosen to remain in or return to the city seem to be making a decision which considers not only the city's positive attributes but also evaluates its various drawbacks. Their tolerance for the problems which detract from life in the city clearly distinguishes them from the vast body of the middle class, including both their peers and their predecessors.
Many observers ascribe the renovation of older central city housing to the innate energy and drive of a singular breed of young, middle and upper middle class households. But the underlying values which inspire the zeal of these people are more difficult to explain. Gale has arrived at some tentative but nevertheless useful conclusions. He suggests that many members of recently formed households have experienced the civil rights struggle of the 1960's and the subsequent proliferation of urban studies type curricula which appeared on many college campuses. Combined, these factors instilled a sensitivity to the city and disillusionment with suburbia which, now that these people are homebuyers, have found expression in their residential decisions. 28

Where the upgraders are moving from:
The gentrification phenomenon is commonly labelled the "back-to-city" movement by the popular media and, as such, is heralded as the means by which the otherwise inevitable tide of city decline can be forestalled. Press reports, such as the following on St. Louis, are not unusual:

"Its homesteading program is pulling back suburban families who send their kids to private schools in the city." 29

But whether in fact the activity in upgrading or upgraded city neighborhoods represents a strong "back-to-the-city" movement is currently a matter of debate. Again, the relative dearth of "hard" data precludes any definitive statement on this matter.
Participants at a ULI workshop cited many cases to indicate that increases in middle income households in central cities include a very high percentage of returning suburbanites. In a preliminary analysis one researcher contends that in recent years there has been a continued outflow of the middle classes from city to suburb, but that there has been an absolute increase in the number of affluent residents within the central city, although as a proportion of total residents they have declined. Arguing that "exurbanites won't re-urbanize themselves," Gans suggests that the established suburban dweller has no incentive to return to the city from which he sought to escape several decades ago. His mortgage is paid or close to being paid off and he is now surrounded by convenient cultural and commercial amenities and employment opportunities. That those responsible for renovating older houses in the city are not recently uprooted suburbanites is suggested by the Mount Pleasant Study. Two-thirds of the new homeowner sample had moved to Mount Pleasant from within the District of Columbia.

Financing:

The most common obstacle confronting many prospective central city homebuyers has been financing—a problem which seems to transcend the entire spectrum of homebuyers, irrespective of income. The financing problem lies with the long-time conservatism of lending institutions toward the central city market. The risks they associated with older
central city housing, lower income residents, and declining city services precipitated the practice which has more recently been labelled "redlining". The misfortunes many banks experienced with inner-city housing rehabilitation in the 1960's simply galvanized their existing predilections for FHA or VA-insured loans on newly constructed single-family homes in the suburbs.

One of the primary characteristics which distinguishes upgrading with gentrification from upgrading by incumbents is the predominant use of private funds in the former case. Yet, while the middle and upper classes are by definition of substantial means, financing has nevertheless been a source of frustration for many such prospective homebuyers. Of the respondents to Black's nationwide survey on upgrading through private investment, 80 percent indicated that in their cities financing was difficult, although several cities had innovated mechanisms to alleviate the problem.

In the face of this apparent difficulty in financing, it is surprising that private renovation has been occurring in older city neighborhoods. Indeed, it is reasonable to assume that the restriction on funds has deterred many prospective homebuyers from such neighborhoods. Yet, how some middle and upper middle class households have in fact managed to finance their purchase and their subsequent rehabilitation efforts does not appear to have been the subject of much investigation. The grapevine among observers of neighborhood upgrading suggests that households have had to raise
inordinately large sums of money themselves, devise non-traditional financing arrangements, place enormous reliance upon their own sweat equity efforts, or through great persistence find a lending institution less intransigent than most which might loan at higher interest rates or lower loan-to-value ratios.

- **Displacement—the other side of the gentrification process:**

  Whether "historic" or blessed with a "special charm", whether large or small, in the East or in the Midwest, one trait is allegedly common to almost all neighborhoods where upgrading is occurring through private investment—displacement of the existing population, which is usually poor, often black or Hispanic. As monied newcomers fix up their properties, values and rents rise and neighborhood properties are subsequently re-assessed. Incumbent owner occupants are usually not of the means to absorb the tax increases and long-term tenants are frequently unable to meet the rising rents. Feeling the financial imposition, both are eventually "forced" out. In addition, there are strong social forces at work. While some newcomers may espouse a desire to reside in an economically and/or racially integrated community, incumbent residents feel a growing sense of alienation from their neighborhood as properties around them are snapped up and renovated by those of a markedly different socio-economic class. The process is more incremental and the dynamics more subtle but the outcome is scarcely different from the much
denounced displacement which accompanied early urban renewal projects. In some ways it is worse, for there is no public acknowledgement of the problem in the form of a relocation policy. The only consolation for the homeowners displaced is financial—because of the new demand, the price they receive for the property is frequently significantly higher than they might have otherwise received. But for many, particularly the elderly, this is insufficient. Financial compensation, however great, can never offset the social disruption they inevitably experience. For the displaced tenant there is no consolation—neither financial nor social.

QUESTIONS TO BE ADDRESSED IN THE SUBSEQUENT CASE STUDIES

The purpose of the preceding section has been to present neighborhood upgrading and gentrification as it is currently understood. Observers seem to concur on several aspects of the phenomenon. A young, middle class professional household with few or no children is the upgrader profile constructed from heuristic evidence and limited statistical documentation. The blandness of suburbia combined with the convenience, diversity, and value for money offered by the city are the reasons frequently forwarded to account for the revival of interest in the city among such households.

The outline, however, is frustrating in that it begs a great many questions—not least about the actual process. Upgrading and gentrification have not as yet been examined in any published form as a process. There is a growing body of literature relating to the process of neighborhood change,
but, thus far, researchers have been preoccupied with the more pressing matter of neighborhood decline. A descriptive stage theory is being increasingly refined. Different names are used by different researchers. Hoover and Vernon, for example, suggest that a neighborhood slips from a "healthy" to a "downgrading" stage, and Birch describes a process in which neighborhoods move from "high quality residential" to a "packing" stage. Mitchell has developed an index of neighborhood well-being where certain indicators rank neighborhoods across a five-stage continuum from "healthy" to "abandoned". Goetze has constructed a matrix which characterizes neighborhoods by housing condition--good, fair, or poor--and market perception--rising, stable, declining, or rapidly declining. The purpose of these stage theories is to assist policy-makers in prescribing the appropriate remedial actions for different levels of neighborhood ill-health.

There has been no similar attempt, however, to disaggregate the upgrading and gentrification experience of older city neighborhoods into a similar stage sequence. Yet, from its inception to the present, the process must involve dynamics more subtle and complex than simple aggregate statistics alone reveal. Personality, motivation, and other characteristics must distinguish the first upgraders from those who arrive in the later stages of the process. For example, many of the neighborhoods which have experienced upgrading at the hands of newcomers have previously suffered extended periods
of neglect. It is reasonable to assume that the first wave of upgraders are a particularly resilient group, displaying both a tolerance for the widespread physical deterioration that surrounds them and a singular determination in somehow overcoming the reluctance of financial institutions to make loans in such high risk areas. The pioneering or seminal role played by these people paves the way for other prospective homebuyer-renovators who themselves had been unwilling to shoulder the risks and burdens assumed by the first group. As the efforts of the first few groups receive attention, demand increases and prices inevitably rise—ultimately to a level that only the more affluent can afford.

Some of the questions asked here may appear to be retracing familiar territory, i.e. the characteristics and motivations of the upgraders. They are designed, however, to provide additional "hard" data from which to develop the image thus far created, by corroborating and refining existing evidence. The broader purpose here, however, is to document the entire upgrading process in two neighborhoods from the start to the present day, seeking to differentiate among people arriving at different stages. In addition, the roles of realtors, financial institutions, and the public sector are examined to the extent that they accelerate or retard the process:

The research questions are:

-- How is the upgrading process begun?
Over the entire period, 1960 to 1975, what significant characteristics describe people buying property for their own occupancy? Do these characteristics change significantly during this period?

Why have persons of various lengths of tenure in the neighborhood selected it as a place to live? How did they perceive the neighborhood initially? How do they see it now? What is their commitment to the neighborhood and to living in the city?

What kinds of remodeling have people of different lengths of tenure done to their properties?

Who sells their property to the newcomers? Where do they go?

How have prices of property in the neighborhood changed over time?

What is the role of the real estate sector? At what point do they become interested in marketing the neighborhood?

What is the attitude of local lending institutions to the upgrading process? At what point, if any, does their attitude change?

Is there a qualitative shift in the type of renter moving into the neighborhood during the course of upgrading?

What has been the role of the public sector, if any? At what point?

Can the process of upgrading be viewed as a sequence of stages?
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CHAPTER THREE

CASE STUDY ONE: WEST CAMBRIDGE

The purpose of this case study is twofold. It attempts to trace the entire process of upgrading and gentrification in West Cambridge from its inception to the present. In addition, it seeks to examine the people involved, looking in particular at current residents and their attitudes toward living in the central city.

THE AREA AND ITS HISTORY

The West Cambridge neighborhood is located within the larger Neighborhood 9 to the northwest of Harvard Square. It has no official identity today although was once part of a slightly larger area known as "Back Slope." It will be referred to hereafter as "West Cambridge." Its boundaries are Newell Street and Upland Road to the north, Walden Street to the west, Huron Avenue to the east, and Concord Avenue to the south.* It sits within a predominantly residential area, bordered on its northern and eastern edges by larger and more expensive properties, high-rise apartments on part of Walden Street to the west, and by stores on Concord Avenue and the southern end of Huron Avenue. The neighborhood comprises ap-

*Concord Avenue properties were not sold during the study period and hence are not included in the neighborhood for this analysis. The precise southern boundary is, thus, formed by the Concord Avenue rear property lines.
FIGURE 3.1
WEST CAMBRIDGE AND GENERAL VICINITY
FIGURE 3.2

WEST CAMBRIDGE STUDY AREA

0 100 200 400
proximately 250 listed street addresses and 320 housing units.

The area was given over to predominantly agricultural uses in the 1830's and 1840's. The first development occurred in 1845 with Harvard's purchase of land for its Observatory. The second development was that of brickyards along Concord Avenue, taking advantage of the claylands there. The brickyards attracted Irish emigres escaping the Potato Famine. Brickyard owners, buoyed by their newfound prosperity, responded with scattered-site construction of worker housing, both within the study neighborhood and to its west. Speculative efforts at extensive subdivision of the land, however, proved abortive until the mid-1890's when an electric trolley route was established through the area. By the First World War much of the study neighborhood had been developed as a residential area.¹

The housing built in the neighborhood is almost entirely of woodframe construction. However, no one style predominates. Streets are dotted with an almost random mix of single-family, two-family, and triple-decker houses in various physical conditions.

The neighborhood remained from its development to the start of the study period, 1960, a working-class, predominantly Irish community. It long served as first "port of call" to many Irish immigrants. In fact, it was indicated by interviewees that among the neighborhood's present residents there number some who have lived there since first arriving from Ireland.
Photographs of West Cambridge

Housing in the neighborhood is of different styles and in various conditions.
Examples of architect-remodeled houses in West Cambridge
Architect- remodeled houses in West Cambridge
According to one long-term resident, the neighborhood was "the service area that every prosperous area must have nearby for workers to walk to work." Indeed as the brickyards which had originally drawn residents gradually closed during the course of this century, those affected sought alternative employment rather than move. Ties to the community appear to have been strong, developed in no small part from the Catholic Church and parochial school constructed c. 1850 to serve the growing Irish population. The church and school provided a powerful community focal point and, to a large extent, still do today.

UPGRADING AND GENTRIFICATION IN WEST CAMBRIDGE

It became apparent through some initial investigation that starting approximately 1960, a new type of resident began moving into West Cambridge. Hence, the analysis commences in 1960 and traces the process of change through to 1975. The changes are recorded using real estate records and Police Census data. Moreover, interviews were conducted with residents who had moved into the neighborhood during this sixteen year period. Some additional information was gathered from discussions with realtors, bankers and planning department officials. For a more detailed explanation of the methodology the reader is referred to Appendix A.
CHARACTERISTICS OF THE PEOPLE MOVING INTO THE NEIGHBORHOOD

Two types of person are involved -- the homebuyer and the renter. Time constraints necessitated that only homebuyers be examined in detail. Renters are discussed only in terms of occupation, age, and previous place of residence.

Homebuyers:

Those people buying property for their own occupancy after 1960 were examined. Between 1960 and 1974 (no sales occur in 1975) exactly 100 properties were sold, including some multiple sales of the same property. Of the total number of sales, 70 were for owner occupancy. The 70 homeowners are analyzed here in terms of occupation, age, and previous place of residence as indicated in the Police Census. Given that the data set is relatively small and the study period relatively long, homebuyers are grouped into three-year periods for the purpose of analysis.

a) Occupation: The occupational categories of homebuyers are presented in Table 3.1. It can be seen that those in professional occupations are the dominant group over this period, following a minor penetration in 1960-62. The other white-collar occupations (managerial, sales, and clerical) are hardly represented during this timespan. That blue-collar buyers (i.e. people from the service, craftsman, transportation, operative and laborer occupations) match the number of professional homebuyers in the first two periods indicates that the process of gentrification is gradual in the early
## OCCUPATION (Household Heads & Unrelated Individuals)

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<tr>
<td>Professional</td>
<td>2 22.2</td>
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<td>14 82.4</td>
<td>38 56.7</td>
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<td>Managerial</td>
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<td>1 6.3</td>
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<td>Sales</td>
<td>1 11.1</td>
<td>1 5.6</td>
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<td>Clerical</td>
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<td>Service</td>
<td>2 22.2</td>
<td>2 11.1</td>
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<td>2 12.5</td>
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<td>6 9.0</td>
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<td>Other</td>
<td>2 22.2</td>
<td>4 22.2</td>
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<td>3 18.8</td>
<td>2 11.8</td>
<td>11 16.4</td>
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<td>Laborer)</td>
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<td>Student</td>
<td>1 11.1</td>
<td>2 11.1</td>
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<td>4 6.0</td>
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<tr>
<td>Non-Working</td>
<td>1 11.1</td>
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<td>Housewife)</td>
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<td>Not Stated*</td>
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<td>3</td>
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<tr>
<td>TOTAL</td>
<td>9 99.9</td>
<td>18 100.0</td>
<td>7 100.0</td>
<td>16 100.2</td>
<td>17 100.1</td>
<td>67 100.1</td>
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* Not in Total
A striking characteristic emerges from the occupational data when the professional category is disaggregated (not presented in Table 3.1). Over the entire fifteen-year period, architects constituted 25 percent of all buyers. Even more striking is that in the first six years, out of ten professionals, six were architects. In addition, later interviews revealed that two of the students buying in the first six years were in fact graduating architectural students. After 1965 four more architects moved into the neighborhood, but there was a shift then towards teaching and other university-related professionals -- a reflection of the housing demand pressure from Cambridge's academic community.

b) **Age:** Table 3.2 indicates that, over the entire period, the 25-34 and 35-44 age groups are clearly the predominant buyers. The conventional image (based on heuristic evidence) of the "new wave" of city homebuyers has been of younger households. While the younger cohort here does constitute a slightly larger proportion throughout, the 35-44 age group is surprisingly well represented. This is the cohort which typically raises school-age children and which has in recent decades tended to accomplish this in suburban environments, where the open space and educational opportunities have long been perceived as advantages over the city. It will be shown later that size of the 35-44 age group among homebuyers in this West Cambridge neighborhood is attributable to the reputation of the elementary school district in which the neigh-
### WEST CAMBRIDGE HOMEBUYERS

#### AGE (Household Heads & Unrelated Individuals)

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<td>Less than 25</td>
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<td>1 14.3</td>
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<tr>
<td>25-34</td>
<td>3 37.5</td>
<td>10 50.0</td>
<td>3 42.9</td>
<td>7 43.8</td>
<td>9 50.0</td>
<td>32 46.4</td>
</tr>
<tr>
<td>35-44</td>
<td>2 25.0</td>
<td>8 40.0</td>
<td>3 42.9</td>
<td>6 37.5</td>
<td>7 38.9</td>
<td>26 37.7</td>
</tr>
<tr>
<td>45 and over</td>
<td>2 25.0</td>
<td>2 10.0</td>
<td>-</td>
<td>-</td>
<td>3 18.8</td>
<td>2 11.1</td>
</tr>
<tr>
<td>Not Stated*</td>
<td>1</td>
<td>-</td>
<td>-</td>
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<td>1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>8 100.0</td>
<td>20 100.0</td>
<td>7 100.1</td>
<td>16 100.1</td>
<td>18 100.0</td>
<td>69 100.0</td>
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* Not in Total
c) **Previous place of residence:** The clearly dominant characteristic emerging from Table 3.3 is that buyers of houses in the neighborhood moved from within the city.* Over the entire fifteen-year period, 90 percent of the buyers moved thus, with only minimal fluctuations during this time. The largest proportion of people moved from neighborhoods surrounding Harvard Square (Neighborhoods 6 through 10), which for want of a better label are herein referred to as the "downtown/core" area. Moreover, 33 percent of all buyers moved from within the study neighborhood itself, all of whom shifted status from renter to owner. This recirculation is divided throughout the entire period almost equally between blue-collar and white-collar workers, and thus cannot be viewed entirely as a testing of the neighborhood by potential middle-class homebuyers.

The current popular image of a "back-to-the-city" movement among homebuyers is refuted by the data exhibited here. While, in fact, buyers may have been originally raised in a suburban environment, their experience prior to purchasing a house in this neighborhood has been an urban one. Given that "professionals" by definition have received some advanced academic training, it is reasonable to assume that most have accomplished this in an urban-based institution. With this experience as a minimum duration in the city, they are able to

*Although Boston and Cambridge were grouped together as the "city," for the purpose of analyzing movement patterns, it is clear that buyers are actually moving from within Cambridge.
<table>
<thead>
<tr>
<th>West Cambridge Homebuyers</th>
<th>Previous Place of Residence (Household Heads &amp; Unrelated Individuals)</th>
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<tbody>
<tr>
<td>Neighborhood</td>
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<td></td>
<td>%</td>
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<tr>
<td>Downtown/Core</td>
<td>2 22.2</td>
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<tr>
<td>Rest of Cambridge</td>
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<tr>
<td>Boston</td>
<td>1 11.1</td>
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<tr>
<td>CITY SUB-TOTAL</td>
<td>8 88.8</td>
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<td>Working Class Suburb</td>
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<td></td>
<td>1 11.1</td>
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<td>Upper-Middle Class Suburb</td>
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<td>REST OF STATE SUB-TOTAL</td>
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<td>Out of State</td>
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<tr>
<td>TOTAL</td>
<td>9 99.9</td>
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* Not in Total
test the extent of their desire to live in the city.

d) **Other characteristics:** Unlike the three homebuyer characteristics presented above, marital status is not explicitly indicated in the Police Census. Nevertheless, an assumption was made about this relationship by matching persons of the same name and similar age.* This method revealed that during the entire period (1960-1974) 80 percent of all homebuyers were married and 20 percent single or living under alternative arrangements. There has been no significant trend in this status over time, with married persons ranging between 75 and 100 percent in the various sub-periods. The other characteristic to be addressed here is children. The Police Census does not provide data on persons under 20 years of age. Yet an approximation of the total number of children in the neighborhood is possible. According to the U.S. Census Block Statistics there were roughly 285 children in the neighborhood in 1970 (with a total number of adults of 637 according to the 1970 Police Census). No figure is available on the number of children per homebuyer household for the period 1960-74, however it is instructive to note that every recent resident interviewed in the neighborhood cited the local public elementary school as a primary factor in their locational decision.

Thus the West Cambridge homebuyer during the study period is typically professional (not a member of the other

*While this method might, admittedly, match brother and sister, it was felt that the frequency with which this might occur would be so small as to be insignificant.
white-collar occupations), thereby conforming to the conventional image of the new wave of city homebuyers. Moreover, a disaggregation of these professionals reveals the prevalence of architects in West Cambridge in the study years. The buyer is also represented almost equally by the 25-34 and the 35-44 age cohorts, and therefore not quite as young as the previous heuristic evidence held. The West Cambridge buyer typically has children which refutes the notion, in this instance, that the new city buyer is childless. The other popular image of a disenchanted suburbanite returning to the city is also very clearly not corroborated by the West Cambridge experience.

- **Renters:**

When a neighborhood experiences gentrification among homebuyers, it is reasonable to expect that there might also be a qualitative shift among renters over time. First, as increased demand and renovation push house prices higher, the previous type of renter is less likely to be able to afford the attendant increases in rent, as buyers seek a return on their higher investment. In addition, it might be expected that existing renters may feel socio-economically uncomfortable with the new homeowners and thus make way for a new type of renter. Accordingly, the 444 renters entering the neighborhood between 1960 and 1975 were analyzed from Police Census data. Few significant trends emerge, however. They are briefly summarized here. The reader is referred to Appendix B for the detailed statistical breakdown.
a) **Occupation:** The predominant renter is from the professional occupations. Over the sixteen-year period, 34 percent of all renters are professional. As a proportion of all renters, professionals drop from 32 percent initially to 27 percent in 1966-68 but rise to 42 percent in the final period. The managerial, sales, clerical, service and non-working categories represent 5, 3, 12, 8 and 8 percent respectively over the entire period, with no significant pattern in their fluctuations within this duration. There are, however, several distinct trends. From the first period to the last, workers in the blue-collar occupations (craftsman, operative, laborer, transportation and military) decline consistently as a percentage of total incoming renters -- from 21.5 percent to 5.4 percent. While renters from these blue-collar occupations decline, students increase -- from 8 percent in 1963-65 to 20 percent in 1972-75. This pattern has two explanations, either or both of which are plausible. First, a social alienation process occurs between traditional renter and the new type of landlord. Secondly, as architects and academics are drawn to the neighborhood as buyers, students become aware of the neighborhood as a reasonable place to rent. In keeping with their traditional willingness to double up, students are thus able to outbid other prospective renters.

b) **Age:** The prevalent pattern to emerge in the age of renters is a steady increase in the proportion of persons in the 25-34 category and a concurrent decline in the number of those 45 and over. Over the entire period, the under-25 group
holds almost constant around 29 percent, while the 35-44 group fluctuates with an average of 11 percent. The 25-34 group increases from 34 percent in 1960-62 to 54.5 percent in 1972-75. Although no formal cross-tabulation was conducted, this increase probably reflects the increase in the number of professional and graduate student renters selecting the neighborhood as a place to live. The contrasting decline in the over-45s is doubtless a function of the inability of the older group to bid in a market of rising rents.

c) Previous place of residence: The characteristic to emerge from renters' movement patterns is that, like homebuyers, renters are drawn primarily from the city. Indeed, 61 percent moved from elsewhere in the city. The rest are divided equally over time between persons moving from elsewhere in the state and from out of state. Disaggregated, the movement patterns in each sub-period either reflect the figures for the entire period or fluctuate in a random manner.

- Initial motivations and attitudes of people buying houses in West Cambridge:

Ten people were interviewed who had purchased houses in the neighborhood between 1960 and 1974. All but one are still residents there. An explanation of the sample and the questions asked is included in Appendix A.

With one exception, respondents moved from within Cambridge. This reflects the movement patterns of all homebuyers as presented in the previous section, although none were
living in the neighborhood prior to their purchase. All were adjusting their status from renter to owner, anxious to begin establishing equity. Of those who did move from within Cambridge all indicated a particular attachment to the city, developed from a period of either work or study in Cambridge. One described Cambridge as a "disease." Several did consider the suburbs at first, either because of more affordable prices or the attraction of open space for raising children. Two of the households, entering the neighborhood in 1961 and 1962, ultimately balked at the commuting burden a suburban location necessarily entailed. Another couple who arrived in 1967 turned their attention back to Cambridge having examined housing opportunities in Arlington Heights, Winchester, and Melrose, all of which they rejected as being too "remote" -- both physically and psychologically.

Having selected Cambridge as a place to live, almost all focused on the neighborhood through a process of elimination. The Peabody School boundaries determined from the outset almost every respondent's house-search focus. The school has the reputation of being the "best" public elementary school in Cambridge, measured both in academic standards and diversity of educational opportunity. Real estate advertisements play upon this reputation. One realtor emphasized the importance of the school:

"...I can tell people that a house is in the Fitzgerald school district and it doesn't turn them on...The Peabody is the primary district...children there are from the university-oriented...They're very progressive parents who have a keen interest in the quality of education..."
Two of the interviewees had no children at the time of arrival in the neighborhood, but both asserted that the school had been a primary factor in their locational decision. In other words, they saw the neighborhood as a satisfactory environment in which to raise children. Thus, people entering the West Cambridge neighborhood were really seeking within the city a quality of primary education typically associated with suburban schools. At the time of arrival, none were of the means to consider sending their children to private school.

It is appropriate to note at this point that however much the Peabody School figured in people's original decisions, many have since become disenchanted with the school and have sent their children to one of the city's private institutions. This was reflected in interviews as being not just the personal sentiments of those responding but the experience of a larger number of people. One banker asserted that "the Peabody is the most overrated amenity...one of the most overrated reasons for living in Cambridge...I get that nearly every time I sit down with a father and mother." One ex-resident who actually moved out of state in 1965 indicated that he would have moved in any event because of his disillusionment with the school. A homeowner who arrived in 1973 and has yet to send his child to school summarized much of the sentiment toward the school:

"...In talking to parents who have sent their children to Peabody and who can afford private school, they say it's bad...and those who can't afford it say it's bad...If we can afford it, we won't bother with Peabody... which in a way negates the whole reason for moving here in the first place..."
Yet, disenchantment among recent buyers notwithstanding, the school continues to draw educationally-conscious professionals to the neighborhood. A realtor told of a lawyer waiting for a house in the neighborhood and willing to pay up to $90,000 to locate within the school district.

While the Peabody School may have been the primary drawing card, it does not explain why this neighborhood was singled out over subdivisions of the school district. The other dominant appeal of the neighborhood -- especially in the early years -- was the price and condition of the housing stock. As indicated previously, architects (and architectural students) represented a significant proportion of all homebuyers, particularly in the first half of the 1960's. To the architect, housing in the neighborhood offered enormous potential in terms of renovation possibilities and the first opportunity to exercise for his own benefit skills recently acquired. All architects interviewed indicated that renovation potential had been an overriding factor in house selection. One realtor observing the neighborhood commented:

"Every second guy around here's an architect...They come in say 'I hope [the house] is run down'...They want to practice on it...They went to school all this time and want to do something with [their educations]...I have a three-decker for sale now... I could sell it in a minute if it was junky."

Moreover, to the architects, price has also been a factor, with housing in the neighborhood representing to them value for money in light of their ready ability to increase its value through sweat equity.
People buying in the neighborhood after 1965 included a growing number of other professionals, i.e. non-architects. These people, the interviews reflected, were like their predecessors in using the Peabody School as their primary locational criterion. They were less motivated by the prospect of obtaining a bargain to which they would add value through their own renovation efforts. Five people who moved in after 1965 were interviewed. Four of them indicated an awareness of the renovation efforts of their predecessors. Only one explicitly stated as such, but it was apparent that the others too were, albeit subconsciously, assessing their potential investment in a still predominantly blue-collar, Catholic community on the basis of an "advance party" who had arrived in preceding years. One buyer during this period had been aware of the neighborhood through doing work for a client there and was able to perceive that other professionals had already become established in the area. One who arrived in 1973 recalled driving around the neighborhood, noticing instances of renovation. He enquired about the people responsible before passing papers on his own house. Another claimed that the people arriving after 1965 (herself included) tended to be academics who were in their own ways looking for houses which offered "the potential for individuality." They would rather spend their money on fulfilling this potential through remodeling rather than on a new suburban house. The resident supported her contention with evidence of less extensive renovation efforts scattered throughout the neighborhood which
displayed an obvious architectural input.

Several other reasons were cited as initial attractions of the neighborhood. One person arriving in 1961 recalled that the area "looked like a neighborhood...There was a mixture of people and a mixture of houses." A couple who arrived in 1965 stated that they "were looking for a mixed neighborhood...with local people and young professionals." (Thus, even by the time they arrived it was apparent that other professionals had already moved in.) A realtor also suggested that the neighborhood's appeal to many homebuyers has, in fact, been the existence of well-entrenched families who gave the area an atmosphere and sense of community.

Several people also cited the neighborhood's proximity specifically to Harvard Square as an attraction, but while this factor might appear an almost inevitable reason for someone's locational decision, it appears to have developed more as a reason for present satisfaction with the neighborhood than as an initial attraction. Finally, while only one resident explicitly stated that the area was next to a "well-heeled neighborhood," two realtors contended that the neighborhood's juxtaposition with wealthier, more prestigious areas to the east and north was a subconscious factor behind buyers' locational decisions.

In sum, all interviewees, irrespective of time of arrival, consistently cited an initial desire to be (or to remain) in Cambridge and, beyond that, a desire to be within the Peabody School District. The first to arrive were pre-
dominantly architects drawn by the availability of relatively inexpensive properties which lent themselves to extensive renovation. Later newcomers attached less importance to the existence of cheaper housing opportunities than to the neighborhood's location within the boundaries of the Peabody School. It is apparent, however, that without the scattered renovation efforts of the earlier arrivees some of this second wave would not have readily considered this area. The prospect of residing in a mixed community appealed to a number of residents from the outset, but it is obvious that a mix of specifically both incumbents and young professionals could not have become apparent until about 1965, once the architects had gained a foothold in the neighborhood.

- Present attitudes of West Cambridge homeowners to the neighborhood:

Residents cited security, convenience and diversity of residents as being the neighborhood's major "pluses." Almost every resident mentioned that there had been few housebreak-ins or any other threat to their security during their tenure in the neighborhood. Only one resident dissented from this view. He claimed that security had deteriorated in recent years with the advent of professionals, noting that "...they pay less attention to what's going on...whereas the old people watch out for you." Convenience to Harvard Square and schools were mentioned by every resident, many indicating that ease of pedestrian access and the proximity of well-served trans-
portation routes eliminated the need for an additional automobile. This convenience factor has recently been reinforced with the opening of several stores at the junction of Huron and Concord Avenues, aimed specifically at the middle- and upper middle-income markets.

Most of the interviewees enjoyed the fact that they resided in a community which is "mixed" both socio-economically and in terms of age. One couple captured this sentiment, claiming that "it's the mixture of people which is a plus... People don't want to live in Newton where everyone is the same." Yet while most indicated contentment with life in a diverse community, there appeared to be little strong interaction among old and new residents. One resident asserted that:

"...a feeling of rejection exists on both sides... Newcomers have a very busy schedule and little time to spend communicating with the older residents... They also have very little in common with the old-timers... the newcomers think differently... their lifestyles are different... and there's no effort to bridge the gap."

There have been several block parties in different sections of the neighborhood which incumbent and newcomer alike enjoyed, but relationships were termed as cordial and friendly -- not "friendships." Several people described their relations with incumbents as the desire to help out -- in particular with the sharing of tools. The sharing of common experiences, e.g. a storm, and community action to prevent the construction of an apartment building on the edge of the neighborhood, has brought together both old and new residents. Yet once the crisis sub-
sided, the sense of community dissipated. It is rather that there are two communities which co-exist. The long-term residents depend to a large extent on their traditional ties of ethnicity and the church. The newcomers interact more among themselves, one indicating some active socializing with others in the neighborhood. Another pointed out that he had keys to four houses on the street so that "we have access to their homes if there's any difficulty...These are the 'parvenus' though, not the old Irish." All respondents favored better communication with incumbents via block parties and other channels.

Residents were asked what they disliked about the neighborhood. Almost all responded that there was a need for traffic lights at one intersection of the neighborhood where there had been several accidents involving children. People also complained, but less frequently, about noisy children (those of incumbent residents), the need for leash laws (this applied to one particular street), and the need for aesthetic improvements on some neighborhood properties. While property taxes were never mentioned, many did complain about the quality of city services -- in particular road repair and snow plowing on non-through roads. One resident did note, however, a marked improvement in city services since the city obtained a professional city manager in 1972.

- **Future commitment of West Cambridge homeowners to the neighborhood:**
The attitudes of those interviewed suggest a group of newcomers relatively satisfied with life in West Cambridge. The convenience, security and diversity of the neighborhood (the level of interaction notwithstanding), appear to offset frustration with traffic problems, city services and other lesser issues. Nevertheless, additional questions were asked of respondents in order to probe the extent of their continued desire to live in the neighborhood and the city.

Most were very happy with their present houses, except for one couple who had already decided to move to a more spacious home elsewhere in Cambridge. This is hardly surprising in that many of the residents had extensively tailored their units around themselves during the course of their tenure in the neighborhood. Several did feel the need for slightly larger houses, and some indicated a preference for more land than they had at the present. Contrastingly, two favored smaller properties, one specifically because he did not wish to remain a landlord.

All were optimistic, however, about the neighborhood over the next five years in that the change which had occurred since 1960 would continue at the same pace, i.e. almost glacially. However, most were ambivalent about the change. They saw their own positions and property values being reinforced by the continued influx of homebuying professionals -- in particular academics. Yet most anticipated that vacancies would occur only with the death of incumbents -- a loss which they would regret since it is these "old
timers" who give the neighborhood the atmosphere the newcomers claim to enjoy. The interviewees all envisaged continued physical upgrading of the neighborhood through the efforts of incoming private individuals.

The respondents were divided as to where they saw themselves in the future. Most indicated a contentment with living in Cambridge and the neighborhood, two to the extent that they would not consider living anywhere else. Three people saw Cambridge as the ideal place for them but would move to another city according to job opportunities. One of these noted that "I would look for a similar kind of community...It would be slightly kooky, mixed both racially and ethnically, and mixed age groups...not one with big apartment buildings, for aesthetic reasons and because they're nameless and impersonal..." Two felt content with Cambridge and the neighborhood but thought that the combination of lower taxes and better schools in Newton or Brookline might lure them away. Only one person considered the suburbs, for the sake of her children, but at the same time also indicated a penchant to live in downtown Boston.

One couple indicated that the commitment to remaining in Cambridge was very strong among their social circle, to the extent that they could cite several instances of people temporarily moving to Brockton and other places so that their children might go to the better high schools. The arrangement of retaining their Cambridge houses while renting in another town worked out more cheaply than sending their chil-
dren to private schools. Yet the notion of living permanently in the suburbs was anathema to most interviewees. Two rejected the suburbs because of the commuting burden. Others, however, objected to suburban lifestyles. Embodying the sentiments of several, one resident commented:

"I was just out at a party in Lexington...I couldn't imagine living in that kind of environment...This neighborhood is not really cohesive but you don't mind...in Lexington you would...it's too isolated...Here the advantages of proximity make up for [the lack of community cohesiveness]."

THE REACTION OF INCUMBENT RESIDENTS TO THE UPGRADING AND GENTRIFICATION PROCESS

Several long-term residents were contacted for their perceptions of the changes which had occurred over the sixteen-year study period. All contended that they had noticed very little change in the neighborhood in terms of new homebuyers and individual renovation efforts.* One incumbent had noticed an increase in the proportion of students moving into the area between Garden Street and Concord Avenue.

Most of the information about incumbents and their reactions was thus gleaned from interviews with newcomers, realtors and a representative of the larger Neighborhood 9 Association. It appears that although there exists no hos-

*There are several plausible explanations for this general unawareness. First, renovation instances are scattered throughout the neighborhood and are not so concentrated as to represent any visible dynamic. Second, it emerged from interviews with newcomers that the long-term residents tend to be block-oriented. It is thus possible that they are unconscious of activity beyond their immediate "territory."
tility between newcomers and the "old guard," as they were often described, there exist no great bonds between them either. Several newcomers felt very strongly that they were perceived as outsiders, one recalling having overheard the use of "foreigners" to describe his family. The lack of ties is attributable to the lack of any forum wherein both old and new residents may interact. The old guard retain a very strong connection with the local Catholic Church and its various activities, an institution to which newcomers themselves have not been drawn.

Several newcomers did, in fact, receive warm welcomes from existing residents. One indicated that, in her case, the incumbents were very content that someone should be fixing up what had long been a dilapidated property. Another couple sensed that they had been perceived as "respectable... who wouldn't mess up the place." While incumbent residents may have welcomed the new attention being afforded the buildings around them, it is not clear that many were prompted at any stage to undertake extensive renovation themselves. One newcomer did notice the addition of aluminum siding and some external painting on neighboring properties in the early 1970's after he had extensively renovated his own building. However he felt that this might have occurred without his own efforts. The same resident also told of one long-term resident who, on her husband's death, decided to leave the neighborhood. Prior to leaving, she indicated her curiosity about the new people and their remodeling activity and
asked to be shown around the new resident's house. It was "an emotional moment for her...as if symbolizing the end of an era."

It appears that "the end of an era" for many families in the neighborhood has accounted for much of the vacancies there between 1960 and 1975. Realtors contended that death of a sole-surviving member or of a spouse (leaving a surviving partner who moves in with children) has been the primary reason for the West Cambridge properties appearing on the market.

Indeed, displacement, i.e. where long-term residents feel a pressure to move, does not seem to have been a characteristic of the gentrification process in West Cambridge. What has occurred is that incumbents have not been replaced (as they leave for whatever reason) by people of similar means and occupations. The neighborhood association member observed that "most of the people who lived there were working class, who don't find the area particularly attractive...[They] would just as soon move out to where the grass is green." One person who bought a house in the early 1960's felt then a "tremendous amount of reverse snobbism...but most of these people have moved...they have bought a three-bedroom in the exurbs...places like Franklin." The realtors indicated, however, that most long-term residents had no desire to move, irrespective of the influx of a noticeably different type of resident. Families simply "couldn't make the break" and many "have been there for fifty years...They've
seen their children grow and go, but the people there just don't want to move." Both realtors and new residents thus expected the gentrification process to continue only very slowly as long-term families remained down to the very last member.

PHYSICAL UPGRADING

This section examines the physical improvements which accompany the gentrification process. The remodeling work of recent homebuyers is discussed as well as the financial arrangements by which people have bought and subsequently upgraded their properties.

- **Renovation of property:**

  A detailed analysis of people's remodeling efforts was not conducted for this thesis. Such an effort would necessitate either extensive homebuyer surveys or an analysis of building permit data. Hence the following is but a brief overview of newcomers' renovation activities.

  A tour of the neighborhood indicates no widespread pattern of upgrading. Moreover, there are no visible concentrations of remodeled properties in any way similar to common images of urban neighborhood upgrading, e.g. rows of look-alike renovated townhouses with window boxes and shutters. Rather, renovations are a scattered-site phenomenon and very individualistic. The individualism is not surprising given that ten architects and two architectural students bought
houses in the neighborhood between 1960 and 1974. As indicated earlier, the architects sought the more deteriorated properties with the intention of undertaking extensive renovation themselves, geared to their own particular needs and lifestyles. Yet, even the properties purchased by non-architect professionals display an element of individuality, although these renovations are typically more modest.

A recent analysis of architecture in Northwest Cambridge discusses the "contemporary stylistic trends" brought into the study neighborhood by the burgeoning Harvard Square community. The work notes that "the initial remodeling by architects in Northwest Cambridge was to modify existing houses in sympathy with their inherent plan and form." The study also cites among the designs a "concern for privacy that reflects the changing character of the area." Indeed, some of the more extensive remodeling efforts have incorporated an attempt to insulate the occupants from the street by changing entrances and reducing the number of street-facing windows.

Among the homeowners interviewed, all but one of the architects had gutted most or all of their properties before remodeling. This was a practice not confined to any one time during the study period. Only one architect undertook extensive rehabilitation from the outset and as a one-shot effort. The rest moved in and began gradually renovating around themselves, doing the gutting and much of the rebuilding themselves. The architects sought further space than the original structure offered by removing interior walls, expanding the
cellar area and building on additions. The non-architects have been more modest in their remodeling. This is doubtless because they had naturally less grandiose visions of their properties than might a designer/owner and also because most did not share the architect's self-reliance in being able to reduce costs through sweat equity. Two of the non-architects interviewed, however, had engaged architectural assistance in remodeling their properties. One removed walls and built on a greenhouse/eating area while the other dug out the cellar and made ground floor additions at both front and rear. One resident who had been in the neighborhood since the late 1960's had thus far made no modifications through lack of funds but was considering constructing an additional room. Only one person interviewed bought an already-renovated structure, but he chose to convert one floor into a luxury apartment in order to assist his mortgage payments. Indeed, several of the remodeling efforts have incorporated rental units to offset monthly financing charges.

An analysis of West Cambridge sales prices was conducted in order to gauge the impact of renovation activity and the additional demand it might stimulate. Figure 3.4 indicates median sales prices for the study period. From the first period, 1960-62, to the final one, 1972-74, the median sales price for owner-occupied property increased 136 percent -- from $16,500 to $39,000. While precisely comparable data is not available, it is nevertheless useful to consider the rise in the median house value in Cambridge during the decade.
FIGURE 3.4

SALES PRICE

WEST CAMBRIDGE

Median Price

$80,000 $60,000 $40,000 $20,000

60-62 63-65 66-68 69-71 72-74 YEARS

Absentee-Owned Property

Owner-Occupied Property

Cambridge Median House Price
1960-70 (as stated in the U.S. Census). The median value of Cambridge houses rose 75 percent (from $13,500 to $24,200) between 1960 and 1970, whereas in the West Cambridge study neighborhood the median sales price rose 79 percent ($16,500 to $29,500) between 1960-62 and 1969-71.* Thus, during the 1960's the rate of increase in the value of owner-occupied property in West Cambridge did not rise faster than the rest of Cambridge. Given the renovation activity in West Cambridge it may appear surprising that there is no marked differential between these rates of increase. Two bankers interviewed also felt that prices had not risen in the neighborhood appreciably more than elsewhere in Cambridge during the 1960's and that, moreover, this was still the case to the present day. Two possible explanations are hazarded here. First, prices city-wide have risen in keeping with a general pressure for housing as people -- academics and recent graduates in particular -- seek to remain in Cambridge. Indeed, the city-wide increase in house value (75 percent) during the 1960's is significantly higher than that for Boston (45 percent) and for metropolitan Boston (50 percent). Second, the renovated properties in West Cambridge are so scattered and so few (vis-a-vis the total number of structures) as to have not significantly altered the overall market perception of the neighborhood. Indeed, one interviewee

*The consistently higher price in West Cambridge probably reflects the inclusion of some two- and three-family dwellings in the calculation, whereas the Cambridge-wide figure is computed only on the basis of single-family homes.
told of a recent prospective buyer for his house who noted that "it's a really nice house in not a particularly nice neighborhood." Thus, the Peabody School District and proximity to Harvard Square notwithstanding, the neighborhood may not readily appeal in physical terms to the larger home-buying public and accordingly has not experienced any marked price inflation distinguishing it from the rest of Cambridge.

As a final note, Figure 3.4 also includes the median sales price for absentee-owned buildings. It can be seen that prices rise sharply from 1963-65. This upswing coincides with the end of the first wave of upgrading by architects. Moreover, it coincides with an increase in the proportion of students among incoming renters and a decline among those in blue-collar occupations. Hence, the investor appears to have seen the advantages of owning a property in a neighborhood which was becoming increasingly attractive to those with a higher rent-paying ability (or rent-absorption capacity) than the traditional tenant. That prices of absentee-owner properties increase more rapidly than those of owner-occupied dwellings through to the end of the study period doubtless reflects the ever-increasing demand from professionals and students.

- **Financing:**

Financing has not been a problem in West Cambridge and therefore warrants only a relatively brief discussion. Indeed, the neighborhood has always appeared stable to lending institutions and they have never been reticent about granting
mortgages there. A realtor asserted that from his experience, "banks have always been kind to the neighborhood because it was fringing Harvard...It never went down."

No person interviewed had any difficulty in obtaining an initial mortgage because of the neighborhood and this experience was the same throughout the entire study period. Seven people indicated that they were granted mortgages readily. One couple was refused by several banks because none saw any possibility of renovating the house being purchased. These people finally borrowed from within the family. Another resident was turned down initially on the basis of income, "but then the realtor made it his business to find us a bank...My strong impression was that the banks and realtors were in cahoots." One recent buyer had shopped around among eight banks, all of which were reluctant to loan because the buyer was intending to combine incomes in order to carry mortgage payments. Only when he demonstrated that he could manage the payments without his wife's contribution did one bank finally acquiesce.

Interviewees were also asked how they financed their renovation efforts. Several borrowed from family members while a few others took out short-term high-interest bank loans. Two relied on their own resources but kept capital requirements low at any one time by making improvements incrementally. Another homebuyer obtained a 125 percent mortgage from the outset. The experience of one couple, however, does suggest that there was an upper limit to some banks'
favorable perception of the neighborhood. They sought to re-finance their mortgage with the original bank in order to in-vest $35-40,000 in improving their property. The bank re-fused, arguing that "the neighborhood was not worth spending that amount of money on." The people were nevertheless able to obtain the necessary financing from another bank.

Figure 3.5 shows the median loan-to-value ratios for the neighborhood. It can be seen that for owner-occupied pro-perty banks were issuing 70-80 percent loans throughout the entire period. The decline in the average mortgage amount in the periods 1966-68 and 1972-74 undoubtedly reflects the tight credit conditions during these years when banks were typically requiring higher downpayments. The chart tells almost the entire lending story in West Cambridge. There are no seller mortgages and only five sales were assisted by additional mortgages from seller or private individual. There are but a few dramatic deviations from the median loan-to-value ratio (probably reflecting the ability of borrowers to make higher downpayments), and these are more than offset by a number of 90 percent-and-above loans made during the entire period. Finally, Figure 3.5 also demonstrates the loan-to-value ratio for the absentee owner. The lending curve here conforms closely to that for owner-occupiers, thereby supporting the contention that mortgages for the neighborhood were responding sharply to cyclical monetary conditions. That the average absentee-owner mortgage is consistently lower than that for owner-occupiers is perhaps explained by the investors' willing-
FIGURE 3.5

WEST CAMBRIDGE

MORTGAGE RATES (Loan-to-Value Ratio)

Median Loan-to-Value Ratio

0.800

0.600

0.400

0.200

Owner-Occupied Property

Absentee-Owned Property

YEARS

60-62 63-65 66-68 69-71 72-75
ness (and ability) to raise a higher downpayment.

Among the one hundred transactions occurring in West Cambridge during the study period, eighty-three involved mortgages from lending institutions, three from private individuals, and in fourteen sales mortgages went unrecorded or involved no mortgage. Of the eighty-three bank loans, thirty-three were made by one institution and another made fifteen. Eight banks made 2-5 loans and eleven granted only one mortgage. To complete the financing picture, representatives from two banks were interviewed. As discussions with buyers had not revealed any difficulty with purchasing in the neighborhood it was not anticipated that interviews with bankers would lead to any additional revelations. These expectations were fulfilled. An appraiser from the bank making thirty-three loans was interviewed, as was the loan officer and ex-president of a small bank which had made one recorded loan.* Both indicated that almost every loan had been conventional. Both asserted that property had always been the first criterion in their lending policies, then the ability of the buyer to pay. Neither indicated having perceived any risk involved with loaning in West Cambridge.

*The second official was very familiar with the neighborhood and claimed that his bank had been involved in more than one deal there. Since fourteen mortgages went unrecorded, this is quite possible.
THE ROLE OF OTHER ACTORS

- The real estate sector:

The role of realtors has been an almost passive one. They have needed to do little to promote the neighborhood, given its location within the Peabody School district. Three realtors were interviewed and all indicated that finding property there to sell was a problem. Turnover in the neighborhood is low and demand relatively high. One realtor even felt that Harvard University may have "earmarked the neighborhood," i.e. in directing faculty-homebuyers to it and to realtors. Another realtor commented that some of the property did not come onto the market and passed by word-of-mouth. Real estate interest in the neighborhood was noted by one ex-resident who recalled that on buying his house there in 1961, he used no realtor. When he advertised the house in 1965 via the newspaper, "the realtors descended" -- an indication that in four years they had become aware of the neighborhood's potential attractiveness to middle-income buyers, once the "new" wave of buyers had begun to demonstrate its viability.

- The public sector:

Public agencies have played no role in the neighborhood upgrading process. From their perspective, the neighborhood was stable at the outset and required no assistance in directing it any other way. The public sector role has thus been confined to the provision of basic municipal ser-
vices which, as was indicated earlier, some new residents feel are inadequate.

CONCLUSION AND SUMMARY

The case study had two purposes. It sought to test the popular image of the household involved in the urban neighborhood upgrading and gentrification process -- an image hitherto based on largely heuristic evidence. Additionally, it attempted to break the process down in order to understand its component parts.

Some of the conventional homebuyer image is borne out by the West Cambridge case study. The new homebuyer is typically professional and, in fact, rarely drawn from other white-collar occupations. The buyer is also young to the extent that he is under 45, the 35-44 age group being almost as well-represented as the 25-34 cohort. However, two popularly perceived characteristics of the homebuyers are not corroborated by the data in this instance. First, the professional households moving into West Cambridge are by no means childless. Secondly, their recent movement patterns refute the notion of a "back-to-the-city" trend. The case study also reveals that new residents in West Cambridge are committed urbanites. They are content with life in West Cambridge, enjoying in particular the convenience, security and social diversity (however limited their interaction with incumbents) that the neighborhood offers. Except for the quality of cer-
tain city services, the homeowners were unable to cite major dislikes about the neighborhood which diminish their general satisfaction with living in the city. While several residents could envisage an inter-city move, only one could conceive of living in the suburbs.

The case study aimed to disaggregate the West Cambridge process of upgrading and gentrification. With turnover in the neighborhood almost glacial, and with proportionately few properties renovated during the study period, the experience of West Cambridge is relatively uncomplicated. Accordingly, it is contended here that the West Cambridge process can be divided into only two discrete stages:

**Stage One**

--- Architects and architectural students purchase homes in a neighborhood which has long been a stable, Irish working-class community. A few other professionals also buy during this time.

--- Moving almost entirely from elsewhere in the city, architects are drawn by the Peabody School and the opportunity to purchase a property relatively cheaply.

--- The architects begin extensive renovation efforts, relying heavily upon sweat equity.

--- Throughout this period, the neighborhood's traditional homebuyers -- blue-collar workers -- continue to buy houses in the neighborhood, equalling the number of purchases made by professionals.

--- Turnover is low. There is no ostensible displacement among homeowners. Properties become vacant through death and, to a lesser extent, when some households decide to move out to the suburbs.

--- Financing is not a problem. Banks have long perceived the neighborhood as stable.
Stage Two

-- Architects continue to trickle in, but it is the non-architect professional who now moves into the neighborhood. Drawn almost entirely from within the city, these people tend to be employed in university-related positions.

-- The second wave of professionals sees the Peabody School as the primary attraction. Their initial forays into the neighborhood indicate, to their satisfaction, the existence of other professionals. Many are attracted by the prospect of residing in a socio-economically mixed community.

-- Architects continue their extensive renovations, while others typically make more modest improvements. Also seeking individuality in their remodeling, the non-design professionals often engage architectural assistance in their efforts.

-- The renter population, moving predominantly from within the city, becomes increasingly younger. As a proportion of incoming renters, students and professionals increase while blue-collar renters decline.

-- Turnover is still slow, with vacancies occurring primarily through death.

-- Financing is not a problem, mortgage amounts fluctuating with cyclical credit conditions.
NOTES

1. This information was extracted from: Cambridge Historical Commission, Northwest Cambridge, Cambridge, Mass., The MIT Press, 1977.

2. Ibid., p. 117.
This case study has the same purpose as the West Cambridge study. It seeks to record the upgrading and gentrification process from its inception to the present. Attention also focuses on present residents and their attitudes toward living in the neighborhood and in the city.

THE AREA AND ITS HISTORY

Bay Village is a small neighborhood of approximately 115 listed street addresses and 350 housing units sitting on the edge of downtown Boston. It is bordered to the north by Boston's entertainment district and part of the central business district. To the east and south lie the South Cove and South End respectively -- the former a predominantly low-income residential community and the latter an area of mixed incomes. On the west side lie the Back Bay business district and several residential streets sometimes referred to as being part of Bay Village.* The specific boundaries are Stuart Street to the north, South Charles Street to the east, Tremont Street to the south, and Arlington Street to the west. Bay Village also includes Lyndeboro Place -- an iso-

*However, since they comprise a physically very different housing stock, they were not included for the purpose of this analysis in Bay Village.
FIGURE 4.1
BAY VILLAGE AND GENERAL VICINITY
lated cluster of houses across South Charles Street.

The area first developed as a residential community in the 1820's, when tidal mudflats were reclaimed with the construction of Mill Dam and streets and house lots subsequent-ly laid out. The construction of the neighborhood "coincides with the development of Beacon Hill; in fact it is known that many of the artisans working on Beacon Hill were also the builders and occupiers of houses in Bay Village."¹ Much of the responsibility for planning and supervising initial construction has been attributed to Ephraim Marsh, a carpenter-builder who owned large tracts of land in this section of Boston.

When original lots were sold they carried a deed which established requirements on construction material and height. As a result 2-3 story red-brick, Federal-style row-houses predominate. Much of the uniqueness of the neighborhood lies in the simplicity of its architecture. The houses are described as having a:

"...high foundation, simple cornices, ridge roof and end chimney with or without dormers. Most of the houses have six over six sash windows and square or arched fanlighted doorways a few steps up from street level, an austere reflection of the Federal style."²

The area has remained primarily residential to the present day with some institutional and commercial buildings. In the 1920's film companies selected the district as their distribution point for the region, doubtless attracted in part by the proximity of the city's entertainment area.
FIGURE 4.3
Photographs of Bay Village
Today many of these companies are still present as are several restaurants and clubs.

THE NEIGHBORHOOD PRIOR TO UPGRADEST

One current resident who arrived as a child in the early 1940's described the neighborhood then as being "all families...The place was always full of kids. I had a lot of playmates...It was the kind of neighborhood where people were all involved with each other." Another long-term resident noted that the neighborhood began to change in the late 1940's "when the families began to move and disperse...and then the houses were made into rooming houses...the next group of people were itinerant." Lodging houses serving a predominantly low-income transient population is, indeed, the popular pre-upgrading image of the Bay Village area. Hitherto single family homes were converted to rooming houses on Melrose, Carver (now South Charles Street), and part of Fayette Street. The neighborhood's appeal then lay in its proximity to downtown, and, with its open streets, it was very accessible -- particularly to the entertainment district. As one ex-resident remembers, it was a "great theatrical area," with several theatrical agencies located within the neighborhood itself and the many rooming houses providing temporary homes to many performers. Typical descriptions of the neighborhood at that time include "blighted," "down at heel," and "an area basically of depression." Both long-term residents and outsiders attri-
buted the ills of Bay Village in the late 1940's and early 1950's to the transient population and the rooming houses. One ex-resident complained that the lodging houses fostered a sense of "anonymity about the neighborhood...with a lot of transients who just didn't care." The locational advantages of the neighborhood meant that vacancies were few and landlords consequently felt little pressure to fix up their properties in order to attract tenants. There were "some very sloppy rooming houses...there were those who had houses who didn't care who they rented to" -- a reference to the prostitutes and alcoholics which many harbored. One of the negative factors that contributed to the pall which hung over the area during this period was undoubtedly the bars on Tremont Street, as one resident recalled "the bad bars, the transient bars, really hurt...It's as if Tremont Street was in another world."

To present the Bay Village of the early 1950's in an entirely negative light is, however, to distort the picture. While a considerable number of rooming houses were sanctuaries for prostitution, alcoholism, etc., there were indeed more respectable establishments, catering to a largely retired population. Moreover, there was an enclave of owner-occupiers on Knox Street and at one end of Fayette Street. As one resident who arrived in 1948 noted, "There was always a hard core of middle-class business and professional people...people here from time immemorial...with waspish names." Lawyers, architects and schoolteachers were men-
 HOW UPGRADING BEGAN IN BAY VILLAGE

An attempt to pinpoint the start of upgrading brought a variety of responses from those interviewed. Some attributed the first wave of upgrading in the area to gays, some to the efforts of a particular realtor, and others to the efforts of incumbent residents. One interviewee suggested that the first sign of upgrading was the remodeling with insurance money of two houses on Melrose Street that had been gutted by fire.

It appears, however, that the very first to renovate property began their efforts in 1957, a time around which one long-term resident recalled the influx of certain people "who came from more affluent areas and liked what they considered the Bohemian way of life." Artists and gays were mentioned most frequently as being responsible for the initial activity. One banker remembered that "there were a lot of homosexuals who had been pushed out of Beacon Hill and went into the Bay Village area...They were very intelligent and very innovative...It was amazing the various restoration jobs they'd done." Indeed the drive, initiative and artistic talent of members of the gay community were frequently lauded by those interviewed. One realtor-resident felt that upgrading began when two gays bought a building on Melrose, "fixed it up and added window boxes and shutters...Window boxes and shutters were the start of the uprise of this area."
One person responsible for renovation of several buildings in the area, recalled, however, that early efforts were far more extensive than the cosmetic touches suggested above. The person admitted to having had a commitment to the neighborhood, wanting more than simply a place to live, and accordingly set out to renovate property for personal occupancy and to assist and encourage others. This person's motto was "Let's buy all the bad properties...to hell with the good ones, they stand on their own merit." These early renovation efforts were admittedly few in number and they were scattered throughout the neighborhood, but the area was sufficiently small that they were noticeable. Not only were these "pioneers" renovating properties that would demonstrate the area's residential potential, but they were simultaneously "eliminating" from the area's housing stock the particularly deteriorated structures which might otherwise deter prospective residents.

One realtor noted that among the first round of renovators, many were gay tenants who made internal and external improvements with the permission of landlords, yet at their own expense. He felt that, even as renters, their lifestyles contribute to and sometimes precipitate broader physical improvement efforts:

"...Gay kids were very clean, very artistic, very determined to have a home...not a warehouse. Married couples don't put up curtains and they live with boxes around them for months. I rented... and would rent the gays far sooner than the straights."

One resident, who turned realtor after leaving Bay Village, reiterated this view, asserting, "I always say...give two
gay kids a place, a thousand bucks and come back in six months...Some, of course, might do a powder puff job, but most won't."

It was the efforts of the gay community -- both the cosmetic touches and the practice of rehabilitating the most deteriorated structures -- which set the stage for the entrance of one particular realtor. As one long-term incumbent noted, "The real breakthrough came when [the realtor] made a determined drive to make the place a desirable neighborhood." The realtor was already a resident in the neighborhood and had been involved in the renovation of several properties for personal use. Although it would be naive to discount the importance of the commission that accompanied each sale, interviews with the actual realtor and other observers indicate that the individual had a deep conviction of the area's potential appeal to people seeking a house in the downtown area -- a conviction grounded in the experience of also being a resident there. The realtor began a promotional campaign for the area, building upon the foundation block laid largely by the gays. Using, where necessary, personal property and the buildings renovated by the pioneering gays to demonstrate the area's potential, the realtor began to attract a clientele different from those who had been gutting properties themselves. As one of the original renovators noted, these people were more "the carriage trade, told [by the realtor] that if you go in and dust [an older property] you're a pioneer...But they were not the gutsy pioneers...
There weren't too many do-it-yourselfers in that group."

The promotional effort of the realtor was reinforced by the decision made in 1959 by a group of twelve residents -- predominantly long-term incumbents from Fayette Street. They had determined that a neighborhood improvement association was needed to encourage cosmetic improvements and better city services. One resident recalled:

"The first thing to do was to give the neighborhood an identity. We were part of the Back Bay technically, but we disregarded 'Back Bay Association,' although there wasn't one at the time...and 'South End Association' because we associated rather with the Back Bay...Someone thought of 'Back End' in a moment of levity...In the neighborhood was 'Kerry Village,' there from the late nineteenth century when it was an Irish neighborhood. But we wanted to avoid 'Kerry' because of the bar's tarnished reputation...so we took 'Bay' and 'Village' as a compromise."*

"Bay Village" and the "Bay Village Neighborhood Association" were thus born. The identity had been forged for a political purpose but also to spur local pride in appearance with cosmetic touches such as window boxes. The Association made overtures to City Hall for better police protection, trash collection and street cleaning. While the first two were accommodated, street cleaning required a financial outlay which City Hall at first resisted. The Association responded with a poster campaign to bring public attention to their plight. As one resident explained, their posters and window box contests began "flashing a neon 'Bay Village -- Bay Village' to

*Another resident remembered that "Park Square, South" had been another name under consideration.
the local newspaper media." The inclusion at this time of a newly renovated Bay Village house in several magazine design features also sparked public curiosity.

CHARACTERISTICS OF PEOPLE MOVING INTO BAY VILLAGE

Both homebuyers and renters, of course, move into Bay Village during the study period. While the attitudes of both merit analysis, time constraints dictate that only homebuyers are examined here in any detail. Renters are thus presented only in terms of occupation, age, and previous place of residence.*

- **Homebuyers:**

  Homebuyers were traced from 1957, since this was the year indicated to the researcher as the time when renovation activity began, and, moreover, the real estate records indicate almost no sales activity immediately prior to this date. Between 1957 and 1975 (the period selected for analysis) 148 properties were sold -- some of these being sold several times over. Of the 148 properties sold, 89 were purchased for owner occupancy. The 89 homebuyers are analyzed in terms of occupation, age and previous place of residence as indicated in the Police Census. Because the data set is relatively small and the study period relatively long, homebuyers were grouped into three-year periods for the purpose of

*For a detailed discussion of the methodology, the reader is again referred to Appendix A.
analysis -- with the exception of the final period which comprises four years.

a) **Occupation:** The occupational categories of homebuyers during the period 1957-75 are presented in Table 4.1. It can be seen that in aggregate more than half the buyers are employed in professional occupations over the entire nineteen-year period. The clerical ranks also have a higher representation than do those in managerial and sales positions. It is interesting to note that as a proportion of all homebuyers over the entire period, those employed in white-collar occupations (professional, managerial, clerical and sales) account for 92 percent. Disaggregated over time, the professional as the predominant homebuyer is a consistent pattern throughout the entire period. Members of the managerial classes do not make purchases until 1963, but the numbers involved are not large enough to even hazard a judgment. Once the professional predominance became apparent to the researcher, it was decided to disaggregate this group to ascertain whether there were any specific trends, e.g. artists, architects, etc. in the first years shifting to the more traditional professions of law, accounting, medicine. While two of the professionals moving in during the 1957-59 period were artists, there was equally a physician, chemist, educator and advisor. In the next three years, two accountants, a nurse, two physicians, and an engineer purchased homes in Bay Village. Thus, no particular pattern emerges in the early years within the professional group, nor indeed does
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<td>13 100.1</td>
<td>12 100.0</td>
<td>20 100.0</td>
<td>87 99.8</td>
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* Not in Total
one appear when the entire nineteen-year period is considered. Hence the purported activity of "artists" and kindred groups as early renovators is hardly reflected in the data. There are several possible explanations for this. First, the properties renovated in these years were reportedly badly deteriorated, and it is possible that they changed hands for minimal sums, somehow going unrecorded. Another explanation is that while artists may have been visible renovators, they might not have been engaged in this activity as homeowners. Instead, they are in fact tenants doing it for their own benefit with their landlord's approval, or are renovating properties on behalf of actual homebuyers.

b) Age: Table 4.2 indicates that over the entire period the predominant homebuyers were the 25-34 age group with 42 percent of the total. In addition, the 35-44 group were also well represented with 29 percent. Over time the 25-34 age group has, with the exception of the years 1969-71, consistently increased -- from 22 percent in 1957-59 to 63 percent in the final period. Contrastingly, there is no similar consistency among the 35-44 age group. With the most homebuyers falling into the 45 and over group in 1960-62, this group has been represented decreasingly to the present day. The popular image of the homebuyer moving into an older city neighborhood which is undergoing, or has undergone, renovation is that of a young person or household. The findings here concur with this aspect of the profile but suggest, however, that it is a characteristic which has become preva-
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</table>

* Not in Total
lent in more recent years.

c) **Previous place of residence:** The dominant characteristic of the homebuyer emerging from Table 4.3 is that this person has moved from elsewhere in the city, thereby disputing the so-called "back-to-the-city" movement.* In aggregate terms, movers within the city represent 72 percent of the total, and this pattern is consistent for each sub-period throughout the nineteen years. The largest percentage of people moving from within the city move from the downtown/core area (defined here as the Boston peninsula as far west as Massachusetts Avenue). However, there is an increasing proportion of persons moving within the neighborhood. With only two exceptions, this recirculation represents a shift in status among residents from renter to owner. Over the entire period, only 15 percent of all homebuyers moved from the suburbs or elsewhere in the state. Any disaggregation of this total does not present numbers from which to make any further useful statement. While information is not available about the entire sequence of people's previous residential experiences, it is obvious, however, that the Bay Village homebuyer is already adjusted to urban residential life. The occupational categories of most of these homebuyers suggest that they obtained high educational levels, most probably achieved in an urban-based academic institution. Hence, it is reason-

*For the purpose of analysis, flows of buyers and renters between Boston and Cambridge were considered within the same city.*
<table>
<thead>
<tr>
<th>Bay Village Homebuyers</th>
<th>Previous Place of Residence (Household Heads &amp; Unrelated Individuals)</th>
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<td>Downtown/Core</td>
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<td>Cambridge</td>
<td>-</td>
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<tr>
<td>CITY SUB-TOTAL</td>
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<td>Working Class Suburb</td>
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<tr>
<td>Middle Class Suburb</td>
<td>-</td>
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<tr>
<td>Upper-Middle Class Suburb</td>
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</tr>
<tr>
<td>Exurb</td>
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</tr>
<tr>
<td>REST OF STATE SUB-TOTAL</td>
<td>-</td>
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<td>Not Stated*</td>
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<tr>
<td>TOTAL</td>
<td>6</td>
</tr>
</tbody>
</table>

* Not in Total
able to assume that most of the homebuyers are already seasoned urban dwellers -- whether or not they originated from the suburbs -- and have had a period within which to determine the extent of their commitment to living in the city. Some homebuyers have evidently been testing -- whether consciously or not -- their desire to live in Bay Village by renting an apartment there first.

d) Other characteristics: Marital status was deduced from the Police Census. No specific indication is given therein where people are husband and wife, but an assumption about this relationship was made by matching persons of the same name and similar age.* Using this method it was determined that, for the period 1957-75, 48.3 percent of all homebuyers were married, and 51.7 percent were single or living under alternative arrangements. Within the entire period there was no pattern to marital status, and there were, in fact, wide fluctuations to and fro between periods. Finally, children should be mentioned. Data was not available on children from the Police Census (which lists persons 20 and over). Children are, however, notable by their absence in Bay Village. Interviews indicated that there were never many children in Bay Village during the years of upgrading. A current head count conducted by several interviewees indicates that the present number of children residing there is six.

*As indicated in the West Cambridge case study, this method might, of course, match brother and sister. However, it was felt that the frequency with which this might occur would be so small as to be insignificant.
Therefore, the Bay Village homebuyers are almost wholly employed in white-collar occupations, with the professionals clearly predominant. These persons are typically young and in almost all instances do not have children. These findings uphold the conventional image of the new urban homebuyer. However, the movement patterns of the buyers do not substantiate the popular notion of a "back-to-the-city" trend.

- Renters:

As a neighborhood is physically upgraded through private investment, rents inevitably rise as renovators seek a return on their investment. It is therefore reasonable to expect a qualitative difference over time in the type of renter who can afford an apartment in such a neighborhood. The following summarizes the characteristics of the 1306 renters (household heads and unrelated individuals) moving into Bay Village between 1960 and 1975.*

a) Occupation: Over the entire period, 1960-75, Table 4.4 indicates that there are two predominant occupational groups drawn to Bay Village -- professional and clerical. Except for a relative decline in the proportion of clerical

---

*1960-75 is the study period decided upon at the outset. When interviews indicated that upgrading had been occurring since 1957, it was decided to trace homebuyers thus far back. But it was felt that the additional and much larger task of tracing back renters was not warranted because a significant shift in renter population as a result of upgrading would not emerge until the earliest efforts of homebuyers had become apparent.
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<tr>
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<td>%</td>
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<tr>
<td>Professional</td>
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<tr>
<td>Clerical</td>
<td>78</td>
<td>25.4</td>
<td>42</td>
<td>17.0</td>
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<td>25.0</td>
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<tr>
<td>Service</td>
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<td>45</td>
<td>18.2</td>
<td>22</td>
<td>8.9</td>
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<tr>
<td>Other (Craftsman, Operative, Laborer, Transport, Military)</td>
<td>38</td>
<td>12.4</td>
<td>33</td>
<td>13.4</td>
<td>28</td>
<td>11.3</td>
</tr>
<tr>
<td>Non-Working (Retired, Housewife)</td>
<td>30</td>
<td>9.8</td>
<td>22</td>
<td>8.9</td>
<td>15</td>
<td>6.0</td>
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<tr>
<td>Student</td>
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<td>8.5</td>
<td>31</td>
<td>12.5</td>
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<tr>
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<td>247</td>
<td>100.1</td>
<td>248</td>
<td>100.1</td>
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</tbody>
</table>

* Not in Total
workers arriving in the years 1963-65, these two groups are consistently the largest throughout the sixteen-year period with no substantial increase or decrease in either over time. There is, however, a slow increase in the number of persons drawn from the managerial classes, with a large gain in the final period.

It is interesting to note that renters from the service and other blue-collar occupational categories "peak" in 1963-65 and thereafter decline as a proportion of incoming renters. The non-working population declines consistently from the earliest period. These three groups were doubtless "forced" out as the supply of rooming houses which probably housed a large proportion of them were converted into more expensive apartments. That the service and "other" occupations survive longer than the non-working population is probably reflective of their ability to outbid the latter in an ever-diminishing market of rooming houses.

Finally, it is not surprising that students gained as a proportion of incoming renters over the entire sixteen-year period -- as rents climb, students are able to absorb the increases by their traditional willingness to double up. However, the dramatic increase in 1969-71 as indicated in Table 4.4 and Figure 4.4 is a marked deviation from an otherwise steady rise. Reference to the actual totals for these years indicates, however, that the total of incoming students is not radically different from previous or subsequent totals --
FIGURE 4.4

BAY VILLAGE RENTERS

% of Household Heads & Unrelated Individuals by Occupation and Time Period:
- Clerical
- Professional
- Student
- Managerial
- Service
- Sales
- Other Occupation
- Non-Working

Time Periods:
- 60-62
- 63-65
- 66-68
- 69-71
- 72-75

Years
rather that members of other occupational categories decline. It can only be hypothesized that the bar situation (see "Present Attitudes of Bay Village Homeowners to the Neighborhood") was beginning to deter prospective residents as were the extensive public works activities which made Bay Village an unattractive sight for this duration. Unlike other occupational groups which sought locational alternatives, students were a more resilient group willing to tolerate these temporarily negative characteristics about the neighborhood.

b) Age: Table 4.5 and Figure 4.5 indicate that the 25-34 age cohort is predominant throughout the entire period, representing 43 percent of all new renters. However, as with the homebuyers, this group increases almost consistently from 34 percent in 1960-62 to 51 percent in 1972-75. The exception is in 1969-71 when there is a relative decline in this group compared with a relative increase in an otherwise constant under-25 group. Reasons for this anomaly are discussed in the section above on occupational characteristics. The gradual decline among renters in the 35-44 age group begins in the years 1963-65 but is much less dramatic than the decline in new persons over 45. That these two groups decline as a proportion of the incoming population is again probably in keeping with the reduction in supply of rooming houses catering to an older blue-collar and non-working clientele. As the number of rooming houses accommodations diminishes, the younger, working group outbids — and therefore outstays — the above-45 group before itself declining in 1966-68.
## TABLE 4.5

**Bay Village Renters**

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<td>48</td>
<td>54</td>
<td>48</td>
<td>36.9</td>
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<tr>
<td>25-34</td>
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<td><strong>TOTAL</strong></td>
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<td>247</td>
<td>248</td>
<td>130</td>
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</table>
FIGURE 4.5

AGE

Village Renters

(0-24)

25-34

35-44

45 and over

80 70 60 50 40 30 20 10 0

% 60-62 63-65 66-68 69-71 72-75

YEARS
The upswing in the 45-and-over group in the final period is difficult to explain. Although no formal cross-tabulation is available of these persons by occupation and previous place of residence, a review of persons moving in during the years 1972-75 reveals no obvious trends. Moreover, no particular settlement pattern from such people's settlement choices within Bay Village, i.e. around particular buildings or on specific streets.

c) **Previous place of residence:** Table 4.6 and Figure 4.6 indicate that, as with homebuyers, in aggregate figures the predominant previous place of residence is the city. However, unlike homebuyers, this has declined dramatically, "peaking" as early as 1963-65. Thus, by 1969-71 more people moved into Bay Village from out-of-state and in the last four years more people moved in from elsewhere in Massachusetts -- including the suburbs. This recent shift in origin among renters adds substance to current speculation about a "back-to-the-city" movement. In other words, once the neighborhood is fully upgraded -- i.e. most houses have been renovated and the extensive public efforts have improved the area's physical appearance -- it becomes attractive to an entirely different type of person. The disenchanted suburbanite interested in an urban lifestyle finds in Bay Village a strong alternative to a modern high-rise apartment.

Table 4.6 indicates in the early years a considerable amount of recirculation within the neighborhood. This is no doubt explained by people seeking to remain in the neighbor-
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<td>SUB-TOTAL</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Not Stated**</td>
<td>17</td>
<td>2</td>
<td>5</td>
<td>24</td>
<td>38</td>
<td></td>
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<tr>
<td>TOTAL</td>
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<td>245</td>
<td>99.8</td>
<td>243</td>
<td>100.1</td>
</tr>
</tbody>
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* Data not available beyond 1973.  ** Not in Total.
FIGURE 4.6

PREVIOUS PLACE OF RESIDENCE (Household Heads & Unrelated Individuals)

80 70 60 50 40 30 20 10
60-62

63-65
66-68
69-71
72-75
YEARS

BAY VILLAGE RENTERS

Out of State
Rest of State
City (Boston & Cambridge)
Includes suburbs

0 0 0 0 0 0 0
hood as the building in which they had lived is temporarily removed from the housing stock for renovation.

Finally, Bay Village has catered increasingly to an out-of-state population. In the first two periods, Bay Village's remaining rooming houses provided a first "port of call" to a transient population from out-of-state and overseas. That the out-of-staters increase as a proportion of the total population while rooming houses diminish is largely accounted for by the relative rise in the number of students.

- **Initial motivations and attitudes of people buying houses in Bay Village:**

  Ten people were interviewed who had bought houses in Bay Village.* All cited proximity to downtown and an appreciation for life in the city as their major reasons for locating in Bay Village. While interviewees' responses were consistent over time in this regard, other motives for selecting the neighborhood did change with length of tenure.

  One of the people responsible for some of the initial major renovation work suggested that the first people to move in had very little money and simply wanted a place to live. They would take a house wherever one came up for sale. In fixing their homes, with their limited incomes, these people "didn't believe financial benefits would come of their efforts, but when they did they sold their houses and got out."

*For an explanation of the interviewee sample, questions asked, etc., the reader is referred to Appendix A.
One ex-resident recalled discovering Bay Village in the early 1950's. Having rented a one-bedroom apartment on Beacon Hill, she found that she could own a 6-room house in Bay Village for the same monthly payment. That the surrounding area was deteriorated did not deter her. She remembers that, to her, the interior of her house was far more important than the address:

"...As a single person...I only see the outside of where I live, coming and going...so if I can get what I want inside 16-18 hours a day, I'm not a bit neighborhood conscious...and then I realized that I had rationalized the whole thing."

The realtor responsible for promoting the neighborhood recalled early resistance when trying to appeal to those otherwise looking at Beacon Hill and that "...good old Yankees think address first...cash value, rather than a spiritual value." Another resident suggested that it was, in fact, probably the "easy-to-take price tag" which lured many of these people. Several residents described the area in the early years of upgrading as a "poor man's Beacon Hill." One reason which accounts for people's early resistance was doubtless the area's reputation. During the prohibition era, the bars on the edge of the neighborhood had cast a "Speak-easy" image on the area. One ex-resident, not engaged in real estate yet nevertheless playing an almost evangelistic role in attracting potential residents in the late 1950's, discovered that he could not readily appeal to people who were aware of this aspect of Bay Village's history. Instead, he sought out a younger group who had not been around for the
"bad press" the neighborhood received in the past and were thus not bothered by any lingering reputation.

Both the realtor and the "pioneer" showed prospective buyers renovated properties in the neighborhood to demonstrate renovation potential. Both encouraged buyers to "move in first and then shape the building to yourself" -- advice grounded in several years of renovation activity. Of those who did ultimately buy in response to these overtures, it appears that there were some still uncertain about the neighborhood as a place to live. Some did nothing, waited for the neighborhood to improve, and then sold -- reaping the financial gains accompanying increased demand. There were others who wanted to renovate, but who were wary about the investment without additional signs that the neighborhood would improve. There were, of course, people less risk averse, who were prepared to gamble on the neighborhood's future and who did renovate their properties. Some of these would leave upon completion of their task and others remained.

It is instructive to consider the motivations and reactions of people who arrived after the early years of upgrading. One resident who arrived in 1963 asserted that he grew up in a city neighborhood and wanted to live in one again. He and his wife remembered looking also at Bay State Road and the Back Bay, but having friends on Fayette Street, they "kept coming back to Bay Village because of its uniqueness and feeling of neighborhood." It is interesting to note that when they looked at Bay Village, in 1963, it "wasn't a trans-
ient neighborhood and the people had pride in the area."
Nevertheless, they were sufficiently unsure about the neigh-
borhood to contact city officials. The only reassurance
received was that their specific property would be untouched
by as yet undetermined city intentions for the area.

Of the homeowners interviewed, three first rented in
Bay Village before buying. All three were renting when the
urban renewal improvement effort had begun. Although none
stated as such explicitly, it was interpreted that the com-
mitment of public funds to strengthen the neighborhood's re-
sidential qualities helped them with their purchase decisions.
One resident recalled that he was drawn to Bay Village in
1965 by its convenience, that he established a social circle
there and, without particularly searching for a property,
"boom -- the right house was for sale" two years later.
Another couple who were looking for a place to rent on Beacon
Hill in 1966 followed a newspaper advertisement and were
"shocked to drive off [the deteriorated] Tremont Street and
see the neighborhood and house." The woman was anxious to
live in the city and was making a conscious decision to test
the neighborhood. She and her husband ultimately purchased
in 1972 the house they had rented for six years. Another
resident, a single person, having also looked at Beacon Hill
and Back Bay ("...somewhere from where I could walk...was
the main guideline"), finally selected Bay Village as a rent-
er in 1968, for it was "very charming visually." The person
notes that after two years of renting in Bay Village, "...I
really wanted to buy...I liked the feeling of the neighborhood and I was aware that some of the houses being sold were cheaper than others."

An older couple moved in to Bay Village in the late 1960's when their house on an adjacent street was demolished under urban renewal. Their decision to select Bay Village was based on their familiarity with the area and the fact that they already had friends there. The man asserted, "I'm an old Bostonian...I had to be in town...You can get a cab for a dollar-and-a-half a stone's throw away."

Two households arriving in Bay Village in the early 1970's were both anxious to find a place in the city, with one looking first at Beacon Hill and the other at the Waterfront. The former realized that they could not afford Beacon Hill but found that Bay Village had "a recognizable image and character...similar to Beacon Hill" and that properties there were more affordable. Moreover, the surrounding area was in transition (he cited the new Quincy school and Park Plaza), the urban renewal improvements were underway, and hence he felt that this was "a good investment in an area where there was flux in a positive sense." The second couple stated specifically that they did not want a place outside the city. The husband had grown up in Boston, knew the Bay Village area well, and when a real estate friend drew their attention to a house in Bay Village which fit their price range, they took it. Other comments from this household indicated a particular concern for aesthetics, suggesting that
they might have been unwilling to consider the neighborhood as homebuyers without the street improvements made under urban renewal.

In sum, the people selecting the neighborhood as a place to purchase a home consistently cited the convenience factor irrespective of the time of arrival. The earliest renovators were, according to one of them, relatively poor and they were attracted by the initial low cost of housing in the area. It is reasonable to assume by dint of the expressed convenience factor that many of the next wave of residents -- those moving in between 1959 and 1963 -- might have been candidates for modern high-rise apartments in the downtown area, but it is apparent that most were looking for a Beacon Hill-like environment. Bay Village was thus initially perceived as a "poor man's Beacon Hill" because of its location, housing stock, but more importantly, the opportunity of a value-for-money purchase. Besides the prospect of a bargain, many reportedly saw in Bay Village another distinct advantage over Beacon Hill. The size and scale of the neighborhood imparted a sense of intimacy and neighborliness which appealed to many newcomers. The size also lent high visibility to initial private improvement efforts and also to the existence of several solid enclaves of owner-occupants living in single-family homes. While not all new homebuyers were to stay, those who did remain seem to have been consciously taking a risk. They were attaching considerable import to the scattered-site private renovations in an area which was
still surrounded by extensive physical deterioration. In later years, through the latter part of the 1960's and in the 1970's, the Beacon Hill model seems to direct the residential decision of several Bay Village homebuyers although the price differential decreases as a factor as Bay Village prices inevitably rise with demand. More important, however, is that from 1965-66 the anxiety over the neighborhood's direction subsides with the inception of public works improvements which define the neighborhood's boundaries and reinforce the private renovation accomplished thus far.

- Present attitudes of Bay Village homeowners to the neighborhood:

Current residents interviewed were almost unanimous in their contentment with Bay Village. Their comments include:

-- "...I really do like the neighborhood...As long as I live in the city, I want to stay in the neighborhood...It's like a small town within a town, totally isolated...You can walk down the street and knock on a door and at least they know who you are..."

-- "...Bay Village is the best place to live in Boston, because it's a village...It's like living in an Irish village...a very close-knit community..."

-- "...I would not like to live anywhere else in the city...Beacon Hill does not have a neighborhood feeling, nor Back Bay...There's a nice mix of people, from students to senior citizens...varied incomes...and everybody is able to work together in a crisis..."

-- "...I think 'neighborhood' is a real key word...I grew up in a neighborhood--Roxbury--and this is more of a neighborhood..."

-- "...I adore it here...I would never move anywhere else...I started to raise children here...and that's a sign of commitment to a neighborhood..."
Only one of the interviewees presented a different perspective. While she herself enjoyed the neighborhood because of her neighbors, she indicated that her husband "prefers to be...to be hidden...he doesn't like the neighborliness."

For some, the sense of community derives from the early 1960's when the neighborhood association began sponsoring beautification efforts and cooperating with the city on infrastructure improvements. For others, the unifying dynamic has been the neighborhood's rallying against several bars on the edge of the neighborhood.* The sharing of a common problem and subsequent fund-raising efforts to help fight their cause have had a dramatic effect on the Village in recent years. The episode has been one of long and bitter struggle, forcing many to re-examine their desire to live in the city. Some residents, reportedly liking neither the threat to their physical security nor the negative publicity surrounding the neighborhood in which they lived, did in fact leave. Yet those who remained and fought the battle -- both leaders and petition-signers -- have emerged successful. This appears to have galvanized their earlier locational decision and furthered neighborhood identity and pride.

Interviewees were asked what aspects of the neighborhood they disliked. Most reiterated earlier statements

*No discussion with any resident failed to include reference to the 'bar situation', a problem that has preoccupied residents since the late 1960's. An analysis of the conflict and the neighborhood's organizing strategies is beyond the purview of this thesis. Nevertheless, a brief summary of the situation is in order since it accounts for
about the bars, some wanting a permanent closing either through public order or at the volition of the bar owners. Policing was cited as a problem by most. "The biggest thing is going to have to be an answer to security...There are... lots of muggings and some housebreak-ins." One acknowledged that the gaslamps were attractive but inadequate for security purposes. A frequent complaint was the current absence of the foot patrolman which the neighborhood has spasmodically enjoyed. Some were appreciative of the efforts of the city's recent Police Commissioner, DiGrazia, but another commented that "the Police Department says that it's trying to improve...but when taxes are $4,000 a year you like to see a little bit of return--not nothing." In fact, several mentioned property tax assessment as a problem to be resolved, noting that present assessments were deterring potential buyers. (A realtor complained that he had four properties which he could not sell because taxes were too high.) Parking was mentioned as a problem by almost all residents,

much of the current sense of community.

One legacy from the pre-renewal days are two bars which the BRA did not take in its land assembly. The bars catered not to Bay Village residents, but to outsiders whom residents complain were totally disruptive of what was an otherwise peaceful residential community. Noise was far less of a problem than was street safety with most feeling physically threatened. Indeed, one resident recalled that there were "5-8 homicides in several years...all attributable to the bars," although none involving Bay Village residents. Residents of the neighborhood who had complained about the bars to the owners are reported to have been intimidated. The ineffectiveness of earlier isolated complaints and subsequent alleged retaliatory action forced the community to organize itself in 1971 under the aegis of the existing
the issue being primarily that downtown office workers who drive to work find Bay Village a convenient place to park. Participation in a sticker program has apparently alleviated part of the problem, but to some being unable to find a parking space is still a source of frustration.

**Future commitment of Bay Village homeowners to the neighborhood:**

The attitudinal analysis presented thus far indicates a group of homeowners -- some obviously bothered by security problems, the property tax structure, and others irritated by parking difficulties, but otherwise exceptionally content with life in Bay Village. Yet, how optimistic are residents about the neighborhood's immediate future? How much does this current satisfaction with life in Bay Village represent a commitment to life in the city? Some additional questions were asked in order to probe people's commitments.

All had very positive expectations for the neighborhood association. A carefully orchestrated campaign brought public attention to the bars, to the suspected political entrenchment of their owners, and to the intransigence of the Boston Licensing Board in dealing with the bars. The size of the neighborhood (about 500 residents) facilitated organizing, fund-raising and petition-signing, but their ultimate success was attributable to their ability to win media coverage and political support for their efforts. One resident reflected on their achievements: "...The variable that was important [was that] we were white middle-class professionals...We had a sense of power and we were very skillful about how we used it...It took us five years to get one bar closed and the other's hours reduced...and five years of changing the Licensing Board." While the neighborhood association's president is currently the defendant in a libel suit brought about by the bar owners, most members of the community
over the next five years. Several expect the bar issue to be finally resolved. Most, however, placed great emphasis on the potential effects of Park Plaza. While one suggested that the development may create structural damage to the neighborhood by altering the water table and another feared that it might generate increased traffic volumes, most people shared an optimism that the proposed office-hotel-apartment complex could only strengthen the neighborhood and the investments of individual homeowners. Not only would Park Plaza generate a new demand for housing in Bay Village, raising property values and rents, but it is anticipated that it would also create a physically attractive (and hopefully well-policed) corridor connecting Bay Village with the central business district. Most people also expected that the young professional pattern established in the past decade would continue, with one adding that she saw the place becoming more "family-oriented," i.e. a place where people would raise children. One hope, rather than an expectation, voiced by several people was that the current effort of the neighborhood association to have Bay Village designated a historic district would reach fruition. Finally, a note of pessimism was sounded by one resident who feared that the neighborhood association, without a crisis, might lose its momentum and thereby its unifying effect on residents in Bay Village.

feel the battle has been won -- the bars no longer represent the threat they once did. Others would prefer to see both bars closed permanently before passing final judgment.
Interviewees were also asked where they would move if they were to do so. With one exception, all thought that they would remain in the city as first priority. None mentioned the suburbs but several could envisage a rural setting. One resident summarized several people's sentiments: "...here, the flat of the Hill, or New Hampshire." One could not imagine leaving Bay Village, asserting that, "I abhor the suburbs...It would be impossible to move me." Another resident saw herself living in Bay Village for at least another ten years and could not see beyond that. The one respondent who did not envision remaining in the city much longer had grown up in a rural setting and longed to return to one, probably in New Hampshire where "the cost of living is much lower...the taxes are lower...and it's convenient -- only an hour away from Boston." A question included in later interviews also shed additional light on people's values. Respondents were asked about their ideal house in terms of structure and location. Two indicated quite adamantly that the present house was their ideal one, and another two indicated contentment with the present house and location save for additional space or architectural detailing. Two people had visions of spacious, airy dwellings (thereby contrasting markedly with the Bay Village rowhouse) with topographically interesting settings such as a mountain or a lake.

Finally, where appropriate, residents were asked whether school-age children would affect their decision to remain in Bay Village. Two responded "no" flatly. One stated:
"...I will stay...I wouldn't say that wasn't a problem...The school system is the primary reason people are moving out of the city...but it is not going to make me move...I would put my child in a private school, given the money, before moving...If this school [the nearby brand new elementary school] can measure up at all, it will be great..."

One couple did not feel school-age children would be a determining factor in their locational decision. They were not sure about the public schools but felt that they "would like to start that route [and that] Boston Public Schools haven't gotten any worse...They were always terrible and that was when I was in them!" One resident said she would move even if she could afford to send them to private school, feeling that the Bay Village type of residential community was not an appropriate place to raise children. Finally, one said that she felt she would move rather than pay for private school but might change her mind given an appropriate rise in husband's salary.

THE REACTION OF INCUMBENT RESIDENTS TO THE UPGRADE AND GENTRIFICATION PROCESS

One of the people involved in the earliest renovation work remembered that many existing homeowners reacted favorably to his and other people's efforts, noticing that "everyone likes the interest...Whenever you see improvements, that's a sign that people care." The several long-term residents interviewed certainly corroborated this view, one commenting that "some of these newcomers and their renovations were very popular and were copied to a large extent by existing resi-
dents." Indeed, it should be stated at the outset that in Bay Village displacement of homeowners does not appear to have been a major characteristic of the upgrading process. No one cited rising property taxes or a sense of alienation from newcomers as forcing out long-term residents. One realtor observed that people were vacating their properties because "they were through with them... Many folks were just dying off." And there were those, an ex-resident recalled, "who really wanted out... [they] had lived in the neighborhood through the bad times and decided that it couldn't get better... and they stuck with their attitudes," the visible signs of upgrading notwithstanding. Instead, upgrading and the accompanying increased demand provided some incumbents with the financial opportunity to fulfill a long-term goal -- to leave the neighborhood and move to the suburbs. One who remained remembered returning after a period of military service and meeting ex-residents who had gone "out to the trees... to salvation... or so they thought... in Sharon and places like that." A realtor also noted that people had moved both to the suburbs (Natick, Framingham, and Braintree) and elsewhere in the state (Worcester, Yarmouth, Plymouth, and Barnstable). He added that some of those who moved out held on to their Bay Village properties and derived from them an income with which to pay for their suburban homes.

Long-term residents did not necessarily move out in the early years. Indeed, one realtor noted that many long-term residents held onto their properties until public sector im-
provements were underway. This particularly applied to Fay-
ette Street residents who, the realtor argued, waited not just for street improvements within Bay Village but, more impor-
tantly, for the demolition of Tremont Street with its "honky tonk bars and flea hotels." Certainly, the real estate re-
cords indicate that Fayette Street sales did not match those on Melrose Street (the other major residential street with approximately the same number of properties) until the late 1960's. The bar situation which reared its head in the late 1960's also prompted "old timers" to leave the neighborhood, one relatively recent resident bemoaned.

Most incumbent homeowners appear to have reacted favor-
ably to the influx of newcomers and to their renovation activity -- whether simply enjoying the neighborhood's im-
proving physical appearance, welcoming the incentive to make similar modifications to their own structures, or apprecia-
ting the newfound means by which to escape to a more "desir-
able" suburban location. But owner-occupied properties did not constitute a large proportion of all structures in the Bay Village area in the late 1950's-early 1960's period. As indicated earlier, many (an exact number is not known) of the structures had, a decade or so earlier, been converted into rooming houses. Discussions with both realtors and older residents indicated that the lodging house appears to have been relatively easy prey for the person seeking a property to renovate or have renovated. For an absentee owner, the prospect of considerable financial gain on an investment
made only several years earlier was almost irresistible. One ex-resident notes that, in particular, "those who were running cheap flophouses...bought for $3-6,000 [in the early 1950's] and when the revival came a few years later they sold for $8-12,000." The final disappearance of the less reputable establishments came with urban renewal which involved a conscious decision to eliminate those remaining. Yet, not all rooming houses in Bay Village had been disreputable. Indeed, lodging houses were the backbone of low-income housing at this time, frequently providing residents with a family situation, albeit in many cases temporary. That there was a reduction in the supply of rooming houses meant that displacement of a lower-income rental population was a characteristic of the Bay Village upgrading process. While renovated buildings did incorporate rental units, as one interviewee stated, "there's a problem with the need for high rents because it excludes the older type of resident." Interviewees were unable to shed any light upon where displaced rooming house occupants moved.

PHYSICAL UPGRAADING

This section considers the physical manifestation of the gentrification process. The remodeling work undertaken is briefly outlined, and the financial arrangements by which this has been achieved were discussed. Moreover, the role of the public sector in public works improvements and in encouraging further private investment is also discussed.
Renovation of property

As with the West Cambridge case study, no detailed analysis of people's remodeling efforts was conducted for Bay Village. Indeed, only a comprehensive survey of building permit data or a larger survey of homeowners would permit any definitive statements on this matter. It is useful to present, however, some of the information gathered during interviews.

The very earliest renovation work typically included the neighborhood's most deteriorated structures. A renovator of the 1957-63 years recalled that Bay Village "included structures which were among the worst built in the city...Do you know, there were some with the weight resting on one carrying beam." The initial work usually meant total gutting and often required some major structural re-building.

After the first wave of pioneers, the next group who moved in and decided to upgrade their properties frequently did so on an incremental basis. A bank loan officer recalled that "a lot used to go and restore around themselves...then they'd say, 'Look what I've done! Can I have some more money?'...So we'd re-write the mortgage." One realtor suggested that once this group had completed their projects, many "went deep into the South End...into bigger homes...here they were cramped...Franklin Square homes have 12-feet ceilings." Yet even during the early years, 1960-63, there was already less reliance on sweat equity. One banker asserted that "if you couldn't do the plumbing and wiring,
you could only do the cosmetic stuff -- like painting or sanding floors." Those who were dependent on contractors were, according to both bankers and realtors, often of the means (either through their occupation or perhaps an inheritance) to not even seek an additional bank loan to finance renovation.

Typically, remodeling according to one realtor involved the conversion of rooming houses or single family homes into apartments. Indeed, most of the owner-occupied properties visited during the course of interviews included at least one, and more likely two, income-producing apartment. Statements from realtors suggested that homebuyer-renovators usually opted for a duplex for their own occupancy in their remodeling plans.

Of the homebuyers interviewed, two made only minor modifications to their properties. One buying in 1963 and the other in 1967 purchased homes that were almost wholly renovated by the previous occupant. One homeowner who had originally bought in the 1950's did not decide to have his property renovated until the early 1970's, availing himself of federal loan money. Perhaps one of the most interesting facts to emerge from the interviews was that four homeowners who purchased in the 1970's still found properties which had been almost untouched by the renovation activity of the previous decade. All four undertook extensive rehabilitation -- two gutting the entire building and doing most of the work themselves. All of the people interviewed who had undertaken
renovation had installed new heating systems. Several people had dormered their roofs and with one exception, all had added or modernized existing apartments to increase the revenue-generating potential of the building.

The impact of the renovation activity and the increased demand thereby generated is reflected in the steady increase in the sales prices Bay Village properties have commanded (Figure 4.7). From the earliest period to the most recent, 1972-75, the mean sales prices for an owner-occupied property has increased 265 percent -- from $14,318 to $52,275. In order to give some comparative sense of price rise, the average house value for Boston in 1960 and 1970 is also shown in Figure 4.7. Although exactly comparable points are not being used in the Bay Village data, it is instructive that between 1960 and 1970 the mean value of houses in Boston rose 50 percent (from $13,700 to $20,600), while in Bay Village between 1960-62 and 1969-71 the average sales price for an owner-occupied property rose 114 percent (from $14,318 to $39,692). The mean sales price for absentee-owned buildings is also presented in Figure 4.7. The price rises largely in keeping with that of owner-occupied property, the consistently higher value (except for the first six years) reflecting that absentee landlords were generally purchasing larger buildings. The dramatic increase in absentee sales prices between 1960-62 and 1963-65 doubtless reflects the sale of the larger rooming houses during this period. Finally, one other point worth remarking about price trends is that the owner-occupied
FIGURE 4.7

SALES PRICES

Mean Price

Bay Village

Absentee-Owned Property

Owner-Occupied Property

Boston Median House Price

$80,000

$60,000

$40,000

$20,000

72-75 YEARS

69-71

66-68

63-65

60-62

57-59
sales price does not increase between 1966-68 and 1969-71 at a rate comparable to preceding and subsequent years. This may be attributable to the tight money market at this time, but the concurrent rise in the price of absentee-owned properties suggests otherwise. It is speculated here that the somewhat deflated prices reflect a greater unwillingness on the part of the homebuyer to purchase a house in Bay Village when the neighborhood was undergoing widespread physical turmoil, as it was with major infrastructure improvements during this period.

- **The role of the public sector:**

  Public sector improvements in Bay Village under the urban renewal program have been extensive. Materializing from a series of BRA-community meetings held in the mid-1960's, the improvements were designed to complement existing private investment.

  The BRA's earliest overtures were met with hostility from Bay Village residents. It became apparent to some residents that the Lyndeboro Place cluster of rowhouses was scheduled for demolition as part of the South Cove Urban Renewal District and some were fearful that this would be the wedge under the door leading to a West End-like debacle in Bay Village. One resident interviewed interpreted the city's code enforcement inspections in the early 1960's as simply a pre-condemnation inspection. Whatever the initial intentions of the BRA, it found in 1963 a neighborhood of considerable strength and cohesiveness anxious that renovation
efforts thus far undertaken be reinforced by public infra-
structure investment. An anti-urban renewal faction did at-
tempt to disrupt Bay Village-BRA meetings, suspecting that
the BRA had a hidden agenda for the area; but the group com-
prised largely non-Bay Village residents. The Bay Village
Neighborhood Association, with whom the BRA entered negotia-
tions, appears to have ignored the opposition from outsiders
and been able to placate the dissidence from within the neigh-
borhood. Representing a large body of residents, the Associa-
tion was quick to see the advantages of a good working rela-
tionship with the BRA. As one resident recalled, the neigh-
borhood's response to the BRA's advances was: "Frankly, we've
gone as far as we can on our own." On the other side of the
coin, the BRA, recoiling from a black eye acquired in the
West End and considerable bruising from its forays into
Charlestown, appears to have been anxious to rebuilt its tar-
nished urban renewal image by accommodating the needs and re-
quests of the Bay Village residents.

The city's effort was, according to one official, "a
response to private investment...It was obvious that there
was residential interest, and it made sense to encourage
[further] investment." The reinforcement of the neighborhood
as a residential area was achieved through a series of public
actions, arrived at from a BRA-Bay Village negotiating pro-
cess between 1964 and 1966. First, the bars and lodging
houses along Broadway and Tremont Street which had long cast
a negative image on the area were eliminated. Second, in
order to further insulate the neighborhood, boundary streets were re-aligned and widened thereby reducing vehicular traffic within Bay Village. Third, the neighborhood was re-zoned to prevent the intrusion of any additional non-residential uses and a provision made that existing non-residential property automatically become "residential only" after two years of non-use. Fourth, an entirely new below-street infrastructure of sewer, water, and electric lines was installed. Finally, the public sector played a major role in developing Bay Village's present physical character. Brick sidewalks were installed, streets made narrower, trees planted, a small park constructed, and gaslamps simulated to look antique installed -- all designed, asserts one BRA official, "to restore the context within which the neighborhood was built." In addition, by including the neighborhood in the South Cove Urban Renewal District, Bay Village residents -- both existing and prospective -- became eligible for 312 low-interest rehabilitation loans (see "Financing"). That the BRA's activities in Bay Village represented a new venture for them is evidenced by some of the bureaucratic hurdles the South Cove renewal project staff had to overcome. To install gaslamps in Bay Village necessitated the re-writing of the city's lighting code to permit non-electric lighting on streets the width of those in Bay Village. Another difficulty, one official recalls, was promoting brick sidewalks with the BRA board which had strong reservations about their load-bearing capacity.
In sum, both the BRA and Bay Village appear well content with their relationship and the end product. Most residents and officials interviewed do regret that the two bars which have since wreaked havoc for the community were not included in the BRA's land takings. Yet, without a specific land use purpose in mind for the site, the bars could not be taken and as one BRA official notes, "At the time we did not feel we were the keeper of public morals." There are apparently some who dislike the effects of urban renewal on Bay Village, but they are a very small minority. One resident interviewed who did feel that the BRA's initial intentions for Bay Village were ill-conceived and ill-informed appears to have been well-assuaged by the actions the agency subsequently undertook. The public improvements have served to strengthen the neighborhood's identity and are a source of pride for most residents. The sentiments of many seemed aptly put by one resident:

"What the BRA did...this meant something to us...we can tell the Beacon Hill people where to get off. The truth of the matter is we're in the South End...but now we can say we're different...We're Bay Village."

- **Financing:**
  
a) **The homebuyer's experience:** Obtaining mortgage has been a mixed experience for Bay Village homebuyers. As might be expected, it was particularly difficult in the earliest years of upgrading, becoming increasingly easier as time passed.
Four people interviewed bought or attempted to buy Bay Village properties in the latter half of the 1950's and all met considerable intransigence on the part of lending institutions, one recalling having gone to twenty banks to get a mortgage. One respondent attributed the banks' reluctance to lend to some banks having suffered losses there during the Depression, to the area's non-residential image stemming from the presence of the film industry, and to the area's infamous "Speakeasy" reputation from previous decades.

One person sought to purchase a house in 1955 but was refused by one bank who "thought they were in the neighborhood deep enough...that it was a poor fire risk area...and that it might be taken by the BRA." He finally solved his problem by taking advantage of his G.I. rights. Nevertheless, insured mortgages appear to have played very little role in the resurgence of Bay Village. Instead, persistence, ingenuity or the reliance on personal resources appear to account for the initial upgrading effort. One ex-resident, for example, was told by one institution in 1957 that they had to lend in the area of their depositors, were interested in Bay Village and would grant a mortgage once the proposed property was 80 percent renovated. The buyer, having accepted this arrangement, recalled, however, encountering a short-term financial difficulty but solved it with "a stroke of genius...I painted the basement...the bank thought that anyone who would finish the basement would finish the rest of the house...They gave me the mortgage forty-eight hours later, the time it took to pro-
cess the forms." It is interesting to note from real estate records that, despite this particular bank's original statement, it made only three more loans in the neighborhood to the present day.

One ex-resident asserted that after several years of persistence on his part, one bank acceded to a "people-rather-than-buildings policy" and began to make 50 percent loans. Indeed, he attributed much to the willingness of this particular bank to make loans in Bay Village. A realtor-resident asserted that, instead of a conventional 10-15 percent downpayment, banks "weren't crazy unless you put up 30-50 percent...or you take the existing mortgage and have the owner on the note."

The mean loan-to-value ratios presented in Figure 4.8 indicate that in those transactions where mortgages were involved, banks were making average loans of 65-70 percent in the first six years of upgrading. Figure 4.8 does not, however, tell the complete story. In the years 1957-59 there were six mortgages issued to Bay Village, ranging from 58 to 90 percent -- one of which was assumed from a previous mortgagor. Two of these transactions were facilitated by additional loans of 11 percent and 19 percent from the respective sellers. Two other mortgages were given solely by the seller -- one 37 percent and the other 100 percent. One transaction involved no mortgage.

In the three-year period, 1960-62, thirteen mortgages were granted ranging from 32 to 90 percent, with two assumed mortgages of 32 percent and 34 percent. An 87 percent mortgage was obtained from one seller and three second mortgages
FIGURE 4.8

MORTGAGE RATES (Loan-To-Value Ratio)

Mean Loan-To-Value Ratio

800  600  400  200

69-71  66-68  63-65  60-62  57-59

Absentee-Owned Property

Owner-Occupied Property

BAY VILLAGE
also acquired thus of 37 percent, 8 percent and 26 percent. One sale involved no mortgage.

In subsequent years, financing appears to have become easier.* One realtor asserted that the banks' reluctance to loan in Bay Village diminished with indications that there were to be extensive public improvements. Certainly the households interviewed who bought property in Bay Village from 1963 onwards did not have too much difficulty. Moreover, matching interviewees' incomes with their abilities in obtaining loans does not reveal any propensity on the banks' part toward those of higher income. Only one resident indicated difficulty in obtaining a loan, and this was, surprisingly, in the early 1970's. Several banks refused at first because the property was downtown. Even the bank that did finally lend thought the property was in the South End and balked initially at making the loan.

b) The absentee owner's experience: During the period 1957-75, there were 59 properties purchased by absentee owners. Figure 4.8 also illustrates the absentee owner's experience with lending institutions. It can be seen that those who did obtain bank mortgages appear to have fared relatively well in the early years. However, between 1957 and 1959, of

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*The loan-to-value ratio does not indicate that more conventional downpayments of 10-15 percent were being approved. However, the failure of the loan-to-value ratio for homebuyers to rise significantly in later years is probably more a function of a tight money market than the banks' attitude toward Bay Village specifically.
the four mortgages issued two were for 49 percent and 55 percent. In addition, two buyers received mortgages from sellers and one transaction involved no recorded mortgage. In the subsequent three-year period, only three banks' mortgages are indicated in the real estate records. Two sales were facilitated by seller mortgages and four involved no mortgage or went unrecorded. Thereafter, the loan officer's attitude toward the prospective Bay Village absentee owner appears to have become more favorable in that only one further sale, in 1963, was financed wholly by the seller. Nevertheless, between 1963 and 1971, of the properties sold with mortgages recorded, half are assisted by second mortgages from either seller or private individual. Indeed the "appearance" of private individuals in later transactions suggests that the investment potential in Bay Village was being recognized. That the loan-to-value ratio increases significantly for the absentee owner between 1972 and 1975 probably reflects a bank's perception that, with public improvements completed, an investor's decision to invest in Bay Village is a sound proposition for both mortgagor and mortgagee.

c) The bank's perception: Thirty banks made loans in Bay Village between 1957 and 1975 to owner-occupiers and absentee owners. Fourteen banks made one loan each, nine made 2-4 loans, five made 5-9 loans, one made fourteen loans, and one made thirty-three. The bank with the most loans and the bank with the second highest number were contacted in order
to probe their role in the upgrading process.

A loan officer from the bank with thirty-three mortgages remembered being first appealed to by some of Bay Village's gay community in 1958. Although he acknowledged that "it was not an area conducive to banks lending," he appears to have been convinced of the area's potential by several factors. He was struck, he says, by the salesmanship and zeal of one individual who had contacted him, and he was impressed by the work already performed, recalling that "...when you saw that someone cared enough to remove all the lead paint to reveal the natural wood, you believed. He attributed the bank's decision to become involved in Bay Village to the board's confidence in its appraisers' ability to "create business in an innovative way."

His criteria for lending was that there should be "a nucleus ...there has to be stability emanating from around a core center." Thus, rather than "hopscotching" around the neighborhood, the appraiser saw the neighborhood's strengths and potential on a block by block basis, obviously encouraged by the "stability" stemming from the examples of rehabilitation work already performed and the existence of a solid core of long-term middle-class professional residents. He claimed that the risk factor was small, weighed against the neighborhood's potential. Acquisition costs in the early years were very low, and the bank protected itself by lending only on buildings with strong, sound shells, by insisting on owner occupancy ("since the absentee landlords were responsible for much of the degradation"), and by "looking at the signature," i.e. the earning capacity of
mortgagor. This willingness to factor the person into the loan decision contrasts sharply with the comments of the other banker contacted. The second, an appraiser, represented a bank which had loaned in Bay Village from the first year of analysis, 1957, having made thirteen loans since with the most recent being 1974. In fact, the official said that his bank had been making loans in the neighborhood for thirty years. He was most adamant, however, that the sole criteria for lending had always been, and still is, the property. Adding that, "We didn't care whether John Jones had $4 million -- He could die the next day." This bank never advanced money for renovation, but this scarcely mattered since most buyers were "basically people with money."

d) The role of the public sector: Bay Village was deliberately included in the South Cove Urban Renewal District by the BRA not only to facilitate infrastructure improvement, but also to spur continued renovation through making available Section 312 three-percent rehabilitation loans. It was widely believed among residents interviewed that 312 money had contributed significantly to the upgrading of Bay Village. In fact, between 1967 (when the 312 activity started) and 1976, only 16 houses containing a total of 46 units were renovated thus. These units constitute roughly 13 percent of the total units in Bay Village. One public official stated that "the people didn't need our help" and another admitted that "312 might have helped some folks...but the process is lengthy and
arduous...Most of the investment was encouraged by public infrastructure improvements, not 312." By chance, five of those interviewed had benefitted from 312, with loans ranging from $14,000 to $57,000. All were content with the financing arrangements, a couple even indicating that they might not have been able to undertake such improvements without. Several did voice one complaint, however, as one individual asserted: "like all federal things, they come very slowly."

In short, the key aspect about financing in Bay Village appears to be how the first buyers survived the earliest years of upgrading. A combination of persistence and ingenuity in dealing with banks, a reliance on full or second mortgages from sellers, assumption of the previous owner's mortgage and a dependence on personal resources seems to have helped many people through. However, the critical role played by one particular bank is difficult to downplay. The almost peculiar receptivity of that bank and its appraiser to the upgrading efforts of the gay community in particular appears to have provided the needed injection of capital into the neighborhood in the early years. Moreover, it fostered a climate of activity in which other banks might less reluctantly, albeit never on the same scale, make loans. The risk factor that most banks perceived appears to have subsided with indications that public infrastructure improvements would be made and that future purchase mortgages would be especially secure where people borrowed renovation money under the 312 program.
CONCLUSION AND SUMMARY

This chapter attempted to trace the Bay Village upgrading experience. First, the case study has corroborated the conventional, yet hitherto largely untested, image of the person buying a house in an urban neighborhood which has been upgraded physically or is in the process of such a transition. In Bay Village this person is indeed largely young, childless and is employed almost wholly in white-collar occupations, predominantly the professional categories. The data, however, dispels the popular notion of a "back-to-the-city" movement among homebuyers (although suggesting that this misconception may indeed stem from recent movement patterns among the renter population). The Bay Village case study also demonstrates that of current homeowners, those interviewed are committed urban dwellers, very content with life in the city -- particularly the convenience factor. Although some are bothered by matters of security, burdensome property tax assessments and inadequate parking facilities, these and the possibility of having school-age children would prompt none to move to the suburbs. Indeed, the interviewees shared a common dislike for the suburbs although several could envisage for themselves a more bucolic existence. Almost all residents appear to enjoy the sense of community that exists in Bay Village. While this is no doubt partly attributable to the smallness of the neighborhood, it cannot go unstated that the spirit which bonds the community is also very much a function of a variable which
is uniquely Bay Village's -- its recent experience with the
two bars on its periphery.

Secondly, the case study has sought to disaggregate the
process by which Bay Village has been upgraded physically and
has experienced the influx of a new type of resident. In an
effort to capture this process, a sequential stage summary is
offered:

**Stage One**

-- A group of people drawn from the area's gay community
begin to renovate property for their own use and on
behalf of others, their efforts ranging from cosmetic
improvements to total rehabilitation.

-- Little displacement occurs as a result of this activity
since instances of renovation are few in number and
tend to involve the most deteriorated structures.

-- A few others -- some professionals -- move into less
deteriorated units but do not necessarily undertake
major improvements.

-- Financing is difficult. Mortgages are found only after
considerable persistence. There is substantial reliance
on non-bank sources of funding.

**Stage Two**

-- A realtor, already resident in the neighborhood, begins
to promote the neighborhood. So, too, does one of the
first pioneers although in a less extensive way.

-- The realtor appeals primarily to a clientele looking
for a residence, either as renter or owner, on Beacon
Hill. They are attracted to Bay Village largely by
the prospect of a bargain.

-- The "Bay Village Neighborhood Association" is created
for the purpose of forging a political identity and
fostering cosmetic improvements. The core of this
initial group are long-term residents who "survived"
the era of lodging houses.
Displacement occurs as rooming houses are converted into apartments and single-family homes. The people displaced are blue-collar or non-working and above 35. Some incumbent homeowners welcome the increased demand and see it as an opportunity to finance a move on their part to the suburbs.

Financing is still not easy. One particular bank assumes a critical role following the persistence of the Stage One pioneers. Purchases and renovations are commonly facilitated through both assistance from the seller and the personal resources of the buyer.

Stage Three

As part of the South Cove Urban Renewal Project, public infrastructure improvements are designed to reinforce the existing private renovation efforts.

The neighborhood thus gradually assumes a very distinctive and recognizable physical identity which appeals to some new buyers. The homebuyer is still predominantly professional and moves from within the city but is becoming younger.

Renters are moving decreasingly from within the city. Their body includes a growing number of younger people, particularly students. The professional and clerical ranks still tend to dominate, however, save for the years when Bay Village streets are torn up for the installation of utilities, etc.

Displacement is not a primary characteristic since most, if not all, rooming houses have disappeared. Some long-term residents and some of the newcomers, however, feel uncomfortable with security and the area's reputation as two bars on the edge of the neighborhood become an issue and they leave. In addition, some incumbents decide that, with the prospect of public improvements, the value of their property has risen sufficiently to make them sell.

Financing is easier as banks respond favorably to the injection of public capital. In addition, some buyers benefit from the availability of 312 money which accompanies urban renewal.
Stage Four

-- Almost all Bay Village properties have undergone renovation and the public works improvements have been completed.

-- The homebuyer is still predominantly professional and moves from within the city. Yet the renter, largely professional and clerical, is drawn increasingly from the middle and upper-middle class suburbs.

-- Financing is no longer a problem and Bay Village represents a very attractive proposition to most lending institutions.

-- The sense of community that has long existed among the majority of long-term residents and newcomers crystallises around the "bar situation" and galvanizes most of the current residents' desire to live in the city.
NOTES


CHAPTER FIVE
CONCLUSIONS AND RELATED OBSERVATIONS

This thesis was conducted on the premise that, in ever-increasing numbers, middle income people will be looking at the city as a place to live. (The reasons for this assessment were discussed in Chapter One.) It assumes that local governments will welcome this "return" and indeed encourage it in selected neighborhoods -- with the expectation that renewed demand will improve the quality of the housing stock and boost the city's tax rolls. Boston, for one, is currently conducting a neighborhood promotional campaign to attract new buyers to certain areas. The case studies of Bay Village and West Cambridge were intended to facilitate a better understanding of the process of upgrading and gentrification as it has occurred thus far. The purpose has been a descriptive rather than prescriptive analysis. Hence no specific policy recommendations are made here. Rather, some aspects of the process and the people involved are highlighted to aid in future local government policy formulation.

The two case study neighborhoods represent contrasts in several ways. Bay Village is located in the heart of downtown Boston, and comprises small brick rowhouses which have been largely subdivided into apartments for both renters and owners. West Cambridge developed as a "streetcar suburb," with somewhat eclectic architectural styles and dwelling
units typically larger than those of Bay Village. From a state of extensive deterioration, Bay Village has undergone an almost total transformation -- both in type of resident and in the renovation of its housing stock. Moreover, the process of change has been accelerated by active real estate involvement and further consolidated by public intervention. Contrastingly, in West Cambridge the rate of turnover has been low, largely because of the entrenchment of incumbent residents. There have been no improvement actions on the part of the public sector and real estate activity has been minimal.

Despite differences in the experiences of the two neighborhoods, some common trends also emerge. Indeed, both the differences and the similarities aid in drawing some conclusions and related observations about the process of upgrading and gentrification -- which should prove useful to policymakers. First, the common trends help refine the "new urban homebuyer" profile which has thus far rested on popular images with only very limited actual documentation. Second, the contrasts between the two study neighborhoods are in themselves instructive in suggesting that within the urban housing market, each neighborhood offers unique attractions which serve to appeal to discrete sectors of the new generation of urban homebuyers. Third, and perhaps most important, the case studies point out that, within the aggregate newcomer statistics and characteristics, there are clearly different persons arriving at different stages in the process
of neighborhood change.

- **Common characteristics of the new buyers:**
  
a) *"Young professionals":* The homebuyers attracted to both neighborhoods have been identified as predominantly professional in occupation—approximately 55 percent in both instances. In Bay Village, the remainder are drawn almost entirely from the other white-collar occupations. In West Cambridge, blue-collar workers constitute one-quarter of all new buyers—reflecting that the neighborhood is still primarily a working class community and that the gentrification process is only very gradual. Buyers in both neighborhoods are also very much below the age of 45. These findings give substance to the conventional image of the "young professional" looking for housing in older urban neighborhoods.

  b) **A "Back-to-the-City" movement?** One characteristic emerging from the Bay Village and West Cambridge analysis is that buyers do not conform to a "back-to-the-city" pattern as has been popularly held. This finding concurs with the results of Gale's Mount Pleasant study. Indeed, this label is evidently a misnomer in terms of people's most recent movement patterns. While illuminating, this fact is at the same time hardly surprising—given that the typical household head selecting these older city neighborhoods has been seen to be relatively young, and by dint of occupation, to have achieved a high educational level. While many such people may have been raised in the suburbs (no data was available on this), their typical post-high school experience has
included college, with student housing, and a first job, with an apartment—both, more often than not, in the city. In other words, by the time many households are ready to purchase their first home, they are already seasoned urbanites enjoying life in the city and its various amenities. Rather than quit their apartment for a house in the suburbs, they opt instead for a central city location.

The "back-to-the-city" movement as popularized by the media is perhaps an interpretation of a general disaffection with suburban life—a sentiment which was expressed throughout interviews. Indeed, whether disillusioned with the suburbs through the experience of childhood or adolescent years, or whether simply surveying the suburban scene from their urban observation posts, interview respondents were almost unanimous in their unwillingness to live there.

c) A desire not to commute: The people interviewed in both neighborhoods were clearly not only disinterested in the suburban lifestyles to which many of their peers and predecessors had been drawn, but most also indicated that by locating in the city, they had removed the need to commute. Indeed the willingness to commute which accompanied large-scale suburban tract development appears not to have been quite as universal as was originally perceived in the 1950's and 1960's. There seem to be two reasons for this. First, many people value the additional free time and the freedom from tension afforded by not having to commute. Secondly, many are in occupations which demand longer or more flexible
hours than the typical 35-40 hour per week work schedule, and to them commuting represents an unnecessary burden. Convenience, both to place of work and to adult-oriented pursuits, also implies a new freedom—a reduced dependence on the automobile. Rapid transit, where satisfactory, can accommodate the city residents' transportation needs and, where upgraded neighborhoods are contiguous to the Central Business District, pedestrian access is also enjoyed.

- Different people are drawn to different neighborhoods:

  While disenchantment with the suburbs and the premium attached to convenience may account for initial consideration of the city, prospective buyers can be disaggregated into discrete sub-groups by dint of the specific neighborhood they select. For example, the clearest distinction between Bay Village and West Cambridge homebuyers is in household composition. While Bay Village substantiates the conventional perception of the childless new urban household, accommodations of children's needs has been a primary locational consideration of buyers selecting West Cambridge. The existence of the Peabody School, combined with relatively inexpensive houses, has drawn to West Cambridge buyers who might otherwise not have felt able to locate within the city. By contrast, Bay Village has appealed to buyers who have opted not to have (or at least to delay having) children. They have been lured by the neighborhood's intimate scale and its juxtaposition to the downtown area.
To amplify this point, it is useful to draw briefly upon an example external to the case studies. The much-vaunted appeal of Dorchester's Melville Park lies in its housing stock—Victorian elegance at comparatively low prices. The houses offer a spaciousness and the neighborhood a sense of security which distinguish it from Bay Village, suggesting parallels closer to West Cambridge. However, the reputation of the Boston school system (compounded by the current busing issue) suggests that the neighborhood might not attract households with young children as readily as West Cambridge, unless those households can afford private schools.

Another primary distinguishing feature among urban neighborhoods at any given time is the cost of housing. As with homebuyers everywhere, the urban homebuyer must weigh price heavily in his locational decision. One appeal of urban neighborhoods has been their generally deflated prices and hence the opportunity for a "value for money" purchase. However, as upgrading and gentrification progress in a particular neighborhood, prices there inevitably rise. This price spiral in one neighborhood is undoubtedly a major factor in the increased desirability of other similar neighborhoods where physical upgrading is less advanced and demand less marked. This point was intended simply to distinguish further between neighborhoods, but it leads naturally into the issue of who arrives in a particular neighborhood at what stage of the upgrading and gentrification process.
**Different people arrive at different stages:**

Both case studies point to the seminal role played by one particular group. In neither instance would the upgrading and gentrification process have begun without the activity of a first wave of pioneers. In Bay Village, the original catalysts of change were predominantly gay. In West Cambridge, the pioneering role belonged to the architects.

As noted earlier, the experience of the two neighborhoods has been quite different -- in their relative stability and physical health at the outset of the upgrading and gentrification process, in the subsequent rate of property turnover, and in the roles of both public and real estate sectors. Nevertheless, the pioneers have played a common role in both by altering the market perception of the neighborhood. Wittingly or unwittingly, these people are demonstrating the neighborhood's potential to a later round of newcomers. The promotional effort of a realtor notwithstanding, the people looking for a cheaper version of Beacon Hill appear to have been persuaded of Bay Village's future largely on the basis of renovation work already accomplished there. Similarly, the presence of "professionals," i.e. architects, and their remodeling efforts brought the attention of other professionals to West Cambridge. The architects were demonstrating both the potential for converting somewhat unlikely looking housing to suit individual tastes and lifestyles, and also the feasibility of living comfortably among others socio-economically different from themselves.
What motivates these pioneers is difficult to pinpoint. Whether rehabilitating a house in a clearly declining, predominantly transient neighborhood or penetrating what had hitherto been a solid enclave of working-class, ethnic families, the persons involved are motivated differently from those who succeed or later join them. In the case of Bay Village, gays with limited incomes were "simply wanting a place to live," as one resident asserted. Specifically, these people were seeking a residential environment where they would not encounter an atmosphere of social alienation -- hence, Bay Village, where at the time the population was essentially transient. In West Cambridge, the architects were anxious to combine the testing of newfound skills against the challenge of an older, unretouched property with the opportunity to send their children to a public school with a good reputation. In the case of the architects, these motives clearly outweighed any fears they might have had of rejection from the community they were, in fact, invading.

It is impossible to make any definitive statement on the basis of two case studies, but it is apparent that the type of pioneer who triggers upgrading and gentrification may well differ between neighborhoods. This difference may simply be a function of a neighborhood's well-being at the time the pioneer makes his initial foray into the area. For example, would the architects who pioneered West Cambridge have pioneered the rehabilitation of Bay Village, given its heavily deteriorated state -- even if they had no children
and if Bay Village were in Cambridge (and thereby more likely to have been within their frame of experience)?

It is suggested here that all prospective homebuyers in urban neighborhoods have different perceptions of the risk involved with their purchase. Risk is understood here to mean either: (1) whether there will be an adequate return on investment given the neighborhood's uncertain direction, or (2) whether newcomers will win acceptance within the community they are invading. Figure 5.1 represents a continuum along which, it is contended, all buyers fit in terms of their risk perception.

FIGURE 5.1

RISK CONTINUUM

Bay Village

Risk Oblivious Risk Prone Risk Averse

West Cambridge

The "risk oblivious" have reasons for not conforming to behavioral norms. They are outside the socio-economic mainstream and their needs are different. These people might include not just gays, as in the case of Bay Village, but also by way of example, artists, interracial couples, and couples with transracially-adopted children -- people anxious
to find a place to live in an atmosphere which allows for self-expression or non-rejection. Accordingly, in selecting a deteriorated neighborhood which offers this environment, they are minimally concerned with risk in terms of financial investment. Indeed, their incomes may well be limited, and their rehabilitation efforts reflect an investment of their own time far more than any capital outlay.

The next group along the continuum are "risk prone". These people may succeed the "risk oblivious" as in Bay Village, or they may be pioneers themselves as in West Cambridge. They evaluate risk prior to purchase, but they decide to gamble. To them the potential risk is outweighed by the prospect of obtaining a bargain -- in Bay Village, a "poor man's Beacon Hill", and in West Cambridge, an inexpensive house which represents a remodeling challenge to newly-acquired skills.

Those who follow may be termed "risk averse", willing to invest in a neighborhood once the perceived risk has been assumed by their predecessors or when they receive other signals that their entree into the neighborhood is secure. In Bay Village, the "risk averse" were those who selected the neighborhood once it was clear that public infrastructure improvements were going to consolidate earlier private efforts. In West Cambridge, these people were anxious to have established by others the acceptability of their kind, i.e. professionals, in a working-class, strongly ethnic community.
As a final note, no attempt has been made on the continuum to indicate the proportion of households falling into each risk category. This would be a difficult task on the basis of two case studies. However, it is speculated here that the "risk oblivious" are probably a very tiny proportion of the total population, the "risk prone" a somewhat bigger group, with the "risk averse" representing the behavior of the larger part of the homebuying public.

- **Some implications for public policy:**

  Middle-income buyers are forming an increasing market for urban housing. They will doubtless continue to increase in number both from choice, as urban lifestyles and amenities continue to attract some buyers, and from necessity, as housing options elsewhere are constrained. There is little doubt that local government will rejoice at the prospect and may, in fact, seek to encourage middle-income in-migration. However, it must be stated at the outset that any local government promotional effort will have to be selective in the neighborhoods it chooses to "push".

  One lesson to be learned from the case studies is that the middle-income market is in reality a jigsaw of many tiny sub-markets. Prospective buyers are and will be seeking specific qualities or combinations thereof in selecting an urban neighborhood. Hence, any promotional effort on the part of local government would do well to consider the peculiar attributes of each neighborhood (or even sub-neighborhood) in order that they might better accommodate potential
homeowners.

In encouraging private investment in older neighborhoods, the planning effort should be mindful of the fact that there are a range of buyers each of whom is attracted to a neighborhood only at certain stages. It is assumed here that the "risk oblivious" and the "risk prone" will make their entrees into a neighborhood regardless of public actions. However, if government wishes to accelerate the process, it must reduce or eliminate at an early point the element of risk perceived by those who are "risk averse". The experience of Bay Village with public sector involvement attests to the capacity of the public sector to accelerate the process so as to attract the "risk averse". Without public action in Bay Village, it is reasonable to assume that many of the people who did buy there would either not have bought at all or would have delayed their purchase until they received some other satisfactory affirmation of the neighborhood's direction. Risk reduction or elimination on the part of the public sector, however, might not necessarily have to extend to major physical improvements. Indeed, public action might simply be aimed at altering institutional perceptions of risk. For example, a bank's refusal to lend or its unwillingness to lend only at higher interest rates in a particular neighborhood may simply confirm a prospective buyer's own doubts about the neighborhood. Public sector support to lending institutions,* targeted at specific

* This support might come from local, state or federal sources.
central city neighborhoods, may precipitate greater ease in obtaining mortgages, lower mortgage rates, or greater emphasis on the mortgagor's ability to pay than on neighborhood or property condition.

As a final point, some reference should be made to the social ramifications of gentrification. From the case studies, displacement does not emerge as a major issue. However, it cannot go unaddressed here. It has clearly been a matter of grave importance in other instances of gentrification, and it is a threat currently felt by residents in neighborhoods which seem ripe for a middle-class invasion. If local government is to be in any way socially sensitive in the neighborhood promotional activity it might undertake, it would stay clear of intervening in neighborhoods such as West Cambridge or Boston's North End. Indeed, intervention in such neighborhoods would be socially undesirable, not to mention politically foolish, given the strength and stability of the incumbent populations. In any instance of gentrification, however, some displacement is unavoidably on the other side of the coin, and continued gentrification is almost inevitable even without public sector encouragement. Accordingly, local government should at least be attempting to steer new demand toward minimal disruption by alleviating pressure on the more stable communities. For example, public action might better focus on less attractive, deteriorated areas where absentee ownership is high or on non-residential property which might be converted to condominium use. To
lure prospective urban homebuyers to certain areas, some form of incentive might be offered. Needless to say, satisfactory relocation incentives for incumbent tenants of such areas would doubtless have to be devised before any promotional effort were undertaken.
APPENDIX A.

METHODOLOGY

• Selection of the neighborhoods:

The constraints of time and money first dictated that the neighborhoods examined be within the Boston Metropolitan area. There are, however, numerous recent examples of neighborhood upgrading and gentrification in the Boston region. It is occurring or has occurred in sections of Charlestown, Jamaica Plain, Dorchester, the South End, Cambridge, and in the North End/Waterfront area.

There was the temptation, within the time constraint, to examine as many neighborhoods as possible so as to determine patterns and trends from which to generalize about the process. On the other hand, it was felt that investigation of a single neighborhood--using every available data source and interviewing a very large sample of residents and other actors--would permit the kind of in-depth analysis that as yet has not been undertaken. The final decision represented a compromise--two neighborhoods would be selected, thereby permitting a combination of both in-depth investigation and broader generalizations about the process.

In order to select the two neighborhoods, a final set of criteria were applied:

a) Size: The time constraint and the decision to
examine two neighborhoods of necessity required that both areas be relatively small.

b) **Process duration**: While one purpose of the case studies was to be an examination of the upgraders and their motives, the other was to begin to understand the process as a series of stages. This required that the process of upgrading and gentrification had long been underway so as to determine whether there had been distinct stages.

c) **Physical contrast**: One of the most frequently cited reasons for selecting a neighborhood is the particular housing stock. For this analysis, it was felt that it might be informative to examine neighborhoods with contrasting stock with the expectation this would reveal different locational motives.

Bay Village on the edge of the South End and a division of Neighborhood 9 in Cambridge fit the above criteria. Bay Village is physically defined by the demolition and new construction of the urban renewal era which surround it. The Cambridge neighborhood is distinguished from abutting areas by its housing type(s) and receives further geographic definition by its location in the southwestern corner of the Peabody School District. At the time of selection, it was apparent that the upgrading process had been occurring in both neighborhoods for at least 15 years. Physically, Bay Village represents the popular image of urban neighborhood upgrading, with its "restored" 2-4 story brick townhouses
creating a quaint, chic appearance. The contrast with West Cambridge is quite marked, where the cases of physical improvements are scattered throughout the neighborhood and not nearly quite so obvious. The housing stock consists of predominantly woodframe single- and two-family houses, with some triple-deckers.

- **Method of analysis:**

  1) **U.S. Census data:** The census block statistics for 1960 and 1970 were used to identify some characteristics for each neighborhood. While they do not provide the same quality of information as is available on a tract basis, the block statistics do provide data according to the precise study area boundaries. The data gathered included population, age characteristics, number of units, owner and renter occupancy.

  2) **List of Residents:** Also known as the Police Census or Voter Listings, the List of Residents record all residents by street address as of January 1 of each year. Each newcomer to the neighborhood over the age of 20 is listed by occupation, age, and previous place of residence. By providing a detailed annual data base, the records enable one to determine the more subtle dimensions of population change for each study area as is not possible from the U.S. Census. It is possible to ascertain the extent and pace of the qualitative shift among incoming residents, e.g. the age and occupation permit more precise measurement of the "young
professionals" characteristic. In addition, since the records cite the previous place of residence for each newcomer (by actual street address from within the same city, or by city, state, or country), it becomes possible to establish significant patterns of movement, e.g. whether or not there is a "back-to-the-city" movement.

Newcomers were grouped by occupation, using the U.S. Department of Commerce's Occupation Classification as employed in the 1970 Census. The categories used are as follows:

a) Professional, Technical, and Kindred Workers  
b) Managers and Administrators, except Farm  
c) Sales Workers  
d) Clerical and Kindred Workers  
e) Craftsmen and Kindred Workers  
f) Operatives, except Transport  
g) Transport Equipment Operatives  
h) Laborers, except Farm  
i) Service Workers (including Private Household)  
j) Unemployed

Three other categories were added for completeness:

k) Retired  
l) Housewife  
m) Military

In addition, newcomers were categorized according to their previous place of residence. In attempting to determine at the outset significant patterns of movement, the previous places of residence were grouped as follows:

a) Same Neighborhood  
b) Downtown/Adjacent Neighborhoods (in Boston, the peninsula as far as Massachusetts Avenue. In Cambridge, Neighborhoods 6, 7, 8, 9, 10)  
c) Rest of Boston or Cambridge  
d) Inner Suburb - Working Class  
e) Inner Suburb - Middle Class  
f) Inner Suburb - Upper Middle Class
g) Outer Suburb
h) Rest of State
i) Out of State/Abroad

The inner suburb/outer suburb division was taken from a map produced by the Massachusetts Office of State Planning. The working class, middle class, and upper middle class definitions were derived from unpublished work done by Richard Coleman and Lee Rainwater at the M.I.T. - Harvard Joint Center for Urban Studies.

3) Sales records: This information was obtained from Metropolitan Mortgage Bureau, Inc., Appraisers' Weekly, and the Banker and Tradesman. Every sale of residential property for each neighborhood was recorded in terms of the amount of the sale, amount of mortgage, mortgagor, mortgagee, and a description of the property. The purpose of this analysis was to:

   a) establish the rate of sales activity during the study period, 1960-1975*
   b) distinguish among newcomers the owner occupiers from the renters
   c) determine price trends over the period of analysis
   d) determine which banks lend at what stages of the process
   e) mortgage/sales price ratios

4) Interviews: The above elements of the data gathering phase formed the statistical base for the thesis. A major portion of the study was devoted, first, to in-depth interviews with newcomers and long-term residents in each neighborhood. Sales were traced back as far as 1957 for Bay Village, once that year was established (from interviews) as the approximate start of renovation activity.
study area and, second, to shorter interviews with realtors, banks, and planning officials.

Resident interviews were restricted to owner occupants since it is their private investment efforts which are considered the critical dynamic in the upgrading process. Needless to say, interviews with new renters would have been interesting, but time constraints required that an examination of such persons be limited to a simple tabulation of characteristics as provided by the List of Residents.

The interviewees selected did not represent a statistically random sample. Instead, several initial leads were pursued to set up the first interviews. At the end of each interview, respondents were asked to name and describe other residents—both old and new—whom they felt would be amenable to being interviewed. This procedure was continued throughout the interviewing period—about seven weeks. By no means were all leads followed. An attempt was made to select residents of varying lengths of tenure, various occupations, various levels of activity within the neighborhood, and of different social circles. In other words, the purpose was to guard against potentially strong biases and to obtain as diverse a set of observations as possible. Despite the effort toward obtaining a stratified sample, there was nevertheless a tendency in Bay Village toward persons who participate in the Neighborhood Association, and in West Cambridge toward architects. In both cases, this was unavoidable and, as will be seen in the case studies,
represents special characteristics of the two neighborhoods. In arranging interviews, an attempt was made to schedule, where applicable, husband and wife together with the expectation that their joint participation would prompt each other to remember events, motives, etc. which they would be less likely to recall if responding individually. Indeed, where couples rather than individuals were interviewed, their responses did tend to be richer in this regard. Unfortunately, it was the exception that couples were interviewed together. Most of the interviewees were "professionals" whose jobs imposed long hours and tight schedules. In many instances, the researcher had to opt for the one partner who could manage to make available the time.

In all cases, a semi-structured interview was employed, i.e. a set of largely open-ended questions formed the basis for the interview and were arranged in a sequence designed to follow respondents' anticipated train of thought. The sequence was not always rigidly adhered to as interviewees frequently chose to answer, albeit unwittingly, several questions at once. Newcomers were initially asked a set of objective questions, e.g. past two places of residence, household size, income, modifications to present home, etc. The larger part of the interview, however, consisted of eliciting much more subjective responses--motivations for selecting the particular neighborhood, current feelings about the neighborhood, future goals and directions of both individual and the neighborhood, etc. Long-term residents
were asked only for their observations on the neighborhood—when they saw it begin to change, indicators they used to make this assessment, what the neighborhood was like before it began to change, and how they felt about the neighborhood once it had changed.

Planning department officials were also interviewed. Each was asked for their observations on how the neighborhood had changed—how they perceived this change in terms of its pace, stages, and other characteristics. In addition, they were probed on the city's role, if any, in the upgrading process.

Realtors were interviewed—two active in Bay Village, three in West Cambridge. Each was asked similar general questions to those asked of the planning officials. They were also asked to identify any predominant sales patterns, the turnover rate of properties, the relationship between supply and demand, and who was selling property to the newcomers.

Finally, several bank officials were interviewed—representatives from two banks for each neighborhood. They were selected after having analyzed the real estate records. The criteria used were that all four banks had been making loans to the neighborhoods at least since 1960 and that for each neighborhood, one bank had issued a large volume of loans and the other considerably fewer. It should be stressed that bankers' perceptions of the upgrading process were sought simply to "complete the picture". Obviously,
the role of lending institutions is critical in the upgrading process. However, the central focus of this thesis—the new residents and their part in the process—places a thorough examination of banks' lending practices beyond its purview. Bank officials were asked when their perception of the neighborhood had changed (if at all), what bad signs they sought, how banks decided upgrading was occurring, what criteria were used for lending in the neighborhood, and whether this had changed during the course of the period of analysis (1960-75).

As a final note, all interviewees were guaranteed anonymity at the outset of the interview with the expectation that this would promote greater candor in their responses.
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* Not in Total
## WEST CAMBRIDGE RENTERS

**AGE (Household Heads & Unrelated Individuals)**

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* Not in Total
APPENDIX C.
BIBLIOGRAPHY

Selected References


Van Meter, Mary. Bay Village: or the Church Street District, Boston, Mass., The Bostonian Society, 1970.
