

Older Adult Homeowners, Gentrification, and Aging in the Right Place:
Challenges and Opportunities in Boston, Cambridge, and Somerville, Massachusetts

by

Alex Bob

Bachelor of Arts in Political Science, Tufts University (2012)

Submitted to the Department of Urban Studies and Planning
in Partial Fulfillment of the Requirements for the Degree of

Master in City Planning

at the

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ABSTRACT

Studies have shown that older adult homeowners living in urban neighborhoods prefer to age in their existing homes and benefit from the familiarity, attachment, and sense of belonging that comes from living in one place for an extended period. However, increases in cost of living and major changes to physical, cultural, and social character of neighborhoods may challenge older adults' desires to remain in their current residence. This study investigates whether the effects of gentrification push older adult homeowners to reconsider their decisions to age in their existing homes through interviews of 20 older adult homeowners, ages 61-91, aging in place in the Boston area – 10 from neighborhoods at an early stage of gentrification and 10 from neighborhoods experiencing more prolonged and intense gentrification. I focus on the financial, physical, and social implications of gentrification to understand whether these factors weaken older adults' desires to age in their existing homes. Financially, the burdens of gentrification for homeowners interviewed are surprisingly minimal, and there are also benefits. Changes in the physical and social characteristics of their long-term homes have negative impacts on older adult homeowners' attachment to their neighborhoods, but the convenience of dense urban neighborhoods, which provide easy access to amenities, and the support offered by community organizations, which help many older adults make up for lost social connections, mitigate these negative effects. More generally, these findings confirm that homeownership can mitigate the negative economic impacts of gentrification and that policies aimed at mitigating social isolation are especially important for older adults living in rapidly changing neighborhoods.

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Acknowledgments

I want to start by thanking all of the people who participated in this study – the older adult homeowners I interviewed, those who completed surveys, and the policy experts who I interviewed. I appreciate the time you took to contribute to this research. To the older adults who I interviewed, your anecdotes and experiences are what made this report possible, and I hope this work contributes to further efforts to address the challenges you face. To those who completed surveys and to the policy experts who I also interviewed, your perspectives provided valuable background knowledge that was indispensable to my ability to complete this research, even though the final report does not directly include the information I collected from you.

I also want to thank Ayana Green and Aidee Pomales from the Grove Hall Senior Center as well as Cindy Hickey from the Somerville Council on Aging for helping me recruit older adults for participation in this research project. You were so generous with your time and assistance making connections with the older adults you work with.

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Chapter 1

Introduction

The population age 65 and over in the US has grown by 33% over the past 10 years, increasing from 37.2 million in 2006 to 49.2 million in 2016, and it is expected to continue growing for the next several decades (Administration for Community Living & Administration on Aging, 2018).

At around the same time, the portion of urban neighborhoods in the US experiencing gentrification has increased from less than 10% in the 1990s to around 20% since 2000 (Maciag, 2015). Over 75% of older adults in the US say that they want to continue living in their current home as long as possible (Binette & Vasold, 2018). But what happens when the place where older adults want to age is changed dramatically by gentrification? Do gentrification-related increases in cost of living and changes to the physical and social character of neighborhoods diminish the desires of older adults to remain in their existing homes and neighborhoods?

This paper investigates whether and how gentrification challenges older adults' preferences for remaining in their existing homes. It focuses on older adult homeowners, who make up 78.7% of the US population age 65 and over (Joint Center for Housing Studies of Harvard University, 2018), living in neighborhoods in Boston, Cambridge, and Somerville, Massachusetts that are experiencing varying levels of gentrification. Through 20 interviews with older homeowners – 10 with individuals who live in neighborhoods that have experienced prolonged gentrification and 10 with people who live in areas where neighborhood changes have just begun, I assess the impacts of increasing cost of living and changes to physical and social conditions to understand whether financial pressures or feelings of detachment from

overwhelming preference of older adults across the US to age in place (Binette & Vasold, 2018). This preference is related to the appeal and function benefits of a familiar home and community (Golant, 2015; Rowles, 1993; R. I. Rubinstein & Parmelee, 1992; Sabia, 2008), and, among homeowners, the financial incentive of home value appreciation, intergenerational wealth transfer, avoidance of unpredictable rental markets, and greater stability and predictability (Golant, 2015; Munnell, Soto, & Aubry, 2007).

There is a large body of literature on the effects of gentrification on incumbent residents and on the social, physical, and cultural characteristics of neighborhoods (Atkinson, 2015; Atkinson & Wulff, 2009; Brown-Saracino, Japonica, 2009; Davidson, 2009; Ellen & O'Regan, 2010; Freeman, 2005; Lees, Slater, & Wyly, 2010; Marcuse, 1985; Newman & Wyly, 2006; Slater, 2009). Gentrification's impact on homeowners has been tested by two recent papers that concluded increased property taxes, while financially burdensome on incumbent homeowners, are not associated with heightened rates of involuntary moves (Ding & Hwang, 2018; Martin & Beck, 2018). Another recent study found slightly increased moving rates among long-time homeowners in gentrifying neighborhoods (Bunten & Aron-Dine, 2019). It has also been suggested that older adults are more susceptible to the negative impacts of gentrification (Brown-Saracino, Japonica, 2009; Slater, 2009), and recent research finds mixed evidence of this. Some studies show increased social exclusion and mental health issues among older adults, while others find that older adults welcomed or were able to weather neighborhood changes (Burns, Lavoie, & Rose, 2012; García & Rúa, 2018; Smith, Lehning, & Kim, 2018; Versey, 2018).

This research assesses whether the popular preference among older adults for aging in their current homes endures as neighborhoods gentrify. It finds that homeowners maintain desires to age in place amidst neighborhood changes. While some older homeowners interviewed noted increases in housing cost burden, increasing costs do not weaken preferences for aging their existing residence, and, for some, increases in home equity associated with gentrification help pay for expenses in retirement. Older adult homeowners also hold strong feelings of attachment to their neighborhoods related to the convenience afforded to them by familiarity with physical features and the support drawn from social connections. While changes to physical characteristics and losses in neighborhood social ties challenge this sense of place attachment, among those interviewed, an enduring awareness of local amenities and new social ties fostered through involvement with community organization dispelled thoughts of relocating for most homeowners. The study provides further evidence of the pressures experienced by a particularly vulnerable class of incumbent residents. Additionally, it offers more indication of the insulating effects of homeownership for existing residents living in gentrification. Findings also illustrate the important roles that elder service groups and community organizations play in mitigating feelings of detachment among long-time residents of neighborhoods experiencing gentrification.

Chapter two reviews the literature on aging in place, gentrification, and its effects in the Boston-Metro study area. An overview of the research methodology follows. Chapter four covers findings on the financial impacts of gentrification on older adult homeowners and is divided into two sections, one on effects on affordability and the other on implications of home asset appreciation. The next chapter introduces the concept of *insideness* for assessing older

adults' attachment to place and analyzes levels of attachment to the physical and social elements of home. It also assesses gentrification's impact on older adults' sense of *insideness*. The final chapter discusses the finding and implications for policy and future research.

Chapter 2

Literature Review: Aging in Place and Gentrification

Aging in a longtime home has a history rooted in the experience of aging in pre-industrial times, when mobility was less common and most people lived their entire lives in the same general location. In the 20th century, increasing rates of mobility and homeownership in the US changed but also reinforced Americans connections with the places they live and age. The explosion in the prevalence of homeownership, stimulated by government subsidies and propagation of the “American Dream”, that linked success with homeownership and suburban living, created new connections between place and financial well-being for many¹. Homeownership rates climbed from 43 percent in 1940 (Callahan, 1992) to 65 percent today (U.S. Department of Commerce, 2019). And the prevalence of homeownership is especially high for older adults today, at over 78% (“AARP Public Policy Institute Data Explorer,” 2017).

Achievement of the dream of homeownership along with other factors make relocation in old age uncommon. While popular culture illustrates older adults retiring to warmer climates in Florida and Arizona, the rate of relocation among older adults is lower than the general population (Joint Center for Housing Studies of Harvard University, 2018). Given the historical roots of aging in a longtime home, the increase in homeownership among the older adult population, and low rates of relocation in older age, one might assume that aging in place has always been the dominant paradigm. In fact, leading gerontological and public policy theory along with popular perceptions of elderly people as vulnerable, led to the emergence of the

¹ Subsidization of homeownership in much of the 20th century excluded people of color and thus a significant portion of the population did not experience or benefit from this shift in residential patterns.

idea in the post-World War II US that segregated, specialized housing was more appropriate in old age, even as the majority of older adults continued to live integrated in community settings (Rowles, 1993). The visibility of purpose-built elder housing along with the explosion of the nursing home industry in the mid-20th century (Special Committee on Aging, United States Senate, 1974) helped to create a widespread view that specialized housing developments were most suitable in old age (Rowles, 1993). This perception assumed that older adults are interested in relocating to residential care settings in later life.

In the past several decades, public perceptions have shifted as more have recognized the overwhelming preference of older adults to continue living in their existing homes. Over 75% of people over age 50 want to age in their current residence (Binette & Vasold, 2018). With popular acknowledgement of this preference, policy has begun to shift to support aging in place, but more work is needed to integrate housing, healthcare, and social services to accommodate aging in community settings (Lawler, 2001).

Implicit in the concept of aging in place is an assumption that older adults are satisfied with their existing homes and that familiarity with residence and community is desirable in later life. According to surveys, which are conducted regularly by the AARP, older adults, especially homeowners, are satisfied with where they live (The MetLife Mature Market Institute & National Association of Home Builders, 2011). Older adults who report feeling more satisfied with their homes are likely to live in places that are accessible to shopping and healthcare as well as affordable housing (Pinquart & Burmedi, 2004). Urban-dwelling older adults generally describe happiness with the proximity of amenities, but are more likely to be concerned with the high cost of living (Prisuta, Evans, & Barrett, 2006).

The appeal of a familiar home, neighborhood, and community also contributes to preferences for remaining in the current residence in later life. In familiar locations, older adults know where to go to satisfy their social and material needs, and this awareness cannot easily be recreated in a new location (Sabia, 2008). Trusted relationships with those who can be called on for assistance along with knowledge of the physical layout of the environment simplifies accomplishment of daily tasks (Golant, 1984). The prospect of leaving long-time friends and making new connections in a new location is also daunting to older adults (Netherland, Finkelstein, & Gardner, 2011). Neighborhood-based relationships can help to provide material support and social stimulation, but also help to reinforce a sense of identity and acceptance (Cumming & Cumming, 1969). Older adults also attain a sense of belonging in familiar places where they have lived for extended periods as a result of both social connections and the physical attributes and possessions present in their homes (R. Rubinstein, 1998).

Extended residence and familiarity cause older adults to become attached to the places they live. This attachment, in turn, reinforces the appeal of aging in place. When thinking about place attachment, it is important to distinguish *place* from *space*. While *space* refers to physical areas, geographers and geographic gerontologists understand the concept of *place* as a process that involves the interaction of physical, social, and symbolic components. For individuals, the process of place imbues familiar spaces with unique but malleable meaning (Massey, 1991; Wiles, 2005a). Thus, attachment to place is a personal conception of satisfaction and suitability of environment that is related to individual perceptions of various external characteristics that may vary as places change. Attachment to the home and community has been shown to be correlated with maintaining independence and a positive self-image in old

age (Sugihara & Evans, 2000). Graham Rowles (1983) developed a theoretical framework for conceptualizing place attachment. Rowles' theory of *insideness* includes three components – physical, social, and autobiographical. The concept of *insideness* is helpful for assessing place attachment among older adults and will be explained in more detail as it is used as a framework for analyzing place attachment in the findings section of this work.

In addition to the benefits of place attachment, there are also financial reasons to remain in one's existing residence, especially for homeowners in appreciating housing markets. Relocating is expensive in itself, and the financial burden of moving may exacerbate the stress of relocating. Additionally, for a significant portion of Americans, particularly elderly households, their single largest source of wealth is the equity in their home (Fischel, 2002). Increasing home appraisal values, that occur in gentrifying communities and that were common throughout much of the US through the 1990s and early 2000s, raise the opportunity cost of relocating as selling means missing out on additional increases in home equity (Golant, 2015). Older adult homeowners are also insulated from unpredictable rental markets by staying in the home they own (Munnell et al., 2007). This is especially true in gentrifying communities throughout much of the US where rent control or stabilization policies are nonexistent. Home assets are also treated favorably when calculating eligibility for social support programs like Medicaid. While rules vary by state, many low-income older adults with high-value homes can qualify for means tested benefits but would be over asset limitations if they pocket the proceeds from selling their home (Munnell et al., 2007). Finally, while more reflective of forces preventing relocation than encouraging staying put, a lack of affordable alternative housing

options for the less affluent may result in older adults becoming “stuck in place” (Cisneros, Dyer-Chamberlain, & Hickie, 2012).

Home equity accumulated over years of homeownership can also be used to finance retirement and may help some older adults live their later years comfortably. The “life cycle” hypothesis suggests that individuals will save over their working years and develop relatively consistent consumption habits and that they will then maintain in retirement by using their savings and assets (Modigliani, 1954). Thus older adults might be assumed to “consume” the equity built up in their homes when they reach retirement (Poterba, Venti, & Wise, 2011). Through home equity conversion products such as the reverse mortgage, older adults can use their home asset while continuing to hold title to their homes. Many older adult homeowners use the federally-insured Home Equity Conversion Mortgage (HECM) program. This reverse mortgage allows homeowners over the age of 62 to draw down their home equity through a line of credit, monthly cash advances, or with an initial lump sum. The program is designed to allow older adult homeowners with sizeable amounts of home equity but low fixed incomes to access the equity in their homes to pay for expenses in retirement (Munnell & Sass, 2014).

In reality, few older adults use home equity to finance retirement. As was discussed earlier, older adults move less than the general population, and are thus less likely to access equity through home sales. Additionally, desires to provide children with the home as an inheritance discourage older adults from consuming their home equity themselves (Fisher, Johnson, Marchand, Smeeding, & Torrey, 2007). Surveys of older adults generally find that few homeowners are planning to use their home equity for financing non-housing expenditures (Munnell et al., 2007). The American Housing Survey shows that only about 5% of homeowners

have home equity loans and that only 0.4% have reverse mortgages (US Census Bureau, 2017). While financing retirement with home equity may not be popular, the fact that the home is an asset that homeowners can use as a last resort to pay for unexpected expenses in later life is itself a powerful motivator for homeowners to continue living in their existing homes.

Although familiarity and financial stability are strong motivators for older adult homeowners to age in place, neighborhoods often change in ways that can threaten incumbent residents' economic wellbeing and attachment to place. One type of neighborhood change is gentrification, an "economic and social process whereby private capita (real estate firms, developers) and individual home owners and renters reinvest in fiscally neglected neighborhoods through housing rehabilitation, loft conversions, and the construction of new housing stock" (Perez, 2004, p. 139). This process, which is also reinforced by public investment (Zuk et al., 2015), results in neighborhood demographic changes: most commonly, an increase in young, highly educated households and a decline in low to moderate income households (Glass, 1964). The preferences of in-mover households coupled with public and private investment catering to their demands may then transform the physical, social, and economic characteristics of neighborhoods (Brown-Saracino, 2009).

Rapid neighborhood change characterized by rising housing costs, in-migration of more affluent, highly-educated households, and erosion of local culture often described as gentrification has long been blamed for the displacement of low-income, longtime residents (Atkinson, 2000; Hartman & LeGates, 1986; LeGates & Hartman, 1981). While there is mixed evidence that gentrification is directly connected to heightened prevalence of residential displacement (Bunten & Aron-Dine, 2019; Ding, Hwang, & Divringi, 2016; Ellen & O'Regan,

2010; Freeman, 2005; Freeman & Braconi, 2004; Newman & Wyly, 2006), whether through direct displacement or gradual turnover, it is clear that over time, gentrification leads to the exclusion of less affluent households from previously affordable neighborhoods (Marcuse, 1985; Slater, 2009).

While studies of gentrification's connection to residential displacement have often grouped renters and homeowners (Ding et al., 2016; Ellen & O'Regan, 2010; Freeman, 2005), renters are usually the focus, as their rights to remain in their homes are much more tenuous than homeowners. Even so, many have theorized that low-income homeowners can also be displaced from gentrifying neighborhoods by the financial burden of increasing property taxes (Brown-Saracino, Japonica, 2009; Henig, 1981; Immergluck, 2009). Recently, two studies have tested this hypothesis and found property tax increases as a result of gentrification have little to no effect on the prevalence of involuntary moves among homeowners (Ding & Hwang, 2018; Martin & Beck, 2018), although Aron-Dine and Bunten (2019) do find slightly increased moving rates among long-time homeowners living in gentrifying neighborhoods. Even though the evidence of direct displacement of homeowners as a result of gentrification is ambiguous, there is agreement that gentrification effects the composition of in-mover households and that more affluent prospective homeowners, who are able to afford higher sales prices and property taxes, can create exclusionary neighborhoods through gradual succession (Marcuse, 1985; Martin & Beck, 2018).

Beyond direct economic displacement involving the physical relocation of residents, gentrification also creates social pressure and detachment from place for residents who are able to remain (Atkinson, 2015; Davidson, 2009; Marcuse, 1985). Marcuse (1985, p. 207)

described the “pressure of displacement” felt by holdout residents in gentrifying neighborhoods whose friends leave, favorite stores turnover, and who experience dramatic changes in physical, social, and cultural character that make communities less livable. This type of non-spatial displacement is rooted in social and physical changes in the environment involving reductions in social connectedness, loss of familiar commercial establishments, and the demolition and redevelopment of neighborhoods (Atkinson, 2015). This type of “social displacement” has also been described by Michael Chernoff as “the replacement of one group by another, in some relatively bounded geographical area, in terms of prestige and power” (1980, p. 204). Davidson argues that we oversimplify individuals’ understanding of place when we define displacement as only involving the spatial relocation of people, discounting the feelings of detachment and alienation that can displace existing residents in a social and cultural sense (2009).

The economic, social, and cultural impacts of gentrification may be especially harmful to older adults (Brown-Saracino, Japonica, 2009; Slater, 2009). Increases in housing cost burden and loss of familiar commercial establishments may acutely impact older adults (Burns et al., 2012; Slater, 2009), who are more likely to have long-term connections with communities and have limited incomes. There are a number of studies that have investigated the experience of older adults in gentrifying neighborhoods that have found mixed evidence of its impact. Burns, Lavoie, and Rose (2012) looked at whether gentrification contributes to social exclusion of older adults in Montreal, CA and found some evidence of social exclusion through commercial gentrification but also found that some older adults (especially homeowners and members of rooted ethnic communities) welcomed the changes. Smith, Lehning, and Kim (2018) found that

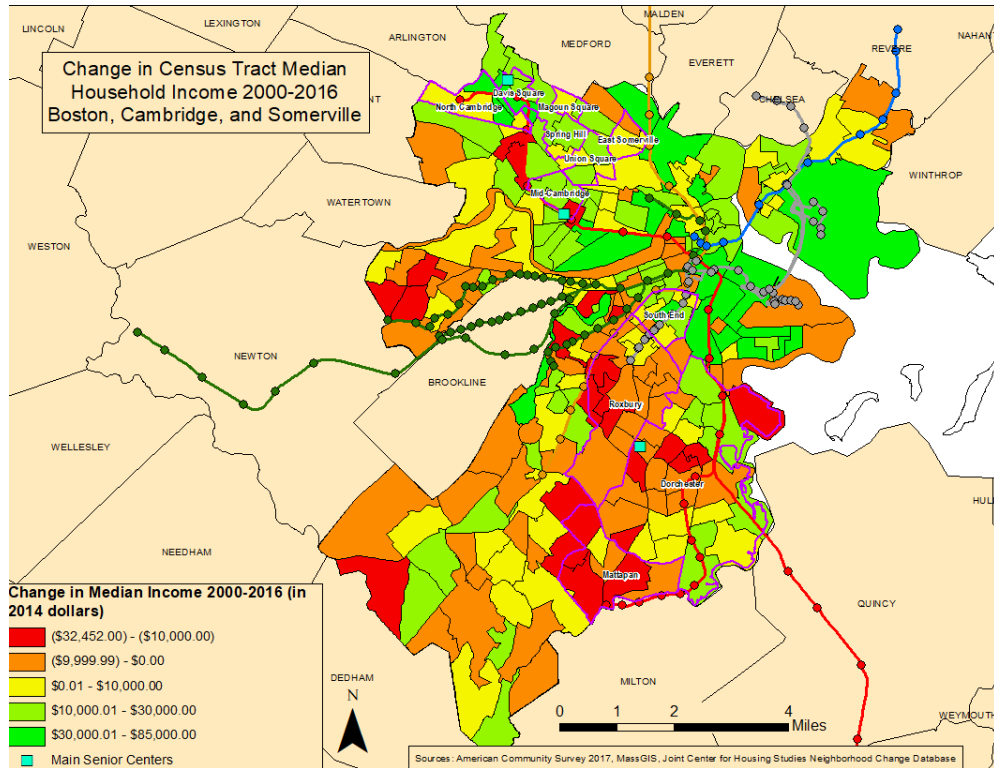
living in a gentrifying neighborhood correlated to higher levels of self-rated physical health among older adults but higher prevalence of depression and anxiety. Versey (2018) examined social capital and its effects on aging in gentrifying neighborhoods in Harlem. She found that older adult households have strong attachment to place and that community ties and knowledge of neighborhood amenities contribute to older adults' decisions to stay in gentrifying neighborhoods even as affluent in-movers dilute neighborhood familiarity. Another study of Puerto Rican older adults in gentrifying neighborhoods in Chicago found that residents increasingly feel unwelcome in their own neighborhoods (García & Rúa, 2018).

As research on gentrification has moved from understanding the causes and effects of the phenomena to addressing its impacts, scholars have developed tools for mapping where it is occurring and measuring its level of intensity (Bates, 2013; Bousquet, 2017; Ding et al., 2016). While I did not map gentrification within study area neighborhoods, I use some of the terminology established to differentiate neighborhoods at different stages of gentrification as I describe neighborhoods that have only recently begun to experience gentrification versus those areas where gentrification has been an enduring force. Lisa Bates' assessment of gentrification and displacement risk in Portland, Oregon (2013) provides the basis for my differentiation between neighborhoods at an early versus late stage of gentrification. *Early* neighborhoods are "at-risk or showing early signs of gentrification" and *late* areas are where the "housing market is currently high value, but there is still potential for further loss of affordable housing" (Bates, 2013, p. 30).

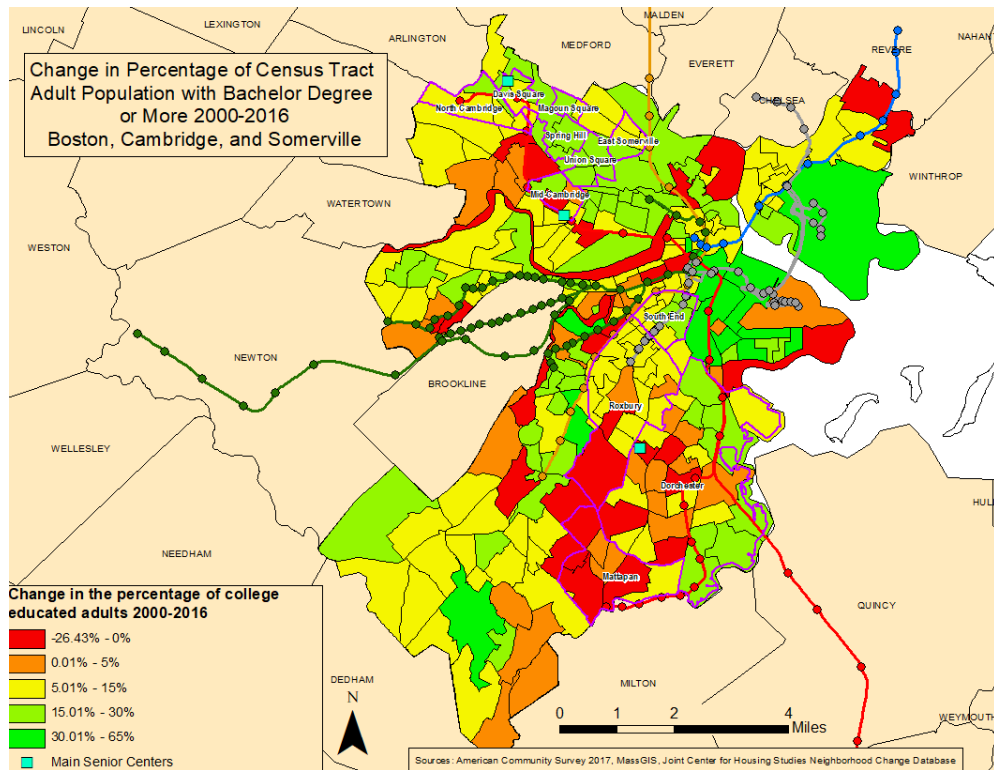
The neighborhoods where study participants live have experienced varying degrees of gentrification-related neighborhood change. Starting from areas where gentrification has been

the most prolonged, Boston's South End, originally built for wealthy local merchants, was one of the city's most diverse but began to gentrify as early as the 1960s (Boston Parks and Recreation Department, 2000). The neighborhood now has levels of educational attainment and household income that are far higher than the city as a whole (Boston Planning and Development Agency, 2019). The City of Cambridge has long been a diverse community with a mix of students, high-earning Boston elites, and working-class jobs in the candy industry. Since the abolishment of rent control in the mid 1990s, the city has rapidly gentrified (Chen, 2003) and this has only been exacerbated in recent years by the development of the Kendall Square as a life sciences hub. Somerville began experiencing gentrification in the 1990s with the extension of subway service to Davis Square. Since then plans to extend another subway line through the City have sparked real estate speculation that has rapidly altered the demographics of the city (Metropolitan Area Planning Council, 2014). Roxbury was one of the neighborhoods where many black migrants from the South settled in the 1940s and 1950s and remains diverse and one of the centers of black culture in Boston (Boston Planning and Development Agency, n.d.-b). As Roxbury borders on the South End, its diversity and affordability has long been threatened by gentrification spillover. Dorchester is Boston's largest and most diverse neighborhood with a sizeable population of recent immigrants and more affordable housing (Boston Planning and Development Agency, n.d.-a). Mattapan is also one of Boston's most diverse and affordable neighborhoods. Compared to the South End, Cambridge, and Somerville, where gentrification has been more sustained, Roxbury, Dorchester, and Mattapan have levels of household income and educational attainment that are lower than Boston's citywide averages (Boston Planning and Development Agency, 2019), but since the Great Recession the

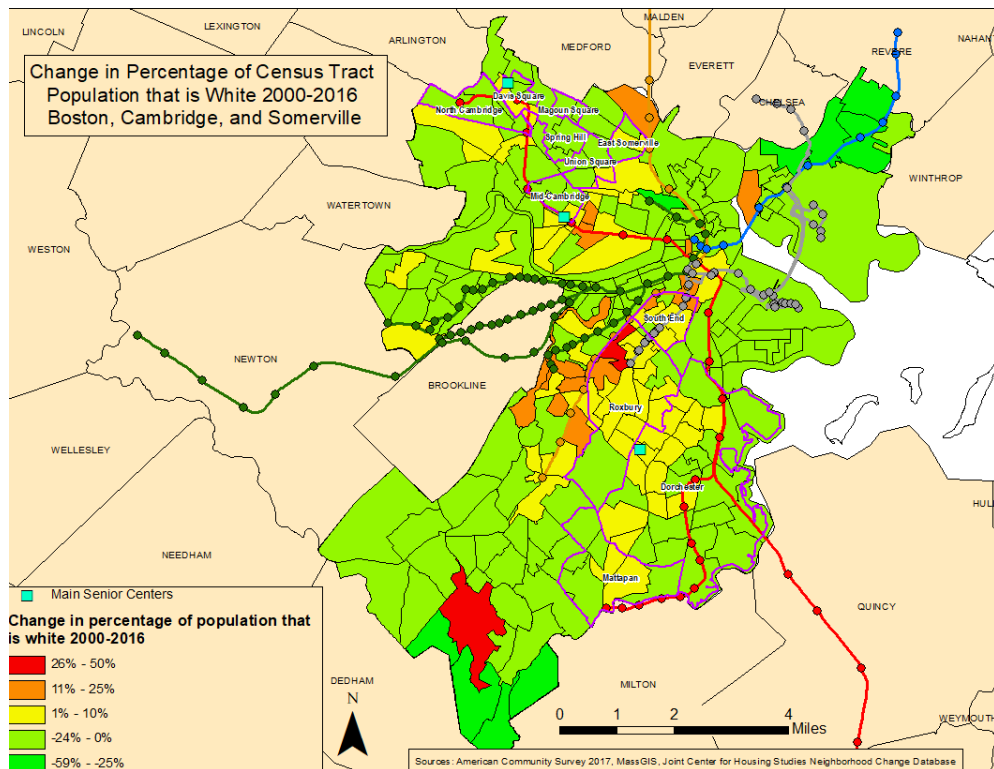
neighborhoods have experienced rapid home value appreciation (Zillow Inc, n.d.) indicative of the early stages of gentrification.



Median household income in Cambridge, Somerville, and the South End has increased significantly, while many neighborhoods in Roxbury, Dorchester, and Mattapan have seen incomes decrease overall or only increase marginally.



The college educated population in Cambridge, Somerville, and the South End has increased significantly, while in Roxbury, Dorchester, and Mattapan increases in the portion of the neighborhood population with a college degree have been more moderate.



The white population in Roxbury, Dorchester, and Mattapan has begun to increase and has increased significantly in the South End and certain Cambridge neighborhoods.

Chapter 3

Methods

Study Design and Sample

This research uses an exploratory, qualitative case study design. The cases are the neighborhoods undergoing different levels of gentrification and the unit of analysis is the older adult homeowners' experience aging in place in the gentrifying neighborhood (Baxter & Jack, 2008; Yin, 2017). The case study methodology is appropriate for exploring the effects of complex phenomena where contextual factors are pertinent, behavior of participants cannot be manipulated, and question of "how" are being investigated (Baxter & Jack, 2008). This research assesses how older adult homeowners' preferences for remaining in their existing homes as they age are affected by varying levels of gentrification in Boston, Massachusetts-area neighborhoods. Half of the interview subjects are from Cambridge, Somerville, and the South End, neighborhoods that have experienced sustained gentrification, and the other half are from Roxbury, Dorchester, and Mattapan, neighborhoods where the phenomena has been less prolonged and intense. Using two cases in this way allows for comparison between neighborhoods based on their different characteristics, including stage of gentrification (Baxter & Jack, 2008).

The research protocol was reviewed and approved for exempt status under the federal regulations for protection of individuals used as research subjects by the Massachusetts Institute of Technology's Committee on the Use of Humans as Experimental Subjects. After approval, 20 semi-structured, in-person interviews were conducted with older adult

homeowners aged 61- 91 years. All participants have lived in their current home and neighborhood for over ten years, with duration of residence ranging from 10-65 years. Other key characteristics of the sample, separated by neighborhood type are provided in Table 1.

Table 1. Key Characteristics of Interview Participants

Gender, Age, Residency, House	Early Stage	Late Stage	All Neighborhoods
Gender*			
Female	10	6	16
Male	0	5	5
Average of Age	76.1	74.6	75.3
Average of Time in Neighborhood	36.9	43.2	40.1
Average of Length of Homeownership	31.9	34.2	33.1
Average of Number of Units in Property	1.9	1.6	1.8
Average of Number of People in Home	2.0	1.6	1.8
Average of Number of Children	2.4	0.9	1.7
Highest Level of Education	Early Stage	Late Stage	All Neighborhoods
Elementary School	1	0	1
Middle School	1	0	1
GED	3	1	4
College	4	4	8
Graduate School	1	5	6
Race/Ethnicity	Early Stage	Late Stage	All Neighborhoods
Black/African American	4	0	4
Black/Afro-Caribbean	5	0	5
Black/African	0	1	1
Asian	0	1	1
White	1	8	9
Occupation	Early Stage	Late Stage	All Neighborhoods
Retired	9	7	16

Marital Status	Early Stage	Late Stage	All Neighborhoods
Divorced	3	1	4
Never Married	4	3	7
Widowed	3	3	6
Married	0	3	3
Home Financing	Early Stage	Late Stage	All Neighborhoods
Never Had Mortgage**	1	4	5
Purchased Home with Mortgage	9	6	15
Still paying off Mortgage	5	4	9

* Sum of participants in gender entries is 21 because for one late stage household interview both husband and wife were present

** Home was either bought with cash or inherited

Data Collection

Participants were mainly recruited from senior centers and other community organizations in the study area neighborhoods. I put up posters in senior centers as well as libraries, grocery stores, bus stops, and other locations frequented by older adults. In Roxbury, Dorchester, and Mattapan, all participants were recruited from the Grove Hall Senior Center. The senior center holds classes and serves lunch every weekday in a large, multi-purpose room, and I worked with staff to make announcements about my research to the older adults in the room on several occasions. I outlined my topic, the characteristics of the individuals I was interested in interviewing, and the approximate amount of time interviews would take. I then walked around the room and asked individuals if they were interested in participating.

In Cambridge, Somerville, and the South End, I used a mix of techniques to find participants. Similar to the method used at the Grove Hall Senior Center, I worked with staff at the Cambridge/Somerville chapter of the older adult advocacy organization, Massachusetts Senior Action, to make an announcement at their January 2019 monthly meeting. I also worked with

employees of the Somerville Council on Aging to announce my research at their Valentine's Day dance. One participant helped recruit other friends and acquaintances, using the snowball sampling technique. And two of the participants were recruited from contacts I have with housing advocacy organizations in Somerville.

Interviews were conducted in English and lasted between 30 minutes and 90 minutes. I requested and received consent for voice recording of all interviews, and I then transcribed each voice recording in its entirety. I aimed to understand older adults' connection with their home and neighborhood as well as changes they had experienced in the affordability and character of their neighborhoods.

Analysis

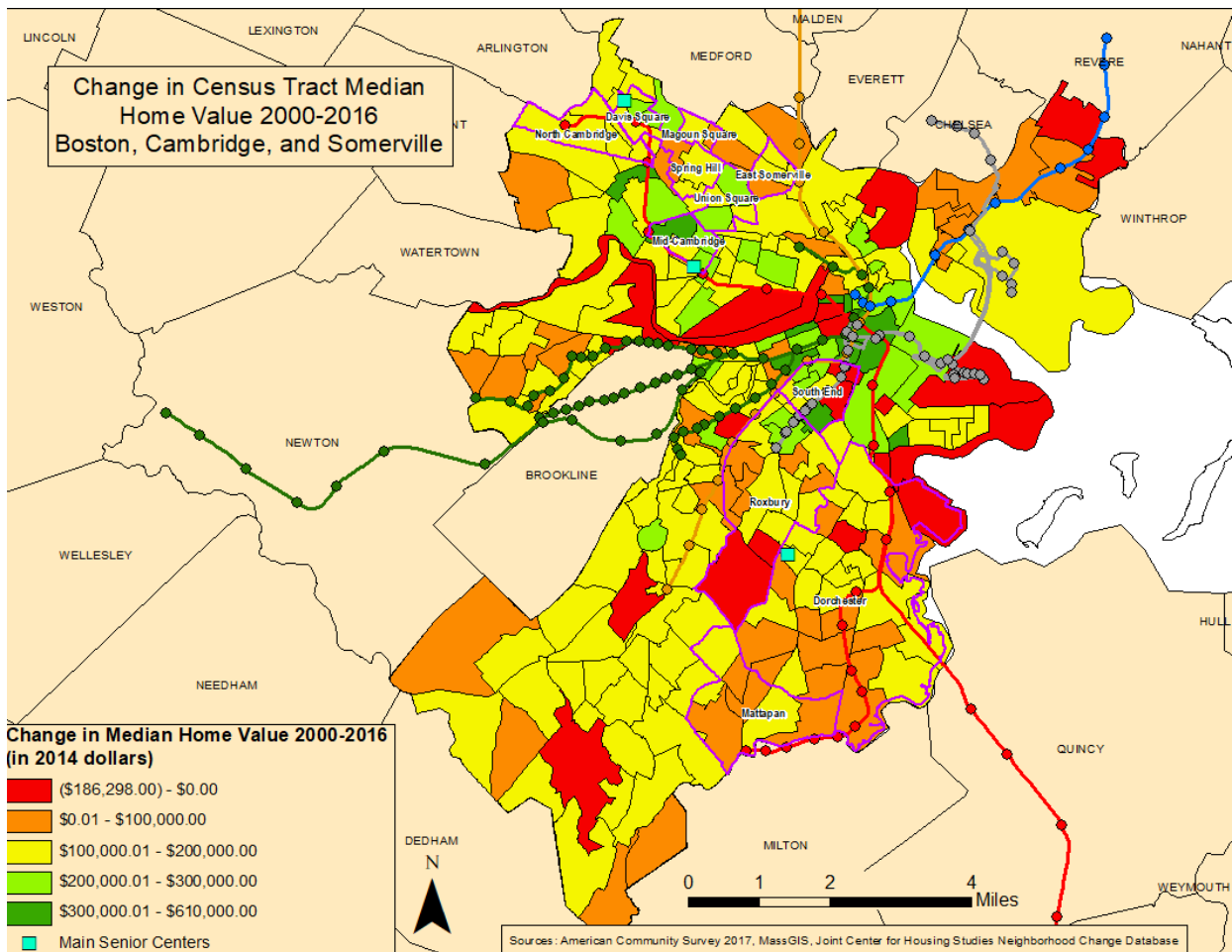
All transcriptions were read and summarized. A summary analysis worksheet was developed for each participant to identify key themes and to understand each individual's connection to home and neighborhood and perception of neighborhood change. Both inductive and deductive approaches were used to assess participants comments and identify themes. From this summarization exercise, overarching themes related to the financial implications of gentrification for homeowners and the effects of the phenomena on place attachment emerged.

Chapter 4

Findings on Financial Impacts of Gentrification on Older Adult Homeowners

This research aims to understand how neighborhood changes associated with gentrification impact older adult homeowners' decisions about whether to continue aging in their existing residence. One of the most noticeable impacts of gentrification for incumbent residents is housing cost increases. For homeowners, these can come from escalating property taxes associated with increases in property value assessment, and some have suggested that homeowners can be displaced by rising property tax liability (Brown-Saracino, Japonica, 2009; Henig, 1981; Immergluck, 2009). While there is mixed evidence of direct, economic displacement of homeowners (Bunten & Aron-Dine, 2019; Ding & Hwang, 2018; Martin & Beck, 2018), one of my key questions going into this study was whether concerns over affording increasing property taxes, as well as other increasing costs associated with gentrification, would prompt older adult homeowners to reconsider remaining in their existing homes. In addition to affordability concerns, I wanted to understand how older adult homeowners regarded and responded to the appreciating asset values of their homes. Would older adults be burdened by property tax increases and enticed by the potential payout from selling? Would older adults adapt to financial changes by either altering their budgets or utilizing their growing home equity to pay for increasing costs? Or, would homeowners be unmoved by property tax increases and the prospect of liquidating their home asset and remain in their existing homes, indifferent to the economic impacts of gentrification?

While some of the older adults interviewed in Boston, Cambridge, and Somerville feel constrained by increasing property taxes and other expenses, increasing costs have not diminished their preferences for remaining in their current homes. Additionally, increasing market value is not an enticement for homeowners I interviewed to sell, and the ability of some homeowners to capitalize on the growing value of their homes actually helps some stay in their existing homes. The following section outlines the ways homeowners experience these financial impacts and deal with them. The first section outlines gentrification’s effects on neighborhood affordability, and the second section highlights older adults’ experiences dealing with property value increases.



Median home values have increased in almost every study area neighborhood but have been most significant in parts of Somerville, Cambridge, and the South End.

Affordability

One of the most tangible effects of gentrification is the impact the process has on property values and cost of living. As investors put more money into previously disinvested areas and more affluent and highly educated households move in, the price of residential property increases and the costs of services and businesses in neighborhoods follow. For older adult homeowners this means increasing property value assessments and heightened property taxes; reductions in the affordability of necessities such as food, home repair services, and other local businesses; and increasing costs of relocating to alternative housing within the community. These changes in the affordability of the home and neighborhood have different, sometime conflicting impacts on homeowners' decisions about remaining in their current dwelling versus relocating. The following section outlines the experiences of homeowners I talked to in Boston, Cambridge, and Somerville related to the changing levels of affordability of their homes and neighborhoods. Participants' comments on the topic of gentrification-related changes in the level of affordability generally related to the costs of housing, neighborhood businesses, and relocation. This section will outline how costs in these areas affected participants thinking about aging in their existing homes, and how the effects of changing costs differed between neighborhoods at early and late stages of gentrification.

Scholars and public officials have argued that gentrification can contribute to the displacement of homeowners through increases in property tax assessments that threaten housing affordability (Brown-Saracino, Japonica, 2009; Henig, 1981; Immergluck, 2009; United States., 1977). The mechanism by which this type of homeowner displacement may occur relates to increasing investment in comparable housing in the neighborhood as a result of

gentrification. This new investment causes property sales prices to increase and the assessed value of comparable properties nearby to also increase. As a result, the tax liability of all property owners rises, making it more difficult for less-affluent long-term resident to afford the neighborhood (Zukin, 1987). This may force homeowners to move to more affordable communities.

The degree to which this theorized mechanism is actually reflective of the experience of homeowners in neighborhoods experiencing gentrification depends on a number of state and local policies and varies from place to place. First, it assumes that tax increases related to gentrification are sufficiently burdensome on homeowners to make them move. The second assumption is that tax rates will remain constant as assessed property values increase. The decisions about whether to increase local property tax revenue or adjust rates to keep revenue constant is made by municipal governments. The process described above also assumes that property tax re-assessments are done frequently, are reflective of market changes, and that property tax increases are not limited (Martin and Beck, 2018).

States across the US have different requirements related to the frequency of property value reassessments and the magnitude of allowed property tax increases. Thus, long-term homeowners may be protected from gentrification-related property tax increases by infrequent reassessments, assessments that lag behind market changes, or policies that limit property tax increases. Additionally, many municipalities aim to keep relatively constant annual property tax revenue, meaning that if property values increase, they reduce the property tax rate so that property owners' tax liability stays relatively constant (Lutz, 2008). Finally, increases in local property taxes may improve local services, and as Tiebout (1956) articulated, these local public

goods contribute to residents' relocation decisions. If increasing property taxes contribute to improvement in local public services, homeowners may be more willing to make financial sacrifices to stay in the neighborhood (Martin and Beck, 2018). But while public goods such as the senior centers and transportation infrastructure are utilized by and important to older adults I interviewed, in general, elderly homeowners consume fewer local public services than other types of households (Shan, 2010) and therefore may not be moved by local improvements related to increasing property tax revenue.

The potential detrimental effects of property tax increases on homeowners has been widely recognized, with special concern for the effects on older adult residents on fixed incomes (Atkinson, 2002; Henig, 1981; Vigdor, Massey, & Rivlin, 2002). Many state and local governments have enacted policies to provide property tax relief to homeowners and older adults in particular. In Massachusetts municipalities are authorized to exempt certain individuals, including owner-occupants and low-to-moderate income older adults, from all or part of their residential property taxes (Division of Local Services, MA Department of Revenue, 2016). Additionally, a 1980s state-wide initiative petition called *Proposition 2 ½* established a 2.5% limit on total municipal property tax levy increases, meaning that despite state requirement that properties be reassessed every year, the total increase in property taxes on any individual property owner rarely exceeds 2.5%, except if authorized by a local referendum ("Proposition 2½ and Tax Rate Process," n.d.).

Despite these measures aimed at protecting property owners from the financial impacts of escalating property taxes, many older adults interviewed in Boston, Cambridge, and Somerville commented on increases in their property tax bills and, while many took advantage of

exemptions, some were unaware of abatements or deferrals that they would likely be eligible for. Five of the ten participants in neighborhoods at the early stages of gentrification complained about recent property tax increases being burdensome, while only one of the ten older adult homeowners interviewed in later stage neighborhoods felt that property tax increases were making property ownership unaffordable. This likely reflects differences in the economic status of homeowners in the two different types of neighborhoods, with more low-income homeowners, who are more vulnerable to property tax increased, still residing in neighborhoods that have only recently started to experience gentrification. A greater portion of low-income homeowners in Cambridge, Somerville, and the South End may have already been forced out or decided to move somewhere more affordable.

A significant number of older adults interviewed did not take advantage of the property tax relief programs available to owner-occupants and low-income older adults. In early stage neighborhoods, four of ten households reported not taking the residential exemption, and seven of ten said they did not take, did not qualify for, or were unaware of tax relief programs offered for low-income older adults. In neighborhoods at a later stage of gentrification, only one of eight eligible households did not claim the residential exemption, and eight of nine eligible households reported not taking, not qualifying for, or being unaware of tax relief programs offered for low-income older adults. Several participants in neighborhoods at the early stage of gentrification who complained about property tax burden either were unaware of, misinformed about, or struggling to apply for property tax relief programs. This was especially true for the exemptions available for older adults. While participants' income was not collected to verify eligibility for the older adult exemption, many of those who reported being

on a fixed income and tight budget and who would likely have been eligible for senior property tax exemptions did not claim them.

More research is necessary to understand the causes of this lack of uptake – is municipal advertising inadequate? Is the application process too complicated? Are program guidelines too burdensome? Reporting on the property tax deferral program for seniors, one of the property tax relief policies authorized in Massachusetts that allows income eligible seniors to defer up to 100% of their property taxes and only pay them off when they sell or after they pass away, has shown that low levels of enrollment exist statewide due to lack of publicity and homeowners' concerns about burdening heirs (Weisman, 2018).

Increasing utility costs and expenses related to home repair and maintenance also burdened older adults in Cambridge, Boston, and Somerville. While not directly connected to gentrification, these home-related financial burdens may add to cost burden for homeowners already burdened by gentrification-related property tax increases. Several homeowners reported significant increases in water, gas, and electric bills, but only one or two participants mentioned participation in programs like fuel assistance designed to reduce the burden of utility costs on low-income residents. The financial burden of home maintenance – from major roof and furnace replacements to minor plumbing repairs – was also a concern for many of the participants, particularly in early stage neighborhoods. Some reported participating in municipal home rehabilitation assistance programs – either the home rehabilitation program or the lead paint abatement program – supported by the Federal Department of Housing and Urban Development's (HUD) HOME Investment Partnership funding or Office of Lead Hazard Control and Healthy Homes grants allocated to municipalities. These programs provide

deferred or forgivable loans to homeowners to do necessary repairs to fix building code violations or health problems in their homes (HOME Investment Partnerships Program, n.d.; Office of Lead Hazard Control and Healthy Homes, n.d.) and facilitated home repairs for older adults who otherwise may not have been able to afford them. One homeowner from the Inman Square area of Cambridge, who is enrolled in all tax relief programs she was eligible for and who takes fuel assistance and participates in the Cambridge home rehabilitation, said that she will take advantage of any program that is legally available to her. As an active advocate for seniors in Cambridge this participant's comprehension of assistance programs is above the level of most. Many older adults are unaware of or reluctant to take advantage of government help they are eligible for.

In addition to expenses related to the home itself, many older adult homeowners in Boston, Cambridge, and Somerville noted cost related to local businesses in their neighborhood. The increasing public and private investment in urban neighborhoods as well as demand from more affluent households associated with gentrification may also lead to increasing costs for services and businesses in the area. Many businesses rent their space, and gentrification also causes commercial rental prices to rise. This can lead to commercial displacement that pushes out affordable businesses. The stores that replace them often cater to the more affluent in-movers, forcing residents to travel farther to find affordable prices. This can exacerbate the financial crunch of continued residency in gentrifying neighborhoods, adding to the burden of rising housing costs for many long-time residents (Davidson, 2008; Hamnett, 2009; Slater, 2009).

Complaints about the increasing prices of neighborhood businesses and the incongruence of local establishments with older adults' needs were more common among participants in

neighborhoods at a later stage of gentrification than in more early stage locations. Two participants who live in the Inman Square area, one in Cambridge, the other in Somerville, described how their local grocery store, Johnny's Foodmaster, had been replaced by Whole Foods. One of them, a condominium owner from Somerville, explained how this affected him.

You've got to be in a certain position to shop all the time at Whole foods, and so I don't basically, but I kind of don't like it so much when I have to....So my preference, I take my shopping cart and go all the way to Market Basket.

Both this older adult and the other participant who commented on Whole Foods are forced to go farther from home to get groceries. This is possible for these two participants because of their level of mobility, but it might present problems for less mobile seniors. In this way, price increases related to gentrification can render once convenient neighborhoods inaccessible to older adults.

A few homeowners in early stage neighborhoods noted increases in the prices of businesses, but they attributed these to general increases over time, not to changes in the target market of the businesses. In fact, some commented on how businesses in the neighborhood had improved. In these neighborhoods, which experienced decades of neglect and disinvestment, the increase in investment associated with gentrification may, at least at first, be welcomed.

Several participants also mentioned the increasing costs of alternative housing options nearby and the effect this has on their financial ability to relocate. Many participants are not opposed outright to the prospect of relocation, but because of strong community attachment, discussed in the next section, voiced a preference for finding housing locally if they do decide to

move. Unfortunately, given increases in housing prices, which many are already feeling through heightened taxes, the majority of homeowners do not see any options for staying in their existing neighborhood other than remaining in their existing home.

The concern about inability to relocate within the existing community was mentioned by several participants in both early and late stage neighborhoods. Valerie Best² from Mattapan related this issue to the increase in value of her own home, saying that her house's value had increased ten-fold since her mother bought it and that because she knew the same appreciation had affected the price of other housing in her area there was no point in trying to relocate. Another participant, Alease Walker from Dorchester, connected the issue to the new investment that she notices in her neighborhood, showing frustration that recent residential development near her was not producing housing options that she could access.

...people who they either charge too much rent that people cannot afford it, so eventually they just outprice people, and they bring in people to purchase properties or else they turn three-deckers just like I have into condos. So, you know if you reconstruct a three-family into condos, that's not for us - you know it's for someone. They're bringing someone else from the suburbs or what have you, so I think there's much need for low-income housing. Housing, not just low-income housing, housing that's really touches the working-class people who live in the community to keep them in the community as opposed to them having to move because they cannot afford to live there any longer.

A couple from Somerville also commented on this dilemma related to a lack of affordable alternative housing for seniors. They mentioned a friend from the Somerville Council on Aging who is dealing with this issue.

² Participants who consented to having their names used in publications resulting from this study are named. Those who did not are not named and instead are designated as 'participant,' 'homeowner,' or 'older adult' along with the neighborhood in which they reside.

Wife - We know a couple now that he owns a home, and they want to sell it and wants to get into senior housing. He's going to have a tough time doing it.

Husband - There's a long wait.

In addition to cost increases in the existing, market-rate housing, this couple points out the dearth of new affordable units for seniors and the long waiting lists for existing units that may force homeowners to live in unsuitable housing for years as they wait for affordable alternatives. Therefore, while increasing housing costs and prices of local businesses may push some to consider relocating, prices of alternative housing and the limited stock of affordable units in both early and late stage neighborhoods may preclude the option of moving and force households to remain in home environments that may potentially be unsuitable.

Home value/wealth

While property taxes and the cost of local amenities may hamper homeowners' ability to afford gentrifying neighborhoods, property ownership can provide great financial benefits to older adults. Increased demand from in-mover households and developers associated with gentrification translate into dramatic escalation of the exchange value of property, increasing the wealth of homeowners. But the equity tied up in the value of the house can be difficult for many older adults to access. Attachment to their home and neighborhood as well as desires to bequeath their home to their kids may dissuade older adults from selling (Fisher et al., 2007; Munnell et al., 2007). In addition, the complexity of leveraging home equity and the fact that, historically, older adults have been more debt-averse (Manning, 2000) may discourage utilization of home equity loans, reverse mortgages, or other strategies for tapping into home

equity. Many younger older adults from the Baby Boomer generation are more accustomed to debt, but a significant portion of older homeowners from this generation are entering retirement with significant amount of debt (Loonin & Renuart, 2007), meaning that they often have limited equity to tap.

Given the fact that all participants live in neighborhoods that have gentrified, are gentrifying, or on the verge of gentrification, all reported or alluded to experiencing property assessment increases. One of my questions was whether the prospect of a large pay-off from selling their property would entice older adult homeowners to reconsider their plans to age in place. None of the participants interviewed had capitalized on the change in their property value by selling, and few mentioned any temptation to sell. This finding is likely related to the sample selected for the study – homeowners still residing in gentrifying neighborhoods. A sample including homeowners who had resided in the study neighborhoods but who recently sold their homes may have different findings. Many did note the unbelievable increase in their property value and some mentioned the temptation of the windfall associated with selling. A homeowner from Mid Cambridge discussed how he couldn't avoid "running the numbers" in his head, thinking about what he and his wife would make if they decided to sell. He emphasized though that this was "in an abstract way, not a concrete way", saying that it was like "knowing where the exit is, versus [taking] the escape route." This comfortable, secure, and profitable "exit" is one of the benefits of homeownership for older adults, providing a kind of safety net especially for those who live in gentrifying neighborhoods where property values have increased. For many, the proceeds from their home sale can be used to transition to a more affordable or appropriate housing accommodation. A woman from Somerville described

this financial flexibility provided by homeownership. When asked if increases in price had ever caused her to contemplate selling, she said,

Yes, because I could take the money from the house and buy another place outright in another city and still have enough left to feel safe. And if I have to, I'll do that.

While her comment illustrates the options homeownership affords her, she also acknowledges that selling would force her to move out of Somerville – that selling and moving to a new house or apartment in Somerville would likely not leave her with enough to “feel safe.” This illustrates a point made in the previous section, that gentrification-related housing price increases can make moving within the community financially infeasible. Given that she and many other older adult homeowners like her have lived in their existing homes for decades and have developed attachment to the places where they live, this inability to afford to move locally may be a major deterrent to relocation even when property owners are guaranteed a large payoff from selling.

Additionally, I wanted to explore whether gentrification-related property value appreciation would prompt older adult homeowners to use financial mechanisms such as reverse mortgages or home equity loans to tap into home equity as a way of financing expenses in later life. Could increases in home asset value associated with gentrification make older homeowners less reluctant to leverage home equity? While this does not appear to be the case among the sample I surveyed with a significant majority opposed to or uncertain about reverse mortgages, one participant, retired consultant Joseph Beckmann from Somerville, currently has a reverse mortgage and is pleased with how it has provided him greater financial flexibility in retirement.

When asked about whether he had a mortgage on his house, he outlined how he had gotten a reverse mortgage and what this meant in a neighborhood with highly appreciating property values.

Did you purchase your house with a mortgage loan?

Oh yeah, with a standard mortgage, which I then refinanced about 8 years later, and then refinanced it again when I turned 62 into a reverse. And then I refinanced again. First, I refinanced a regular mortgage. Then I refinanced it into a reverse mortgage.

So, you basically took the reverse mortgage, paid off that other mortgage with the proceeds from the reverse and then used the other proceeds from the reverse as income?

That's right. My asset value of my house has gone from \$85,000 to \$900,000. My liability value of the house has gone from about \$100,000 to about \$300,000, which is not very much frankly.

The reverse mortgage strategy has allowed Mr. Beckmann to continue to afford in retirement by eliminating his regular mortgage payments, meaning that his only home expenses are property taxes and maintenance expenses, which he is also seeking assistance paying. His comment also seems to confirm the notion that home value appreciation associated with gentrification increases the feasibility of accessing home equity through a reverse mortgage. While the reverse mortgage has increased Mr. Beckmann's liability, gentrification-related property value appreciation has expanded his remaining equity. More than any other participant, Joseph Beckmann has taken full advantage of financial mechanisms and government programs available to older adults. This may be due to his level of education, doggedness navigating complex guidelines, and lack of nearby family. While Mr. Beckmann's strategy certainly would not work for everyone, he illustrates the possibility that many older

adult homeowners have to harness gentrification and finance their retirement while aging in place.

While this work cannot detail the positives and negatives of reverse mortgages comprehensively, there is general consensus that they can be helpful for older adults who have paid off at least a significant portion of their mortgages when they enter retirement (The U.S. Department of Housing and Urban Development, n.d.). The equity that a property owner has accumulated is leveraged through a reverse mortgage to pay off the remaining liability on the regular mortgage, allowing homeowners to avoid paying regular mortgage debt service once they turn 62. Home equity can also be used through a reverse mortgage to supplement income in different ways and to pay for reverse mortgage servicing fees. The Home Equity Conversion Mortgage (HECM) is the only US Federal Government insured reverse mortgage and is available to anyone older than 62 who lives in their home and has paid off all or a considerable amount of their mortgage. The HECM can be used to pay for regular mortgage payments, to provide supplemental income for a fixed term, as a line of credit, or some combination of the previous three options (Munnell & Sass, 2014; The U.S. Department of Housing and Urban Development, n.d.). Reverse mortgages have gotten a lot of bad press and have been used in a predatory manner by certain financial institutions. They are certainly not right for everyone, and many older adult homeowners interviewed in Boston, Cambridge, and Somerville have negative impressions of them.

This is probably part of the reason why few participants have even considered getting a reverse mortgage, and why none, other than Mr. Beckmann, have gone through with it. All but two of the participants from Roxbury, Dorchester, or Mattapan either have a negative opinion

of reverse mortgages or are unsure about what they are. A Dorchester homeowner summarized the sentiments of many in early stage neighborhoods about reverse mortgages, saying, “The house is [the mortgage issuers] not yours, so you can't pass it over to your family or anything like that.” Because many homeowners in early stage neighborhoods live with their children or other family members, they are more likely to want to pass their home on their heirs and thus are more reluctant to complicate or foreclose their ability to do that by entering a reverse mortgage.

Feelings about reverse mortgages in the later stage communities of Cambridge, Somerville, and the South End are more mixed. A significant portion of participants in these neighborhoods also have plans to pass their homes on to their kids, but a greater number of potential heirs have established lives outside of the Boston area and are therefore less likely to use the property they would be bequeathed as a place to live. This may contribute to greater openness toward utilizing the exchange value of their home through equity conversion. But participants interviewed in later stage neighborhoods are also less likely to be struggling financially and therefore are less likely to pursue a reverse mortgage to reduce housing costs or supplement their income.

While reverse mortgages are one way for older adults to capitalize on home asset value, there are also other methods for older adult homeowners to use their home as a financing tool. A Home Equity Line of Credit (HELOC) is also a common way to leverage home equity to pay for needed expenses, and, similar to a reverse mortgage, if used in a gentrifying neighborhood, property value appreciation means they basically pay for themselves. No participants mentioned using a HELOC, and it is unclear whether they would be attractive or appropriate as

a mechanism for financing retirement expenses. As was discussed earlier, another method of saving that older adults in most Massachusetts cities and towns can utilize is the senior tax deferral program, authorized by the state to reduce or eliminate property tax liability for low to moderate income seniors. This program effectively taps home equity because deferred property taxes are imposed as liens on the home that must be repaid at sale or when the homeowner passes away. As mentioned previously, utilization of this program is low both among study participants and the general older adult population in the state (Weisman, 2018).

The most common way that homeowners interviewed capitalize on their home is by renting space in their property. This is a somewhat unexpected finding, but rental income is important for helping some older adults weather gentrification-related cost of living increases. Eight of the ten participants from neighborhoods at an early stage of gentrification and six of ten older adults in late stage neighborhoods either live in multifamily buildings and rent out the units they are not occupying or have some informal agreement to share space and divide expenses with family or friends. For many in both early and late stage neighborhoods, the rental income that they receive or the saving they get from offering space in their home helps them continue to afford the neighborhood. Two Dorchester residents, Alease Walker and Angeline Elmore, discussed the assistance they get from rental income, referencing it when asked about whether cost increases have made it more difficult to afford the neighborhood. Ms. Walker, who occupies and rents units in her three-family, summarized the benefit of renting part of her home.

My property insurance went up \$100 this year because of the reassessment. I'm able to afford it but if I did not have the rents, just on my income, it would be difficult.

Several homeowners in neighborhoods at the later stage of gentrification also use rental income to supplement other income that they get in retirement. In addition to using the reverse mortgage on his two-family home to eliminate regular mortgage payments, retired consultant Joseph Beckmann receives \$1200 per month from his downstairs tenant, which helps to supplement the income he receives from Social Security. This has allowed him to continue to afford Somerville and even save money as the cost of the neighborhood has risen.

The prevalence of two and three-decker housing in Boston, Cambridge, and Somerville may be the reason so many participants were able to benefit from rental income. Due to housing stock differences, older adults in many other cities dealing with gentrification may be less likely to be able to draw income from their home by renting, but as some participants illustrate, informally sharing space in a home is another way to benefit financially from homeownership. A widowed homeowner from Cambridge talked about how she took on a roommate a few years ago and that they had an agreement that he would pay half of the expenses related to the house each month. Her housemate also helps her by grocery shopping. In addition to helping financially, this example shows that sharing space in the home with a roommate can have social and practical benefits. It prevents isolation for those who would otherwise live alone and enables older adults to get support with daily tasks.

The experiences of older adult homeowners in Boston, Cambridge, and Somerville show that the financial impacts of gentrification create both burdens and benefits. While increases in the costs of property taxes and neighborhood businesses make aging in place less affordable, the costs of relocation within the community limit options for moving. Similarly, while increases

in property value raise the payoff from selling, they also make it easier for homeowners to capitalize on their home while remaining in it through equity conversion or renting. Overall, even though the fixed incomes that many older adult homeowners survive on make cost of living increases associated with gentrification especially burdensome, among the sample surveyed, the financial benefits to homeowner seem to outweigh the burdens. This finding seems to confirm the conclusions of Ding and Hwang (2018) as well as Martin and Beck (2018) that gentrification is not associated with increased displacement of homeowners. Rapidly appreciating property value, coupled with the ability to draw income in various ways from the home, in addition to the government support available to homeowners all seem to contribute to the conclusion that from an economic standpoint gentrification does not push older adult property owners to relocate.

Chapter 5

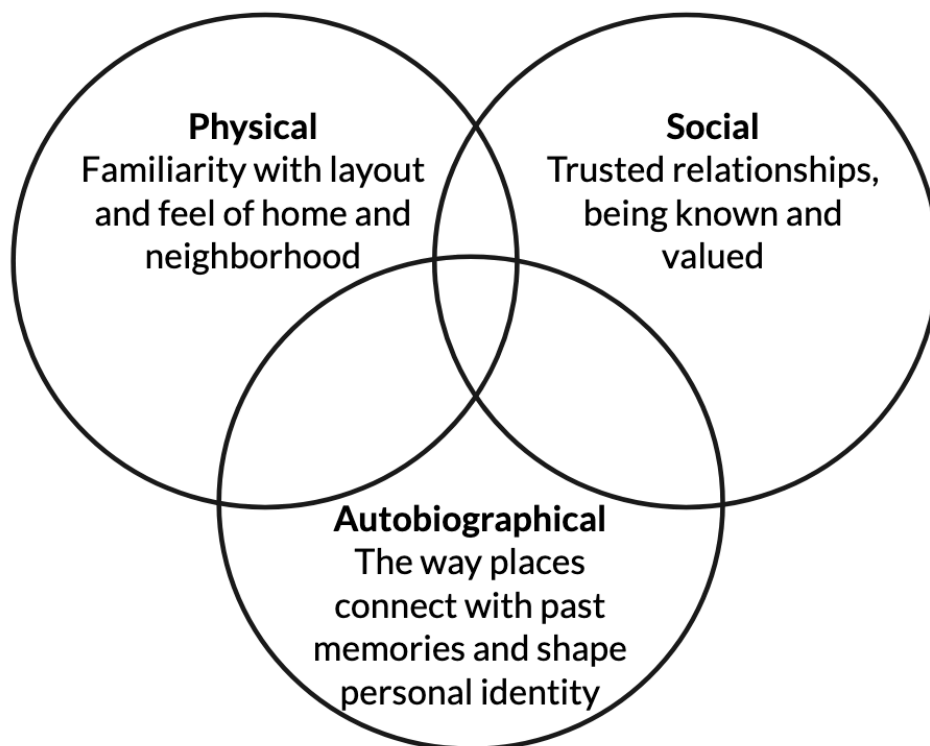
Findings on Older Adult Homeowners Attachment to Place

Extended periods of residence along with limits to geographic range (Oswald, Hieber, Wahl, & Mollenkopf, 2005; Wiles, 2005b) promote strong connections between older adult homeowners and the places they live (Rowles, 1983). This attachment to place is important for the daily functioning of older adults and can be critical for maintaining a sense of personal identity and positive sense of self (Sugihara & Evans, 2000). Understanding the concept of place as a process (Massey, 1991) means that older adults' perception of and attachment to place is constantly adapting and being renegotiated as changes occur in their lives and in their living environments (Wiles, 2005b). Gentrification represents a major shift in the physical and social character of neighborhoods and may therefore precipitate changes in the level of affinity older adult homeowners feel for their community. A body of literature on the effects of gentrification on incumbent residents suggests that the transformation of the physical and social environment can cause existing residents to feel increasingly detached and marginalized and create pressure to relocate (Atkinson, 2015; Davidson, 2009; Marcuse, 1985). Feelings of exclusions and alienation in one's own community may diminish attachment to place and cause older adults to reconsider remaining in their existing neighborhood. This section investigates whether this is the case by exploring the attachment that older adult homeowners feel to their neighborhoods and whether changes in the material and social environment associated with gentrification weaken place attachment.

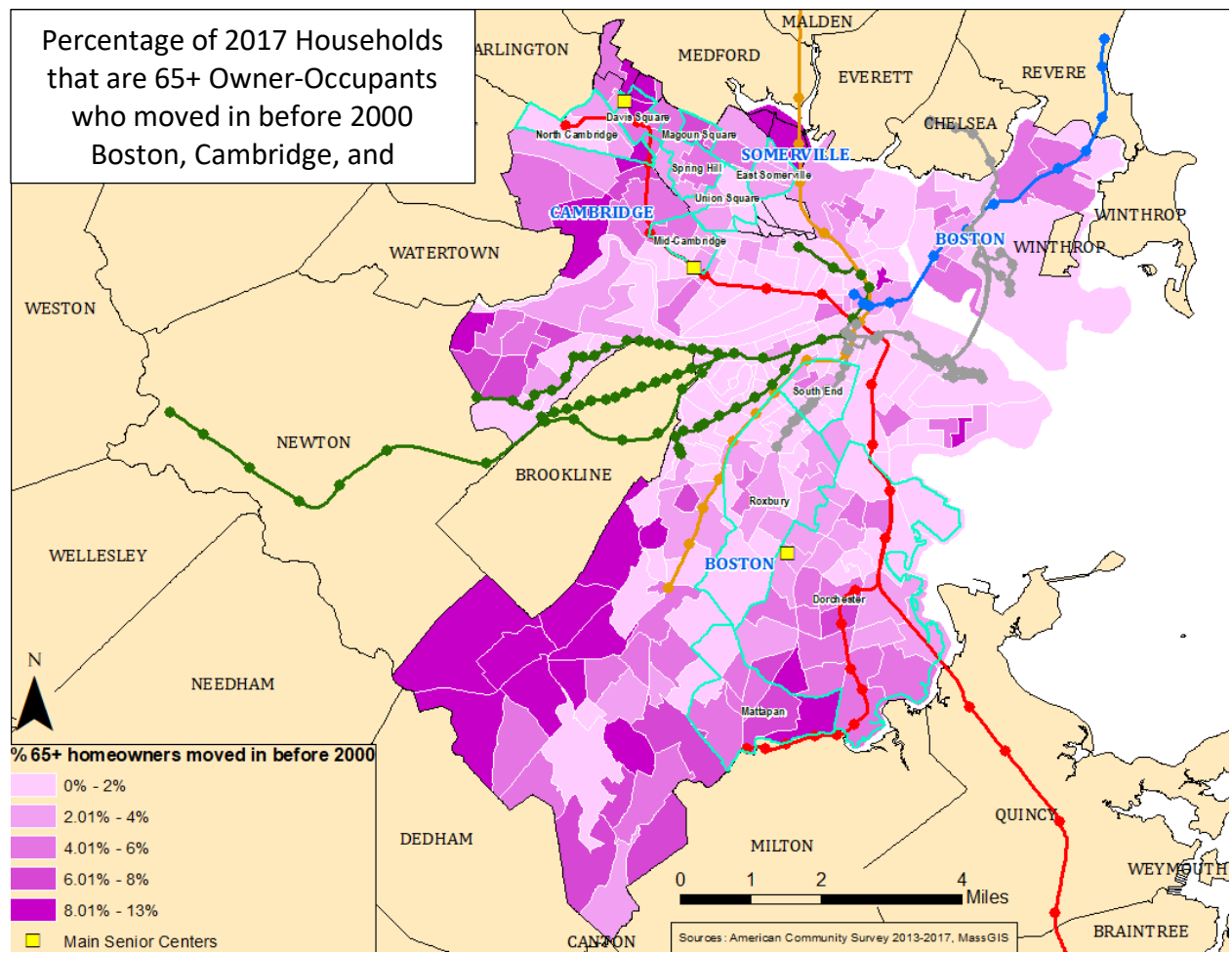
The concept of place attachment is described by Graham Rowles, who was one of the first to write about the idea through research on older adults. Rowles conceptualizes place

attachment through his theory of *insideness*, which includes three components: social, physical, and autobiographical. He posited that feelings of *insideness* contribute to all people's, but particularly older adults', feelings of self-worth, comfort, and identity. *Physical insideness* is the familiarity with the physical configuration of one's home and neighborhood related to long-term residence. It facilitates development of a regular routine and promotes control, mastery, and independence. *Social insideness* is related to everyday relationships in a community that help to bring a sense of being well known, valued, and needed. Finally, *autobiographical insideness*, which may be of heightened importance for older people, is associated with how places shape one's personal identity through selective memories that help to create a positive sense of self (Rowles, 1983). Older adults with strong place attachment report feeling more positive, security, and in control in their later years (R. L. Rubinstein, 1989).

Rowles' Theory of *Insideness* (1983)



The following two sections describe the levels of attachment that older adult homeowners feel for (1) the physical assets and (2) the social connections in and around their home. Each section then assesses how gentrification has affected participants' sense of attachment to their home and whether the effect reduces their desire to age in their current residence. Both sections utilize Rowles' theory of insideness as a framework for analyzing attachment to place.



Between 2% and 12% of households in study area neighborhoods are older adult homeowners who have lived in the same home since before the year 2000.

Gentrification's effects on familiarity with the Physical Environment

One of the major benefits for older adult homeowners of remaining in their existing homes is the familiarity and awareness of neighborhood amenities and the home itself that comes from living in a neighborhood for an extended period of time. Rowles' concept of physical *insideness* provides a lens for capturing the benefits of familiarity to place. Physical *insideness* is the subconscious awareness attained from living in a place for an extended period and it is a component of place attachment. It entails subconscious knowledge of home and neighborhood layout, familiarity with frequently used spaces, and development of a daily routine (Rowles, 1983). It is crucial for feeling comfortable and functional within one's home and neighborhood, especially in older age when familiarity with the physical attributes of the environment can reduce mobility constraints associated with declines in physical capacity (Rowles, 1993). Physical attributes of the home and, to a lesser extent, the neighborhood are also intimately connected with memories of the past that help to reinforce a sense of personal identity or autobiographical *insideness*.

Older homeowners interviewed in Boston, Cambridge, and Somerville noted attachment to amenities in their neighborhoods as well as the physical attributes and configuration of their home. Among the older adults I talked with familiarity with transportation options, local businesses, and social services in their area facilitates development of a regular routine and promotes independence in accomplishing daily tasks. "Body awareness" of the physical layout of the home helps aging homeowners function within their living spaces. And characteristics of the home were also often connected with positive memories of the past or major

accomplishments in their lives that helped them maintain a positive self-image and a sense of rootedness.

Participants noted that feelings of physical insideness in the neighborhood have been weakened by neighborhood changes related to gentrification but effects on overall sense of attachment are mitigated by the functional conveniences of their dense, urban neighborhoods and the enduring feelings of physical and autobiographical *insideness* in the home itself. At the neighborhood level, gentrification changes local businesses, development patterns, and transportation modes and causes incumbent residents to feel increasingly detached from neighborhoods they once felt intimately connected with. But at the level of the home, homeowners, who have control over the physical configuration and who can furnish and maintain their homes in ways that make them feel comfortable and connected with their personal identity, are mostly able to escape disruptions to their sense of insideness and keep strong feelings of attachment that encourage aging in place.

The following section illustrates the attachment that older adults living in Boston, Somerville, and Cambridge feel for their neighborhoods and outlines the affects that gentrification has on levels of attachment. The section describes the material aspects of the neighborhood, including older adults' attachment to transportation, business, and service amenities. The effects that gentrification has on each type of neighborhood amenity is then reviewed. As the physical characteristics of the home itself are not directly affected by gentrification, information on older adults' attachment to their home is not included, even though familiarity with and awareness of the physical qualities of the home helps many of the older adults interviewed maintain overall feelings of physical insideness as their neighborhoods

change. This section focuses on the concept of physical *insideness* developed by Rowles, but also references how autobiographical *insideness* enhances attachment to place.

Given declines in mobility and retirement, many older adults both spend more time and draw more value from the immediate neighborhood than younger people (Oswald et al., 2005). From a physical or functional standpoint, the neighborhood provides access to familiar local amenities that older adults can be conveniently and consistently rely on and which aid in the development of a normal routine (Rowles, 1983). Most participants in both early stage and late stage neighborhood noted the benefits of familiarity with the variety of transportation modes, local businesses, and social services in their neighborhoods. Their comments convey the comfort and independence that experience using local resources produces.

When asked what they like about their neighborhood, almost every participant noted its location and convenience for accessing local resources. The accessibility to public transit, local businesses, and social service organizations combined with the familiarity older adults have with using these amenities from long-term use supports self-efficacy and stability. These resources are critical to the maintenance of a normal routine in the lives of older adult homeowners in Boston, Somerville, and Cambridge. The following section illustrates Boston-area older homeowners' connections with the physical resources in their neighborhoods and then outlines how gentrification-related changes have affected older adults' attachment to place.

Among participants surveyed in Boston, Cambridge, and Somerville, a key quality of the physical environment that engenders place attachment is accessibility – accessibility to transportation options, local grocery stores and other businesses, as well as doctors' offices and

other services. The ease that older adults noted in accessing necessities resulting from the proximity of amenities and their familiarity with navigating the neighborhood was apparent from their comments.

Several homeowners commented specifically on appreciating their proximity to and familiarity with local businesses. Two residents from Cambridge noted that through long-term engagement in the community and use of the local businesses they had developed relationships with local business owners or employees. One described how he had worked to assist two local businesses with staying in the neighborhood, and the other detailed her positive experiences at her local hardware store where employees generally looked out for her by offering their assistance. For these residents the physical *insideness* they feel as a result of familiarity with local establishments overlaps with a sense of social *insideness* drawn from knowing and being known by other community members, which will be covered in this next section.

The most widely discussed component of physical *insideness* that participants felt in their neighborhoods was awareness of transport options. Knowledge of public and active transportation routes supports venturing out of the house independently, promoting control even when driving is no longer an option.

All neighborhoods are within the Massachusetts Bay Transit Authority (MBTA) public transit network, but access to the various modes depends on location. Boston's Roxbury and Dorchester neighborhoods are mostly served by buses, while Mattapan has a trolley line that connects with one of the main MBTA subway lines. The South End has access to multiple subway lines as well as buses. Cambridge is served by subway as well as bus, and Somerville has

two subway stops as well as bus access. While several participants still drive to get around, most used the MBTA system at least from time to time. The MBTA also runs a door-to-door, shared-ride paratransit service called *The RIDE* that serves all study neighborhoods. Several participants used this service, but it is only available to people with disabilities. Many able-bodied older adult homeowners also walk or bike to get around.

Residents in all study neighborhoods mentioned accessibility and awareness of transportation amenities, but there are slight differences in usage of different transit modes between older adults in neighborhoods at the early and late stages of gentrification. Older adult homeowners in Roxbury, Dorchester and Mattapan are more likely to regularly use public transit, especially the bus, and participants from Cambridge, Somerville, and the South End are more likely to walk.

Bus access was cited as an important asset by six of the ten participants in neighborhoods that have not yet experienced widespread gentrification. The bus, as noted by Dorchester resident Angeline Elmore, is inexpensive, especially with the reduced-price senior pass, and important for facilitating an independent lifestyle.

Well, I have a car. My son, you know comes and if I have a ride somewhere, he'll come and take me but usually I just take the bus, I have a senior pass. And I don't mind taking the bus.

Roxbury resident Glenda Bynoe-Allie also noted how transportation amenities allowed her to be more independent, citing access to public transit as one of the main reasons she liked her neighborhood. Her comment highlights the physical *insideness* derived from the familiar transportation amenities she can access close to her home.

I like my neighborhood because if I don't have a car it's very accessible to the bus and the train and everything. I live right down the street from everything. I could walk downtown. I could catch the bus and come over [to the Grove Hall Senior Center] if my car is not working. I like that aspect of it.

There is a sense of comfort, control, and mastery that comes with familiarity with the variety of transit options available in the neighborhood. And familiar transportation amenities allow older adults to get out of their house to shop and attend stimulating activities that are also critical for creating and maintaining physical *insideness*.

A couple from Somerville highlighted how familiarity with both bus and walking routes and the ease in getting to favorite locations was a major factor in the comfort and satisfaction they felt with their home.

And we're comfortable. Like when you're set in your ways, and this is it. We know the location. We're handy to the buses. We can go anywhere by bus from this location at all, and we can walk to Harvard square, which we have. We can walk to the Cambridge Gallery [Mall]. We can walk into town if we wanted to, over the bridge. We'd go to the concerts there when they used to have them. Yeah location is perfect for us.

Their intimate knowledge of the amenities around them allows for a normal routine and contentment with daily activities that they've enjoyed for many years. The comfort with being "set in [their] ways" also conveys Rowles' concept of autobiographical *insideness*. The connection that they have with their surroundings is also related to the happy times and challenges they have overcome together, markers of which surround them in their home and neighborhood. Their comfort, awareness, and emotional connection would be difficult if not impossible to recreate in a new location.

Tilly Ruth Texeira, who lives in the South End, also reported feeling strong attachment to her neighborhood in large part because of her familiarity with easily accessible transport options and nearby attractions. Experience using the subway and walking to events may lessen her perception of the physical burden of venturing out of the house even though she has experienced a number of falls and declining mobility. Her explanation of why she had never considered moving illustrates this.

It's the [neighborhood] convenience....I walk to Symphony because I get free tickets. No, I don't walk downtown because it's so close on the subway. And I can walk to Berkeley for a concert. Actually, to walk to Berkeley I have it routed out, so I have exactly one block in the open. I know how to cut through.

The fact that she has a favorite route mentally mapped illustrates her detailed awareness and sense of physical *insideness* in her long-time home. While the familiarity serves a functional purpose in helping her get around, it also contributes to a level of comfort that promotes emotional stability.

As the quotes from the Somerville couple and Ms. Texeira highlight, more participants from neighborhoods where gentrification is more prolonged and intense regularly walk to get around. Seven of ten participants from Cambridge, Somerville, and the South End reported regularly walking to go shopping, to events, or for leisure, while only four from later stage neighborhoods even mentioned walking and only one or two of them actually commented on doing it frequently to get places. Norbert DeAmato, from Somerville, commented on how he could easily live without his car in Somerville and how this was important to his attachment to the neighborhood, enabling a more active lifestyle.

I can walk to Davis in 10 minutes to get the T. I can walk to Harvard. I walk to the senior center. All the convenience. I don't really need my car, except to go places.... I'd probably say I'm in a little bit better health because more walking since I retired.

His familiarity with the distances of different locations and his comment on how his active lifestyle makes him feel healthier shows an overriding sense of comfort with the physical qualities of his neighborhood. Another participant, one of the oldest interviewed, also highlighted attachment to her active transportation modes. She, a resident of the Inman Square Neighborhood of Cambridge, said she favored walking or biking to get places. While she emphasized that she has to be more careful, her familiarity with the neighborhood along with improvements to infrastructure for cyclists and pedestrians facilitates continued use of these preferred active transportation options.

While more common use of active transport might be a result of random differences in the mobility of participants between earlier and later stage neighborhoods, it is also likely a result of increased investment in active transport infrastructure and a diversification of transportation mode share that may be associated with gentrification (Flanagan, Lachapelle, & El-Geneidy, 2016; Kushto & Schofer, 2008). While investment in active transportation infrastructure benefits the women from Inman Square as well as Mr. DeAmato, enhancing their attachment to place, participants also noted how the prevalence of more active transportation modes undermined place attachment for some older adults. When asked about how other people talk about changes in the neighborhood, an Inman Square resident said:

[T]here's all the new things with the parking things around Cambridge street and various bike legislations and stuff like that. I don't think that's terribly popular with some of the people who are more conservative, more blue-collar I guess

you could say. Guess most of those people aren't real big bicycle riders....I guess people are still on the older paradigm and say well you got to have a car.

Norbert DeAmato, who's enjoyment of walking was mentioned previously, also acknowledged that changes in transportation patterns weaken attachment that many other older adults feel for the neighborhood.

I mean some people want to move out because they just don't like the...because they're older – older people don't like the bikes in Somerville. They don't like the biking, even people walking they can't deal with. You know they're in their car and that's it to them. They think that should rule the world.

Mr. DeAmato's comment underscores that certain long-time older adult residents are uncompromisingly stuck in their ways, unable to adapt to changes, and thus significantly affected by gentrification. His reference to this change as being a reason for some older, longtime residents to move shows that for some declining levels of physical *insiderness*, disturbed, in this case, by the presence of unwelcomed bicyclists, can actually motivate older adults to relocate. The fact that this opinion was not personally held by any of the participants but mentioned as something others talk about shows the range of viewpoints and differences in willingness to adapt to change among the older adult population in neighborhoods that have experienced sustained gentrification. Reduction in place attachment brought on by an upsurge in active transportation users was not mentioned by participants in neighborhoods at an earlier stage of gentrification. This is likely because a more visible increase in walking and biking associated with gentrification-related demographic shifts has not yet occurred in these neighborhoods.

In both early and late stage neighborhoods, several participants mentioned that the convenience and safety of accessing local amenities was threatened by increased traffic. Increases in cars were related to neighborhood changes by several participants who said that more affluent households who are moving into their neighborhoods often own multiple vehicles. While concern about increased traffic was heard in both early and late stage neighborhoods, the view was more common in Cambridge and Somerville, which have experienced some of the most dramatic demographic changes over the course of participants' tenure. While public transit options are plentiful in these late stage neighborhoods, participants emphasized the increase in the number and aggressiveness of cars. Several participants including a gentleman from Somerville described how increasing traffic made it harder for him to walk to his church and may have also prevented other older church members from attending services. This sentiment was echoed by Somerville homeowner Norbert DeAmato.

And more cars. There's less people, but more cars.... Now you have a husband and a wife, 2-3 cars, and no kids.... And cars, though too, that don't give pedestrian the right of way. And, I mean, I see that all the time because I drive and I do walk. I walk a lot. And I'll be in the middle of the street and cars will cut around me. And you'll just wait there, wait to cross, and cars just fly by you.

There was also a general sense among residents of earlier stage neighborhoods that their quiet neighborhoods of the past had become more busy and increased traffic was one of the sources. Martha Moore, a resident of Mattapan said increased cars made her street more dangerous.

Yes, it changed. Well when I first moved in it was very quiet....a lot of people didn't have music loud, but now music is loud and their driving up and down the

street like it's a race track, so I had to go pick up my grandkids and I have to hold their hand because I don't want the cars to hit them.

Several people connected the increased number of cars to the conversion of rental property to condominiums. And it seems reasonable to assume that with the increasing cost of living and the greater affluence necessary to purchase a condominium, particularly in neighborhoods at the later stage of gentrification, new households would have the income necessary to own multiple cars. While for some the increase in traffic is certainly associated with reduced feelings of physical *insiderness*, it does not produce feelings of discomfort sufficient to make older adults would reconsider their decisions to continue living in their existing homes.

Participants in all neighborhoods also mentioned changes in local businesses, and while most referred to negative feelings related to the loss of neighborhood stores, several in neighborhoods that have only recently begun to gentrify cited the changes as improvements. Roxbury, Dorchester, and Mattapan residents expressed that stores catering to their needs had moved away. One Dorchester resident reported that all the stores on Blue Hill Avenue that she had liked to go to were gone. Dorchester resident Alease Walker described how stores had left and new types of stores were coming in.

Quite a few of the stores are gone from the neighborhood. Even though I didn't utilize them, they're gone.

And are they like empty now or are there new stores there?

Housing or there for example at Four Corners there used to be a number of neighborhood stores - little small restaurants, takeout - now there's a kind of health, wellness shops that were never in the neighborhood before. Other types of stores are coming to the neighborhood.

Even though she says she never used the stores that left, her mention that the types of stores that succeeded them “were never in the neighborhood before,” suggests that the replacement is associated with broader neighborhood change rather than normal commercial turnover. Other comments that Ms. Walker made indicate that she feels like the new commercial, as well as residential, investment in the neighborhood does not cater to existing residents. Alease Walker is one of the few participants who is planning to move, and while her reasons are more related to upkeep of her home and dissolution of social ties, the fact that she feels increasingly estranged from the new commercial establishments in her neighborhood likely lessens her sense of attachment and contributes to her plans to move.

The two residents just mentioned who alluded to feelings of loss related to changes in local businesses, both also noted improvement related to increasing investment. The women who complained of changes on Blue Hill Avenue noted how a historic theater near her house had recently been fixed up and how she had enjoyed attending a recent concert there. Alease Walker discussed how the Grove Hall Senior Center, where she and other participants gather regularly and where they were recruited for this study, had been a beneficiary of new investment in the neighborhood and how that has been a positive change. Phyllis Vincent, another Dorchester resident, said that things are better when asked about changes in the businesses in her neighborhood and mentioned how friends who come to visit her are surprised at how much the neighborhood has improved. For Ms. Vincent, the early stage effects of gentrification on commercial establishments in her area seem to have increased her neighborhood satisfaction, raising her level of pride in her local area and likely contributing to her desire to remain in her current home.

In neighborhoods where gentrification has been sustained, several residents reported losses in local businesses and lamented their replacement by either generic stores or establishments that catered to the populations gentrifying their neighborhoods. Norbert DeAmato from Somerville said that the restaurant in Davis Square do not cater to old timers and that there were only a few restaurants in Somerville where he and other longtime Somerville residents feel comfortable going out to eat. While he still is attached to the neighborhood, feeling excluded from a broad range of the businesses undoubtedly diminished his feelings of physical *insideness*. Tilly Ruth Texeira, from the South End, also lamented the loss of interesting, independent local establishments.

And it's become less ethnically diverse, and I really miss that. I miss the old Middle East, and the old bakery where I knew the people, the stores and stuff. And the restaurants, if we went out it used to be a lot more inexpensive.

Ms. Texeira noted the level of familiarity she used to have with the businesses that had been replaced as gentrification increased. The loss of those favorite establishments clearly affected her feelings of attachment to the neighborhood but not to the point where she has considered moving. This seems to be the general takeaway from participants about the effects of gentrification on levels of physical *insideness* and attachment to place. Older adults in Boston, Cambridge, and Somerville have strong levels of attachment to the physical qualities of their neighborhoods, and while changes related to gentrification have certainly weakened their sense of physical insideness, among the people I interviewed, it has not been sufficient to overcome attachment that they feel for other aspects of their home environments. The sample I surveyed likely does not account for all different experiences among older adult homeowners,

and those, who are less likely to frequent the senior centers where I recruited and who do not utilize other local amenities that have remained stable amid neighborhood changes, may be more affected by gentrification-related shifts in the physical qualities of their neighborhoods.

Gentrification's effects on social connectedness

One of the major appeals of remaining in a long-term home is maintaining familiar and trusting relationships with longtime friends, family members, and local organizations. Rising housing costs along with changes to the physical and social character of neighborhoods associated with gentrification can decrease the magnitude and diversity of social ties. This section explores the existing social connectedness of older adults in Boston, Cambridge, and Somerville and assesses whether the impact of gentrification on interpersonal ties weakens older adults' attachment to place.

Relationships developed within the neighborhood with neighbors, family members, and community groups are valued assets among older adult homeowners in Boston, Cambridge, and Somerville. These ties with other individuals within the local community help facilitate what Rowles described as *social insideness* – the sense of familiarity to and with others created by long-standing interactions and relationships between members of a community (1983). The social networks that are critical to *social insideness* provide older adults with practical and emotional support while creating a sense of belonging and value. Not only do relationships within the community promote social connectedness, they also promote wellbeing by enhancing stability and safety among older people, creating predictability, and providing support and assistance in times of need. Losses in social connection resulting from increased transience and displacement of long-time family, friends, and neighbors impact older adult homeowners' sense of *social insideness* and may prompt older adults to consider relocating.

The most common form of social connection varied between neighborhoods just beginning to experience gentrification and those where it has been more sustained. In areas at the early

stages of gentrification, family ties are more present in the neighborhood, whereas in areas where gentrification has further progressed, participants have more connections through community organizations. In both types of neighborhoods, there is wide variation in familiarity with neighbors. Overall, gentrification has varying effects on social ties. Some homeowners commented on how changes have spurred increased investment in community organizations that promote relationship building, but a greater number of older adults lamented the loss of strong relationships with neighbors, often connecting this decline in community ties with condominium conversion, household turn-over, and increased transience among neighbors.

The following section will outline social *insideness* created through relationships with family, neighbors, and community organizations. Each subsection will outline the importance of the type of relationship to older adults' place attachment and will then review the ways social connections have been affected by gentrification.

Family Ties

Close proximity to family either within the same home or neighborhood provided older adult homeowners both functional and emotional support. Participants from neighborhoods in the early stages of gentrification are more likely to have family members living with them or in their immediate vicinity. Even though all participants in Roxbury, Dorchester, and Mattapan were single (either never married, divorced, or were widowed), six of the ten had family members living in the same building, and eight of ten had family members within the same neighborhood. The decrease in local employment opportunities related to decades of disinvestment along with cultural preferences for family living into adulthood may partially explain why so many of the older adult participants in these *early stage* neighborhoods live

with kids and grandkids. None of the participants expressed any negative attitude toward their kids living with them. Instead, older adults seemed happy to be close to family and family ties provide stability that counteracts the changes experienced at the neighborhood level.

For many of these participants, relationships with family members promote a sense of value and provide functional and emotional support. Family ties also provide stability and, as Rowles described in relation to *social insideness*, a sense of being part of a social order, where, over time, older adults accumulate social credit that they can then cash in for support as their capacities decline. Dorchester resident Mary Anita St. Louis highlighted the mutual support that she and other family members provide.

I get up. I have a grandson that stays with me – get him ready for school. Sometimes I have to walk him to school, but he's 11 years now or 12 going on 13 yeah so...He goes to school there. So then I'm in the house, and then my oldest daughter [brings me to the Grove Hall Senior Center] because I'm not working anymore, so I'm here as much as I want to be.

Her close connection with family brings her responsibility, kinship, and support that helps enhance well-being as she ages in place. Other participants also described responsibilities they had to walk grandkids to school and talked about help with grocery shopping or bills that they get from family members who either live with them or in the immediate vicinity.

Only one of the ten participants in Cambridge, Somerville, and the South End lives with family members, and only five of ten participants have family members living within the Boston area. As the only late stage participant who lives with family, Norbert DeAmato, from Somerville, is also unique in that he is the only renter in the cohort. He rents an attached single-family home from his daughter, who owns a larger house next door. Norbert also owns a three-family house in a different neighborhood of Somerville, which he lived in before moving in with

his daughter. He rents two of the units in that property to his sisters. Mr. DeAmato cited family ties as a reason for remaining in the Somerville.

My daughter lives here. My family lives here. My wife has family that lives here, so it's a lot of family ties that keeps me here.

Family ties produce a sense of social insideness for Mr. DeAmato that could not be recreated in a different location. In Somerville, he can be confident that the support he has provided to relatives over the years will be repaid through assistance in his later years.

While Norbert DeAmato benefits greatly from proximity to family, very few other participants living in later stage neighborhoods could be said to have high levels of family-derived social insideness. This is likely the result of more prolonged and intense gentrification that has made these neighborhoods less affordable to the offspring of longtime residents. In the past, while it was still common for kids to move away from where they grew up, now, for most families in neighborhoods at a more advanced stage of gentrification, the choice about whether to live close to family is hindered by the high cost of living. One participant from Mid Cambridge described this.

Yeah, [my kids] moved away. But almost all my kids' piers – only 10% of them live in the area. Kids can't afford to live here mostly unless their parents help them.

As children often help aging parents when their health declines, gentrification and related dispersal of children, may result in inadequate support or pressure to move to where kids live, away from other social supports and familiar physical environments. Several participants

commented on this, anticipating that they would eventually have to leave their community to move in with children if and when their health worsened.

Among the sample surveyed, gentrification has had a major impact on family ties at the neighborhood level. In communities that are just beginning to gentrify, family connectedness remains strong and older adults often live with younger family members. The social insideness provided by this close proximity to family enhances stability, security, and levels of emotional and functional support while ensuring that older adults feel valued and respected in their home environments. Among those interviewed in neighborhoods where gentrification is more prolonged and intense, maintenance of close family ties is more difficult. As mentioned earlier, it is possible that differences in the prevalence of family ties is related to cultural differences between those sampled in the two types of neighborhoods. Either way, the older adults interviewed in later stage neighborhoods are more likely to seek out other people, outside their family, who they can rely on for support. While none of the participants from Cambridge, Somerville, and the South End directly referenced a lack of family ties as a reason to relocate, there is no doubt that they would have an easier time aging in place if that had the level of family-oriented social insideness that was prevalent in Roxbury, Dorchester, and Mattapan.

Connection with Neighbors

Neighbors can also act as anchors, promoting stability and comfort as older adults age in place. In both early stage and late stage neighborhoods, participants had varying levels of connection with people living in their immediate vicinity. Some said they knew their neighbors and were quite friendly, and a few described longstanding connections going back generations. Others described how they felt distant from neighbors or how their network of neighborhood

connections had disappeared as new, increasingly transient residents with different expectations about neighborhood collegiality moved in.

Several participants noted how connections with neighbors enhanced their sense of social insiderness. Roxbury resident Glenda Bynoe-Allie described her familiarity with other families on her street and how these relationships persisted from generation to generation.

I know everybody in my neighborhood—on my street. We know each other because its one-family, two family houses, and most of them have been there for a while. And even when someone dies their children take over, so it's like we know each other. Our kids grew up together. That kind of thing.

The stability that Ms. Bynoe-Allie describes among neighbors likely contributes to her feelings of well-being, providing a sense of control and security amidst changes. Neighbors that she has known for decades also know her and can be relied on for support in times of need. The social assets that she has available in her neighborhood could not be replicated somewhere else and are one of the main reasons she is committed to remaining in her home.

Martha Moore, an older adult homeowner who lives in Mattapan talked about how her relationships with neighbors, which had been minimal when she was working, increased when she retired. Increased time at home allowed her to get to know neighbors, and she described an informal neighborhood walking group that she has joined that has become an important social outlet for her. Dorchester resident Phyllis Vincent commented on how she likes that she knows people in her neighborhood and that they know her and are very helpful. For Ms. Vincent, neighbors are not only relied on for assistance with strenuous tasks, but relationships with them also promote a sense of belonging, value, and respect.

As fewer participants in late stage neighborhoods have nearby family, some made up for it by building close relationships with their neighbors. One woman from West Somerville had developed very strong relationships with neighbors and was even considering offering part of her home to neighbors at risk of being priced out of the neighborhood. She described the importance of her relationship with her neighbors.

I'm friends with my neighbors. I have become friendly with my neighbors, actually good friends with them.... And as I get older, since I have no family, that's really important.

It is clear that she fears social isolation in old age and has tried to build a local community to that she can rely on. Another couple from Somerville noted that about 50% of their neighbors had stayed the same over the 46 years they had lived in their home and referenced their connection with the people on their street as a reason for wanting to age in their existing home. Another participant from Cambridge noted a somewhat ambivalent experience with neighbors. She does know some of them and even goes to a neighbor's house for a weekly potluck dinner but also has some issues with her immediate abutters, who complained about the upkeep of her yard. In her case, some neighbors provide a positive social outlet, but others likely threaten her sense of security and stability.

Homeowners in all study neighborhoods cited the effects of gentrification as causing disconnection and detachment from neighbors. Many referenced housing turnover and cost increases, related to gentrification, as responsible for the dissolution of neighborhood ties and expressed remorse over the loss of a more stable, collegial neighborhoods. Dorchester resident Millaenese Hope said that she sometimes says hi to neighbors walking on the street but wishes

that people were more connected and open to developing stronger relationships. Another participant from Dorchester commented that there used to be a time when neighbors were friendly, but that these days people rarely interact. She linked the loss of collegiality to greater transience and distrust between neighbors, saying that she wishes people would stay longer and get to know each other better. Alease Walker, also from Dorchester, lamented the loss of community organizations and the disconnect between neighbors.

We used to have the Mount Bowdoin betterment society, and this was years ago when we first moved in, and we knew [people] not just on my street but the neighboring streets – people who lived in the neighborhood and their kids and what have you. That's no longer here, so you don't know your neighbors, and I would not even approach most of the neighbors.

Many in later stage neighborhoods, where gentrification-related neighborhood change have occurred for longer, also complained about the loss of connections with neighbors. Dee Obi, a resident of East Somerville, discussed how she used to have good neighbors but that many of them moved away or died, leaving her with fewer local connection to interact with and go to for support. A woman from North Cambridge reminisced on a time when neighbors would say hello, kids played on the street, and neighbors would support each other with tasks such as childcare. Now she knows very few of her neighbors. She related that disconnection to the conversion of three-family rentals to condominiums, describing condominium owners as transient, consumed with their jobs, and uninvested in the neighborhood. Another participant from Mid Cambridge described the decline in community life and relationships with neighbors, also connecting the loss to changes related to gentrification.

Well connection to the social aspect has really turned. There's much less community life, much less life on the street.... It's always been a neighborhood where's there's been a lot of people passing through.... But they used to be people who lived here because they wanted to be here...[now the] people who can afford to buy on my street – one floor of a two decker – they're two doctors, young doctors who are paying off their student loans with a family and they're working full time. They're very nice people, they're fine neighbors, but they have zero time for anything but being doctors and raising a family, so there's nothing left over for the community.

It is clear that this participant feels increasingly foreign and disconnected from neighbors despite the fact that he estimates that he knows between 200 and 500 people in the community. This loss of neighborhood ties linked to gentrification-related increases in rental prices and speculation on property, has clearly reduced homeowners' feelings of social *insideness* and neighborhood attachment, but it has not motivated them to move. For older adults whose *social insideness* has declined as a result of disappearing connections in their neighborhoods, Rowles concept of *autobiographical insideness* may help to explain their continued attachment to the neighborhood as memories of the times when connections between neighbors were stronger help to promote a positive sense of self and continued attachment to the place they live.

Social Ties Through Community Organizations

Many older adults are able to make up for minimal family and neighborhood ties through connections that they build through involvement in community groups. While this is true for participants in both early and late stage neighborhoods, those in later stage neighborhoods seem to rely more on the social support they derive from neighborhood organizations and are active in a more diverse set of groups. Given that demographic change related to gentrification

has been more extensive in Cambridge, Somerville, and the South End and has rendered more organic connections with family members and neighbors more diffuse, it makes sense that older adults in these neighborhoods have come to depend on relationships built through more formal involvement with local organizations.

While organizational involvement was less diversified among participants from Roxbury, Dorchester, and Mattapan, all participants from these neighborhoods visit the Grove Hall Senior Center (where they were recruited for this research). Many attend classes, programs, and activities organized by the senior center multiple times per week. Increased public investment in resources like the senior center, which is likely related to an overall, gentrification-related increase in investment in neighborhoods that had previously experience decades of disinvestment, were highlighted as a positive local change. Dorchester resident Alease Walker mentioned this, “There are services like [the Grove Hall Senior Center] that [were] not in the neighborhood, which is a good thing.”

The senior center provides a place for older adults to gather, socialize, and share common experiences. While the majority of older adult homeowners in early stage neighborhoods are only engaged with the Grove Hall Senior Center, some participants are also involved with other groups such as Mass Senior Action, Boston’s AARP chapter, neighborhood organizations, and church groups. In addition to promoting social connectedness, involvement with these groups empowered many older adults to discuss issues of concern and organize in support of or in opposition to municipal and state programs and policies. In this way, active involvement in community groups promotes a sense of shared purpose, solidarity, and belonging.

While this research finds strong utilization of community resources for older adults, the external validity of this finding is questionable given the sample surveyed was recruited from a local senior center. It is therefore unlikely that this sample is representative of all older adults in Roxbury, Dorchester, and Mattapan.

In neighborhoods at a later stage of gentrification, where long-term effects of gentrification have reduced local connections with family and neighbors, older adults are able to compensate through involvement with local organizations. Nearly all of the participants from neighborhoods in the late stage of gentrification are involved with some sort of community organization, advocacy group, or participate in activities put on by the local senior center. For many, their activism has actually increased in old age, allowing for increased social connections and promoting growth and independence. When asked about changes in the neighborhood, a couple from Somerville, who were interviewed together, commented on how the organization for the elderly was a great social outlet and how they were originally skeptical of going to the Council on Aging, but now love it.

Husband: ...the services and...the elder stuff. We never went to it up until, what 2-3 years ago? She'd say, "well, we should." I'd say, "I'm not going there with them old people." Well, now I'm one of those old people.

Wife: Now, [he] can't wait to go.

Husband: I like it up there. Everybody is friendly. There's no crap between everybody. Everybody is friendly and nice.

Wife: The city does do a great job with the council on aging. They offer a lot for us to do if you want it. It's a very social place, which is good.

Another Somerville resident, retired consultant Joe Beckmann, described the activism he is engaged with involving multiple community organizations, demonstrating the way connection with these groups and the broader community promoted empowerment and self-efficacy that is critical for maintaining wellbeing at all stages of life.

I'm currently meeting with [Community Action Agency of Somerville], [Somerville Community Corporation], Cambridge-Somerville Elder Service, linking with Nesterly. I'm now beginning to get much more involved with Somerville's organizations in part because I want to organize for a new kind of non-profit that does not senior care so much but senior housing and stability.

As many participants from late stage neighborhoods were recruited from local senior centers or councils on aging, the importance of these local institutions to the social connectedness and place attachment may also be exaggerated. But as opposed to early stage neighborhoods, where few older adults are involved with organizations other than the senior center, older adults in late stage neighborhoods are generally more engaged with a broader set of local organizations. Community organizations help to reinforce *social insideness* among older adults, promoting continued attachment to place and desires to age in community amidst neighborhood change.

While for many older adults gentrification has weakened social ties to family and neighbors, it does not seem to affect levels of involvement with community organizations. It is unclear if older adults, especially in neighborhoods that have experienced more long-term gentrification, have actively increased their engagement with local groups because of reduction in other types of social relationships. But increases in local investment that are associated with gentrification may also bolster community organizations by increasing the amount of public and private

funding they receive. In this way, increases in local investment related to gentrification can have positive effects for older adults, stimulating more investment in local organization that help them build new relationships and find social support.

Chapter 6

Conclusion and discussion of policy implications

Aging in place or living out one's later years in the same home and community rather than relocating has become the dominant paradigm in the gerontological community (Vasunilashorn, Steinman, Liebig, & Pynoos, 2012), reflecting the popular preference of older adults to age in a familiar environment (Binette & Vasold, 2018). While broad-based, national surveys have established this as the prevailing preference among the diverse older adult population, little is known about the specific desires of older adults living in places that are experiencing neighborhood change (Phillipson, 2007). This study provides confirmatory evidence that older adult homeowner households living in gentrifying neighborhoods remain committed to remaining in their current homes. Despite experiencing cost of living increases and lamenting losses of local businesses and social ties, older adult homeowners continue to want to age in place. The following section discusses this conclusion as well as implications for public policy and future research.

Two broad factors seem to contribute to the resiliency of older adult homeowners' desires to remain in their existing residences. The first factor is homeownership itself, which provides advantages in terms of control over the living environment, eligibility for property tax relief and home repair programs, and opportunities to leverage home equity. These benefits help to insulate property owners from neighborhood changes. Second, the functional benefits of living in a dense, walkable community accessible to various public services and resources – the same factors that attract investors and affluent households to gentrifying neighborhoods – discourage homeowners from considering relocation.

From a financial standpoint homeownership provides economic stability and opportunity. While older adults interviewed have experienced property tax increases, they are not burdensome to the point where they have pushed participants to sell. Perhaps a larger sample that is more representative of the city-dwelling older adult homeowner population would have found some households who feel that they are being driven out of their long-time neighborhoods by increasing housing costs burden. And future research should also attempt to reach out to older homeowners who have relocated from a gentrifying neighborhood to understand the factors contributing to their moves. Even though there is likely more financial hardship among older adult homeowners living in gentrifying neighborhoods than this research found with a limited sample, compared to the volatility of the rental market, homeownership is quite stable. This aligns with the findings from two recent studies that found no heightened risk of direct economic displacement among homeowners in gentrifying areas (Ding & Hwang, 2018; Martin & Beck, 2018). Additionally, many older homeowners benefit from both generous property tax relief programs as well as the ability to draw income from their home.

While older adult homeowners already have advantages weathering neighborhood change, municipalities may be interested in improving older adults' ability to age in gentrifying neighborhoods for a number of reasons. First, it is critical for communities to remain accommodating to people of all ages and abilities. When a community loses its older population, the particular challenges faced by older adults may become increasingly invisible to local policymakers, furthering marginalization of older adults who remain. Additionally, older adult homeowners often represent the working-class past of communities experiencing gentrification and their presence may help to anchor communities destabilized by household

turnover associated with neighborhood change. Additionally, their home purchase prior to dramatic price increases means that older adults often reside in “naturally-occurring” affordable housing (unsubsidized housing that is still affordable to low-to-moderate income households), and communities may be interested in preserving that housing stock as affordable.

A clear way to improve older adult homeowners’ ability to remain in gentrifying neighborhoods is to improve existing property tax relief programs targeted toward older adults. In Massachusetts there are three property tax relief programs that are available to older adults: the circuit breaker, which provides a tax credit equal to any property tax liability over 10% of total income; the senior property tax exemption, which exempts \$500 from tax bills of income-eligible seniors; and the senior property tax deferral, which allows income-eligible homeowners to fully defer property taxes until death or sale of property (Walters, Munnell, Belbase, & Hou, 2018). Only five of the twenty participants interviewed took any of these property tax relief programs. While income data was not collected that could verify eligibility of participants, several of those interviewed were unaware that there even were opportunities for seniors to get special tax relief, which clearly indicates an issue with marketing of the programs. 2016 statewide data shows that of all senior homeowner taxpayers in the state only about 18% took the circuit breaker, 3% took the senior exemption, and 0.2% took the deferral. While this is in part due to income restrictions, improvements in the publicity and application process are also necessary to improve participation rates (Walters et al., 2018).

The property tax deferral program is especially interesting from an equity and public finance perspective, and two recent proposed amendments could help to improve rates of participation

and help municipalities use it as a tool for preserving the affordability of older adults' housing for future households. Rather than a tax credit or exemption, the tax deferral is revenue neutral. Deferred taxes are repaid plus interest through the equity in the home when the homeowner dies or transfers the property. Therefore, it is less of a giveaway to a group – homeowners – who already receive other types of direct subsidy and, as this research shows, may be less vulnerable to property tax burden than commonly accepted.

The first proposal, developed by the Boston College Center for Retirement Research calls for eliminating income restrictions, simplifying participation, and for the state to reimburse municipalities for deferred taxes. Proponents say the changes would reduce stigma around the program, make it more user-friendly, and reduce the burden it can put on municipal budgets (Walters et al., 2018). The stigma and complexity of the program were hinted at by study participants, several of whom either insinuated that they didn't need assistance when asked about it or were confused about how to apply. But as a tax deferral, the proposal still requires homeowners to essentially borrow against their home, which may still turn away those who anticipate leaving their entire house to their kids.

The second proposal, published in a report entitled Facing Massachusetts' Housing Crisis authored by the Massachusetts State Senate's Special Senate Committee on Housing in March 2016, calls for legislation that would allow municipalities to provide property tax deferral to older adult homeowners in exchange for a right of first refusal to purchase the home when the homeowner dies or sells (Blemur, 2016). This proposal would be especially useful in gentrifying neighborhoods where municipalities want to both assist homeowners struggling to afford increasing cost of living and are also interested in preserving affordable housing. In cities like

Somerville and Boston, which both already have initiatives to purchase existing multifamily housing stock to preserve as affordable, this type of a program could help to build a pipeline of units for future purchase, avoiding competition with private purchasers. Additionally, tax deferral would reduce the up-front cost of purchasing the units as municipalities would only pay the sales price minus the aggregate deferred taxes plus interest.

While this study shows a need for improvement of property tax relief programs, it also highlights the opportunity for homeowners to supplement income through their home. The most common method for doing this is renting a unit within the homeowner's multifamily property or renting out space within their single dwelling. More than half of the people interviewed either own multifamily property that they rent out or rent space within their dwelling unit. Beyond helping to supplement income, renting out an extra unit or extra space increases housing supply while also helping to reduce social isolation among older adult homeowners. The various financial, social, and functional benefits of home sharing for older adults is what sparked the idea for the organization Nesterly, which matches older homeowners looking for assistance with household tasks with graduate students looking for below market rental units. Given that several homeowners who I interviewed already share space in their home without Nesterly, my research provides confirmatory evidence of the appetite many homeowners have for home sharing. Boston's Additional Dwelling Unit pilot program is also a model for helping older adults share space within their home. The program allows owner occupants of any age to bypass zoning requirements to create a new dwelling unit within the existing building envelope of their home. The program was not designed specifically for older adults but has been used by older homeowners, who are may be unfamiliar with the

complexities of zoning and permitting. The program can help older homeowners remain in their homes amid gentrification by allowing them to more easily create a rental unit within their home to help supplement income and, later on, when their health declines, to offer that unit to adult children or other caregivers. My research shows the benefits of living with family or friends, but prohibitively expensive housing often prevents family or other social supports from living nearby. Simplifying the process for creating a separate unit within the existing home, may make cohabitation more feasible and improve the level of assistance homeowners receive while aging in gentrifying neighborhoods.

The convenience and accessibility of key resources in gentrifying neighborhoods was also an important factor in promoting continued attachment to place. Ironically, the public amenities and built environment characteristics that make neighborhoods suitable for aging also attract investors and in-mover households who gentrify neighborhoods. This finding highlights the need for greater and more diverse housing opportunities dedicated to older adults in gentrifying neighborhoods. While nearly all of the homeowners interviewed plan to stay in their existing homes rather than relocate within the community, the opportunity to share in the benefits of accessibility is cut off for other older adult households because of the lack of new senior housing developments and high cost of existing housing.

Probably the most important community resource that older adults interviewed have easy access to as a result of the convenience of dense, transportation rich neighborhoods is the local senior center or council on aging. These locations act as anchors for older adults surveyed, providing them with a stable location for social interaction, physical activities, and information about other services. As has been mentioned previously, the importance of senior centers to

older adults in gentrifying neighborhoods found in this research may be exaggerated because nearly all of the individuals sampled frequent local senior centers. But for the many older adults who do utilize them, as changes related to gentrification transform their familiar neighborhoods, senior centers provide a consistent space for maintaining regular routines and familiar contacts that may help to make up for gentrification-related losses of physical and social *insideness*. Municipalities should maintain, if not expand funding, for these community resources as gentrification persists in order to continue to provide a stable space for seniors.

As this is a point-in-time study, findings may mask the past and future impacts in neighborhoods at the early and later stages of gentrification. In order to confirm this study's conclusions, future research should take a longitudinal approach that follows a larger cohort of older adult homeowners over a prolonged period of gentrification and compares findings to a control group living in an urban neighborhood not experiencing gentrification. As an exploratory analysis, this research uncovers challenges but also opportunities for older adult homeowners aging in gentrifying neighborhoods that future work can further investigate as academics, advocates, and policymakers attempt to promote successful aging in changing neighborhoods.

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