

# ***Toward A Sustainable Future***

Cambridge Growth Policy

---

UPDATE 2007

## **GROWTH POLICY TABLES**





*The Central Square project created wider sidewalks and provided benches to accommodate the area's lively pedestrian activity.*

## **Growth Policy Tables**

---

### **Population and Households . . . . . 106**

---

Total, Household and Group Quarters Population and Population Density: 1950 - 2000 . . . . .	107
Age Structure: 1950 - 2000 . . . . .	108
Detailed Racial and Hispanic Population: 1980 - 2000 . . . . .	110
Household and Family Trends: 1950 - 2000 . . . . .	111
Detailed Household and Family Trends: 1980 - 2000 . . . . .	113
Foreign Born Persons and Persons Speaking Language Other Than English at Home: 1950 - 2000 . . . . .	114

### **Income, Labor Force, and Employment . . . . . 115**

---

Adjusted Family, Household and Per Capita Income: 1949 - 1999 . . . . .	116
Distribution of Household Income: 1989 and 1999 . . . . .	117
Resident Labor Force: 1950 - 2000 . . . . .	119
Resident Employment by Industry and Occupation: 2000 . . . . .	120
Highest Educational Attainment of Population 25 or Older: 1950 - 2000 . . . . .	122
Annual Average Employment by Industry Sector: 2005 . . . . .	123
Top 25 Employers: 2005 . . . . .	124

### **Commuting and Journey to Work. . . . . 125**

---

Where People Who Work in Cambridge Reside: 1970 - 2000 . . . . .	126
Cambridge Workers Means of Commute to Work: 1990 - 2000 . . . . .	127
Where Cambridge Residents Work: 1970 - 2000 . . . . .	128
Cambridge Residents Means of Commute to Work: 1990 - 2000 . . . . .	129

### **Land Use, Zoning and Commercial Development . . . . . 130**

---

Land Use Summary: 2004 . . . . .	131
Tax Exempt Land Ownership: 2004. . . . .	132
Zoning District Areas: 2006 . . . . .	133
Commercial Development: 1940 - 2005 . . . . .	134
Cambridge, Boston and Suburban Commercial Real Estate Vacancy Rate: 1990 - 2005 . . . . .	135

### **Housing . . . . . 136**

---

Housing Stock Overview: 2005 . . . . .	137
Housing Tenure . . . . .	139
Median Housing Prices: 1990 - 2005 . . . . .	140
Market Rents and Minimum Income Required: 1996 - 2006 . . . . .	141
Cambridge Housing Affordability Ladder: 2005 . . . . .	142

### **Higher Education . . . . . 143**

---

Higher Education Statistics: 2005 . . . . .	144
---	-----

## Population and Households

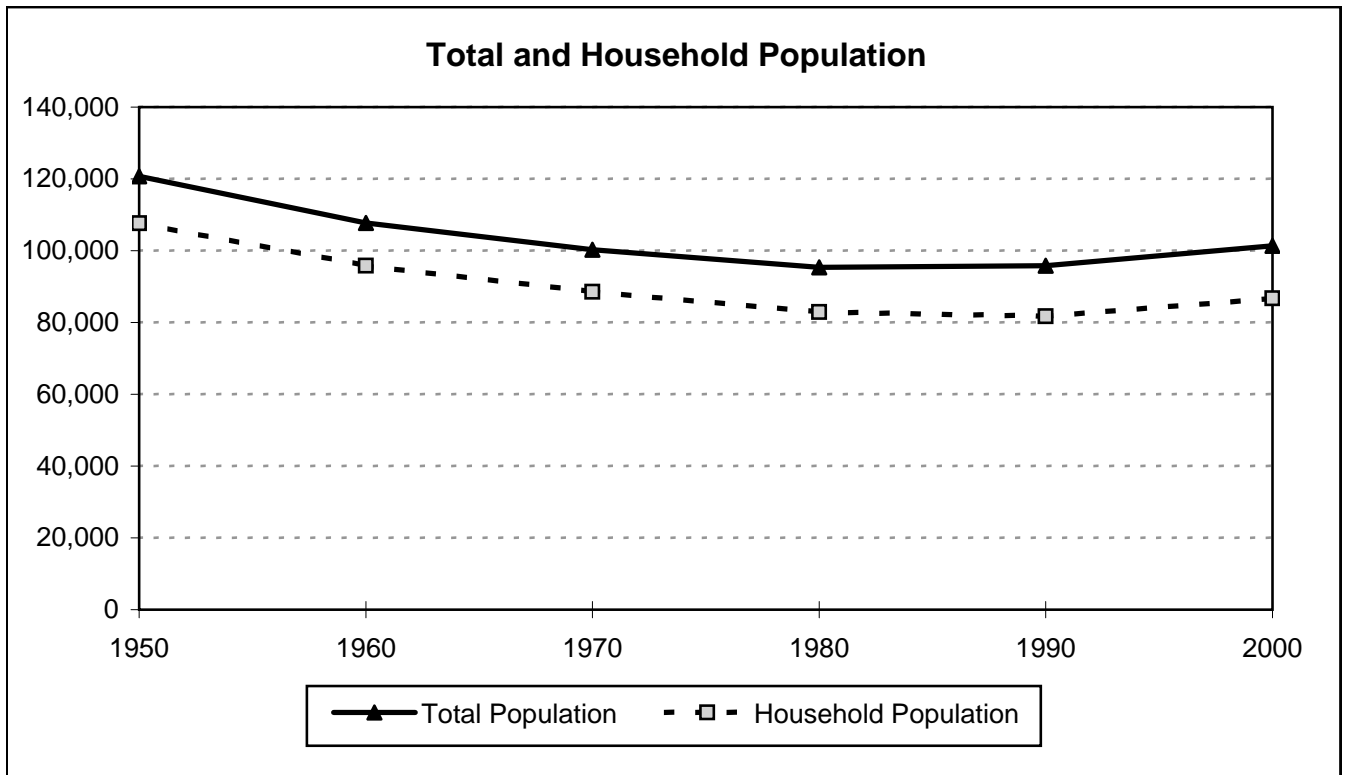
---

Cambridge has undergone significant changes in population characteristics over the past fifty years. The trends seen in the 2000 census include a 5.8% increase in the total population over the previous decade to 101,355 residents, the beginning of a substantial increase after three decades of reduced or stable numbers. Household size has continued to decline, and Cambridge has a larger proportion of single person households than most other communities in the state. The proportion of persons under 18 and over 65 has declined over the past several decades. Cambridge residents are more likely to be people of color, foreign born or speak a language other than English at home.

## Total, Household and Group Quarters Population and Population Density: 1950 - 2000

Year	Population	Household Population	Group Qtrs. Population <sup>1</sup>	% Living in Group Qtrs.	Dormitory Residents <sup>2</sup>	Population Per Acre
1950	120,740	107,676	13,064	10.8%	--	29
1960	107,716	95,778	11,938	11.1%	--	26
1970	100,316	88,502	11,859	11.8%	--	24
1980	95,322	82,888	12,434	13.0%	10,854	23
1990	95,802	81,769	14,033	14.6%	11,931	23
2000	101,355	86,692	14,663	14.5%	13,199	25

1. Residents of Group Quarters include residents of college dormitories, hospitals, nursing homes, group homes and jails. All persons who do not reside in group quarters reside in households.
2. Refers to college dormitory residents, who are a subgroup of group quarters residents.



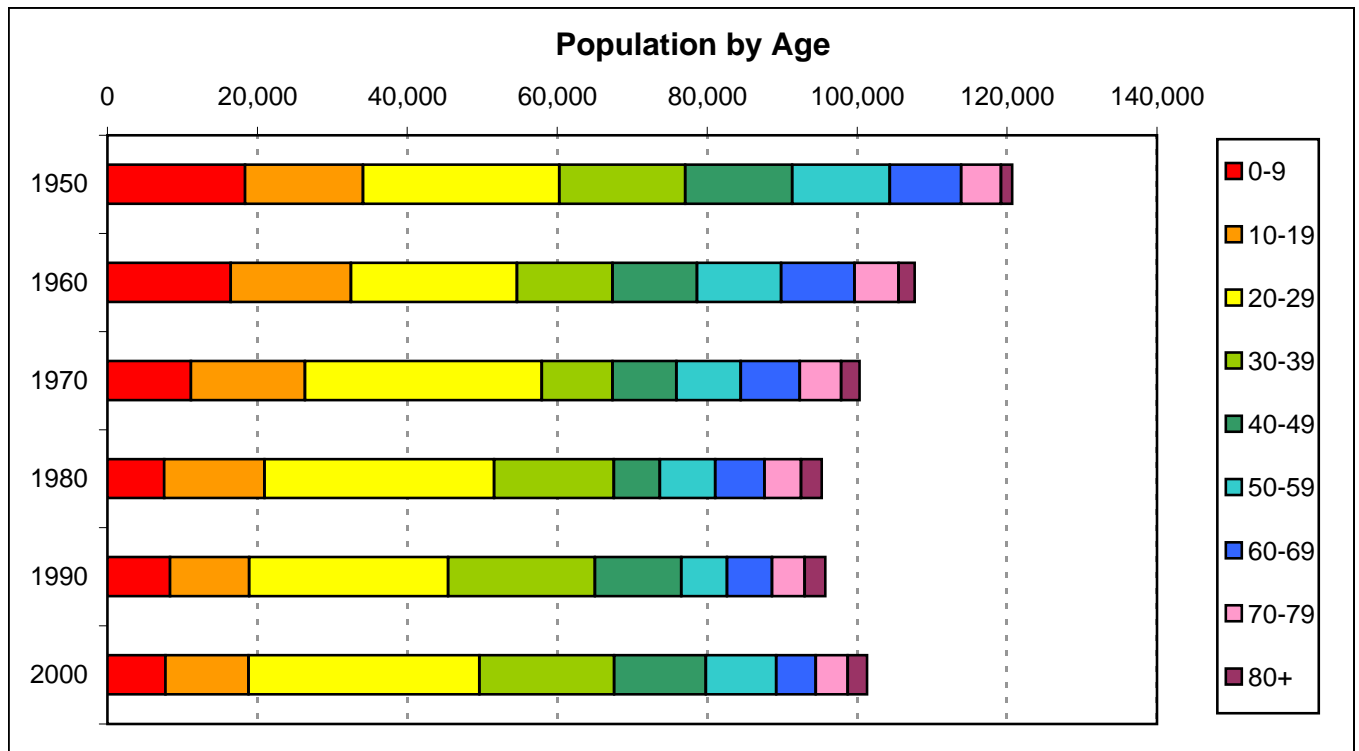
Sources: U. S. Census, *Massachusetts General Characteristics*, 1950; *Massachusetts General Population Characteristics*, 1960; *Characteristics of the Population*, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Age Structure: 1950 - 2000

	1950	1960	1970	1980	1990	2000
<b>0-9</b>	18,344	16,425	11,156	7,561	8,338	7,727
<b>10-19</b>	15,759	16,067	15,228	13,426	10,594	11,102
<b>20-29</b>	26,196	22,147	31,559	30,596	26,529	30,811
<b>30-39</b>	16,771	12,740	9,462	15,983	19,589	17,967
<b>40-49</b>	14,283	11,274	8,496	6,140	11,506	12,208
<b>50-59</b>	13,028	11,226	8,590	7,386	6,125	9,405
<b>60-69</b>	9,498	9,785	7,880	6,563	5,991	5,256
<b>70-79</b>	5,319	5,894	5,514	4,877	4,361	4,269
<b>80+</b>	1,542	2,158	2,476	2,790	2,769	2,610
<b>Median Age</b>	30.1	29.6	26.8	28.6	31.1	30.4
<b>Persons Under 18</b>	28,782	26,922	20,155	14,977	13,612	13,447
<b>Persons 65 &amp; Older</b>	11,151	12,617	11,700	10,924	10,071	9,282
<b>Total</b>	<b>120,740</b>	<b>107,716</b>	<b>100,361</b>	<b>95,322</b>	<b>95,802</b>	<b>101,355</b>

	1950	1960	1970	1980	1990	2000
<b>0-9</b>	15.2%	15.2%	11.1%	7.9%	8.7%	7.6%
<b>10-19</b>	13.1%	14.9%	15.2%	14.1%	11.1%	11.0%
<b>20-29</b>	21.7%	20.6%	31.4%	32.1%	27.7%	30.4%
<b>30-39</b>	13.9%	11.8%	9.4%	16.8%	20.4%	17.7%
<b>40-49</b>	11.8%	10.5%	8.5%	6.4%	12.0%	12.0%
<b>50-59</b>	10.8%	10.4%	8.6%	7.7%	6.4%	9.3%
<b>60-69</b>	7.9%	9.1%	7.9%	6.9%	6.3%	5.2%
<b>70-79</b>	4.4%	5.5%	5.5%	5.1%	4.6%	4.2%
<b>80+</b>	1.3%	2.0%	2.5%	2.9%	2.9%	2.6%
<b>Persons Under 18</b>	23.8%	22.3%	16.7%	12.4%	11.3%	11.1%
<b>Persons 65 &amp; Older</b>	9.2%	10.4%	9.7%	9.0%	8.3%	7.7%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Age Structure: 1950 - 2000



Sources: *U. S. Census, Massachusetts General Characteristics, 1950; Massachusetts General Population Characteristics, 1960; Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.*

## Detailed Racial and Hispanic Population: 1980 - 2000

	1980 <sup>1</sup>	% 1980 Total	1990 <sup>1</sup>	% 1990 Total	2000	% 2000 Total
<b>White, Non-Hispanic</b>	75,793	79.5%	68,550	71.6%	65,425	64.6%
<b>Black, Non-Hispanic</b>	10,086	10.6%	12,178	12.7%	11,627	11.5%
<b>American Indian or Alaska Native</b>	184	0.2%	288	0.3%	213	0.2%
<b>Asian or Pacific Islander (All)</b>	3,612	3.8%	8,081	8.4%	12,113	12.0%
<b>Chinese</b>	1,571	1.6%	3,616	3.8%	4,854	4.8%
<b>Asian Indian</b>	705	0.7%	1,386	1.4%	2,720	2.7%
<b>Korean</b>	493	0.5%	1,302	1.4%	1,901	1.9%
<b>Japanese</b>	609	0.6%	734	0.8%	943	0.9%
<b>Filipino</b>	126	0.1%	250	0.3%	265	0.3%
<b>Vietnamese</b>	67	0.1%	216	0.2%	235	0.2%
<b>Other Asian/Pacific Islander</b>	41	<0.1%	577	0.6%	1,195	1.2%
<b>Hispanic (Any Race)</b>	4,536	4.8%	6,506	6.8%	7,455	7.4%
<b>Mexican</b>	496	0.5%	801	0.8%	1,175	1.2%
<b>Puerto Rican</b>	1,583	1.7%	1,875	2.0%	1,637	1.6%
<b>Cuban</b>	279	0.3%	254	0.3%	270	0.3%
<b>Salvadoran</b>	--	--	--	--	567	0.6%
<b>Dominican</b>	--	--	--	--	424	0.4%
<b>Columbian</b>	--	--	--	--	378	0.4%
<b>Other</b>	2,178	2.3%	3,576	3.7%	3,004	3.0%
<b>Other Non-Hispanic<sup>2</sup></b>	1,169	1.2%	350	0.4%	4,580	4.5%
<b>Total Population</b>	95,322	100.0%	95,802	100.0%	101,355	100.0%

1. Figures do not sum to total population For 1980 and 1990 both American Indian persons of Hispanic origin and Asian persons of Hispanic origin are double counted. For 2000 Asian persons of Hispanic origin are double counted.

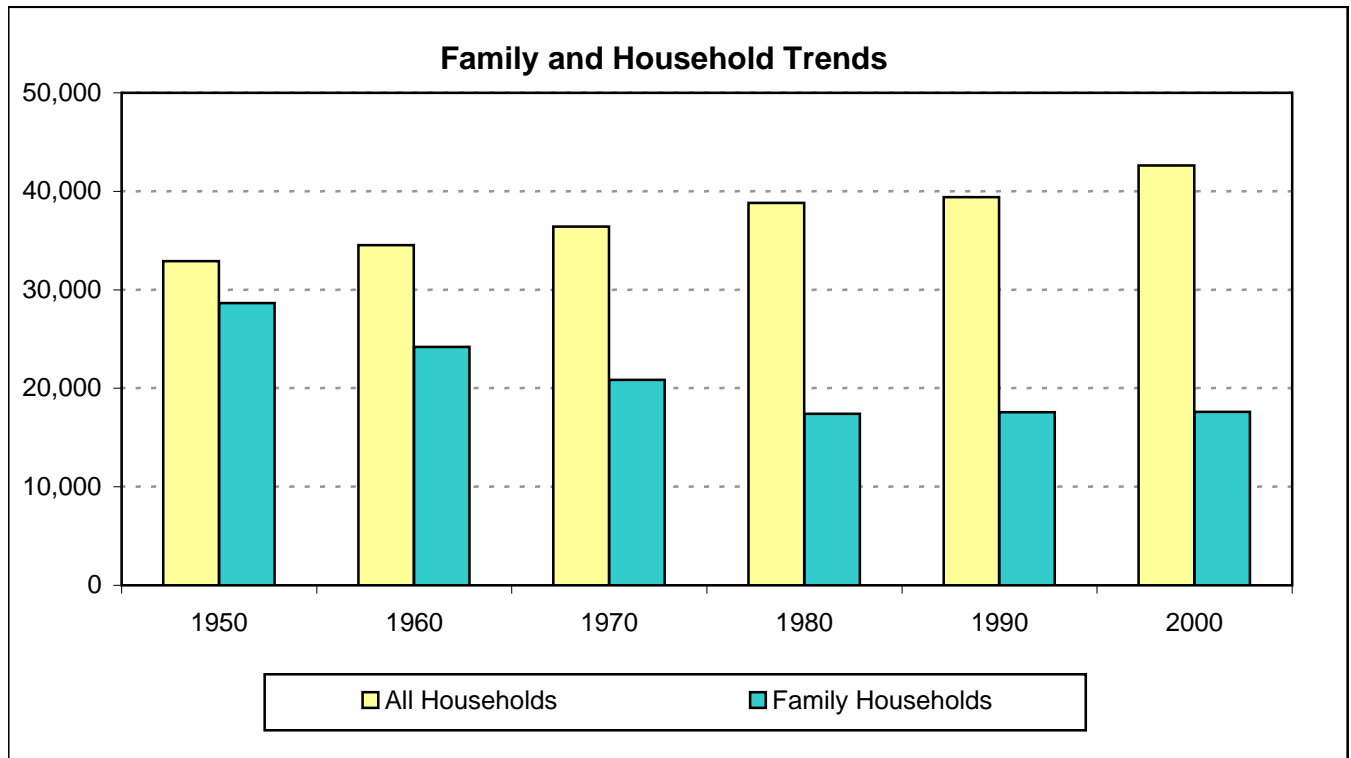
2. Includes persons who are not of Hispanic origin and reported race as "Other" or, in the case of the 2000 Census, reported two or more races.

Sources: U. S. Census, Decennial Census, STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

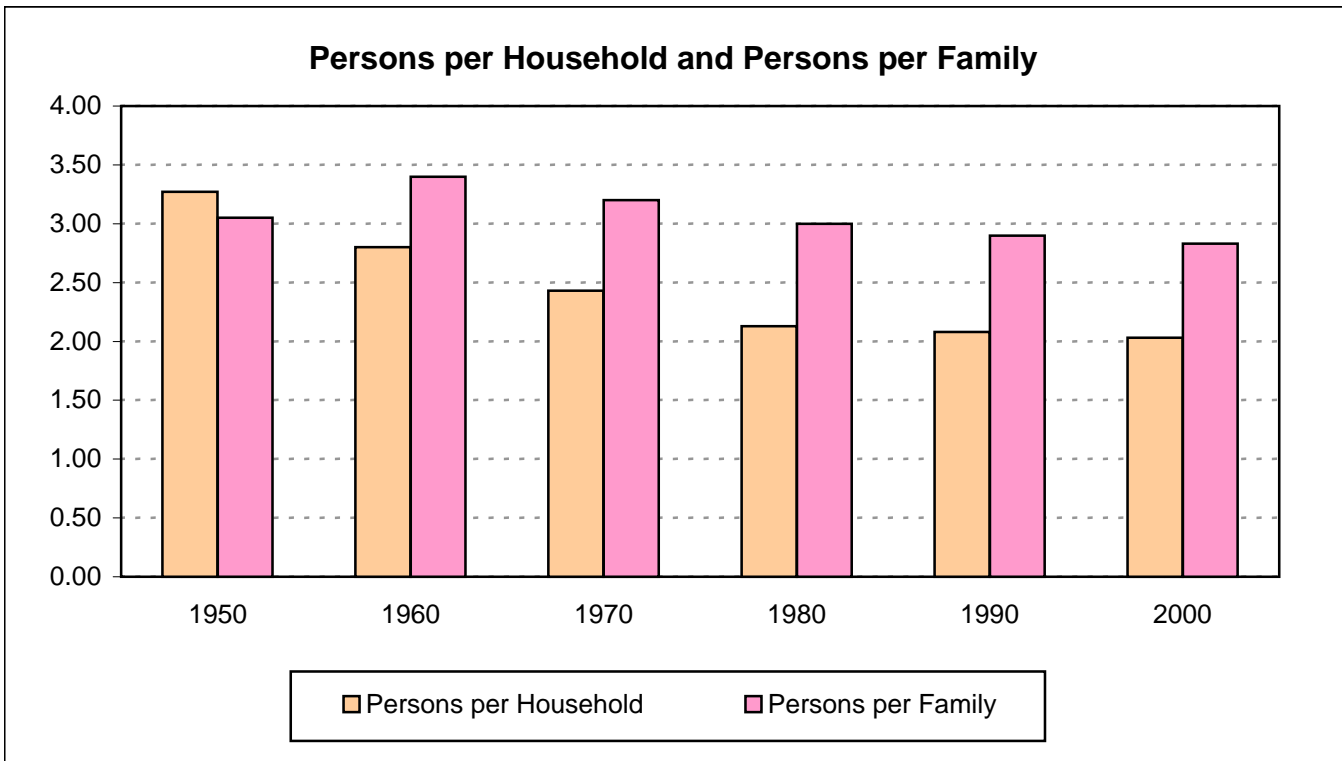
## Household and Family Trends: 1950 - 2000

Year	All Households <sup>1</sup>	Persons per Household	Family Households <sup>2</sup>	Persons per Family	Children per Family <sup>3</sup>	% Family Households
1950	32,921	3.27	28,640	3.05	1.00	87.0%
1960	34,523	2.80	24,197	3.40	1.11	70.1%
1970	36,411	2.43	20,850	3.20	0.97	57.3%
1980	38,836	2.13	17,415	3.00	0.86	44.8%
1990	39,405	2.08	17,575	2.90	0.77	44.6%
2000	42,615	2.03	17,595	2.83	0.76	41.3%

1. Households consist of persons who do not reside in group quarters, such as dormitories.
2. Families consist of households composed of more than one person whose members are related by birth, marriage or adoption.
3. Children include all persons under 18 in the population, including those in nonfamily living arrangements



## Household and Family Trends: 1950 - 2000



Sources: *U. S. Census, Massachusetts General Characteristics, 1950; Massachusetts General Population Characteristics, 1960; Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.*

## Detailed Household and Family Trends: 1980 - 2000

All Households	1980	1990	2000
<b>Total Households</b>	38,836	39,405	42,615
<b>Family Households</b>	17,415	17,575	17,595
<b>Nonfamily Households</b>	21,421	21,830	25,020
<b>Family Households</b>			
<b>Families w/ Own Minor Children</b>	7,908	7,461	7,503
<b>Couples</b>	5,308	4,873	4,835
<b>Single Parent Families</b>	2,600	2,588	2,668
<b>Families w/o Own Minor Children</b>	9,507	10,114	10,092
<b>Couples</b>	6,855	7,304	7,573
<b>All Other Families</b>	2,652	2,810	2,519
<b>Nonfamily Households</b>			
<b>Single Person Alone</b>	16,329	16,686	17,649
<b>Roommates</b>	5,092	5,144	7,371
<b>Roommates, Not Partners</b>	--	3,465	4,686
<b>Unmarried Partners</b>	--	1,679	2,685
<b>Opposite Sex</b>	--	1,378	2,123
<b>Same Sex<sup>1</sup></b>	--	301	562

All Households	1980	1990	2000
<b>Total Households</b>	100.0%	100.0%	100.0%
<b>Family Households</b>	44.8%	44.6%	41.3%
<b>Nonfamily Households</b>	55.2%	55.4%	58.7%

### Family HHs. as % Total HHs.

<b>Families w/ Own Minor Children</b>	20.4%	18.9%	17.6%
<b>Couples</b>	13.7%	12.4%	11.3%
<b>Single Parent Families</b>	6.7%	6.6%	6.3%
<b>Families w/o Own Minor Children</b>	24.5%	25.7%	23.7%
<b>Couples</b>	17.7%	18.5%	17.8%
<b>All Other Families</b>	6.8%	7.1%	5.9%

### Nonfamily HHs. As % Total HHs.

<b>Single Person Alone</b>	42.0%	42.3%	41.4%
<b>Roommates, Not Partners</b>	13.1%	13.1%	17.3%
<b>Roommates, Not Partners</b>	--	8.8%	11.0%
<b>Unmarried Partners</b>	--	4.3%	6.3%
<b>Opposite Sex</b>	--	3.5%	5.0%
<b>Same Sex<sup>1</sup></b>	--	0.8%	1.3%

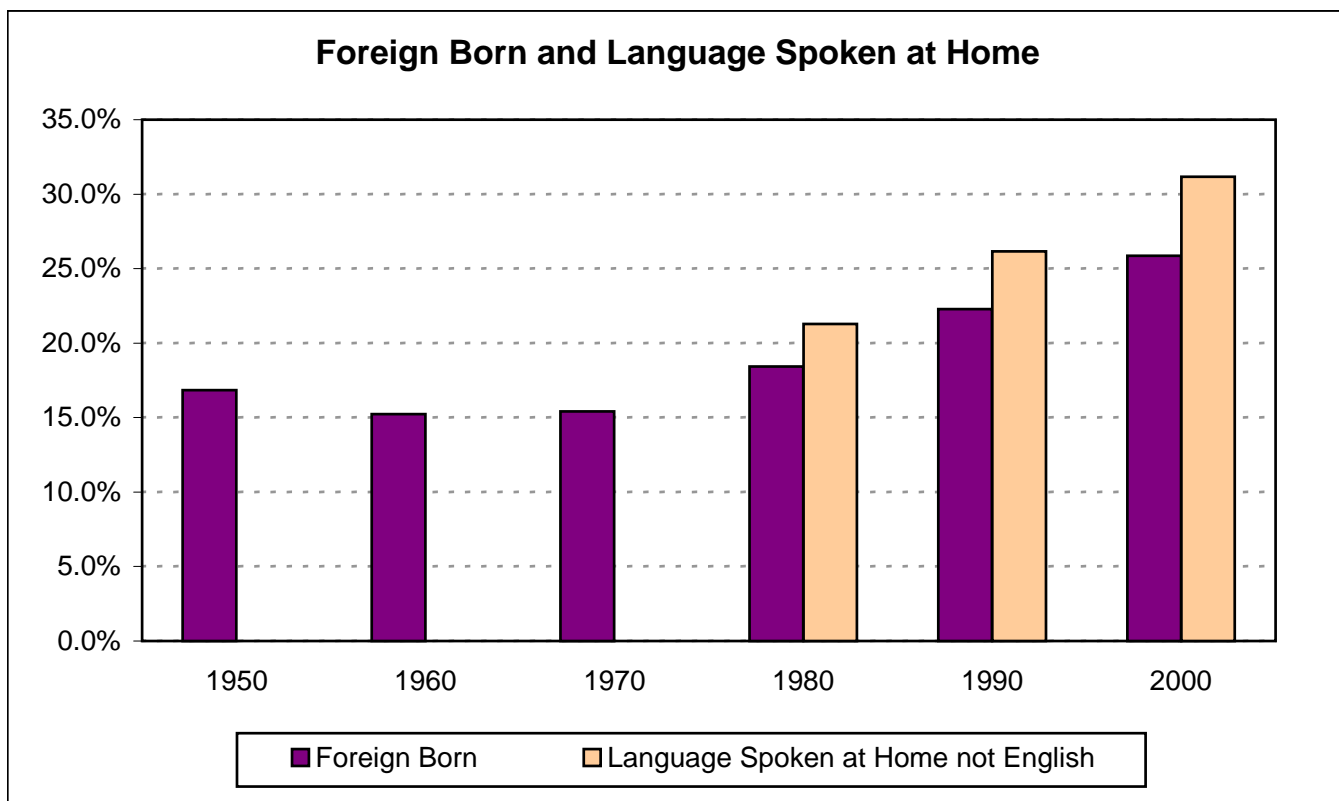
1. For 1980 separate figures are unavailable for households with children where the householder is a relative of the child and where the householder is unrelated to the child.
2. While Same Sex Unmarried Partner data is available from the 1990 Census, the Census Bureau does not consider this information to be as reliable as 2000 data due to changes to the census questionnaire and data management policies.

Sources: U. S. Census, *Decennial Census, General Population Characteristics*, Tables 19 and 29, 1980; *General Population Characteristics*, Table 64, 1990; American Factfinder website, 1990 STF1 Tables P016, P018, <http://factfinder.census.gov>; SF1 Profile, 2000; Summary File 1, 2000; Selected Characteristics from 1990 to Supplement Census 2000 SF1 - Unmarried Partner Households, [http://ftp2.census.gov/census\\_1990/other/90partners.txt](http://ftp2.census.gov/census_1990/other/90partners.txt), 2001.

## Foreign Born Persons and Persons Speaking Language Other Than English at Home: 1950 - 2000

Year	<u>PERSONS 5 and OLDER</u>		<u>FOREIGN BORN</u>		
	Speak Language Other Than English at Home	Speak English at Home	Foreign Born <sup>1</sup>	Naturalized Citizens	Foreign Born As % Total Population
1950 <sup>2</sup>	--	NA	20,325	--	16.8%
1960	--	NA	16,411	--	15.2%
1970	--	NA	15,474	--	15.4%
1980	21.3%	78.7%	17,563	--	18.4%
1990	26.2%	73.8%	21,350	6,596	22.3%
2000	31.2%	68.8%	26,218	8,283	25.9%

1. Foreign Born refers to those persons who were not United States citizens at the time of birth. This excludes those born in the United States, Puerto Rico, or U.S. island areas, as well as persons born in a foreign country who have at least one parent who was a United States citizen at the time of birth.
2. 1950 figure for Foreign Born is for whites only. 1950 Native Born figure includes all native born whites and all non-whites, regardless of place of birth.



Sources: U. S. Census, *Massachusetts Detailed Characteristics*, 1950; *Massachusetts Social & Economic Population Characteristics*, 1960; *Characteristics of the Population*, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Income, Labor Force, and Employment

---

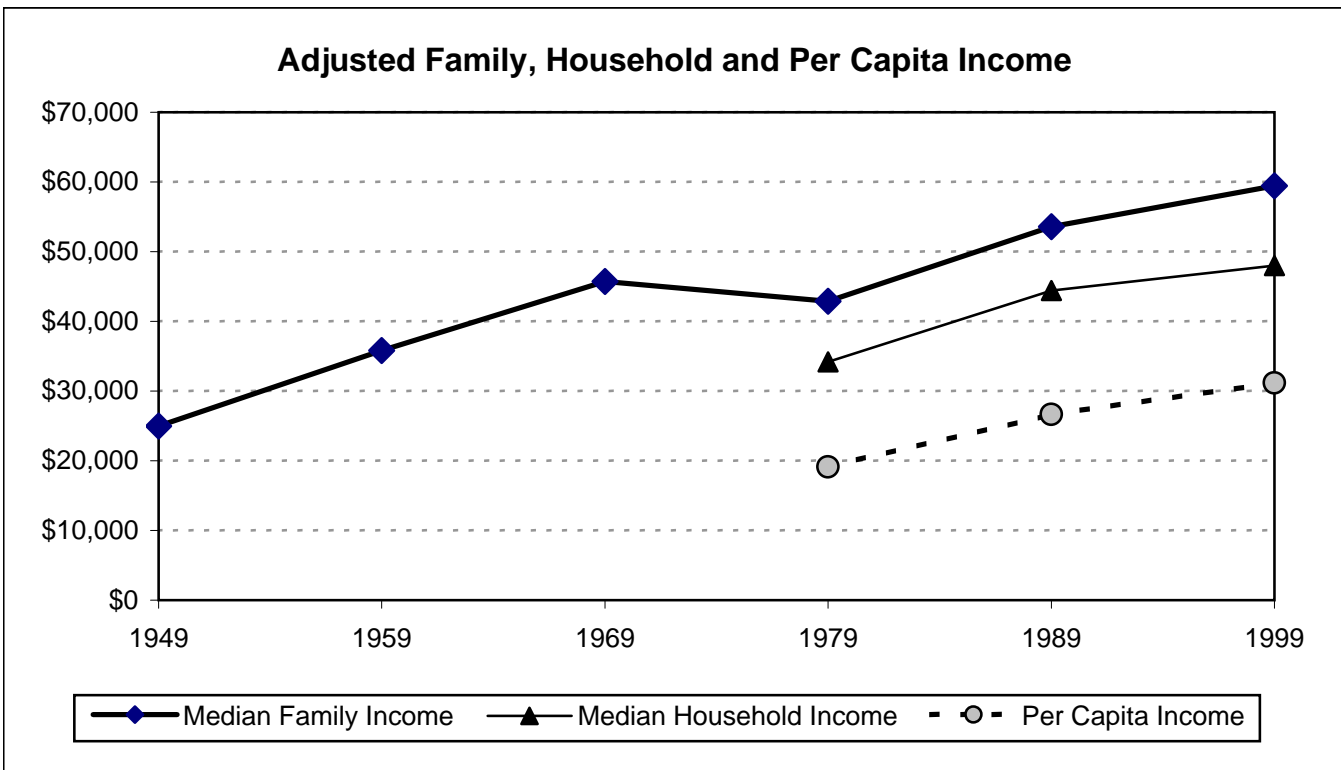
The charts on pages 116 to 124 examine the details of the population related to work and income. Income distribution has widened over the past twenty years; lower income ranges declined as an overall proportion of households while upper income groups increased. The Education and Professional Services sectors dominate the employment of Cambridge residents. Manufacturing, previously the dominant sector as recently as the early 1970s, now employs a little over 5% of residents. The City continues to have a lower unemployment rate than either the state or nation. Changes in the Cambridge labor force mirror changes in the educational level of adults 25 and older. By 2000 over 65% of the population had a bachelors or a higher level degree.

Among the workforce, Education and Professional Services also dominate, with substantial numbers also employed in Health Care and Food Service and Accommodations. The 25 largest employers in Cambridge include the universities, various levels of government, hospitals and several vibrant biotechnology companies.

## Adjusted Family, Household and Per Capita Income: 1949 - 1999

	1949	1959	1969	1979	1989	1999
<b>Median Family Income<sup>1</sup></b>	\$24,961	\$35,823	\$45,699	\$42,906	\$53,604	\$59,423
<b>Median Household Income<sup>1,2</sup></b>	--	--	--	\$34,169	\$44,422	\$47,979
<b>Per Capita Income<sup>1,3</sup></b>	--	--	--	\$19,132	\$26,647	\$31,156

1. All figures are adjusted to the 1999 level using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area from 1949 to 1999.
2. Household Income was not calculated by the Census Bureau prior to the 1980 census.
3. Per capita income represents the average income of all residents, regardless of group quarters status.



Sources: U. S. Census, *Massachusetts Detailed Characteristics*, 1950; *Massachusetts Social & Economic Population Characteristics*, 1960; *Characteristics of the Population*, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Distribution of Household Income: 1989 and 1999

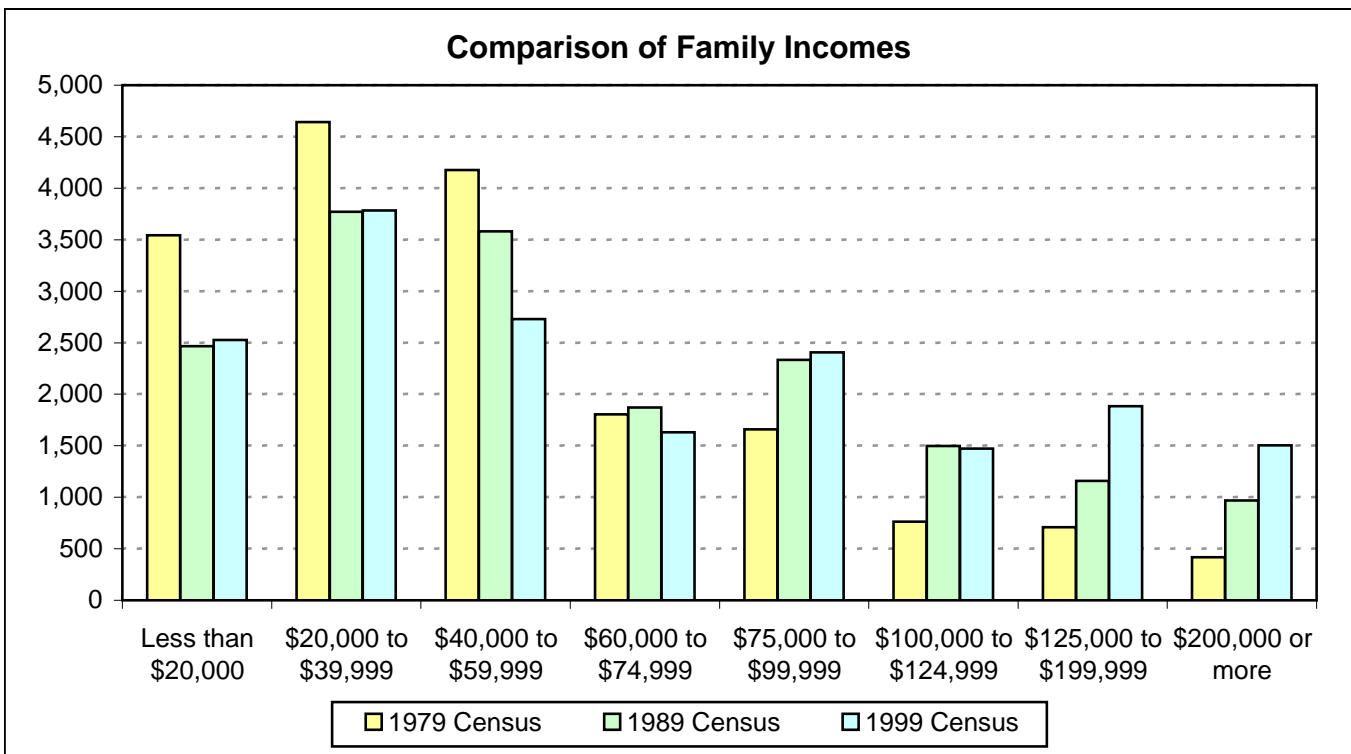
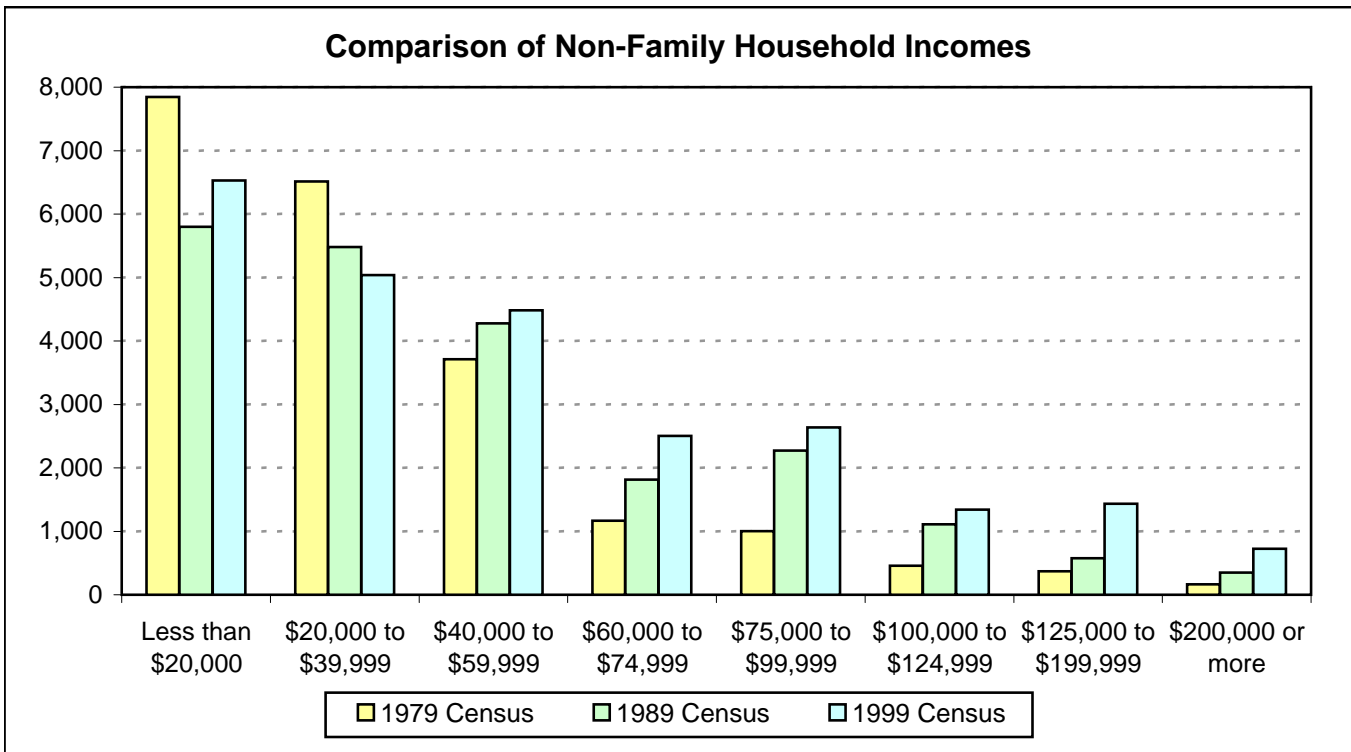
	<b><u>NON-FAMILY HOUSEHOLDS</u></b>			<b><u>FAMILY HOUSEHOLDS</u></b>		
<b>Income Range</b>	<b>1979<sup>1</sup></b>	<b>1989<sup>1</sup></b>	<b>1999</b>	<b>1979<sup>1</sup></b>	<b>1989<sup>1</sup></b>	<b>1999</b>
<b>Less than \$20,000</b>	7,844	5,801	6,530	3,543	2,467	2,528
<b>\$20,000 to \$39,999</b>	6,516	5,481	5,041	4,642	3,770	3,783
<b>\$40,000 to \$59,999</b>	3,713	4,279	4,482	4,178	3,581	2,730
<b>\$60,000 to \$74,999</b>	1,166	1,817	2,504	1,806	1,870	1,630
<b>\$75,000 to \$99,999</b>	1,002	2,271	2,637	1,660	2,334	2,407
<b>\$100,000 to \$124,999</b>	460	1,113	1,342	762	1,498	1,473
<b>\$125,000 to \$199,999</b>	368	578	1,433	710	1,158	1,883
<b>\$200,000 or more</b>	167	349	727	419	970	1,505

<b>Income Range</b>	<b>1979<sup>1</sup></b>	<b>1989<sup>1</sup></b>	<b>1999</b>	<b>1979<sup>1</sup></b>	<b>1989<sup>1</sup></b>	<b>1999</b>
<b>Less than \$20,000</b>	36.9%	26.7%	26.4%	20.0%	14.0%	14.1%
<b>\$20,000 to \$39,999</b>	30.7%	25.3%	20.4%	26.2%	21.4%	21.1%
<b>\$40,000 to \$59,999</b>	17.5%	19.7%	18.1%	23.6%	20.3%	15.2%
<b>\$60,000 to \$74,999</b>	5.5%	8.4%	10.1%	10.2%	10.6%	9.1%
<b>\$75,000 to \$99,999</b>	4.7%	10.5%	10.7%	9.4%	13.2%	13.4%
<b>\$100,000 to \$124,999</b>	2.2%	5.1%	5.4%	4.3%	8.5%	8.2%
<b>\$125,000 to \$199,999</b>	1.7%	2.7%	5.8%	4.0%	6.6%	10.5%
<b>\$200,000 or more</b>	0.8%	1.6%	2.9%	2.4%	5.5%	8.4%

1. All population figures are adjusted to 1999 income ranges using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area.

## Distribution of Household Income: 1989 and 1999



Sources: U. S. Census, Decennial Census, STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

## Resident Labor Force: 1950 - 2000

Category	1950	1960	1970	1980	1990	2000
<b>Potential Workers<sup>1</sup></b>	97,268	85,787	82,454	82,461	83,720	89,303
<b>Residents in Labor Force<sup>2</sup></b>	50,522	48,126	49,092	52,070	57,151	59,965
<b>Labor Force Participation Rate<sup>2</sup></b>	51.9%	56.1%	59.5%	63.1%	68.3%	68.3%
<b>Ratio Workers to Non-Workers</b>	1:1.4	1:1.2	1:1.0	1:0.8	1:0.7	1:0.7
<b>Potential Women Workers<sup>3</sup></b>	48,983	43,694	42,496	42,921	43,387	46,125
<b>Women in Labor Force</b>	19,187	19,950	22,632	25,492	28,453	29,691
<b>% Women in Labor Force</b>	39.2%	45.7%	53.3%	59.4%	65.6%	64.4%
<b>Women as % of Total Labor Force</b>	38.0%	41.5%	46.1%	49.0%	49.8%	49.5%
<b>Unemployed Residents</b>	2,984	690	1,959	2,332	2,941	3,668
<b>Civilian Labor Force Unemployment Rate<sup>4</sup></b>	5.9%	1.4%	4.0%	4.5%	5.2%	6.1%
<b>Potential Workers Not in Labor Force</b>	46,746	37,661	33,362	30,391	26,569	29,338
<b>Residents 16 to 19 Enrolled in School, Not in Labor Force</b>	--	--	--	3,992	3,248	3,262
<b>Residents Enrolled in College<sup>5</sup></b>	13,545	14,318	18,972	23,403	24,364	26,613
<b>Residents over 65</b>	11,151	12,617	11,700	10,924	9,941	9,282
<b>Noninstitutionalized Residents Unable to Work due to a Disability<sup>6</sup></b>	3,894	--	1,834	1,951	1,994	2,236
<b>Institutionalized Residents</b>	633	959	1,032	1,061	1,118	505

1. For 1950 and 1960 all figures in this table are based on residents 14 and older, unless otherwise stated. 1970 through 2000 figures are based on residents 16 or older, unless otherwise stated.
2. The Labor Force is composed of all persons, except as noted in footnote 1, who work or are currently seeking work. The Labor Force Participation Rate is the fraction of Potential Workers who belong to the Labor Force.
3. For 1950 and 1960 all figures are based on all female residents 14 and older, unless otherwise stated. 1970 through 2000 figures are based on all female residents 16 or older, unless otherwise stated.
4. The unemployment rate stated here is calculated by comparing the number of unemployed persons detected by the U. S. Census to the civilian labor force, which in the case of Cambridge is slightly smaller than the total labor force. The civilian labor force does not include residents who actively serve as members of the armed forces. Note that the unemployment rate used here differs significantly from the rate devised by the U. S. Department of Labor and the Massachusetts Division of Employment & Training (MA DET), both in how the number is calculated and the result. For example, according to the MA DET, the citywide rate at the time of the 2000 U. S. Census was 1.3%, at the time of 1990 U. S. Census the rate was 3.4%, and in 1980 the annual average was 5.1%.
5. For 1950 the figure reported is Persons Not in Labor Force for reasons "Other and Not Reported." The majority of these persons are assumed to be college students.
6. For 2000 includes persons with an employment disability who are unemployed.

Sources: U. S. Census, *Massachusetts Detailed Characteristics*, 1950; *Massachusetts Social & Economic Population Characteristics*, 1960; *Characteristics of the Population*, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Resident Employment by Industry and Occupation: 2000

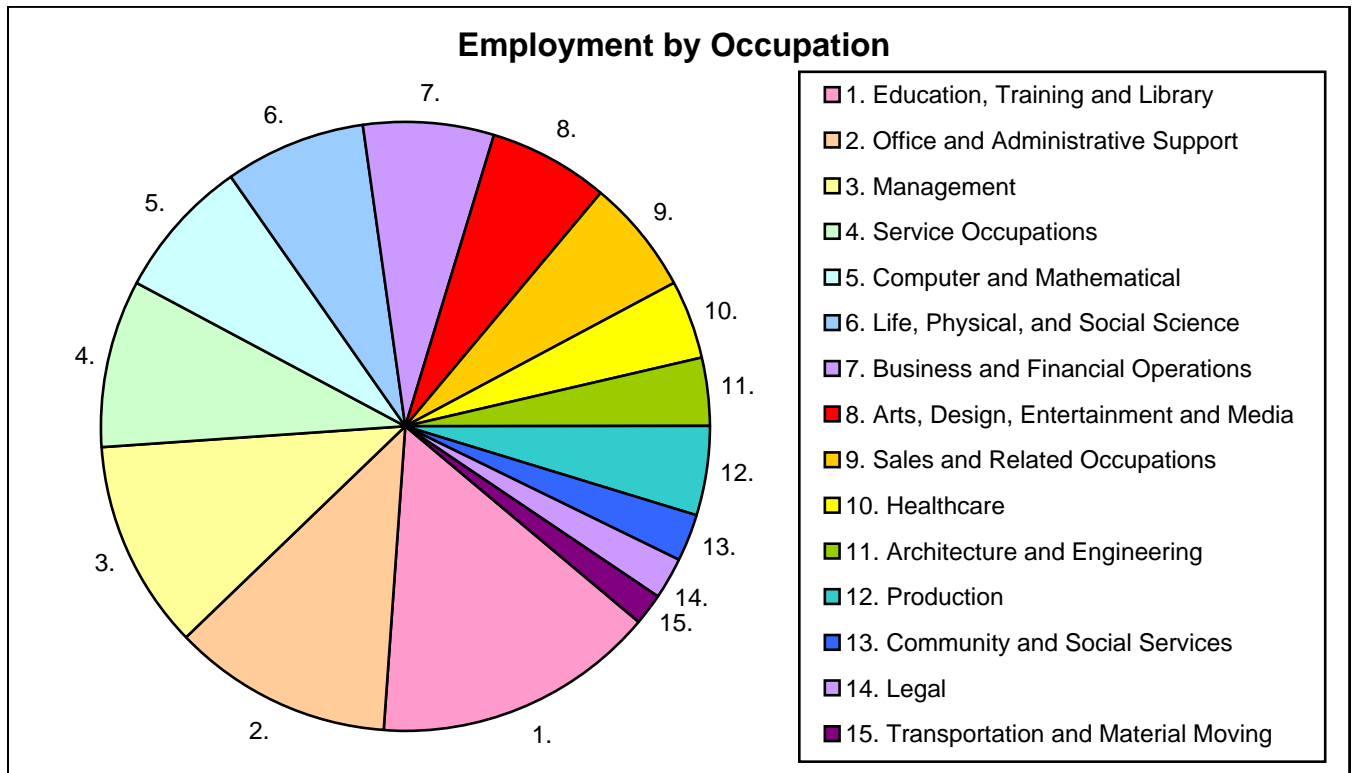
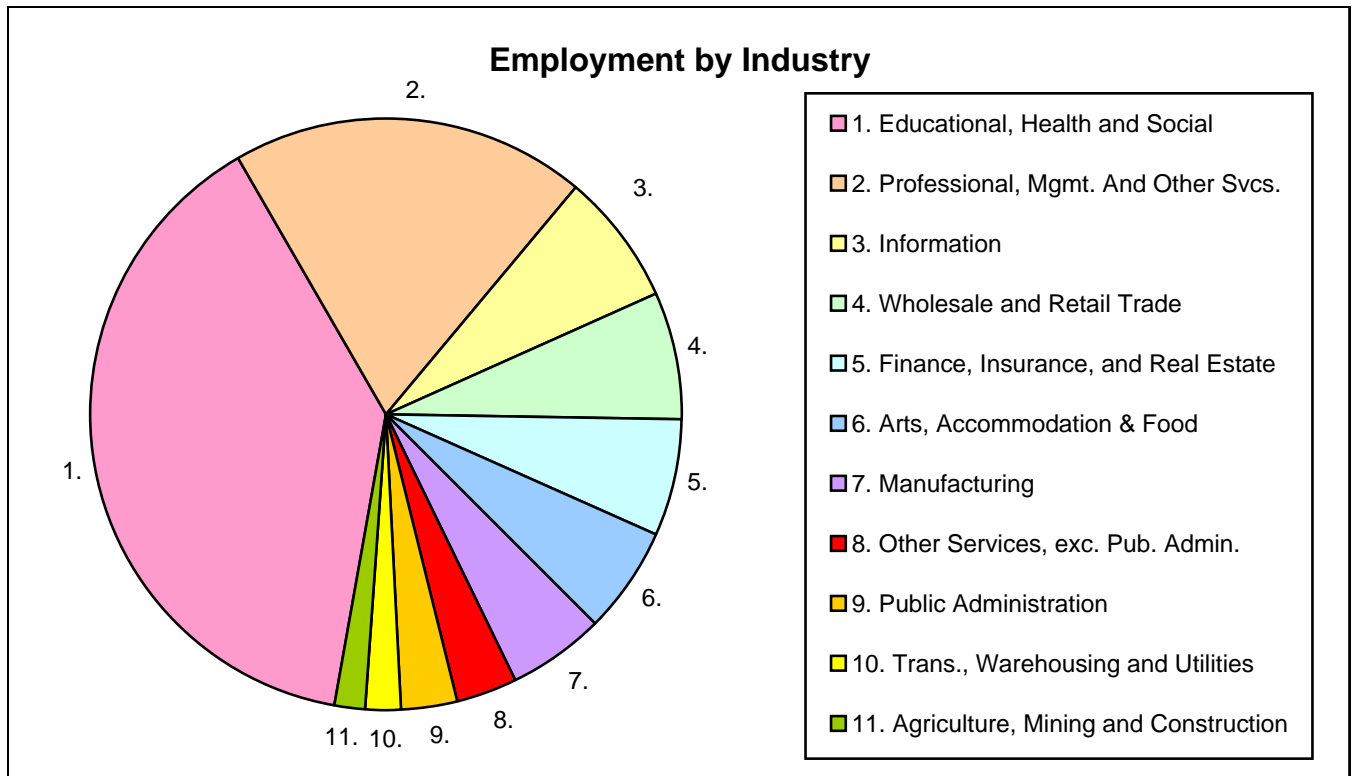
Employment by Sector <sup>1</sup>	Jobs	As % 2000 Total
Educational, Health and Social Services	21,907	39.0%
Professional, Scientific, Management, Administrative and Waste Management Services	10,861	19.3%
Information	4,038	7.2%
Wholesale and Retail Trade	4,033	7.2%
Finance, Insurance, and Real Estate	3,510	6.2%
Arts, Entertainment, Accommodation and Food Service	3,327	5.9%
Manufacturing	2,879	5.1%
Other Services, except Public Administration	1,975	3.5%
Public Administration	1,631	2.9%
Transportation, Warehousing and Utilities	1,088	1.9%
Agriculture, Mining and Construction	992	1.8%
<b>Total</b>	<b>56,241</b>	<b>100.0%</b>

Employment by Occupation <sup>1</sup>	Jobs	As % 2000 Total
Education, Training and Library <sup>2</sup>	8,425	15.0%
Office and Administrative Support	6,509	11.6%
Management	6,276	11.2%
Service Occupations	5,011	8.9%
Computer and Mathematical <sup>2</sup>	4,262	7.6%
Life, Physical, and Social Science <sup>2</sup>	4,231	7.5%
Business and Financial Operations	3,850	6.8%
Arts, Design, Entertainment and Media <sup>2</sup>	3,581	6.4%
Sales and Related Occupations	3,516	6.3%
Healthcare Practitioners and Technicians <sup>2</sup>	2,311	4.1%
Architecture and Engineering <sup>2</sup>	2,096	3.7%
Production, Construction and Agriculture	2,619	4.7%
Community and Social Services <sup>2</sup>	1,318	2.3%
Legal <sup>2</sup>	1,231	2.2%
Transportation and Material Moving	1,005	1.8%
<b>Total</b>	<b>56,241</b>	<b>100.0%</b>

1. These figures are based upon the North American Industrial Classification Code (NAICS), which replaced the Standard Industrial Classification Code (SIC) system used by the U. S. Census Bureau prior to the 2000 census. As a result comparisons cannot be drawn between the figures cited here and figures based upon the SIC classification system, including all Census figures available prior to 2000.

2. Professional occupations category.

# Resident Employment by Industry and Occupation: 2000

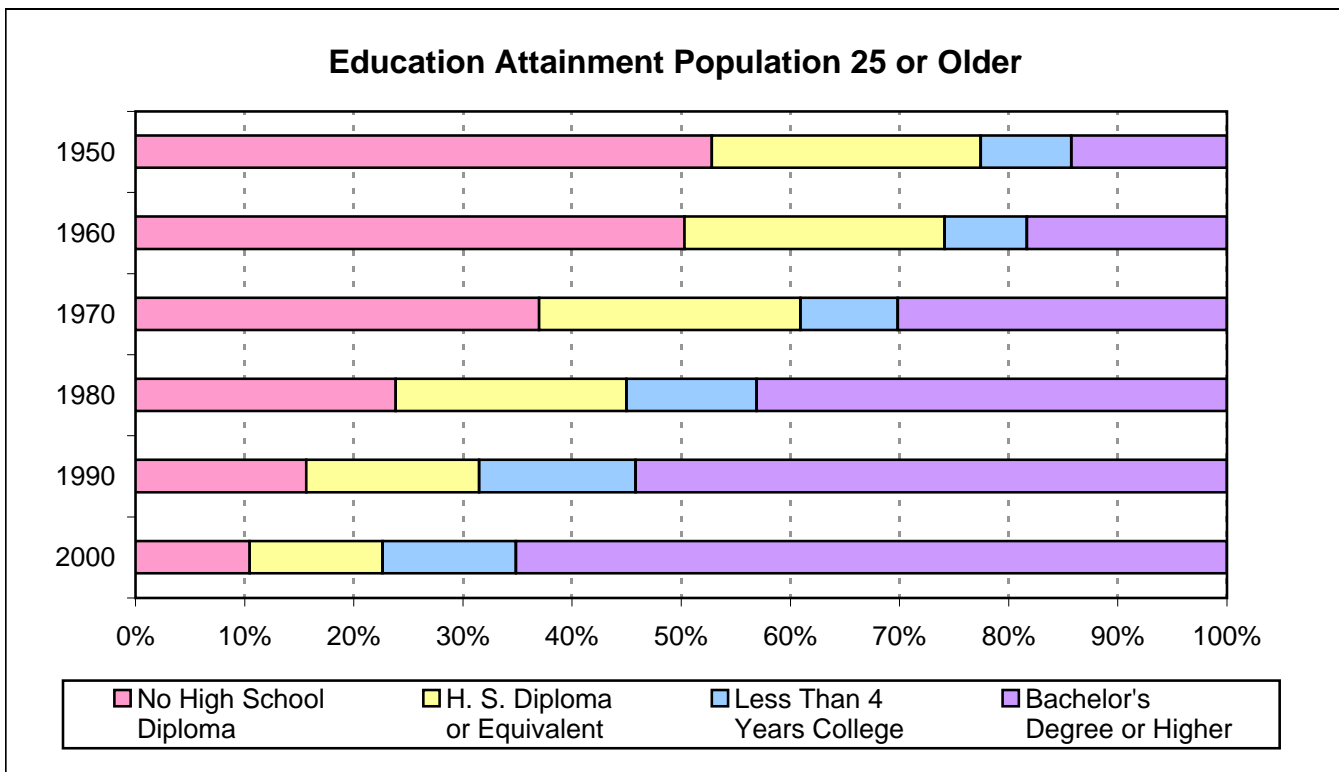


Source: U. S. Census Bureau, 2000 Decennial Census, Summary File 3.

## Highest Educational Attainment of Population 25 or Older: 1950 - 2000

Year	No High School Diploma	H. S. Diploma or Equivalent	Less Than 4 Years College <sup>1</sup>	Bachelor's Degree or Higher
1950 <sup>2,3</sup>	52.8%	24.6%	8.3%	14.2%
1960 <sup>2</sup>	50.3%	23.8%	7.6%	18.3%
1970	37.0%	24.0%	8.9%	30.2%
1980	23.8%	21.2%	11.9%	43.1%
1990	15.6%	15.8%	14.3%	54.2%
2000	10.5%	12.2%	12.2%	65.1%

1. Includes both persons with an Associate degree and persons with a partially completed Bachelor degree.
2. Assumes persons reported as having completed four years of high school have a high school diploma and persons reporting four or more years of post secondary education have a Bachelor degree.
3. 1950 figures based on persons reporting education level. 2,060 persons did not report an education level.



Sources: U. S. Census, *Massachusetts Detailed Characteristics*, 1950; *Massachusetts Social & Economic Population Characteristics*, 1960; *Characteristics of the Population*, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Cambridge Resident Employment by Industry Sector: 2005

Sector <sup>1</sup>	Employment	As % Total
<b>Construction</b>	<b>2,516</b>	<b>2.5%</b>
<b>Manufacturing</b>	<b>3,654</b>	<b>3.6%</b>
Pharmaceutical and Medicine Manufacturing	1,882	1.8%
<b>Wholesale Trade</b>	<b>3,027</b>	<b>3.0%</b>
Commercial Goods Merchant Wholesalers	2,015	2.0%
<b>Retail Trade</b>	<b>6,932</b>	<b>6.8%</b>
Grocery Stores	1,518	1.5%
Clothing and Clothing Accessories Stores	1,490	1.5%
<b>Transportation and Warehousing</b>	<b>1,201</b>	<b>1.2%</b>
<b>Information</b>	<b>5,206</b>	<b>5.1%</b>
Software Publishers	2,008	2.0%
ISPs, Search Portals, and Data Processing	1,189	1.2%
<b>Finance and Insurance</b>	<b>1,912</b>	<b>1.9%</b>
<b>Real Estate and Rental and Leasing</b>	<b>818</b>	<b>0.8%</b>
<b>Professional and Technical Services</b>	<b>20,701</b>	<b>20.2%</b>
Architectural and Engineering Services	2,736	2.7%
Computer Systems Design and Related Services	3,014	2.9%
Management and Technical Consulting Services	2,383	2.3%
Scientific Research and Development services	11,208	11.0%
<b>Management of Companies and Enterprises</b>	<b>1,622</b>	<b>1.6%</b>
<b>Administrative and Waste Services</b>	<b>2,626</b>	<b>2.6%</b>
Administrative and Support Services	2,611	2.6%
<b>Educational Services</b>	<b>27,873</b>	<b>27.3%</b>
Elementary and Secondary Schools	2,604	2.5%
Colleges and Universities	24,685	24.1%
<b>Health Care and Social Assistance</b>	<b>10,173</b>	<b>9.9%</b>
Ambulatory Health Care Services	2,279	2.2%
Hospitals	4,010	3.9%
Social Assistance	2,959	2.9%
<b>Arts, Entertainment, and Recreation</b>	<b>671</b>	<b>0.7%</b>
<b>Accommodation and Food Services</b>	<b>8,371</b>	<b>8.2%</b>
Traveler Accommodation	1,978	1.9%
Full-Service Restaurants	3,705	3.6%
Limited-Service Eating Places	1,542	1.5%
<b>Other Services</b>	<b>2,263</b>	<b>2.2%</b>
<b>Public Administration</b>	<b>2,639</b>	<b>2.6%</b>
<b>Total<sup>2</sup></b>	<b>102,272</b>	<b>100.0%</b>

1. These figures are based upon the North American Industrial Classification Code (NAICS), which replaced the Standard Industrial Classification Code (SIC) system used by the Massachusetts Dept. of Employment and Training (DET) prior to 2001. As a result, comparisons cannot be drawn between the figures cited here and figures based upon the SIC classification system, including all DET local figures available prior to 2001. For more information on the NAICS system see <http://www.census.gov/epcd/www/naics.html>.

2. Figures in bold sum to 102,205 due to data suppression.

Source: Massachusetts Department of Workforce Development, ES-202 data series, [http://lmi2.detma.org/lmi/lmi\\_es\\_a.asp](http://lmi2.detma.org/lmi/lmi_es_a.asp), 2006.

## Top 25 Employers: 2006

2006 Rank	NAME OF EMPLOYER	EMPLOYEES <sup>1</sup>	BUSINESS	2005 Rank
1	Harvard University	10,068	Higher Education	1
2	Massachusetts Institute of Technology	7,864	Higher Education	2
3	City of Cambridge <sup>2</sup>	2,819	Government	3
4	Mt. Auburn Hospital	1,813	Medical	7
5	Cambridge Health Alliance	1,567	Medical	4
6	Federal Government	1,510	Government	6
7	Biogen Idec	1,434	Biotechnology	5
8	Genzyme Corporation	1,370	Biotechnology	9
9	Novartis Institute For Biomedical Research	1,200	Biotechnology	11
10	Millenium Pharmaceuticals	1,175	Biotechnology	8
11	Draper Laboratory	1,061	Research & Development	10
12	Commonwealth Of Massachusetts	933	Government	14
13	Vertex Pharmaceuticals	836	Biotechnology	19
14	Wyeth Cambridge	704	Biotechnology	12
15	EF International	685	Travel & Exchange Programs	13
16	Camp, Dresser & Mckee	682	Engineering Consultants	16
17	Whole Foods	593	Retail Supermarket	17
18	Quest Diagnostics	570	Clinical Testing Services	15
19	Lesley College	551	Higher Education	18
20	Shire Pharmaceuticals/TKT <sup>3</sup>	475	Biotechnology	NA
21	Youville Hospital & Rehabilitation Center	463	Medical	25
22	Monitor Group	455	Management Consulting	22
23	Forrester Research <sup>3</sup>	444	Business Services	NA
24	Akamai <sup>3</sup>	417	Internet Network Services	NA
25	Abt Associates	411	Medical	24
25	BBN Technologies <sup>3</sup>	411	Research & Development	NA

1. All figures collected between 7/06 and 10/06, unless otherwise noted. All figures reflect employment within the City of Cambridge only. Whenever possible, totals are based on Full Time Equivalent (FTEs). Part time workers were counted as 0.5 FTEs, unless otherwise indicated by employer response.

2. City of Cambridge figures include School Department employees.

3. Not on 2005 Top 25 list. All these companies were among the Top 25 Employers at various times in the past.

4. Employers deleted since 2004: Grace Construction, Whitehead Institute, and Shaw's Supermarkets/Star Markets.

Source: Cambridge Community Development Department and cited employers, 2006.

## Commuting and Journey to Work

---

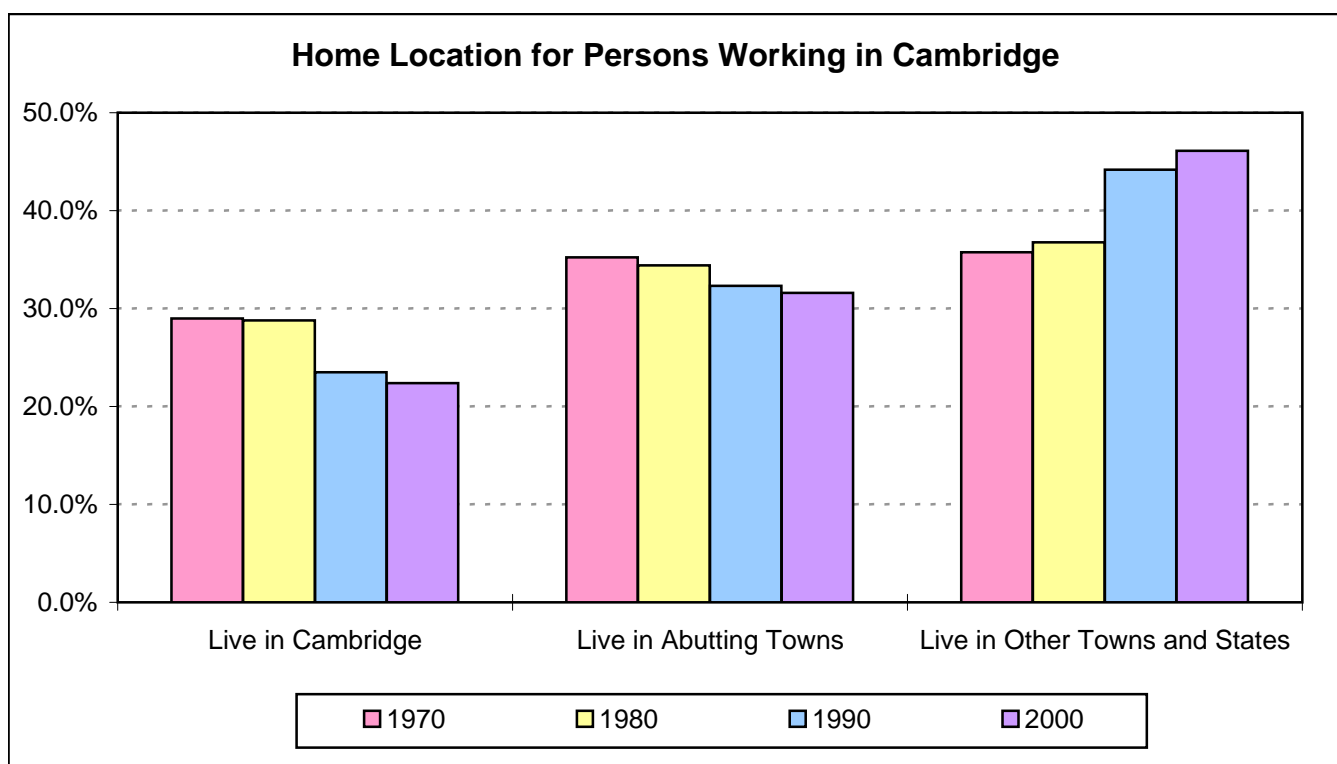
Over 100,000 people work in Cambridge. 22% live in Cambridge, 32% live in abutting communities and the rest commute from more distant cities and towns. Among those who live in abutting communities fewer than half drive to work alone. The remainder use public transit, walk, bike or rideshare. Driving to work alone remains the primary means of commuting for those who live in more distant locations. During the 1990s Cambridge saw a small drop in the proportion of all workers who drive to work alone, one of the few communities to experience this trend.

About half of the Cambridge residents who are employed work in the City. One fourth of employed residents are able to use public transit for their commute while another fourth walks to work. When all modes are taken into account, barely more than a third of the population drives to work alone. As with the Cambridge workforce, the proportion of commuters using single occupancy vehicles declined during the 1990s.

## Where People Who Work in Cambridge Reside: 1970 - 2000

	1970	1980	1990	2000
<b>Total Live in Cambridge and Abutting Towns</b>	64.2%	63.2%	55.8%	52.0%
<b>Live in Cambridge</b>	29.0%	28.8%	23.5%	22.4%
<b>Live in Abutting Towns<sup>1</sup></b>	35.2%	34.4%	32.3%	31.6%
<b>Live in Other Towns and States</b>	35.8%	36.8%	44.2%	46.1%
<b>All Persons Reporting Place of Work in Cambridge<sup>2</sup></b>	<b>76,112</b>	<b>88,594</b>	<b>109,490</b>	<b>114,133</b>

1. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.
2. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence. These figures are reported by the U. S. Census, and they do not match either the labor force figures generated by the Census Bureau or the annual employment figures generated by the MA DET.

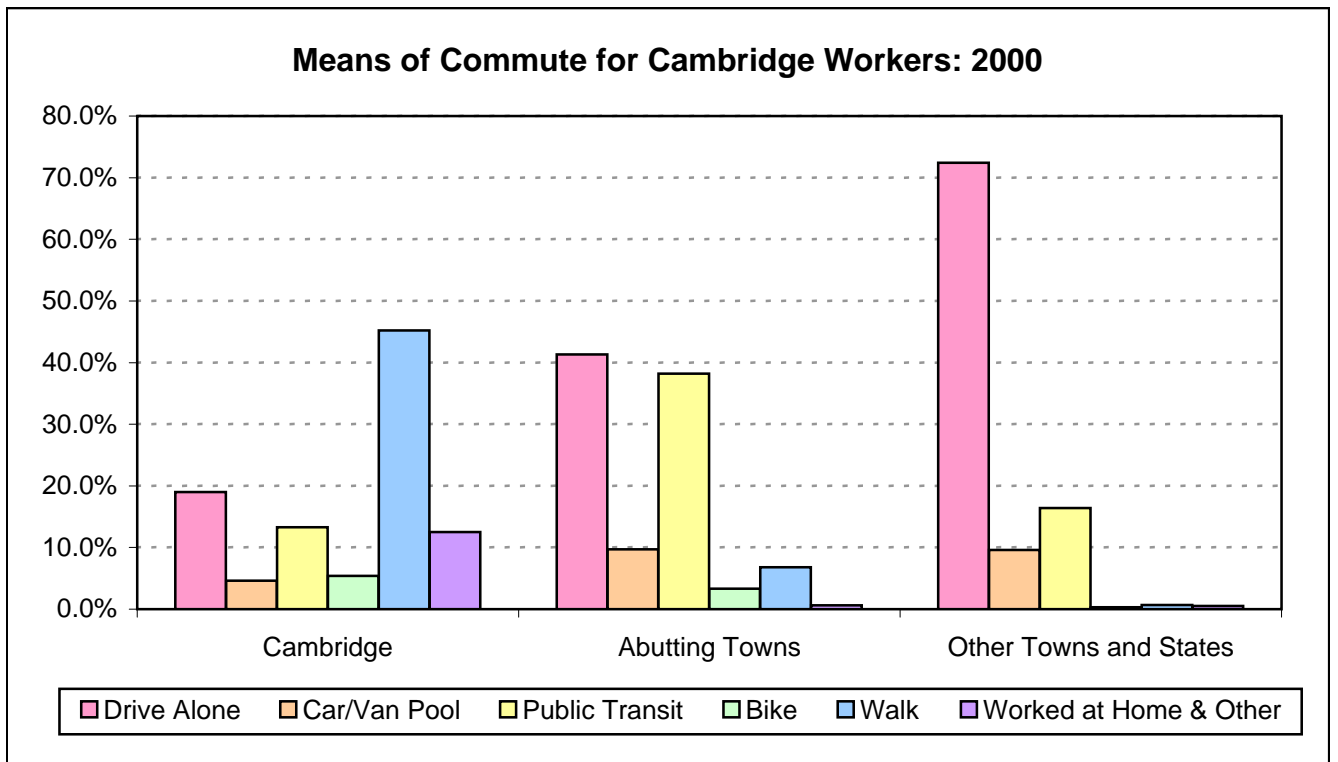


Sources: U. S. Census, *Journey to Work Subject Report, 1970*. U. S. Census, *UAC Data Report, 1970*;  
 U. S. Census, *Urban Transportation Planning Package for Massachusetts, Pt. VI, 1980*;  
 U. S. Census, *Statewide Element of Census Transportation Planning Package, 1990*.  
 U. S. Census, *2000 Census Transportation Planning Package 2000 Part 3, 2004*.

## Cambridge Workers Means of Commute to Work: 1990 - 2000

Means of Commute	<u>2000 Cambridge Workers</u>				Total 2000 Workers	Total 1990 Workers
	Reside in Cambridge	Reside in Abutting Towns <sup>1</sup>	Reside in Other Towns and States			
Drive Alone	19.0%	41.3%	72.4%		50.6%	51.2%
Car/Van Pool	4.6%	9.7%	9.6%		8.5%	10.6%
Public Transit	13.3%	38.2%	16.4%		22.7%	20.8%
Bike	5.4%	3.3%	0.3%		2.4%	2.0%
Walk	45.2%	6.8%	0.7%		12.6%	12.2%
Worked At Home	11.4%	0.0%	0.0%		2.5%	1.7%
Other	1.1%	0.6%	0.5%		0.7%	0.6%
<b>Total</b>	<b>100.0%</b>	<b>99.9%</b>	<b>99.9%</b>		<b>100.0%</b>	<b>99.1%</b>

1. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.

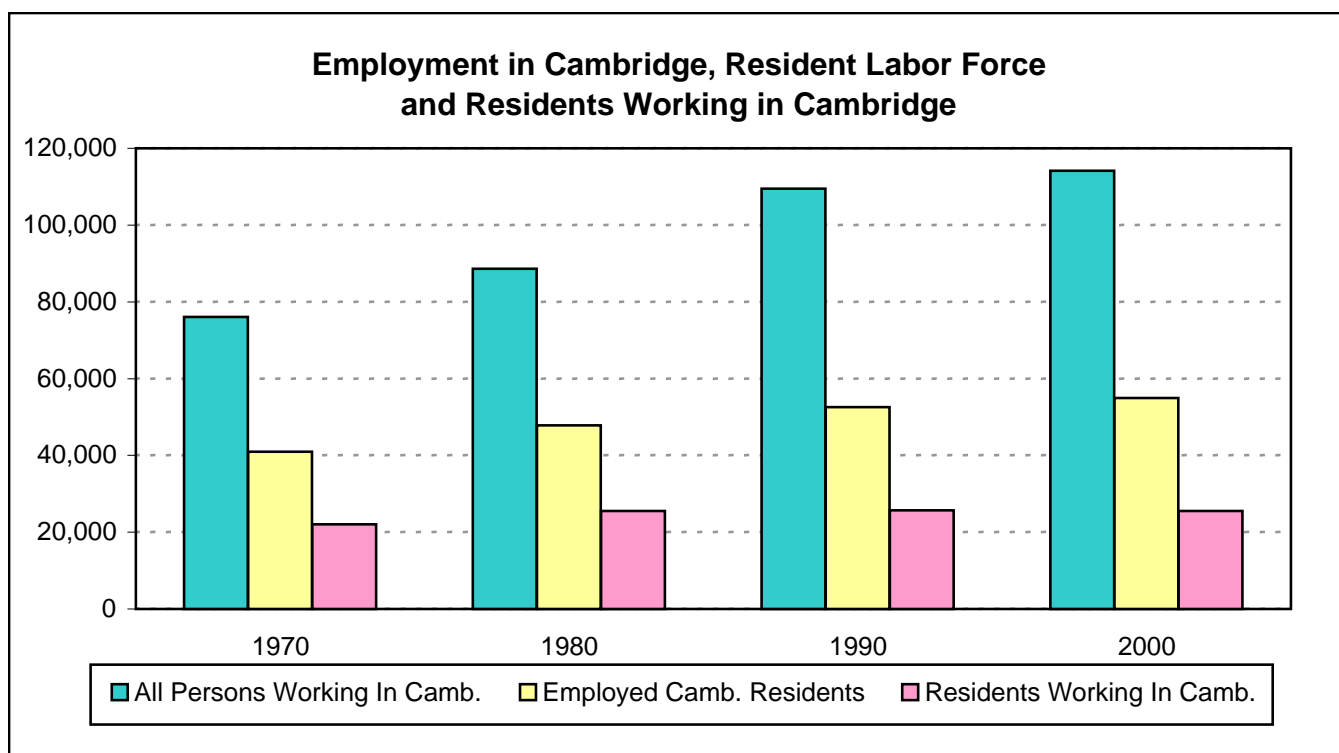


Source: Massachusetts Central Transportation Planning Staff and U. S. Census, Journey to Work data file, 1990; U. S. Census, 2000 Census Transportation Planning Package 2000 Part 3, 2004 as analyzed by the Cambridge Community Development Department, 2005.

## Where Cambridge Residents Work: 1970 - 2000

	1970 <sup>1</sup>	1980 <sup>2</sup>	1990 <sup>3</sup>	2000 <sup>3,4</sup>
<b>Cambridge Residents Employed in Cambridge</b>	22,074	25,512	25,730	25,554
<b>As % of Employed Residents</b>	53.9%	53.4%	48.9%	46.5%
<b>As % of All Persons Wkg. In Cambridge</b>	29.0%	28.8%	23.5%	22.4%
<b>Camb. Residents Working Elsewhere</b>	18,910	22,306	26,858	29,405
<b>As % of Employed Residents</b>	46.1%	46.6%	51.1%	53.5%
<b>Cambridge Residents Reporting Place of Work</b>	<b>40,984</b>	<b>47,818</b>	<b>52,588</b>	<b>54,959</b>
<b>All Persons Reporting Place of Work in Cambridge<sup>5</sup></b>	76,112	88,594	109,490	114,133

1. Figures for workers 16 and older. Figures reported elsewhere may include workers 14 and older. Employed persons not reporting place of work not included in table. 4,873 employed Cambridge residents did not report a place of work.
2. Figures for workers 16 and older. Reflects Cambridge residents employed only in New England states. Nonreporters allocated by Census Bureau Journey to Work branch rather than by 1980 Census operations.
3. Figures for workers 16 and older. Allocation of nonreporters by Census Bureau as part of 1990 and 2000 Census data processing.
4. Data from 2000 Summary File 3 data file for Massachusetts.
5. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence. These figures are reported by the U. S. Census, and they do not match either the labor force figures generated by the Census Bureau or the annual employment figures generated by the MA DET.



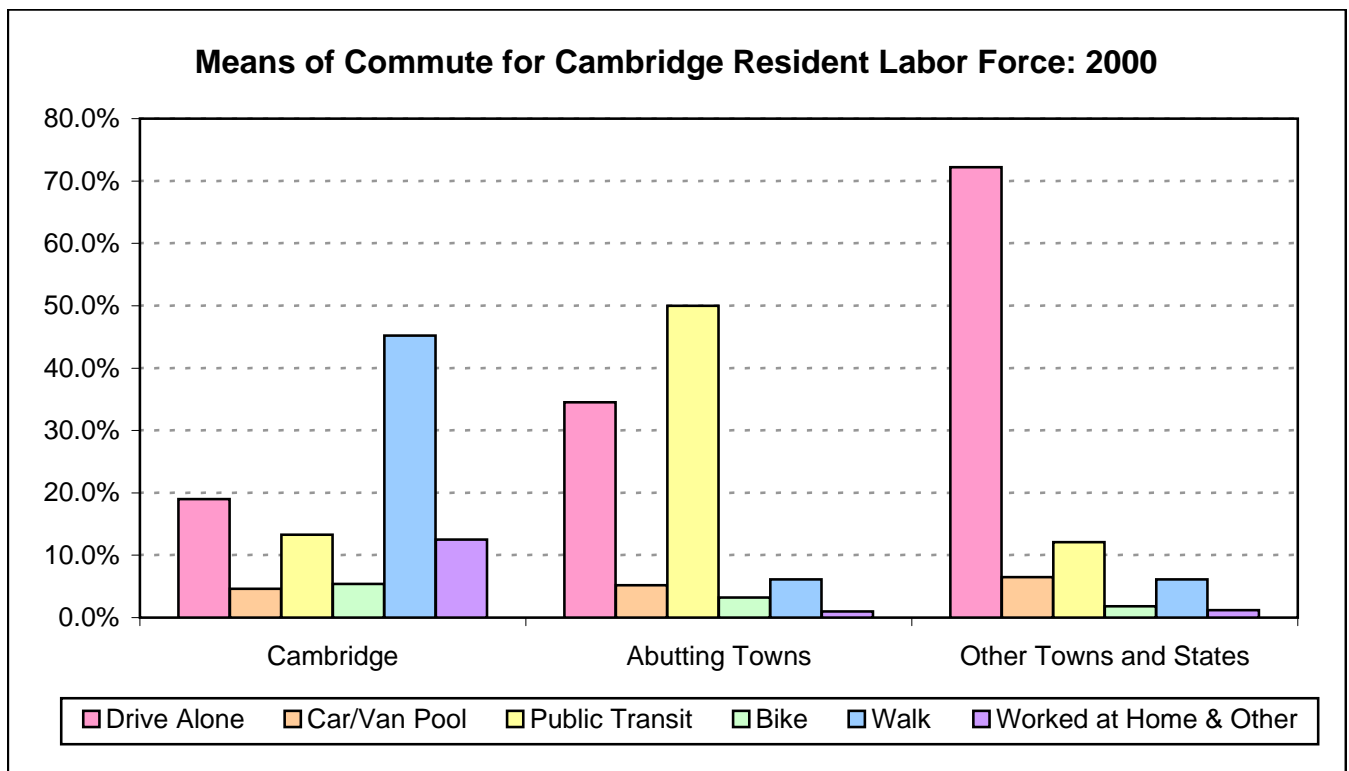
Sources: U. S. Census, *Journey to Work Subject Report*, 1970; U. S. Census, *Urban Transportation Planning Package for Massachusetts, Pt. VI*, 1980; U. S. Census, *Statewide Element of Census Transportation Planning Package*, 1990; U. S. Census Bureau, *Decennial Census, Summary File 3*, 2000; Census

## Cambridge Residents Means of Commute to Work: 1990 - 2000

### 2000 CAMBRIDGE RESIDENT LABOR FORCE

Means of Commute	Work in Cambridge	Work in Abutting Towns <sup>1</sup>	Work in Other Towns and States	Total 2000 Resident Labor Force	Total 1990 Resident Labor Force
<b>Drive Alone</b>	19.0%	34.5%	72.2%	35.3%	37.7%
<b>Car/Van Pool</b>	4.6%	5.2%	6.5%	5.2%	7.5%
<b>Public Transit</b>	13.3%	50.0%	12.1%	24.9%	23.4%
<b>Bike</b>	5.4%	3.2%	1.8%	3.9%	2.9%
<b>Walk</b>	45.2%	6.1%	6.1%	24.3%	24.2%
<b>Worked At Home</b>	11.4%	0.0%	0.0%	5.3%	3.4%
<b>Other</b>	1.1%	1.0%	1.2%	1.1%	0.9%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

1. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.



Source: Massachusetts Central Transportation Planning Staff and U. S. Census, Journey to Work data file, 1990; U. S. Census, 2000 Census Transportation Planning Package 2000 Part 3, 2004 as analyzed by the Cambridge Community Development Department, 2005.

## Land Use, Zoning, and Commercial Development

---

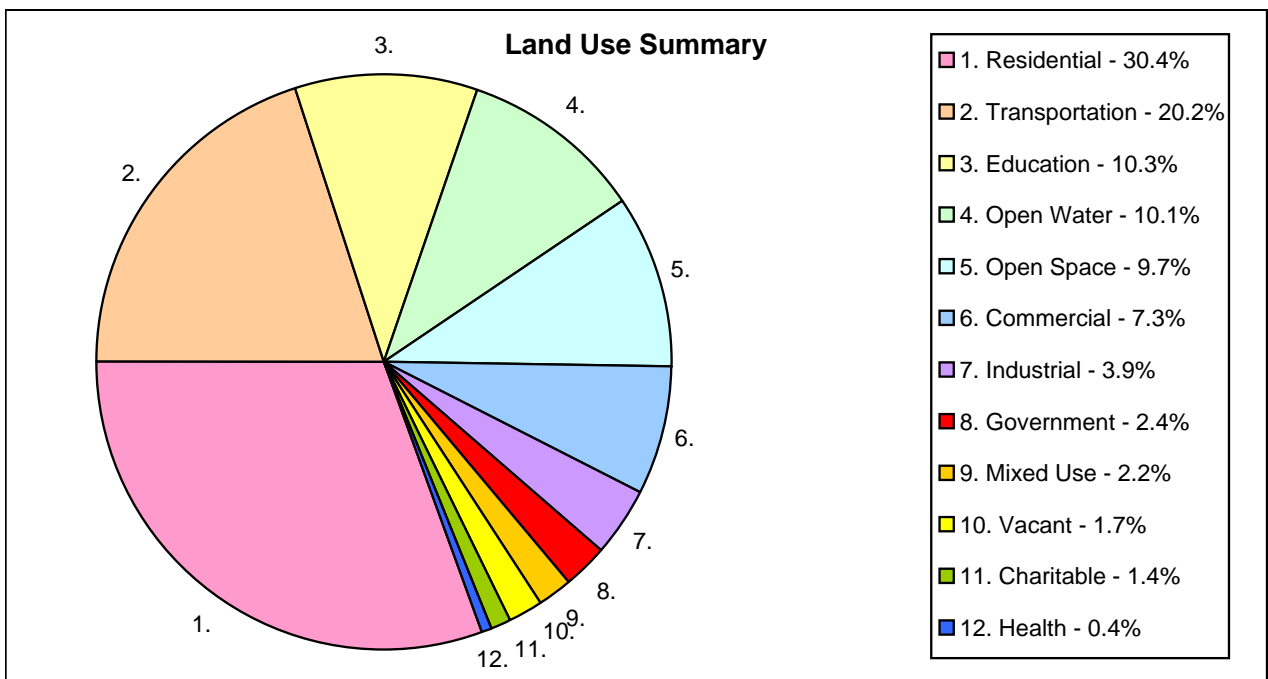
The land area of Cambridge comprises a little over six square miles. No single land use predominates. Residential uses comprise about 30% of the City's area and transportation uses such as streets and rail lines comprise another 20%. One fourth of the City's land area is occupied by tax exempt activities, with the bulk of this land owned by higher educational institutions and various levels of government.

Over 30 million square feet of commercial development is found in Cambridge. Large concentrations exist in and around the East Cambridge waterfront, Kendall Square, Cambridgeport and, in the west, the Alewife area. The majority of commercial development has occurred since 1980, with two larger waves, one in the late 1980s and another in the early years of the current decade. The economic contraction at the beginning of the current decade led to a large increase in the commercial vacancy rate. However, the commercial vacancy rate has declined by more than half since reaching its peak in 2003; it currently rests at 9.1% in the third quarter of 2006.

## Land Use Summary: 2004

Land Use Category	Acres	Acres As % of City	Taxable Parcels	Nontaxable Parcels
Residential <sup>1</sup>	1,388	30.4%	10,644	111
Transportation <sup>2</sup>	921	20.2%	106	64
Education <sup>4</sup>	470	10.3%	--	323
Open Water <sup>3</sup>	461	10.1%	--	--
Protected Open Space <sup>5</sup>	442	9.7%	--	118
Commercial	333	7.3%	650	--
Industrial	179	3.9%	175	--
Government <sup>6</sup>	109	2.4%	--	77
Mixed Use <sup>7</sup>	100	2.2%	336	--
Vacant	77	1.7%	233	9
Charitable <sup>8</sup>	63	1.4%	--	126
Health <sup>9</sup>	20	0.4%	9	5
<b>Total</b>	<b>4,562</b>	<b>100.0%</b>	<b>12,153</b>	<b>833</b>

1. Residential properties includes private residential, housing authority developments, and rectories.
2. Transportation uses include MBTA properties, street right-of-ways, and some parking lots and parking structures. Most street right-of-ways are not included in parcels.
3. Educational uses include properties owned by colleges, as well as all public and private school grounds.
4. Open water figure includes only Fresh Pond and Charles River. These areas are not included in parcels.
5. Open Space uses include city recreation land, DCR properties and the federal Longfellow House Historic Site. Charles River and Fresh Pond surface areas within parks are included in the Open Water category. Certain public open spaces are not included in parcels.
6. Government uses include city, federal, state, and county offices, cemeteries and other minor uses. Public open space is included elsewhere. Public school properties are grouped with Educational uses.
7. Mixed Uses includes parcels with mixed residential and commercial/industrial uses.
8. Charitable uses include privately owned nontaxable parcels that are not Residential, Education or Health uses.
9. Health uses include hospitals, health centers and medical office buildings.

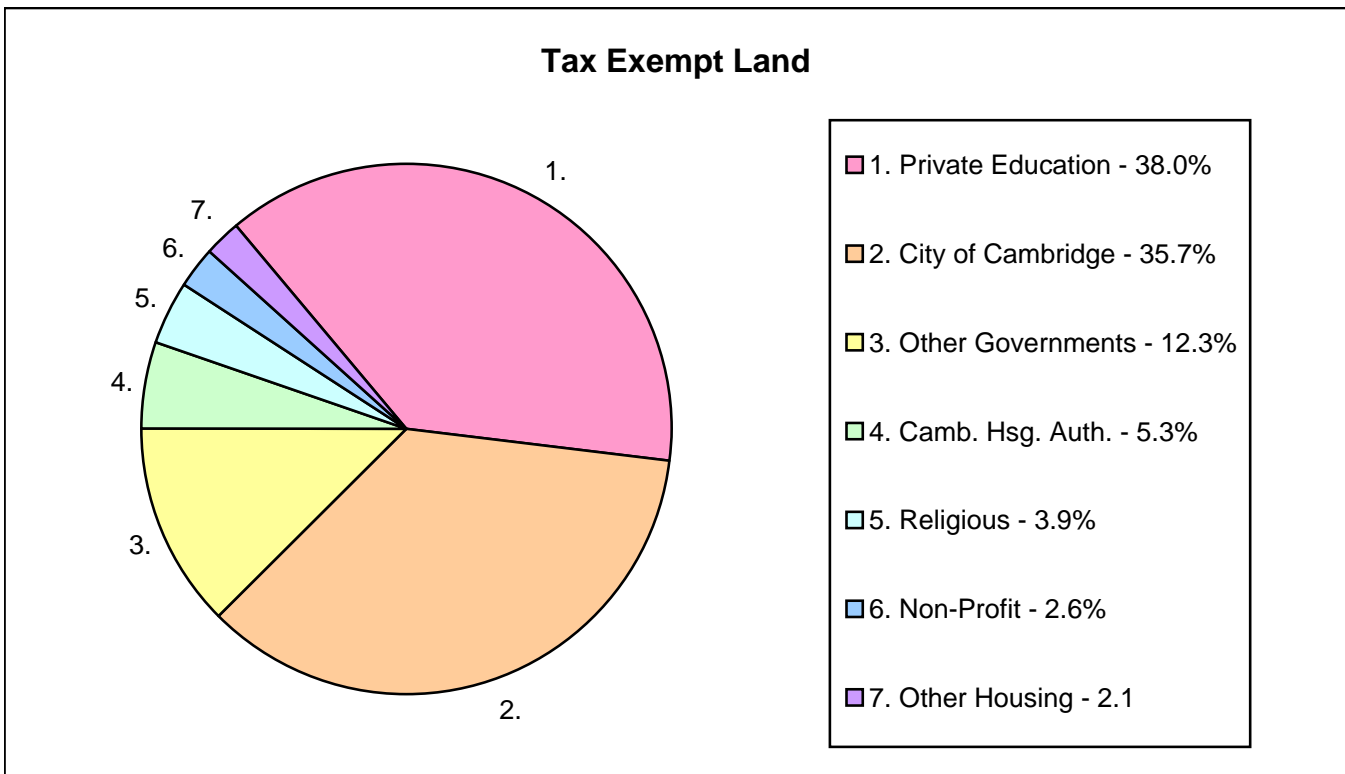


Sources: Cambridge Community Development Department, 2006; Cambridge Geographic Information System, 2006; Cambridge Assessing Department, 2006.

## Tax Exempt Land Ownership: 2004

Property Owner	Acres	As % of Exempt Area	As % of City Area	Parcels
Private Education <sup>1</sup>	434	38.0%	9.5%	304
City of Cambridge <sup>2</sup>	407	35.7%	8.9%	195
Other Governments <sup>3</sup>	140	12.3%	3.1%	87
Cambridge Hsg. Authority <sup>4</sup>	61	5.3%	1.3%	40
Religious <sup>5</sup>	45	3.9%	1.0%	129
Other Non-Profit <sup>6</sup>	30	2.6%	0.7%	52
Other Housing Groups <sup>7</sup>	24	2.1%	0.5%	26
<b>Total Non-Taxable</b>	<b>1,141</b>	<b>100.0%</b>	<b>25.0%</b>	<b>833</b>

1. Private Education includes colleges as well as private and parochial schools.
2. City of Cambridge includes municipal property, public schools and Cambridge Redevelopment Authority property.
3. Other Governments includes federal, state and county property.
4. Includes all properties owned by the Cambridge Housing Authority.
5. Religious includes churches, synagogues, rectories and cemeteries owned by religious denominations.
6. Non-Profit includes all other owners of non-taxable property in the City of Cambridge. This category does not include privately-owned publicly-assisted housing subject to 121A tax agreements.
7. Includes all nontaxable housing other than that owned by the Cambridge Housing Authority, such as many group homes. Please note that most privately-owned publicly-assisted housing is not tax exempt.

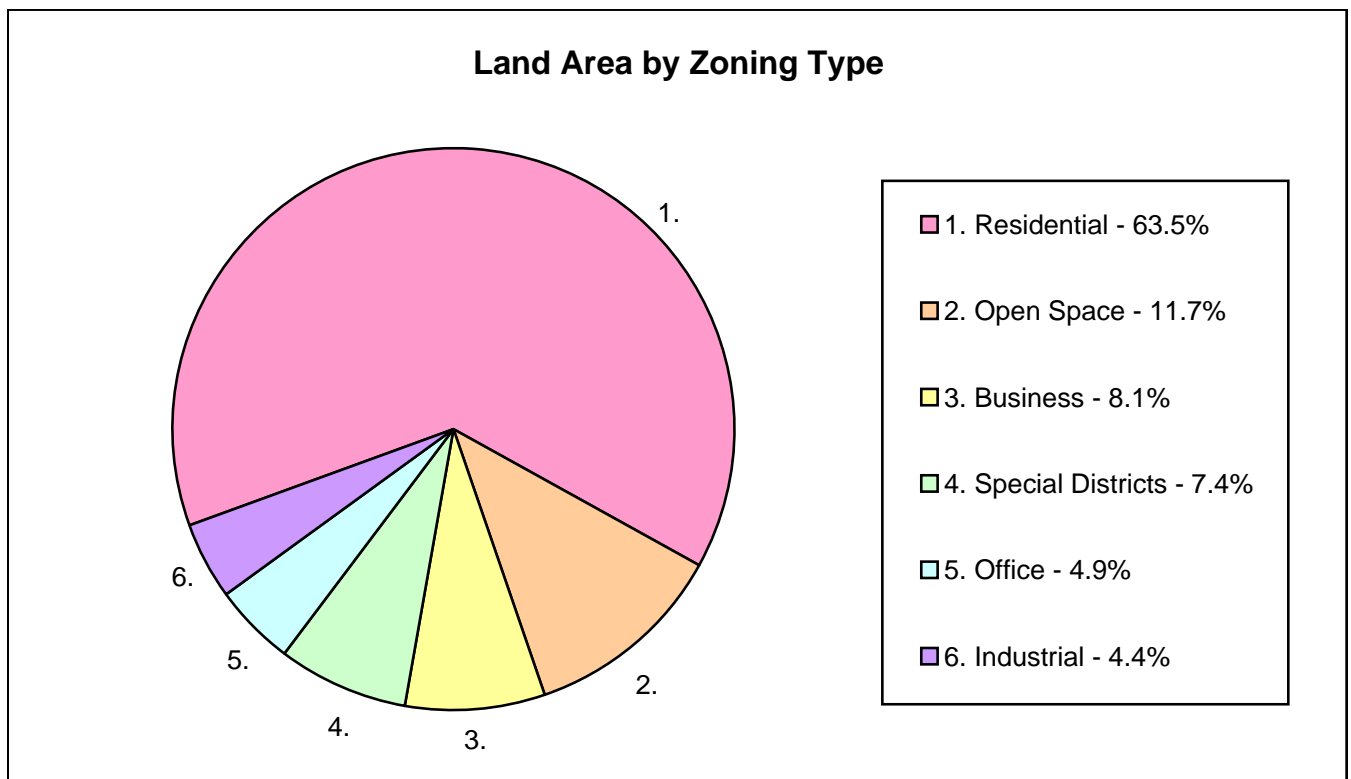


Sources: Cambridge Community Development Department, 2006; Cambridge Assessing Department, 2006.

## Zoning District Areas: 2006

Zoning District Type <sup>1</sup>	Acres <sup>2</sup>	Acres as % of City
Zoned Residential	2,367	63.5%
Zoned Open Space	1,094	11.7%
Zoned Business	358	8.1%
Special Zoning Districts <sup>3</sup>	336	7.4%
Zoned Office	205	4.9%
Zoned Industrial <sup>4</sup>	203	4.4%
<b>Total</b>	<b>4,563</b>	<b>100.0%</b>

1. These terms refer to zoning district designations; the zoning district in which a parcel is located and the current use may differ.
2. Reflects zoning as amended through Ordinance # 1297 of June 26, 2006.
3. Special Districts include the MXD, CRDD and SD zoning districts.
4. Housing is allowed in all industrial districts.

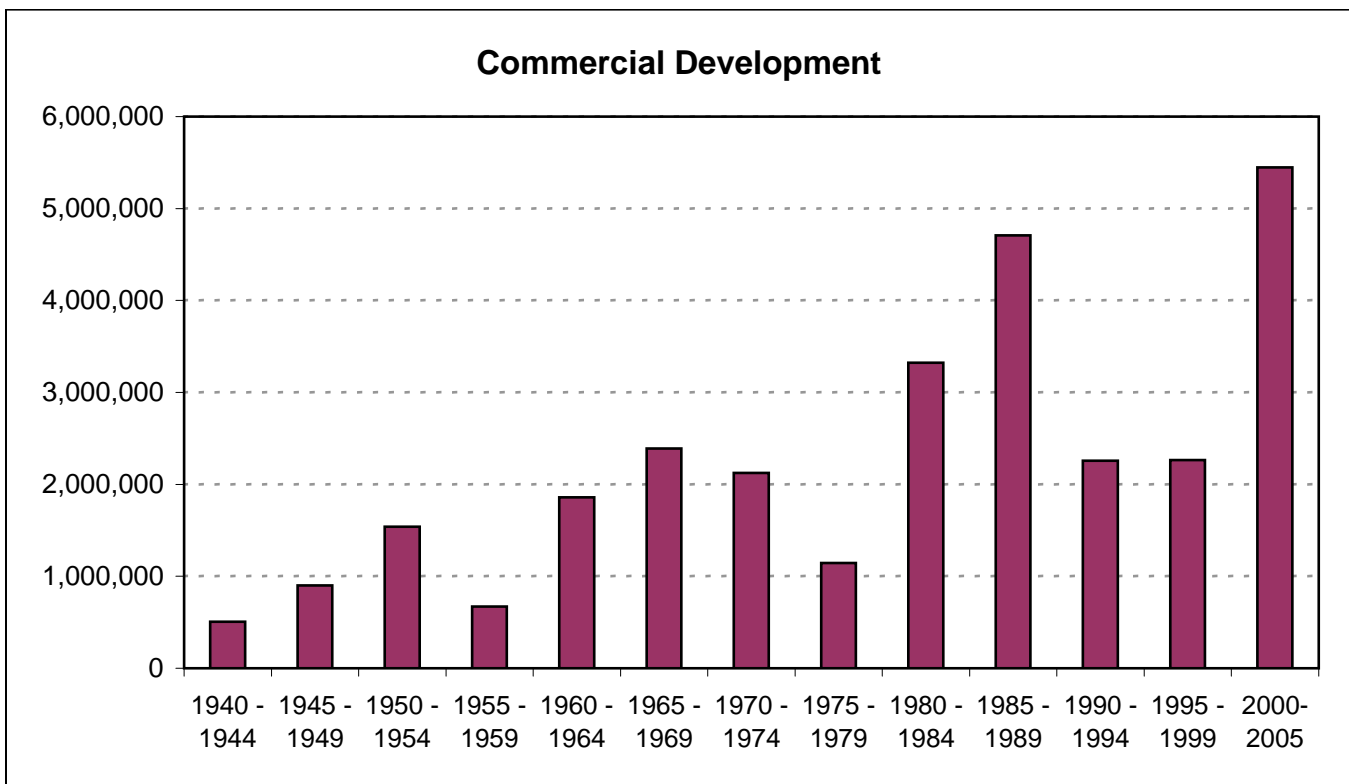


Sources: Cambridge Community Development Department, 2006;  
Cambridge Geographic Information System, 2006.

## Commercial Development: 1940 - 2005

Years Completed	Development Completed in Square Feet <sup>1</sup>
1940 - 1944	504,863
1945 - 1949	901,379
1950 - 1954	1,539,873
1955 - 1959	671,542
1960 - 1964	1,859,523
1965 - 1969	2,390,465
1970 - 1974	2,123,165
1975 - 1979	1,146,448
1980 - 1984	3,321,730
1985 - 1989	4,708,318
1990 - 1994	2,257,548
1995 - 1999	2,265,521
2000 - 2005	5,446,909
<b>Total</b>	<b>29,137,284</b>

1. Figures include only non-residential taxable construction. Figures for 1940 through 2000 from Assessing Department. 2001 through 2005 data from records maintained by Community Development Department.

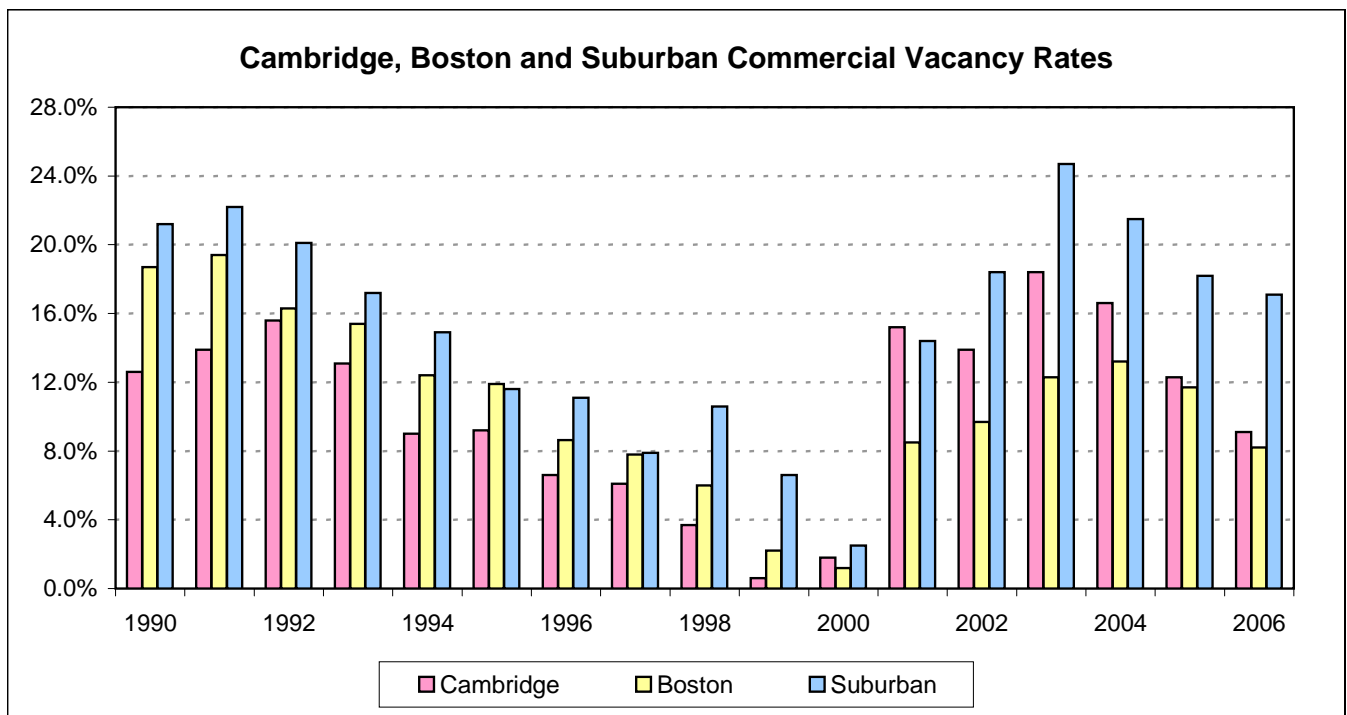


Sources: Cambridge Community Development Dept., 2006; Cambridge Assessing Department, 2006.

## Cambridge, Boston and Suburban Commercial Real Estate Vacancy Rate: 1990 - 2005

	Cambridge <sup>1</sup>	Boston <sup>1</sup>	Suburbs <sup>1</sup>
<b>1990 Year End</b>	12.6%	18.7%	21.2%
<b>1991 Year End</b>	13.9%	19.4%	22.2%
<b>1992 Year End</b>	15.6%	16.3%	20.1%
<b>1993 Year End</b>	13.1%	15.4%	17.2%
<b>1994 Year End</b>	9.0%	12.4%	14.9%
<b>1995 Year End</b>	9.2%	11.9%	11.6%
<b>1996 Year End</b>	6.6%	8.6%	11.1%
<b>1997 Year End</b>	6.1%	7.8%	7.9%
<b>1998 Year End</b>	3.7%	6.0%	10.6%
<b>1999 Year End</b>	0.6%	2.2%	6.6%
<b>2000 Year End</b>	1.8%	1.2%	2.5%
<b>2001 Year End</b>	15.2%	8.5%	14.4%
<b>2002 Year End</b>	13.9%	9.7%	18.4%
<b>2003 Year End</b>	18.4%	12.3%	24.7%
<b>2004 Year End</b>	16.6%	13.2%	21.5%
<b>2005 Year End</b>	12.3%	11.7%	18.2%
<b>2006 3rd Quarter</b>	9.1%	8.2%	17.1%

1. These rates are for office and R&D space only; industrial and retail space are not included. The vacancy rates do not include space currently occupied but available for lease, nor does it include any sublease space. The vacancy rate does not include space available in the future, such as space now under construction.



Source: CB Richard Ellis / Whittier Partners, LP, 2006.

## Housing

---

The housing stock of the City of Cambridge includes over 44,000 individual units located in a wide variety of building types, from single family homes to large multi-unit rental and condominium buildings. Over 26% of units are found in buildings of more than 50 units. On the other hand, smaller multifamily buildings with 2 or 3 units comprise over 50% of the residential building stock. Approximately one third of the housing stock is owner-occupied.

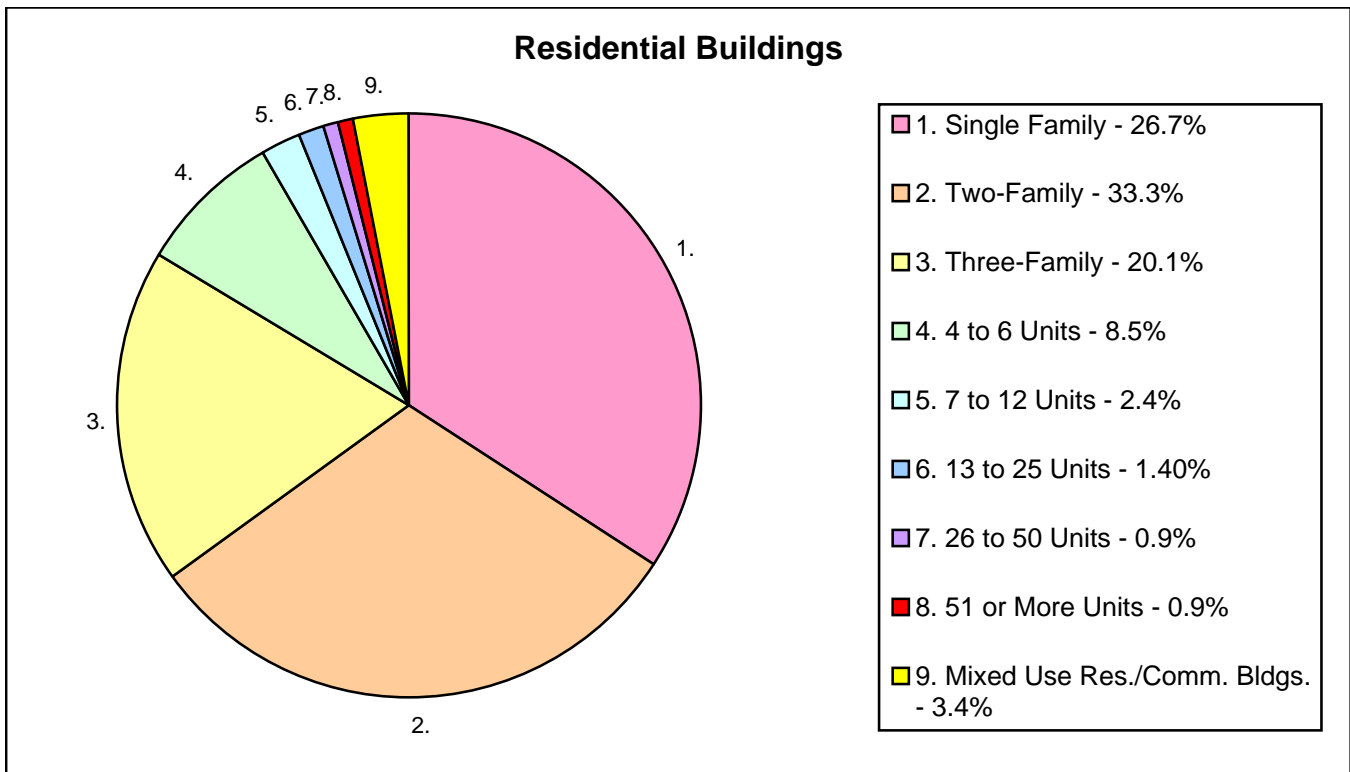
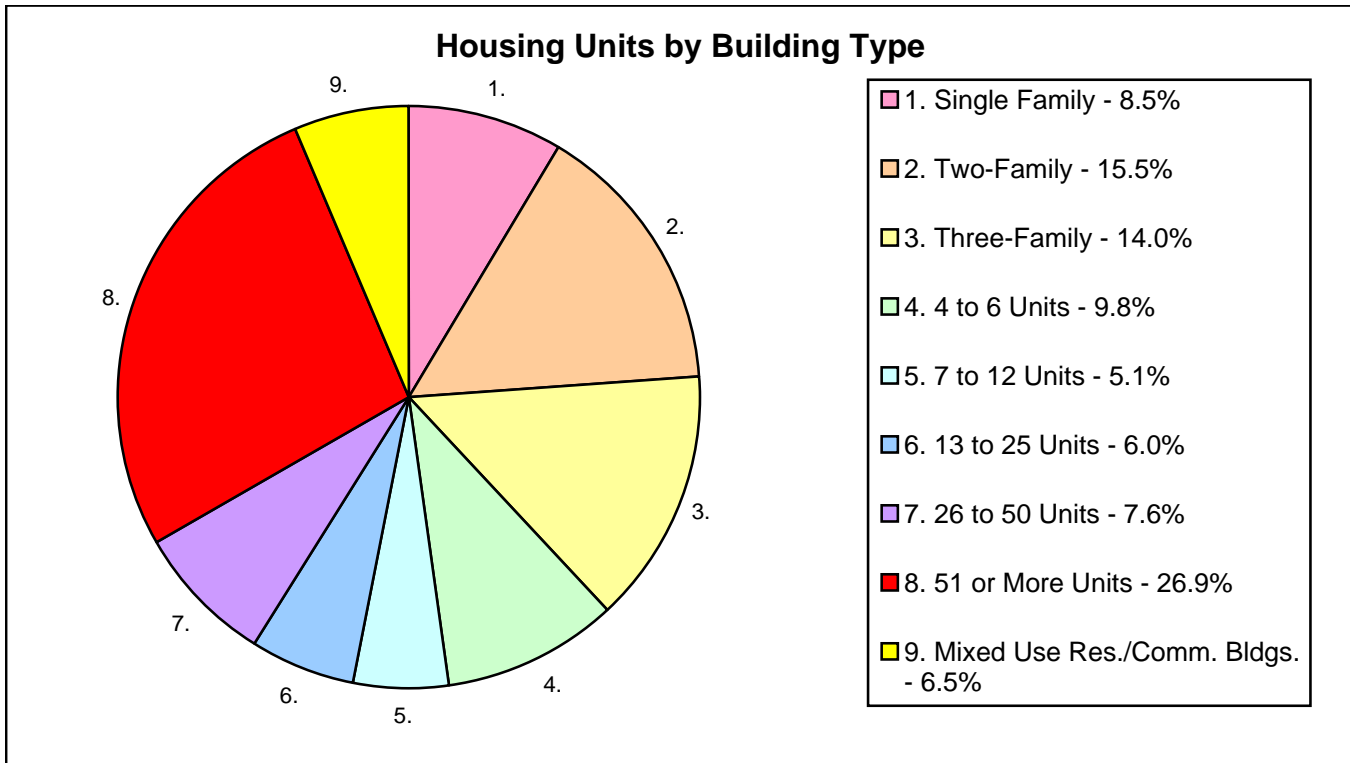
Housing costs have risen steadily in recent years. In 2005 median prices for both single and two family buildings exceeded \$700,000, and the median price for condominiums was \$419,500. Rents have risen along with housing prices, though in recent years rent increases have moderated. In April 2006 the median rent for a two bedroom apartment was \$1,900. As might be expected, housing costs such as these have had a substantial impact on affordability. According to area median income figures, in 2005 a family of three earning the median income could afford to rent a two bedroom apartment at the median market rent. However, the median price for any type of housing for sale was out of reach. To afford the median-priced single family home in 2005 a family would need to earn over 200% of median income.

## Housing Stock Overview: 2005

Type of Housing <sup>1</sup>	Units		Condominium Units		Building Type	
	Count	%	Count	%	Count	%
<b>Single Family</b>	3,813	8.5%	0	0.0%	3,813	36.7%
<b>Two-Family</b>	6,924	15.5%	906	8.1%	3,462	33.3%
<b>Three-Family</b>	6,258	14.0%	1,659	14.8%	2,086	20.1%
<b>4 to 6 Units</b>	4,401	9.8%	1,253	11.2%	879	8.5%
<b>7 to 12 Units</b>	2,289	5.1%	892	8.0%	250	2.4%
<b>13 to 25 Units</b>	2,678	6.0%	1,221	10.9%	147	1.4%
<b>26 to 50 Units</b>	3,396	7.6%	1,443	12.9%	95	0.9%
<b>51 or More Units</b>	12,042	26.9%	1,357	12.1%	90	0.9%
<b>Mixed Use Res./Comm. Bldgs.</b>	2,885	6.5%	1,657	14.8%	357	3.4%
<b>Total</b>	<b>44,686</b>	<b>100.0%</b>	<b>10,388</b>	<b>92.9%</b>	<b>11,179</b>	<b>107.6%</b>
<b>Rooming Houses</b>	1,080	--	--	--	41	--

1. Includes all market rate and affordable housing, including housing owned by non profit organizations. Includes family style housing operated as dormitories by Harvard and MIT, which are counted as housing units by the U. S. Census. Note that the method used to develop these figures differs from that used in previous years and from the method used by the U. S. Census Bureau. Note that these figures refer to buildings and not to parcels of land.

## Housing Stock Overview: 2005

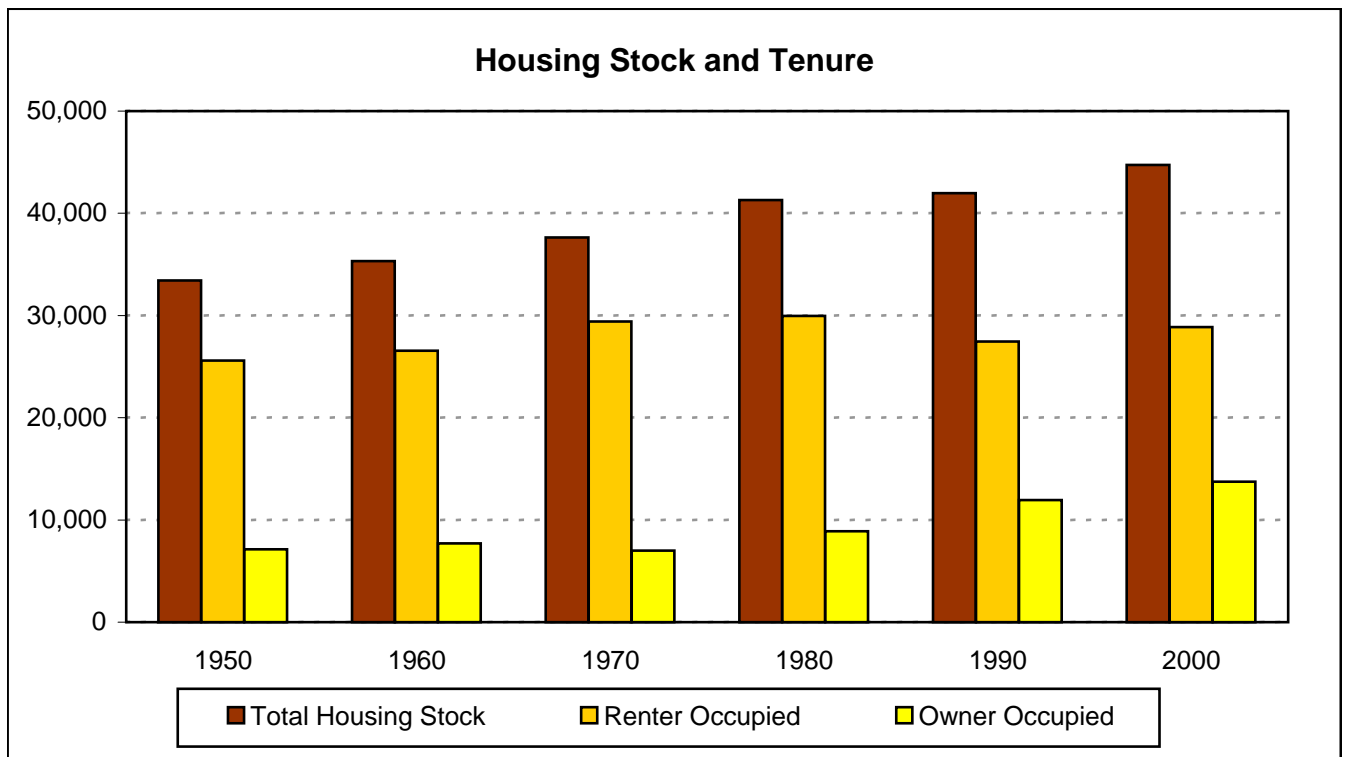


Sources: Cambridge Assessing Department, 2006; Cambridge Community Development Department, 2006.

## Housing Stock, Tenure and Vacancy Rate: 1950 - 2000

Year	Total Units <sup>1</sup>	Vacant Units	Vacancy Rate (% Total)	Occupied Units	<u>OWNER OCCUPIED</u> <sup>1</sup>		<u>RENTER OCCUPIED</u>	
					Total	as % Occupied	Total	as % Occupied
1950	33,437	642	1.9%	32,795	7,130	21.7%	25,605	78.1%
1960	35,330	1,077	3.0%	34,253	7,708	21.8%	26,545	77.5%
1970	37,648	1,237	3.3%	36,411	6,990	18.6%	29,421	80.8%
1980	41,300	2,464	6.0%	38,836	8,889	21.5%	29,947	77.1%
1990	41,979	2,574	6.1%	39,405	11,959	28.5%	27,446	69.7%
2000	44,725	2,110	4.7%	42,615	13,760	30.8%	28,855	67.7%

1. The U. S. Census and the Cambridge Assessing Department use different methods for evaluating the size of the housing stock and to determine the owner occupancy rate. Thus, the figures stated above are not strictly comparable to those stated in prior tables.

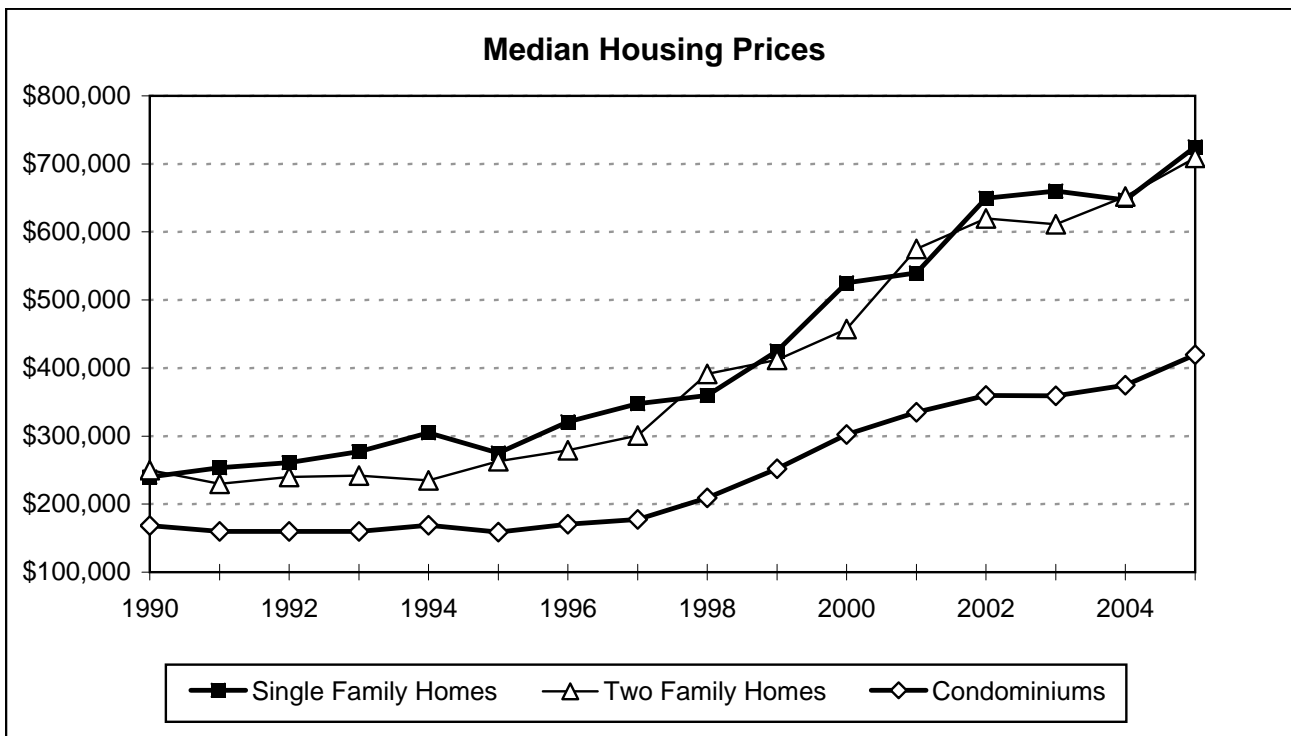


Sources: U. S. Census, *Massachusetts General Characteristics, 1950*; *Massachusetts General Population Characteristics, 1960*; *Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970*; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

## Median Housing Prices: 1990 - 2005

Year	Single Family <sup>1</sup>	Two Family <sup>1</sup>	Condomium <sup>1</sup>
1990	\$240,000	\$250,000	\$168,300
1991	\$253,500	\$230,000	\$160,000
1992	\$261,000	\$240,000	\$160,000
1993	\$277,000	\$242,000	\$160,000
1994	\$305,000	\$235,000	\$169,000
1995	\$275,250	\$263,000	\$159,000
1996	\$321,000	\$279,000	\$170,500
1997	\$347,500	\$301,000	\$177,500
1998	\$359,500	\$391,500	\$209,000
1999	\$425,000	\$412,000	\$252,000
2000	\$525,000	\$457,500	\$302,500
2001	\$540,000	\$575,000	\$335,000
2002	\$649,500	\$619,750	\$359,750
2003	\$660,000	\$611,250	\$359,000
2004	\$647,000	\$652,250	\$375,000
2005	\$725,000	\$709,000	\$419,500

1. Except for 2005, figures derive from Assessing Department sales data as analyzed by the Cambridge Community Development Department. 2005 figures derive from data provided by *Banker and Tradesman*. Procedures used to remove non-arms length sales from 2005 data are analogous to those used to develop prior year figures.

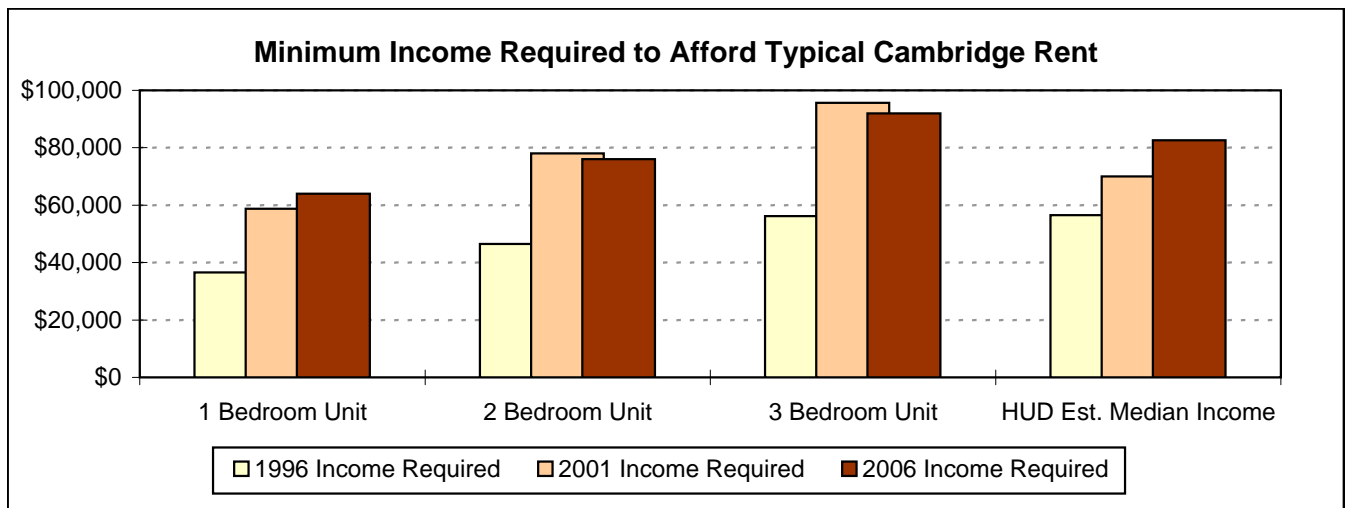
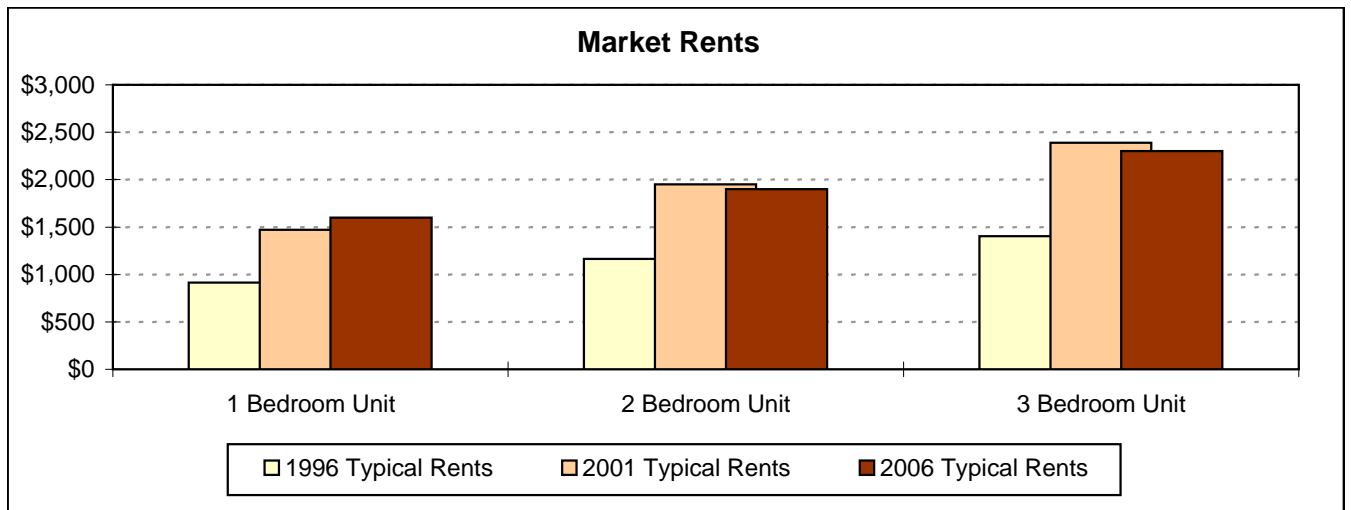


Sources: Cambridge Assessing Department 2006; Cambridge Community Development Department, 2006. *Banker and Tradesman*, 2006.

## Market Rents and Minimum Income Required: 1996 - 2006

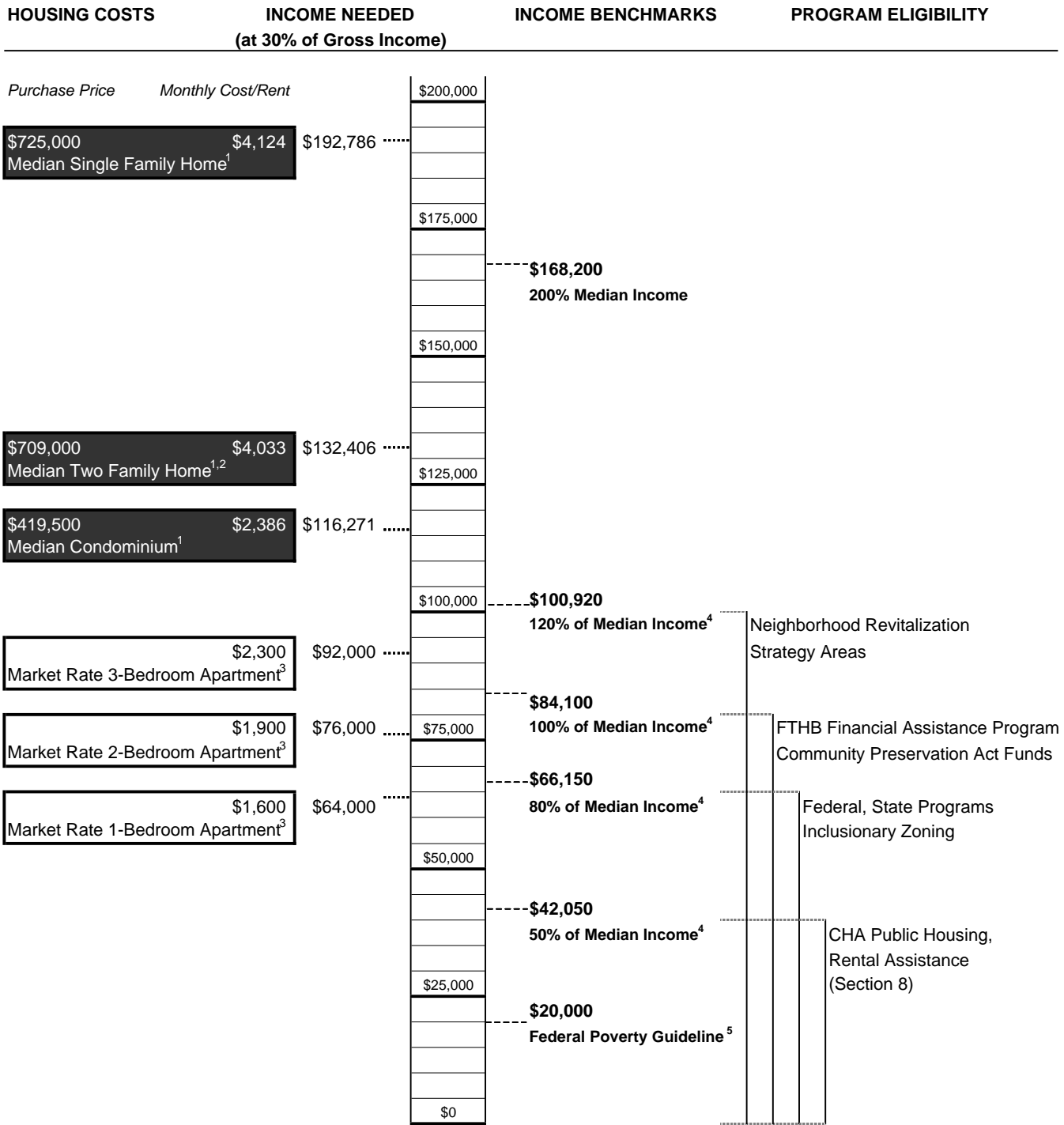
Apt. Size	<u>1996</u>		<u>2001</u>		<u>2006</u>		Increase 1996 to 2006
	Typical Rent Asked	Income Required <sup>1</sup>	Typical Rent Asked	Income Required <sup>1</sup>	Typical Rent Asked	Income Required <sup>1</sup>	
<b>1 Bedroom Unit</b>	\$913	\$36,520	\$1,470	\$58,800	\$1,600	\$64,000	75%
<b>2 Bedroom Unit</b>	\$1,163	\$46,520	\$1,950	\$78,000	\$1,900	\$76,000	63%
<b>3 Bedroom Unit</b>	\$1,405	\$56,200	\$2,390	\$95,600	\$2,300	\$92,000	64%
<b>HUD Est. Median for Family of 4</b>	--	\$56,500	--	\$70,000	--	\$82,600	46%

1. Minimum incomes based on payment of 30% of pre-tax income for housing expenses.



Sources: Cambridge Community Development Department, 1996; Harvard Housing Office, 2001; Boston.com rental ads and associated realtor websites, March 6, 2006; Department of Housing and Urban Development, income limits, <http://www.huduser.org/datasets/il.html>, 2006.

# Cambridge Housing Affordability Ladder: 2005



1. Assumes 10% downpayment, 6.75% interest rate, 30 year mortgage, good personal credit rating, \$7.38/\$1,000 valuation real estate taxes, single family \$1,700 annual insurance, two family \$1,925 annual insurance, condominium \$200 monthly fee. 2005 median sales prices from *Banker and Tradesman* data as analyzed by Cambridge Community Development Department staff.
2. Assumes \$1,900 monthly rent for a two bedroom apartment based March 2006 survey of the *Boston Globe* and affiliated listings.
3. Monthly rental payments from March 2006 survey of the *Boston Globe* and affiliated listings.
4. Median income from 4 person Boston HUD Metro FMR Area (HMFA) 2006 Income Limits.
5. Poverty rate from 2006 Federal Department of Health and Human Services poverty guidelines.

## Higher Education

---

Higher education statistics are drawn from the annual Town Gown Report provided by higher educational institutions to the Planning Board.

## Higher Education Statistics: 2005

	Cambridge College	Harvard University	Lesley University	MIT	Total
<b>EMPLOYEES (Figures stated are Full Time Equivalents (FTEs), unless otherwise noted.)</b>					
Staff <sup>1</sup>	114	8,923	387	7,145	16,569
Faculty <sup>1</sup>	437	1,359	130	963	2,889
<b>STUDENT POPULATION</b>					
Undergraduate <sup>2</sup>	650	6,947	1,702	4,132	13,431
Graduate <sup>3</sup>	1,280	9,223	2,353	5,953	18,809
Not in Degree Program	6	4,821	1,085	150	6,062
<b>Total Students in Cambridge</b>	<b>1,936</b>	<b>20,991</b>	<b>5,140</b>	<b>10,235</b>	<b>38,302</b>
<b>STUDENTS HOUSED IN CAMBRIDGE<sup>4</sup></b>					
Undergraduate Students Housed	169	6,647	669	3,373	10,689
in Dormitories and Other Institutional Housing <sup>5</sup>	0	6,583	610	3,285	10,478
in Off Campus Housing <sup>6</sup>	169	64	59	88	211
Graduate Students Housed	0	5,927	183	4,079	10,189
in Dormitories and Other Institutional Housing <sup>5</sup>	0	2,792	0	2,343	5,135
in Off Campus Housing <sup>6</sup>	incl. above	3,135	183	1,736	5,054
<b>Total Students Housed</b>	<b>169</b>	<b>12,574</b>	<b>852</b>	<b>7,452</b>	<b>20,878</b>
<b>HOUSING</b>					
<b>Dormitories</b>					
Beds	0	7,950	618	5,248	13,816
Buildings	0	91	13	26	130

1. Cambridge College figures represent the number of persons employed, rather than Full Time Equivalents.
2. Lesley University undergraduate figures include Art Institute of Boston students.
3. Lesley University graduate student figures include summer students taking graduate level courses.
4. Harvard figures do not include Extension School students.
5. MIT total includes students housed in dormitories, fraternities, sororities and independent living groups.
6. Refers to housing owned by the institution and generally available only to members of the academic community; it does not include either dormitories or housing commonly available for rent to persons not affiliated with the institution.

Source: Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, Town-Gown Reports, 2005.



