



# Mass Benchmarks

THE JOURNAL OF THE MASSACHUSETTS ECONOMY

**State’s Latinx Population  
Hit Hard in the COVID-19  
Recession: Mounting  
Hardships and a Proposal for  
an Inclusive Recovery**

**Housing Stability Interventions:  
Lessons from the Pandemic**

**The Census Challenge  
of a Lifetime**



# MassBenchmarks

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*MassBenchmarks*, published by the University of Massachusetts in cooperation with the Federal Reserve Bank of Boston, provides timely information about the Massachusetts economy, including reports, commentary, and data about the state's regions and industry sectors that comprise them.

The editors invite queries and articles on current topics involving the Massachusetts economy, regional economic development, and key growth industries from researchers, academic or professional economists, and others. Topical information and a brief biography of the author should be sent to [info@donahue.umass.edu](mailto:info@donahue.umass.edu).

Links to past issues, latest news, updates, and additional research on the Massachusetts economy can be found at [www.massbenchmarks.org](http://www.massbenchmarks.org).



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The current economic crisis in Massachusetts has departed from previous recessions in its abruptness, notably the economy's precipitous drop in March and its partial recovery last summer. Examination of state GDP and unemployment trends reveals disproportionate burdens by geography, demographics, and industry. Lawrence and New Bedford have suffered the highest unemployment rates. Face-to-face industries have followed suit while unemployment has been proportionately low in manufacturing, and professional, scientific, technical, and educational services.

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In unemployment, mental health, food and housing security, and education, the state's Latinx population has suffered disproportionately during the current COVID-19 crisis. Latinxers — many of whom work in vulnerable hospitality and food services jobs — led other groups in unemployment, which peaked at 29.9% in June 2020. A guaranteed income through expansion of the Earned Income Tax Credit would ease many of these shortcomings by extending coverage to low-income families in Massachusetts with no taxable income and to currently ineligible middleclass families.

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Lessons in housing from the current pandemic must inform public policy in future crises. Policymakers will need to address measurement challenges in tracking housing stability and that emergency housing programs are difficult to scale rapidly. Policymakers must also be mindful that housing stability is a public health imperative, that a crisis may fuel economic inequality, and that income loss contributes significantly to housing instability.

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*William Francis Galvin*

Coupled with political machinations in Washington, the pandemic presented a perfect storm for the 2020 Census in Massachusetts. Challenges included anti-immigrant attempts to modify Census questions and counts and the pandemic-induced displacement of populations, disrupted field operations, and truncated timelines. The state's disproportionately large populations of immigrants and students contributed significantly to tracking and validation challenges.

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## FROM THE CHANCELLOR

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The latest issue of *MassBenchmarks* highlights the disparate impact of the COVID-19 pandemic and its economic aftermath. While conditions in Spring 2021 remain challenging in both public health and economic terms, there are a number of reasons to be cautiously optimistic about the outlook for the Commonwealth. The Commonwealth and all of New England are leading the way nationally on the vaccine rollout and, as the Editorial Board notes in their latest assessment, “the economy is facing a vulnerable moment but is poised for growth in the second half of 2021 and beyond.”

The state economy is the focus of the opening article. This piece, authored by *MassBenchmarks* Executive Editor and Professor of Economics at the Isenberg School of Management Robert Nakosteen and Mark Melnik, Senior Managing Editor and Director of Economic and Public Policy Research at the UMass Donahue Institute, takes stock of current economic conditions and their implications for the Commonwealth’s economic outlook. They document what they describe as a “sudden stop” recession, a precipitous decline in economic activity during 2020 with disproportionate negative impacts on densely populated communities, communities of color, and businesses that rely on face-to-face interactions with their clients and customers.

The feature articles examine how the pandemic has affected the Latinx population in the state, and the lessons policymakers can learn from the housing instability created during the pandemic for tens of thousands of Massachusetts households. In the first article, a team from the Boston Foundation and the UMass Boston Mauricio Gastón Institute for Latino Community Development and Public Policy document the disproportionate impact of COVID-19 on one of the most diverse and growing populations in the Commonwealth. They also propose an expansion of the state’s earned income tax credit (EITC) program to improve the inclusiveness of the economic recovery and address the inequality it has exacerbated.

In the second article, Tom Hopper and Callie Clark, from the Massachusetts Housing Partnership’s Center for Housing Data remind us that we have been experiencing a housing as well as a public health crisis over the past year. They identify a series of lessons policymakers and state leaders can learn from this crisis. As they conclude, the “challenges presented by the pandemic and resulting economic fallout have shed new light on existing inequality, the shortcomings of available data, the scalability of existing housing interventions, and the connections between income, public health and housing stability.”

The issue concludes with a note about the critically important 2020 decennial Census. In a broad assessment, Secretary of the Commonwealth William Galvin describes how pandemic conditions and unprecedented operational and administrative issues challenged the completeness and accuracy of the enumeration, and the steps Massachusetts took to help overcome these obstacles — ultimately resulting in a count that captured the strongest population growth our state has recorded since the 1960s. With over \$38 billion in federal funding and political representation in Congress in the balance, the stakes could not have been higher for our Commonwealth and its 351 cities and towns.

This issue of *MassBenchmarks* offers our policymakers, elected officials, and business and labor leaders a well-documented and insightful assessment of current conditions in Massachusetts, and a thoughtful discussion of public policy implications. It is an important contribution to the ongoing discussion of how to accelerate our recovery from the COVID-19 pandemic and its social and economic consequences.

*Kumble R. Subbaswamy*  
*Chancellor of the University of Massachusetts Amherst*

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## NOTES FROM THE BOARD

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*The first quarter of 2021 was marked by a number of positive indicators pointing towards a strong economic recovery for the remainder of the year.*

Recent data showed strong growth for Massachusetts, with real gross domestic product (GDP) in the state increasing at a 4.7 percent annualized rate in the fourth quarter of 2020 and at an 11.3 percent annualized rate during the first quarter of 2021. This back-to-back recovery outpaced that of the U.S. economy, which grew at annualized rates of 4.3 percent and 6.4 percent over the same quarterly periods, according to the BEA. These data confirm that the recovery appears to be well underway following the economic crisis caused by the COVID-19 pandemic.

That said, the Board discussed the areas of the economy still lagging in recovery, including the segments of the population most at risk of being left behind as the economy continues to rebound. It then addressed some of the key issues to watch for in the economic recovery over the next year and beyond.

The first quarter of 2021 was marked by a number of positive indicators pointing towards a strong economic recovery for the remainder of the year, boosted by the federal stimulus and the faster than expected distribution of COVID-19 vaccines. As of April 2021, the unemployment rate in Massachusetts stood at 6.5 percent, compared to 6.1 percent for the nation. Massachusetts has the 15<sup>th</sup> highest unemployment rate in the country, but that rate has fallen sharply since its peak of 16.4 percent in April 2020. That said, current unemployment rates are still elevated far above pre-pandemic levels, the labor force participation rate is still below pre-pandemic levels, and other indicators also suggest that there is significant slack in the labor market. For example, while jobs are recovering at both the state and national levels, payroll employment still has a long way to go before reaching pre-pandemic levels. Massachusetts has recovered only slightly more than half of the jobs lost during the recent economic downturn, as payroll employment as of April 2021 was eight percent below its February 2020 level.

Wage and salary income and consumer spending are almost back to trend. Personal income levels are actually above trend and reflect large federal government stimulus. This has contributed to large increases in spending on nondurable and, particularly, durable goods. On the other hand, spending on services has lagged, awaiting a fuller reopening of the economy. Leisure and hospitality employment is growing the fastest currently, but was decimated by the economic shutdown and still has a long way to go to recover to pre-pandemic levels. Professional, scientific, and technical services and finance continue to fare well in the state, with especially robust employment growth in consulting and research and development. Further, tax revenues in the state are faring better than expected. This was obviously a major concern at the start of the pandemic, especially in regard to what the economic downturn would mean to state and local government budgets and the delivery of essential services to the population.

The Board also examined the international economic situation, which seems to have the potential for an unusually robust recovery. After collapsing in 2020, the global economy and global equity markets have been rebounding spectacularly in response to low interest rates, fiscal stimulus and the easing of COVID restrictions. While the strength and timing of recoveries will differ by country and region, participation should be broad-based. Nevertheless, the near and medium-term prospects remain uncertain. The country-by-country COVID recovery remains uneven and volatile and there is the ever-present risk of economic restrictions being reinstated. Large recessionary episodes typically hinder capital formation, labor force participation, and productivity growth, and there are some concerns that the size of fiscal stimulus and resulting pace of expansion in some countries will reignite inflation. It therefore remains to be seen if the magnitude of policy intervention over the last year will translate into sustained growth.

While it is clear the economy is recovering, the Board spent significant time discussing “recovering for whom.” The economic downturn associated with COVID-19 was deeply unequal, with low wage workers in service industries bearing the brunt of the downturn. A significant portion of these workers are people of color and young adults. There was, of course, a robust public policy response to help with household income and housing stability. That said, as these supports sunset, there will continue to be significant

concerns about economic vulnerability and labor market scarring for this segment of the population. Similarly, economists and analysts are concerned about the impact of the COVID recession on women, as women make up a disproportionate share of UI claimants and are experiencing decreased labor force participation rates. At its core, the economic downturn exacerbated existing inequalities, and public policy will need to be geared towards helping community stability and job training to reduce long term economic and labor market scarring in the future.

Similarly, the Board was concerned about elements of long-term growth. The Census Bureau estimated that in the year ending in July 1, 2020, the Massachusetts population declined slightly — by 0.02 percent, presumably due to a combination of higher mortality rates and a fall in net international migration related to the pandemic. Since last fall, the state’s working-age population has been declining, according to the Bureau of Labor Statistics. Coupling this with any long-term decline in labor force participation rates, particularly for either discouraged workers or older workers who opted to retire early, the potential for economic growth can be limited due to supply side concerns. However, many of our competing states are experiencing similar or more severe trends in labor supply and the prospect of tightening labor markets in Massachusetts triggering increases in wages and labor force participation along with the relaxation of immigration restrictions could ease these supply constraints. Nevertheless, this could mean that Massachusetts may not fully recover the jobs lost due to the pandemic until 2022, 2023, or beyond.

Other long-term questions remain for the economy as well. It is unclear what the post-pandemic world will look like for commercial real estate. There is a sense that the pandemic accelerated long-term trends favoring elements of remote work. While these trends can be empowering for workers, they raise questions about the importance of local labor market characteristics long term, if the location of labor is less critical for employers. Similarly, employers are also grappling with who will need to be in the office and when. This will have ramifications on transportation and childcare needs as well. The implications of these issues are very uneven, as high-income workers have more resources and flexibility at their disposal than lower-income workers.

In summary, however, the prognosis for the Massachusetts economy for the rest of 2021 is quite positive. As vaccination rates rise and social distancing restrictions are loosened, it is expected that pent-up demand will help drive the economy over the next few quarters, as we saw in the first quarter of 2021. While it is unclear what will happen with other forms of economic stimulus, any infrastructure investments from the federal government will only further help to move the economy ahead. That said, policy makers need to continue to strive for a broadly inclusive recovery and be proactive in helping stabilize communities and reducing long-term economic and labor market ill effects for those portions of the population most negatively impacted by the pandemic.

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*This summary reflects the discussion of the members of the Editorial Board of MassBenchmarks at its meeting in May 2021. It was prepared by Dr. Mark Melnik, Senior Managing Editor, and was reviewed and edited by the members of the Editorial Board. While discussion among the Board members was spirited and individual Board members hold a wide variety of views on current economic conditions, this summary reflects the consensus view of the Board regarding the current state of the Massachusetts economy.*



THE STATE OF THE STATE ECONOMY

# ECONOMIC CURRENTS



## An Economy at Risk: This Time It's Different

ROBERT NAKOSTEEN AND MARK MELNIK

The “sudden stop” recession triggered by the COVID-19 pandemic has been breathtaking in its suddenness and depth. Its partial rebound has been equally sudden, though more modest. Compared with the Great Recession of 2008, Massachusetts’ present-day economy’s GDP and employment trajectories have taken a far more jagged course. In both recessions, the most vulnerable — non-whites and the less educated — have been hit hardest. Lawrence and New Bedford have the highest unemployment rates. Ditto for face-to-face industries, including accommodation and food services, health care, social services, and retail. In contrast, unemployment claims have been proportionately low in manufacturing, and professional, scientific, technical, and educational services — all with a high proportion of male employees.

INTRODUCTION

Normally a buildup of forces leads to a recession. A housing bubble backed up by dodgy financing a decade ago; the bursting of the dot-com bubble at the turn of the century; the savings and loan crisis that festered during the 1980s and triggered a recession in the early 1990s. Each of these recessions was predictable, though not necessarily predicted. The onset of the economic downturn and current partial recovery is completely different. The “sudden stop” recession starting in March led to a precipitous drop in economic activity for which there was no buildup or precedent. The downturn was breathtaking in its suddenness and depth, and the partial rebound was equally sudden, though modest in its magnitude. What we face now is both threat and promise. The threat is of another sudden-stop downturn brought on by the resurgence of COVID-19. The promise is that the vaccines now being distributed could lead in the second half of 2021 to a return to at least a resemblance of normal day-to-day life.

GROSS STATE PRODUCT

In the second quarter of 2020, state gross domestic product (GDP) fell by over 31 percent on an annualized basis. In comparison, state GDP fell by an annualized 7.1 percent during the fourth quarter of 2008, at the depth of the “Great Recession” a decade ago. In the third quarter of 2020, state GDP grew 33.1 percent as Massachusetts bounced back from the sudden stop due to COVID-19. While the GDP growth rate exceeded the rate of decline from the second to the third quarter, it is important to note that the rates of change are

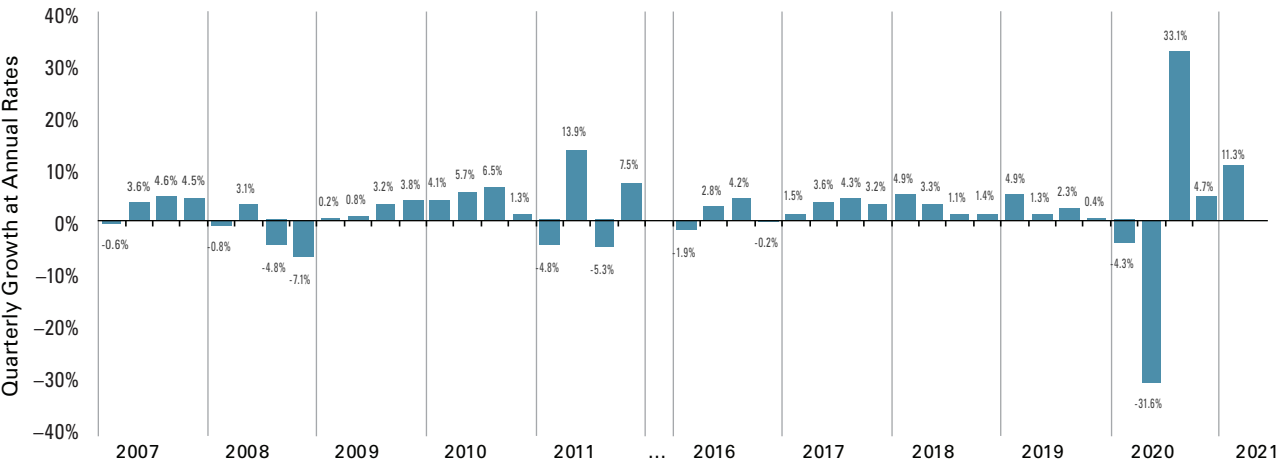
applied to different bases in the two quarters. In short, the economy was considerably smaller after the second quarter, so the growth rate in the third quarter was relative to a smaller base. In fact, we estimate that the size of the state economy remained 2.6 percent smaller in the third quarter of the year than in the previous quarter. This pattern is also evident in other economic data.

JOBS

The true pattern of decline and recovery in the state is best illustrated by total employment over the period. After reaching a peak of 3.7 million jobs in February of 2020, employment plummeted to just over three million April. This low point was nearly 170,000 below the 2009 trough in employment during the Great Recession. The recovery in jobs, though striking, brought employment back to just above 3.4 million jobs in April 2021. At this writing, that leaves employment in the state at almost 300,000 below its pre-COVID peak.

The patterns of employment declines by industry reveal the unique impact of COVID-19 on the economy. From February to April, when the floor fell away, it was the “face-to-face” industries that suffered the most. Hardest hit was arts and entertainment, falling from just above 63,000 jobs to nearly 24,000 jobs, a drop of 61.1 percent. Accommodation and food services followed, declining from approximately just above 320,000 jobs to just under 133,400 jobs, a drop of 58.3 percent. Retail trade suffered a significant decline, as did the health care and social assistance industry. These stunning declines were followed over the summer with a substantial recovery, though employment in these sectors remains well

Growth in Real Product in Massachusetts  
2007 Q1 – 2021 Q1



Source: U.S. Bureau of Economic Analysis (BEA); Alan Clayton-Matthews; UMDI analysis



below their February levels. A large and important sector that largely escaped these devastating job losses was professional and technical services, which includes elements of life science, high tech, and research and development. That sector lost 5.6 percent of its jobs, largely recovered over the summer.

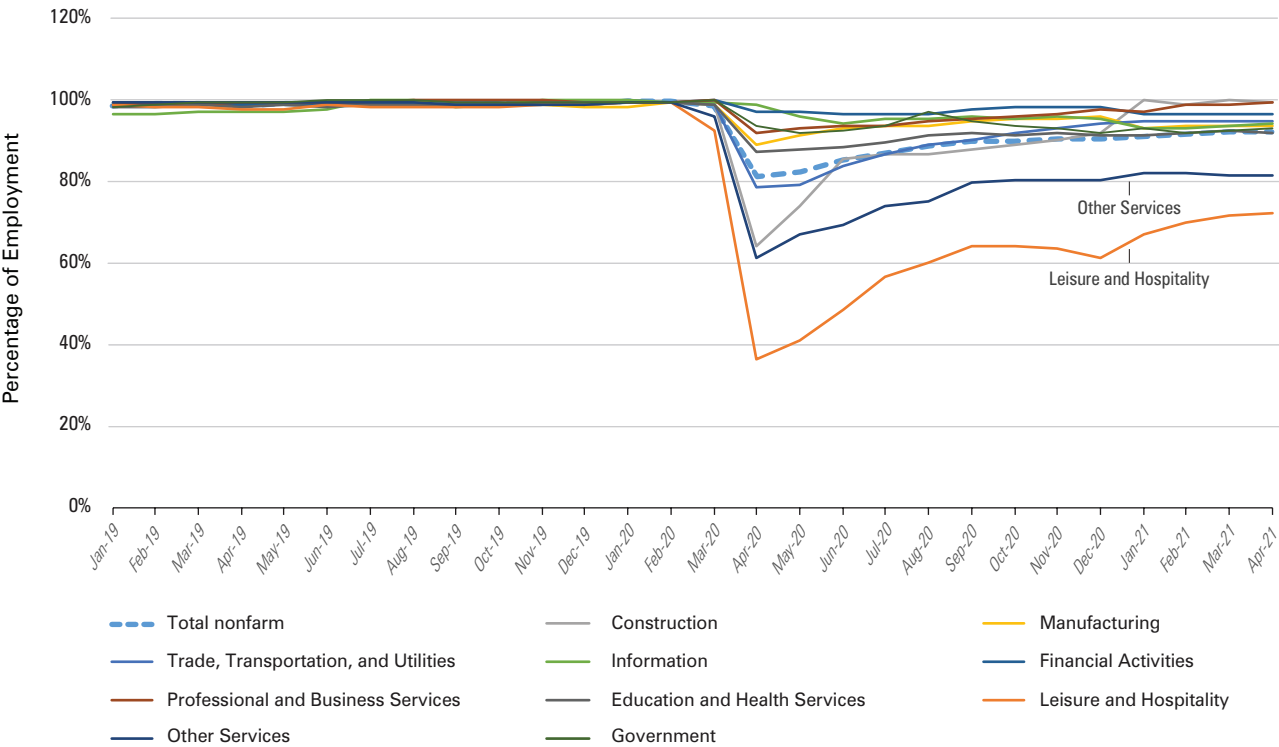
UNEMPLOYMENT

The sudden stop of the economy placed enormous pressure on the unemployment insurance (UI) system. At its peak, Massachusetts saw over 181,000 initial UI claims during the week ending on March 23, 2020. By comparison, the highest number of claims reported in a single week during the Great Recession in Massachusetts was just over 22,000 in the week ending December 27, 2008. While unemployment claims have declined precipitously since last spring, they still remain quite high. For the week ending February 6, 2021, UI claims in Massachusetts were 19,675, only 2,300 fewer than the claims reported in that peak week of the Great Recession. Since mid-March, there have been nearly 1.9 million traditional UI claims in Massachusetts, with an additional

971,115 claims made through the Pandemic Unemployment Assistance (PUA) program, which provides support to workers who did not pay into traditional unemployment insurance, notably workers in the “gig economy” and the self-employed.

While all industries in the state experienced some level of layoffs during the COVID-19 recession, UI claims in Massachusetts are particularly concentrated in industries that either require face-to-face interactions with customers or in sectors of the economy where social distancing of employees is not easy or readily possible. The graphic below shows the percentage of unemployment claims by industries compared to the percentage of total jobs that each industry accounted for in the Massachusetts economy in 2019. In the graphic, accommodation and food services and health care and social assistance make up the greatest share of claims in the state. Retail and other services both demonstrate a disproportionate share of claims relative to total employment in their respective industries. Conversely, UI claims are proportionately low in manufacturing, professional, scientific, and technical services, and educational services.

Employment Growth by Supersector in Massachusetts,  
January 2019 – April 2021  
*Seasonally Adjusted*

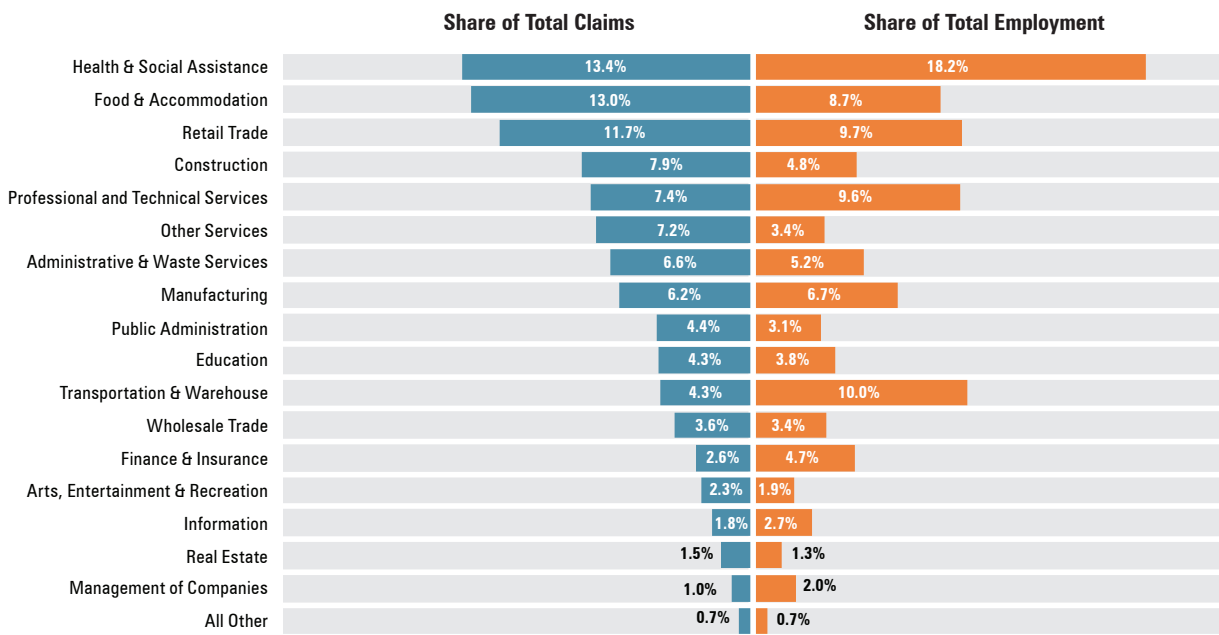


Source: Massachusetts Executive Office of Labor & Workforce Development, Current Employment Statistics (CES-790); Dr. Alan Clayton-Matthews and UMDI analysis

After rising to a high of 16.4 percent in April, the unemployment rate has since dropped to 6.5 percent. The high point of unemployment exceeded the national rate of 14.8 percent, largely due to the early onset of COVID-19 in Massachusetts, coupled with the state’s deliberated and measured reopening strategy over the summer. The economic pain suffered in recent months is well illustrated

by unemployment rates by city. The hardest hit have been Lawrence, where the unemployment rate rose to 28.3 percent in April, New Bedford (25.7 percent in April), and Fall River (25 percent in April). While the unemployment rate in all cities in the state has fallen since April, in some cases the rate is close to its counterpart at the worst of the Great Recession over a decade ago.

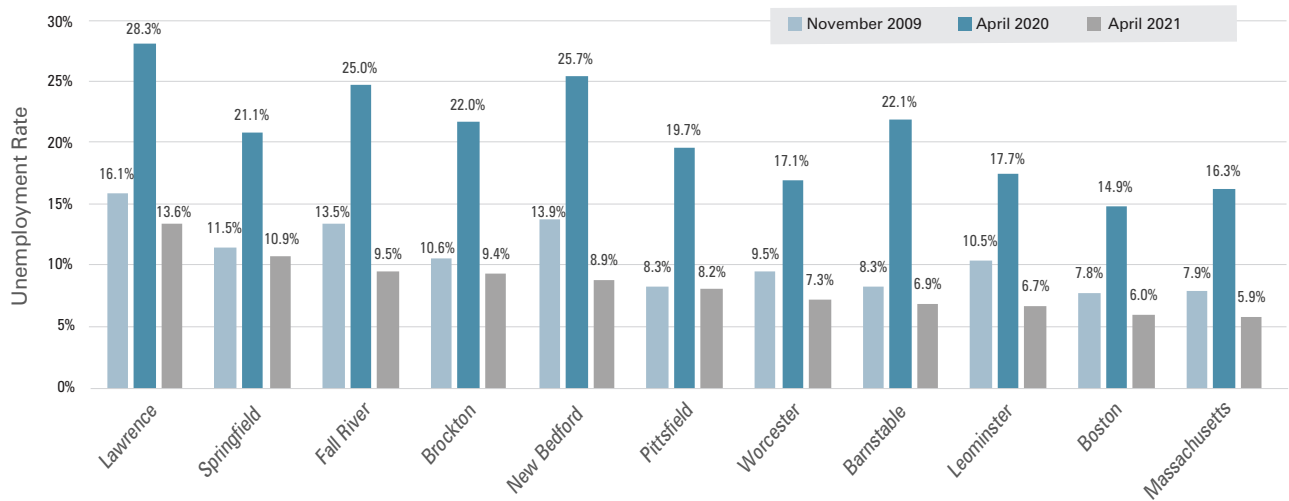
### Massachusetts Initial Unemployment Claims Compared to Total Employment by Industry



Source: Massachusetts Executive Office of Labor and Workforce Development Unemployment Claims and ES-202; UMDI analysis

Note: All Other includes Agriculture, Forestry, Fishing, & Hunting, Utilities, and Mining. Total claims represent the cumulative initial claims since the week ending March 14, 2020 and are not seasonally adjusted. Total employment represents the average monthly employment for all ownership types. Total shares may not sum to 100 percent due to rounding.

### Unemployment by Massachusetts City Trough of Great Recession, COVID-19 Trough, and Current Month



Source: Massachusetts Executive Office of Labor and Workforce Development, Local Area Unemployment (LAU); UMDI analysis

Note: Municipal-level unemployment data are not seasonally adjusted.

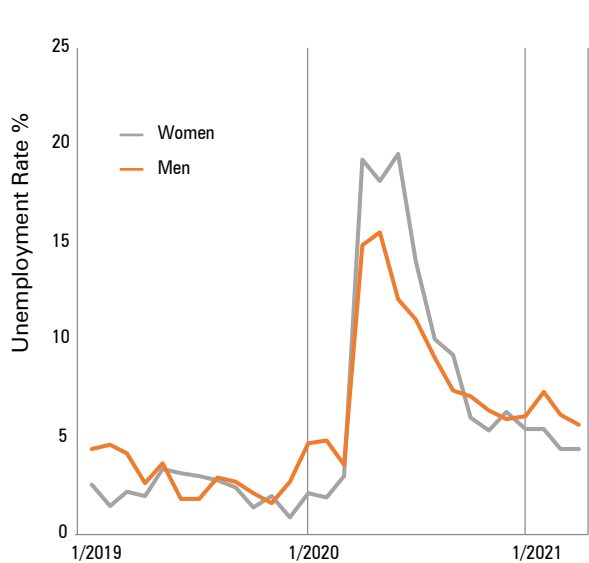
ECONOMIC PAIN BY DEMOGRAPHY

It is an age-old pattern that the young, people of color, and those with less education are most hurt by economic downturns. This pattern has held strong throughout the pandemic. In the most recent month for which these demographic data are available (April 2021), the unemployment rate for people of color in the state stood at 8.5

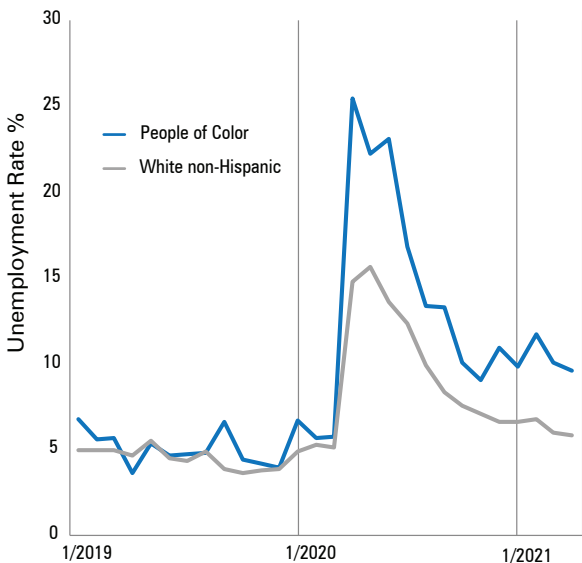
percent, while that of white non-Hispanics was 4.3 percent. Likewise, those younger than 25 fared considerably worse than older workers, and those without a high school degree experienced unemployment above 8.1 percent in April, substantially higher than people with bachelor's degrees or higher (3.3 percent).

Unemployment Rates in Massachusetts by Demographics, January 2019 – April 2021  
*Not Seasonally Adjusted*

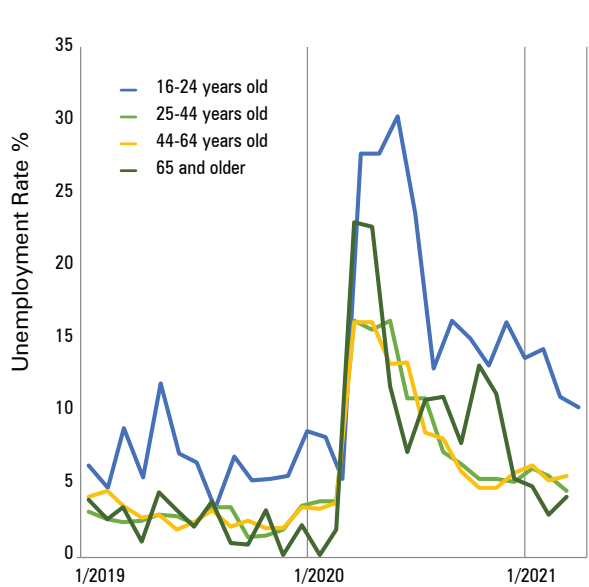
Unemployment Rates by Sex



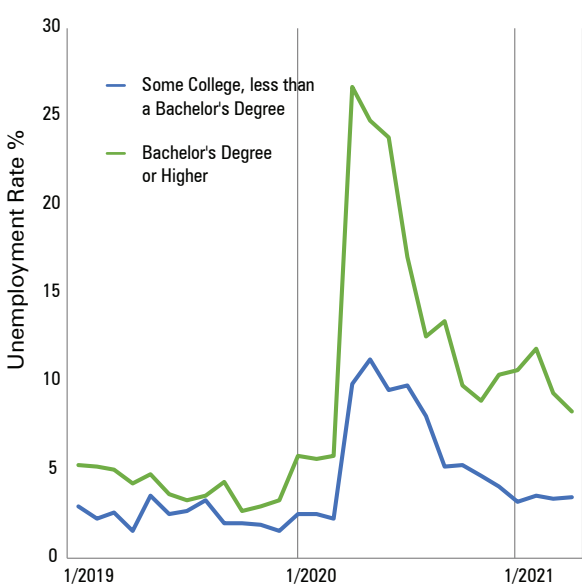
Unemployment Rates by Race and Ethnicity



Unemployment Rates by Age



Unemployment Rates by Educational Attainment



Source: U.S. Bureau of Labor Statistics, Current Population Survey; UMDI analysis



A profile of UI claimants in Massachusetts demonstrates similar trends and highlights the degree to which the current economic downturn disproportionately impacts women, people of color, young people, low-income workers, and workers with limited educational attainment. The graphic below shows the current percentages of UI claimants in each demographic category, compared to the percentages before the pandemic. The trends we see across, gender, race, educational attainment, age, and income certainly point to the types of industries that experienced the largest job losses during the pandemic (e.g. hotels, restaurants, social services, retail, etc.). This may also point to other family care issues, particularly for female workers.

Consider this interesting contrast between the current circumstances with those during the Great Recession. During the latter, the recession was hardest on males, due to the industry mix damaged by the downturn. Construction and manufacturing, the sectors hardest hit over a decade ago, are male-dominated, with losses falling most heavily on men. While the gap between male and female unemployment is not as dramatic as it was a decade ago, women have lost their jobs at a higher rate than males this time around. Again, this is due to the mix of males versus females in the sectors hardest hit.

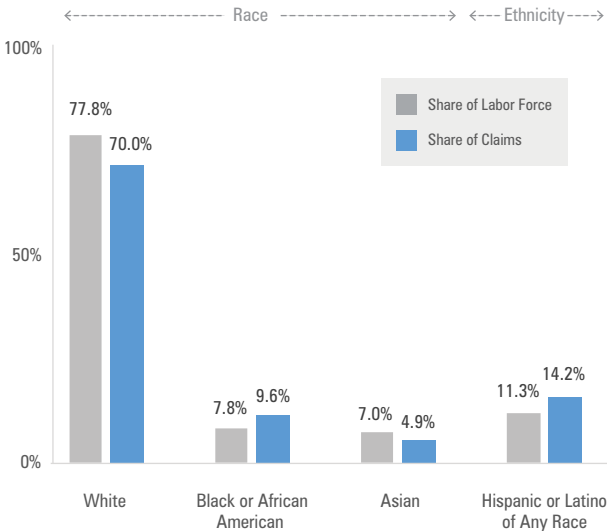
POPULATION DECLINE?

As researchers and public policy makers await the release of the 2020 Census enumeration (more on this in this edition’s Endnotes), the U.S. Census Bureau’s recent 2020 population estimate for Massachusetts does raise some notable concerns. According to the estimate released in late December, Massachusetts’ population decreased by roughly 1,300 residents from July 1, 2019 to July 1, 2020, from 6,894,883 to a new total of 6,893,574. While this decrease is small, it marks the first single-year decrease in the state since 2004 and 2005. Despite the recent estimate of population decline, Massachusetts continues to be the fastest-growing state in the Northeast over the last decade. Even with the recent decrease in population, Massachusetts has grown more rapidly this decade compared to the previous decade.

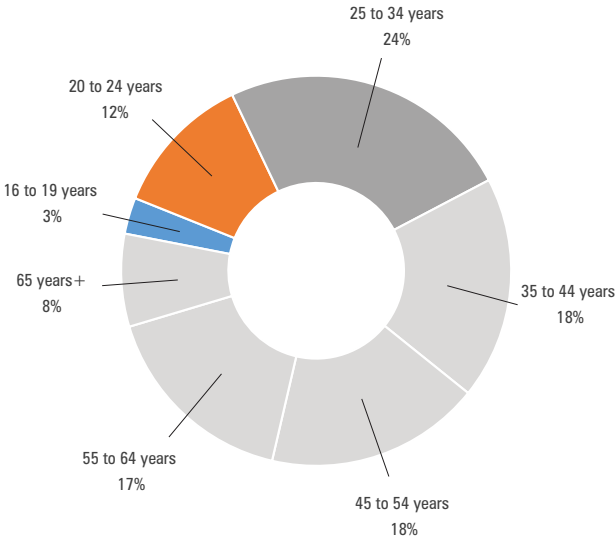
The Census Bureau has not released the components of population change yet as part of the 2020 estimate, so we can’t say specifically why the population decreased in Massachusetts, but the loss is most likely attributable to declining immigration — a trend already noticeable in the 2018 estimates. Massachusetts’ population growth over the last 20 years has relied heavily on international immigration to offset the state’s domestic out migration during most years. In fact, Massachusetts would have lost population this century if not for gains in the foreign-born population. On net, gains in the foreign-born

Profile of Unemployment Claimants in Massachusetts from the Week Ending March 14, 2020 to the Week Ending May 15, 2021

Compared to their size in the labor force, people of color have been disproportionately impacted



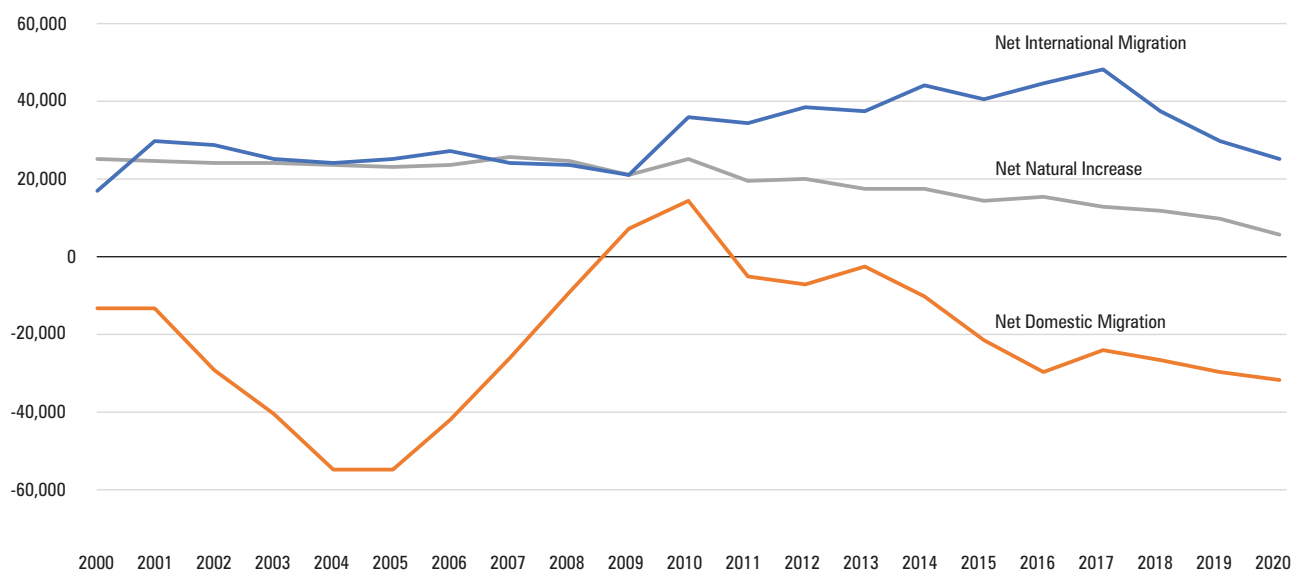
39% of claimants have been under the age of 35



Source: Massachusetts Executive Office of Labor and Workforce Development Unemployment Claims and U.S. Census Bureau 2019 American Community Survey 1-Year Estimates; UMDI analysis

Note: Unemployment claims data represent the initial weekly claims from the week ending March 14, 2020 to the week ending May 15, 2021 and are not seasonally adjusted. Percentages may not sum to 100 percent due to rounding.


### Massachusetts Estimated Components of Population Change, 2000 – 2020



Source: UMass Donahue Institute, Population Estimates Program, ST-2000-7; CO-EST2010-ALLDATA; and NST-EST2019-ALLDATA, U.S. Census Bureau Population Division.

population have slowed over the last few years in Massachusetts. That may be due to policy changes (namely around student and H1B visas) and the anti-immigration rhetoric during the Trump administration. Obviously, travel was severely restricted during the pandemic as well, which would also influence the international migration numbers. It is possible that elevated mortality associated with the pandemic could also be a factor. The Massachusetts Department of Public Health reported 7,874 COVID-related deaths through June 30, 2020 — the reference date for the July 1, 2020 estimate; however, actual death data incorporated into the Census population estimates released for all states are sourced from the National Center for Health Statistics and are generally lagged by up to 2 years in the estimates. Eventually, however, the Census data will catch up with actual deaths in Massachusetts — now at over 15,000, which represents an almost 25 percent increase over the 58,564 deaths captured in the Census Bureau’s 2019 components-of-change data. Further, we have yet to see the pandemic’s effect on fertility in the state, but if the 2008 Recession is any indicator, we can also expect this population component to stall out, at least in the short term. Because population growth is a key ingredient of economic growth, as well as political representation and federal funding, it will be important to continue to monitor what is happening with the state’s total population as the final Census 2020 count is released and beyond.

#### HOW WILL IT END?

Unlike previous economic downturns, we know a lot about how the current recession will come to an end. This economic calamity was triggered by a public health calamity. It will end when the public health crisis comes to an end. The prospect of vaccine distribution is certainly a positive development, a necessary step in the recovery. Necessary but not necessarily sufficient. Not only will we encounter delays in this distribution, but the behavioral dimension of the pandemic will certainly impede recovery. How long it will take for individuals to feel comfortable in the presence of others in stores, restaurants, movie theaters, and other gathering places will determine the duration of the recovery. We all have learned to avoid those who forsake masks. How long it will take for this now-embedded behavior to ease will be determining. The good news is that we can see the end of the crisis. 

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*MARK MELNIK is Director of Economic and Public Policy Research at the UMass Donahue Institute and Senior Managing Editor of this journal.*





# State's Latinx Population Hit Hard in the COVID-19 Recession: Mounting Hardships and a Proposal for an Inclusive Recovery

TREVOR MATTOS, BANSARI KAMDAR,  
PHILLIP GRANBERRY AND FABIÁN TORRES-ARDILA

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The state's Latinx population has suffered disproportionately during the current COVID-19 crisis. Unemployment increased greatest among Latinx workers, many of whom work in vulnerable hospitality and food services jobs. (Unemployment for Latinxers peaked in June at 29.9%.) The Latinx community had the highest percentage of mental health services usage and Latinxers and blacks had the highest rates of food insecurity and housing instability. Latinx students were more likely to attend remote-only schools but disproportionately lacked computer access. A guaranteed income through expansion of the Earned Income Tax Credit would ease many of these shortcomings by extending coverage to low-income Massachusetts families with no taxable income and currently ineligible middleclass families.

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Back before the COVID-19 crisis hit and the economy was relatively strong in the aggregate, Massachusetts' Latinx population — a diverse and growing community that makes valuable economic and cultural contributions — had the lowest incomes and lowest homeownership rate among racial/ethnic groups in Massachusetts.<sup>1</sup> Latinx working-age adults tended to have lower levels of educational attainment and were more likely to have limited English language proficiency. These, in part, contributed to higher levels of unemployment and food insecurity before the pandemic.<sup>2</sup> Then the COVID crisis hit in March of 2020, serving to compound many of these preexisting challenges, as Latinx workers were more likely to work in restaurant and hospitality jobs that faced severe layoffs and greater exposure to the virus. To make

matters worse, cities with large Latinx populations also experienced higher rates of COVID-19 transmission.<sup>3</sup>

While both state and federal lawmakers took wide-ranging action to aid struggling families early in the pandemic, policy interventions did not offer a panacea. Latinx families with undocumented workers, for example, were most likely to be ineligible for government supports. In what follows, we explore the disproportionate social and economic impact of the COVID-19 crisis on the Latinx population and model one specific policy approach to help foster a more equitable economic recovery — a guaranteed income for Massachusetts. As many struggle to buy groceries, pay rent, or afford other necessities, there is no perfect policy solution. But one promising strategy to bolster economic security in tough times

is to give families direct cash assistance. This approach is well suited to the COVID crisis, where other social supports haven't been enough, and to meeting the needs of the Latinx population, which has been hit especially hard. Cash assistance also treats recipients with dignity and offers flexibility by empowering them to choose for themselves how to allocate their resources.

**THE SOCIAL AND ECONOMIC IMPACT OF THE PANDEMIC ON THE LATINX POPULATION OF MASSACHUSETTS**

**While unemployment jumped for all racial and ethnic groups during the pandemic, it increased most among Latinx workers.**

Massachusetts had record low unemployment at the start of 2020, but the virus spread quickly, leading Governor Charlie Baker to declare a state of emergency on March 10, 2020. Restrictions on businesses that were critical to slow the spread of the virus led to many layoffs and an overall unemployment rate of 16.4 percent in April 2020 — at the time, among the highest in the country. For Latinx workers, many of whom work in hospitality and food services jobs vulnerable to the new restrictions on businesses, the unemployment rate spiked to 29.9 percent.<sup>4</sup>

In response to high rates of unemployment, the U.S. Congress took measures to provide aid to struggling households. Government assistance was initially robust but lapsed for several months, and it did not reach everyone in need. Provisions in the Coronavirus Aid, Relief, and Economic Security Act enacted in March 2020 extended unemployment benefits, expanded eligibility and increased weekly payouts significantly.<sup>5</sup> However, the

Federal Pandemic Unemployment Compensation program, which added an extra \$600 to weekly payments, expired in July 2020. Later supplements to unemployment assistance took time to come and were less generous. What's more, undocumented workers, including those who pay taxes with an Individual Taxpayer Identification Number, were ineligible to receive any assistance. With the majority of Massachusetts' estimated 215,000 undocumented immigrants being of Latin American or Caribbean origins, Latinx workers were most likely to have lost jobs and not qualify for any form of government relief.<sup>6</sup>

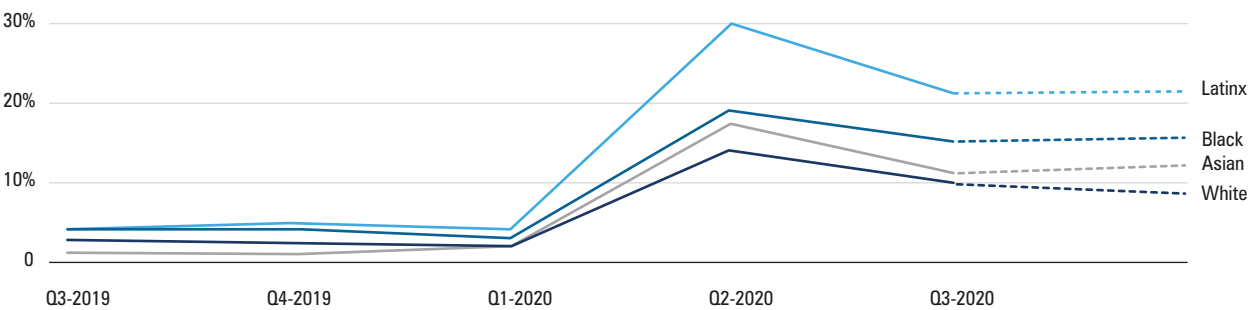
**The pandemic posed challenges for everyone's mental health, especially those in Latinx communities in the aftermath of the first COVID-19 cases.**

Before the pandemic, members of Massachusetts' Latinx population were less likely to report their mental health struggles than White respondents, according to findings from the Behavioral Risk Factor Surveillance System.<sup>7</sup> But the virus and the economic crisis multiplied the share of the entire population coping with depression and anxiety and disproportionately impacted Latinx communities.<sup>8</sup>

In the face of increased need for mental health services, the state government, at times in conjunction with the federal government, took important steps to boost capacity and access to services.<sup>9</sup> These actions increased telehealth services' availability by providing temporary emergency licenses to out-of-state clinicians and mandating commercial insurers to cover telehealth services. The state also instituted changes to prevent the termination of Medicaid coverage during the national emergency.

**Figure 1. Estimated unemployment among Latinx workers peaked at 30 percent and was the highest in Massachusetts**

*Estimated unemployment rates for the population 16+ by race and ethnicity in Massachusetts*



Source: Bureau of Labor Statistics; Chart: Boston Indicators

Note: Unemployment rates for each group are developed by applying the ratio of unemployment rates between each group and the total population using 6 months of Basic Monthly Current Population Survey data to the official quarterly statewide unemployment rate published by the Bureau of Labor Statistics. Estimates should be interpreted with caution due to small sample sizes.

**Food insecurity doubled overall in Massachusetts during the pandemic, with Latinx and Black households having struggled the most.**

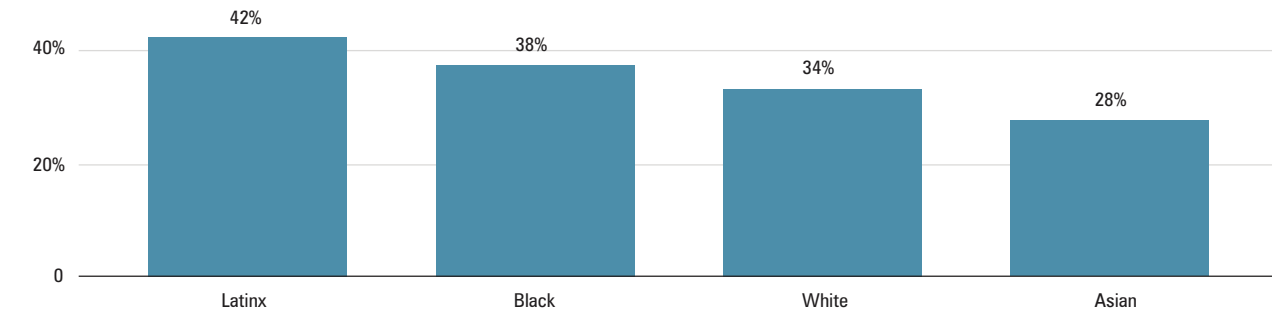
Even before the pandemic, nearly one in four Latinx households displayed low or very low food security — three times the state average and more than double the rate of other racial groups.<sup>10</sup> With the onset of the pandemic, all racial/ethnic groups experienced sharp upticks in food insecurity, but rates for White and Asian households were roughly half those of Black and Latinx households.

In response to the rapid rise in food insecurity following the first COVID-19 surge in early 2020, the government implemented new policies that helped some but did not reach everyone. Among the new policies were Pandemic Electronic Benefit Transfer (P-EBT) and

increased flexibility in the Supplemental Nutrition Assistance Program (or SNAP, and higher SNAP benefits for most, but not all),<sup>11</sup> Women, Infants, and Children (WIC), and school nutrition programs. Massachusetts was one of the first states to launch a P-EBT program, a federal program that reduces food hardship among low-income families with children by providing a voucher to compensate for school meals missed during remote learning. But some Latinx households — especially mixed status and immigrant households — may have endured higher rates of food insecurity as a result of being ineligible (an estimated 132,000 undocumented immigrants in Massachusetts from Latin America or the Caribbean<sup>12</sup> are ineligible for government assistance) or hesitant to access SNAP or other supports due to the potential risk to their immigration status.<sup>13</sup>

**Figure 2. Latinx residents reported higher levels of anxiety or depression after the first COVID-19 surge**

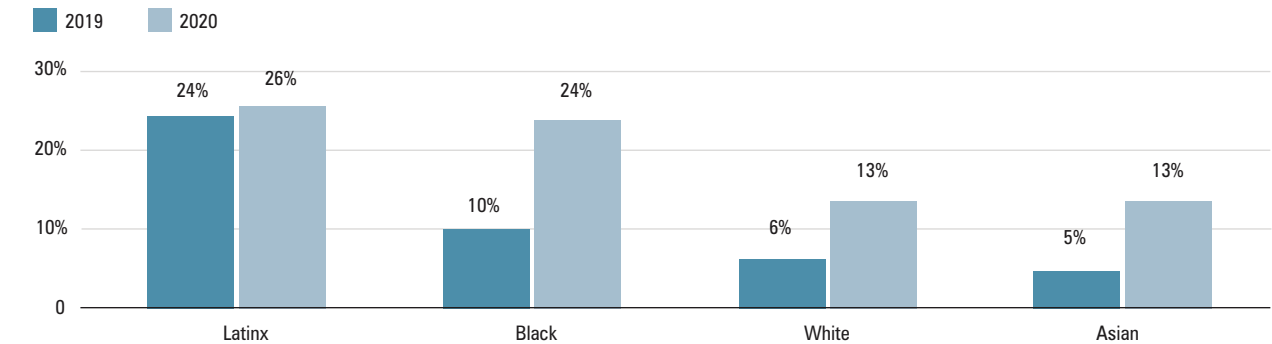
*Share of the Massachusetts population 18+ who recently experienced symptoms of anxiety or depression by race/ethnicity.*



Source: Data from the Census Bureau Household Pulse Survey represent May, June, and July, 2020. Chart: Boston Indicators

**Figure 3 . Food insecurity increased after the pandemic struck, and remained concentrated in the Latinx and Black communities**

*Share of the Massachusetts population 18+ indicating low or very low food security by race/ethnicity*



Source: Data from the Current Population Survey (CPS) Food Security Supplement for 2019 and from the Census Bureau Household Pulse Survey for 2020. Chart: Boston Indicators

Note: To increase sample size and reduce margins of error, 5 year of CPS data are pooled, so that 2019 denotes years 2015–2019. Census Bureau Household Pulse Survey data, used to produce 2020 data, represent the first 12 weeks of the survey data pooled together, or all of survey phase one (May, June, July).



**Housing instability increased most for Latinx and Black households after COVID first spiked in Massachusetts, and eviction filings increased as protections and income supports began to phase out.**

Before the pandemic, almost one in three Latinx households was paying more than 30 percent of its income on housing, a common threshold for being considered “housing cost burdened.” Alongside Black households, the Latinx population had the highest housing cost burden in Massachusetts preceding the crisis. Then, the subsequent jobs and income losses caused by the pandemic made it much more difficult for many families to pay for housing. During the early months of the pandemic, Latinx and Black households were roughly two times more likely than White or Asian households to have missed the previous month’s rent or mortgage payment.

With the risk of an eviction crisis on the horizon, the Massachusetts state legislature created special protections for households struggling to pay for housing, but they expired too soon. Relatively early in the pandemic, the state enacted one of the most comprehensive eviction bans; alongside pausing all eviction-related court proceedings, the state stopped late fees, and negative credit reporting. When the moratorium expired in October 2020, the Centers for Disease Control (CDC) instituted a national eviction moratorium until December 31, 2020. However, an important difference in the policies is that the CDC rule allowed landlords to initiate eviction filings (but just not actually evict tenants until 2021). Preliminary evidence revealed that shortly after the expiration of state protections, eviction filings began to increase.<sup>14</sup>

**While there’s no assessment data to date on the direct academic impacts of the pandemic, surveys of families with school-aged children showed some troubling trends.<sup>15,16</sup>**

Taken together they suggest real concern about the quality of academic and socio-emotional supports that many students received in 2020, especially since so many Massachusetts students are attending school either fully or partially online. Here are some key takeaways from the surveys:<sup>17</sup>

- As of October 2020, low-income Latinx and Black students were more likely to attend schools that were engaged in only remote learning (80 percent and 73 percent, respectively). By contrast, just 49 percent of low-income White students (and 36 percent of higher-income White students) were attending remote-only schools. It’s unclear how much this is driven by district plans to remain remote or parent choices to turn down in-person options out of concern around spread of the virus. Either way, this means Latinx students in Massachusetts were more likely to be learning in more challenging remote situations.
- Among low- and moderate-income families, Asian, Black, and Latinx students were more likely to lack access to a computer or other essential tools for online learning, when compared to White students (as of June 2020). While 33 percent of Asian students, 26 percent of Black students, and 25 percent of Latinx students lacked access to learning technologies, this figure was just 18 percent for White students.

**Figure 4. Latinx and Black households were more likely to have fallen behind on housing payments soon after the crisis began**

*Share of the Massachusetts population 18+ living in households where they were unable to pay last month’s rent or mortgage by race/ethnicity*



Source: Data from the Census Bureau Household Pulse Survey. Chart: Boston Indicators  
Note: Data from the Census Household Pulse Survey represent May, June, and July 2020.

- Students from households where English was not spoken were most likely to not participate regularly in online classrooms (27 percent) or receive regular personalized feedback from teachers (39 percent) in June 2020. Latinx children are overrepresented in households where English is not spoken.
- One in five English Language Learner students — who are disproportionately Latinx — were not receiving ELL services as of June 2020. At the start of the 2020-21 school year, however, the share of those students not receiving services fell to 6 percent.
- Although access to computers generally improved for students by the start of the 2020-21 school year, reliable internet access fell for students of color while remaining stable for White students.

### ONE BIG POLICY IDEA — A GUARANTEED INCOME FOR MASSACHUSETTS<sup>18</sup>

Even though Congress passed important legislation to aid in the recovery, the depth of the economic fallout from the pandemic makes it likely that the effects of the crisis will outlast federal interventions, especially in less advantaged communities. As this would only serve to deepen the economic inequality that predated COVID-19, we in Massachusetts ought to consider ambitious policy strategies that can make a difference for struggling families. Here we focus on one specific policy idea that would simultaneously help Massachusetts residents weather the current economic downturn and have greater economic security in the years ahead: A Guaranteed Income for Massachusetts.<sup>19</sup> It would be available to all low- and moderate-income families, but because Latinx families are more likely to be lower-income, a policy like this would direct a proportionately larger share of resources to them. The principle behind a guaranteed income is that in higher-income places like Massachusetts, we should at least be able to ensure that everyone can attain a basic standard of living. One of the best ways to do so is through direct cash assistance because it is flexible and allows families to choose for themselves how best to allocate their resources. Versions of this idea have emerged in various forms across the country, including Chelsea, Massachusetts, which introduced an ambitious new program in November 2020.<sup>20</sup> Implementing a guaranteed income program on a larger scale could do a lot to help drive an inclusive recovery from the current crisis and recalibrate our economy going forward.

One approach to building a guaranteed income program in Massachusetts is to enhance the state's Earned Income Tax Credit (EITC) so that it covers more families and delivers larger cash benefits. The current EITC is a refundable tax credit given to low- and moderate-income

working families, and it is recognized as an effective anti-poverty program. Even still, its current structure is modest and leaves many families out. The state's credit complements the federal credit, currently matching 30 percent of the federal credit.<sup>21</sup> The EITC's structure (represented by the graph below) works to increase benefit levels along with household income up to a maximum credit range, which then phases back down as households approach around \$50,000 in annual income, depending on household size. So households with no income receive no EITC; those with very low incomes receive next to nothing; and households with moderate incomes also receive very little. By implementing a suite of five reforms to the state EITC, we could make it so that every family earning up to \$70,000 receives a minimum of \$1,200 per year, and often much more. Support for this approach seems to be growing, as evidenced by a new EITC overhaul bill State Senator Jamie Eldridge filed in January 2021, which mirrors many of the provisions we outline below.<sup>22</sup>

Here are five reforms that if implemented together would help move the state EITC toward creating a minimum guaranteed income for Massachusetts:

1. **Increase the state match rate from 30 to 50 percent of the federal credit.** Increasing the match rate would help recipients across the income spectrum. Take, for example, a two-parent household with two children. Under the current arrangement this household could receive a maximum state EITC of \$1,776. Increasing the state match rate to 50 percent would boost this family's benefit by more than \$1,000, up to \$2,960 annually.
2. **Establish a minimum \$1,200 credit for extremely low-income households and those with no taxable income at all.** A minimum \$1,200 credit — the core provision needed to transform the EITC into a guaranteed income — would affirm the idea that everyone deserves a basic level of support, no matter what their work status is. At the same time, households with taxable income between \$7,000 and \$15,000 may benefit further (and gain a larger credit) by working more and increasing their earned income. In this way the reformed EITC would create an income floor but also retain some of the original structure of the credit to encourage work.
3. **Extend the EITC to currently ineligible middle-income families.** Currently the credit phases out for families earning around \$50,000, which is a pretty low cut-off given our state's high cost of living. Moving the phase-out of the credit to include some middle-income families would help deliver some support to families that currently live paycheck to paycheck.

4. **Expand to previously excluded groups of people.**

Many people are currently excluded from the EITC altogether but would benefit from cash assistance. Immigrants who pay taxes with a taxpayer identification number could benefit a great deal from the EITC, especially since they did not qualify to receive any federal aid (e.g., expanded unemployment insurance) amid the crisis, despite paying taxes. Unpaid caregivers are another such group that makes essential contributions by caring for children or older adults in their homes, and enabling other family members to work. The pandemic has reinforced how much we rely on the valuable work of caregivers, but they do not qualify for the current credit. Low-income college students, a group that often struggles to pay for food or rent, would also benefit from cash assistance through an expanded EITC. Two other notable groups would also gain from expansions in eligibility under our proposal: younger (<25) and older adults (65+) without children. Younger and older adults without children do not receive any assistance from the EITC; this expansion would provide them with the minimum credit of \$1,200 annually.

5. **Improve access to the EITC through free tax preparation services and more frequent payments.** The final reform would improve access to the credit in two ways. First, more frequent payments (monthly or quarterly) would help households integrate EITC

payments into their budgeting and afford recurring expenses. Second, expanding access to Volunteer Income Tax Assistance sites would ensure that more low-income households receive the credit (currently about 20 percent of eligible households do not claim it) and protect them from for-profit tax preparers' often exorbitant fees to claim the credit. Taken altogether, the reforms detailed here significantly expand access and the level of cash assistance offered via the Massachusetts EITC.

The overhauled EITC would create a minimum guaranteed income and increase economic security across Massachusetts. It would double the number of recipients and double the average dollar amount distributed to recipients. Low-income households would receive more than half of all cash assistance directed through the credit and a plurality of recipients would be people of color. Note that while taking these key steps to reform the state EITC would provide critical, regular cash support to many, it still only goes part way to providing a truly guaranteed minimum standard of living for all. A transformation of that scale would likely require federal leadership, but these local reforms could inspire nationwide uptake of the idea, and get Massachusetts out in front of the problem.

The reformed credit would be well targeted to benefit Latinx and Black households in particular since they

**Figure 5. The Massachusetts EITC before and after 5 reforms**

*Married filing jointly with 2 kids*

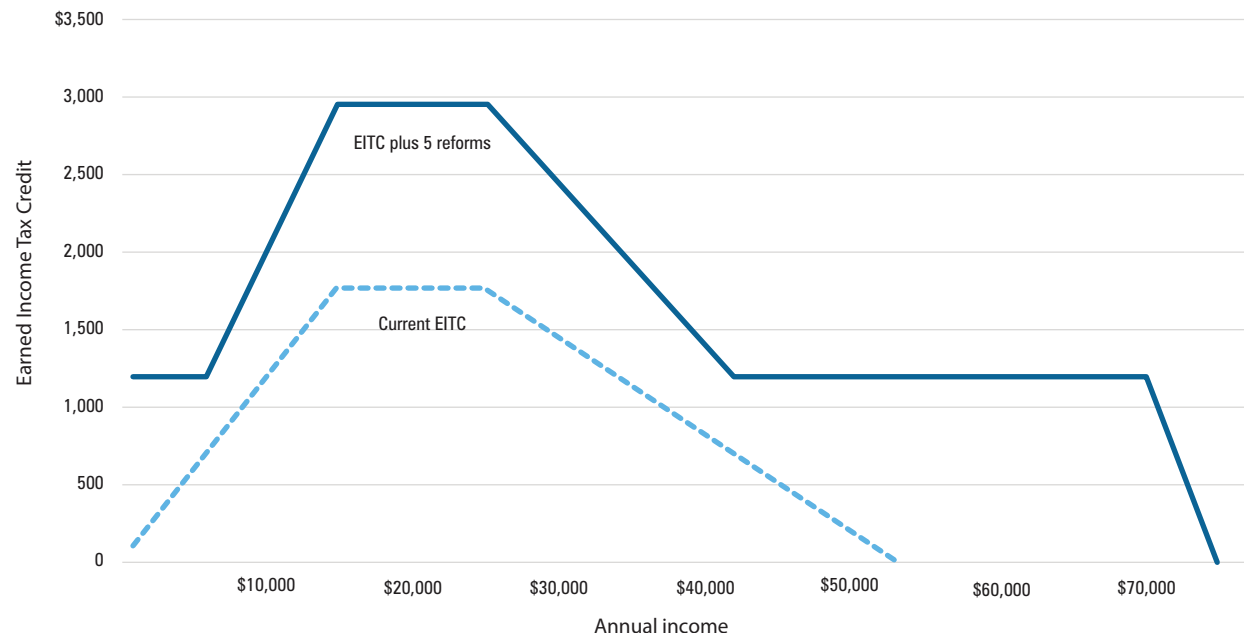


Chart: Boston Indicators.



tend to have lower incomes than other racial groups in Massachusetts. For example, the Latinx share of the state population is 12 percent, but this group would make up 20 percent of recipients. By contrast, 71 percent of Massachusetts residents identify as non-Latinx White, but they tend to have higher incomes and so a relatively smaller share would benefit from the reformed EITC.

Of course, the reforms would require additional state revenues — about \$1 billion more per year. How we raise the revenue to fund the expanded EITC could either reinforce our objective of greater economic and racial equity or work against it. This is because state and local taxes in Massachusetts currently place a greater tax burden on lower-income individuals and households. It is crucial to fund EITC expansions by raising progressive revenues to avoid reinforcing the existing regressive tax structure.

Three primary avenues ensure that new revenues are raised from those with the greatest means: 1) personal income taxes, 2) wealth taxes, 3) corporate taxes. While raising the \$1 billion needed to fund expansions to the state EITC seems like a tall order, it is important to keep it in perspective. The state currently affords corporations more than \$1 billion each year in special business tax breaks (e.g., tax breaks for mutual funds). The question is not whether we have the resources to create more economic security for lower-income families in Massachusetts; it is whether we have the political will and resolve

**Table 1. Overhauling the Massachusetts EITC could help an additional 906,000 Massachusetts residents**

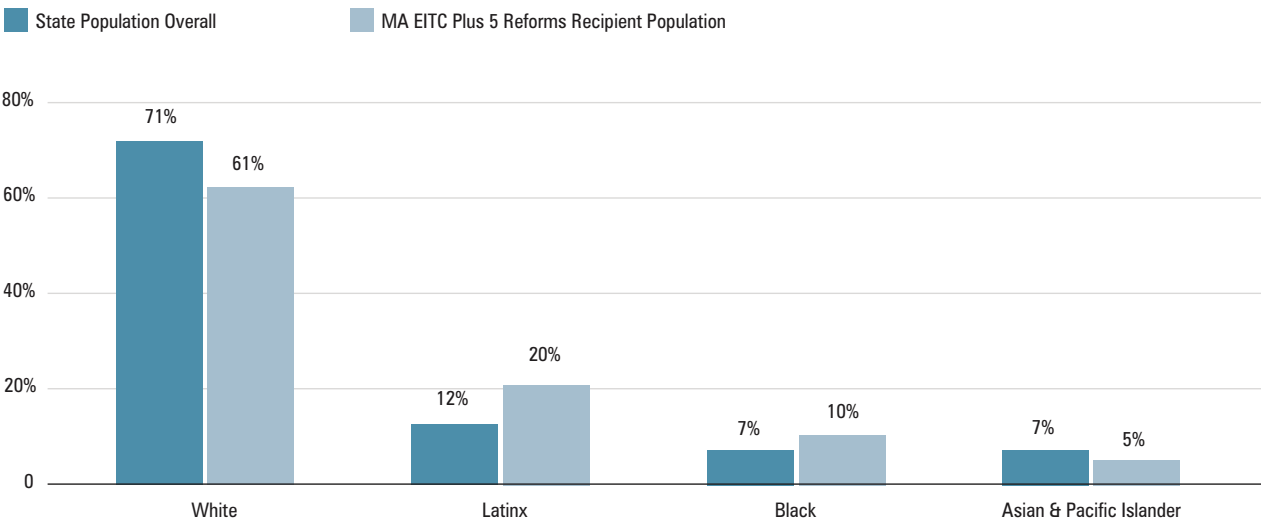
*The estimated cost and impact of 5 reforms to the Massachusetts EITC, including an increase in the match rate from 30% to 50% of the federal EITC, expanding eligibility to more household types, and adding a minimum credit of \$1,200 for extremely low-income households*

|                  | Current MA EITC | MA EITC plus 5 reforms | Change          |
|------------------|-----------------|------------------------|-----------------|
| Total recipients | 888,000         | 1,794,000              | +906,000        |
| Child recipients | 408,000         | 679,000                | +271,000        |
| Average credit   | \$685           | \$1,386                | +\$701          |
| Total benefits   | \$257 million   | \$1.35 billion         | +\$1.09 billion |


Source: The Institute for Taxation and Economic Policy (ITEP) modeled the impact of the proposed changes to the MA EITC to develop these estimates. Table: Boston Indicators.

**Figure 6. The EITC plus 5 reforms targets resources to Latinx and Black residents, since they tend to have lower incomes**

*Racial and ethnic composition of the state population and the population that would receive the EITC plus 5 reforms, Massachusetts*



Source: ACS 2018; Institute for Taxation and Economic Policy (ITEP) Tax Simulation Model; Chart: Boston Indicators.  
Note: State population data come from the 2018 ACS and the racial/ethnic composition of the EITC plus 5 reforms recipients comes from the ITEP Tax Simulation Model.

to do so. With the complex social and economic impacts of the COVID-19 crisis, a guaranteed income for Massachusetts could be an important part of an inclusive recovery strategy and a rebalancing of the economy in the years to come. 

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## Endnotes

- 1.) For the purposes of this analysis, we include only the four largest racial/ethnic groups in Massachusetts: Asian, Black, Latinx, and White.
- 2.) Granberry, Phillip. “Latinos in the Labor Force.” February, 2020, [https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1249&context=gaston\\_pubs](https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1249&context=gaston_pubs).
- 3.) “COVID-19’s Disparate Impact on Low-income Communities of Color,” Boston Indicators COVID Community Data Lab, August 12, 2020, [https://www.bostonindicators.org/reports/report-website-pages/covid\\_indicators-x2/2020/august/equity-brief](https://www.bostonindicators.org/reports/report-website-pages/covid_indicators-x2/2020/august/equity-brief).
- 4.) For a detailed methodology, consult the Economic Policy Institute series: State unemployment by race and ethnicity: <https://www.epi.org/indicators/state-unemployment-race-ethnicity/>.
- 5.) Bivens, Josh, Heidi Shierholz, “Despite some good provisions, the CARES Act has glaring flaws and falls short of fully protecting workers during the coronavirus crisis,” last modified March 25, 2020, <https://www.epi.org/blog/despite-some-good-provisions-the-cares-act-has-glaring-flaws-and-falls-short-of-fully-protecting-workers-during-the-coronavirus-crisis/>.
- 6.) “Profile of the Unauthorized Population: Massachusetts,” Migration Policy Institute Data Hub, December 1, 2020, <https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/MA>.
- 7.) “Behavioral Risk Factor Surveillance System,” Centers for Disease Control and Prevention, October 22, 2020, <https://www.cdc.gov/brfss/index.html>.
- 8.) Self-reporting mental health challenges, which forms the basis of survey findings, may be affected by stigma or other factors. Cultural attributes of the Latinx population may lead to underreporting of mental health symptoms, according to the National Alliance on Mental Illness: <https://www.nami.org/Your-Journey/Identity-and-Cultural-Dimensions/Latinx-Hispanic>.
- 9.) Bartels, Stephen J., Travis Baggett, Oliver Freudenreich, and Bruce Bird. “COVID-19 Emergency Reforms in Massachusetts to Support Behavioral Health Care and Reduce Mortality of People With Serious Mental Illness.” *Psychiatric Services* 2020; 71:1078-1081; doi: 10.1176/appi.ps.202000244.
- 10.) Food insecurity estimates are calculated using a method developed by researchers at the Institute for Policy Research at Northwestern University and should be interpreted with caution. For methodology details see this report: <https://www.ipr.northwestern.edu/documents/reports/ipr-rapid-research-reports-pulse-hh-data-1-june-2020.pdf>

11.) The lowest income families that were eligible for maximum SNAP benefits did not receive an increase, due the way USDA interpreted the legislation. In January 2021, the Biden Administration asked USDA to consider issuing new guidance so states could provide an increase in SNAP assistance for the lowest income recipients.

12.) “Profile of the Unauthorized Population: Massachusetts,” Migration Policy Institute Data Hub, December 1, 2020, <https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/MA>.

13.) An aversion to access public assistance, even for those who qualify, could be due to attempts by the Trump administration to expand the “public charge rule” — an assessment of whether immigrants seeking permanent residency should be disqualified due to their reliance on public assistance.

14.) Clark, Callie, Tom Hopper, and Lucas Munson, “One month after the moratorium, evictions on the rise,” Mass Housing Partnership Center for Housing Data, November 23, 2020, [https://www.bostonindicators.org/reports/report-website-pages/covid\\_indicators-x2/2020/november/rising-evictions](https://www.bostonindicators.org/reports/report-website-pages/covid_indicators-x2/2020/november/rising-evictions).

15.) “How much learning was lost?” MassInc Polling Group, July 1, 2020, <https://massinc.org/2020/07/01/how-much-learning-was-lost/>.

16.) “Mass. K-12 parents describe challenges of education during the pandemic,” MassInc Polling Group, November 18, 2020, <https://www.massincpolling.com/the-topline/educationpoll>.

17.) Survey data for June 2020 were collected from 6/4/20 to 6/19/20 and represent a sample of 1,502 parents of school-aged children in Massachusetts. Data for October 2020 were collected from 10/16/20 to 11/1/20 and represent a sample of 1,549 parents of school-aged children in Massachusetts. The sampling methodology included oversamples of Black, Latino, and Asian parents. The MassInc Poll Group conducted both surveys.

18.) The authors are grateful for the additional tax modeling and analysis provided by Aidan Davis and colleagues at the Institute on Taxation and Economic Policy for this research article. Modeling relies on the institute’s Microsimulation Tax Model and a method developed by the Tax Policy Center to crosswalk between American Community Survey individual and household data and tax data. Under this methodology, where relevant, the institute matches demographically similar records and assigns dependents to adults based on several criteria related to age, income, and education status. Resulting estimates of tax units’ racial and ethnic composition are validated by checking against published census data on households and persons, as well as demographic data published by states.

19.) Mattos, Trevor, Luc Schuster, Phineas Baxandall, and Madeline Neighly. “A Guaranteed Income for Massachusetts.” July 22, 2020, <https://www.bostonindicators.org/reports/report-website-pages/guaranteed-income>.

20.) Shirley Leung, “Chelsea is about to become the country’s biggest experiment in giving our no-strings-attached checks,” last modified October 17, 2020 <https://www.bostonglobe.com/2020/10/17/business/chelsea-is-about-become-countrys-biggest-experiment-giving-out-no-strings-attached-checks/>.

21.) Earlier versions matched a lower percentage of the federal credit, but thanks to advocacy work by groups like the Healthy Families EITC Coalition, the match rate increased in 2015 and in 2018.

22.) An Act Providing a Guaranteed Minimum Income to All Massachusetts Families, SD.140, 192nd General Court. (2021). <https://malegislature.gov/Bills/192/SD140>.



# Housing Stability Interventions: Lessons from the Pandemic

TOM HOPPER AND CALLIE CLARK

Housing policymakers in Massachusetts can gain from five lessons from the current pandemic. The first — that tracking housing stability presents measurement difficulties — includes incomplete eviction data that underscore formal court-based eviction filings while giving inadequate attention to informal evictions, including expiring lease terms that don't get renewed. Second, emergency housing programs are difficult to scale quickly. In that, time-consuming administrative challenges like intensive, demanding application processes slow scaling. Other shortcomings include failure to treat housing stability as a public health imperative, the likelihood that a crisis will fuel economic inequality, and policy neglect in addressing income loss, which contributes significantly to housing instability.

Housing impacts wrought by the pandemic have posed challenges for public policy on the federal, state and local levels. As we consider what to do once the virus is in check, we must learn from the pandemic in shaping the recovery, building resilience and creating a more robust policy infrastructure to combat future crises. This paper will offer five lessons about the housing policy response in Massachusetts in the hope that it sparks an assessment of where we've been that might inform where we go from here. This list is by no means exhaustive, as we will surely be learning lessons from the COVID-19 pandemic for years to come.

**LESSON ONE — THE HOUSING STABILITY CRISIS IS DIFFICULT TO MEASURE**

The first indicator that many housing professionals turn to when thinking about housing stability is often the number of evictions that are taking place. Tracking formal court evictions is important because it is the last chance at intervention in the formal process before someone loses their home.

The Massachusetts eviction moratorium signed into law in April 2020 was successful in preserving tenancy because formal eviction filing for nonpayment of rent was effectively reduced to zero (Figure 1). The moratorium prevented landlords from sending notifications that threatened eviction or termination of a lease, relieved tenants from late fees and negative credit reporting, allowed landlords to use “last month’s rent” to pay for certain expenses, and provided protections for homeowners regarding forbearance payments. When the state

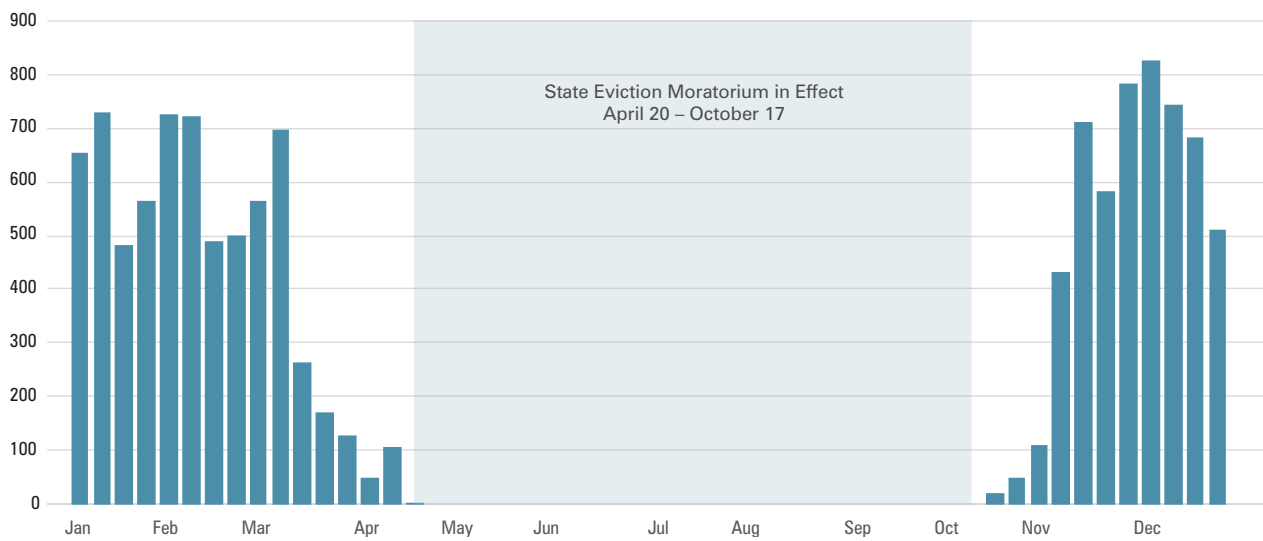
moratorium lapsed in October, and despite a federal moratorium that prevented most judgments, new eviction filings quickly rose above prior year levels and have largely hovered around pre-pandemic levels since (Figure 1).<sup>1</sup>

While relatively stable eviction rates may suggest that the pandemic’s financial hardships may not be as bad as we thought, eviction filings are just the tip of the iceberg. Formal evictions that go through the court system are a small subset of the various ways that tenants are coerced or forced out of their homes. When behind on rent and fearing imminent eviction, many tenants choose to leave on their own to avoid the trauma of defending their tenancy in court and to avoid the potential adverse credit impacts of an eviction filing or an unfavorable judgment. Outcomes for undocumented residents are particularly difficult to quantify, as immigration status adds an additional layer of anxiety and vulnerability when considering how to respond to the risk of an eviction filing.<sup>2</sup>

While we may not be able to quantify these outcomes, we know that informal evictions have occurred throughout the pandemic, even when the state’s eviction moratorium was in place.<sup>3</sup> Other factors not captured in non-payment eviction data include lease terms that ended without being renewed, small landlords who have sold their buildings when tenants moved out, and tenants who have been threatened with eviction or a small claims suit to get them to move out. Tracking formal eviction filings alone will never capture these factors; therefore, we can only quantify a portion of the housing stability crisis through conventional data sources.

Survey data give us a broad sense of the magnitude

**Figure 1. New Weekly Eviction Filings for Non-Payment of Rent in Massachusetts in 2020**



Source: Massachusetts Trial Court, Department of Research and Planning



of need, however. While new weekly eviction filings for non-payment of rent have consistently been between 500 and one thousand, the Census Pulse Survey has consistently estimated that Massachusetts households with rent debts likely number over 100,000 (Figure 2).<sup>4</sup> While these survey data have small sample sizes and large margins of error, they do give us a sense of the scale of need across the Commonwealth.

This greater need for rental assistance is also evident in research published throughout the pandemic. Notable is ongoing work by the Metropolitan Area Planning Council (MAPC) to quantify the need for assistance using unemployment filings. The MAPC’s October update indicated that 45,000 renter households with a worker receiving standard unemployment support needed additional assistance. MAPC researchers note that this is a low estimate of overall need, since it does not capture workers receiving Pandemic Unemployment Assistance (PUA), undocumented workers, or workers who have returned to work after temporarily losing employment and may owe back rent.<sup>5</sup>

While surveys and analytical models provide important information about the magnitude of the need as well as some of the geographic and demographic dimensions of that need, it can be tough to target resources based on those assessments. That is one reason why so much attention has been focused on the judicial eviction process, where rental assistance resources can be coordinated with the existing court infrastructure. This focus on coordination between rental assistance and the trial court and mediation between tenants and landlords has

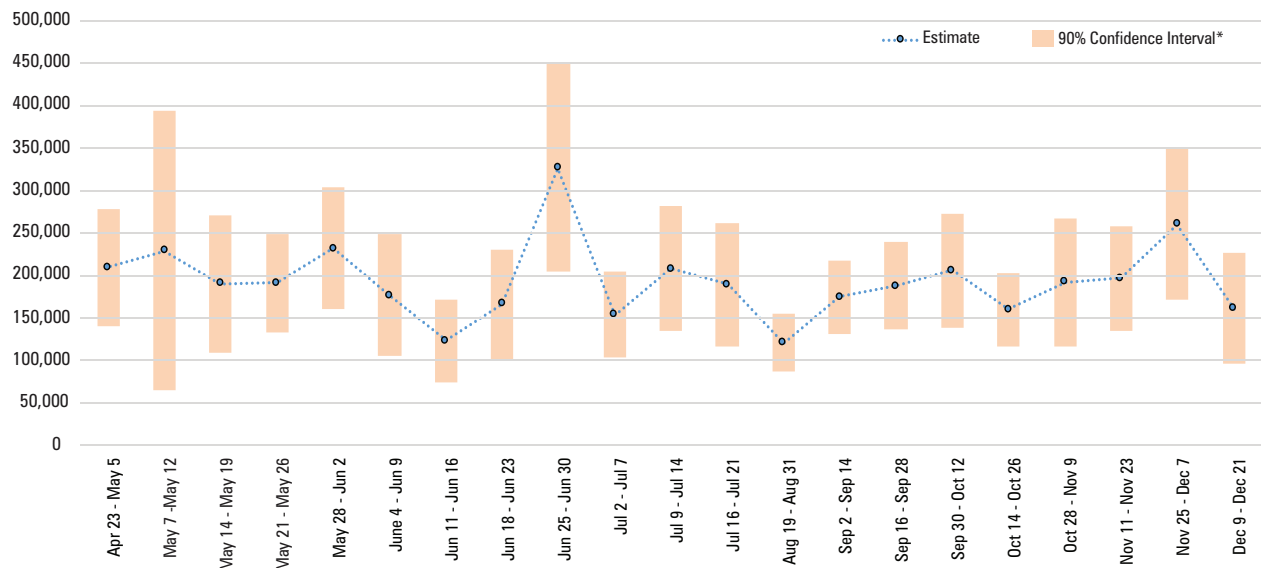
been significant in the state’s Eviction Diversion Initiative, a set of policy responses aimed at preserving tenancy and housing stability for as many Massachusetts residents as possible.<sup>6</sup>

One emerging strategy that may provide support for tenants earlier in the eviction process is mandatory reporting of a notice to quit (a notice that landlords issue to a tenant that is a prerequisite when initiating an eviction). Both municipalities, including the City of Boston,<sup>7</sup> and the state,<sup>8</sup> have instituted mandatory reporting of these notices. Theoretically this reporting could allow for direct outreach of rental assistance programs and intervention in a developing housing crisis before the matter even reaches the court. Even with upstream reporting, however, a fundamental problem facing policymakers is the lack of reliable information on how many tenants in Massachusetts are in arrears and how much back rent is owed. The Legislature could address that problem immediately by requiring that landlords reporting notices to quit must also include the amount of unpaid rent. With upstream reporting and a sense of the dollar amount of unpaid rent, assistance can be better and earlier coordinated, capture more tenants who need assistance, and overall provide a better chance of maintaining tenancy without any need to attend a court hearing.

**LESSON TWO — HOUSING STABILITY IS A PUBLIC HEALTH IMPERATIVE**

Staying at home during a public health emergency is not easy if you’re having trouble paying rent. If you have lost your job or have seen work hours reduced, if your income

**Figure 2. Hundreds of Thousands of Massachusetts Renters Fell Behind on Rent in 2020**



\* This means that we are 90% confident that the actual number of renters in each week is within the given range.  
Source: U.S. Census Bureau, Household Pulse Survey: Apr. 23 – Dec. 21, 2020

was already barely covering rent, and if you have minimal or no savings to access, the housing options available to you may begin to put your health at risk.

Tight funds create tough decisions for households. Some struggling to make housing payments have borrowed money from others, used credit cards or depleted savings when available. Others have made choices to pay for housing before paying for other things, such as healthcare, food, childcare, clothing, or other essential items and services. Others who are able to may have found less expensive housing and moved. Still others may have worked out payment plans with landlords. Although not uncommon, these good-faith agreements are not universal or always enforceable.<sup>9</sup>

Those who can't shift money around, borrow, or defer housing payments often look for somewhere else to stay to avoid the negative mental health and credit consequences of an eviction. People typically cope by couch surfing, doubling up with family and/or friends, moving into unsafe substandard housing, or moving into a homeless shelter as a last resort. In the current environment, none of those options is safe or viable. Overcrowded housing correlates with COVID-19 transmission.<sup>10</sup> Homeless shelters have had to space out beds to reduce the spread of coronavirus and are severely short on capacity. Despite adding temporary shelter beds and an increase in funding for homeless service agencies, some individuals facing homelessness are choosing to stay on the streets rather than risk contracting COVID-19 in shelters.<sup>11</sup>

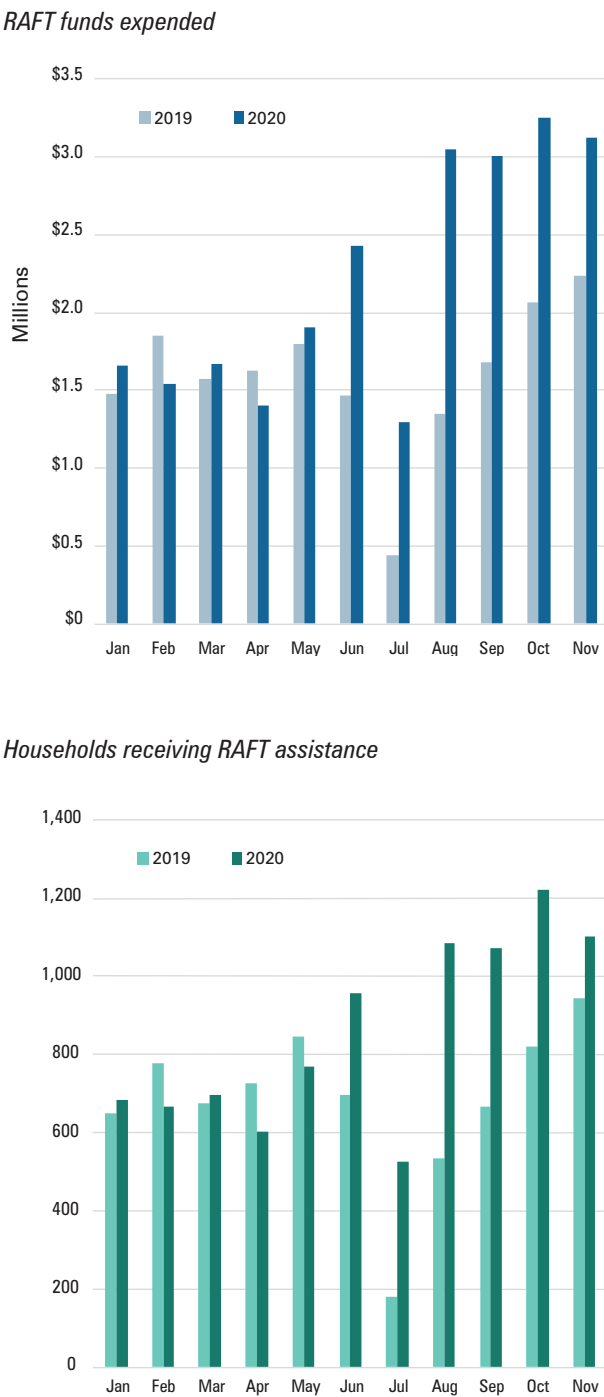
The public health imperative of housing stability has perhaps most obviously been signaled by the federal moratorium on evictions mandated by the U.S. Center for Disease Control and Prevention (CDC). However, the federal moratorium merely froze judgments but still permits landlords to file for eviction. As previously mentioned, the threat of eviction alone is enough to push many tenants out of their homes. With the advent of vaccinations and some light at the end of the pandemic tunnel, now is the time to ensure that we are doing as much as possible to contain the virus to minimize infections and maximize our chances of ending the pandemic. Housing stability and preservation of tenancy needs to be a central component of that strategy.

**LESSON THREE — EMERGENCY HOUSING PROGRAMS ARE DIFFICULT TO SCALE QUICKLY**

Rental assistance requests are high and existing programs are time-consuming to administer. Requests for rental assistance have been high, particularly in the months following the end of key federal income supports provided under the CARES Act. Over a thousand households

received state rental assistance each month from August through November of 2020 (the most recent month of available data at this writing). This support has largely gone to those facing imminent eviction and displacement, and it can't be understated what a lifeline these resources have been to those who have received it.<sup>12</sup>

**Figure 3. Residential Assistance for Families in Transition (RAFT) Funds Expended and Households Receiving RAFT Assistance**



Source: Commonwealth of Massachusetts, Eviction Diversion Initiative Dashboard

As noted earlier, there is a clear need for assistance that we are not seeing translate to rental assistance applications or awards. However, if everyone who could use rental assistance were to apply for the current programs, would we even be able to process that volume with the current infrastructure? “Retail” programs such as RAFT (Residential Assistance for Families in Transition), which tailor assistance to each household’s ability to pay, require a time-intensive application process, significant administrative hours on the backend to process the application, proof of income, and a signed agreement from the landlord. The program has been tweaked in significant ways to respond to the pandemic’s emergency timeline but remains difficult to scale up quickly and efficiently.<sup>13</sup>

The COVID relief bill enacted by Congress in December 2020 provided new resources to help people replace lost income and remain housed, including a \$600 stimulus check per person up to a certain income threshold, extended unemployment benefits of up to \$300 per week through at least March 14, extended unemployment benefits for contract and gig workers, an extension of the CDC moratorium on evictions through March, and \$25 billion in emergency assistance to renters to be distributed among the states according to population.<sup>14</sup> Massachusetts is estimated to receive over \$458 million in new federal emergency rental assistance funding, of which a portion has been directly allocated to the City of Boston.<sup>15</sup>

With new federal rental assistance money at a much higher volume entering the equation, concerns around capacity and process are essential to address. Regional administrators have already struggled to recruit and train staff to administer the complex and increasing number of rental assistance programs. While the new federal rental assistance funds coming to Massachusetts through the coronavirus relief bill will likely have fewer administrative

complexities, documentation and verifications, they will still take time to distribute.

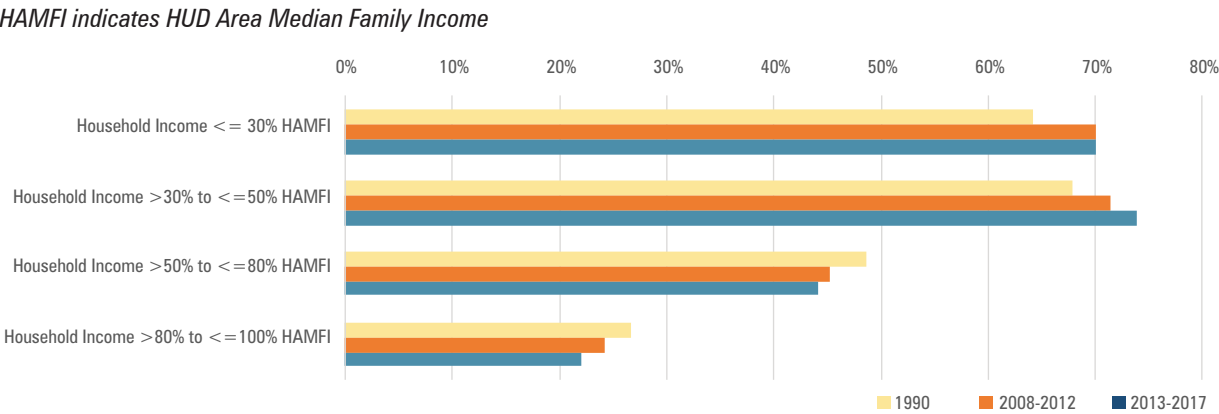
**LESSON FOUR — A CRISIS WILL FEED ON AND EXACERBATE EXISTING INEQUALITY**

Recent attention has focused on the immediate and acute economic fallout directly resulting from the pandemic: hundreds of thousands of renters in the Commonwealth and millions across the U.S. who lost their jobs due to COVID-19 have virtually no other employment options during the pandemic, and have been struggling to pay their rent. However, the dynamics of this crisis are shaped by and layered upon preexisting vulnerabilities in terms of financial resilience and housing stability for low- and moderate-income households. Building resilience and more equitable outcomes will require us to confront and dismantle structural inequities.

Low-income households were at a particular disadvantage coming into the pandemic, with little in accumulated savings or wealth for weathering an economic crisis. The Brookings Institution has consistently ranked Boston among the top 10 most unequal metropolitan areas in the U.S.<sup>16</sup> Stagnant wages in low-wage positions and an enormous racial wealth gap, combined with some of the highest rents in the country, have created a chronic housing affordability crisis in Greater Boston and across Massachusetts. It’s impossible to build financial resilience for a pandemic and recession when you’re already in crisis.<sup>17</sup>

Housing instability is not just a crisis for individual households but can be destabilizing for entire communities. Due to high levels of income and racial segregation, low-income renters, who are disproportionately people of color, are concentrated in certain neighborhoods, creating concentrations of economic vulnerability. Now, on top of this preexisting landscape of inequality, the

**Figure 4. Cost Burden Rates Have Increased for Low-Income Households in Massachusetts**



Source: HUD, Comprehensive Housing Affordability Strategy database

patterns of job and income loss during the pandemic have concentrated the trauma of the pandemic in these same locations.<sup>18</sup> The inequitable impacts of the pandemic are not just economic— infection and death rates of COVID-19 have disproportionately impacted low-income communities and communities of color.<sup>19</sup>

Concerted efforts must support these communities in avoiding poverty, displacement and neighborhood change so that we can recover more equitably and build resilience as a region and a state. It is difficult to build resilience when we are always in recovery. In targeting resources and programs, it’s crucial to listen, learn from, and empower local community actors. There are excellent examples of leadership throughout the pandemic, where local innovation and creativity have created new approaches to housing and economic stability.

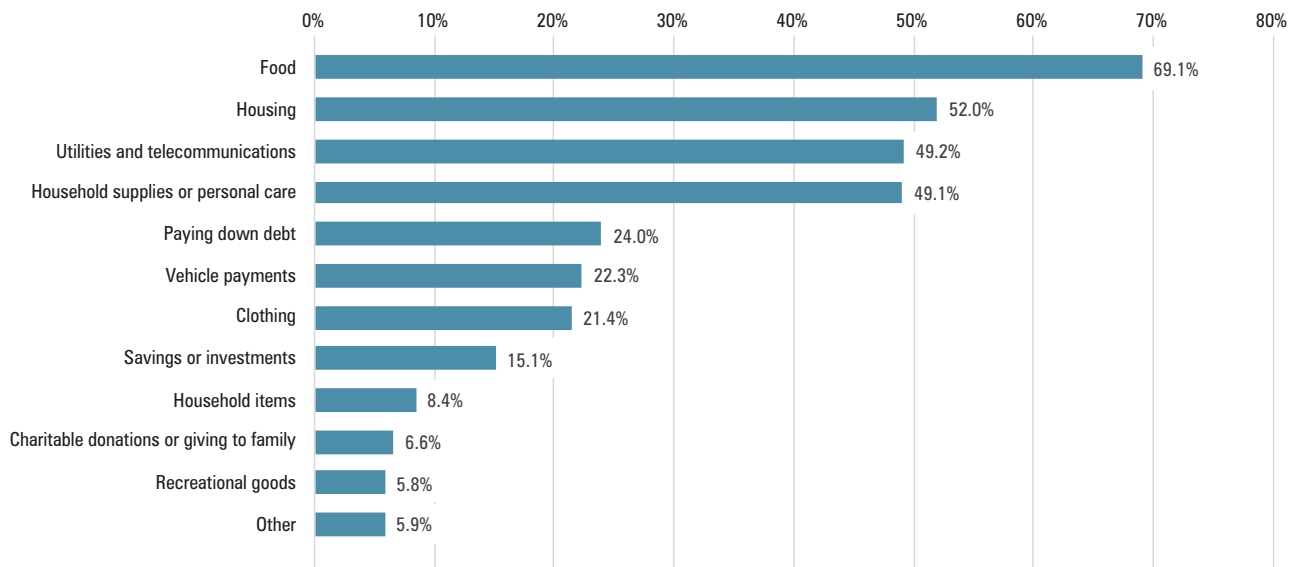
Locally administered emergency rental assistance programs have been established in at least 83 Massachusetts cities and towns with more than \$30 million in available assistance. These programs are funded by a variety of sources including Community Preservation Act (CPA) funds, local housing trust funds, federal block grants, and private donations.<sup>20</sup> Municipalities have responded to specific needs for their residents with these programs. For example, Chelsea established a mortgage program for small owner-occupant rental buildings<sup>21</sup> while Newton committed funds towards a rental housing assistance program. More information about these programs and others can be found in the state’s Emergency Rental Assistance Program Database.<sup>22</sup>

Rental assistance is one way that municipalities are assisting residents. Others have targeted resources to supplement income. For example, Chelsea, in collaboration with the Shah Family Foundation, has rolled out a pilot program that will give low-income residents “no strings attached” checks every month in the hopes that the financial stability afforded by some level of guaranteed income will help residents in need to move forward. Researchers from the Harvard Kennedy School will measure outcomes of the experiment, using metrics to compare residents receiving the checks with those who are not.<sup>23</sup> Broad and flexible income support programs such as this go straight to the heart of the economic crisis: people have lost their incomes, and these incomes were already too low in many cases. The solution, as simple as it sounds, is to solve that income problem and put money in peoples’ pockets.

**LESSON FIVE — INCOME POLICY IS HOUSING POLICY**

The increase in housing instability during the pandemic is precipitated by the widespread loss of income related to necessary shutdowns. If income loss begets housing instability, then it stands to reason that ensuring financial stability can enhance housing stability. The efficacy of federal income supports during the pandemic have provided evidence of this. Broad income supports such as the extra \$600 (later reinstated and reduced to \$300) per week in expanded unemployment benefits and stimulus checks are efficient and effective because they allow

**Figure 5. Use of One-Time Stimulus Payment — Summer 2020**



Source: U.S. Census Bureau, Household Pulse Survey, Jul. 6 – Jul. 21, 2020




each household the flexibility to address their most critical needs while providing additional economic stimuli. Of the Boston area households that received a stimulus check in 2020, over half spent a portion of that cash payment on housing, second only to the percentage of recipients who spent those funds on food.<sup>24</sup>

While the federal government has the greatest capacity to provide broad-based income supports, both during times of crisis and as part of a longer-term economic justice strategy, the political will may be quite far away. State solutions can and should be pursued, including expanding the Commonwealth's Earned Income Tax Credit to provide a guaranteed income to all low-income residents earning less than \$70,000 per year, an idea developed by Boston Indicators.<sup>25</sup>

## CONCLUSION

The challenges presented by the pandemic and resulting economic fallout have shed new light on existing inequality, the shortcomings of available data, the scalability of existing housing interventions, and the connections between income, public health and housing stability. Despite unprecedented levels of financial and programmatic support from the federal government, this crisis has worsened existing inequities. If we are truly committed to equity and progress after the pandemic, we need to take these lessons seriously and craft solutions that address the systemic issues that have created patterns of vulnerability exacerbated by the crisis.

One of the most important lessons from the pandemic is that our fates are intertwined. The health, safety, financial resilience, and housing stability of low-income households is not just a virtuous goal, but an important part of building a stronger, fairer, healthier, more productive society. As we put the worst of the pandemic behind us, we need to reckon with the inequities and injustices that we've only begun to confront over the past year. We are accountable to each other. That includes being better prepared for crises in our future. 

*Article written in March of 2021.*

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ENDNOTES



# The Census Challenge of a Lifetime

WILLIAM FRANCIS GALVIN

The pandemic arrived at a time of crisis for the 2020 Census, especially in Massachusetts. Long-planned operational timelines were postponed, including field activities like visits to shelters and nursing homes and follow-ups to nonresponders. The state’s large, sometimes elusive populations of college students, foreign-born immigrants, and seasonal “snow-birders” also complicated operations. And the previous Administration’s political machinations, including anti-immigrant attempts to modify Census questions and counts also muddled the waters. The stakes of an undercount in Massachusetts are high — the Census directly informs federal funding allocations to Massachusetts and its communities and congressional apportionment and local redistricting. Here we describe the obstacles we had to overcome in order to ensure a successful count for the Commonwealth.

This issue of MassBenchmarks has analyzed some of the effects of COVID-19 across a number of the most foundational aspects of the Commonwealth and its economy. Add to these the pandemic's impact on the execution of the 2020 Census count. Amid a number of high-profile, anti-immigrant attempts to modify Census questions and counts by the previous administration, the pandemic also caused the displacement of populations, disrupted field operations, and truncated timelines just at the time when the immense, once-per-decade decennial Census count was underway. Taken altogether, we witnessed a “perfect storm” of conditions that made the 2020 Census arguably the most challenging census count of our lifetime. Given these enormous challenges, this year has engaged our state in continuous work and vigilance to ensure the best possible count for Massachusetts..

### Census Preparations and Operations — Disrupted

In the years leading up to the 2020 Census, Massachusetts positioned itself as a national leader in preparing for a successful count. All around the Commonwealth, we and hundreds of local and regional Census Complete Count Committees members planned outreach events and activities, many of which would kick off on the Census count day: April 1<sup>st</sup> 2020. Even years ahead of the events and outreach planning, our state had worked hard to lay the groundwork for a successful count.

In 2017 our state prepared and submitted 2.8 million geocoded E-911 addresses for the U.S. Census Bureau, allowing it to add or correct spatial coordinates for over 1 million residential addresses in Massachusetts. In 2018 and 2019, our office worked with the UMass Donahue Institute to train and support cities and towns across the Commonwealth in performing a *Local Update of Census Addresses* review of the Bureau's address list and to complete a state-based review as well. Through this project we submitted 100,454 residential addresses and 325 group quarters facilities that the Census Bureau had potentially missed or misplaced — in addition to the thousands more addresses submitted directly by the municipalities we supported. We coordinated with cities and towns again in 2019 to provide the Bureau with 21,201 geo-located, newly constructed residential addresses through the *Census New Construction Program*, and participated in another last-chance address review via the *Census Count Review Program* — all activities to ensure that the Census Bureau's Master Address File included all of the addresses that localities deemed in scope for the count.

To set the state up for a successful enumeration of our notoriously hard-to count college student populations, we identified their locations for the Census Bureau well ahead of count operations. We worked with the

UMass Donahue Institute and statewide colleges and universities to identify 2,863 blocks with concentrations of off-campus student populations. We submitted these block recommendations to the Bureau to support their planned *Early Non-Response Follow-Up* (ENRFU) activities, which would have had Census takers knocking on the doors of non-responders in college neighborhoods by April 9, 2020 — well ahead of the semester's end. Census feedback reports at the time indicated that, as a result of these efforts, Massachusetts ranked 3<sup>rd</sup> in the U.S. for the number of households to be included in ENRFU operations, and 2<sup>nd</sup> in percentage of total households to be included.

Poised and prepared for a well-researched decennial count, no one could have foreseen the tsunami about to roll over the planned efforts in the Commonwealth and in the nation as a whole. The pandemic's displacements, which began in mid-March, could not have happened at a worse time for a Census count operation, meticulously planned in a specific order-of-operations framework starting 10 years in advance. Around the Commonwealth, college campuses started to close in mid-March, outreach events were cancelled, and many people shuttered indoors, reluctant to answer their doors — just as the Census was about to kick off on April 1<sup>st</sup>. At the U.S. Census Bureau, operational timelines were postponed as a result — including a variety of in-the-field activities: physical drop off of forms to non-deliverable addresses in rural locations, visits to Group Quarters facilities such as nursing homes and shelters, and *Non-Response Follow-up*, in which Census takers knock on doors of non-responders.

Pandemic-associated delays also meant that some planned Census count operations were modified in method or timing without the opportunity to test how these changes might impact the accuracy of the Census count. For example, Massachusetts strongly encouraged the U.S. Census Bureau to collect directory information from colleges with off campus student populations, and supported these requests through efforts with our Congressional delegation. Working together, we achieved participation almost 95% participation among the colleges contacted, but only recently were able to verify how this information would be integrated into the Census 2020 count.

### Special Concerns in Counting Massachusetts Populations

Even with the best of preparations, Massachusetts must account for a much higher than average population of college students, foreign-born immigrants, and seasonal “snow-bird” populations. These groups are difficult to enumerate under normal circumstances. In addition, we



believe they are also disproportionately affected by both COVID-19 disruptions and the anti-immigrant executive orders and legal battles that ensued over the four years preceding the 2020 Census.

*The stakes of an undercount in Massachusetts are high. The decennial Census is directly tied to federal funding allocations to our state and communities as well as congressional apportionment and local redistricting.*

Ahead of the COVID-19 pandemic, the anti-immigrant agenda espoused by the previous administration — punctuated by a failed attempt to add a new citizenship question to the 2020 Census — already had added to the challenges of a complete count in Massachusetts. The Commonwealth is the proud home to over one million (1,190,192) foreign born residents — or about one out of every seven people in our population — roughly half of whom (45.3 percent) are not naturalized citizens.<sup>1</sup>

According to the most recent Census Bureau estimates on population and components of population change, Massachusetts ranked second after only Florida for states with the greatest number of net international immigrants per total population.<sup>2</sup> In the last months of Census field operations, the previous administration continued to politicize the Census count by ordering the U.S. Census Bureau to use administrative data to determine citizenship status of respondents and to include these estimated counts of non-citizens in the reapportionment data that they were scheduled to deliver to the acting U.S. president by December 31<sup>st</sup>. This politicization and an on-again/off-again status of a proposed citizenship question led to concerns about low response rates among and the undercounting of non-citizens and other persons in mixed-status households. While career experts inside the U.S. Census Bureau cautioned that more time was needed to ensure a more accurate count, the administration pushed for and enacted a hasty closure of Census count operations. As a result, the Census field activities were called to a halt prematurely on October 15<sup>th</sup>, leaving the Commonwealth with a number of unanswered concerns.

Massachusetts is also home to a very large number of college students, with an estimated 575,553 enrolled in undergraduate or graduate school programs.<sup>3</sup> With 8.5 percent of its population enrolled in college or graduate school, the Commonwealth ranks 3<sup>rd</sup> in the U.S., trailing only Washington D.C. and Rhode Island in percentage. In the Commonwealth, approximately 150,000 undergraduates normally reside on campus and an estimated 350,000 live off campus. While the Census Bureau had agreements with many colleges for administrative record reporting for on-campus dormitories, the plan to comprehensively capture all of Massachusetts’ *off-campus* undergraduate college students after campus closures and the cancellation of Census Early Non-Response Follow-Up was still being developed in the summer of 2020. To this day we are uncertain of how the Bureau plans to account for over 60,000 international students normally residing in our state. While many college students likely shifted to internet responses, due to pandemic closures, remote responses were not an option from international IP addresses.

**The High Stakes of a Census Undercount: Money, Data, Power — for the next ten years**

The stakes of an undercount in Massachusetts are high. The decennial Census is directly tied to federal funding allocations to our state and communities as well as congressional apportionment and local redistricting. It sets the base for population estimates that affect planning and research needs — including everything from school buildings to transportation planning to disease rates and health indicators — with potential impacts over the next ten years.

Over \$38 billion dollars in Census-guided federal funds were distributed to Massachusetts programs and communities in FY 2017, or over \$11.7 billion, excluding Medicare and Medicaid.<sup>4</sup> While federal fund allocation formulas are complex, in a greatly oversimplified equation, federal funds excluding Medicaid/Medicare amount to \$1,713 per person per-year leveraged for the state, ultimately based on the Census count. To put the COVID Census count complications in perspective, if the count misses only the estimated 29,000 freshmen college students who join our state each year, the state stands to lose as much as \$49 million in federal fund distributions. If the estimated 60,000 international students are uncounted, the loss may be as much as \$102 million in a single year — or over \$1 billion over the span of the decade. Finally, if all of the non-naturalized foreign-born residents of our state went uncounted, the cost would be one of our seats in Congress.

**Massachusetts has been working hard to address many of these concerns with the U.S. Census Bureau, and has been active in its suggestions and data support initiatives to ensure a more accurate count for our state.**

Because of our significant college student population, for example, we were one of the leading voices in immediately encouraging the Census Bureau to accept off-campus student records for counts when the pandemic forced universities to shutter and students to relocate in the Commonwealth and throughout the nation. Once the Bureau decided to move forward with administrative data use for off-campus college students, we assisted by contacting college presidents and engaging our Congressional Delegation to do the same, and led the nation in college participation.


For several months now, Massachusetts has also been assembling and sharing state data with the U.S. Census Bureau that we feel will help to ensure a more complete and accurate count for our state. These include inventories of residential housing units, group quarters, and transitory locations; block-level estimates of the total population; and school enrollment data by race and ethnicity as minimum benchmarks for the populations of children residing in Massachusetts cities and towns in 2020. We will continue to provide the U.S. Census Bureau with information on Massachusetts’s population figures, demographic information, and housing units for rectifying anomalies in Census data for the Commonwealth.

In light of the unprecedented challenges and hindrances to an accurate Census count in 2020, we also formally requested that the Census Bureau expand the opportunities and criteria for challenges to the Census 2020 counts.

**Now and Next Steps**

As this article is being written, the Census 2020 apportionment count for Massachusetts has just been released, highlighting Massachusetts as the fastest grower in New England and — more impressively — recording the highest decade-to-decade growth, at 7.4%, that the state has seen since the 1960s, when the population increased by 10.5% from 1960 to 1970. Meanwhile, various final release schedules for additional Census products are still being determined and the Bureau’s internal quality control team is still working to find and correct issues in the count data at the sub-state level. We applaud the Census Bureau career staff for toeing the line with the last administration by refusing to distribute non-citizen counts with the Reapportionment data, and applaud the new administration for rescinding the related Executive Orders to formally end that process. We also appreciate that the U.S. Census Bureau is taking more time to carefully review and

process the 2020 count results. And yet, while we wait for the final Census 2020 results for all Massachusetts communities, we have unanswered concerns about many of our populations and much work still ahead.

With a compressed timeline of campus closures, and COVID and citizenship concerns potentially leading to fewer self-responses, underreporting of household members, and increased reliance on imputation, proxy interviews, and administrative records, many challenges remain. It has yet to be determined to what extent these substitutions will be applied, and what their effects will be on population counts by household or community at the local level. Also, while we have requested an expansion of the Count Question Resolution Program to open up eligibility for challenges to the Census count through 2023, we have yet to see any official changes made to this scope. We’re now over a year out from the Census 2020 count day of April 1, 2020 — and while the initial results look promising, our work on counting and validating the Massachusetts 2020 population still marches forward. 



*WILLIAM FRANCIS GALVIN is Secretary of the Commonwealth and Massachusetts 2020 Census Liaison.*

**Endnotes**

- 1.) American Community Survey 2019 1-year estimates, U.S. Census Bureau. The foreign-born population in the ACS estimates includes anyone who was not a U.S. citizen at birth. This includes respondents who indicated they were a U.S. citizen by naturalization or not a U.S. citizen. The ACS questionnaires do not ask about immigration status. The population surveyed includes all people who indicated that the United States was their usual place of residence on the survey date. The foreign-born population includes naturalized U.S. citizens, lawful permanent residents (i.e., immigrants), temporary migrants (e.g., foreign students), humanitarian migrants (e.g., refugees), and unauthorized migrants (i.e., people illegally present in the United States). The responses to this question are used to determine the U.S. citizen and non-U.S. citizen populations as well as to determine the native and foreign-born populations.
- 2.) UMass Donahue Institute. Source U.S. Census Bureau Population Division NST\_EST2019\_06. Release Date December 30, 2019. Rates per 1,000 average population. State rankings include District of Columbia.
- 3.) ACS 2019 1-year data
- 4.) Counting for Dollars 2020: The Role of the Decennial Census in the Geographic Distribution of Federal Funds REPORTIPP-1920-11, Brief 7: Comprehensive Accounting of Census-Guided Federal Spending (FY2017)). Andrew Reamer, Research Professor. George Washington Institute of Public Policy, George Washington University. February 2020.

## *MassBenchmarks* Remembers Dr. David G. Terkla

David Terkla, Professor of Economics and Dean of Arts and Sciences at UMass Boston, died on October 21 at age 67 after a year-long bout with cancer. He was a member of the *MassBenchmarks* family from its beginning, serving in multiple capacities as a Regional Analyst for the Boston metro region, a frequent contributor of articles, and a member of the journal's Editorial Board.

David was deeply engaged in analyzing the Massachusetts economy from the time he joined the Boston University Economics Department in 1979 through his more than three decades at UMass Boston. His introduction to the Massachusetts economy involved a study of the impact of a World Court case defining the U.S.-Canadian fishing boundary on the coastal communities of Gloucester and New Bedford. This project led to a lifelong commitment to marine-related policy studies.

His research interests became more diversified as he turned to questions of regional economic development. He studied "invisible" sources of regional revivals in Fitchburg and Leominster, the determinants of business location and clustering in Massachusetts and beyond, and the performance of Massachusetts industries, such as TV and films. His research marshaled careful quantitative analysis coupled with well-designed field studies that opened broader research and policy insights. His research portfolio includes four books published by prestigious university presses as well as more than two dozen well-cited monographs, articles, and book chapters.

David's research reputation led to important policy assignments such as his well-earned memberships on the *Commonwealth of Massachusetts Blue Ribbon Commission on Older Workers* and the *Science Advisory Committee for the Massachusetts Ocean Management Plan*. The impact of his policy contributions was widely recognized, including the University of Massachusetts' *President's Public Service Award*.

David will also be remembered for his extraordinary collegiality, listening skills, and administrative talents. These qualities led to leadership positions at UMass Boston, first as Chair of the Department of Economics, and later as Associate Dean and then Dean of the College of Liberal Arts.

Those who knew him well can attest that David always gave at least 200 percent effort to these many endeavors. Yet he was unswerving in his commitment to preserve quality time for his family, friends, colleagues, and for his favorite hobby of fishing on Lake Winnepesaukee.

*MassBenchmarks* is grateful for its opportunity to work with and learn from David. He is already sorely missed.

— Dr. Peter Doeringer

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