

HEALTH CARE/PUBLIC HEALTH

A Change of Heart: How the People of Framingham, Massachusetts Helped Unravel the Mysteries of Cardiovascular Disease

By Daniel Levy (Harvard Medical School and Framingham Heart Study) and Susan Brink (U.S. News and World Report)
Alfred A. Knopf Press (2005)

Long-term data on 5,209 citizens of Framingham has helped change the understanding of what causes heart disease and how best to treat it. In this book, Levy and Brink describe the heart study, which since 1948 has monitored the volunteer participants' blood pressure and other cardiovascular indicators, as well as their lifestyles and physical fitness. The collected data have shown strong correlations between heart disease and high stress levels, blood pressure, and the intake of saturated fat, cholesterol, and tobacco smoke. The results have assisted cardiologists in unraveling some of the mysteries of the disease and will continue to do so.

More reports on public health issues in Greater Boston are available in the Rappaport Institute Policy Notes Database online at <http://tcdata.hmdc.harvard.edu/pndata/health.php>.

HOUSING

Large-Lot Housing Construction in the Greater Boston Metropolitan Area

By Henry Pollakowski (Center for Real Estate, Massachusetts Institute of Technology) Massachusetts Housing Partnership and MIT's Center for Real Estate (January 2006)
http://www.mhp.net/termsheets/MHP_MIT_1_30_06.pdf

New single-family home construction in the greater Boston metropolitan area is consuming about twice as much land as existing single-family housing, and half of the region's 30,387 recent new single-family homes were built on lots of nearly an acre or larger, according to this study, which includes detailed town-by-town data on new construction. The study examines all single-family and multi-family housing built in the 154 cities and towns within or close to I-495 from 1998 to 2002, and then compares the density of new construction to existing housing density in each city and town. The median lot size for a new single-family house is nine-tenths of an acre, more than twice the median size of houses built in the area during the 1970s and 1980s, and more than three times the national median.

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Rappaport Institute for Greater Boston

Harvard University's Rappaport Institute for Greater Boston strives to improve the region's governance by attracting young people to serve the region, working with scholars to produce new ideas about important issues, and stimulating informed discussions that bring together scholars, policy-makers, and civic leaders. The Rappaport Institute was founded and funded by the Jerome Lyle Rappaport Charitable Foundation, which promotes emerging leaders in Greater Boston.

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Changing Patterns XII:

Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods In Greater Boston, 1990-2004

By Jim Campen (Mauricio Gaston Institute for Latin Community Development and Public Policy,
University of Massachusetts, Boston)
Massachusetts Community & Banking Council (January 2006)
<http://www.masscommunityandbanking.org/PDFs/CP12-Jan06.pdf>

Black and Latino households continue to receive less than their proportionate shares of home purchase loans in the city of Boston, according to the twelfth in an annual series of reports on lending patterns in the region. Regionally, black borrowers received less than their proportionate share of home-purchase loans, but they did receive more than their proportionate share in almost half of the region's individual communities. In contrast, Latino borrowers received more than their proportionate share of loans in the region. Loans to both black and Latino borrowers were highly concentrated in a few communities, particularly for blacks. In both the city and the region, lenders were far more likely to reject applications from both blacks and Latinos than for whites, even when applicants had the same incomes; the difference in denial rates was greater in the region than in the city. In Boston, however, the lending rate was dramatically lower in neighborhoods that were predominantly black and Latino than in neighborhoods in the same income category that were predominantly white. The report also found that less than a quarter of all loans in the region and the city were made by banks and credit unions whose lending in Massachusetts is subject to evaluation by bank regulators under federal or state laws. The regulated lenders, however, were much more likely to provide loans to traditionally underserved borrowers and communities.

Borrowing Trouble? VI:

High-Cost Mortgage Lending in Greater Boston, 2004

By Jim Campen (Mauricio Gaston Institute for Latin Community Development and Public Policy,
University of Massachusetts, Boston)
Massachusetts Community & Banking Council (March 2006)
<http://www.masscommunityandbanking.org/PDFs/Bt6.pdf>

Homeowners in greater Boston took out more than 10,000 high Annual Percentage Rate Loans (HALs) in 2004, according to the sixth in an annual series of reports on high-cost mortgages. Such loans accounted for 10.1 percent of all home-purchase loans made in the city of Boston, and 9.3 percent of the refinance loans. Regionwide HALs represented 8.6 of all loans for home purchases and 6.4 percent of all refinancing loans. In both the city and the region, black and Latino borrowers were significantly more likely to take out HALs than whites or Asians, and this disparity increased as incomes increased. Illustratively, about 40 percent of upper-income blacks and Latinos used HALs to buy or refinance their homes compared to about 5 percent of upper-income Asian Americans and whites. Two lenders—Ameriquest and Fremont Investment & Loan—made more than 1,000 of the HALs and three others—Countrywide, H&R Block/Option One, and New Century—made more than 500.

Immigrant Homebuyers in Lawrence and Lowell, MA:

Keys to Revitalization of Cities

By Jorge Santiago and Luz Carrion (North Essex Community College), James Jennings (Tufts University)
Immigrant Learning Center (December 2005)

http://www.ilctr.org/news/pdf/Immigrant_Homebuyers.pdf

Between 1990 and 2000, homebuying among immigrants in Lawrence and Lowell increased dramatically. According to this study, most of these immigrants chose those communities because they were affordable and, in the case of Lowell, close to family members. Interviewees in Lawrence reported that they used savings for down payments, while in Lowell a majority used government programs for first-time homebuyers. The study also found that many immigrant homebuyers in Lawrence and Lowell are well educated and have household incomes of more than \$100,000.

More reports on housing in Greater Boston are available in the Rappaport Institute Policy Notes Database online at <http://tcdata.hmdc.harvard.edu/pndata/housing.php>.

DEMOGRAPHICS

Report of the 2004 Boston Youth Survey

By David Hemenway, Deborah Prothrow-Stith, and Angela Browne (Harvard Youth Violence Prevention Center, Harvard School of Public Health)

Harvard Youth Violence Prevention Center, Harvard School of Public Health (August 2005)

<http://www.hsph.harvard.edu/hyvpc/bostonyouthsurvey.html>

Nearly nine in ten Boston public high school students questioned in 2004 said they had witnessed acts of violence in the previous year, and 44 percent said they were victims of violence at least once in the previous year, according to this survey of 1,079 ninth through twelfth graders from the Boston Public Schools (including exam and charter schools). The study, which included about 5 percent of teenagers attending public high schools in Boston, also found that nearly a third of students had a family member killed in a shooting, stabbing or beating. In addition, 52 percent said gangs at their school were “somewhat” or “very” dangerous, and 70 percent said gangs in their neighborhood were “somewhat” or “very” dangerous. While nearly all the students (95 percent) aspired to continue their education after high school, one-third of those surveyed also reported mostly Cs, Ds, or Fs in school.

More reports on demographics in Greater Boston are available in the Rappaport Institute Policy Notes Database online at <http://tcdata.hmdc.harvard.edu/pndata/demographics.php>.

EDUCATION**Changing the Boston School Choice Mechanism**

By Atila Abdulkadiroglu (Department of Economics, Columbia University), Parag A. Pathak (Harvard Business School), Alvin E. Roth (Department of Economics, Harvard University) and Tayfun Sönmez (Department of Economics, Boston College)

Working Paper No. 11965, National Bureau Of Economic Research (January 2006)

<http://papers.nber.org/papers/w11965.pdf>

In July 2005, after more than two years of intensive discussion and analysis, the Boston School Committee significantly changed the school choice system used to match students with their desired schools, due in part to the authors' research. In this paper, the authors explain why the previous system did not always assign students to the schools that they and their parents preferred and why it led at least some parents and students to misstate their actual preferences. The authors report on how their analyses helped shape the new assignment system, which establishes a "strategy-proof system based on fairness."

MCAS Scores and the Adams Scholarship:**A Policy Failure**

By Donald E. Heller (The Center for the Study of Higher Education, Pennsylvania State University)
The Civil Rights Project at Harvard University (March 2006)

http://www.civilrightsproject.harvard.edu/news/pressreleases/merit_policy_brief.pdf

Massachusetts' John and Abigail Adams Scholarship Program offers full tuition scholarships at state colleges and universities to students who perform well on the Massachusetts Comprehensive Assessment System in tenth grade. However, it does not help those most in need of financial assistance, according to this short policy brief, which updates a chapter in a 2004 book on state merit scholarship programs. In particular, white and Asian American students are more likely to be eligible for the scholarships than African American, Hispanic, and Native American students. Students from wealthier families are more likely to be eligible than those from families poor enough to qualify for subsidized school lunches. Disabled students and those with limited English proficiency are also less likely to be eligible for the scholarships than those who are not. In addition, over time these gaps have not lessened and, for some groups, have actually been increasing.

This brief builds on "The Devil is in the Details: An Analysis of Eligibility Criteria for Merit Scholarships in Massachusetts," a chapter by Heller in State Merit Scholarship Programs and Racial Inequality, a 2004 book edited by Heller and Patricia Marin, available online at http://www.civilrightsproject.harvard.edu/research/meritaid/report04/4HellerMA_ch_2.pdf.

More information on education issues is available in the Rappaport Institute Policy Notes Database online at <http://tcdata.hmdc.harvard.edu/pndata/education.php>.

ECONOMIC DEVELOPMENT**Massachusetts Medical Devices:****Leveraging the Region's Capabilities**

By Michael Best (Center for International Competitiveness and College of Management, University of Massachusetts, Lowell)

MassBenchmarks, 8:1 (2006)

<http://www.massbenchmarks.org/publications/issues/vol8i1/5.pdf>

A new database created by the author provides detailed information on the rapidly growing medical devices industry in Massachusetts, which ranks as one of the top five states in various measures of the industry's size. The study examines fast-growing large- and mid-sized firms, out-of-state firms with operating units in Massachusetts, and multi-industry companies that have migrated into producing medical devices. The author concludes that while the presence of major research hospitals and a disproportionate share of federal research funding are crucial, rapidly growing and market-repositioning firms have also played a critical role in the industry's growth. Such firms are not only "drivers of technological change," but also serve as carriers and developers of the region's distinctive skill base and technological capabilities, which in turn give the firms a competitive advantage.

This article is adapted from a 2005 paper by Best available on line at

<http://www.thebhc.org/publications/BEHonline/2005/best.pdf>.

The Potential Economic Impact of Increasing the Minimum Wage in Massachusetts

By Alicia Sasser (New England Public Policy Center, Federal Reserve Bank of Boston)

NEPPC Research Report Series, No. 06-1, New England Public Policy Center, Federal Reserve Bank of Boston (January 2006)

<http://www.bos.frb.org/economic/neppc/researchreports/2006/rr0601.pdf>

A proposal currently before the state legislature to increase the state's minimum wage to \$8.25 per hour by 2007 would raise aggregate wages by about \$255 million, but would also cause employers to eliminate between 2,100 and 10,500 jobs (about 1 to 4 percent of workers whose wages would be affected by the proposed law), according to this review of studies. About a quarter of a million workers would be affected by the proposal, 40 percent of them working full time and about a third providing the sole source of earnings for their families. The increases would enable a full-time worker to receive an annual income of \$17,160, more than federal poverty level for a family of three with one working adult and two children. However, the benefits of this increased wage gain may be diminished if employers respond by cutting hours or reducing their contributions to health insurance.

Revenue Sharing and the Future of the Massachusetts Economy

By Barry Bluestone (Center for Urban and Regional Policy, Northeastern University), Alan Clayton-Matthews (John W. McCormack Graduate School of Policy Studies, University of Massachusetts, Boston) and David Soule (Center for Urban and Regional Policy, Northeastern University)
Massachusetts Municipal Association (January 2006)
http://www.curp.neu.edu/pdfs/MMA_RevenueSharing.pdf

The future economic prosperity of Massachusetts is dependent on increasing the fiscal capacity of cities and towns, according to this report, which was prepared for the Massachusetts Municipal Association. The report notes that between 1987 and 2004 total constant-dollar spending by local governments increased by only 1.7 percent (1.1 percent for non-education activities), while personal incomes in Massachusetts rose by 2.4 percent, spending by state government increased by 2 percent, and local spending on debt service rose by 3.4 percent. As a result, local spending on core public services has lagged. The authors contend that this “suggests that municipalities are ill-equipped in the battle to offset negative employment and demographic trends in the Commonwealth. Without spending more in these critical areas, local municipalities cannot fulfill their constructive and central role in the fostering of economic development in the Commonwealth.” To overcome these problems, they call for the state to share 40 percent of its annual revenues with localities. They also suggest allowing localities to diversify their sources of revenue by giving them the power to raise money from local meals and other sales taxes, and giving local officials more power over such policies as health insurance and benefits for local workers.

Immigrant Entrepreneurs & Neighborhood Revitalization: Studies of the Allston Village, East Boston and Fields Corner Neighborhoods in Boston

By Ramon Borges-Mendez (Mauricio Gaston Institute and Ph.D. Program in Public Policy), Michael Liu (Institute for Asian American Studies) and Paul Wantanabe (Institute for Asian American Studies and Department of Political Science, University of Massachusetts, Boston)
Immigrant Learning Center (December 2005)
http://www.ilctr.org/news/pdf/Immigrant_Entrepreneurs.pdf

Most immigrant-owned businesses in Allston Village, East Boston, and Fields Corner were founded about ten years after the owners came to the United States, according to this study, which is based on interviews with immigrant business owners in those neighborhoods. Moreover, most owners did not prepare a formal business plan and owners or their families initially financed most of the businesses. Most owners also report working about 60 to 70 hours per week, most have only a few employees, and most are not heavily involved with local business organizations and are not well connected to government programs designed to aid start-up businesses.

More information on economic development issues is available in the Rappaport Institute Policy Notes Database online at <http://tcdata.hmdc.harvard.edu/pndata/econdev.php>.