



# **“You Don’t Have a Problem Until You Do”: Revitalization and Gentrification in Providence, Rhode Island**

By Fay Strongin





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## Summary

*“You Don’t Have a Problem Until You Do”* is a case study examining the extent of gentrification in Providence neighborhoods. Gentrification is defined as a process in which low-income neighborhoods experiencing substantial rent increases also experience gentrification-associated demographic change. The case study uses a mixed methods approach that includes quantitative and qualitative data, and seeks to contribute to policy-relevant research on gentrification in weak market contexts, specifically, in Providence, Rhode Island. Using quantitative data through 2015, the case study finds evidence of gentrification in select Providence neighborhoods that is of a more limited extent and pace than in strong market cities where gentrification is more commonly studied, such as New York City.

The case study also uses a qualitative analysis of interviews with local community development leaders in Providence, and finds that within the city’s weak market conditions, revitalization activities have not needed—and have not actively sought—to manage displacement risks. Finally, it concludes that anticipated economic growth could catalyze a rapid increase in gentrification and displacement pressures, which the community development system is not currently prepared to manage. Based on these findings, it is recommended that Providence practitioners create a pro-active, comprehensive, context-specific “development without displacement” strategy to manage neighborhood change in Providence.

## Introduction: Housing Market Conditions in Providence

Like many post-industrial cities in the Northeast, Providence has experienced a decline in population and a weak housing market. The city's population was over 250,000 people at its height in 1940 and declined by nearly 100,000 people between 1940 and 1980.<sup>1</sup> Although the population has since stabilized, deindustrialization and population decline contributed to high rates of vacancy and blight in many of Providence's neighborhoods. Since 2008, blight has reemerged as a significant issue in Providence neighborhoods due to the severity of the foreclosure crisis. Between 2007 and 2012, Rhode Island ranked worst among New England states on both foreclosure initiations and seriously delinquent loans.<sup>2</sup>

Among Rhode Island's larger municipalities, the foreclosure crisis was worst in Providence, which had also experienced a high rate of the use of subprime mortgages leading up to the crisis. The high rate of foreclosures contributed not only to urban blight but also to housing affordability issues, as both single family homes and multifamily rental properties were taken out of the market.<sup>3</sup> At the same time, Providence has seen very low levels of new housing production.

Population and housing market trends suggest that Providence can likely accommodate population growth in the coming years. As examined in Table 1, the city's population was only slightly lower in 2015 than in 1970, yet, in keeping with the post-foreclosure crisis, there were more housing units and a higher vacancy rate.

**TABLE 1 | Providence Population and Housing Market Trends, 1970-2015** (Inflation-Adjusted Values)

	1970	1980	1990	2000	2011-2015
Total Population	179,223	156,804	160,728	173,618	178,680
Unemployment Rate*	4.4%	9.2%	9.2%	9.3%	12.7%
Family Poverty Rate	13.3%	15.3%	18.3%	23.9%	24.0%
Rent Burden Rate**	28.9%	35.9%	40.2%	37.5%	44.8%
Housing Units	68,171	67,513	66,794	67,915	71,080
Vacancy Rate	7.4%	10.9%	11.8%	8.1%	13.5%
Median Gross Rent	NA	\$604	\$825	\$724	\$913
Median Value of Owner-Occupied Units	NA	\$115,661	\$195,555	\$139,748	\$177,100

Sources: 1970, 1980, 1990, 2000, 2010 Censuses; 2011-2015 American Community Survey 5-Year Estimates

- All income, rent, and median owner-occupied housing unit values are inflation adjusted to 2015 dollars.

- \*Unemployment rate means the percentage of the population above 16 years of age that is in the civilian labor force but is reporting unemployment.

- \*\*Though rent burden is typically defined as the percentage of renter households spending more than 30% of annual household income on housing costs, the case study defined it as above 35% in order to have uniform data for all Census years.

## Defining Gentrification, Revitalization and Displacement in the Literature

Much of the literature on gentrification is concerned with defining the phenomenon.

Gentrification is generally understood as a process by which reinvestment in historically disinvested low-income neighborhoods increases housing costs. More generally, demographic changes relating to income, age, educational attainment, and race or ethnicity are varyingly considered to be causes of gentrification, part of the definition of gentrification, a consequence, or, lastly, an accompanying characteristic of gentrification. Physical displacement, as well as political, social, and cultural displacement, are among the commonly identified consequences of gentrification.<sup>4</sup>

While not all gentrification literature explicitly covers the distinction between revitalization and gentrification, it is an important point to consider. The literature most commonly suggests that while both involve processes of reinvestment and physical upgrading, gentrification causes residential displacement while revitalization does not.<sup>5,6,7,8</sup>

Involuntary displacement is typically defined as the displacement of existing residents of a neighborhood due to physical or economic causes, in contrast to exclusionary displacement which occurs through a loss of housing opportunity.<sup>9,10</sup>

When there are enough unoccupied housing units available at the neighborhood level, increased

housing demand from higher income households does not significantly impact housing costs. However, the concentrated reinvestment and demand that occurs during gentrification can drive up housing costs, leading to displacement of lower-income households and an overall change in the social fabric of the neighborhood.

Some scholars assert that revitalization includes three kinds of upgrading which are also present in gentrification – physical, commercial/economic, and social – but that these changes are either equitably distributed or small enough in scope so as to not cause displacement or permanent alteration of social fabric.<sup>11</sup>

Thus, researchers agree that revitalization is distinct from gentrification in that it does not cause displacement, especially involuntary displacement. However, there is not a consensus among researchers about the relationship between gentrification and displacement, and displacement has been notoriously difficult to prove or measure.<sup>12,13,14,15,16,17</sup>

## Identifying Gentrification in Providence Neighborhoods

Many factors contribute to the vulnerability of low-income households in Providence's gentrifying neighborhoods. First, a large portion of Providence households cannot afford housing due to low incomes. Forty percent of Providence households earn less than 50% of area median income (AMI), while family poverty and rent burden rates have increased to a record high since 1970.<sup>18</sup> Very

low-income households are disproportionately housing cost burdened (paying more than 30 percent of their income for housing) and cannot accommodate an increase in housing costs. Second, the low rate of new housing construction<sup>19</sup> in Providence means that increased housing demand can easily raise housing costs. Finally, Providence neighborhoods are experiencing reinvestment, new housing development, and increased housing demand unevenly.

**The case study examines seven gentrification-associated changes:**

1. Rent growth
2. Young adult share
3. Share of adults with a college degree
4. Nonfamily household share
5. White share
6. Hispanic/Latino share
7. Average household income

While the case study considers above average rent growth to be a condition of gentrification in low-income neighborhoods, it is not alone a sufficient condition. As defined in the case study, gentrification is occurring in those low-income neighborhoods that experience above average rent growth and at least some of the demographic changes typically associated with an influx of households with higher socioeconomic status. Among the demographic changes, increases in five of the six groups noted above are associated with gentrification; however, conversely, it is a decrease in the Hispanic/Latino share of the population that is associated with gentrification.

By examining the demographic changes that occurred in low-income neighborhoods that experienced substantial rent growth during the 2000 to 2015 period,<sup>20</sup> the case study shows that gentrification did occur in select, low-income Providence neighborhoods, but of a more limited extent and pace than that which has been documented in strong market cities, such as New York City.

In order to determine the extent of gentrification in low-income neighborhoods that experienced considerable rent growth, the study divides Providence Census Tracts into three neighborhood types: *higher income, potentially gentrifying, and non-gentrifying*. This methodology is adapted from New York University's Furman Center, as used in the "State of New York City's Housing and Neighborhoods in 2015."<sup>21</sup>

The *higher income* neighborhood type includes Census Tracts that were in the top 60% of Census Tracts in the Providence-Fall River-Warwick RI-MA Metropolitan Statistical Area (Providence-Warwick MSA) with respect to median family income in the year 2000. This neighborhood type is meant to include Census Tracts that are occupied primarily by middle and high-income residents and are, therefore, not vulnerable to gentrification. Only eight of Providence's 39 Census Tracts are classified as higher income.

The *potentially gentrifying* neighborhood type includes Census Tracts that were low-income in the year 2000 and experienced rapid rent growth between 2000 and 2015. Census Tracts that were in the bottom 40% of all Providence-Warwick MSA Census Tracts with respect to median family

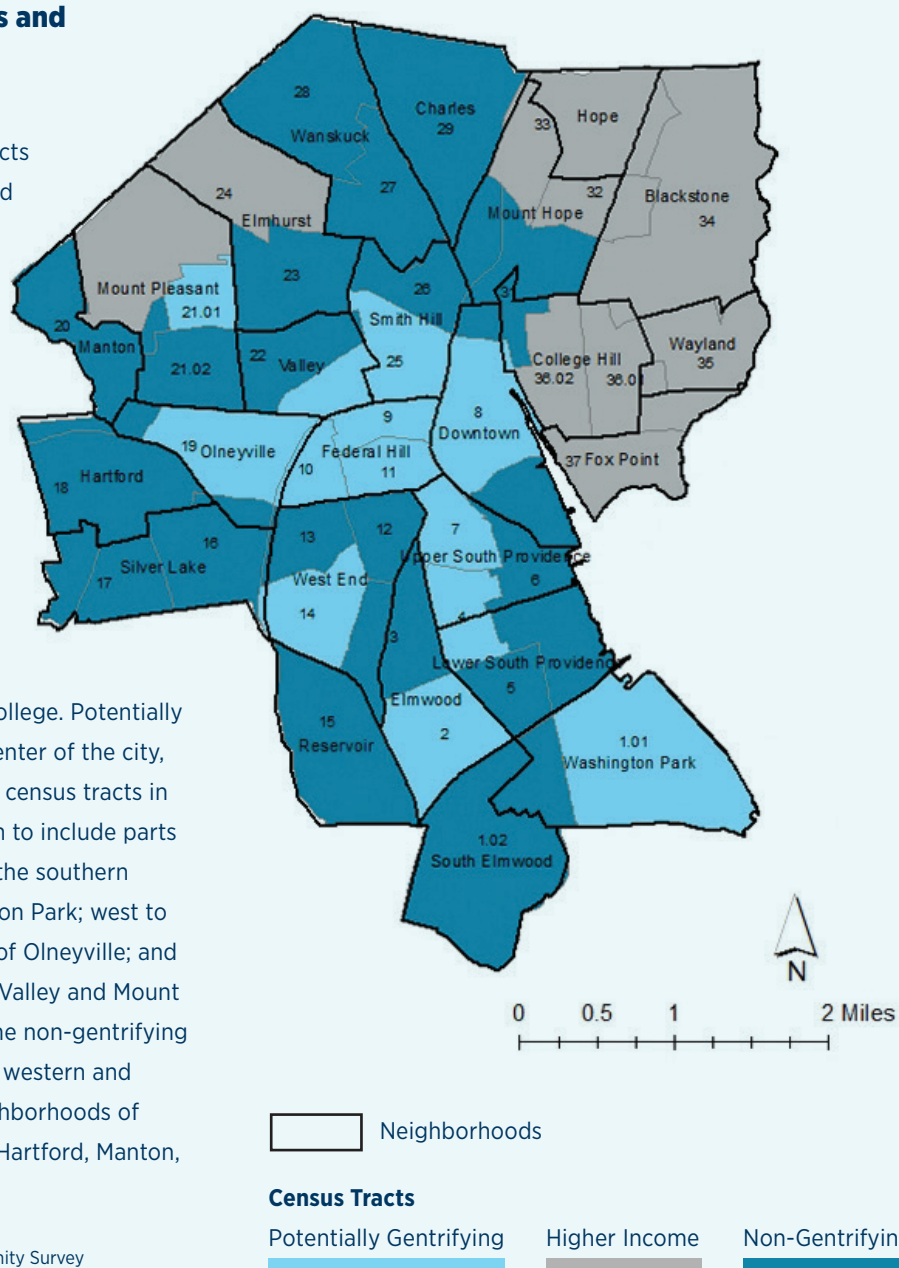
income in the year 2000 are classified as low-income. Rapid rent growth is defined as a percent increase in median gross rent that was more than 5 percent greater than citywide rent growth, or greater than a 33.3% increase between 2000 and 2015.

Finally, the *non-gentrifying* neighborhood type includes those Census Tracts that were low-income

in the year 2000 and experienced rent growth that was less than the established rent growth threshold (33.3% increase). These are neighborhoods that were low-income, but did not experience a substantial increase in housing demand, as indicated by average or below average rent growth.

**FIGURE 1 | Tract Classifications and Neighborhood Boundaries**

As illustrated in Figure 1, the Census Tracts that make up the different neighborhood types are geographically clustered. Higher income tracts are clustered in the city's East Side, where Brown University is located. Mount Hope is the only East Side neighborhood that does not fall within census tracts classified as higher income. Census Tract 24 is the only higher income census tract outside of the East Side, and this includes portions of the Elmhurst and Mount Pleasant neighborhoods, home to both Providence College and Rhode Island College. Potentially gentrifying tracts are clustered at the center of the city, around Downtown and Federal Hill with census tracts in this neighborhood type extending south to include parts of Upper and Lower South Providence, the southern half of Elmwood, and most of Washington Park; west to include part of the West End and most of Olneyville; and north to include parts of the Smith Hill, Valley and Mount Pleasant neighborhoods. The low-income non-gentrifying tracts are located primarily in southern, western and northern Providence, including the neighborhoods of South Elmwood, Reservoir, Silver Lake, Hartford, Manton, Wanskuck, and Charles.



Sources: 2000 Census, 2011-2015 American Community Survey 5-Year Estimates  
Shapefile: City of Providence Open Data; US Census Bureau; RIGIS Geospatial Data Catalogue.



The case study finds the following about gentrification in Providence neighborhoods:

- 1. Using values adjusted to match 2015 dollars, the median rent citywide increased 26.1% from 2000, and an average of 47.8% in the *potentially gentrifying* neighborhood type.
- 2. A large portion of the Census Tracts in the *potentially gentrifying* neighborhood type are clustered close to Downtown and Federal Hill.
- 3. On average, the *potentially gentrifying* neighborhood type experienced increases in gentrification-associated demographic variables at a faster rate than the city as a whole and than the *non-gentrifying* neighborhood type; these variables include growth in the young adult share, share of adults with a college degree, average household income, and white share.

- 4. The case study interprets the concurrence of substantial rent growth and demographic change in some *potentially gentrifying* Census Tracts as evidence of gentrification, but concludes that gentrification that occurred in Providence neighborhoods is of a more limited extent and pace than that which has occurred in many hot U.S. market cities.
- 5. Finally, based on interviews with local community development practitioners, the case study concludes that the impacts of gentrification have been limited and manageable to date; yet suggests policymakers are not prepared to respond to an increase in gentrification pressure, which is likely to occur with anticipated economic growth.

## Uneven Rent Growth and Housing Development

As noted in Table 2, while the median rent increased 26.1% citywide between 2000 and 2015—a notable divergence from the 12.2% decline between 1990 and 2000—rent growth was

unevenly distributed among Providence Census Tracts. The *potentially gentrifying* neighborhood type saw a 47.8% average increase in median gross rent, nearly double the citywide and higher income neighborhood rent growth, and nearly triple the increase of the *non-gentrifying* neighborhood.

**TABLE 2 | Average Percent Change in Median Gross Rent by Neighborhood Type**

Neighborhood Type	1990 to 2000	2000 to (2011-2015)	2000 to (2011-2015) Margin of Error
Citywide	-12.2%	26.1%	+/- 2.2%
Potentially Gentrifying		47.8%	+/- 9.0%
Higher Income		24.1%	+/- 12.3%
Non-Gentrifying		16.2%	+/- 7.4%

Sources: 1990 and 2000 Censuses, 2011-2015 ACS 5-Year Estimates

- Based on dollar values adjusted for inflation to match 2015 dollars
- Significant changes in census tract boundaries between 1990 and 2000 do not allow for an accurate comparison of 1990-2000 and 2000-(2011-2015) rent changes by neighborhood type



Another divergent factor the *potentially gentrifying* neighborhood type experienced was an increase in housing demand and housing occupancy that outpaced these changes citywide and in other neighborhood types. As can be seen in Table 3, while the *potentially gentrifying* neighborhood type averaged a 10 percent increase in housing units, the citywide increase was only 4.7 percent and

even lower in *non-gentrifying* and *higher income* neighborhood types. There was much less variation in the percentage point change in vacancies across the city and in neighborhood types. This suggests that the rapid rise in median rent in the *potentially gentrifying* neighborhood type is, in part, driven by increased housing demand in the Census Tracts.

**TABLE 3 | Average Percent Change in Housing Units and Average Percentage Point Change in Vacancy Rate by Neighborhood Type, 2000 to 2011-2015**

Neighborhood Type	Percent Change in Housing Units	Percentage Point Change in Vacancy Rate
Citywide	4.7% +/- 1.3%	5.4 +/- 1.0
Potentially Gentrifying	10.0% +/- 2.5%	4.8 +/- 1.8
Higher Income	-1.3% +/- 2.8%	4.4 +/- 2.0
Non-Gentrifying	4.2% +/- 1.8%	5.9 +/- 1.4

Sources: 2000 Census, 2011-2015 American Community Survey 5-Year Estimates





## Gentrification-Associated Demographic Change

The *potentially gentrifying* neighborhood type sustained increases in gentrification-associated demographic variables at a faster rate than the city as a whole. A significant finding is that the demographic changes sustained by the *potentially gentrifying* neighborhood type were not only distinct from citywide trends, but also exceeded the changes experienced in the *non-gentrifying* neighborhood type. This means that as a type, the low-income Census Tracts that experienced substantial rent growth also experienced demographic changes that are indicators of gentrification to a greater extent than the low-income Census Tracts that experienced average or below average rent growth.



As shown in Table 4:

- 1. Young Adult Share:** The *potentially gentrifying* neighborhood type experienced significant growth in the young adult share of the population; the share increase is greater than citywide and the *non-gentrifying* neighborhood type.
- 2. Share of Adults with a College Degree:** The share of adults with a college degree increased citywide, and in all neighborhood types, with the largest increase in the *higher income* neighborhood type. (The difference in the increase in share with a college degree in the *higher income* and *potentially gentrifying* neighborhood types is not statistically significant.)
- 3. Nonfamily Household Share:** The *potentially gentrifying* neighborhood type experienced above citywide growth in the nonfamily household share.
- 4. White Share:** Citywide, the white share decreased; the *potentially gentrifying* neighborhood type was the only type to experience an increase in the white share, however this increase is not statistically significant.
- 5. Hispanic/Latino Share:** The Hispanic/Latino share increased citywide and in all neighborhood types. Both *potentially gentrifying* and *higher income* neighborhood types experienced growth that was below the citywide increase. The largest increase in Hispanic/Latino share occurred in the *non-gentrifying* Census Tracts.
- 6. Average Household Income:** Average household income increased in both the *potentially gentrifying* and *higher income* neighborhood types and decreased in the *non-gentrifying* neighborhood type.

**TABLE 4 | Gentrification-Associated Demographic Change by Providence Neighborhood Type**

Household Type	Citywide	MOE	Potentially Gentrifying Type	MOE	Higher Income Type	MOE	Non-Gentrifying Type	MOE
Young Adult Share (20-34 years)	1.6	+/- 0.8	6.0	+/- 2.6	-0.3	+/- 3.1	0.6	+/- 1.7
Share of Adults with a College Degree	5.0	+/- 1.0	8.0	+/- 1.8	10.0	+/- 5.0	2.8	+/- 1.5
Nonfamily Household Share	0.2	+/- 1.6	3.7	+/- 2.8	-3.9	+/- 3.4	0.4	+/- 2.2
White Share	-3.4	+/- 1.2	1.7	+/- 3.2	-1.6	+/- 4.3	-6.0	+/- 2.4
Hispanic/Latino Share	10.2	+/- 0.8	4.0	+/- 3.6	3.3	+/- 2.0	15.3	+/- 2.8
Average Household Income	1.9%	+/- 3.3	8.3%	+/- 7.0	12.2%	+/- 8.6	-6.6%	+/- 4.6

Indicates a statistically significant change between 2000 and 2011-2015 that is associated with gentrification

Indicates a statistically significant change between 2000 and 2011-2015 that is not associated with gentrification

Sources: 2000 Census, 2011-2015 American Community Survey 5-Year Estimates

## Local Voices

In interviews with local leaders in community and economic development, the case study determined:

Practitioners perceive that current weak market conditions have had a dampening effect on revitalization activities that could have otherwise catalyzed gentrification and displacement, and on revitalization, gentrification, and displacement, generally;

Many practitioners perceive the City of Providence to not be sufficiently concerned about the potential gentrification and displacement impacts of revitalization, as the City focuses on generating tax revenue, blight reduction and private development;

Given current market conditions, even practitioners who are concerned about displacement have not had to do much to manage displacement impacts beyond building affordable housing into revitalizing neighborhoods.

## Conclusion: Projecting Increased Population Growth and Gentrification Pressure

Although housing vacancy rates remained moderately high through 2015, it is projected that population growth will contribute to increased housing demand. According to HousingWorks RI at Roger Williams University (2016), Providence's population is projected to grow 29 percent by 2025, a 43 percent growth in households.<sup>22</sup> The report projects that the majority of the additional households will be headed by individuals aged 25-44, and that Providence will need 18,000 new multifamily units, which accounts for more than half of the state's total demand for multifamily units.<sup>23</sup>

Without a significant acceleration of housing production, the Census Tracts in the *potentially gentrifying* neighborhood type will likely see an additional increase in housing demand leading to higher housing costs in these neighborhoods. For lower-income residents, these changes threaten their ability to stay in their homes, likely increasing displacement pressures.

## Policy Recommendations

In light of these findings, the case study recommends that Providence community development practitioners and other stakeholders of low-income neighborhoods advance a proactive context-specific “development without displacement” strategy for Providence.

Six specific policies that are relevant and feasible given Providence’s market context and the limited, or early stage, of gentrification in Providence neighborhoods are:

**1 Harness the opportunity afforded by existing City efforts to address vacant and abandoned homes:** Rhode Island already has legislation that enables municipal inclusionary zoning. By adopting an aggressive and mandatory municipal inclusionary zoning ordinance, Providence could ensure that future housing development includes affordable units. Affordable units should be priced to accommodate low-income households that currently reside in gentrifying neighborhoods; i.e., rents affordable to households below 50 percent area median income (AMI).

**2 Prioritize a ramp up in housing production levels:** State policymakers can focus on and emphasize the projected need of multifamily housing. Municipal comprehensive plans could address preservation of existing affordable homes and the creation of new opportunities for long-term affordable housing. The need in Providence’s potentially gentrifying neighborhoods is particularly critical as property values grow out of reach of the city’s existing residents.

**3 Implement shared-equity housing models or other policies to limit rent growth:** Rhode Island possesses the country’s first statewide community land trust, the Community Housing Land Trust of Rhode Island. The land trust is an unmatched opportunity for ensuring long-term affordability for both renter and homeowner households. Policymakers should act on this before property acquisition costs increase.

**4 Develop private market mechanisms:** Linkage fees provide a mechanism for supporting affordable housing funding and production through private development. While development pressure in Providence has been low, linkage fees can be implemented at modest levels with provisions for fees to increase as the development landscape changes.

**5 Anchor institution strategy:** Given the high concentration of hospitals, colleges, and universities in Providence, the city possesses an excellent opportunity to better utilize these institutions as engines of economic and community development. Examples of these strategies could include local supply chain development, community development partnerships, university-assisted community school partnerships, hiring agreements, community benefit agreements, and enhanced Payment-in-Lieu-of-Taxes/Services-in-Lieu-of-Taxes (PILOT/SILOT) agreements. All agreements and partnerships should be consistently enforced and maintained.

**6 Practitioners should assess the housing market context, citywide and at the neighborhood level, in order to put together a context-relevant policy agenda:** Policymakers should identify and track context-specific housing market and demographic indicators of gentrification in order to monitor neighborhood change processes as they evolve. Given the large margins of error for Census Tract level data in the ACS 5-Year Estimates, the 2020 Census will provide another opportunity to study neighborhood-level demographic change.

Providence has many advantages and opportunities that can support the creation and implementation of a “development without displacement” policy agenda. First and foremost, Providence has a strong community development system made up of CDCs and service organizations that are accountable to their constituencies. Additionally, Providence faces new conditions that, in turn, enable new approaches. Providence’s reputation is changing and it seeks to implement innovative, evidence-based approaches to government.

The title of the case study, “You Don’t Have a Problem Until You Do,” is not meant to downplay or undermine the lived experiences of gentrification and displacement endured by Providence residents. The title, words spoken by one of the practitioners interviewed, is a call to action in this critical moment. While gentrification-related displacement risks in Providence’s gentrifying neighborhoods are not as acute as in gentrifying neighborhoods in other cities, increasing risk must be anticipated and preempted given projected economic growth.

You don’t have a problem, until you do. This is the moment for Providence practitioners, who believe that all Providence residents have a right to remain and thrive in their homes and neighborhoods, to enact a “development without displacement” agenda.



# ENDNOTES

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<sup>21</sup> The neighborhood type shares and averages that are reported in Strongin (2017) and in this paper, are found by aggregating at the census tract level, and weighting by census tract population. For instance, the Hispanic/Latino share of the population in the higher income neighborhood type is a weighted average of the Hispanic/Latino shares in all of the higher income Census Tracts. When aggregated to the neighborhood type level, the weighted average is based on the universe for each particular demographic variable. For example, the universe for white share is total population, the universe for share with a college degree is population aged 25+, the universe for nonfamily households is total households, and the universe for median gross rent increase is renter-occupied housing units.

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