

# Financial Security, Stress, and Health in Gentrifying Neighborhoods



# Our research question

## How does living through gentrification affect residents' health?

The HNS team had two hypotheses about the connections between gentrification, financial security and health.

1. Financial security is a pathway through which gentrification affects health
2. Stress is a pathway through which gentrification affects health



# How does gentrification increase financial risk?

## *Unaffordable Housing*

New housing developments are too expensive. **Rents and property taxes increase**, driving long-time residents out.

## *Rising Cost of Living*

**Goods become more expensive** within the neighborhood. Some residents must leave their neighborhood to buy everyday items, like groceries.

## *Difficulty Saving*

Money is short and residents sacrifice expenses (e.g., food for housing). **Rising expenses eat up savings**, leaving residents vulnerable.

## *Economic Inequality*

These changes are disproportionately felt by long-time, **lower-income residents**, who have trouble meeting their needs. Some start working multiple jobs.



# How does gentrification decrease protection against financial pressures?

## *Loss of good jobs*

- Wages are outpaced by cost of living.
- Opportunities from new development are not enough.

## *Loss of collective efficacy*

- Long-time residents feel excluded and left behind by changes.
- Loss of social cohesion means less community stability.

## *Loss of social cohesion*

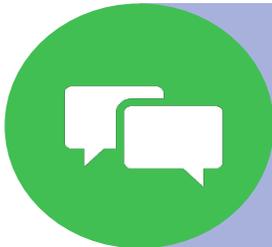
- Residents isolate due to financial pressures.
- Connections are lost as residents are displaced.



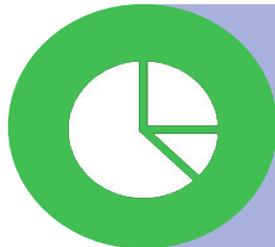
# Our Analysis



Using our community survey, we identified economically vulnerable people in HNS neighborhoods to interview.



We analyzed their interviews to understand how their experiences and feelings related to changes in their neighborhood, their financial circumstances, and their health.



We interpreted our findings using a classic psychological model of stress (Lazarus and Folkman framework of stress)



# What we found

- **Financial pressure** increases through unaffordable housing, economic inequality, a rising cost of living, and difficulty saving.
- **Buffers** such as good jobs, social cohesion, collective efficacy, and cultural institutions erode as communities gentrify.
- **Stress** is produced by a decreased capacity to weather financial challenges.
- **Negative health outcomes** for residents result.

**Experiencing gentrification leads economically vulnerable people to feel higher levels of financial insecurity.**

**Living through gentrification creates stress and has negative health consequences.**

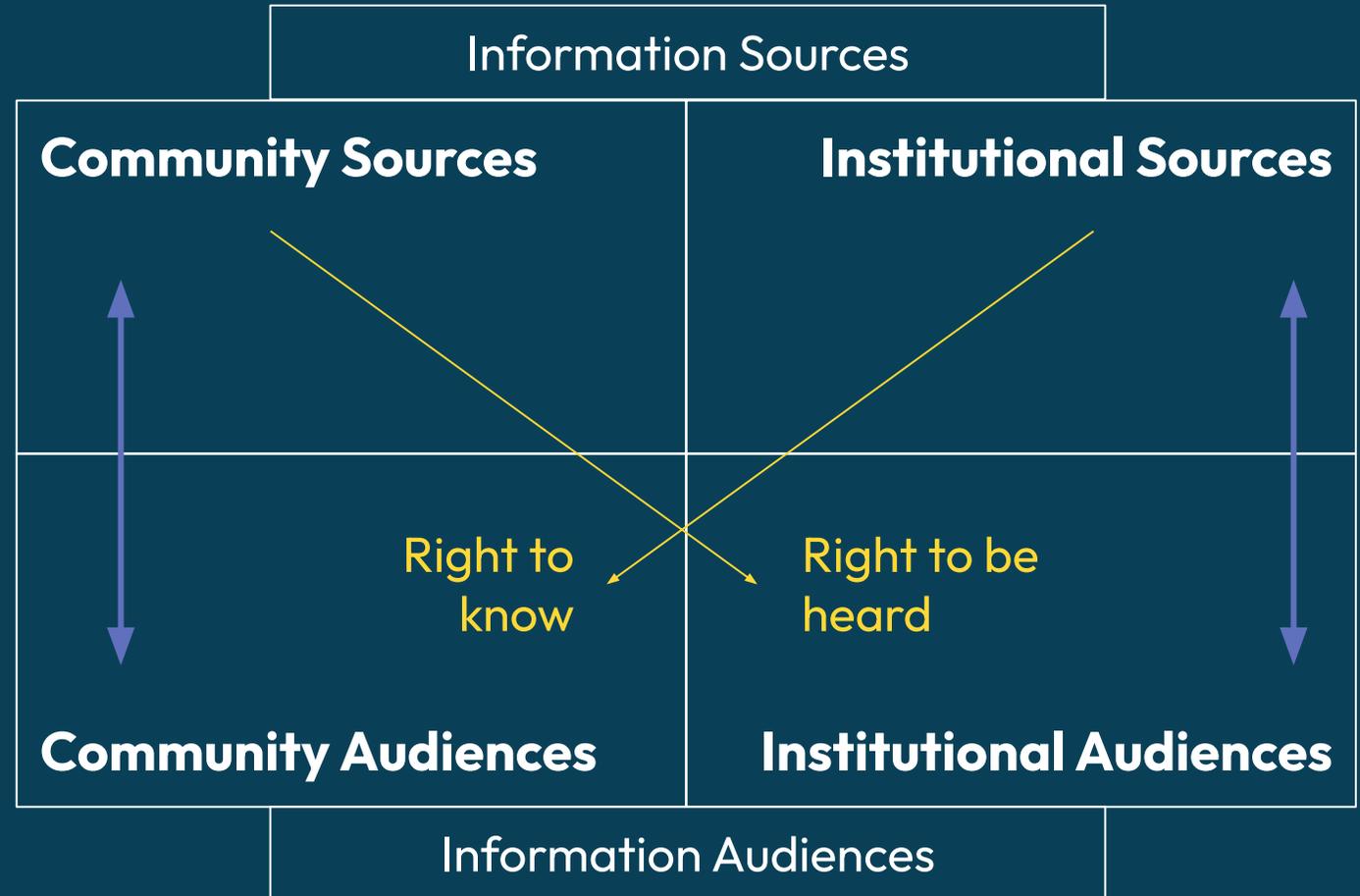


# Why this matters: building community power

**Communities have the right to know and be heard through research!**

Communities need institutional information, but often lack access to it (even when it concerns the community itself)

Communities have valuable information about themselves, but their voices and stories are often dismissed as anecdotal



# Why this matters: building community power

The community can use research on financial insecurity and health to organize and advocate for specific policies.

e.g., advocating for policies that will keep the neighborhood affordable, maintain social support, and allow residents control in neighborhood change.

Researchers, planners, and decision makers can address issues in collaboration with community residents.

Right to know

Right to be heard



# What should we do to increase financial security?

Expand affordable housing

Reduce neighborhood economic inequality

Investing in social cohesion and support

# What is HNS?

The Healthy Neighborhoods Study (HNS) the nation's largest community-based participatory action research study focused on the health impacts of neighborhood change. A goal of the study is to support organizing, advocacy, and planning for healthy and equitable community development that prevents displacement. HNS includes a network of academic researchers, 50 resident researchers, grassroots community organizations, regional planning agencies, and advocacy groups that represent nine communities across Eastern Massachusetts.

Find out more at [hns.mit.edu](https://hns.mit.edu)



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