Analysis of the

PITTSFIELD-NORTH ADAMS MASSACHUSETTS HOUSING MARKET

as of May 1, 1970

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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FHA Housing Market Analysis

Pittsfield-North Adams, Massachusetts, as of May 1, 1970

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development
Federal Housing Administration
Economic and Market Analysis Division
Washington, D. C.

FHA HOUSING MARKET ANALYSIS
PITTSFIELD-NORTH ADAMS, MASSACHUSETTS
AS OF MAY 1, 1970

The Pittsfield-North Adams Housing Market Area (HMA) is defined to include two labor market areas in western Massachusetts. The Pittsfield Labor Market Area (LMA) consists of four towns (Lee, Lenox, Lanesborough, and Dalton) in addition to the city of Pittsfield in central Berkshire County. The North Adams LMA includes the city of North Adams and six towns (Adams, Clarksburg, Florida, New Ashford, Savoy, and Williamstown) in northern Berkshire County, plus Monroe Town in neighboring Franklin County. The two labor market areas as described above will be treated as separate submarkets of the HMA for the purposes of this analysis.

Pittsfield, Adams, North Adams, and Williamstown, situated from south to north, form the population and employment core of the HMA, while the remainder of the HMA is made up of suburban residential communities. The population of the HMA was an estimated 128,300 persons as of May 1970.

The HMA is located in the Berkshire Mountains in western Massachusetts, a year-round recreational region. Although manufacturing accounts for more than 48 percent of all nonagricultural wage and salary workers (with the electrical machinery industry dominant), recreational activities have boosted employment levels in trade and services. Since 1960, the economy of the HMA has expanded at a moderate rate, accompanied by a slower rate of population growth. Growth of the HMA as a whole has been held back by the sluggishness of the economy of the North Adams submarket in which there have been losses in manufacturing employment over the 1960 to 1969 period. The migration of the textile mills to the south has been the major reason for the economic decline in the North Adams submarket. Consequently, there is significant commutation from the immediate North Adams area to Pittsfield where jobs are more plentiful.

A slowing down of the economy since 1967, reduced rates of population growth, the recently tightened mortgage market, and strikes at electrical machinery industry plants in Pittsfield and in North Adams have all been contributing factors to a significant decrease in residential construction in the HMA.

Anticipated Housing Demand

Based upon the projected increase in the number of households over the forecast period (May 1, 1970 to May 1, 1972), and taking into consideration such factors as anticipated losses to the housing stock, the current number of vacancies, and the present level of residential construction activity, the demand for new, non-subsidized housing over the two-year period is estimated at 400 units a year. It is estimated that this annual demand would be satisfied best by construction of 290 single-family dwellings and 110 multifamily units. Annual demand for an additional 20 units probably will be satisfied with mobile homes. Of the total annual demand for housing in the HMA, approximately 240 single-family houses and 85 multifamily units could be absorbed in the Pittsfield submarket and the remainder in the North Adams submarket. Distributions of demand for single-family houses by price class and for rental units by size and gross monthly rent ranges are exhibited in table I.

The anticipated annual demand for 400 housing units in each of the next two years is below the annual rate of building activity in most years during the 1960's. However, it is significantly above the level of construction in 1969 when high building costs, high mortgage rates, and industrial strikes considerably slowed building activity.

Most of the projected demand will be absorbed in the portions of the HMA outside of the urbanized areas of Pittsfield and North Adams. In these cities, the scarcity of available land and desirable sites has restricted new residential construction.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Pittsfield-North Adams HMA, the total occupancy potential is estimated to be 500 units annually, including 175 units for the elderly (see table II). About 45 percent of the family potential and almost 43 percent of the elderly potential arise from the North Adams portion of the HMA. Future approvals under any of the programs should take into account any intervening approvals under other programs which serve the same families and individuals. All families eligible for Section 235 housing also are eligible for housing under Section 236.

The annual occupancy potentials[1/] for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect as of May 1, 1970, and on available market experience.[2/]

Sales Housing Under Section 235. Sales housing can be provided for low- and moderate-income families under the provisions of Section 235. Based on the exception income limits, approximately 185 units a year could be absorbed into the HMA during the two-year forecast period; using regular income limits the potential would be about 170 units. Best absorption of the potential would be achieved by distributing them as follows: 105 units in the Pittsfield submarket and 80 in the North Adams submarket. To date few sales have been closed under the provisions of Section 235.

1/ The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

2/ Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, little or no housing has been provided under some of the subsidized housing programs and absorption rates remain to be tested.

Rental Units Under the Public Housing and Rent Supplement Programs. These two programs serve essentially the same low-income households. The principal differences lie in eligibility requirements and in the manner in which net income is computed for each program. The annual occupancy potential for public housing in the HMA is an estimated 165 units for families and 140 units for the elderly, distributed geographically as shown in table II. Almost 20 percent of the families and nearly 40 percent of the elderly in the Pittsfield submarket also are eligible for housing under Section 236; while about 15 percent of the families and 25 percent of the elderly in the North Adams submarket also are eligible for the latter program. In the case of the more restrictive rent supplement program, the potential for families would be 130 units in the Pittsfield submarket and 110 units for the North Adams submarket, a total of 240 units for the entire HMA. The market for elderly accommodations would remain unchanged throughout the HMA.

There are four housing authorities operating in the HMA with a total of 238 federally-aided units and 389 state-aided public housing units. The Pittsfield Housing Authority manages four state-aided projects--Wilson Park (126 units for families), Francis Plaza (48 units for the elderly), Wacona Heights (60 units for the elderly), and Rose Manor (100 units for the elderly). The authority also leases 112 units under the Section 23 leasing program. The North Adams Housing Authority manages 126 federally-aided units, including 48 for the elderly in two projects built before 1960. Of an additional 65 state-aided units, 40 have been sold; the remaining 25, available for sale, are still rented as public housing units. The Dalton Housing Authority (located within the Pittsfield submarket) manages Pomeroy Manor, a project of 40 units for the elderly. The Adams Housing Authority, just recently established, is awaiting funds for a 60-unit, state-aided project for the elderly. In Pittsfield, there are 23 "Turnkey" units under construction, a proposal for 50 single-family units, and a proposal for a 100-unit project for the elderly. There are 145 units of "Turnkey" housing proposed for North Adams, of which 126 are for the elderly. If all of these units are built within the first year of the forecast period, they will slightly exceed in number the estimated occupancy potential for that year. Absorption rates, therefore, should be watched closely to determine whether the potential for the second year of the forecast period should be adjusted.

Rental Units under Section 236[1/]. Moderately-priced rental units can be provided under Section 236. For the entire HMA the annual occupancy potential for Section 236 housing, using exception income limits, is 265 units, including 80 for the elderly. In the Pittsfield submarket, using either exception or regular income limits, the annual potential is 155

1/ Interest reduction payments may also be made with respect to cooperative housing projects. Occupancy requirements under Section 236, however, are identical for both tenants and cooperative owner-occupants.

units, including 50 for the elderly. About 15 percent of the families also are eligible for public housing or rent supplement payments, and about 65 percent of the elderly are eligible for these alternative programs.

In the North Adams submarket, the annual occupancy potential under Section 236, using exception income limits, is for 110 units, including 30 for the elderly. Using regular income limits, these potentials would be reduced by about 20 percent and 15 percent respectively. Approximately 15 percent of the eligible families are alternatively eligible for public housing or rent supplement payments, and all of the elderly households qualify for such accommodations.

It should be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population group and are not additive.

There is a proposal for a 100-unit, mixed-income housing project to be built under Section 236 by the Berkshire Life Insurance Company in Pittsfield. The project is awaiting final approval from HUD.

Sales Market

The sales market for the HMA was relatively well-balanced in terms of demand and supply in May 1970; the homeowner vacancy rate as of that date was 1.3 percent. The market was tighter in the Pittsfield submarket than in the HMA as a whole; in this portion of the HMA, rising construction costs, high interest rates on mortgages, and reduced levels of building activity have reduced sales and listings. Building tends to be on scattered lots with few speculative offerings, particularly in the price ranges under $22,500. Demand for housing priced below this level is now met mostly out of the existing housing stock. An FHA unsold inventory survey for Pittsfield surveyed 43 houses constructed in subdivisions during the twelve-months ending January 1, 1970 and 13 under construction as of that date. Of the completed houses, 41 had been sold; and 12 of those under construction had been sold. All of the houses recorded in the survey were in price ranges above $22,500.

The sales market in the North Adams submarket reflects conflicting trends. In North Adams itself, the sales market is relatively tight, as there has been very little new residential construction, and there have been demolitions by urban renewal, code enforcement, and the expansion of North Adams State College. However, the remaining towns, particularly Williamstown, have more balanced sales markets. There is more available and desirable land in these townships; they also tend to be sites for vacation homes. Williamstown serves both Williams College and as a bedroom community for executives from North Adams and Pittsfield. In North Adams, the sales market consists primarily of existing homes in the $12,000 to $15,000 price range. Williamstown and Adams both have more speculative building; the Williamstown market, considered more prestigeous, includes many new homes being sold for $30,000 or more.

Rental Market

There is a shortage of new, fully competitive apartments throughout the HMA. Although there are a substantial number of older, noncompetitive units in the inventory, a renter vacancy rate of 3.4 percent indicates the tightness of the market. High tax rates, increasing construction costs, traditional resistance to both apartments and high rents, plus restrictive zoning regulations in Pittsfield have severely limited the amount of multifamily construction. Two garden-type projects have recently come on the market in the HMA, one in North Adams and one near Pittsfield which still has units under construction; absorption in both projects has been slow. Rents range from $165 to $195, including utilities, for one- and two-bedroom units in the first and up to $230 for two bedrooms in the latter. Apartments do better in terms of occupancy where there is less resistance to the higher rents, ie., outside the urbanized areas of Adams, North Adams and Pittsfield.

Existing single-family homes and apartments in older units converted to such accommodations make up a large proportion of the rental inventory. Rents average about $80 a month, not including utilities, for a one-bedroom apartment in Pittsfield, up to about $100 for a three-bedroom unit in North Adams.

It is anticipated that the rental market will be subject to increased demand pressure as current shortages are compounded by new households coming into the market, by an increasing acceptance of rental accommodations, and continuing demolition activity.

Economic, Demographic and Housing Factors

The anticipated annual demand for new housing is based on the trends in employment, income, population, and housing factors which are discussed below.

Employment. In 1969, nonagricultural wage and salary employment averaged 46,360 persons. During 1969, an average of 1,030 persons were involved in labor disputes. From a low in 1964, wage and salary employment has increased by an average of 950 jobs each year. However, this economic growth has not been distributed evenly throughout the HMA--nonagricultural wage and salary employment has declined each year since 1966 in the North Adams submarket. Thus, the expansion of employment in the Pittsfield submarket tends to absorb the losses in the North Adams submarket rather than resulting in a net in-migration of population. (See table IV for a comparison of trends of work force components in the North Adams and Pittsfield submarkets).

The fastest and most steadily growing industries are in the nonmanufacturing sector of the economy. All industries in this category have expanded over the entire 1960-1969 period, with trade, services, and government outpacing all other industry groups. These three industries contributed about 3,440 of the 4,170 nonagricultural wage and salary jobs added between 1960 and 1969. Nonmanufacturing industries added 3,990 new jobs over the 1960-1969 period, while manufacturing added only 180. Manufacturing employment actually declined in the North Adams area, principally because of the continuing decline in the textile industry and the closings of several industrial plants.

Employment in the electrical machinery industry, the dominant manufacturing industry, fluctuates from year to year, depending on customer demand. The 1960-1968 period shows a gain of only 380 jobs; however, the difference between the low in 1963 to the high in 1967 is substantial--1,870 jobs. Ordnance is the second largest manufacturing industry, but is similarly unstable in terms of employment levels, because the awarding of government contracts determines the workload for the industry.

The potential for continuing growth of nonmanufacturing industries is promising, because of the location of the HMA in a year-round recreational region of New England. In addition, North Adams State College is undertaking a continuing expansion program. During the next two years, it is anticipated that nonagricultural wage and salary employment will increase by 1,250 new jobs, an average of 625 a year. This is an average annual rate somewhat above the growth rate over the 1960-1969 period. Few plant expansions have been announced, and the two major employers in the HMA only recently have recovered from strikes. Most of the employment growth is expected to continue to come from nonmanufacturing industries in the Pittsfield submarket.

Income. In 1970, the median annual income of all families in the Pittsfield-North Adams HMA was $9,150, after the deduction of federal income tax; the median annual income of renter households of two or more persons was $7,750. In 1959, the median after-tax incomes of all families and of renter households of two or more persons were $5,700 and $4,850, respectively. Table V contains distributions of all families and of renter households by after-tax income classes for 1959 and 1970.

Population and Households. The population of the Pittsfield-North Adams HMA was an estimated 128,300 persons as of May 1970,1/ reflecting an average increment of about 900 persons a year since 1960. Most of this growth occurred in the Pittsfield submarket which added 770 persons a year. The North Adams submarket increased by an average of only 130 persons a year.

Anticipated economic and demographic trends indicate that the population of the HMA will be about 129,800 as of May, 1972, an increase of 750 during each year of the forecast period. Continuing the recent trend, most of this population growth will be in the Pittsfield submarket.

1/ Locally reported preliminary population and household counts from the 1970 Census may not be consistent with the demographic estimates in this analysis. Final official census population and household data will be made available by the Census Bureau in the next several months.

Household growth during the April 1960 to May 1970 period averaged 380 a year, resulting in an estimated 40,050 households in the HMA as of May 1970. Almost 80 percent of the household growth occurred in the Pittsfield submarket. It is expected that there will be 40,700 households in the HMA by May 1972, an increase of 325 households in each year of the forecast period. Of the projected increase in the number of households, 250 are expected to be added in the Pittsfield submarket. (See table VI for a presentation of population and household trends in the HMA since 1960.)

Housing Inventory and Residential Construction. On the basis of building permits issued,1/ private residential construction volume in the HMA was at its highest level during the years 1960 through 1963 when an estimated average of 510 units a year were started. However, the decline in the economy in 1964 and 1965 slowed residential building activity to an average of 270 units a year. Construction increased again in the 1966-1968 period to an average of 440 a year. Because of increasing costs relative to household incomes, the tightened mortgage market, a major strike in the electrical equipment industry, and the slowing of economic growth, construction dropped to about 195 starts in 1969.

Private multifamily construction has fluctuated from year to year, with no discernable trend, between a low of 30 units authorized for construction in 1969 and a peak of 201 units permitted in 1968. Apartment construction averaged 130 units a year during the 1965-1968 period, compared to an annual average of 90 units during the years 1960 through 1964. About 80 percent of the total multifamily construction and about 75 percent of the single-family construction has taken place in the Pittsfield submarket.

There were approximately 41,800 housing units in the HMA as of May 1970. This total reflects a net addition of 3,425 units since 1960, resulting from the addition of 4,850 new units (including units added by conversion and 200 mobile homes) and the loss of 1,425 units through demolition by government action and other causes. There were approximately 150 units under construction as of May 1970, including about 50 single-family houses and 100 multifamily units. Included in the multifamily units under construction were 23 "Turnkey" public housing units in Pittsfield.

1/ Building permits issued for construction cover approximately 88 percent of the estimated housing starts; the remainder were estimated by the Housing Market Analyst using fragmentary data.

In the Pittsfield submarket there was a net gain of 2,725 housing units, a result of the addition of almost 3,600 units (including units added by conversions and 100 mobile homes) and the loss of almost 875 units by demolition and other causes. There was a net increase of only about 700 units in the North Adams submarket, which reflects the addition of about 1,250 units (including conversions and mobile homes) and the loss of about 550 units.

Vacancy. Based on postal vacancy survey data and on other information gathered from local sources, there were approximately 1,750 vacant units in the Pittsfield-North Adams HMA as of May 1970 (see table VIII for geographic distribution). Of this total, there were about 330 units available for sale, 530 units available for rent, and 890 units which were seasonal, dilapidated, or held off the market. Of the "available" units, about 320 sales units and 350 rental units were nondilapidated and had all plumbing facilities. The available sales and rental vacancy ratios were 1.3 percent and 3.4 percent, respectively, as of May 1970.

Table I

Estimated Annual Demand for Nonsubsidized Housing
Pittsfield-North Adams, Massachusetts, Housing Market Area
May 1970 to May 1972

A. Single-family Houses

Price class	Number of units		
	HMA	Pittsfield submarket	North Adams submarket
Under $22,500	45	35	10
$22,500 - 24,999	35	30	5
25,000 - 29,999	75	60	15
30,000 - 34,999	55	45	10
35,000 and over	80	70	10
Total	290	240	50

B. Multifamily Units

Gross monthly rent[a/]	Size of unit			
	Efficiency	One bedroom	Two bedrooms	Three or more bedrooms
Under $130	5	-	-	-
$130 - 139	-	-	-	-
140 - 149	-	-	-	-
150 - 159	-	15	-	-
160 - 169	-	10	-	-
170 - 179	-	10	-	-
180 - 189	-	5	15	-
190 - 199	-	5	15	-
200 - 209	-	-	10	-
210 - 219	-	-	5	5
220 and over	-	-	5	5
Total	5	45	50	10

a/ Gross monthly rent is shelter rent plus the cost of utilities.

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Pittsfield-North Adams, Massachusetts, Housing Market Area
May 1970-May 1972

	HMA total			
	Section 236[a/] exclusively	Eligible for both programs	Public housing exclusively	Total
A. Families				
1 bedroom	25	-	20	45
2 bedrooms	65	15	60	140
3 bedrooms	45	10	40	95
4 or more bedrooms	25	-	20	45
Total	160	25[c/]	140[c/]	325
B. Elderly				
Efficiency	20	30	75	125
1 bedroom	15	15	20	50
Total	35[b/]	45[f/]	95[f/]	175

	Pittsfield submarket			
	Section 236[a/] exclusively	Eligible for both programs	Public housing exclusively	Total
A. Families				
1 bedroom	15	-	15	30
2 bedrooms	35	10	30	75
3 bedrooms	25	5	20	50
4 or more bedrooms	15	-	10	25
Total	90	15[d/]	75[d/]	180
B. Elderly				
Efficiency	10	20	40	70
1 bedroom	10	10	10	30
Total	20[b/]	30[f/]	50[f/]	100

	North Adams submarket			
	Section 236[a/] exclusively	Eligible for both programs	Public housing exclusively	Total
A. Families				
1 bedroom	10	-	5	15
2 bedrooms	30	5	30	65
3 bedrooms	20	5	20	45
4 or more bedrooms	10	-	10	20
Total	70	10[e/]	65[e/]	145
B. Elderly				
Efficiency	10	10	35	55
1 bedroom	5	5	10	20
Total	15[b/]	15[f/]	45[f/]	75

a/ Estimates are based upon exception income limits.

b/ Applications and commitments under Section 202 are being converted to Section 236.

c/ Approximately 60 percent of these families also are eligible under the rent supplement program.

d/ Approximately 55 percent of these families also are eligible under the rent supplement program.

e/ Approximately two thirds of these families also are eligible under the rent supplement program.

f/ All of the elderly couples and individuals also are eligible for rent supplement payments.

Table III

Civilian Work Force Components
Pittsfield-North Adams, Massachusetts, Housing Market Area[a]
(Annual averages, 1960-1969)

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
Labor force	51,300	51,300	51,950	51,650	50,400	50,400	52,400	53,900	54,300	54,100
Unemployment	3,250	3,300	2,950	3,250	3,100	2,650	2,250	2,800	2,350	2,200
Percent	6.3%	6.4%	5.7%	6.3%	6.2%	5.3%	4.3%	5.2%	4.3%	4.1%
Total employment	48,060	48,000	49,000	48,370	47,300	47,710	50,120	51,080	51,960	50,880
Nonagri. wage & salary	42,190	42,050	43,140	42,750	41,600	42,590	45,010	46,330	47,260	46,360
Manufacturing	22,340	21,960	22,920	22,370	21,060	21,550	23,130	23,510	23,520	22,520
Textiles	2,170	1,780	1,750	1,710	1,700	1,630	1,670	1,190	1,030	1,130
Paper & paper products	2,710	2,760	2,760	2,760	2,750	2,800	2,900	2,950	3,050	3,170
Leather & leather products	360	380	430	420	460	450	410	420	440	390
Machinery (except elec.)	750	700	700	800	850	850	1,030	1,030	950	850
Electrical machinery	9,470	9,340	8,640	8,450	8,500	9,240	10,170	10,320	9,850	9,210
All other[b]	6,880	7,000	8,640	8,230	6,800	6,580	6,950	7,600	8,200	7,770
Nonmanufacturing	19,850	20,090	20,220	20,380	20,540	21,040	21,880	22,820	23,740	23,840
Construction	1,440	1,450	1,460	1,340	1,250	1,190	1,300	1,480	1,630	1,570
Trans., comm., & utilities	1,590	1,630	1,770	1,660	1,690	1,750	1,680	1,750	1,750	1,740
Wholesale & retail trade	7,310	7,370	7,370	7,370	7,330	7,650	8,310	8,590	8,900	8,880
Fin., ins., & real estate	1,400	1,450	1,400	1,500	1,510	1,520	1,520	1,590	1,650	1,640
Services	5,010	5,050	5,100	5,230	5,250	5,410	5,500	5,710	6,150	6,340
Government	2,970	3,000	2,960	3,120	3,340	3,350	3,390	3,550	3,500	3,510
All other	130	140	160	160	170	170	180	150	160	160
Other nonagricultural[c]	5,620	5,700	5,610	5,370	5,430	4,860	4,850	4,460	4,360	4,220
Agriculture	250	250	250	250	270	270	270	300	300	300
Labor disputes	0	0	0	0	0	0	60	0	20	1,030

Note: Columns may not add to totals due to rounding.

a/ Represents the combined Pittsfield and North Adams Labor Market Areas.

b/ Includes ordnance and primary metals.

c/ Self-employed and unpaid family workers, and domestics in private households.

Source: Massachusetts Division of Employment Security.

Table IV

Civilian Work Force Components
Pittsfield, Massachusetts, LMA and North Adams, Massachusetts, LMA
Annual Averages, 1960-1969

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
Pittsfield LMA										
Civilian work force	34,550	34,650	34,850	34,500	33,200	32,800	34,550	36,450	37,400	37,900
Unemployment	1,600	1,800	1,650	2,000	2,050	1,800	1,500	1,750	1,500	1,450
Percent	4.6%	5.2%	4.7%	5.8%	6.2%	5.5%	4.3%	4.8%	4.0%	3.8%
Employment	32,950	32,850	33,200	32,500	31,150	31,000	33,000	34,700	35,900	35,500
Nonag. wage & salary empl.	29,400	29,250	29,750	29,200	27,850	28,230	30,160	31,910	33,000	32,740
Manufacturing	15,250	15,000	15,600	15,050	13,650	13,640	14,960	15,940	16,370	15,920
Nonmanufacturing	14,150	14,250	14,150	14,150	14,200	14,590	15,200	15,970	16,630	16,820
Other nonag. employment	3,450	3,500	3,350	3,200	3,200	2,680	2,750	2,670	2,730	2,660
Agriculture	100	100	100	100	100	100	100	130	130	130
Labor disputes	0	0	0	0	0	0	50	0	0	950
North Adams LMA										
Civilian work force	16,760	16,660	17,120	17,140	17,200	17,570	17,880	17,440	16,840	16,190
Unemployment	1,650	1,510	1,320	1,270	1,050	860	750	1,060	860	760
Percent	9.8%	9.1%	7.7%	7.4%	6.1%	4.9%	4.2%	6.1%	5.1%	4.7%
Employment	15,110	15,150	15,800	15,870	16,150	16,710	17,120	16,380	15,960	15,350
Nonag. wage & salary empl.	12,790	12,800	13,390	13,550	13,750	14,360	14,850	14,420	14,160	13,620
Manufacturing	7,090	6,960	7,320	7,320	7,410	7,910	8,170	7,570	7,150	6,600
Nonmanufacturing	5,700	5,840	6,070	6,230	6,340	6,450	6,680	6,850	7,010	7,020
Other nonag. employment	2,170	2,200	2,260	2,170	2,230	2,180	2,100	1,790	1,630	1,560
Agriculture	150	150	150	150	170	170	170	170	170	170
Labor disputes	0	0	0	0	0	0	10	0	20	80

Source: Massachusetts Division of Employment Security.

Table V

Estimated Percentage Distribution of All Families and Renter Households[a/]
by Income After Deducting Federal Income Taxes
Pittsfield-North Adams, Massachusetts, Housing Market Area, 1959 and 1970

	HMA total				Pittsfield submarket				North Adams submarket			
	All families		Renter households[a/]		All families		Renter households[a/]		All families		Renter households[a/]	
	1959	1970	1959	1970	1959	1970	1959	1970	1959	1970	1959	1970
Less than $1,000	3	1	4	2	2	1	3	2	3	1	4	2
$1,000 - 1,999	4	2	5	2	4	2	5	2	5	2	6	3
2,000 - 2,999	7	2	11	4	6	3	10	3	8	3	13	4
3,000 - 3,999	11	4	15	5	7	3	12	5	14	4	18	7
4,000 - 4,999	14	6	18	8	10	4	19	7	16	7	17	10
5,000 - 5,999	16	6	16	10	12	6	17	8	14	9	18	11
6,000 - 6,999	13	9	12	11	15	8	13	10	15	10	11	11
7,000 - 7,999	10	9	6	11	13	8	6	11	9	9	6	10
8,000 - 8,999	7	10	4	11	9	10	5	11	6	9	2	10
9,000 - 9,999	4	10	3	9	5	10	3	10	4	9	2	10
10,000 - 12,499	7	18	4	14	9	18	4	14	3	19	1	13
12,500 - 14,999	2	10	1	5	4	9	1	7	1	9	1	5
15,000 - 24,999	1	10	1	7	2	16	1	9	1	8	1	3
25,000 and over	1	3	-	1	2	2	-	1	1	1	-	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
Median income	$5,700	$9,150	$4,850	$7,750	$6,600	$9,600	$5,100	$8,150	$5,250	$8,550	$4,500	$7,250

a/ Excludes 1-person households.

Source: Estimated by Housing Market Analyst.

Table VI

Population and Household Trends
Pittsfield-North Adams, Massachusetts, Housing Market Area
April 1960-May 1972

Component	April 1960	May 1970	May 1972	Average annual change 1960-1970 Number[a]		Average annual change 1970-1972 Number[a]	
				Number[a]	Percent[b]	Number[a]	Percent[b]
Population							
HMA total	119,352	128,300	129,800	900	.7	750	.6
Pittsfield submarket	76,772	84,450	85,750	770	1.0	650	.8
North Adams submarket	42,580	43,850	44,050	130	c/	100	c/
Households							
HMA total	36,233	40,050	40,700	380	1.0	325	.8
Pittsfield submarket	23,073	26,150	26,650	310	1.3	250	1.0
North Adams submarket	13,160	13,900	14,050	75	.5	75	.5

a/ Columns may not add to totals due to rounding.
b/ Percent changes are computed on a compound basis.
c/ Less than .5 percent.

Sources: 1960 Censuses of Population and Housing; 1970 and 1972 estimated by Housing Market Analyst.

Table VII

Estimated Private Housing Units Started[a] by Type of Structure
Pittsfield-North Adams, Massachusetts, Housing Market Area
1960-1970

	HMA			Pittsfield submarket			North Adams submarket		
	All units	Single-family	Multi-family	All units	Single-family	Multi-family	All units	Single-family	Multi-family
1960	428	396	32[b]	348	318	30[b]	80	78	2
1961	594	426	168	503	335	168	91	91	-
1962	585	501	84	495	411	84	90	90	-
1963	430	318	112[c]	288	224	64[c]	142	94	48
1964	261	203	58	111	111	-	150	92	58
1965	281	187	94	210	126	84	71	61	10
1966	441	323	118[d]	336	218	118[d]	105	105	-
1967	404	292	112	323	231	92	81	61	20
1968	467	266	201	329	195	134	138	71	67
1969	196	166	30	166	136	30	30	30	-
1970 (through April)	17	17	-[e]	15	15	-[e]	2	2	-
Total	4,104	3,095	1,009	3,124	2,320	804	980	775	205

a/ Building permits issued for construction cover approximately 88 percent of the housing starts; the remainder was estimated by Housing Market Analyst from fragmentary data.

b/ Does not include 108 state-aided units for the elderly.

c/ Does not include 40 state-aided units for the elderly.

d/ Does not include 100 state-aided units for the elderly.

e/ Does not include 23 Turnkey units under construction.

Source: Massachusetts Department of Labor and Industries and local building permit offices.

Table VIII

Tenure and Vacancy Trends
Pittsfield-North Adams, Massachusetts, Housing Market Area
April 1960-May 1970

	HMA total	Pittsfield submarket	North Adams submarket
April 1960			
Total housing supply	38,385	24,486	13,899
Occupied housing units	36,233	23,073	13,160
Owner-occupied	21,315	14,239	7,076
Percent	58.8%	61.7%	53.8%
Renter-occupied	14,918	8,834	6,084
Percent	41.2%	38.3%	46.2%
Vacant housing units	2,152	1,413	739
Available vacant	954	556	398
For sale	210	145	65
Homeowner vacancy rate	1.0%	1.0%	0.9%
For rent	744	411	333
Renter vacancy rate	4.8%	4.4%	5.2%
Other vacant[a/]	1,198	857	341
May 1970			
Total housing supply	41,800	27,200	14,600
Occupied housing units	40,050	26,150	13,900
Owner-occupied	24,950	17,200	7,750
Percent	62.3%	65.8%	55.7%
Renter-occupied	15,100	8,950	6,150
Percent	37.7%	34.2%	44.3%
Vacant housing units	1,750	1,050	700
Available vacant	860	450	410
For sale	330	180	150
Homeowner vacancy rate	1.3%	1.0%	1.9%
For rent	530	270	260
Renter vacancy rate	3.4%	2.9%	4.1%
Other vacant[a/]	890	600	290

a/ Includes seasonal units, dilapidated units, units sold or rented and awaiting occupancy, and units held off the market.

Sources: 1960 Census of Housing; 1970 estimated by Housing Market Analyst.

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