Analyzing Rent Burden and Mobility Trends

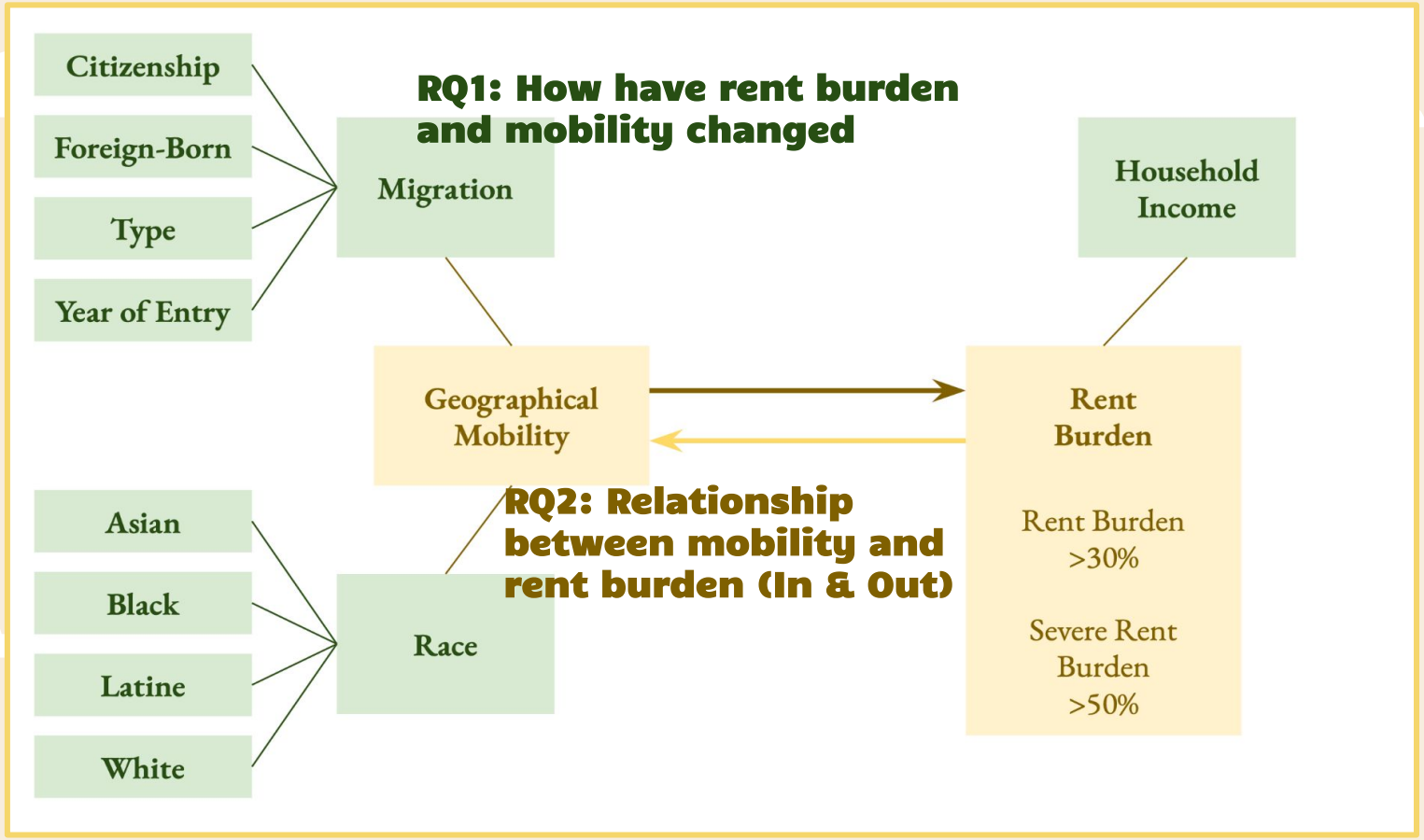
In San Mateo County

Project IX - Chelsea Javier, Qinuo Yang, Zhilie Qian

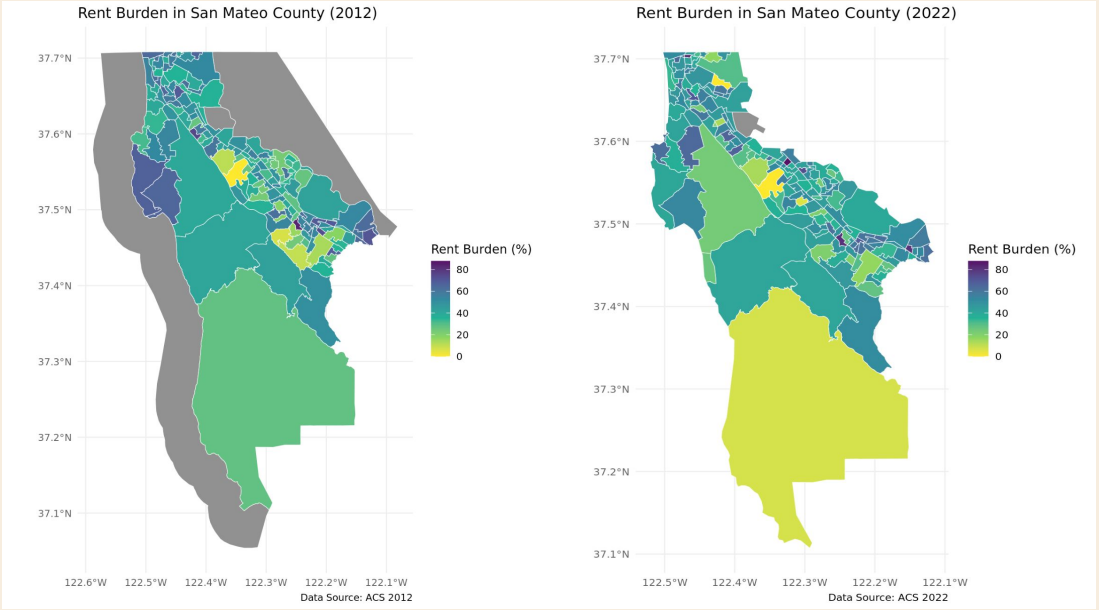
Introduction

- San Mateo County faces a **growing housing crisis** due to rising costs, limited affordable units, and high rent burden.
- Historical **exclusionary policies** and **tech industry expansion** have intensified affordability challenges.
- By the mid-2010s, **87% of low- & moderate-income renters spent over 30% of income on rent**.
- Displacement is widespread: **1 in 3 displaced tenants had to leave** San Mateo County entirely.
- **Study Focus:** Examining **rent burden & mobility trends** to understand affordability pressures & policy solutions.

Research Method

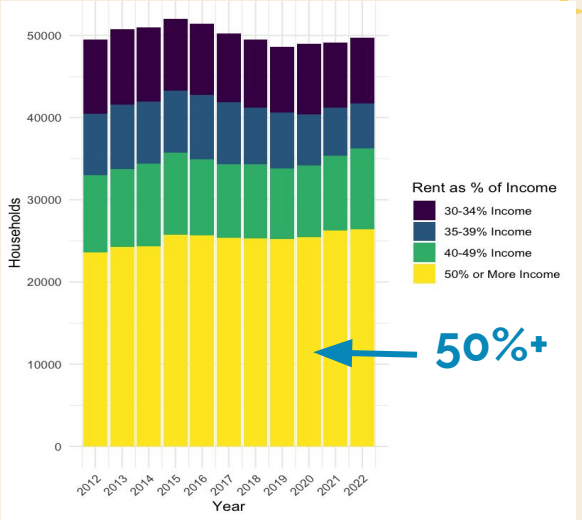


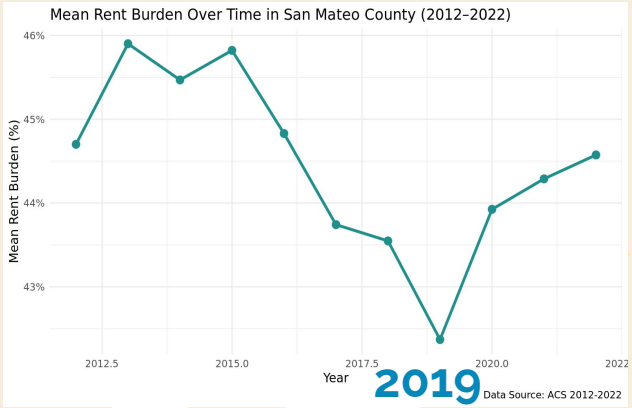
RQ1: How have rent burden and geographical mobility changed over time in San Mateo County?



2012 → 2022

rent burden by income share





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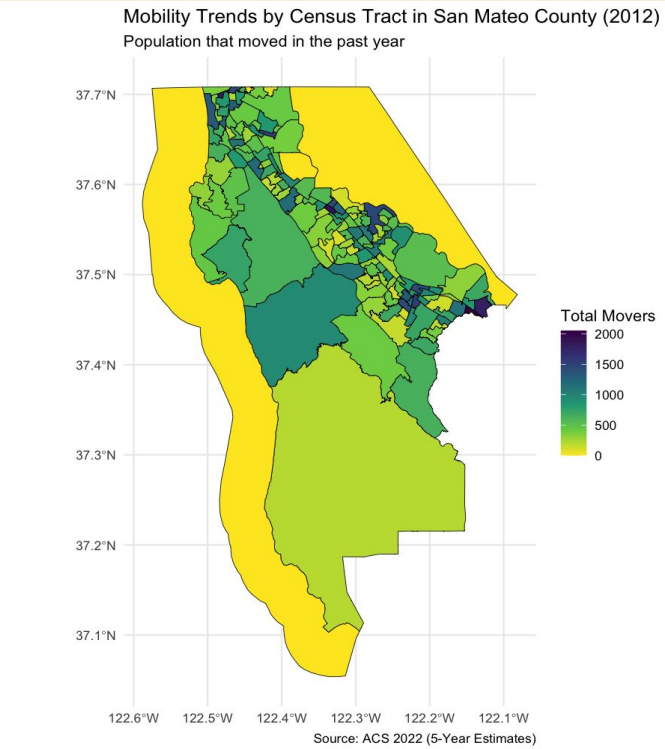

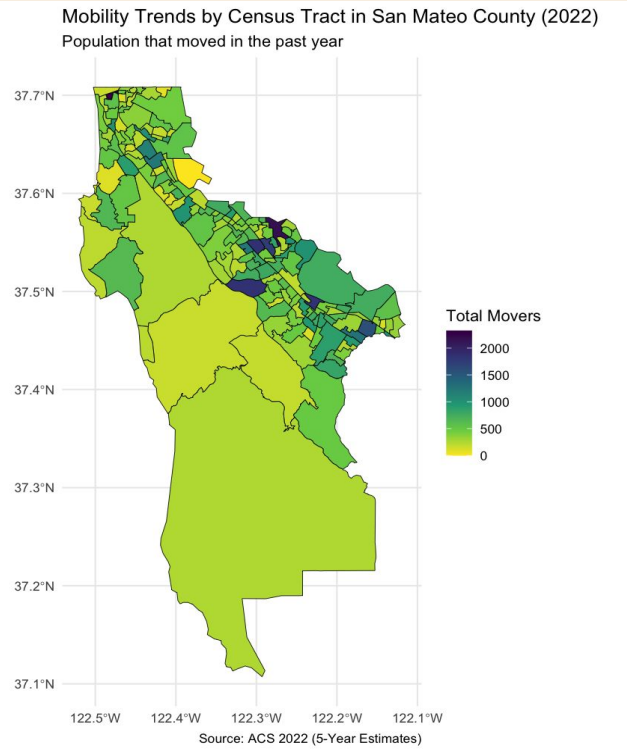

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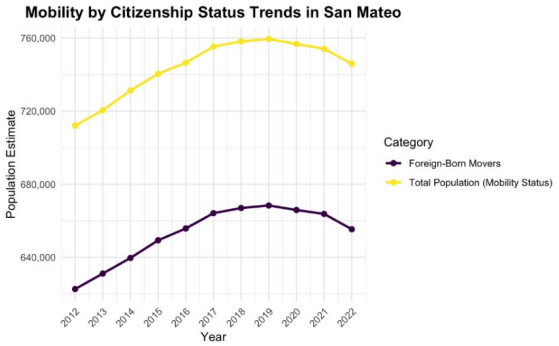
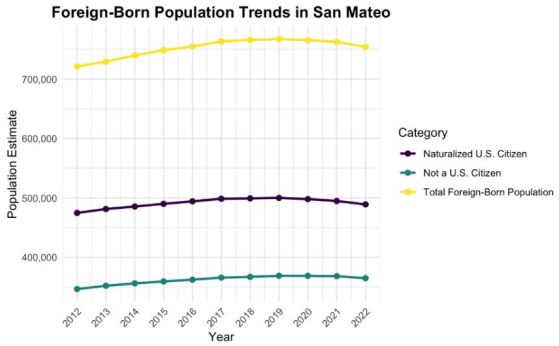
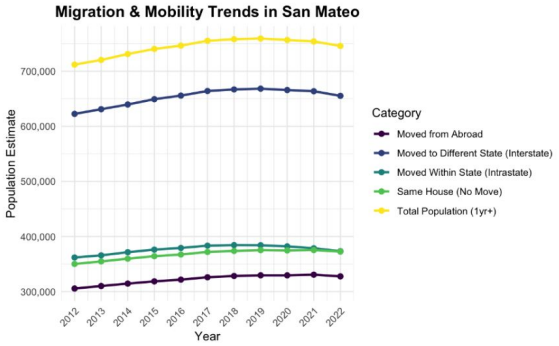
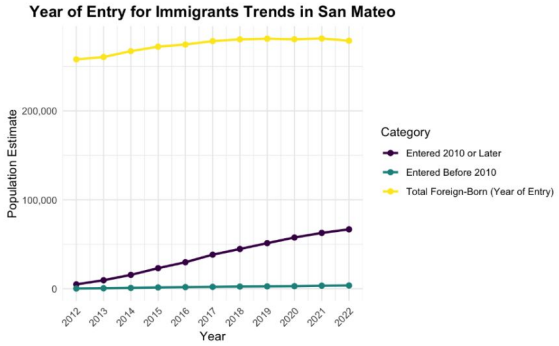






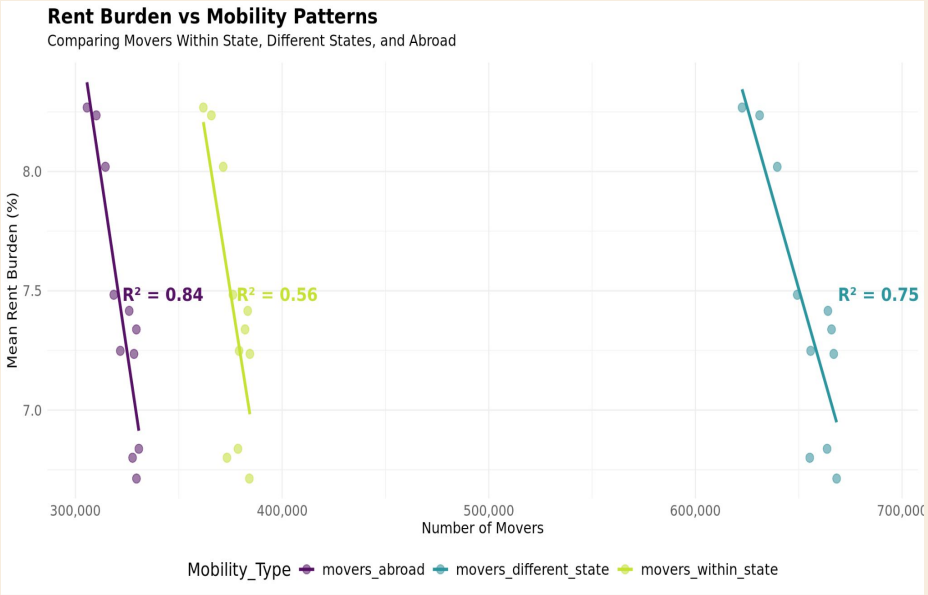


Mobility

Population

RQ2: To what extent has geographical mobility and rent burden correlated in San Mateo?

Out-migration Analysis



Households with higher rent burdens are much less likely to remain in their current home

Areas with more movers tend to have lower average rent burdens →reflects the outcome of displacement?

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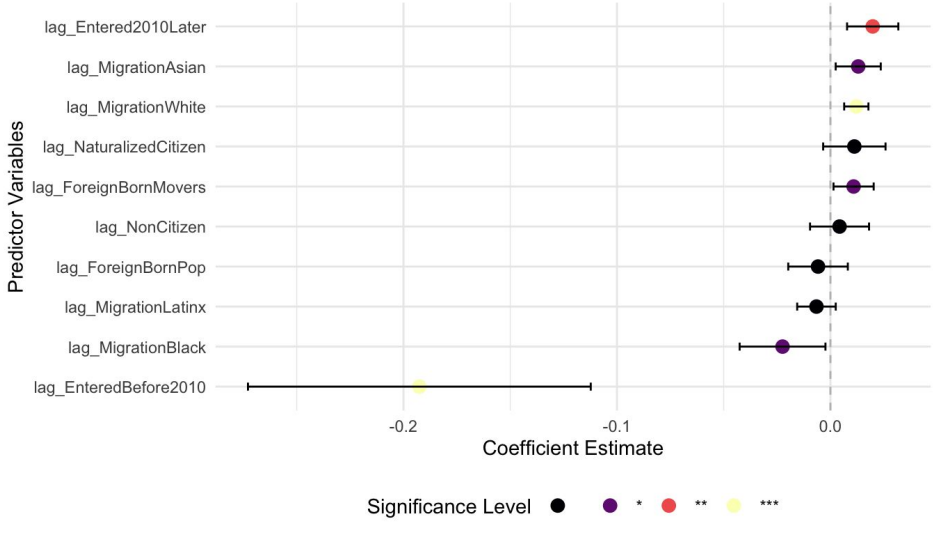
In-migration Analysis



Variable	Estimate	Std. Error	t-value	p-value
lag_ForeignBornPop	-0.006	0.007	-0.817	0.414
lag_NaturalizedCitizen	0.011	0.007	1.503	0.133
lag_NonCitizen	0.004	0.007	0.605	0.545
lag_Entered2010Later	0.020**	0.006	3.232	0.001
lag_EnteredBefore2010	-0.193***	0.041	-4.701	0.000
lag_ForeignBornMovers	0.011*	0.005	2.260	0.024
lag_MigrationWhite	0.012***	0.003	4.187	0.000
lag_MigrationBlack	-0.022*	0.010	-2.188	0.029
lag_MigrationAsian	0.013*	0.005	2.416	0.016
lag_MigrationLatinx	-0.007	0.005	-1.421	0.155
Observations	1,786			
R-squared	0.0699			
Adj. R-squared	-0.0535			
F-statistic (df = 10; 1576)	11.8428***			

Note: ** $p < 0.01$, * $p < 0.05$, *** $p < 0.001$.
Two-way fixed effects (year and GEOID) are included.

Key Findings

- **Rent burden declined** but may reflect displacement rather than true affordability improvements.
  - Fluctuated over time: Peaked in 2015, dropped until 2019, rose post-2020.
- **Mobility disparities**:
  - Latine mobility declined (housing challenges).
  - Asian mobility increased (local moves).
  - White mobility peaked mid-decade, then dropped
  - Black mobility remained low but grew slightly.
- Foreign-born mobility fell post-2020 likely due to affordability and policy barriers.
- Different types of in-migration populations have varying impacts on rent burden.
- **Rent burdens significantly relates with mobility**, pushing financially strained households to relocate, which may lower average rent burdens in affected areas due to displacement and income-based demographic shifts rather than improved affordability.

Policy Implications and Conclusion

Rent burden decline ≠ affordability improvement; displacement likely a key factor.

- Lower-income & immigrant communities face higher displacement risks.
- High rent burden strongly linked to long-distance moves, pushing residents out of the county.
- Foreign-born mobility declined post-2020, signaling affordability & policy barriers.

Policy Recommendations:

- Rent stabilization & tenant protections to prevent forced displacement.
- Expand affordable housing initiatives to support long-term community stability.
- Address racial & economic disparities in housing access.

Without intervention, housing instability & economic inequality will worsen in San Mateo County.