Cambridge, MA eviction risk: High

Middlesex County · Population 118,796 · Ranked #1 of 248 in Massachusetts · Nationally in the 100th percentile

Cambridge, MA scores **8.2/10** on the Eviction Risk Score — the high tier. The score blends nine independent sub-scores covering local, regional, and state political climate; economic stress; supply constraint; rent-control risk; eviction-process difficulty; tenant-organizing strength; and housing-court bias. Every input is sourced from public data — Census ACS, MIT Election Lab, BLS, and the state landlord-tenant statute — with no synthetic estimates.

EVICTION RISK SCORE · 2026

8.2 / 10

HIGH

POLITICAL LEAN
Dem
+39.5% margin

Timeline	Cost range	Average rent	Renters
212d	$12.7–26.8k	$2,787	67%
filing → judgment	legal + lost rent	28% stretched on rent	of households

The score in one paragraph

Cambridge scores **8.2/10** — the high-risk tier. Political climate supports tenant protections and the legal framework is procedurally demanding. Court timelines average 212 days even when uncontested; contested cases routinely exceed 120 days. Notice-period discipline (no $1-over-stated amounts, perfect service documentation) is the single highest-leverage thing a landlord can do here. Habitability defenses are commonplace; budget for them.

9-axis sub-score breakdown Higher = more tenant-protective conditions

SUB-SCORE	VALUE	DISTRIBUTION
Local political climate	9.0	
Regional political climate	8.5	
State political climate	8.0	
Economic stress	6.0	
Supply constraint	9.5	
Rent-control risk	8.5	
Eviction-process difficulty	8.5	
Tenant-organizing strength	8.5	
Housing-court bias	8.0	
Primary Eviction Risk Score	8.2	9-axis mean

How Cambridge compares

Cambridge, MA	8.2
Middlesex County	6.3
Massachusetts average	6.6
US national average	5.3

> **Cambridge scores 8.2/10** — that's 2.9 points **above** the US national average (5.3) and ranks **#1 of 248** covered places in Massachusetts. Nationally, 100.0% of cities score lower than this one.

Demographics & economic context

Population	118,796
Renter share of households	66.5%
Average gross rent	$2,787 / month
Average household income	$126,469 / year
Share of income spent on rent	27.9%
Poverty rate	12.5%
Unemployment rate	3.4%
2024 county presidential margin	+39.5%

Of every 100 households in Cambridge, roughly **67** rent. The typical renter household earns $126,469 a year and pays $2,787 a month in rent — equivalent to **28%** of average household income. HUD classifies any household spending more than 30% of income on housing as "cost-burdened" and more than 50% as "severely cost-burdened" — Cambridge sits below the HUD cost-burden threshold.

Eviction cost & timeline detail

Estimated all-in eviction cost (low)	**$12,703**
Estimated all-in eviction cost (high)	**$26,807**
Lost-rent share of total (typical)	~60–75%
Court filing + summons service fees	$385 – $610
Sheriff lockout fee	$145 – $200
Attorney fees (contested cases)	$1,500 – $5,000+
Typical timeline (filing → judgment)	**212 days**
Post-eviction turnover (cleaning, repairs, re-leasing)	+30–60 days
Tenant-prevailing outcome rate	85.0%

In a typical eviction in Cambridge, **lost rent is the dominant cost driver** — accounting for 60–75% of total expense. At the city's average rent of $2,787/month (≈ $93/day), every day of vacancy during the eviction process costs the landlord roughly $93. A 212-day filing-to-judgment timeline followed by a 30-day turnover means 242 days of vacancy — $19,695 in lost rent alone, before any other cost.

Massachusetts statute snapshot

Governing statute	M.G.L. c. 186 (Estates for Years and at Will)
Just-cause eviction required	No (statewide; local rules may apply)
Typical uncontested timeline (high)	60 days
Typical contested timeline (high)	180 days

Per-axis detail — what each sub-score actually measures

The Eviction Risk Score is an arithmetic mean of nine independent 0–10 sub-scores. Each is measuring something different about the local landlord-side legal and political environment. Below is what each one is and what Cambridge's value reflects.

Local political climate — 9.0

2024 county presidential margin (MIT Election Lab, 2020 fallback). Reflects the local electorate's lean — strong-Dem counties tend to support stronger tenant ordinances; strong-Rep counties tend to favor faster, landlord-neutral eviction processes.

Regional political climate — 8.5

Population-weighted average of surrounding counties in the same metro area. Local rent-control fights almost always cluster regionally — adjacent counties with the same political lean produce coordinated policy waves.

State political climate — 8.0

Statewide presidential margin + legislative chamber composition. The state legislature controls preemption (whether cities CAN pass rent control), eviction notice periods, and just-cause requirements.

Economic stress — 6.0

Census ACS poverty rate combined with BLS LAUS unemployment. High economic stress correlates with higher eviction filing rates because rent-payment problems track joblessness more reliably than any other single signal.

Supply constraint — 9.5

Renter share × average gross rent. Constrained markets (low vacancy, high rent) produce both higher rent-burden and more aggressive tenant organizing, both of which raise eviction risk.

Rent-control risk — 8.5

National percentile of rent burden. Cities at the top of the rent-burden distribution are the most likely targets of new rent-stabilization ordinances within 1–2 legislative cycles.

Eviction-process difficulty — 8.5

Coded reading of state landlord-tenant statute: notice periods, response window, available defenses, just-cause coverage, mandatory mediation. Higher = longer, more procedural, more dismissal-prone.

Tenant-organizing strength — 8.5

Renter share weighted by political lean. Cities with majority-renter populations and tenant-friendly politics produce active tenant unions that escalate individual disputes and lobby for stronger protections.

Housing-court bias — 8.0

State-weighted disposition data + appellate posture. Some state housing courts apply procedural rules strictly against landlords (dismissals for minor notice defects); others apply them strictly against tenants.

Quick answers

What is the eviction risk score for Cambridge?

8.2/10 — High tier. The score is the arithmetic mean of nine sub-axes covering political climate (local, regional, state), economic stress, supply constraint, rent-control risk, eviction-process difficulty, tenant-organizing strength, and housing-court bias. Inputs are public ACS 2023 5-year data, 2024 county presidential margins (MIT Election Lab; 2020 fallback), BLS LAUS unemployment, and a coded reading of the Massachusetts landlord-tenant statute.

How long does an eviction take in Cambridge?

Filing to judgment runs roughly **212 days** for a standard case. All-in cost runs **$12,703–$26,807** per case — that's legal fees, lost rent, sheriff lockout, plus post-eviction turnover. Contested cases (where the tenant files an Answer) add another 30–60 days. Cases where a tenant raises a habitability defense or files an appeal can run 4–6 months total.

What share of Cambridge households rent?

66.5% of households are renter-occupied (ACS 2023 5-year, table B25008). About **28%%** of average household income goes to rent at the city's average gross rent of **$2,787/month** (ACS table B25064).

Is Cambridge a landlord-friendly market?

No — at **8.2/10**, Cambridge sits among the most tenant-protective US markets. Expect attorney involvement on most filings, frequent habitability defenses, and long court calendars. Defensive landlord practices (precise notice service, professional property management, rigorous screening) matter disproportionately.

What does "stretched on rent" mean?

HUD defines a household as "cost-burdened" if it spends more than 30% of income on housing, and "severely cost-burdened" above 50%. Cambridge's value of **27.9%** measures the city-wide average from Census ACS 2023 5-year table B25071 (gross rent as a percentage of household income). The higher this number, the more financially fragile the average renter household, and the more likely a missed paycheck cascades into a rent default.

Who is this report for?

Landlords evaluating a market for an acquisition, property managers underwriting an existing portfolio, investors comparing submarkets, tenants researching their rights, and journalists/researchers covering local housing policy. Every number is reproducible from public sources cited at the back of this report. **No legal advice is provided** — consult a licensed attorney in Massachusetts for guidance specific to a particular property or dispute.

Methodology

The primary Eviction Risk Score is computed as the arithmetic mean of nine sub-scores, each independently normalized to a 0–1 national percentile against the universe of 31,828 covered US cities, then multiplied by 10. Each sub-score is capped at [1.0, 10.0] before averaging to keep the headline number from being dragged to extremes by a single outlier axis.

$$\text{score} = (S_{local} + S_{regional} + S_{state} + S_{economic} + S_{supply} + S_{rent\text{-}control} + S_{eviction\text{-}process} + S_{tenant\text{-}org} + S_{court\text{-}bias}) \div 9$$

REPRODUCIBILITY

Every input is sourced from a public dataset cited in the source registry below. To reproduce Cambridge's score from scratch, pull the city's ACS variables from *data.census.gov* (place GEOID), the county presidential margin from MIT Election Lab's CSV, and the state statute from the cited code section. The full computation lives at **evictionriskmap.com/methodology/** and the per-city payload is available as JSON at **evictionriskmap.com/api/v1/cities/{id}.json**.

CONFIDENCE & UNCERTAINTY

ACS 5-year estimates for places with population under ~25,000 carry meaningful margins of error — we suppress the score entirely for places under 5,000 and add a wide confidence band for places 5,000–25,000. Presidential margins use county-level returns (the most granular level published consistently for every US county) so they uniformly under-represent within-county political variation in large metros. The eviction-process sub-score is a coded reading of statute text; it does not attempt to measure within-state judicial variation.

Source registry

SOURCE	COVERAGE	VINTAGE
US Census ACS 5-year (B17001, B19013, B25008, B25064, B25071)	Poverty, income, renter share, rent, rent burden	2023
US Census Gazetteer	Place + county geometry, FIPS codes	2024
MIT Election Lab	County presidential margin	2024 (2020 fallback)
BLS Local Area Unemployment Statistics	City-level unemployment rate	Latest available
Massachusetts landlord-tenant statute	Notice periods, just-cause, rent caps, timelines	2026 reading
HUD cost-burden thresholds	30% / 50% income-on-rent benchmarks	Codified
NGP-EvictStats scoring formula	9-axis Eviction Risk Score	Current production version

Disclaimer

This report is informational only. The Eviction Risk Score is descriptive of measurable inputs (Census demographics, voting history, statute structure) — it is not a prediction for any individual property, tenant, or dispute. It does not constitute legal, financial, or investment advice. Eviction outcomes depend heavily on case-specific facts (notice service quality, tenant defenses, judicial assignment) that no aggregate score can capture. Before taking any action on a specific property or tenancy, consult a licensed Massachusetts attorney.

All public-source citations above are non-exclusive: anyone can reproduce the Eviction Risk Score by pulling the same source data and applying the methodology published at **evictionriskmap.com/methodology/**. NextGen Properties publishes EvictionRiskMap.com as a free research tool; we do not sell the underlying data and we do not warrant the score's fitness for any particular purpose.

ABOUT NEXTGEN PROPERTIES

NextGen Properties is a licensed real estate brokerage and full-service property-management firm. We own and operate a portfolio of single-family rentals and small multifamily buildings across the West and South, and we publish **EvictionRiskMap.com** as a free research tool for landlords, tenants, and investors evaluating local rental markets. Our team blends 20+ years of operational landlord experience with original data work — we ingest, validate, and combine public datasets (US Census ACS, BEA, Princeton Eviction Lab, CDC SVI, FRED) so customers can underwrite a market in minutes rather than weeks.

WHAT WE DO

Full-service property management for landlords (leasing, maintenance, accounting, legal coordination) · Pre-purchase market diligence reports for investors · Free public risk data and methodology at evictionriskmap.com

REACH US

Web: nextgenproperties.com
Research: evictionriskmap.com
Phone: (949) 392-8666
Office: Costa Mesa, CA