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Latinos in Chelsea: Poverty, Income, Education, Employment, and Housing

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Latinos in Chelsea

Poverty, Income, Education, Employment, and Housing

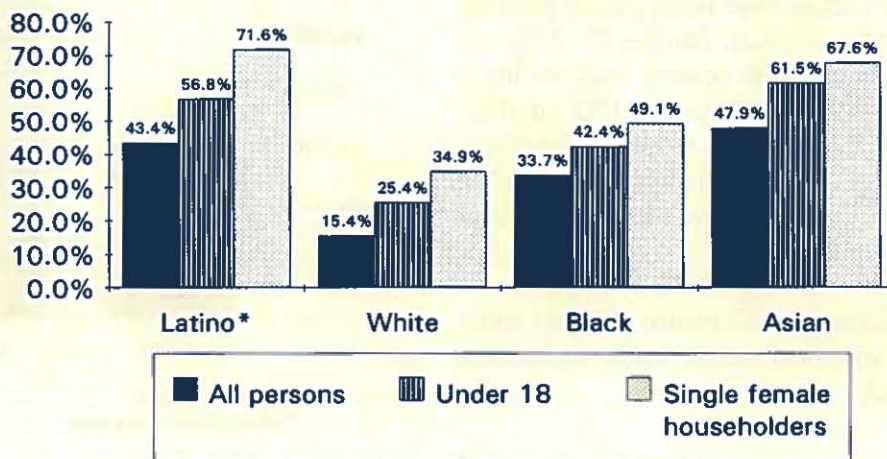
Part two of a series of profiles of Latinos in Massachusetts completed with support from The Boston Foundation

The Mauricio Gastón Institute for Latino Community Development and Public Policy was established at the University of Massachusetts Boston in December of 1989. The creation of the Gastón Institute responds to the need for better understanding of the experience and conditions of life of Latinos in the Commonwealth. Its purpose is to conduct research about the Latino population in Massachusetts and to develop the kind of information and analysis necessary for the development of sound public policy and for the effective participation of the Latino population in public policy development in the Commonwealth. In an effort to facilitate the access to vital information about Latinos to various audiences, and with support from the Boston Foundation, the Gastón Institute has produced a series of basic demographic profiles for selected cities in the Commonwealth based on the 1990 U.S. Census of Population and Housing (Massachusetts Summary Tape File 3A, produced by the U.S. Bureau of the Census). These profiles are but one part of a broader initiative to disseminate the 1990 U.S. Census and to address other relevant aspects of the social and economic situation of Latinos in the Commonwealth.



Latinos and Asians in Chelsea had the largest proportion of persons with income below the poverty level, 43.4% and 47.9% respectively. The poverty rate for Latinos is more than two and one-half times that of whites (15.4%), and it is higher than the rate for blacks (33.7%). Of those Latinos under the age of 18, 56.8% had income below the poverty level. In particular, the rate of poverty was greatest among those Latino children under 5 years of age.

Chelsea: Select Poverty Rates by Race and Ethnicity in 1989



Universe: Persons for whom poverty status is determined and families headed by single females
*Latino may be of any race

Chelsea: Poverty Status by Age and Race and Ethnicity in 1989

Persons Below Poverty	Latino*		Total**		White		Black		Asian	
	Count	Poverty Rate	Count	Poverty Rate	Count	Poverty Rate	Count	Poverty Rate	Count	Poverty Rate
Total below poverty level	3,670	43.4%	6,715	24.1%	2,974	15.4%	508	33.7%	665	47.9%
Under 5 years	679	57.5%	1,132	45.1%	392	29.4%	124	55.4%	117	87.3%
5 years	91	63.6%	143	33.6%	45	20.6%	4	8.5%	7	17.5%
6 to 11 years	582	56.8%	901	39.0%	318	25.5%	58	36.0%	146	59.8%
12 to 17 years	440	54.4%	641	32.6%	250	21.6%	37	39.4%	69	51.9%
18 to 64 years	1,856	35.8%	3,479	20.1%	1,566	12.9%	280	30.3%	326	39.0%
65 to 74 years	22	22.0%	226	11.2%	215	11.2%	0	--	0	--
75 years and over	0	--	193	14.0%	188	14.2%	5	16.1%	0	--
Total	8,457		27,919		19,309		1,509		1,387	

Universe: Persons for whom poverty is determined

*Latino may be of any race

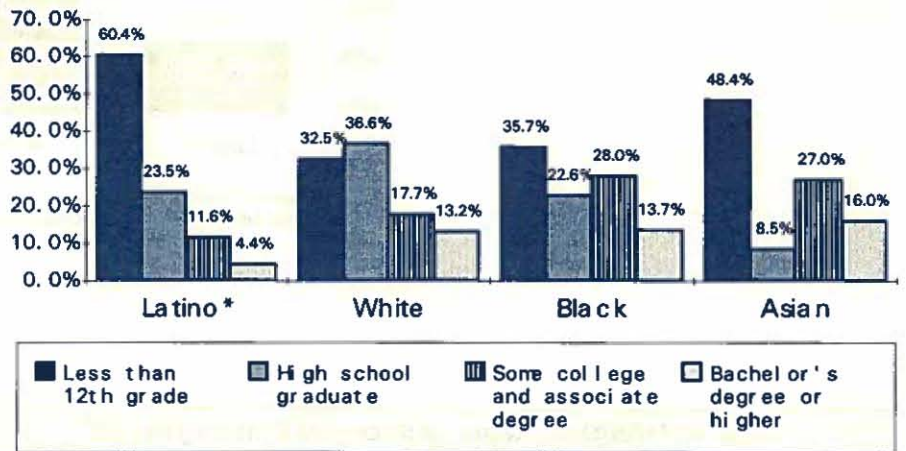
**Total includes Native Americans and Other Races

In 1990, 60.4% of the Latinos in the city of Chelsea had not received a high school diploma. This proportion was higher than any other race or ethnic group. At higher levels of education, 11.6% of Latinos attended some college or received an associate degree. However, only 4.4% received a bachelor's, professional, or graduate degree. Overall, the educational attainment of the Latino and black populations lagged the other race or ethnic groups.



Chelsea: Educational Attainment by Race and Ethnicity in 1990

Educational Attainment	Latino*	Total**	White	Black	Asian
Less than 9th grade	1,492	3,022	1,827	123	167
9th to 12th grade, no diploma	793	3,557	2,704	148	145
High school graduate	889	5,987	5,113	172	55
Some college, no degree	333	2,220	1,738	157	104
Associate degree	107	952	729	56	70
Bachelor's degree	129	1,367	1,160	73	66
Graduate or professional	39	781	680	31	37
Total	3,782	17,886	13,951	760	644



Universe: Persons 25 years old and over
 *Latino may be of any race
 **Total includes Native Americans and Other Races

Chelsea: Employment Status by Race and Ethnicity in 1990

Persons	Latino*	Total**	White	Black	Asian
Male	2,742	10,501	7,738	493	429
Employed	1,832	6,607	4,827	354	228
Unemployed	438	927	513	90	13
Armed forces	0	0	0	0	0
Not in labor force	472	2,967	2,398	49	188
Participation Rate	82.8%	71.7%	69.0%	90.1%	56.2%
Unemployment Rate	19.3%	12.3%	9.6%	20.3%	5.4%
Female	2,834	11,434	8,603	500	433
Employed	1,163	5,374	4,204	231	125
Unemployed	310	718	464	54	20
Armed forces	0	0	0	0	0
Not in labor force	1,361	5,342	3,935	215	288
Participation Rate	52.0%	53.3%	54.3%	57.0%	33.5%
Unemployment Rate	21.0%	11.8%	9.9%	18.9%	13.8%
Total	5,576	21,935	16,341	993	862
Employed	2,995	11,981	9,031	585	353
Unemployed	748	1,645	977	144	33
Armed forces	0	0	0	0	0
Not in labor force	1,833	8,309	6,333	264	476
Participation Rate	67.1%	62.1%	61.2%	73.4%	44.8%
Unemployment Rate	20.0%	12.1%	9.8%	19.8%	8.5%



In 1990, Latinos constituted 27.5% of the Chelsea labor force. Of the 3,743 Latinos in the labor force (employed plus unemployed), 1,473 were females and 2,270 were males. The labor force participation rate for Latino men in 1990 was 82.8%, higher than any other group except black men. Their unemployment rate was 19.3%, slightly lower than black men (20.3%) but higher than white (9.6%) and Asian (5.4%) men. Latina women had the highest unemployment rate (21.0%). Their participation rate (52.0%) was lower than that of any other group, except Asian women.

Universe: Persons 16 years and over
 *Latino may be of any race
 **Total includes Native Americans and Other Races

Chelsea: Poverty Status by Family Type, by Race and Ethnicity, with Presence and Age of Children, in 1989

Families	Latino*	Poverty rate	Total**	Poverty rate	White	Poverty rate	Black	Poverty rate	Asian	Poverty rate
Income below poverty level	830	45.0%	1,490	22.9%	620	13.5%	152	37.6%	139	43.3%
Married-couple family:	115	15.2%	264	7.1%	134	4.6%	9	7.4%	25	19.2%
With related children under 18 years	115	20.7%	168	9.5%	38	3.2%	9	12.9%	25	26.0%
No related children under 18 years	0	--	96	5.0%	96	5.5%	0	--	0	--
Male householder, no wife present:	81	39.3%	147	26.3%	23	7.1%	28	57.1%	45	50.6%
With related children under 18 years	46	41.8%	112	40.7%	23	19.8%	18	78.3%	45	54.9%
No related children under 18 years	35	36.5%	35	12.4%	0	--	10	38.5%	0	--
Female householder, no husband present	634	71.6%	1,079	48.1%	463	34.9%	115	49.1%	69	67.6%
With related children under 18 years	611	74.8%	990	60.7%	411	51.1%	115	53.5%	46	58.2%
No related children under 18 years	23	33.8%	89	14.5%	52	10.0%	0	--	23	100.0%
Total Families	1,846		6,504		4,593		404		321	

Universe: Families

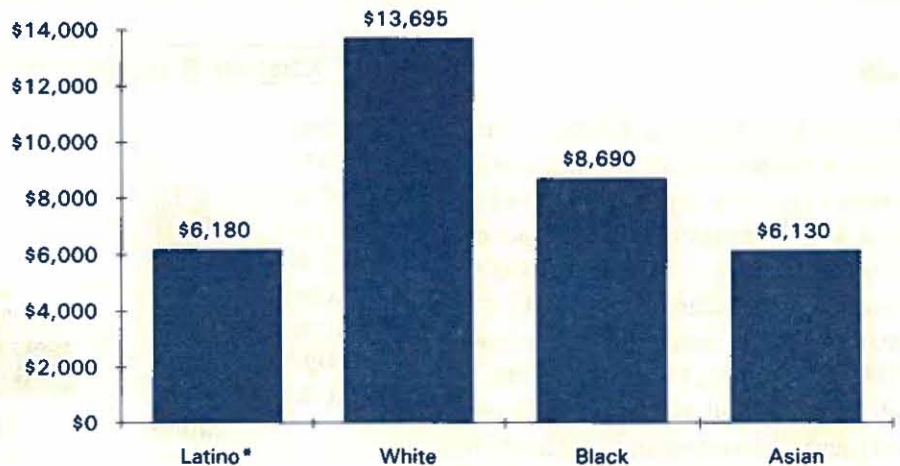
*Latino may be of any race

**Total includes Native Americans and Other Races



Among Latino families, 45.0% had incomes below the poverty level in 1989; this is over three times greater than the number of white families (13.5%) and higher than the poverty level for black (37.6%) and Asian (43.3%) families. However, in all race and ethnicity groups, the majority of those families with income below the poverty level were single female households. For Latino families, 74.8% of single female households with related children under 18 years had income below the poverty level.

Chelsea: Per Capita Income by Race and Ethnicity in 1989



Universe: Persons

*Latino may be of any race

Chelsea: Household Income by Race and Ethnicity in 1989

Household Income	Latino*	Total**	White	Black	Asian
Less than \$5,000	209	751	441	29	86
\$5,000 to \$9,999	544	1,958	1,453	91	52
\$10,000 to \$14,999	315	1,023	750	75	14
\$15,000 to \$24,999	272	1,501	1,159	75	96
\$25,000 to \$34,999	296	1,614	1,290	85	63
\$35,000 to \$49,999	300	1,672	1,343	60	63
\$50,000 to \$74,999	211	1,387	1,182	49	32
\$75,000 to \$99,999	48	380	318	11	0
\$100,000 and more	17	240	208	15	0
Total	2,212	10,526	8,144	490	406

Universe: Households

Median household income in Chelsea: \$25,144

*Latino may be of any race

**Total includes Native Americans and Other Races

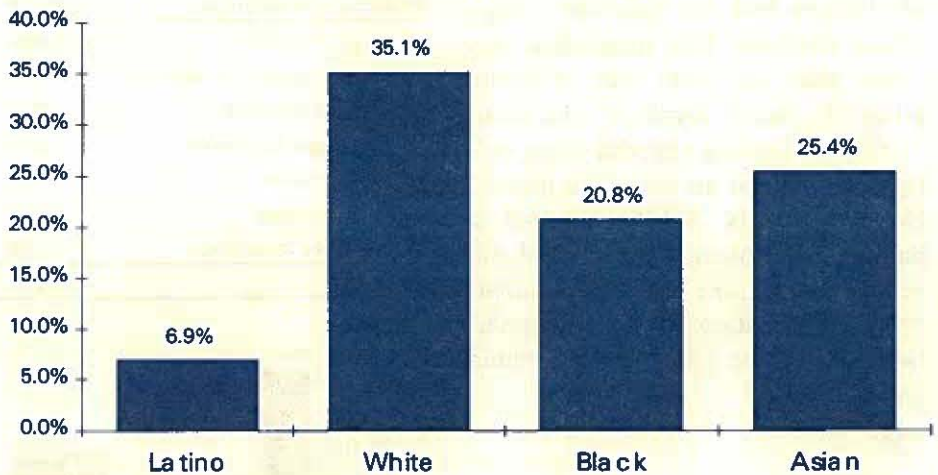


While Massachusetts median household income in 1989 was \$36,952, the median income in Chelsea was \$25,144. In 1989, the per capita income of Latinos in Chelsea was \$6,180, lower than any other race or ethnic group, except Asians. Blacks had a higher per capita income, \$8,690, and whites had the highest per capita income, \$13,695.



In 1989, only 6.9% of Latino households were homeowners, compared to 35.1% of white, 20.8% of black, and 25.4% of Asian householders. The majority of Latino households, 93.1%, rented their dwelling.

Chelsea: Homeowners by Race and Ethnicity in 1989*



Universe: Occupied housing
*In this table, the racial groups do not include Latinos

Chelsea: Mortgage Status by Race and Ethnicity in 1989

Mortgage Payments	Latino*	Total**	White	Black	Asian
Less than \$300	259	19	19	0	0
\$300 to \$499	2,560	88	88	0	0
\$500 to \$999	16,235	289	266	0	16
\$1,000 or more	359	333	317	0	8
Not mortgaged:	1,039	327	322	0	5
Total	20,452	1,056	1,012	0	29

Universe: Specified owner-occupied housing units include only one-family houses, on fewer than 10 acres, without a business or medical office on property

*Latino may be of any race

**Total includes Native Americans and Other Races



Of those owner-occupied households with a mortgage, 81.1% of Latinos had a mortgage of over \$500; 57.6% of white and 82.8% of Asian households had a mortgage over \$500.



Of those renter-occupied housing units, 22.7% of the Latino population paid less than \$500 monthly compared to 41.3% of whites, 17.3% of blacks, and 26.5% of Asians. The majority of Latino renters (1,389) paid a gross rent of \$500 to \$999 a month; only 9.6% of Latinos paid a monthly rent of over \$1,000, while 4.0% of white, 14.5% of black, and 8.7% of Asian households paid over \$1,000.

Chelsea: Amount of Gross Rent by Race and Ethnicity for 1989

Gross Rent per Month	Latino	Total*	White	Black	Asian
Less than \$300	343	1,746	1,389	63	33
\$300 to \$499	132	1,040	897	13	25
\$500 to \$999	1,389	4,237	2,973	300	142
\$1,000 or more	201	477	220	64	19
No cash rent	25	85	60	0	0
Total	2,090	7,585	5,539	440	219

Universe: Specified renter-occupied housing

*Total includes Native Americans and Other Races