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The Latino Population in Massachusetts: Selected Economic Indicators

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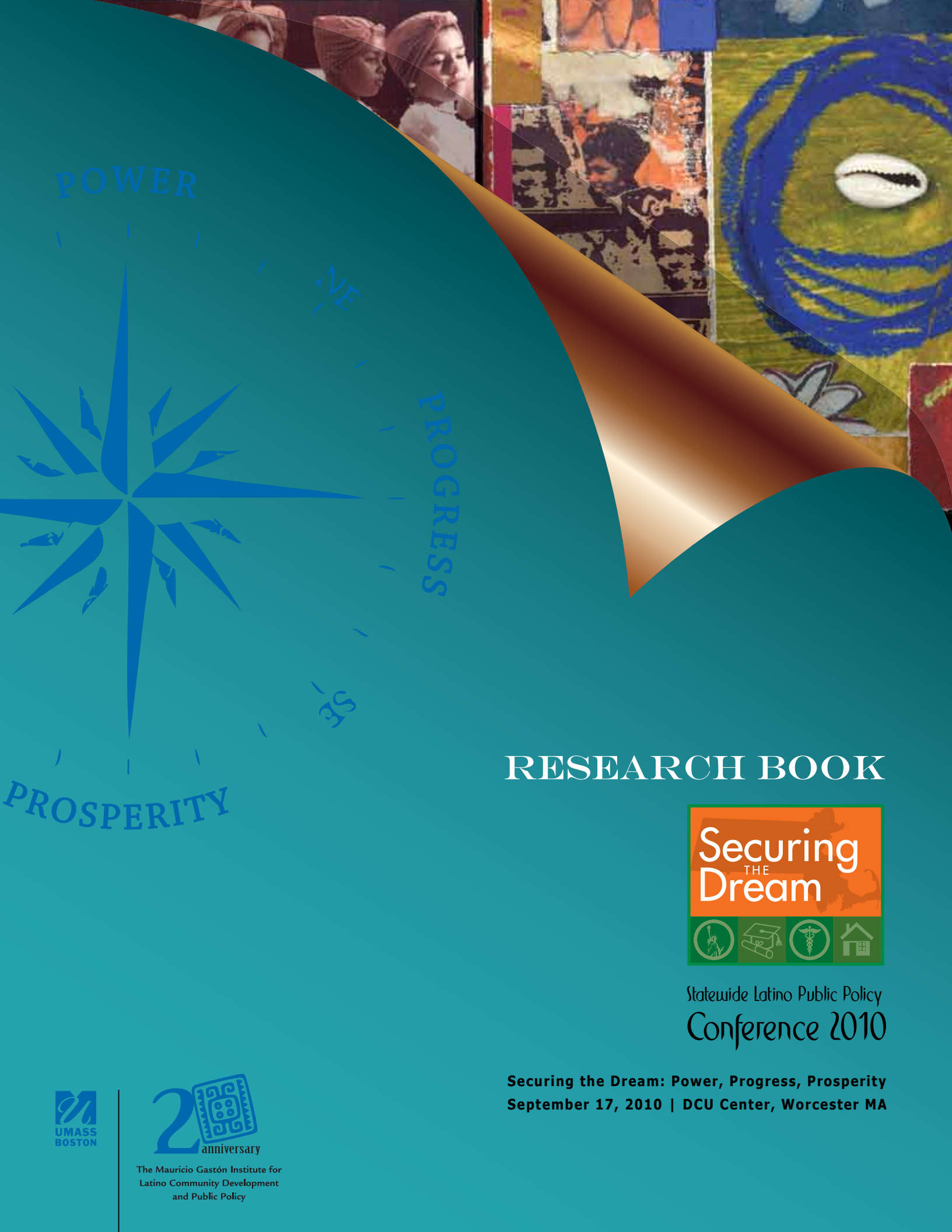
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RESEARCH BOOK



Statewide Latino Public Policy
Conference 2010

Securing the Dream: Power, Progress, Prosperity
September 17, 2010 | DCU Center, Worcester MA



The Mauricio Gastón Institute for
Latino Community Development
and Public Policy



Statewide Latino Public Policy
Conference 2010

CHAPTER 4

The Latino Population in Massachusetts: Selected Economic Indicators

By Josiah Lamp & Ramón Borges-Méndez, PhD

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Introduction

This report highlights economic indicators for the Latino and total population in Massachusetts, including income, poverty, education, and occupation in 2008. As allowed by the data, the report compares indicators for the cities of Lawrence, Lowell, and New Bedford, and the Metropolitan Statistical Areas of Boston, Springfield, and Worcester. The information was drawn primarily from the 2008 American Community Survey of the U.S. Dept. of Commerce, Bureau of the Census, although selected data for Lowell and New Bedford was drawn from the aggregate 2006–2008 American Community Survey in order to achieve an adequate sample size. The report compares economic conditions in the Latino population with the total population, as well as comparing conditions within the Latino population across cities, age, or gender. The 2008 data does not capture the full impact of the current recession, and the 2009 data was not yet available at the time of this report.

Income

Census data, as shown in Tables 1–3, reveals that Latinos have a lower median household income and individual median earnings than the total population, while Latinos also congregate in the lower income cohorts at a higher rate than the total population. As shown in Table 1, Latinos in Massachusetts earned a median household income (MHI) of \$33,212 in 2008, compared to \$65,401 for the total population. Latino MHI was 50.8% of the total population's MHI.

Table 1: Household Median Income (in 2008 inflation-adjusted dollars)

	Total	Latino	Latino HMI as percentage of Total HMI
Massachusetts	\$65,401	\$33,212	50.8%
Boston	\$51,688	\$30,665	59.3%
Lawrence	\$33,684	\$26,654	79.1%
Lowell	\$53,250	\$19,826	37.2%
New Bedford	\$38,350	\$29,991	78.2%
Springfield	\$36,652	\$19,039	51.9%
Worcester	\$44,890	\$25,772	57.4%

Across the state, cities, and metropolitan areas there was a considerable gap between the Latino MHI and Total Population MHI. The size of the gap, however, differed by city. In Lowell, Latino households earned the lowest median income compared to the general population: \$19,826 to \$53,250, only 37.2% of the total population. In Boston, Springfield, and Worcester, Latino MHI was below the state median income for Latinos. In Springfield, the Latino MHI was \$19,039 in comparison to \$36,652 for the Total MHI, and, in Worcester, the Latino MHI was \$25,772 in comparison to \$44,890 for the Total MHI. Boston's Total MHI was \$51,688, while Latino MHI was 59.3% of the Total's at \$30,665. The areas with the smallest differential between the Latino and general populations were Lawrence and New Bedford. With a Latino MHI of \$29,991 compared to \$38,350 for the Total MHI, New Bedford experienced a differential of 21.8%, while Lawrence experienced a gap of 20.9% between the Latino MHI of \$26,654 and Total MHI of \$33,684.

As revealed in Table 2, Latino households in Massachusetts are concentrated in the lower income brackets. Latinos make up 18.1% of households in the cohort below \$10,000 in annual income, in comparison to 6.8% of the total population. On the other hand, only 11.1% of Latino households earn more than \$100,000, compared to 30.2% for the general population. Overall, the income distribution of Latino households takes the form of a bell-shaped curve. It begins with 18.1% of households in the lowest cohort, expands to 22.5% in the \$10,000 to \$24,999 cohort, peaks at 24.4% at the \$25,000 to \$49,999 cohort, decreases slightly to 23.9% in the \$50,000 to \$99,999 cohort, before dipping significantly to 11.1% in the cohort above \$100,000. In contrast, the income distribution for households in the general population takes a more linear shape until it levels off in the higher income brackets. Households in the lowest cohort formed 6.8% of the population, expanded to 13.0% and 18.9% in the middle cohorts, before peaking at 31.0% and 30.2% in the highest cohorts.

The trend of Latino households concentrating in the lower income cohorts holds true for the major cities and metropolitan areas of the state, although nuances emerge. In Boston, Latino households are less concentrated in the brackets below \$50,000 and slightly more in the brackets above \$50,000 than Latino households at the state level. However, Latino households in Boston are still much more likely to earn incomes at the lower cohort levels than households in the total population: 37.2% of Latino households earned less than \$25,000 per year, compared to 18.3% for the general population. Worcester Latinos fared slightly worse with 39.2% earning less than \$25,000, while 45.9% of Latinos in Lawrence and 46.4% of Latinos in New Bedford were in the same range. The cities with the highest percentage of Latino households earning below \$25,000 were Springfield at 53.0% and Lowell at 53.7%. In Springfield, 5.4% of Latino households earned more than \$100,000, nearly three and a half times less frequently than in the general population of the city.

Table 2: Household Income in the Past 12 Months, Total Population and Latino Population, 2008

	Massachusetts		Boston MSA		Lawrence		Lowell		New Bedford		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Population	2,467,323	169,072	1,707,169	111,613	25,188	16,160	36,463	4,800	38,035	4,075	262,916	29,149	292,767	19,362
Less than \$10,000	6.8%	18.1%	6.5%	16.3%	13.2%	16.2%	10.3%	25.1%	13.6%	20.5%	7.8%	25.2%	5.3%	19.0%
\$10,000 to \$24,999	13.0%	22.5%	11.8%	20.9%	25.1%	29.7%	17.3%	28.6%	24.3%	25.9%	17.2%	27.8%	12.5%	20.2%
\$25,000 to \$49,999	18.9%	24.4%	17.5%	23.8%	27.3%	26.3%	21.6%	17.7%	24.4%	30.7%	23.3%	23.2%	18.9%	26.0%
\$50,000 to \$99,999	31.0%	23.9%	30.0%	26.0%	24.2%	20.6%	35.3%	22.1%	28.2%	18.9%	33.2%	18.4%	33.8%	24.3%
Over \$100,000	30.2%	11.1%	34.2%	13.0%	10.2%	7.2%	15.6%	6.5%	9.4%	4.0%	18.5%	5.4%	29.5%	10.5%

Table 3: Individual Median Earnings by Gender and Work Experience, Total and Latino Population, 2008

	Massachusetts		Boston MSA		Lawrence city		Lowell		New Bedford		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Total	\$35,668	\$23,236	\$37,279	\$24,022	\$22,238	\$21,103	\$30,477	\$22,964	\$30,281	\$20,381	\$29,540	\$20,269	\$36,689	\$24,626
Male	42,421	26,711	45,832	28,084	25,880	24,689	37,409	29,221	32,967	20,663	35,540	23,118	45,523	26,414
Worked full-time, year round in the previous 12 months	55,555	35,364	60,074	36,013	35,078	30,186	43,477	36,857	42,113	29,235	47,073	32,140	55,584	35,058
Other	11,545	10,628	12,002	11,629	16,468	15,801	9,191	15,441	13,985	13,103	8,162	6,265	11,130	5,090
Female	29,530	20,121	30,876	20,411	20,602	18,909	22,866	21,015	25,641	16,978	23,226	17,921	29,470	21,013
Worked full-time, year round in the previous 12 months	43,452	29,908	45,969	30,104	26,239	24,042	33,436	24,162	33,769	24,278	38,098	31,175	41,359	27,385
Other	11,615	10,514	11,813	10,088	11,396	10,346	10,209	2,499	11,838	11,224	9,746	10,762	12,147	11,790
Female:	349,415	85,000	222,801	46,952	9,409	8,355	9,265	3,650	12,953	2,992	50,057	21,660	36,511	10,121
Under 5 years	7.0%	11.9%	6.0%	11.0%	11.2%	10.6%	13.5%	16.9%	8.2%	18.4%	8.9%	12.2%	8.9%	15.8%
5 to 17 years	15.9%	25.8%	15.1%	23.4%	26.7%	28.1%	16.1%	20.5%	23.6%	29.4%	21.3%	29.7%	14.2%	22.4%
18 to 34 years	29.2%	30.6%	29.1%	30.2%	23.4%	25.8%	25.6%	21.9%	28.7%	30.4%	30.4%	29.0%	32.5%	34.5%
35 to 54 years	23.3%	19.4%	24.5%	20.6%	21.8%	19.3%	23.2%	24.2%	25.0%	16.6%	22.7%	19.8%	19.8%	18.6%
Over 55 years	24.5%	12.2%	25.3%	14.8%	16.9%	16.2%	21.6%	16.5%	14.4%	5.2%	16.7%	9.3%	24.7%	8.7%

Table 3 highlights the individual median earnings of Latinos in comparison to the total population. In 2008, Latino individual median earnings fell well short of the general population. For the state of Massachusetts, Latinos earned \$23,236 in comparison to \$35,668 for the total population. For both the total population and the Latino population, men earned more than women. Latino men had individual median earnings of \$26,711 while Latinas had earnings of \$20,121. In the total population, men had individual median earnings of \$42,421 and women had earnings of \$29,530.

Depending on the city where they live, Latinos experienced varying individual median earnings. Latinos in Worcester showed the highest median earnings at \$24,636, while Latinos in Boston earned nearly as much with \$24,022. In Lowell, Latinos earned slightly less with \$22,964 and in Lawrence their earnings were \$21,103. With the lowest individual median earnings, Latinos earned \$20,381 in New Bedford and \$20,269 in Springfield. Compared to the general population, Latinos earned less in all areas. However, the discrepancy was most dramatic in Boston where Latinos earn only 64.4% of what the total population earns and least dramatic in Lowell where Latinos earn nearly 95% of what the total population earns.

The income gender gap also fluctuated depending on the city or metro area observed. Latino males universally earned higher incomes than Latino females when considering those who worked full-time for 12 months in the previous year. They earned as high as \$29,221 in Lowell and \$36,013 in Boston in comparison to Latinas in those cities who earned \$21,015

and \$30,104, respectively. It was in these areas that discrepancies in income by gender were the largest. At the same time, Boston, Lowell, and Worcester also experienced the highest individual median earnings for Latinas. Finally, it is important to note that there is a wide range of earnings for Latinos and Latinas in the census category of “other.” This category includes any person who did not work full-time for the past 12 months, including part-time workers, temporary workers, and workers whose employment did not last the entire previous year. At the state level “other” Latinos earned \$10,628 compared to \$10,514 for Latinas. Yet, at the local level experiences vary considerably. In Lowell, “other” Latinos earn \$15,441, whereas Latinas earn only \$2,499. In contrast, “other” Latinas earned higher incomes in Springfield and Worcester, with Worcester Latinas earning as much as \$11,790 compared to \$5,090 for Latinos. These differentials by gender warrant further study; however, the general pattern of lower Latino incomes in comparison to the total population holds true.

Poverty

Table 4: Poverty Status in the Past 12 Months by Gender and Age, Total and Latino Population, 2008

	Massachusetts		Boston MSA		Lawrence city		Lowell		New Bedford		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Male	277,255	64,902	178,739	35,823	7,482	5,826	7,363	2,455	8,698	2,536	41,312	15,899	24,713	8,398
Under 5 years	9.7%	16.3%	8.3%	15.2%	20.8%	24.7%	13.1%	18.9%	16.0%	22.3%	10.6%	14.6%	13.7%	23.6%
5 to 17 years	22.5%	34.3%	21.0%	30.2%	33.5%	39.9%	26.2%	40.5%	31.9%	35.7%	26.8%	37.3%	24.0%	38.8%
18 to 34 years	28.1%	22.7%	28.6%	22.4%	14.7%	5.9%	24.7%	22.2%	18.8%	22.4%	29.9%	26.0%	24.1%	15.6%
35 to 54 years	20.9%	16.4%	20.9%	18.4%	21.9%	21.5%	21.1%	11.5%	19.6%	19.1%	19.5%	14.8%	22.2%	16.1%
Over 55 years	18.8%	10.3%	21.1%	13.8%	9.2%	8.1%	15.0%	6.8%	13.7%	0.5%	13.1%	7.2%	16.0%	5.9%
Female:	349,415	85,000	222,801	46,952	9,409	8,355	9,265	3,650	12,953	2,992	50,057	21,660	36,511	10,121
Under 5 years	7.0%	11.9%	6.0%	11.0%	11.2%	10.6%	13.5%	16.9%	8.2%	18.4%	8.9%	12.2%	8.9%	15.8%
5 to 17 years	15.9%	25.8%	15.1%	23.4%	26.7%	28.1%	16.1%	20.5%	23.6%	29.4%	21.3%	29.7%	14.2%	22.4%
18 to 34 years	29.2%	30.6%	29.1%	30.2%	23.4%	25.8%	25.6%	21.9%	28.7%	30.4%	30.4%	29.0%	32.5%	34.5%
35 to 54 years	23.3%	19.4%	24.5%	20.6%	21.8%	19.3%	23.2%	24.2%	25.0%	16.6%	22.7%	19.8%	19.8%	18.6%
Over 55 years	24.5%	12.2%	25.3%	14.8%	16.9%	16.2%	21.6%	16.5%	14.4%	5.2%	16.7%	9.3%	24.7%	8.7%

Table 4 shows the poverty status of Latinos and the Total Population by gender and age in 2008. Reading down each column, the first level of analysis is the distribution of poor males and females by age category for Latinos and the Total Population. Each figure represents the share of males or females below the federal poverty according to their age characteristics. The second level of analysis compares these figures at the state level and across selected cities or MSAs of the Massachusetts.

The age profile of Latino poor males differs from the age profile of poor males in the Total Population. Relative to poor males in the Total Population of Massachusetts, Latino poor males are more concentrated in the young cohorts of the population. About 16.3% of Latino poor males are under five years of age compared to 9.7% of males in the Total Population. Similarly, about 34.3% of Latino poor males are between five and seventeen years old compared to 22.5% for males in the Total Population. As it can be seen in Table 4, Latino poor males tend to be less concentrated in the older age categories compared to poor males in the Total Population. These differences may be related to the fact that Latinos are a younger

population as whole, Latinos continue to be active in the labor force until later in life, and other socio-demographic factors related to the aging of American society.

The age profile of Latino poor females in Massachusetts resembles the age profile of Latino poor males, although there are some important differences. About 11.9% of Latino poor females are under five years of age compared to 7% of poor females in the Total Population. Similarly, about 25.8% of Latino poor females are between five and seventeen years old compared to 15.9% for females in the Total Population. In contrast to the age profile poor females in the Total Population (and Latino poor males), the share of Latino female poor is slightly higher in the 18-34 years of age cohort, about 30.6% compared to 29.2%. Latino female poor are less concentrated in the older age categories compared to poor females in the Total Population. As with Latino males, this is related to the fact that Latinos are a younger population as whole, that Latinos continue to be active in the labor force until later in life, and other socio-demographic factors related to the aging of American society.

The comparison of the age/gender profile of the poor across cities of Massachusetts shows greater nuances than at the state level. In all of the cities analyzed, the pattern of distribution of the Latino male poor by gender and age cohort resembles the state pattern. Latino males in poverty are strongly concentrated in the young age cohorts of the population. Roughly 50% (or more) of the Latino male poor population in the cities analyzed (except Boston) are below 17 years of age. As the state pattern, the concentrations of poor Latino males are lower in the older age cohorts relative to poor males in the Total Populations of these cities. In New Bedford, the age profile of the Latino male poor differs slightly from the cities above. The concentrations of Latino male poor are higher in three of five cohorts relative to poor males in the Total Population.

The age distribution of the Latino female poor in Boston, New Bedford, Springfield, and Worcester resembles the state pattern. Latino female poor are strongly concentrated in the first three young age cohorts. Roughly between 65% (Boston) and 78% (Springfield) of the Latino female poor are in the first three age categories. The concentration of Latino female poor is particularly high in the 18 to 34 years of age cohort, which in all four cities captures about 30% or more of the Latino female poor. The shares of Latino female poor are lower in the older cohorts relative to the shares of poor females in the Total Population.

Lawrence and Lowell show slight variations to these patterns. In Lawrence, the share of Latino female poor under five years of age is lower than the share of female poor in the Total Population, 10.6% and 11.2% respectively. In Lowell, the contrast is in both categories. The share of Latino female poor is lower in the 18-34 years of age cohort relative to poor females in the Total Population, and it is higher in the 35-54 years of age cohort. An important dimension of this descriptive analysis is that poverty is sinking deeper into the age profile of the Latino female poor relative to the Latino male poor. Whereas for Latino males poverty is not so heavily concentrated in the 18-34 years of age cohort, for Latino female poor it is, especially at the city level of analysis.

Table 5: Poverty Status of Families by Family Type and Presence of Related Children Under 18 , 2008

	Massachusetts		Boston MSA		Lawrence city		Lowell		New Bedford		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Total	1,568,641	121,410	1,077,446	78,405	17,527	12,385	22,122	2,538	23,291	3,895	165,971	21,497	197,370	14,124
Families with income below poverty level:	7.1%	26.7%	6.1%	21.5%	19.6%	25.2%	15.5%	54.2%	20.7%	31.8%	10.9%	39.1%	6.1%	29.5%
Married couple family:	2.2%	4.8%	2.0%	3.2%	1.4%	1.5%	2.5%	1.1%	4.0%	6.5%	2.9%	10.0%	1.8%	3.6%
With related children under 18 years:	1.1%	3.4%	0.9%	2.0%	1.1%	1.5%	1.3%	0.0%	2.2%	6.5%	1.6%	6.4%	1.0%	3.6%
Female householder, no husband present:	4.3%	19.2%	3.5%	15.4%	15.0%	21.0%	10.7%	45.4%	15.2%	22.2%	6.9%	25.7%	3.9%	25.4%
With related children under 18 years:	3.8%	18.0%	3.1%	14.7%	14.8%	21.0%	9.3%	41.6%	14.3%	21.7%	6.6%	25.0%	3.6%	23.3%

Table 5 shows the poverty status of families by family type and presence of children less than 18 years of age in 2008. The figures are analyzed at the state level and for selected cities in Massachusetts. At the state level, almost 27% of Latino households are below the federal poverty line, compared to 7.1% in the total population, almost three times as many. This gap is prevalent across the cities analyzed: Boston, Lawrence, Lowell, New Bedford, Springfield and Worcester. The gap is narrower in Lawrence in which 25.2% of Latino families are below the poverty line relative to 19.6% in the total population of the city. The gap is the broadest in Lowell where 54.2% of Latino families are below the poverty line compared to 15.5% in the total population of the city. New Bedford, Boston, Worcester, and Springfield fall between (in increasing order).

When poverty status is disaggregated by family type there is no major difference between the share of Latino married couples below the poverty line and the share of married couples below the line in the total population, 4.8% and 2.2% respectively. Even though the share of Latino families below the poverty line is consistently higher, the shares are comparable across all of the cities analyzed. Springfield and New Bedford show the highest shares of Latino married couple families under the poverty line, 10% and 6.5% respectively. The comparable shares remain when the presence of children under 18 is taken into account.

Marked contrast exists, however, between Latinos and the total population when the shares of families headed by women are compared, both at the state and city level. At the state level, about 19.2% of Latino female householders are below the poverty line compared to 4.3% in the total population. This gap is also high when the presence of children under 18 is taken into consideration. With different degrees of magnitude, the gap exists in all of the cities analyzed. Lawrence has the narrowest gap between Latino female householders below poverty and the total population. The broadest gap is in Lowell, as can be seen in Table 5. New Bedford, Boston, Springfield and Worcester fall between Lawrence and Lowell.

Occupation and Education

Table 6: Occupation for Civilian Employed Population, Total and Latino Employed Population 16+, 2008

	Massachusetts		Boston MSA		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino
All occupations:	3,390,763	241,185	2,409,024	170,952	336,851	31,946	409,375	27,213
Management, business, and financial occupations	16.2%	8.1%	18.0%	9.2%	11.7%	5.3%	15.2%	5.4%
Professional and related occupations	25.8%	13.7%	26.8%	12.8%	24.2%	18.5%	25.1%	12.5%
Service occupations	16.6%	30.2%	15.6%	32.2%	18.0%	25.0%	15.9%	23.5%
Sales and Office occupations	24.9%	21.0%	24.9%	21.8%	25.2%	22.4%	24.0%	20.9%
Farming, fishing, and forestry occupations	0.2%	0.0%	0.2%	0.1%	0.2%	0.7%	0.2%	0.0%
Construction, extraction, maintenance, and repair occupations	7.3%	7.2%	6.5%	6.6%	7.7%	7.4%	8.2%	7.1%
Production, transportation, and material moving occupations	9.1%	19.5%	8.0%	17.2%	13.0%	20.8%	11.5%	30.5%

Table 6 shows the occupational distribution for the Total and Latino civilian employed population in Massachusetts with 16 years of age and older in 2008. Data is disaggregated in seven major occupational groups for the state and the three largest MSAs. At the state level, relative to the total population Latinos are less represented in occupational categories that tend to require high levels of education and that command better wages. Only 8.1% of Latinos are in Management, Business and Financial occupations compared to 16.2% of the total population. Similarly, 13.7% of Latinos are in Professional and Related Occupations compared to 25.8% of the total population. Latinos tend to be predominantly concentrated in occupational groups that require less education, command lower wages and are less stable. About 30% of Latinos are in Service occupations relative to 16.6% of the total population. Latinos are also more concentrated in Production, Transportation and Materials Handling occupations, 19.5% compared to 9.1% in the total population. Interestingly, Latinos show comparable shares to the total population in Sales and Office Occupations, and in Construction, Extraction, Maintenance, and Repair occupations. These comparable shares may be the result of various labor market dynamics, such as the proliferation of unstable employment in clerical, construction, and maintenance occupations (outsourcing, part-time, non-union, contract work) for which employers tend to prefer vulnerable workers, and the deterioration of labor market conditions which has crowded skilled and unskilled workers in some occupational categories in construction and in the manufacturing sector. Representation of Latinos and the total population in Farming, Fishing, and Forestry occupations is minimal.

To a large extent, the patterns of occupational concentration for Latinos and the total population at the state level are reproduced in the three selected MSA. The gaps of representation and the levels of concentration are reproduced in Boston, and Springfield, although in Boston the level of Latino representation in Management, Business and Financial occupations is better than in Springfield (and Worcester). Latinos, relative to the total population, seem not to be doing better at the city level since they continue to be employed in occupations that tend to be less remunerated and stable. In Worcester, in contrast to Boston and Springfield, Latinos are better represented in Production, Transportation, and Material Handling Occupations.

Table 7: Educational Attainment by Gender for Massachusetts and Selected Populations, Total and Latino Populations Over 25 for 2008

	Massachusetts		Boston MSA		Lawrence city		Springfield MSA		Worcester MSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Total	4,397,927	297,933	3,064,478	202,204	41,619	25,931	449,459	47,284	522,491	34,488
Male:	2,087,962	146,676	1,462,649	100,727	19,360	11,439	211,096	22,301	251,403	16,847
Less than 9th grade	5.0%	19.9%	4.8%	21.7%	18.0%	25.5%	4.3%	15.1%	4.2%	14.6%
9th to 12th grade, no diploma	6.8%	17.4%	6.0%	15.6%	14.1%	16.6%	8.6%	21.5%	7.7%	21.0%
High School Diploma or Equivalence	27.2%	31.5%	24.7%	29.8%	29.5%	28.4%	33.2%	34.1%	31.2%	38.1%
Some college, no degree	15.8%	12.8%	15.7%	13.5%	15.7%	15.2%	17.8%	14.1%	15.1%	6.6%
Associate's degree	6.1%	3.5%	5.8%	3.2%	8.3%	4.9%	8.7%	5.5%	7.3%	2.9%
Bachelor's degree	21.9%	9.9%	23.4%	10.4%	11.5%	7.5%	16.3%	7.0%	20.8%	12.5%
Graduate or professional degree	17.1%	5.2%	19.5%	5.8%	2.9%	1.9%	11.1%	2.8%	13.8%	4.2%
Female:	2,309,965	151,257	1,601,829	101,477	22,259	14,492	238,363	24,983	271,088	17,641
Less than 9th grade	4.9%	19.2%	4.6%	19.9%	20.4%	23.4%	5.0%	20.0%	4.0%	15.1%
9th to 12th grade, no diploma	5.9%	14.9%	4.9%	12.5%	14.4%	17.5%	8.7%	22.9%	6.1%	14.0%
High School Diploma or Equivalence	26.1%	26.3%	25.1%	25.4%	25.8%	23.9%	27.7%	23.7%	29.9%	34.0%
Some college, no degree	17.0%	17.2%	16.1%	17.9%	14.7%	18.6%	18.3%	13.9%	18.4%	16.4%
Associate's degree	8.8%	5.8%	8.3%	5.5%	7.9%	6.6%	10.8%	6.2%	10.0%	5.8%
Bachelor's degree	21.6%	11.1%	23.3%	12.2%	7.2%	6.7%	17.9%	8.9%	19.9%	10.4%
Graduate or professional degree	15.6%	5.7%	17.7%	6.5%	3.8%	3.2%	11.6%	4.4%	11.7%	4.2%

Table 7 shows the educational attainment of Latinos by gender compared to the total population in Massachusetts and selected metro areas in 2008. Overall, the educational attainment of Latinos lags behind the total population. Relative to the total population, Latinos tend to be concentrated in educational categories with a high school diploma or less. About 68.8% of Latino males have just a high school diploma or less, and about 29% of this group has less than a 9th grade education. In the total population the figures are 33% and 5% respectively. The situation for Latino females is not much different, although slightly better: about 60% of Latino females have a high school diploma or less, and 19% of this group has less than a 9th grade education. Such gap clearly represents a major disadvantage for Latino men and women to participate in the predominantly knowledge-driven economy of the state. The high shares of Latinos in the low achievement education categories may be due in part to the young age profile of Latinos, but still this does not account for the large gap.

In spite of the above mentioned differentials, it is also possible to see some bright areas in which both Latino males and females show comparable levels of educational attainment relative to the total population. The shares of Latino males and females with a high school diploma or equivalence are comparable to the total population, at the state level and in metro areas. In selected educational categories, Latino females are doing better than Latino men, even when Latino women may have to overcome greater obstacles such gender discrimination. Latino females are showing higher shares of individuals with a post high-school education relative to Latino men, and even comparable shares to the total population in

some categories, as in the share of Latino females with “some college” education. At the state level, 17.2% of Latino females have “some college” education compared to 17% in the total population. Latino females also have higher shares with “some college” in Boston and Lawrence, although not in Springfield and Worcester. For Latino males the corresponding figures are below Latino females and the total population at the state and all metro areas (except Springfield).

A glance at the figures on educational achievement for selected metro areas shows two major trends worth mentioning. On the one hand, the state patterns are largely reproduced at the metro level. That is, Latinos are concentrated in the low educational achievement categories, with comparable figures to the total population in a couple of categories (high school diploma and some college) for both Latino males and Latino females. On the other hand, the gap in post-high school educational categories is broader between Latinos (both males and females) in metro areas with significant concentrations of higher education institutions such as Boston and Worcester. This gap may be due to a two-way dynamic of higher levels of achievement in the total population combined with limited access of Latinos to such institutions. The gap in post-high school education between Latinos and the total population in Lawrence and Springfield is relatively narrower, perhaps due to lower levels of educational achievement in the total population of these two cities.

Conclusion and Policy Recommendations

Census data from the 2008 American Community Survey shows that Latinos in Massachusetts are at an economic disadvantage relative to the total population in every dimension analyzed: income, poverty status, education, and occupational status. Such a gap, with some nuances, remains clear in selected metro area/cities such as Boston, Lowell, Lawrence, Springfield, New Bedford, and Worcester. Also, major gaps remain between Latinos and the total population when age, family, and gender characteristics are taken into consideration, both at the state and city levels of disaggregation.

Three key findings are important to emphasize. First, Latino poverty for both males and females is strongly concentrated in the young age cohorts of the population. Latinos have high rates of children and youth in poverty. For Latino females, poverty status extends for a longer period into their working age (18–34) years than for Latino males. Secondly, and very strikingly, Latinas seem to be experiencing greater poverty, in spite of showing relatively better levels of education than Latino males and even comparable levels of education relative to the Total Population in selected categories (“Some College”). This finding might be related to the child rearing responsibilities of women in single-headed households, lower wages relative to men, and their concentration in poorly paid service occupations, among other factors. Finally, Latinos, given their income, educational, and occupational profile are likely to be a strong disadvantage in knowledge-driven industries such as health, education, high-tech, and other professional fields. The concentration of post-high school educational institutions in Massachusetts increases competition in the labor market. Actually, the “status gap” remains strong in areas with high concentrations of such institutions such as Boston and Worcester. What policy actions can be taken to address some of these disadvantages?

Education: Children & Youth

Policy actions are required on several fronts. First, cities, regions, the state (including federal), and diverse actors such as non-profits, foundations, and universities must work to improve the capacity of communities to create new organizations that can implement integrated/

place-based approaches to poverty alleviation, especially to address child and youth poverty. Most recently, the administration of President Barack Obama implemented several policy initiatives along such lines, such as the Promise Neighborhoods Program of the Department of Education. Unfortunately, the capacity of Latino communities and community-based organizations in the state is too weak to participate and reply to such federal calls.

Another strategic line of policy action in this area is to open opportunities for the children of immigrant families to go to college and for the families supporting them. Governor's Deval Patrick's New Americans Agenda Report in 2009 (www.mass.gov/ori) strongly advocates for such actions, in addition to a slew of policy recommendations in several policy areas. Moving into an implementation stage some of the positive, pro-immigrant policies outlined in such a report would be a critical step to address lacking federal reforms, which is being filled by misguided state policies that erroneously blame immigrants for all kinds of social problems.

Finally, and no less important, is to implement school reforms to support English Language Learners and reduce Latino dropout rates, especially in districts with high concentrations of Latinos and poorly performing schools, such as Holyoke, Springfield, Worcester, and Lawrence, among other cities. An important policy tool in this regard is the recently enacted legislation which creates the Innovation Schools Program of the Massachusetts Department of Elementary and Secondary Education. College readiness programs to prepare Latino children and youth in science, technology, engineering, and mathematics (STEM disciplines) would be quite important in the context of the dominant knowledge-based economy of the state. Colleges and universities are crucial actors in forming partnerships to grow such programs.

Workforce Development

In addition to education, workforce development is another strategic policy area that can improve Latino socioeconomic standing. The scope of workforce development policy must move beyond “work-first” approaches that mainly seek short-term placements without regarding training and access to good jobs connected to meaningful ladders of occupational mobility. In addition, workforce development should take regional and sectorial approaches with a “dual customer” emphasis. That is, workforce development efforts need to be both demand and supply driven, thus taking into consideration both the needs of employers and workers. In the context of the Workforce Development Investment Act (2008), most workforce development programs are combining the resources of multiple stakeholders in order to achieve the programmatic flexibility needed to respond to the fast pace of change in labor markets, particularly in knowledge-driven sectors. The emerging collaborations include local one-stop centers, foundations, think-tanks, universities, CBOs, unions, and the private sector. There is no “one-size-fits-all” prescription to address the needs of diverse regions, workers, and employers. Supporting the incorporation of Latinos into labor unions is another important strategic avenue of raising the standard of living of Latinos. Finally, living wage support policies can directly improve the quality of jobs and wages of the increasing numbers of working poor Latinos, people who cannot make ends meet in spite of working full-time..

Social and Work Support Policies

Given the characteristics of Latino poverty, women, families, and children require special supports to pull out of poverty. In recent years, federal devolution, privatization, and straight cutbacks have reduced the implementation of social policies for poverty reduction, to help unemployed workers, and to support struggling families. Starting in 2008, the current recession has deeply impacted Latinos, other minorities, and the population as a whole. As a result, the various stimulus packages by the federal government have increased the flow of funds, yet these flows are beginning to dry up, especially to support unemployed workers.

In this context, social policies continue to have mainly a remedial thrust. Social policy must be re-oriented to prevent families and individuals from falling into poverty, and to build the human capital stock of Latinos (and other populations). Returning to the labor market after long spells of unemployment will require new human capital acquisition, as well as the development of alternative forms of employment such as small-business development and community economic development.

In 2009, Governor Deval Patrick's Asset Development Commission issued its final report (www.mass.gov/Ehed/docs/dhcd/adc/adcfinalreport.pdf). The report points to a wealth and income gap opening in the state and American society as whole. Most dramatic, the report documents the increasing number of two bread-winner families, of full-time employed individuals who are in poverty (working poor), and of households who very vulnerable to relatively small economic dislocations. These families and individuals require work and family support programs that make available affordable child care, retraining opportunities, financial education, family leave policies, affordable health care and retirement.



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