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## Latinos in Cambridge: Poverty, Income, Education, Employment, and Housing

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# Latinos in Cambridge

## Poverty, Income, Education, Employment, and Housing

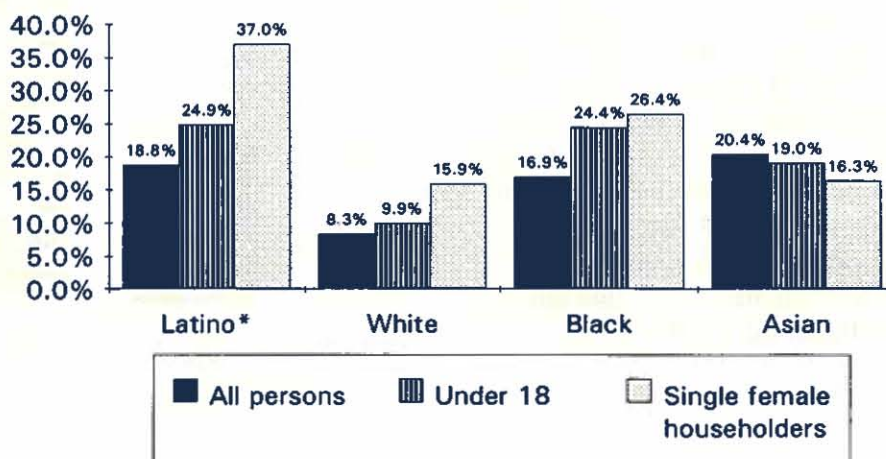
Part two of a series of profiles of Latinos in Massachusetts completed with support from The Boston Foundation

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 had the largest proportion of persons with income below the poverty level, 18.8% and 20.4% respectively. The poverty rate for Latinos (18.8%) is more than twice that of whites (8.3%) and higher than the rate for blacks (16.9%). Of those Latinos under the age of 18, 24.9% had income below the poverty level. In particular, the rate of poverty was greatest among those Latino children under 11 years of age.

**Cambridge: 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

**Cambridge: Poverty Status by Age and Race and Ethnicity in 1989**

Persons Below Poverty	Latino*	Poverty Rate	Total**	Poverty Rate	White	Poverty Rate	Black	Poverty Rate	Asian	Poverty Rate
Total below poverty level	982	18.8%	8,794	10.7%	5,180	8.3%	2,000	16.9%	1,167	20.4%
Under 5 years	94	22.1%	644	14.2%	266	9.2%	242	25.1%	86	18.0%
5 years	32	27.8%	139	16.6%	56	11.5%	73	26.6%	0	--
6 to 11 years	161	29.9%	689	17.2%	273	11.2%	286	27.8%	49	17.1%
12 to 17 years	89	20.5%	528	13.9%	206	9.2%	240	20.3%	61	28.5%
18 to 64 years	582	16.6%	5,820	9.7%	3,567	7.7%	1,037	14.0%	942	20.7%
65 to 74 years	17	13.7%	470	8.6%	372	8.0%	74	10.9%	24	21.6%
75 years and over	7	9.3%	504	13.8%	440	13.4%	48	16.9%	5	14.3%
<b>Total</b>	<b>5,228</b>		<b>82,208</b>		<b>62,413</b>		<b>11,808</b>		<b>5,726</b>	

Universe: Persons for whom poverty is determined

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



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

Families	Latino*	Poverty Rate	Total**	Poverty Rate	White	Poverty Rate	Black	Poverty Rate	Asian	Poverty Rate
Income below poverty level	190	15.8%	1,273	7.2%	628	4.8%	396	14.1%	182	14.6%
Married-couple family:	54	7.2%	384	3.0%	187	1.9%	34	2.6%	152	14.2%
With related children under 18 years	54	11.0%	241	4.5%	93	2.5%	28	3.5%	109	17.7%
No related children under 18 years	0	--	143	1.9%	94	1.5%	6	1.3%	43	9.5%
Male householder, no wife present:	13	11.0%	107	9.6%	77	9.8%	17	7.6%	13	17.6%
With related children under 18 years	13	16.3%	57	13.7%	46	17.5%	11	8.5%	0	--
No related children under 18 years	0	--	50	7.1%	31	6.0%	6	6.3%	13	21.0%
Female householder, no husband present:	123	37.0%	782	20.3%	364	15.9%	345	26.4%	17	16.3%
With related children under 18 years	111	41.6%	727	31.6%	344	29.4%	321	32.9%	10	34.5%
No related children under 18 years	12	18.5%	55	3.6%	20	1.8%	24	7.3%	7	9.3%
<b>Total Families</b>	<b>1,203</b>		<b>17,648</b>		<b>13,149</b>		<b>2,817</b>		<b>1,245</b>	

Universe: Families

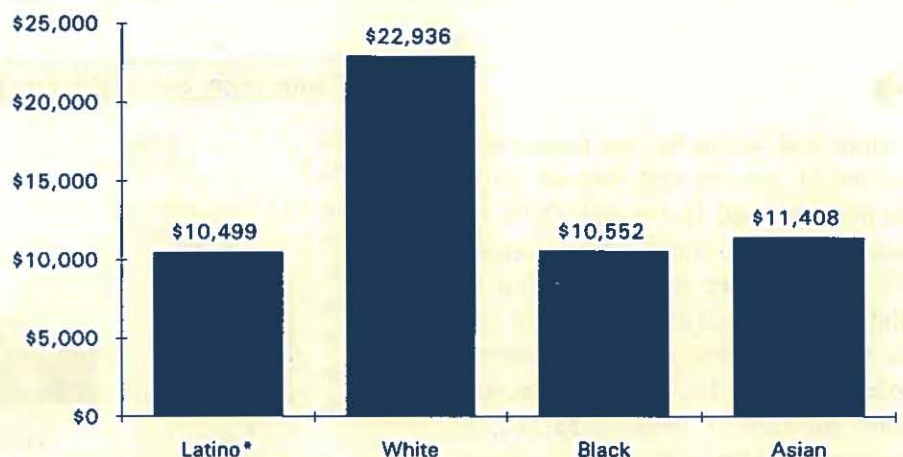
\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



Among Latino families, 15.8% had income below the poverty level in 1989, three times greater than white families (4.8%). Black and Asian families also had high rates of income below the poverty level, 14.1% and 14.6% respectively. However, in all race and ethnicity groups, except for Asians, the majority of those families with income below the poverty level were single female households. For Latino families, 37.0% of single female households had incomes below the poverty level.

### Cambridge: Per Capita Income by Race and Ethnicity in 1989



Universe: Persons

\*Latino may be of any race

### Cambridge: Household Income by Race and Ethnicity in 1989

Household Income	Latino *	Total**	White	Black	Asian
Less than \$5,000	98	1,997	1,427	280	240
\$5,000 to \$9,999	188	3,232	2,470	512	138
\$10,000 to \$14,999	219	3,039	2,383	440	153
\$15,000 to \$24,999	349	6,195	4,520	1,135	416
\$25,000 to \$34,999	297	6,132	4,898	730	385
\$35,000 to \$49,999	322	6,579	5,428	664	329
\$50,000 to \$74,999	193	6,497	5,727	398	308
\$75,000 to \$99,999	81	2,611	2,339	192	66
\$100,000 and more	43	3,055	2,893	58	81
<b>Total</b>	<b>1,790</b>	<b>39,337</b>	<b>32,085</b>	<b>4,409</b>	<b>2,116</b>

Universe: Households

Median household income in Cambridge: \$33,140

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



While the Massachusetts median household income in 1989 was \$36,952, the median income for Cambridge was \$33,140. In 1989, the per capita income of Latinos was \$10,499, lower than any other race or ethnic group. Blacks and Asians had a slightly higher per capita income, \$10,552 and \$11,408 respectively. Whites had the highest per capita income, \$22,936.

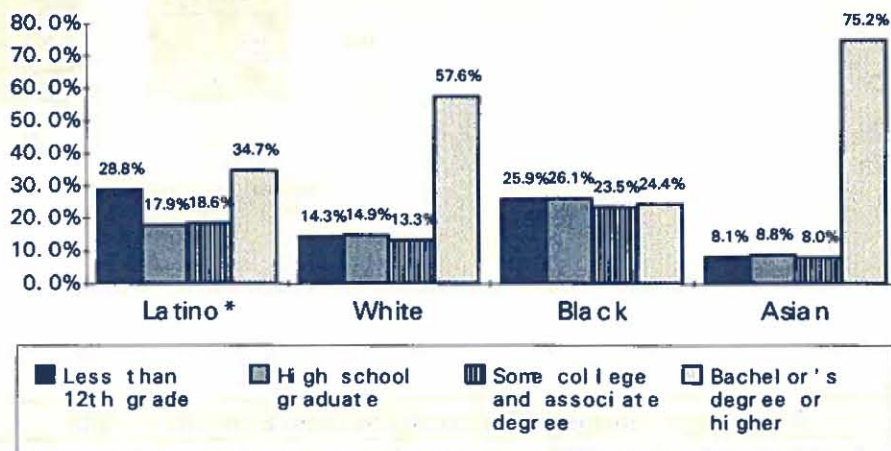


In 1990, 28.8% of the Latinos in the city of Cambridge had not received a high school diploma. This proportion was higher than any other race or ethnic group. At higher levels of education, 18.6% of Latinos attended some college or received an associate degree; 34.7% received a bachelor's, a professional, or graduate degree, compared to 57.6% for whites, 24.4% for blacks, and 75.2% for Asians.



**Cambridge: Educational Attainment by Race and Ethnicity in 1990**

Educational Attainment	Latino*	Total**	White	Black	Asian
Less than 9th grade	552	4,501	3,349	727	151
9th to 12th grade, no diploma	367	5,430	3,870	1,172	189
High school graduate	571	10,057	7,526	1,915	368
Some college, no degree	467	6,825	5,133	1,294	167
Associate degree	126	2,273	1,616	426	168
Bachelor's degree	509	14,819	12,598	984	1,099
Graduate or professional	599	19,566	16,563	806	2,056
<b>Total</b>	<b>3,191</b>	<b>63,471</b>	<b>50,655</b>	<b>7,324</b>	<b>4,198</b>



Universe: Persons 25 years old and over

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races

**Cambridge: Employment Status by Race and Ethnicity in 1990**

Persons	Latino*	Total**	White	Black	Asian
<b>Male</b>	<b>2,399</b>	<b>40,333</b>	<b>31,002</b>	<b>4,569</b>	<b>3,803</b>
Employed	1,544	27,096	21,115	3,142	2,222
Unemployed	108	1,489	1,121	272	45
Armed forces	0	113	78	24	11
Not in labor force	747	11,635	8,688	1,131	1,525
Civilian Participation Rate	68.9%	70.9%	71.7%	74.7%	59.6%
Unemployment Rate	6.5%	5.2%	5.0%	7.9%	2.0%
<b>Female</b>	<b>2,250</b>	<b>43,387</b>	<b>33,653</b>	<b>5,294</b>	<b>3,400</b>
Employed	1,379	27,001	21,386	3,243	1,756
Unemployed	126	1,452	929	346	103
Armed forces	0	0	0	0	0
Not in labor force	745	14,934	11,338	1,705	1,541
Civilian Participation Rate	66.9%	65.6%	66.3%	67.8%	54.7%
Unemployment Rate	8.4%	5.1%	4.2%	9.6%	5.5%
<b>Total</b>	<b>4,649</b>	<b>83,720</b>	<b>64,655</b>	<b>9,863</b>	<b>7,203</b>
Employed	2,923	54,097	42,501	6,385	3,978
Unemployed	234	2,941	2,050	618	148
Armed forces	0	113	78	24	11
Not in labor force	1,492	26,569	20,026	2,836	3,066
Civilian Participation Rate	67.9%	68.1%	68.9%	71.0%	57.3%
Unemployment Rate	7.4%	5.1%	4.6%	8.8%	3.6%

Universe: Persons 16 years and over

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races

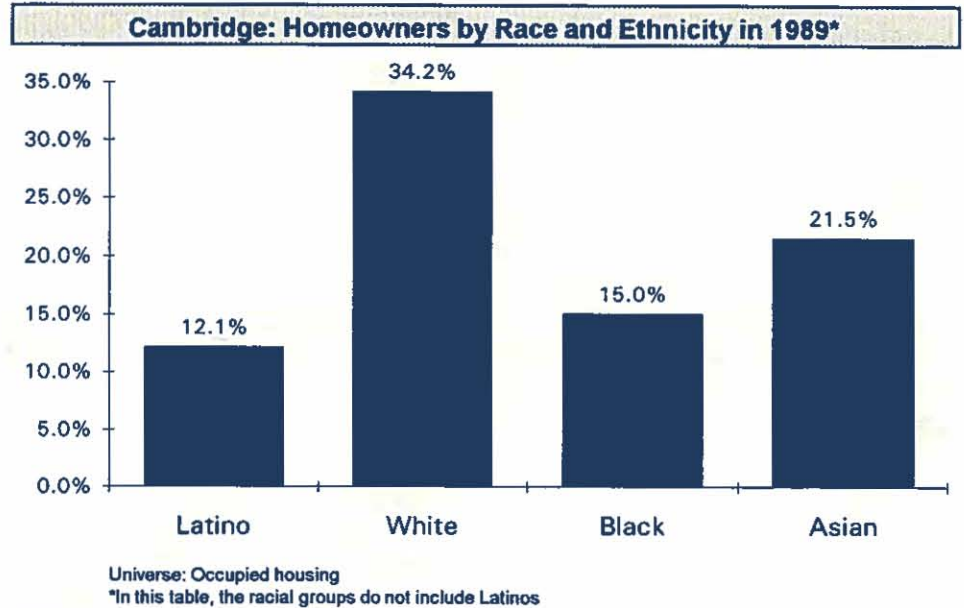


In 1990, Latinos constituted 5.5% of the Cambridge labor force (employed plus unemployed). Of the 3,157 Latinos in the labor force, 1,505 were females and 1,652 were males. The labor force participation rate for Latino men in 1990 was 68.9%, slightly lower than the rate for white and black men, but higher than Asian men. However, their unemployment rate was 6.5%; this proportion is lower than black men, 7.9%, but higher than white men, 5.0%, and Asian men, 2.0%. Latina women, on the other hand, had a similar participation rate (66.9%) to that of white and black women (66.3% and 67.8%) but higher than Asian women (54.7%). Their unemployment rate, however, was higher than any other group except black women.





In 1989, only 12.1% of Latino owner-occupied households were homeowners, compared to 34.2% of white, 15.0% of black, and 21.5% of Asian homeowners. The majority of Latino households, 87.9%, rented their dwelling. This was higher than the rate for Latinos in Massachusetts where 82.6% of Latino households are renters.



**Cambridge: Mortgage Status by Race and Ethnicity in 1989**

Mortgage Payments	Latino*	Total**	White	Black	Asian
Less than \$300	0	11	11	0	0
\$300 to \$499	0	125	104	21	0
\$500 to \$999	13	556	513	23	15
\$1,000 or more	20	1,531	1,391	62	71
Not mortgaged:	24	1,302	1,234	55	4
<b>Total</b>	<b>57</b>	<b>3,525</b>	<b>3,253</b>	<b>161</b>	<b>90</b>

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 households with a mortgage, 35.1% of Latino households had a mortgage of over \$1,000; 42.8% of white, 38.5% of black, and 78.9% of Asian households had a mortgage of over \$1,000.



Of those renter-occupied housing units, 47.2% of the Latino population paid less than \$500 monthly compared to 43.8% of whites, 47.7% of blacks, and 22.9% of Asians. In 1989, only 9.6% of Latinos paid a monthly rent of over \$1,000, while 11.6% of whites, 4.0% of blacks, and 9.5% of Asians paid over \$1,000.

**Cambridge: Amount of Gross Rent by Race and Ethnicity for 1989**

Gross Rent per Month	Latino	Total*	White	Black	Asian
Less than \$300	227	4,166	3,102	874	68
\$300 to \$499	507	7,701	6,233	954	314
\$500 to \$999	639	12,233	9,081	1,794	1,115
\$1,000 or more	149	2,846	2,475	152	158
No cash rent	32	489	410	60	14
<b>Total</b>	<b>1,554</b>	<b>27,435</b>	<b>21,301</b>	<b>3,834</b>	<b>1,669</b>

Universe: Specified renter-occupied housing  
\*Total includes Native Americans and Other Races