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

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Gaston Institute, University of Massachusetts Boston, "Latinos in Holyoke: Poverty, Income, Education, Employment, and Housing" (1994). *Gastón Institute Publications*. 11.  
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# Latinos in Holyoke

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

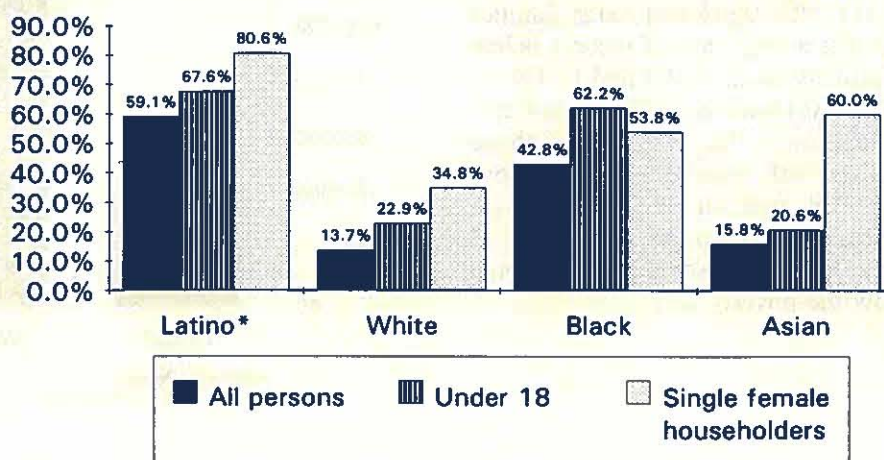
Part two of a series of profiles of Latinos in Massachusetts completed with support from The Boston Foundation

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 had the largest proportion of persons with income below the poverty level, 59.1%. The poverty rate for Latinos is more than four times that of whites (13.7%) and higher than the rate for blacks (42.8%) and Asians (15.8%). Of those Latinos under the age of 18, 67.6% had income below the poverty level. In particular, the rate of poverty was greatest among those Latino children under 11 years of age.

**Holyoke: 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

**Holyoke: 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	7,729	59.1%	10,880	25.7%	4,200	13.7%	620	42.8%	79	15.8%
Under 5 years	1,601	70.7%	1,995	49.6%	593	29.1%	141	65.0%	35	43.2%
5 years	316	80.8%	349	48.1%	75	19.9%	53	71.6%	0	--
6 to 11 years	1,365	70.3%	1,725	43.1%	554	23.9%	100	62.9%	12	13.0%
12 to 17 years	1,076	58.3%	1,334	36.7%	313	15.8%	122	55.7%	4	6.3%
18 to 64 years	3,286	51.6%	4,579	19.3%	1,860	10.4%	195	27.0%	25	10.5%
65 to 74 years	67	35.1%	342	9.7%	276	8.3%	0	--	3	18.8%
75 years and over	18	27.3%	556	19.9%	529	19.5%	9	100.0%	0	--
<b>Total</b>	<b>13,068</b>		<b>42,393</b>		<b>30,704</b>		<b>1,447</b>		<b>500</b>	

Universe: Persons for whom poverty is determined

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



### Holyoke: 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	1,891	61.1%	2,494	22.9%	904	11.2%	134	36.4%	12	15.4%
Married-couple family:	398	35.3%	544	7.9%	238	4.1%	0	--	3	4.8%
With related children under 18 years	335	35.5%	414	13.0%	156	6.7%	0	--	3	5.4%
No related children under 18 years	63	34.4%	130	3.5%	82	2.3%	0	--	0	--
Male householder, no wife present:	66	33.5%	85	15.8%	23	6.3%	0	--	0	--
With related children under 18 years	37	25.0%	49	16.8%	12	7.8%	0	--	0	--
No related children under 18 years	29	59.2%	36	14.5%	11	5.2%	0	--	0	--
Female householder, no husband present:	1,427	80.6%	1,865	53.9%	643	34.8%	134	53.8%	9	60.0%
With related children under 18 years	1,398	84.1%	1,806	68.9%	597	52.8%	134	60.6%	9	100.0%
No related children under 18 years	29	26.9%	59	7.1%	46	6.4%	0	--	0	--
<b>Total Families</b>	<b>3,094</b>		<b>10,888</b>		<b>8,076</b>		<b>368</b>		<b>78</b>	

Universe: Families

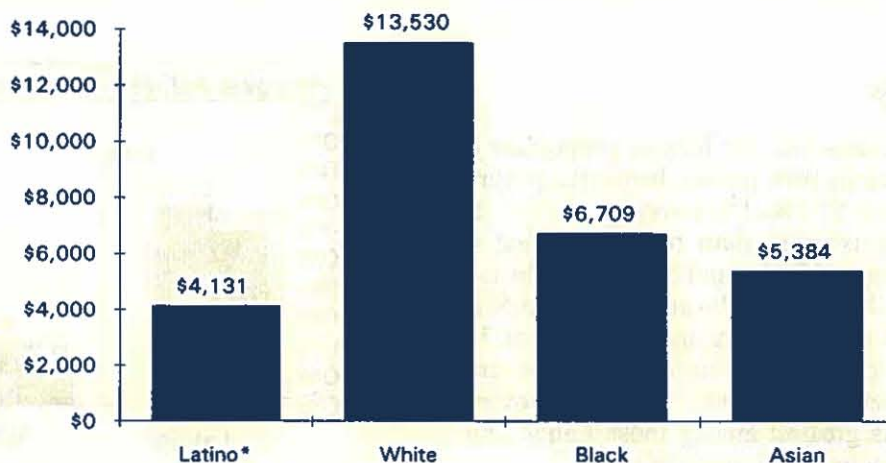
\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



Among Latino families, 61.1% had income below the poverty level in 1989, more than five times that of white families (11.2%). Black and Asian families also had a high rate of income below the poverty level, 36.4% and 15.4% respectively. However, in all race and ethnicity groups, the majority of those families with income below the poverty level were single female householders. For Latino families, 80.6% of single female households had income below the poverty level.

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



Universe: Persons

\*Latino may be of any race

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

Household Income	Latino *	Total**	White	Black	Asian
Less than \$5,000	532	1,104	711	34	0
\$5,000 to \$9,999	1,263	3,106	1,952	174	9
\$10,000 to \$14,999	588	1,687	1,161	51	3
\$15,000 to \$24,999	434	2,401	1,974	82	15
\$25,000 to \$34,999	292	2,093	1,753	74	26
\$35,000 to \$49,999	329	2,600	2,305	67	14
\$50,000 to \$74,999	101	1,994	1,894	27	8
\$75,000 to \$99,999	0	541	536	0	5
\$100,000 and more	0	345	345	0	0
<b>Total</b>	<b>3,539</b>	<b>15,871</b>	<b>12,631</b>	<b>509</b>	<b>80</b>

Universe: Households

Median household income in Holyoke: \$22,858

\*Latino may be of any race

\*\*Total includes Native Americans and Other Races



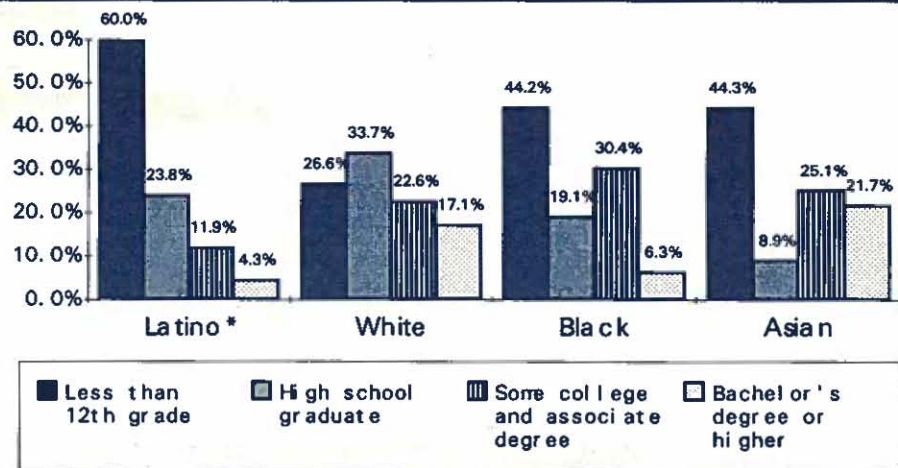
While the Massachusetts median household income in 1989 was \$36,952, the median income for Holyoke was \$22,858. In 1989, the per capita income of Latinos in Holyoke was \$4,131 lower than any other race or ethnic group. Blacks and Asians had a slightly higher per capita income, \$6,709 and \$5,384 respectively. Whites had the highest per capita income, \$13,530.



In 1990, 60.0% of the Latinos in the city of Holyoke had not received a high school diploma. This proportion was higher than any other race or ethnic group. At higher levels of education, 11.9% of Latinos attended some college or received an associates degree. However, only 4.3% received a bachelor's or a professional or graduate degree. Overall, the educational attainment of the Latino population lagged the other race or ethnic groups.



Holyoke: Educational Attainment by Race and Ethnicity in 1990					
Educational Attainment	Latino*	Total**	White	Black	Asian
Less than 9th grade	1,624	3,935	2,461	141	69
9th to 12th grade, no diploma	1,282	4,575	3,414	146	21
High school graduate	1,155	8,418	7,462	124	18
Some college, no degree	453	3,778	3,319	126	35
Associate degree	122	1,845	1,681	71	16
Bachelor's degree	83	2,623	2,513	26	21
Graduate or professional	125	1,419	1,261	15	23
<b>Total</b>	<b>4,844</b>	<b>26,593</b>	<b>22,111</b>	<b>649</b>	<b>203</b>



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

Holyoke: Employment Status by Race and Ethnicity in 1990					
Persons	Latino*	Total**	White	Black	Asian
<b>Male</b>	<b>3,201</b>	<b>14,357</b>	<b>11,506</b>	<b>318</b>	<b>161</b>
Employed	1,417	8,608	7,346	181	75
Unemployed	410	1,007	645	51	28
Armed forces	0	37	37	0	0
Not in labor force	1,374	4,705	3,478	86	58
Participation Rate	57.1%	67.0%	69.5%	73.0%	64.0%
Unemployment Rate	22.4%	10.4%	8.0%	22.0%	27.2%
<b>Female</b>	<b>4,072</b>	<b>18,060</b>	<b>14,362</b>	<b>558</b>	<b>107</b>
Employed	857	7,838	6,867	286	53
Unemployed	435	837	488	11	0
Armed forces	0	0	0	0	0
Not in labor force	2,780	9,385	7,007	261	54
Participation Rate	31.7%	48.0%	51.2%	53.2%	49.5%
Unemployment Rate	33.7%	9.6%	6.6%	3.7%	--
<b>Total</b>	<b>7,273</b>	<b>32,417</b>	<b>25,868</b>	<b>876</b>	<b>268</b>
Employed	2,274	16,446	14,213	467	128
Unemployed	845	1,844	1,133	62	28
Armed forces	0	37	37	0	0
Not in labor force	4,154	14,090	10,485	347	112
Participation Rate	42.9%	56.4%	59.3%	60.4%	58.2%
Unemployment Rate	27.1%	10.1%	7.4%	11.7%	17.9%

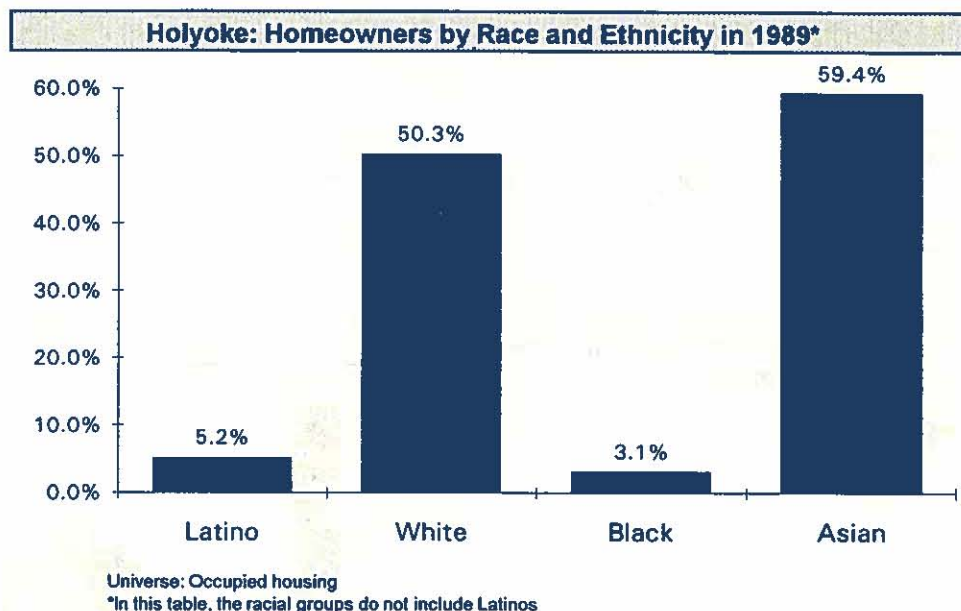
Universe: Persons 16 years and over  
 \*Latino may be of any race  
 \*\*Total includes Native Americans and Other Races



In 1990, Latinos constituted 17.1% of the Holyoke labor force (employed plus unemployed). Of the 3,119 Latinos in the labor force, 1,292 were females and 1,827 were males. The labor force participation rate for Latino men in 1990 was 57.1%, lower than any other group. Their unemployment rate was 22.4%; this proportion is higher than white men, 8.0%, black men, 22.0%, but lower than Asian men, 27.2%. Latinas, on the other hand, had the lowest participation rate, 31.7%, and the highest unemployment rate, 33.7%.



In 1989, only 5.2% of Latino owner-occupied households were homeowners, compared to 50.3% of white, 3.1% of black, and 59.4% of Asian homeowners. The majority of Latino households, 94.8%, rented their dwelling. This was higher than the rate for Latinos in Massachusetts where 82.6% of Latino households are renters.



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

Mortgage Payments	Latino*	Total**	White	Black	Asian
Less than \$300	0	83	83	0	0
\$300 to \$499	6	604	586	5	7
\$500 to \$999	79	1,237	1,197	0	0
\$1,000 or more	5	727	703	6	13
Not mortgaged:	15	2,042	2,042	0	0
<b>Total</b>	<b>105</b>	<b>4,693</b>	<b>4,611</b>	<b>11</b>	<b>20</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 with a mortgage, 50% or more of all the groups, except whites, had a mortgage of over \$500; only 41.2% of whites had a mortgage over \$500.



Of those renter-occupied housing units, 67.6% of the Latino population paid less than \$500 monthly compared to 63.4% of whites, and 43.4% of blacks. In 1989, 32.4% of Latinos paid a monthly rent of over \$500, while 35.5% of whites, 56.6% of blacks, and 100% of Asians paid over \$500.

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

Gross Rent per Month	Latino	Total*	White	Black	Asian
Less than \$300	1,148	2,651	1,718	92	0
\$300 to \$499	1,151	3,461	2,460	92	0
\$500 to \$999	1,080	3,333	2,298	240	38
\$1,000 or more	22	62	40	0	0
No cash rent	0	77	77	0	0
<b>Total</b>	<b>3,401</b>	<b>9,584</b>	<b>6,593</b>	<b>424</b>	<b>38</b>

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