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

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Latinos in Lowell

Poverty, Income, Education, Employment, and Housing

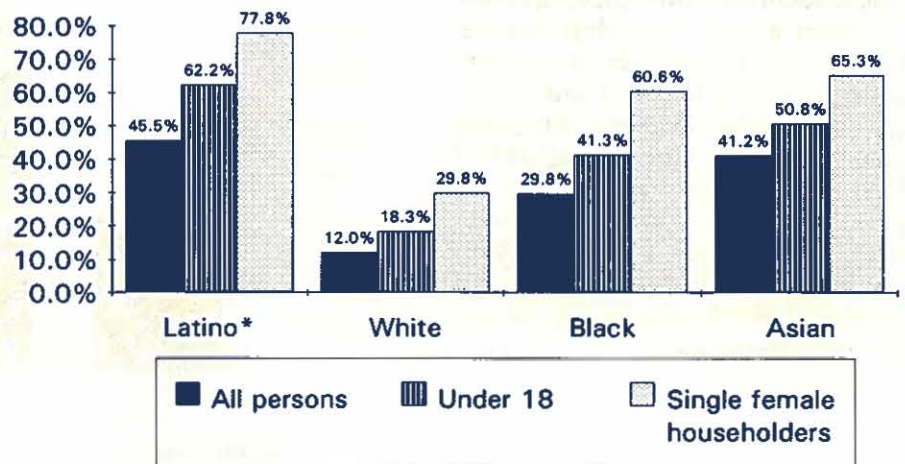
Part two of a series of profiles of Latinos in Massachusetts completed with support from The Boston Foundation

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, 45.5%. The poverty rate for Latinos is almost four times that of whites (12.0%) and higher than the rate for blacks (29.8%) and Asians (41.2%). Of those Latinos under the age of 18, 62.2% had income below the poverty level. In particular, the rate of poverty was greatest among those Latino children under 11 years of age.

Lowell: 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

Lowell: 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	4,562	45.5%	17,900	18.0%	9,653	12.0%	649	29.8%	4,667	41.2%
Under 5 years	912	62.3%	2,781	32.2%	1,370	22.2%	119	42.7%	749	53.3%
5 years	156	69.6%	618	32.1%	274	20.7%	35	60.3%	213	52.5%
6 to 11 years	886	64.5%	2,685	30.8%	987	17.4%	124	54.9%	1,025	52.2%
12 to 17 years	760	58.5%	1,778	23.8%	772	14.2%	30	16.5%	498	44.5%
18 to 64 years	1,821	33.8%	8,474	13.8%	4,830	9.5%	341	25.9%	2,065	33.4%
65 to 74 years	14	8.0%	731	10.3%	622	9.2%	0	--	95	50.0%
75 years and over	13	13.0%	833	19.3%	798	19.1%	0	--	22	39.3%
Total	10,017		99,493		80,488		2,180		11,321	

Universe: Persons for whom poverty is determined

*Latino may be of any race

**Total includes Native Americans and Other Races

Lowell: 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	1,092	44.6%	3,711	15.1%	1,977	9.7%	133	31.4%	867	37.5%
Married-couple family:	217	17.6%	1,075	6.5%	437	3.1%	34	13.3%	427	27.3%
With related children under 18 years	188	20.0%	791	9.1%	221	3.3%	29	16.6%	404	30.9%
No related children under 18 years	29	9.9%	284	3.6%	216	2.9%	5	6.2%	23	9.0%
Male householder, no wife present:	51	31.9%	195	11.8%	87	6.5%	16	53.3%	48	31.8%
With related children under 18 years	22	27.2%	146	21.0%	74	14.5%	16	53.3%	41	45.6%
No related children under 18 years	29	36.7%	49	5.1%	13	1.5%	0	--	7	11.5%
Female householder, no husband present:	824	77.8%	2,441	38.9%	1,453	29.8%	83	60.6%	392	65.3%
With related children under 18 years	818	84.0%	2,294	55.6%	1,319	46.2%	83	63.4%	385	71.7%
No related children under 18 years	6	7.1%	147	6.9%	134	6.7%	0	--	7	11.1%
Total Families	2,451		24,561		20,451		423		2,313	

Universe: Families

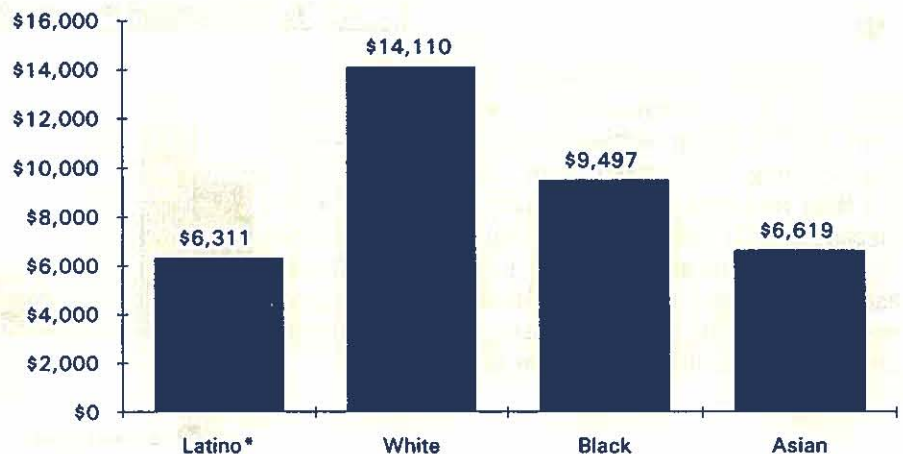
*Latino may be of any race

**Total includes Native Americans and Other Races



Among Latino families, 44.6% had incomes below the poverty level in 1989, 4.5 times greater than white families (9.7%), and higher than the poverty level for black (31.4%) and Asian (37.5%) families. In all race and ethnic groups, except Asians, the majority of those families with income below the poverty level were single female householders. For Latino families, 84.0% of single female households with related children under 18 years had income below the poverty level.

Lowell: Per Capita Income by Race and Ethnicity in 1989



Universe: Persons

*Latino may be of any race

Lowell: Household Income by Race and Ethnicity in 1989

Household Income	Latino *	Total**	White	Black	Asian
Less than \$5,000	352	2,436	1,810	84	289
\$5,000 to \$9,999	864	4,998	4,016	114	347
\$10,000 to \$14,999	381	2,885	2,313	90	291
\$15,000 to \$24,999	610	5,601	4,659	177	397
\$25,000 to \$34,999	308	5,455	4,825	104	380
\$35,000 to \$49,999	282	7,043	6,503	104	349
\$50,000 to \$74,999	240	5,725	5,165	107	335
\$75,000 to \$99,999	19	1,904	1,764	0	130
\$100,000 and more	22	883	814	15	54
Total	3,078	36,930	31,869	795	2,572

Universe: Households

Median household income in Lowell: \$29,351

*Latino may be of any race

**Total includes Native Americans and Other Races

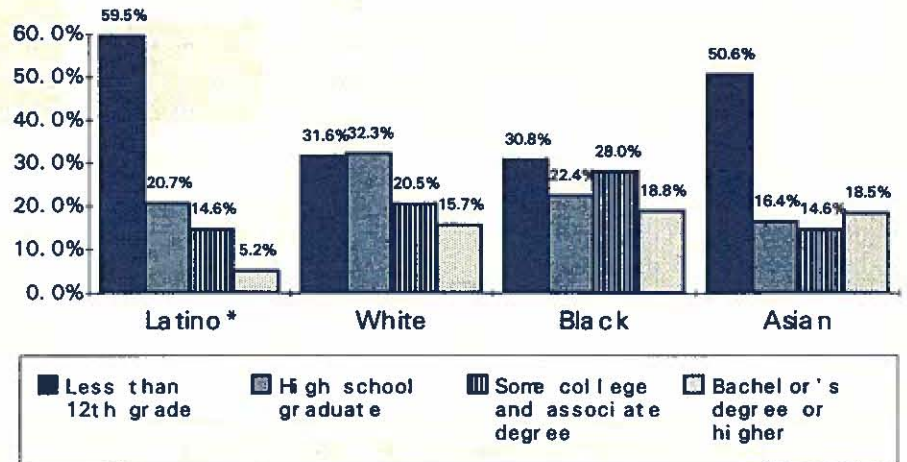


While Massachusetts median household income in 1989 was \$36,952, the median income in Lowell was \$29,351. In 1989, the per capita income of Latinos in Lowell was \$6,311, lower than any other race or ethnic group. Blacks and Asians had a slightly higher per capita income, \$9,497 and \$6,619, respectively. Whites had the highest per capita income, \$14,110.

In 1990, 59.5% of the Latinos in the city of Lowell had not received a high school diploma. This proportion was higher than any other race or ethnic group. At higher levels of education, 14.6% of Latinos attended some college or received an associate degree. However, only 5.2% 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.

Lowell: Educational Attainment by Race and Ethnicity in 1990

Educational Attainment	Latino*	Total**	White	Black	Asian
Less than 9th grade	1,339	10,248	7,644	115	1,808
9th to 12th grade, no diplom	1,213	10,873	9,133	262	807
High school graduate	887	18,720	17,130	275	848
Some college, no degree	453	8,972	7,903	230	561
Associate degree	175	3,347	2,966	113	192
Bachelor's degree	174	6,092	5,449	171	420
Graduate or professional	47	3,484	2,874	60	534
Total	4,288	61,736	53,099	1,226	5,170



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

Lowell: Employment Status by Race and Ethnicity in 1990

Persons	Latino*	Total**	White	Black	Asian
Male	2,982	37,895	32,068	876	3,371
Employed	1,806	24,836	21,501	438	1,936
Unemployed	382	3,250	2,510	197	353
Armed forces	9	130	121	0	0
Not in labor force	785	9,679	7,936	241	1,082
Participation Rate	73.4%	74.1%	74.9%	72.5%	67.9%
Unemployment Rate	17.4%	11.5%	10.4%	31.0%	15.4%
Female	3,156	41,004	34,997	754	3,565
Employed	1,293	21,076	18,721	475	1,285
Unemployed	273	2,257	1,835	56	246
Armed forces	0	24	24	0	0
Not in labor force	1,590	17,647	14,417	223	2,034
Participation Rate	49.6%	56.9%	58.7%	70.4%	42.9%
Unemployment Rate	17.4%	9.7%	8.9%	10.5%	16.1%
Total	6,138	78,899	67,065	1,630	6,936
Employed	3,099	45,912	40,222	913	3,221
Unemployed	655	5,507	4,345	253	599
Armed forces	9	154	145	0	0
Not in labor force	2,375	27,326	22,353	464	3,116
Participation Rate	61.2%	65.2%	66.5%	71.5%	55.1%
Unemployment Rate	17.4%	10.7%	9.7%	21.7%	15.7%

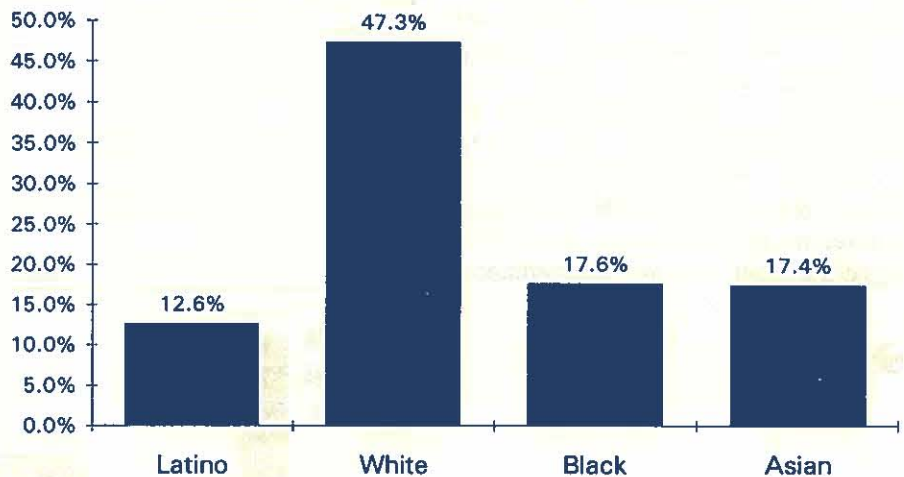
Universe: Persons 16 years and over
 *Latino may be of any race
 **Total includes Native Americans and Other Races

In 1990, Latinos constituted 7.3% of the Lowell labor force. Of the 3,754 Latinos in the labor force (employed plus unemployed), 1,566 were females and 2,188 were males. The labor force participation rate for Latino men in 1990 was 73.4%, slightly higher than any other group (except for whites). However, their unemployment rate was 17.4%; this proportion is lower than black men (31.0%) but higher than white men (10.4%) and Asian men (15.4%). Latina women, on the other hand, had the lowest participation rate, 49.6% (except for Asians), and the highest unemployment rate, 17.4%, of all women.



In 1989, only 12.6% of Latinos households were homeowners, compared to 47.3% of white, 17.6% of black, and 17.4% of Asian householders. The majority of Latino households, 87.4%, rented their dwelling. This was higher than the rate for Latinos in Massachusetts where 82.6% of Latino households are renters.

Lowell: Homeowners by Race and Ethnicity in 1989*



Universe: Occupied housing

*In this table, the racial groups do not include Latinos

Lowell: Mortgage Status by Race and Ethnicity in 1989

Mortgage Payments	Latino*	Total**	White	Black	Asian
Less than \$300	0	190	190	0	0
\$300 to \$499	30	1,020	993	27	0
\$500 to \$999	60	2,624	2,520	56	33
\$1,000 or more	97	2,822	2,577	21	167
Not mortgaged:	29	3,963	3,919	21	13
Total	216	10,619	10,199	125	213

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, 44.9% of Latinos had a mortgage of over \$1,000; 25.3% of whites, 16.8% of blacks, and 78.4% of Asians had a mortgage over \$1,000.



Of those renter-occupied housing units, 51.4% of the Latino population paid less than \$500 monthly compared to 39.9% of whites, 34.4% of blacks, and 24.4% of Asians. Only 1.1% of Latinos paid a monthly rent of over \$1,000, while 2.1% of whites, 1.4% of blacks, and 2.7% of Asians paid over \$1,000.

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

Gross Rent per Month	Latino	Total*	White	Black	Asian
Less than \$300	734	3,976	3,279	143	136
\$300 to \$499	605	4,436	3,582	95	359
\$500 to \$999	1,209	12,184	9,601	443	1,483
\$1,000 or more	29	448	362	10	54
No cash rent	30	395	375	0	0
Total	2,607	21,439	17,199	691	2,032

Universe: Specified renter-occupied housing

*Total includes Native Americans and Other Races