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### Latinos in Massachusetts: Selected Economic Indicators

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The Mauricio Gastón Institute  
for Latino Community Development  
and Public Policy

## Latinos in Massachusetts: Selected Economic Indicators

by Ramon Borges, Nicole Lavan, and Charles Jones | August 1, 2006

### INTRODUCTION

This brief presents an analysis of various economic indicators pertaining to the Latino population in metropolitan areas of high Latino concentration in Massachusetts. It includes information on and comparisons of the Primary Metropolitan Areas of Boston and the Metropolitan Statistical Area of Springfield and when available the Primary Metropolitan Area of Lawrence.<sup>1</sup> The information comes from the U.S. Census Bureau's American Community Survey of 2004.<sup>2</sup>

<sup>1</sup> A Metropolitan Statistical Area is a unit used by the U.S. Census but which is determined by the Office of Management and Budget. It is an area associated with at least one urbanized center with a population of at least 50,000 and which comprises a central county or counties (core) plus adjacent counties having a high degree of social and economic integration. The Primary Metropolitan Statistical Areas (PMSAs) are the same as MSAs except that they are near (and economically/socially linked to) other PMSAs to form larger "CMSAs" – Consolidated Metropolitan Statistical Areas that have a population of 1 million or more.

<sup>2</sup> U.S. Census Bureau 2005. American Community Survey 2004. Core Tables <[http://www2.census.gov/acs2004/Core\\_Tables/](http://www2.census.gov/acs2004/Core_Tables/)> Published 27 Aug 2005.



# Income

In 2004-05, median household income (MHI) for Latinos in Massachusetts was \$29,778, compared to \$61,083 for the general population: Latino MHI was 48% of the general population's. This statewide gap between the Latino MHI and that of the general population was observed in Boston, Springfield, and Lawrence. In Boston, with a narrower differential, the Latino MHI was \$42,294 compared to \$61,333 for the general population, while the differential was broader in Springfield and Lawrence. In Springfield, the Latino MHI was \$19,924 compared to \$42,977 for the general population, and in Lawrence the Latino MHI was \$29,917 compared to \$63,715. In both cases, the median household income differential between Latinos and the general population resembled the state's differential: the Latino MHI was roughly 46% of the general population's.

TABLE 1: MEDIAN HOUSEHOLD INCOME

	Median Household Income (\$)	
	Total	Latino
Massachusetts	61,083	29,778
Boston PMSA	61,333	42,294
Springfield MSA	42,977	19,924
Lawrence PMSA	63,715	29,917

In Boston, Springfield, and Lawrence, household income differentials by income cohort between Latinos and the general population show that Latinos are concentrated in the low income cohorts. About 26% of Latino households in Boston have incomes lower than \$25,000, compared to 20% in the general population. In Springfield and Lawrence, these differences are more striking. In Springfield, almost 63% of Latino households have incomes lower than \$25,000 compared to 31% in the general population. In Lawrence, almost 44 % of Latino households have incomes lower than \$25,000 compared to 22.5% in the general population.

Examining the distribution of Latino households by income cohort for each of the cities shows important nuances. In Boston, about 26% of Latino households have incomes lower than \$25,000, about 35% have incomes between \$25,000 and \$59,999 and about 38% have incomes \$60,000 or higher. In Lawrence and Springfield, the distribution is bell-shaped. Almost 44% of Latino households in Lawrence have incomes lower than \$25,000, about 31% have incomes between \$25,000 and \$59,999, and almost 25% have incomes \$60,000 or higher. In Springfield, the income distribution within the universe of Latino households is pyramid-like: at the base almost 69% have incomes lower than \$25,000, in the middle about 26% have incomes between \$25,000 and \$59,999, and at the top about 10% have incomes \$60,000 or higher.

In terms of individual median earnings, Latinos also lag behind the general population. At the state level, individual median earnings for the general population are about \$36,530, compared to \$21,275 for the Latino population. Individual median earnings are also higher for men and women in the general population compared to Latino men and women respectively. Figures for Boston and Springfield in Table 3 illustrate the general pattern. The discrepancy is especially marked in Boston, where median individual earnings for men work

ing full-time, year round are \$43,153 for the general population and \$23,835 for Latinos, and where the corresponding figures for women are \$30,024 for the general population and \$19,720 for Latinas.

TABLE 2. HOUSEHOLD INCOME IN THE PAST 12 MONTHS, TOTAL POPULATION AND LATINO POPULATION, 2004

	Massachusetts		Boston PMSA		Springfield PMSA		Lawrence PMSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Population	2,435,421	140,488	224,607	26,563	1,300,412	59,436	149,586	21,343
Less than \$10,000	7.7%	16.3%	10.3%	23.1%	23.1%	13.7%	7.4%	24.3%
\$10,000 to \$24,999	14.7%	20.7%	20.8%	39.8%	39.8%	12.8%	15.1%	19.5%
\$25,000 to \$39,999	13.7%	19.3%	15.3%	13.9%	13.9%	20.7%	10.7%	17.1%
\$40,000 to \$59,999	17.4%	16.5%	18.9%	12.9%	12.9%	14.4%	14.5%	14.2%
\$60,000 to \$99,999	23.7%	21.0%	22.3%	7.1%	7.1%	30.8%	27.2%	14.7%
\$100,000 or more	22.8%	6.3%	12.4%	3.3%	3.3%	7.6%	25.1%	10.2%

NOTE: THESE FIGURES ARE IN 2004 INFLATION-ADJUSTED DOLLARS

TABLE 3. INDIVIDUAL MEDIAN EARNINGS BY GENDER AND WORK EXPERIENCE, TOTAL POPULATION AND LATINO POPULATION, 2004

	Massachusetts		Springfield MSA		Boston PMSA	
	Total	Latino	Total	Latino	Total	Latino
Total	33,020	21,546	28,306	17,772	36,151	21,153
Male	40,653	24,794	33,406	20,310	43,153	23,835
Worked full-time, year-round in the past 12 months (dollars)	50,406	29,903	42,092	25,137	52,112	30,519
Other (dollars)	15,292	10,807	12,715	10,347	17,348	11,272
Female	26,924	19,577	22,939	16,877	30,024	19,720
Worked full-time, year-round in the past 12 months (dollars)	37,424	26,971	33,400	27,776	41,413	28,524
Other (dollars)	13,263	10,725	12,000	11,037	14,906	12,563

NOTE: THE TABLE INCLUDES PERSONS 16 YEARS AND OVER WITH EARNINGS IN THE PAST 12 MONTHS; DATA ABOUT LAWRENCE'S LATINO POPULATION WERE NOT AVAILABLE IN THE 2004 ACS.

## Poverty

Comparing the poverty status of the general population to Latinos by sex in Boston, Springfield, and Lawrence, for the most part shows the same pattern. Larger shares of Latino men and women in the three cities are in poverty than in the general population. In Boston, a little less than 7% of males in the general population are below the poverty line compared to 17% of Latinos. In the general population 9.8% of women are below the poverty line compared 23.1% of Latino women. For Springfield the numbers are more extreme: almost 14 % of men in the general population are below the poverty line compared to 45.5% of

Latinos, and 16.6% of women overall are below the poverty line compared to 47.9% of Latino women. In Lawrence, 9% of males in the general population are below the poverty line compared to 28.4% of Latino men, and 12% of women overall are below the poverty line compared 36.2% of Latino women. In Springfield, with such a large share of Latinos below the poverty line, Latino poverty is spread throughout the entire age pyramid for both men and women. Latino men show double-digit poverty rates in two age categories; 5 to 17 years (15.6%) and 18 to 34 years. Latino women in Springfield, however, show double-digit poverty rates in three categories: 5 to 17 years (15.8%), 18 to 34 years (13.4%), and 35 to 54 years (10.1%). Among the cities considered, only Latino women ages 18 to 34 in Lawrence show a comparable poverty rate, at 15.7%.

To assess poverty among Latinos, the poverty status by family type is also considered. In Boston, 1.9% of married-couple families with related children under 18 years in the general population are below the poverty level compared to 3% among Latinos. The figures are more striking for female householders with no husband present and with children below 18 years: only 4.15% in the general population are below the poverty line compared 13.74% for Latinos. In Springfield, the figures show no different for both types of households: 1.8% of married-couple families with children under 18 years in the general population are below the poverty line compared to 6.4% among Latinos; 7.3% of female householders with no husband present and with children under 18 years in the general population are below the poverty line compared to 31.6% among Latinos.

*TABLE 4. POVERTY STATUS IN THE PAST 12 MONTHS BY GENDER AND AGE, TOTAL POPULATION AND LATINO POPULATION, 2004*

	Massachusetts		Springfield MSA		Boston PMSA		Lawrence PMSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino
<b>Male:</b>	7.9%	22.2%	13.9%	45.5%	6.9%	17.1%	9.1%	28.4%
Under 5 years	0.8%	4.7%	1.7%	6.6%	0.7%	4.0%	2.2%	10.2%
5 to 17 years	2.3%	8.3%	4.6%	15.6%	1.8%	5.3%	2.3%	8.5%
18 to 34 years	1.9%	4.7%	3.3%	11.1%	1.7%	4.3%	1.5%	4.3%
35 to 54 years	1.6%	2.9%	2.3%	7.9%	1.4%	2.6%	1.8%	2.8%
Over 55 years	1.4%	1.6%	2.0%	4.3%	1.2%	0.9%	1.3%	2.7%
<b>Female:</b>	10.5%	27.6%	16.6%	47.9%	9.8%	23.1%	12.0%	36.2%
Under 5 years	0.8%	3.1%	1.2%	4.1%	0.7%	3.0%	0.8%	3.6%
5 to 17 years	2.0%	6.1%	4.2%	15.8%	1.6%	2.7%	2.5%	9.0%
18 to 34 years	2.9%	10.1%	4.9%	13.4%	3.0%	9.6%	4.7%	15.7%
35 to 54 years	2.5%	5.3%	3.5%	10.1%	2.2%	4.7%	2.1%	5.0%
Over 55 years	2.3%	3.0%	2.8%	4.5%	2.4%	3.1%	1.9%	2.9%

TABLE 5. POVERTY STATUS OF FAMILIES BY FAMILY TYPE AND PRESENCE OF RELATED CHILDREN

	Massachusetts		Springfield MSA		Boston PMSA	
	Total	Latino	Total	Latino	Total	Latino
Total	1,565,568	108,041	140,555	17,821	821,970	46,495
Families with income below poverty level	7.1%	24.9%	11.2%	43.5%	6.7%	24.2%
Married-couple family:	1.8%	3.1%	2.4%	6.7%	1.9%	3.0%
With related children under 18 years:	0.9%	2.6%	1.8%	6.4%	0.9%	2.0%
Female householder, no husband present:	4.7%	20.6%	7.9%	34.9%	4.2%	19.2%
With related children under 18 years:	4.3%	17.7%	7.3%	31.6%	3.6%	13.7%

NOTE: DATA ABOUT LAWRENCE'S LATINO POPULATION WERE NOT AVAILABLE IN THE 2004 ACS.

## Occupation and Education

### Occupation

In Massachusetts, Latinos show a very different occupational distribution than the general population. While almost 42% of the general population work in managerial, business, financial, and professional occupations, only 17.5 % of Latinos do. Almost 52% of Latinos are concentrated in service, sales, and office occupations and 31% are in farming, construction, maintenance, production, and transportation occupations. By way of contrast, in the general population 40% are in service, sales, and office occupations and 18% are in farming, construction, maintenance, production, and transportation occupations.

Comparisons between the general population and Latinos by city, in Springfield and Boston, illustrate the statewide pattern. In Boston, while 46.3% of the general population work in managerial, business, financial, and professional occupations only 18.9% of Latinos do. In Springfield, while 36.2% of the general population work in managerial, business, financial, and professional occupations, only 16.1% of Latinos do.

TABLE 6. OCCUPATION FOR CIVILIAN EMPLOYED POPULATION, TOTAL AND LATINO EMPLOYED POPULATION 16+, 2004

	Massachusetts		Springfield MSA		Boston PMSA	
	Total	Latino	Total	Latino	Total	Latino
All Occupations	3,149,724	205,586	1,702,520	98,931	264,389	24,891
Management, business, and financial occupations:	15.7%	6.0%	17.6%	8.5%	11.4%	1.5%
Professional and related occupations:	26.0%	11.5%	28.7%	10.4%	24.9%	14.6%
Service occupations:	16.1%	33.6%	15.4%	36.8%	17.0%	36.6%
Sales and office occupations:	24.0%	18.3%	23.6%	19.0%	24.2%	17.2%
Farming, fishing, and forestry occupations:	0.4%	1.5%	0.2%	0.7%	0.8%	6.6%
Construction, extraction, maintenance, and repair occupations:	8.0%	6.4%	6.8%	6.8%	7.5%	2.4%
Production occupations:	5.6%	14.3%	3.6%	8.3%	8.8%	14.4%
Transportation and material moving occupations:	4.2%	8.5%	4.0%	9.5%	5.4%	6.7%

NOTE: DATA ABOUT LAWRENCE'S LATINO POPULATION WERE NOT AVAILABLE IN THE 2004 ACS

## Education

Comparisons of Latino educational attainment with the general population by gender, and across some of the cities of the commonwealth show fairly regular patterns, although some nuances are applicable. In all of the three cities considered, Boston, Springfield, and Lawrence, high shares of Latino men have a high school education or less compared to the general population. The range of Latino men with some college or higher education goes from a low of just under 20% in Springfield to a mid-point of 35% in Boston to a high of 61% in Lawrence. In all five cities, the pattern for Latino women resembles the same general pattern as for Latino men: high shares having a high school diploma or less, and low shares having some college or a higher education degree compared to women in the general population. The range of Latino women with some college or higher education goes from a low of under 30% in Springfield to a high of almost 39% in Boston. It is worth noting that Latino women in Boston and Springfield, although worse off than women in the general population, show higher shares with some college or higher education degrees than do Latino males.

TABLE 7. EDUCATIONAL ATTAINMENT BY GENDER FOR MASSACHUSETTS AND SELECTED METROPOLITAN AREAS, TOTAL AND LATINO POPULATION 25 YEARS AND OVER, 2004

	Massachusetts		Springfield MSA		Boston PMSA		Lawrence PMSA	
	Total	Latino	Total	Latino	Total	Latino	Total	Latino
Total:	4,254,378	252,998	373,462	39,007	2,290,576	124,021	268,791	33,979
Male:	2,005,268	121,609	173,534	17,889	1,079,733	61,863	129,554	16,602
Less than 9th grade	4.6%	17.6%	6.7%	31.7%	3.7%	15.3%	4.1%	17.8%
9th to 12th grade	7.3%	16.1%	9.5%	21.0%	6.2%	18.7%	7.6%	8.7%
High school graduate (includes equivalency)	27.5%	30.6%	31.2%	26.6%	25.3%	30.7%	22.4%	12.6%
Some college to Associate's degree	21.3%	19.5%	24.7%	12.8%	19.1%	13.7%	26.1%	36.5%
Bachelor's degree	22.6%	10.4%	15.3%	7.1%	25.4%	13.1%	24.3%	15.6%
Graduate degree	16.7%	5.9%	12.6%	0.8%	20.3%	8.5%	15.5%	8.7%
Female:	2,249,110	131,389	199,928	21,118	1,210,843	62,158	139,237	17,377
Less than 9th grade	4.6%	17.7%	5.4%	23.2%	3.7%	16.8%	4.9%	15.5%
9th to 12th grade	7.1%	15.7%	10.4%	15.6%	6.2%	14.7%	7.1%	9.6%
High school graduate (includes equivalency)	28.2%	31.9%	31.0%	31.6%	25.9%	29.8%	30.4%	43.8%
Some college to Associate's degree	24.4%	19.7%	26.3%	19.8%	21.8%	19.8%	26.8%	15.0%
Bachelor's degree	21.1%	10.1%	14.9%	7.1%	24.5%	11.9%	19.9%	13.1%
Graduate degree	14.7%	4.8%	12.1%	2.7%	17.9%	7.1%	10.8%	3.0%