

**Blacks in Massachusetts:
Comparative Demographic, Social and
Economic Experiences with Whites, Latinos, and Asians**

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Preface and Acknowledgements

This Report describes the social and economic characteristics of Massachusetts' Black population. It presents information within a comparative context that also includes Whites, Asians, and Latino/as. The information in the report is primarily based on census-based statewide data, including the 2010 decennial census; the American Community Survey 2009 – 2013 5 Year Estimates; the American Community Survey 2009 – 2013 5 Year Public Use Microdata Sample; and, the Current Population Survey's Annual Social and Economic Supplement, 2015, and the Current Population Survey Basic and Special Reports.

The genesis of the study includes several meetings and discussions with Dr. Barbara Lewis, Director of the William Monroe Trotter Institute at the University of Massachusetts Boston and Dr. Richard O' Bryant, Director of the John D. O' Bryant Institute at Northeastern University. It was agreed that it is important to assess periodically Black life in Massachusetts since this is a topic that only gets sporadic attention, and at times, the attention is only triggered by social or economic crisis. It is the hope of all the organization partners and authors that this report can encourage continual and systematic assessments of Black life in Massachusetts.

While the report focuses on Black life compared to other groups in Massachusetts, it does not presume that this community is monolithic in terms of geography, ethnicity, nativity, or social and economic characteristics. The scope of this report is based on aggregate statewide data, and not local data. Given continuing racial and ethnic gaps in the quality of life, there is also urgency for local leaders to examine how such inequality gets played out in their own cities, towns, and communities. There should be follow-up reports about the characteristics and nature of social and economic inequality in local places. At the end of this report, we suggest a few broad questions that can be raised in cities and towns across Massachusetts as a response to continuing gaps in the quality of life for some groups, a situation that must be resolved if we seek to move forward as one Commonwealth.

Special thanks and appreciation are extended to Ashley E. Harding who assisted with the organization and presentation of the data, and with numerous editorial tasks. Angela Jordan, a graduate student at Northeastern University also provided early editorial assistance. Appreciation is extended to Horace Small and the Union of Minority Neighborhoods and Bob Terrell, Executive Director of Boston Fair Housing, and others who have long insisted on the need of a current statewide report on Black life in Massachusetts.

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Introduction

This report describes the social and economic, and education status of Blacks in Massachusetts, within a comparative framework with Whites, Asians, and Latino/as¹. A range of population, household, and economic variables are highlighted under the following categories: *Population Characteristics; Families and Households; Education and Schooling; Housing; Health Characteristics; Labor Force, Occupations and Employment; and Income and Poverty*. The information presented in this report is based on data from the *2010 Decennial Census; the American Community Survey 2009 – 2013 5 Year Estimates*²; the *American Community Survey 2009-2013 5-Year Estimates Public Use Microdata Sample (PUMS)* as well as PUMS for the single year 2013; and the *Current Population Survey's Annual Social and Economic Supplement (2015)*, and other CPS reports.

While the decennial census is an actual and official count of the population and households, the American Community Surveys represent estimates and findings based on annual surveys. The *Current Population Survey* is a monthly survey. As surveys, there are margins of errors associated with the data reported. For this reason, some of the tables present percentages of the findings versus specific counts. The Public Use Microdata Samples can be considered a subset of the American Community Survey. The level of geography are PUMA boundaries arbitrarily determined by the U.S. Census Bureau for purposes of confidentiality; these boundaries are not necessarily contiguous with census tract or block group boundaries, but may be so with some cities and towns. The maps were generated with GIS software, specifically, MapInfo 15.2; Pcenus; and Geolytics. Other databases provided by Applied Geographic Solutions, InfoUSA, and Nielsen-Claritas were also used for collecting and presenting some information. Tables may present Households as the unit of analysis, or Persons, or Families, or Persons in Poverty Universe.³

It is important to note that most tables and charts in this report reflect statewide figures, but there can be much variation for the same demographic group throughout the state; this is also suggested in the maps included in the report. In spite of this limitation, a number of key findings emerge from the study under the following categories:

¹ The term Blacks and African-Americans are used interchangeably. In some tables and where indicated, Whites –as a racial category- includes Latino/as; there are also indications where the racial category, White, does could include Latino/as. The Census Bureau uses 'Hispanic' and 'Latino/a' interchangeably, but the term Latino/a is used exclusively in this report. The scope and timeframe for this report limited the collection of data to Blacks, Latino/as, Asians, and Whites; but the U.S. Census Bureau reports information on 57 racial categories.

² Based on information on its website, the US Census Bureau is scheduled to release the ACS 2010 – 2014 5 Year Estimates in December 2015

³ Household is defined as all persons who occupy a unit. Persons in Poverty Universe includes “everyone except unrelated individuals under 15 years of age.” See American Community Survey and Puerto Rican Community Survey 2013 Survey Definitions.

Population Characteristics

- Based on the *American Community Survey 2009 – 2013 5 Year Estimates*, the overall Black population in Massachusetts represents 7.0% of the total population; the figure for Latinos is 10%, and for Asians, 5%.
- The largest ethnic groups reported in the Black population are of Haitian ancestry, followed by Cape Verdean, and then persons of Jamaican descent.
- In the Latino community, Puerto Rican, Dominican and Salvadoran are the largest ethnicities reported.
- There is a larger Black community in Boston, Springfield, Brockton, and Worcester compared to other cities; the city of Randolph has the highest proportion of Blacks in a city's total population.
- 32.8% of the Massachusetts Black population is foreign born.
- A third (33.0%) of all Black males are 19 years or under; the figure for Latino males is 38.6%. This compares to 22.7% of all White males.

Family and Households

- There is a larger proportion of female-led families in the Black (46.3%) and Latino (45.1%) communities compared to Asian (15.7%) and White (15.3%) families.
- Black families (11.1%) have a higher percentage of other relatives in a household compared to other groups.
- Black families (15.4%) have a higher percentage of multi-generational households compared to Latino (11.5%) and White (11.0%) households.
- A higher percentage of Black grandparents (38.3%) are caring for their own grandchildren under 18 years old as compared to other groups.

Education and Schooling

- A higher proportion of Black and Latino persons over 25 years have less than a high school diploma compared to White and Asian populations. There is a significantly higher proportion of Latino persons in this category compared to the other groups.

- Black and Latina females over 25 years old have obtained a Bachelor's degree at a slightly higher percentage than their male counterparts.
- In terms of persons enrolled in graduate or professional schools, Table 30 indicates that Blacks (5.1%) and Latino/as (3.7%) have significantly lower participation than Asians (17.3%), and Whites who are not Latino/a (8.2%)

Housing

- The homeownership rate for Blacks (32.7%) and Latino/as (25.1%) remain significantly lower than the rate for Whites (69.5%); almost half (49.7%) of all Asians own their housing.
- 90.6% of all owner occupied housing units are owned by Whites, 3.4% Asians, 3.2% Blacks and 2.9% Latinos.

Health Characteristics

- 29.9% Blacks reported excellent health compared to 43.3% Whites; and, 5.5% Blacks report poor health compared to 2.8% Whites.
- Overall, there is a higher percentage of Latino and Black persons who report having disabilities compared to Whites and Asians.
- Asians have the lowest percentage of persons (20.5%) covered by Medicaid; whereas the Latino community has the highest rate of persons covered by this type of health insurance (46.9%).

Labor Force

- Blacks and Latinos have significantly higher unemployment rates than Whites and Asians; as reported in American Community Survey 2009-2013, the Black unemployment rate is 16.5%, and the Latino/a unemployment rate is 14.3%.
- Blacks have a higher percentage of persons with work disabilities compared to Whites and Asians
- Latino males (24.4%) and females (31.7%) had the highest proportion of persons 16 years and over, and who worked full time, with earnings under \$25,000; this was followed by Black males (17.5%) and females (18.2%).

Income and Poverty

- The median household income, and per capita income, in the past twelve months for Blacks and Latinos is significantly lower than Whites and Asians.
- Almost one fifth (19.4%) of all Black families are officially impoverished, and 28.2% of all Latino/a families are impoverished. This compares to 10.3% for Asian families, and 4.8% for White families when Latino/a families are not included in the latter count.
- Black and Latino families are disproportionately living below the poverty level, and receive SNAP and other public assistance at a higher rate compared to White and Asian families.
- There is a greater proportion of Black and Latino children 17 years and under, living in poverty compared to White and Asian children.
- Latino/as, especially, have a higher proportion of persons (14.3%) with poverty incomes that are 50% or less than the official poverty rate; the figure for Blacks is 8.1%.
- More than a quarter of Black households (27%) reported low, or very low food security over the last year; the figure for Latino/a households was 30.1%.

Population Characteristics

The section on population contains information about the numbers and size of the Black population compared to others, based on 2010 decennial census. The latter is used for this because it represents an actual count of persons, as noted above.

This section also identifies the cities with the greatest number and proportion of Blacks, Latino/as, and Asians in Massachusetts. The maps show how these populations are distributed geographically throughout the state. The first table is the total population of all groups by race. Note that this broad category includes Latino/as which as an ethnic group, can also choose a racial one. The following Table 2, however, shows the racial count not including the ethnic category of Latino/as; it also shows how the Latino/a category breaks down into racial categories.

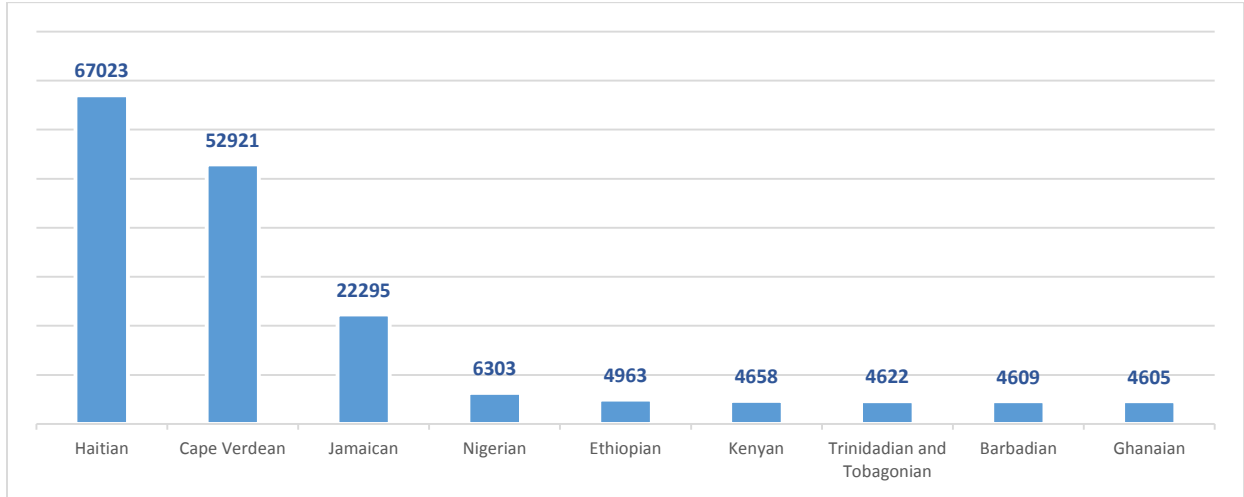
Table 1: Total Population by Race and Ethnicity

Total Persons	6,547,629	
White alone	5,265,236	80.0%
Black or African-American alone	434,398	7.0%
American Indian and Alaska Native alone	18,850	0.0%
Asian alone	349,768	5.0%
Native Hawaiian and Other Pacific Islander alone	2,223	0.0%
Some Other Race alone	305,151	5.0%
Two or More Races	172,003	3.0%
Total Persons	6,547,629	
Not Hispanic or Latino/a	5,919,975	90.0%
Hispanic or Latino/a	627,654	10.0%

Source: 2010 Decennial Census

The next chart show the ethnic groups that are part of Black communities. The figures are based on persons who reported a first ancestry in the ACS 2009 – 2013 5 Year Estimates.

Chart 1: Black Persons Reporting First Ancestry by Largest Groups



Source: American Community Survey 2009 – 2013 5 Year Estimates

- Haitian-descent persons comprise the largest population of Black persons reporting first ancestry (67,023 persons), followed by persons of Cape Verdean (52,921) and then, Jamaican (22,295) descent.

Table 2 shows the racial breakdowns reported among Latino/as in Massachusetts according to the 2010 Decennial Census.

Table 2: Total Population of Latino/as by Race and Ethnicity

Total Persons	6,547,629
Latino/a:	627,654
White alone	280,436
Black or African-American alone	42,705
American Indian and Alaska Native alone	8,072
Asian alone	2,273
Native Hawaiian and Other Pacific Islander alone	756
Some Other Race alone	243,604
Two or More Races	49,808

Source: 2010 Decennial Census

- The majority of Latino/as (44.7%) define themselves as White in racial terms; this is followed by 38.8% who select the racial category, “Some Other Race alone”. Seven (6.8) percent, or approximately 43,000 Latino/as, described themselves as “Black or African American alone.”

The Latino/a population can also be described in terms of specific origins or ethnicities, and so the next table shows the largest origins reported by Latino/as (655,863).

Table 3: Latino/a Population by Origin

Puerto Rican	275,679	42.0%
Dominican (Dominican Republic)	123,914	18.9%
Salvadoran	47,394	7.2%
Mexican	40,000	6.1%
Guatemalan	38,191	5.8%
Colombian	27,684	4.2%
Honduran	15,116	2.3%
Cuban	12,260	1.9%
Peruvian	9,591	1.5%
Spaniard	8,459	1.3%
Ecuadorian	8,128	1.2%

Source: 2010 Decennial Census

- According to the 2010 Decennial Census, the Latino population is consists of a variety of ethnicities. As displayed by this table, the highest population of Latino/as are of Puerto Rican (42.0%), followed by Dominican (18.9%) and then, Salvadoran (7.2%) origins.

As noted earlier, the tables and charts above reflect a statewide picture of the numbers of Blacks, Latino/as, and Asians; but there is wide variation across the state based on individual cities and towns. The next set of Tables indicate cities with at least 10,000 or more Blacks, and those for Latino/as, as well as places where these two groups represent at least 10% of the total population.

Table 4: Massachusetts Cities with 10,000 or more Black Persons

	Total Population	Black or African-American alone	% Black Population
Boston	617,594	150,437	22.4%
Springfield	153,060	34,073	19.6%
Brockton	93,810	29,276	29.8%
Worcester	181,045	21,056	10.2%
Randolph	32,112	12,308	37.1%
Cambridge	105,162	12,253	11.0%
Lynn	90,329	11,540	10.5%

Source: 2010 Decennial Census

- According to the 2010 Decennial Census, the largest Black or African American population live in Boston (150,437) where Black persons represent 22.4% of the city's population; followed by Springfield (34,073) where Black persons represent 19.6% of the city's population; and Brockton (29,276) where Black persons represent 29.8% of the city's population.
- Table 5 shows that the City of Randolph has the highest proportion of Black persons (37%) of a city's total population compared to the proportion of Black persons in Brockton (29.8%), Boston (22.4%) and Springfield (19.6%), or any other cities in Massachusetts.

Table 5: Cities Where Blacks Are At Least 10% of the Total Population

	Total Population	Black or African-American alone	% Black Population
Randolph	32,112	12,308	37.1%
Brockton	93,810	29,276	29.8%
Boston	617,594	150,437	22.4%
Springfield	153,060	34,073	19.6%
Malden	59,450	8,796	14.3%
Milton	27,003	3,872	13.7%
Everett	41,667	5,962	13.6%
Cambridge	105,162	12,253	11%
Lynn	90,329	11,540	10.5%
Worcester	181,045	21,056	10.2%

Source: 2010 Decennial Census

Note: Devens, formally Fort Devens (with a total population of 1,840 persons and 351 Black persons) is not included in this table.

Table 6: Massachusetts Cities with 10,000 or More Latino/as

	Total Population	Latino/a	% Latino/a
Boston	617,594	107,917	17.5%
Springfield	153,060	59,451	38.8%
Lawrence	76,377	56,363	73.8%
Worcester	181,045	37,818	20.9%
Lynn	90,329	29,013	32.1%
Chelsea	35,177	21,855	62.1%
Holyoke	39,880	19,313	48.4%
Lowell	106,519	18,396	17.3%
New Bedford	95,072	15,916	16.7%
Revere	51,755	12,617	24.4%

Source: 2010 Decennial Census

- As shown in Table 6, the top few cities with the largest Latino/a populations are Boston (107,917), followed by Springfield (59,451), Lawrence (56,363), Worcester (37,818) and Lynn (29,013).
- The cities consisting of the highest percentage of Latino/a populations in its total population (Table 7) are Lawrence (73.8%), Chelsea (62.1%), Holyoke (48.4%), Springfield (38.8%) and Lynn (32.1%).

Table 7: Massachusetts Cities Where Latino/as Are At Least 10% of Total Population

	Total Population	Latino/as	% Latino/as
Lawrence	76,377	56,363	73.8%
Chelsea	35,177	21,855	62.1%
Holyoke	39,880	19,313	48.4%
Springfield	153,060	59,451	38.8%
Lynn	90,329	29,013	32.1%
Southbridge	16,719	4,452	26.6%
Revere	51,755	12,617	24.4%
Fitchburg	40,318	8,727	21.6%
Everett	41,667	8,792	21.1%
Worcester	181,045	37,818	20.9%
Methuen	47,255	8,531	18.1%
Boston	617,594	107,917	17.5%
Lowell	106,519	18,396	17.3%
New Bedford	95,072	15,916	16.7%
Salem	41,340	6,465	15.6%
Clinton	7,389	1,110	15%
Chicopee	55,298	8,196	14.8%
Haverhill	60,879	8,831	14.5%
Leominster	40,759	5,900	14.5%
Waltham	60,632	8,280	13.7%
Framingham	68,318	9,161	13.4%
Nantucket	7,446	901	12.1%
South Amherst	4,994	605	12.1%
Marlborough	38,499	4,174	10.8%
Somerville	75,754	8,017	10.6%
Brockton	93,810	9,357	10%

Source: 2010 Decennial Census

- Table 7 also shows that the Latino population is more spread out than the Black population; there are more cities where this population represents 10% or more of the total population than is the case for Blacks. In the cities of Lawrence (73.8%), Chelsea (62.1%), and Holyoke 48.4%, the Latino population represents near, or more than half of the total population.

The largest population of Asian persons (55,235) are in Boston, Quincy (22,174) and Lowell (21,513) as shown in Table 8, below.

Table 8: Massachusetts Cities with 10,000 or More Asians

	Total Population	Asian alone	% Asian
Boston	617,594	55,235	8.9%
Quincy	92,271	22,174	24%
Lowell	106,519	21,513	20.2%
Cambridge	105,162	15,879	15.1%
Malden	59,450	11,971	20.1%
Worcester	181,045	11,034	6.1%

Source: 2010 Decennial Census

- Table 9 shows that a higher percentage of Asians live in Quincy (24%), Lowell (20.2%), Malden (20.1%) and Cambridge (15.1%) compared to other cities.

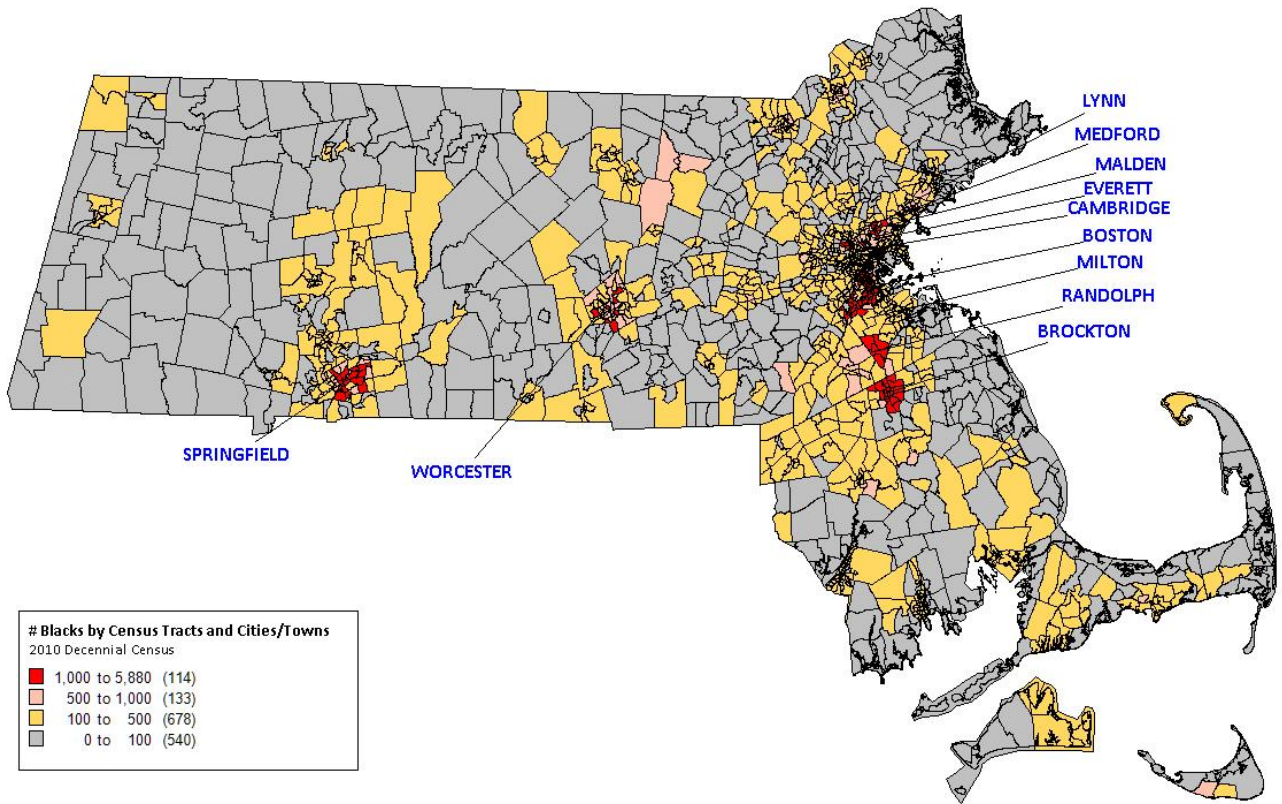
Table 9: Massachusetts Cities Where Asians Are At Least 10% of Total Population

	Total Population	Asian alone	% Asian
Quincy	92,271	22,174	24%
Lowell	106,519	21,513	20.2%
Malden	59,450	11,971	20.1%
Lexington	31,394	6,240	19.9%
Brookline	58,732	9,183	15.6%
North Amherst	6,819	1,054	15.5%
Cambridge	105,162	15,879	15.1%
Burlington	24,498	3,271	13.4%
Randolph	32,112	3,998	12.5%
South Amherst	4,994	599	12%
Newton	85,146	9,790	11.5%
Cochituate	6,569	749	11.4%
Belmont	24,729	2,735	11.1%

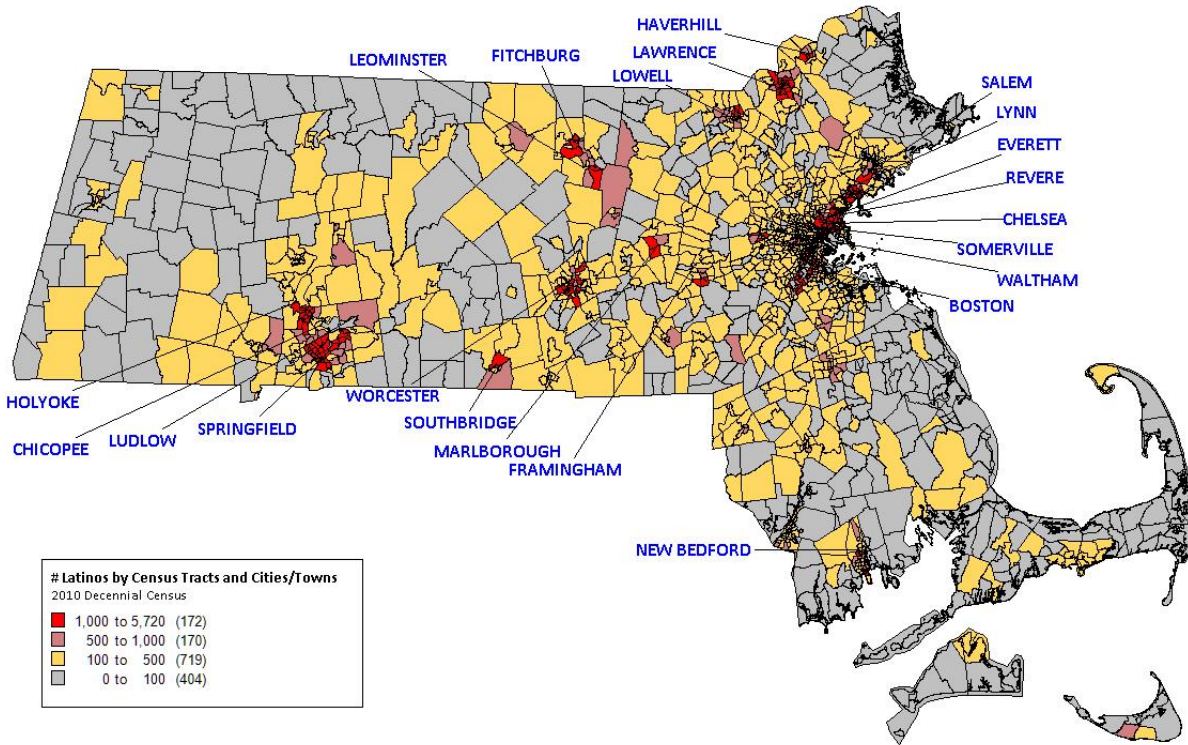
Source: 2010 Decennial Census

The tables above show population by race and ethnicity in 2010 at the state and city levels. The next series of maps show spatially where the concentrations of Black, Latino/a, and Asian residents are found in Massachusetts by cities and towns. These maps help to emphasize that local places, in terms of population characteristics, may look different than a statewide perspective.

Map 1: Number of Blacks by Cities/Towns



Map 2: Number of Latino/as by Cities/Towns



Map 3: Number of Asians by Cities/Towns

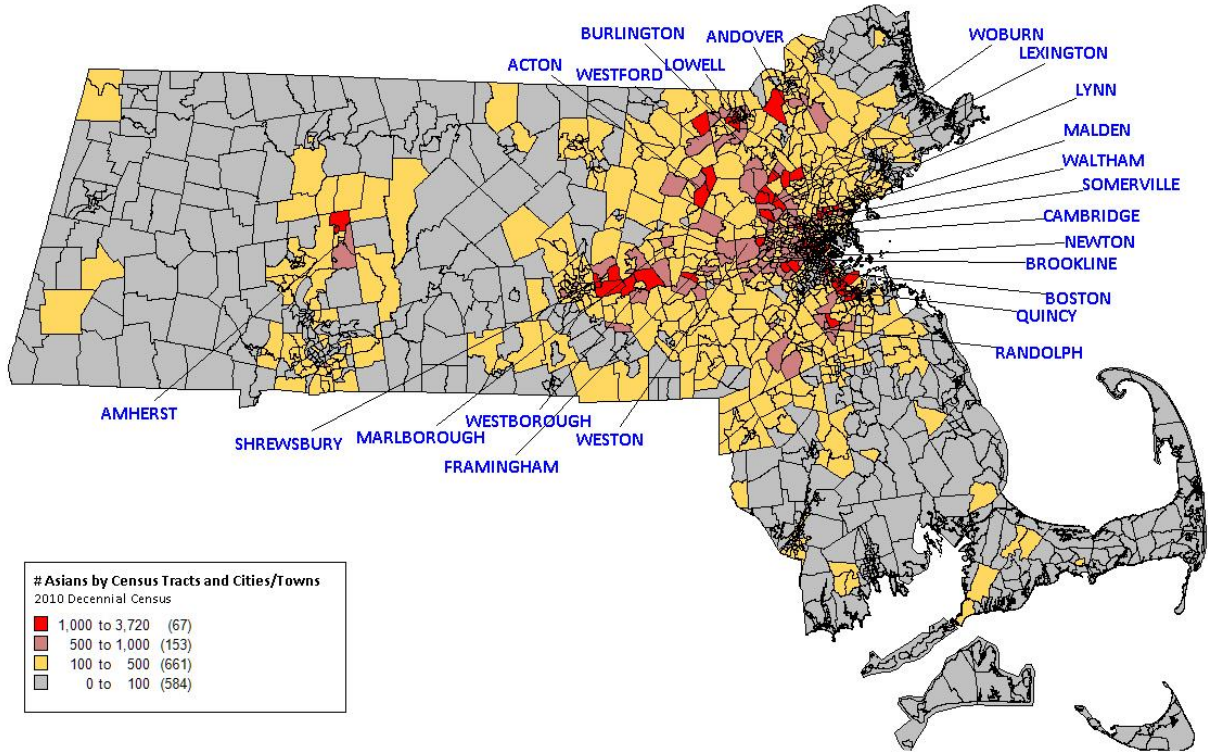


Table 10 shows that the Black population is relatively stable compared to other groups. The *ACS 2009 – 2013 5 Year Estimates* show that 82.8% of all Blacks across Massachusetts lived in the same house as 1 year ago; this is only slightly lower than the rate for Whites at 88.7%, and slightly higher than that for Asians and Latino/as (79.4%).

Table 10: Geographical Mobility in the Past Year

	Black	Asian	White*	Latino/a
Total Persons	448,453	363,870	4,957,935	642,542
Same house 1 year ago	82.8%	79.7%	88.7%	79.4%
Moved within same county	10.2%	8.4%	6.4%	13.9%
Moved from different county within same state	3.6%	3.5%	2.5%	2.7%
Moved from different state	2.2%	3.7%	2.0%	2.3%
Moved from abroad	1.2%	4.7%	0.4%	1.8%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

- As shown in Table 11 the Black population holds a considerable proportion of persons who are foreign born (32.8%); this is slightly greater than the proportion for the Latino population (32.2%) across the state.
- The foreign born population among Asians represents more than two thirds (68.0%) of all the population. Today, the proportionate presence of foreign born persons among Whites in Massachusetts is relatively low (7.1%).

Table 11: Place of Birth

	Black	Asian	White*	Latino/a
Total Persons	454,887	368,178	5,000,518	655,863
Born in state of residence	47.1%	21.1%	70.6%	38.1%
Born in other state in the United States	17.7%	9.5%	21.6%	12.0%
Native; born outside the United States	2.4%	1.4%	0.8%	17.7%
Foreign born	32.8%	68.0%	7.1%	32.2%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

- The next Table 12 shows that in terms of persons *under 18 Years of age*, the Black foreign born population (8.9%) surpasses Latino/as at 6.3%. But more than one fifth (22.3%) of all Asians under 18 years is foreign born. And, consistent with other findings, the foreign born population among White youth is relatively low (1.7%).

Table 12: Total Under 18 Years by Nativity, Race and Ethnicity

	Black		Asian		White*		Latino/a	
Male	63,082		40,071		481,217		110,492	
Native	57,507	91.2%	32,725	81.7%	473,014	98.3%	102,841	93.1%
Foreign Born	5,575	8.8%	7,346	18.3%	8,203	1.7%	7,651	6.9%
Female	59,868		40,386		457,272		105,950	
Native	54,538	91.1%	31,395	77.7%	449,298	98.3%	98,331	93.7%
Foreign Born	5,330	8.9%	8,991	22.3%	7,974	1.7%	6,586	6.3%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

- Table 13 shows that for persons *18 years and over*, however, the foreign born Black population hits 41.6%, compared to Latino/a at 44.5%. The older (18 years +) Asian population has an overwhelming presence (81.3%) of foreign born persons.

Table 13: Total 18 Years and Over, by Nativity, Race and Ethnicity

	Black		Asian		White		Latino/a	
Male	156,170		135,449		1,936,173		212,745	
Native	92,256		25,074		1,773,092		114,798	
Foreign Born	63,914	40.9%	110,375	81.5%	163,081	8.4%	97,947	46.0%
<i>Naturalized Citizen</i>	32,225	50.4%	56,524	51.2%	93,603	57.4%	33,717	34.4%
<i>Not U.S. Citizen</i>	31,689	49.6%	53,851	48.8%	69,478	42.6%	64,230	65.6%
Female	175,767		152,272		2,125,856		226,676	
Native	101,519		28,595		1,950,168		129,017	
Foreign Born	74,248	42.2%	123,677	81.2%	175,688	8.3%	97,659	43.1%
<i>Naturalized Citizen</i>	40,365	54.4%	65,747	53.2%	107,059	60.9%	44,163	45.2%
<i>Not U.S. Citizen</i>	33,883	45.6%	57,930	46.8%	68,629	39.1%	53,496	54.8%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

Communities of color are younger than the White, non-Latino/a population. While Latino/as registered the lowest median age (26.3 years) of the four groups, Blacks were also much younger (31.6 years) than Whites who are not Latino/a (42.7 years) as counted in the 2010 decennial census.

Table 14: Median Age by Race, Ethnicity and Gender, 2010

Median age	Total Population	Black	Asian	Latino/a	White*
Both sexes	39 years	31.6	32.1	26.3	42.7
Male	37.6 years	30.1	31.9	25.3	41.3
Female	40.3 years	33	32.3	27.4	43.9

Source: 2010 Decennial Census

*Does not include Latino/as

- The next table, based on the ACS 2009 – 2013 5 Year Estimates, also provides median years for these groups and generally shows that Latino/as continues to remain as the most ‘youthful’ group, followed by Blacks. Whites remain much ‘older’ as a group, than the others with a reported median age of 43 years.

Table 15: Median Age by Race, Ethnicity and Gender

	Black	Asian	White*	Latino/a
Both sexes	31.5	32.4	43.0	26.6
Male	29.9	32.2	41.6	25.7
Female	32.9	32.6	44.3	27.7

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/a

The next set of tables and charts illustrates how the age distribution for these groups are different.

- When we look at all males for each group we find that for Blacks, 28.7 % are 17 years and under; for Latinos, 34.2% of all persons are children 17 years and under; the comparable figure for Asians is 22.8%, and Whites who are not Latino, it is 19.8%.

Table 16: Age and Sex by Males, by Race, and Ethnicity

	Black Males	Asian Males	White Males*	Latinos
<i>Total</i>	219,252	175,520	2,417,390	323,237
Under 5 years	7.9%	7.0%	4.8%	10.3%
5 to 9 years	7.6%	6.5%	5.4%	8.9%
10 to 14 years	8.0%	6.0%	5.8%	9.4%
15 to 17 years	5.2%	3.3%	3.8%	5.6%
18 and 19 years	4.3%	3.6%	2.9%	4.4%
20 to 24 years	9.5%	9.4%	6.8%	10.0%
25 to 29 years	7.6%	9.9%	6.5%	9.1%
30 to 34 years	6.8%	9.4%	5.8%	8.5%
35 to 44 years	14.0%	17.4%	12.9%	13.8%
45 to 54 years	13.4%	12.4%	16.5%	10.4%
55 to 64 years	9.0%	8.2%	14.1%	5.7%
65 to 74 years	4.1%	4.3%	8.1%	2.6%
75 to 84 years	2.0%	2.0%	4.6%	1.0%
85 years and over	0.4%	0.6%	1.8%	0.3%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

- Table 17 shows that almost one third (33.0%) of all Black males are 19 years or under; the figure for Latino/as is even higher at 38.6%. This compares to 26.4% for Asian males, and only 22.8% of White males are 19 years and under. On the older side, the percentage distribution of males 65 years or over is relatively small in the Latino/a community (3.8%), and very large (14.5%) among Whites.

Table 17: Age and Sex of Males by Race, and Ethnicity, 19 years and Under and 65 Years and Over

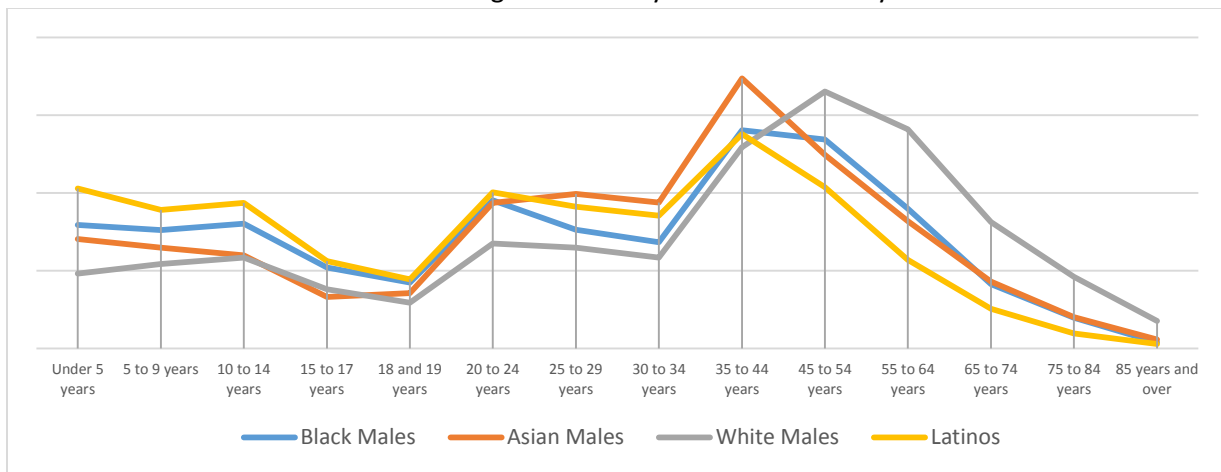
	Black	Asian	White	Latino/a
Males 19 years and Under	33.0%	26.4%	22.8%	38.6%
Males 65 Years and Over	6.5%	6.9%	14.5%	3.8%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

The following chart illustrates how these particular age distributions across the four groups reflects a bubble in earlier years for Black and Latino/a males and a continuing graying of the White male population.

Chart 2: Age of Males by Race and Ethnicity



Source: American Community Survey 2009 - 2013 5 Year Estimates

The age structure for females by race and ethnicity is similar to that of males. The next table shows the breakdown of age and sex for women by race and ethnicity.

- One quarter (25.4%) of all Black females in Massachusetts are 17 years or under; the comparable figure for Latinas is 31.9%. A fifth (21.0%) of all Asian women are 17 years or under, and only 17.8% of all White women are in this age category.

Table 18: Age and Sex of Females, by Race and Ethnicity

	Black Females	Asian Females	White Females	Latinas
<i>Total</i>	235,635	192,658	2,583,128	332,626
Under 5 years	6.9%	6.1%	4.3%	9.5%
5 to 9 years	6.9%	6.3%	4.9%	8.7%
10 to 14 years	7.0%	5.3%	5.2%	8.5%
15 to 17 years	4.6%	3.3%	3.4%	5.2%
18 and 19 years	3.9%	3.9%	2.8%	4.1%
20 to 24 years	8.9%	9.5%	6.3%	9.4%
25 to 29 years	7.7%	10.3%	6.1%	8.6%
30 to 34 years	7.2%	10.0%	5.6%	8.4%
35 to 44 years	14.3%	17.0%	12.5%	14.4%
45 to 54 years	13.5%	12.4%	16.1%	11.2%
55 to 64 years	9.6%	8.6%	14.2%	6.7%
65 to 74 years	5.3%	4.5%	8.8%	3.3%
75 to 84 years	3.0%	2.1%	6.1%	1.5%
85 years and over	1.2%	0.9%	3.7%	0.5%

Source: American Community Survey 2009 - 2013 5 Year Estimates

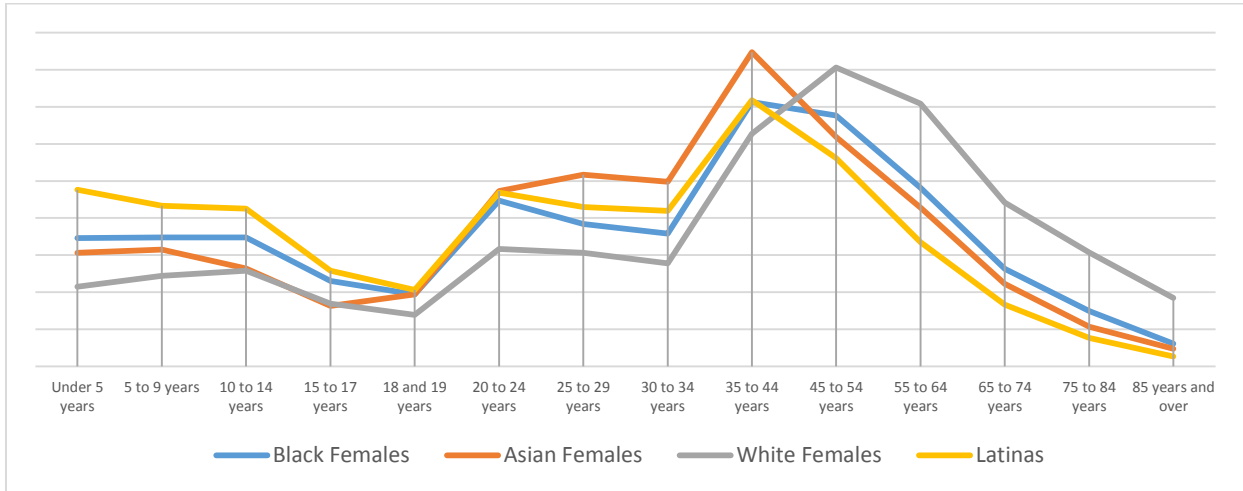
- The proportion of Latinas who are 19 years and under is 36.0%, by far the largest proportion among all groups; the figure for Black women in this age category is 29.3%. And, here again (Table 19), White women are considerably older in terms of the groups age distribution than the three other groups.

Table 19: Age and Sex of Females, by Race and Ethnicity, 19 Years and Under, and 65 years and Over

	Black	Asian	White	Latinas
Females 19 and Under	29.3%	24.8%	20.5%	36.0%
Females 65 Years and Over	9.5%	7.5%	18.7%	5.4%

Source: American Community Survey 2009 - 2013 5 Year Estimates

Chart 3: Age of Females by Race and Ethnicity



Source: American Community Survey 2009 - 2013 5 Year Estimates

Families and Households

As measured by average household size, Latino/as (3.11) and Asians (2.94) tend to live in larger households than Blacks (2.71), and much larger than White households (2.37) according to the 2010 decennial census.

Table 20: Average Household Size

	Black	Asian	White*	Latino/a
Average HH size	2.71	2.94	2.37	3.11

Source: 2010 Decennial Census

*Does not include Latino/a

- The CPS reports family size by race and ethnicity and shows that while one third (33.9%) of all White families are composed of very large families (indicated here as 4 persons, or more), the comparable rate for Blacks is almost half, at 47.8%; the latter is similar for Latino/as at 47.1%. The proportion of large families among Asians is 43.7%.

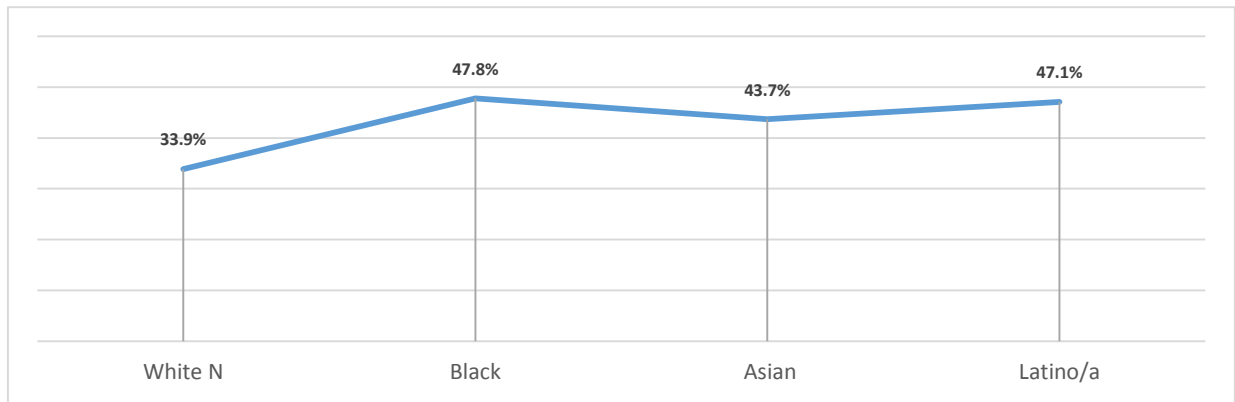
Table 21: Family Size

	White	Black	Asian	Latino/a/a
Family Size				
1	23.1%	20.8%	16.3%	18.8%
2	24.4%	13.9%	15.0%	13.9%
3	18.5%	17.4%	25.0%	20.2%
4	18.9%	21.2%	20.3%	25.5%
5	10.8%	13.2%	9.4%	8.9%
6	3.0%	13.0%	7.5%	8.6%
7	1.2%	0.4%	6.5%	4.1%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

Part of Table 21 is illustrated in the next chart:

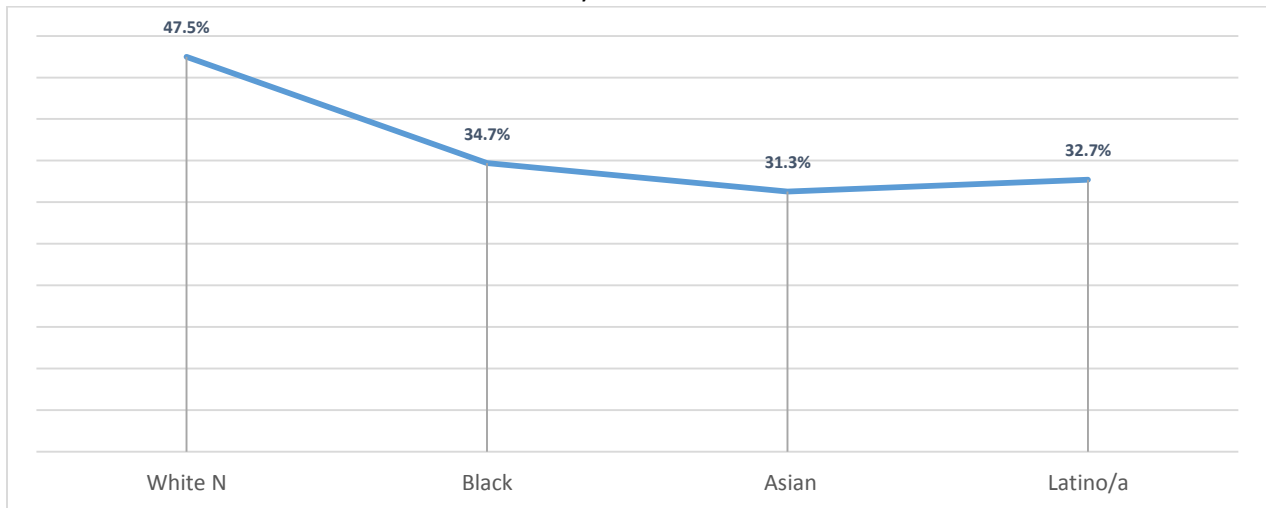
Chart 4: Family Size 4 Persons or More



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

- Based on the same table, conversely, we see that White families tend to be much smaller in size based on a composition of 2 persons or less in a family.

Chart 5: Family Size 2 Persons or Less



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

There are major differences in the family type of Black, Asian, White, and Latino/a households.

- Table 22 shows 46.3% of Black households were female-led; this means that Black families have the highest proportion of female-led households, followed by Latino/a (45.1%), Asian (15.7%) and then White (15.3%) families.

Table 22: Distribution of All Households by Family Type, Race and Ethnicity

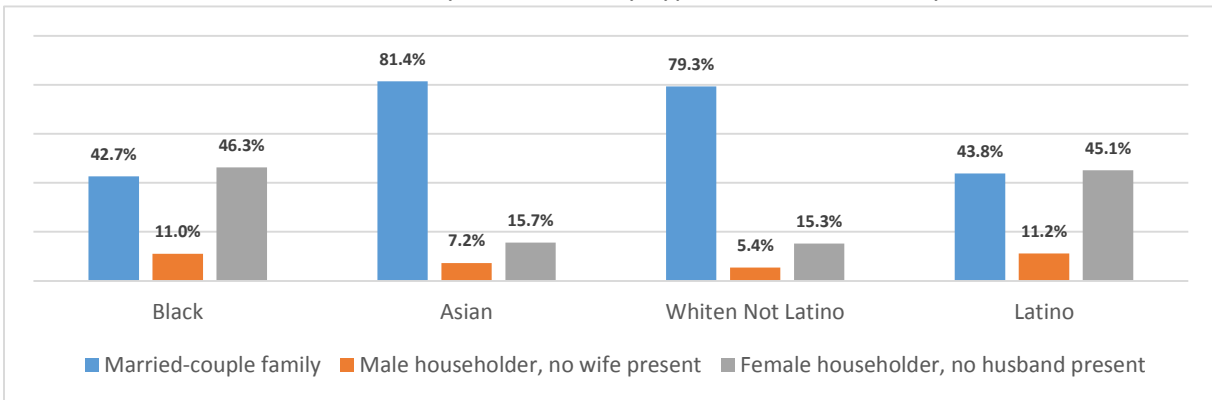
	Black		Asian		White*		Latino/a	
Total Households	153,146		115,876		2,032,923		195,134	
<i>Family HH</i>	99,944	65.3%	83,832	72.3%	1,262,951	62.1%	139,512	71.5%
Married-couple family	42,662	42.7%	68,200	81.4%	1,001,577	79.3%	61,045	43.8%
Other family:	57,282		15,632		261,374		78,467	
Male householder, no wife present	10,989	11.0%	4,939	7.2%	68,663	5.4%	15,608	11.2%
Female householder, no husband present	46,293	46.3%	10,693	15.7%	192,711	15.3%	62,859	45.1%
<i>Nonfamily households:</i>	53,202	34.7%	32,044	27.7%	769,972	37.9%	55,622	28.5%
Householder living alone	44,783	84.2%	22,554	70.4%	616,079	80.0%	42,137	75.8%
Householder not living alone	8,419	15.8%	9,490	29.6%	153,893	20.0%	13,485	24.2%

Source: American Community Survey 2009 - 2013 5 Year Estimates

*Does not include Latino/as

This table is summarized in the next chart.

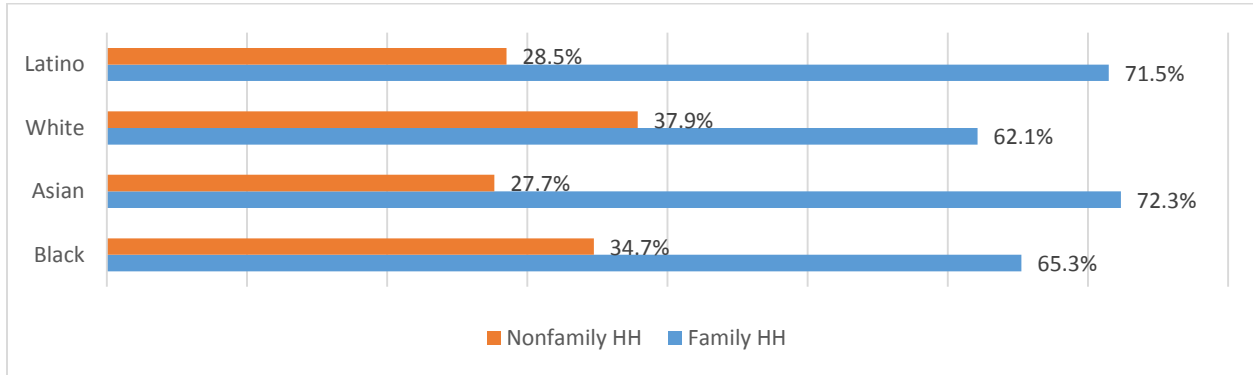
Chart 6: Family Households by Type, Race, and Ethnicity



Source: American Community Survey 2009 - 2013 5 Year Estimates

- Households can be categorized as family, or nonfamily. The next chart shows that a greater proportion of Latino households (71.5%) and Asian households (72.3%) are composed of family households than is the case for Black households at 65.3%.

Chart 7: Households by Family and Nonfamily by Race and Ethnicity



Source: American Community Survey 2009 - 2013 5 Year Estimates

Households and families can also be described in terms of the relatives living in particular households.

- Table 23 and Chart 8 show that Black families have the highest percentage (11.1%) of other relatives who are 18 years and older, living with them compared to Asian, Latino/a and White families.

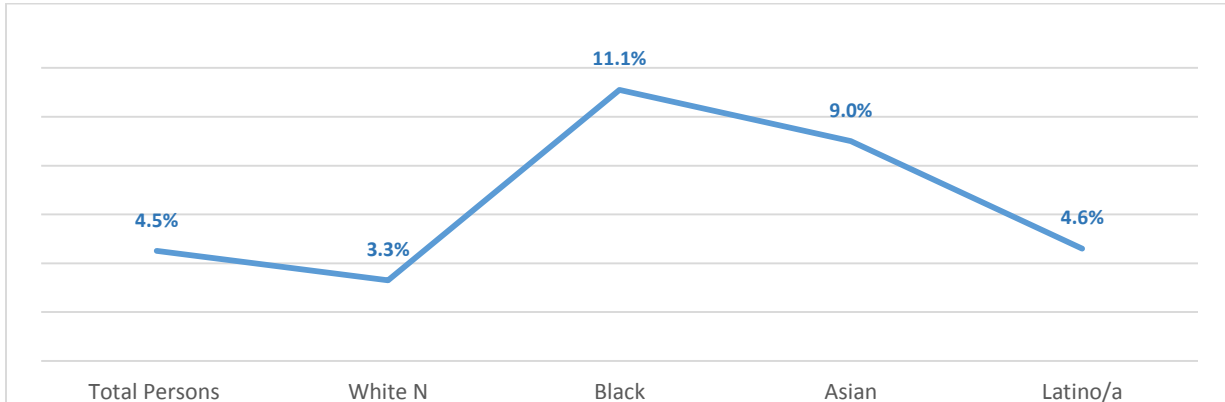
Table 23: Household Composition, by Race and Ethnicity

	Total Persons	White*	Black	Asian	Latino/a
Householder	39.9%	42.4%	35.8%	34.1%	33.2%
Spouse of Householder	18.0%	19.8%	9.8%	20.7%	12.0%
Related Children Under 18	20.5%	17.5%	25.0%	20.3%	32.2%
Own Children 18 Years and Older	10.4%	10.6%	12.3%	8.2%	9.6%
Other Relatives 18 Years and Older	4.5%	3.3%	11.1%	9.0%	4.6%
Non-Relative	6.6%	6.4%	6.0%	7.7%	8.3%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

*Does not include Latino/as

Chart 8: Proportion of Persons in Households Who Are Other Relatives 18 Years and Older



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

- Black households also report a higher rate of ‘non-relatives’ according to the American Community Survey 2009 – 2013 PUMS: 15.2% of Black households have at least one or more non-relatives in their family households compared to 12.9% of White households (here, can include Latino/as), and 13.5% for Asian households. This compares to 13% of all Latino/a households reporting non-relatives, but again, with much variation within this group; more than one third of Latino/as from El Salvador and Guatemala had 1 or more non relatives in their family households.
- Based on the American Community Survey 2013 PUMS, Black families report a higher proportion of multi-generational households (13.5%) compared to Latino (11.7%) or Asian (12.5%) families. Whites, which in this table can include Latino/as report a very low rate (5.8%) of multi-generation households (Table 24 and Chart 9).

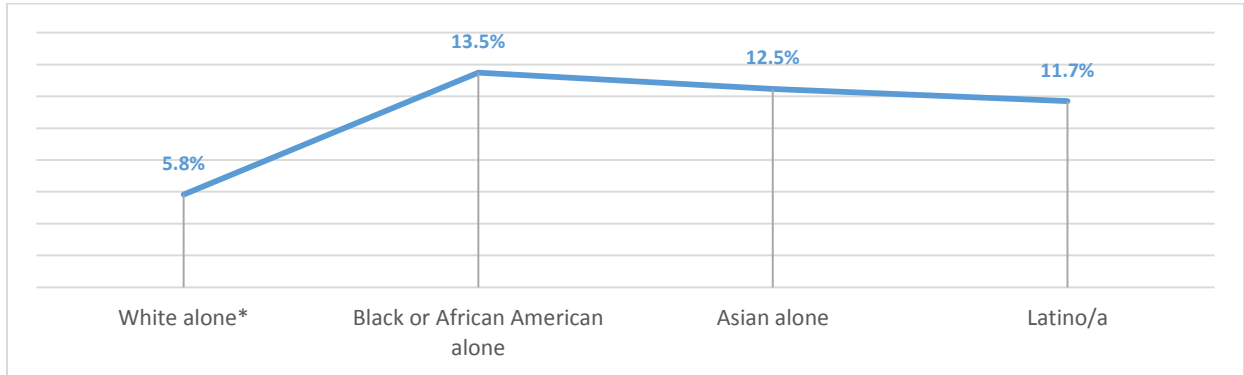
Table 24: Proportion Multi-Generation Households by Race and Ethnicity

White*	5.8%
Black or African American alone	13.5%
Asian alone	12.5%
Latino/a	11.7%

Source: American Community Survey 2013 Public Use Microdata Sample

*Can include Latino/as

Chart 9: Multi-Generation Households by Race and Ethnicity



Source: American Community Survey 2013 Public Use Microdata Sample

Note: Data for Asians not reported

*Can include Latino/as in this table

The next Table 25 shows that a higher proportion of Blacks live in Sub Family situations than the other groups, but Asian families are only slightly lower.

- About 4.4% of all Blacks were part of a family, *within a family*, in other words. The figure for Whites (which can include Latino/as in this table) was 2.3 percent; for Asians, 4.1%, and Latino/as, 2.6%.

Table 25: Proportion Sub Family Relationships

	All Persons	Whites	Blacks	Asians	Latino/as*
	100.0	100.0	100.0	100.0	100.0
N/A (GQ/not in a subfamily)	97.4	97.7	95.6	95.9	97.4
Husband/wife no children	0.6	0.5	0.5	1.9	0.6
Husband/wife with children	0.3	0.3	0.2	0.6	0.3
Parent in a parent/child subfamily	0.7	0.6	1.6	0.6	0.7
Child in a married-couple subfamily	0.2	0.2	0.1	0.4	0.2
Child in a mother-child subfamily	0.6	0.6	1.6	0.4	0.6
Child in a father-child subfamily	0.1	0.1	0.3	0.2	0.1

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

*Note: Again, there can be wide variation among groups of different Latino/a origins; for example, the figure for Hondurans in this table would be 6.7%; for Guatemalans, 7.0%; Costa Ricans, 8.7%; and for Salvadorans, 8.8%. This suggests that some Latino ethnic groups may report a greater proportion of sub families than is the case for Blacks.

Divorce and separation rates differ widely among these four groups.

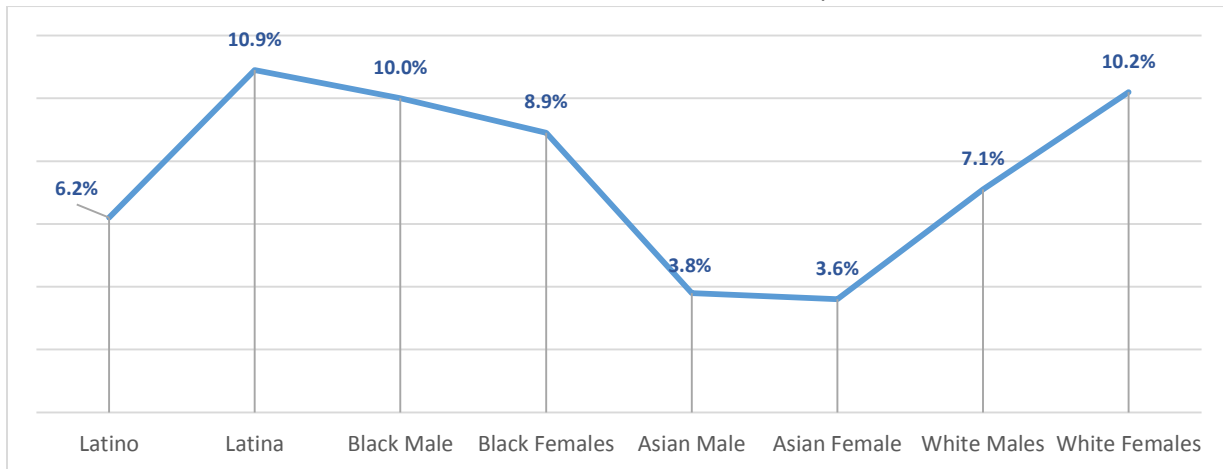
- While Black males have highest divorce and separation rates among all males (10.0%), it is White women (10.2%) and Latinas (10.9%) who have the highest divorce and separation rates among all women in the study.

Table 26: Marital Status by Race and Ethnicity

	Latino	Latina	Black Males	Black Females	Asian Male	Asian Female	White Males	White Females
Married, Spouse Present	28.0%	24.5%	22.5%	21.0%	40.1%	48.8%	41.2%	37.5%
Married, Spouse Absent	2.2%	1.7%	2.5%	3.7%	2.7%	2.1%	1.2%	0.8%
Widowed	2.5%	1.0%	2.1%	4.2%	0.7%	1.5%	1.9%	8.0%
Divorced	5.2%	5.4%	8.8%	5.0%	3.8%	3.6%	6.2%	8.9%
Separated	1.0%	5.5%	1.2%	3.9%			0.9%	1.3%
Never Married	61.1%	61.9%	62.9%	62.2%	52.7%	44.1%	48.7%	43.5%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

Chart 10: Marital Status, Divorced or Separated



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

Black women and Latinas who are 15 years and over reported the highest fertility rates among the four groups.

- Approximately 6% of all Black women in this category (129,790 women) gave birth, compared to 7% for Latinas, 5.5% for Asian women, and 4.1% for White women.
- More than half (51.7%) of Black women, and 56.0% of all Latinas, who gave birth were unmarried, widowed, or divorced.

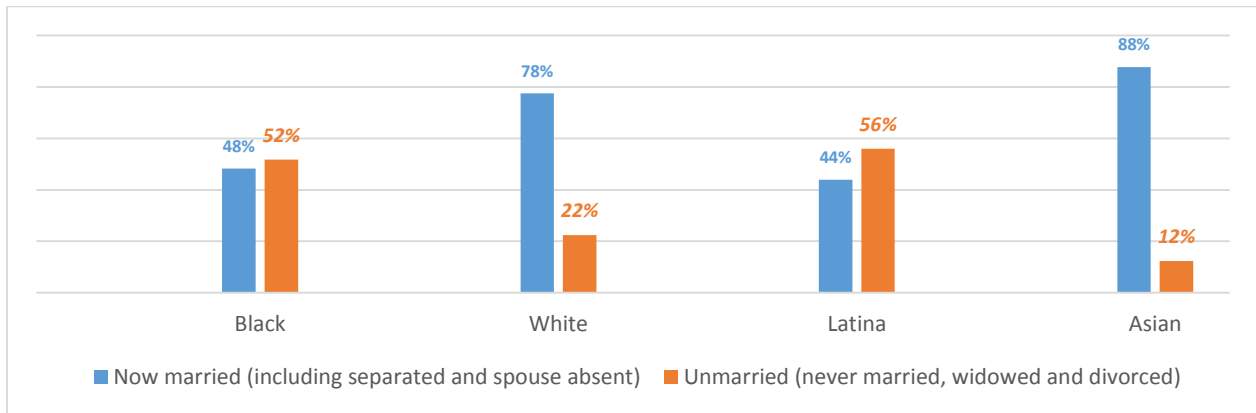
Table 27: Fertility of Women 15 Years and Over, by Race, Ethnicity

	Black		White		Latina		Asian	
Total Women	129,790		1,197,766		190,590		119,180	
Women who had a birth in the past 12 months:	7,797		49,388		13,353		6,589	
Now married (including separated and spouse absent)	3,765	48.3%	38,304	77.6%	5,872	44.0%	5,778	87.7%
Unmarried (never married, widowed and divorced)	4,032	51.7%	11,084	22.4%	7,481	56.0%	811	12.3%
Women who did not have a birth in the past 12 months:	121,993		1,148,378		177,237		112,591	
Now married (including separated and spouse absent)	34,843	28.6%	493,817	43.0%	60,299	34.0%	57,667	51.2%
Unmarried (never married, widowed and divorced)	87,150	71.4%	654,561	57.0%	116,938	66.0%	54,924	48.8%

Source: American Community Survey 2009 - 2013 5 Year Estimates

The following Chart 11 shows that the marriage rate for Black women and Latinas is significantly lower than that for Asian or White women; while 48.3% of all Black women who gave birth have been married, the rate for Latinas was 44%, but for White women it was 77.6% and Asian women reported a marriage rate of 87.7%.

Chart 11: Women Who Gave Birth in Last 12 Months



Source: American Community Survey 2009 – 2013 5 Year Estimates

Blacks carry significantly greater grand-parenting responsibilities than the other groups.

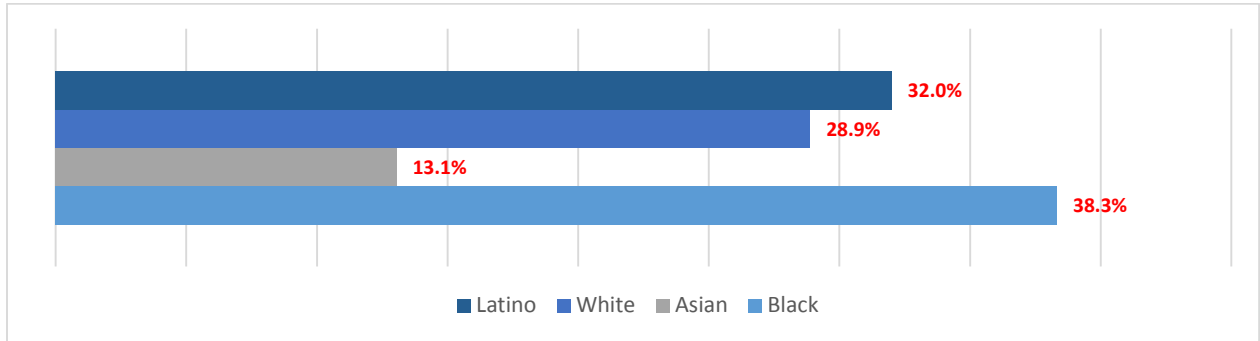
- As Table 28 and Chart 12 show, 38.3% of all Black grandparents have responsibility for their own grandchildren under 18 years of age; the figure for Latino/a grandparents is 32%, and lower for Whites at 28.9%. Only 13.1% of Asian grandparents cared for their own grandchildren under 18 years of age.

Table 28: Grandparent Responsibility Distribution, by Race and Age

	Black		Asian		White		Latino/a	
Total	13,391		11,131		73,744		18,338	
Grandparent responsible for own grandchildren under 18 years:	5,133	38.3%	1,453	13.1%	21,302	28.9%	5,870	32.0%
GP are 30 to 59 Years of Age	62.4%		51.4%		58.6%		73.8%	
GP are 60 Years and over	37.6%		48.6%		41.4%		26.2%	

Source: American Community Survey 2009 - 2013 5 Year Estimates

Chart 12: Distribution of Grandparent Responsibility of Grandchildren Under 18 Years



Source: American Community Survey 2009 - 2013 5 Year Estimates

Education and Schooling

Blacks and Latinos continue to lag behind Whites and Asians in education attainment for the population 25 years and older.

- A higher proportion of Black and Latino persons over 25 years have less than a high school diploma compared to White and Asian populations. There is a significantly higher proportion of Latino persons in this category compared to the other groups.

- Table 29 also shows that Black (23.5%) and Latina (16.6%) females over 25 years old have attained a Bachelor degree or higher at slightly higher percentages compared to Black (22.1%) and Latino (16.4%) males. Also, Black and Latino males have the lowest percentages in this category of the four groups.

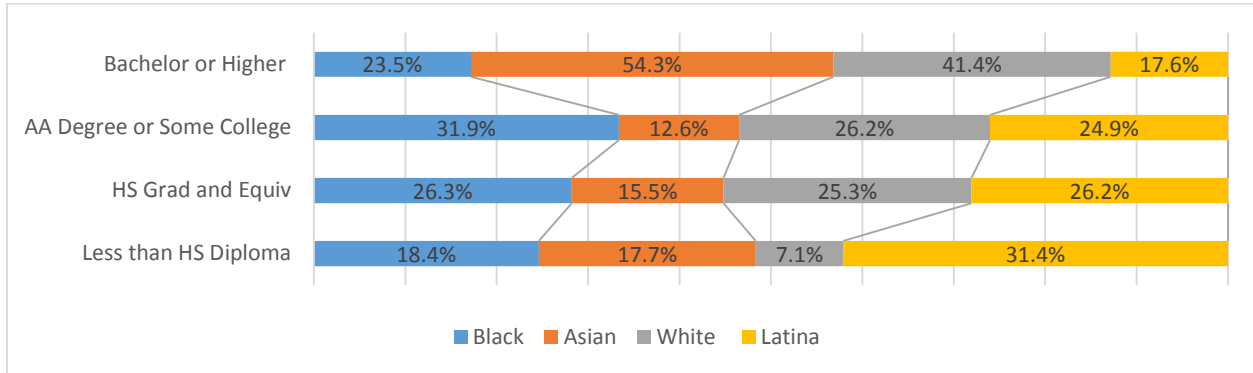
Table 29: Education Attainment, All Persons Over 25 Years

	Black	Asian	White*	Latino/a
	271,516	239,327	3,592,137	347,726
Male	125,968	112,750	1,701,638	165,928
Less than HS Diploma	17.9%	14.6%	7.9%	34.9%
HS Grad and Equivalent	31.0%	14.5%	26.9%	30.4%
AA Degree or Some College	29.0%	11.5%	23.2%	18.3%
Bachelor or Higher	22.1%	59.4%	42.0%	16.4%
Female	145,548	126,577	1,890,499	181,798
Less than HS Diploma	18.4%	17.7%	7.1%	31.4%
HS Grad and Equivalent	26.3%	15.5%	25.3%	26.2%
AA Degree or Some College	31.9%	12.6%	26.2%	24.9%
Bachelor or Higher	23.5%	54.3%	41.4%	17.6%

Source: American Community Survey 2009 – 2013 5 Year Estimates

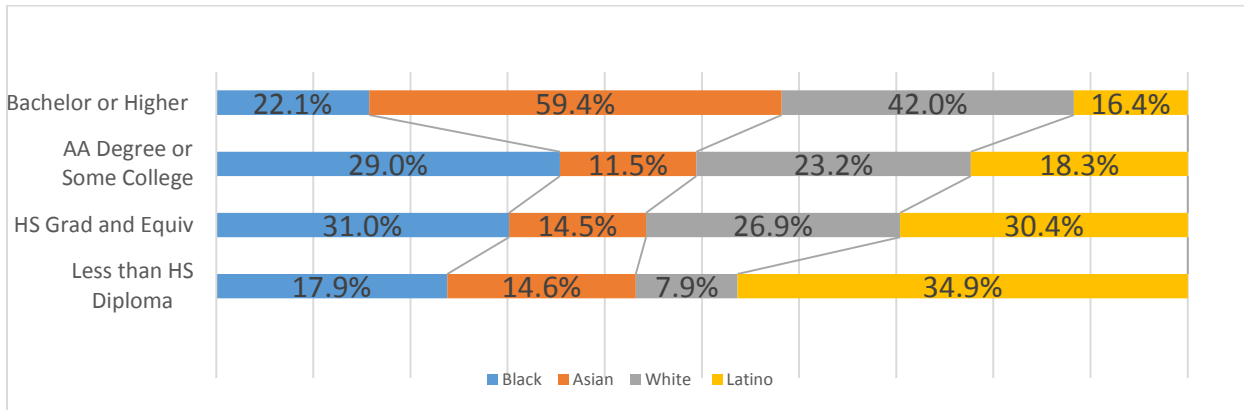
*Does not include Latino/as

Chart 13: Education Attainment for Females 25 Years and Over



Source: American Community Survey 2009 – 2013 5 Year Estimates

Chart 14: Education Attainment for Males 25 Years and Over



Source: American Community Survey 2009 – 2013 5 Year Estimates

- In terms of persons enrolled in graduate or professional schools, Table 30 indicates that Blacks (5.1%) and Latino/as (3.7%) have significantly lower participation than Asians (17.3%), and Whites who are not Latino/a (8.2%)

Table 30: All Persons 3 Years and Over, by School Enrollment, Race, and Ethnicity

	Black	Asian	White	Latino/a
	435,316	354,128	4,867,825	617,373
Enrolled in school:	158,742	119,723	1,204,544	224,428
nursery school, preschool	5.3%	5.6%	6.7%	6.2%
kindergarten	5.6%	4.9%	4.2%	6.0%
grade 1	3.9%	3.6%	4.3%	5.2%
grade 2	4.1%	4.3%	4.1%	5.4%
grade 3	4.1%	3.8%	4.2%	5.1%
grade 4	4.0%	3.5%	4.4%	4.8%
grade 5	4.8%	3.3%	4.5%	5.6%
grade 6	3.8%	3.3%	4.4%	4.8%
grade 7	4.5%	3.4%	4.6%	5.2%
grade 8	4.9%	3.6%	4.7%	5.5%
grade 9	4.6%	3.3%	4.7%	5.8%
grade 10	4.9%	4.0%	4.9%	5.2%
grade 11	4.7%	3.0%	4.9%	4.9%
grade 12	6.6%	3.9%	4.9%	6.0%
College, undergraduate years	29.2%	29.2%	26.2%	20.6%
Graduate or professional school	5.1%	17.3%	8.2%	3.7%
Not enrolled in school	276,574	234,405	366,3281	392,945

Source: American Community Survey 2009 – 2013 5 Year Estimates

- Based on a different data set, Table 31 derived from the *Current Population Survey*, shows that Black and Latino households have the lowest proportion of Bachelor's degrees, compared to White and Asian households. As the next chart illustrates, Blacks and Latinos have the lowest proportions of households with persons with some college, or more, and significantly lower rates of holding doctorates.

Table 31: Education Detail by Households

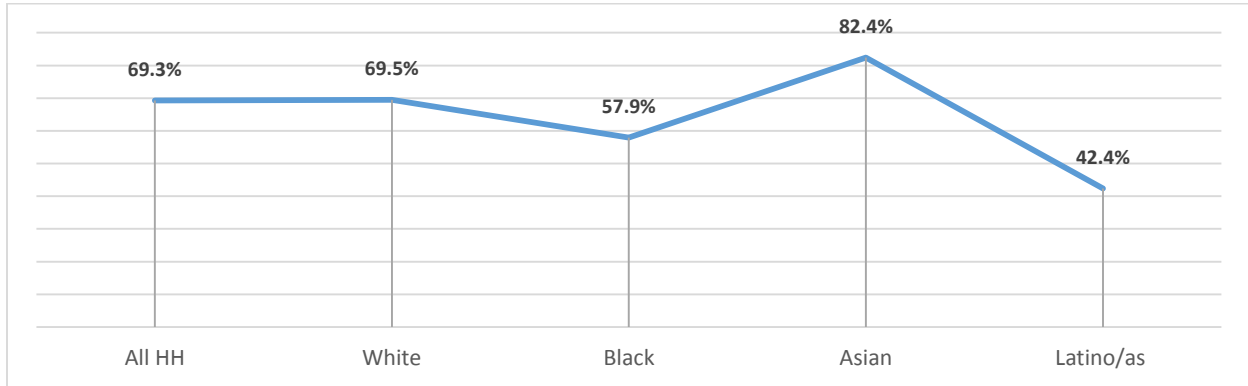
	All Households	White*	Black	Asian	Latino/a
Less than 9th grade	2.5%	1.6%	9.4%	4.6%	14.1%
9th-12th grade, no diploma	4.3%	3.9%	9.5%	1.8%	10.7%
High school diploma or equivalent	23.9%	25.0%	23.1%	11.2%	32.7%
Some college, no Assoc. or 4-yr degree	12.6%	13.3%	10.2%	8.9%	21.3%
Associate degree	8.5%	8.6%	12.2%	2.3%	4.1%
Bachelor's degree	26.0%	26.2%	20.2%	31.7%	7.9%
Master's degree	15.9%	15.0%	12.0%	30.9%	6.3%
Professional degree (such as DDS or JD)	2.4%	2.4%	3.3%	2.1%	1.1%
Doctorate (such as PhD or EdD)	3.9%	4.0%	-**	6.5%	1.7%

Source: *Current Population Survey*, Annual Social and Economic Supplement, 2015

*Can include Latino/a

**The rate for holding a doctorate changes if the universe is All Persons versus Households; in the former case, 3.5% of all Asians hold a doctorate; 2.4% of all Whites (can include Latino/as); but only 0.9% of all Blacks, and 0.8% of all Latino/as hold Doctoral degrees.

Chart 15: Proportion of Households with Persons with Some College, or More Education



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

- Table 31 also shows that there is a higher proportion of Black and Latino households with less than a 9th grade education, or a 9th to 12th grade education, but no diploma than the two other groups. Almost a fifth (18.9%) of all Black households have a person with no high school diploma; Latino/as record an even higher rate (24.8%) of households where persons do not have a high school diploma. The figure for Whites (here, they can include Latino/as) is 5.5%, and for Asians 6.4%.

Housing

The 2010 Decennial Census reported a total of 2,547,075 housing units in Massachusetts; almost two thirds (62.3%) of these units were owner-occupied.

- As the next table shows, the overwhelming proportion of all owner-occupied housing units are owned by Whites.

Table 32: Total Owner Occupied Housing Units

	1,587,158	
White*	1,443,462	90.6%
Black or African-American alone	50,643	3.2%
Asian	54,010	3.4%
Latino/a householder	45,653	2.9%

Source: 2010 Decennial Census

*Can include Latino/as

The next table shows that Blacks and Latino/as have the lowest homeownership rates in the state.

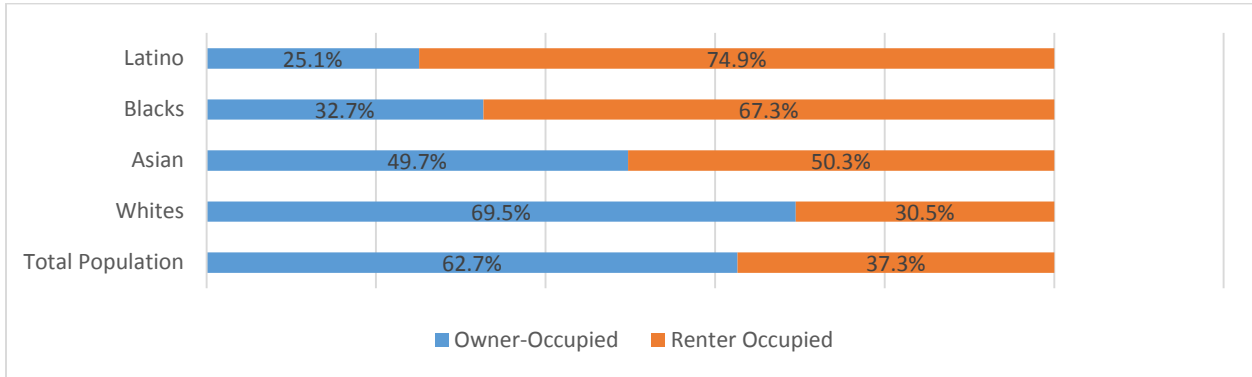
- While 69.5% of all housing units held by Whites are owner-occupied, only 25.1% of all Latino/a housing units are owner-occupied, and 32.7% of all Black housing units are owner-occupied. Roughly half of all housing units held by Asians are owner-occupied.

Table 33: Total Housing Units by Tenure, Race and Ethnicity

	Total Population		Blacks		Asians		Whites		Latino/as	
Total Housing Units	2,530,147		153,146		115,876		2,032,923		195,134	
Owner-Occupied	1,585,259	62.7%	50,004	32.7%	57,610	49.7%	1,412,772	69.5%	48,923	25.1%
Renter Occupied	944,888	37.3%	103,142	67.3%	58,266	50.3%	620,151	30.5%	146,211	74.9%

Source: American Community Survey 2009-2013 5 Year Estimates

Chart 16: Housing Units by Tenure, Race and Ethnicity

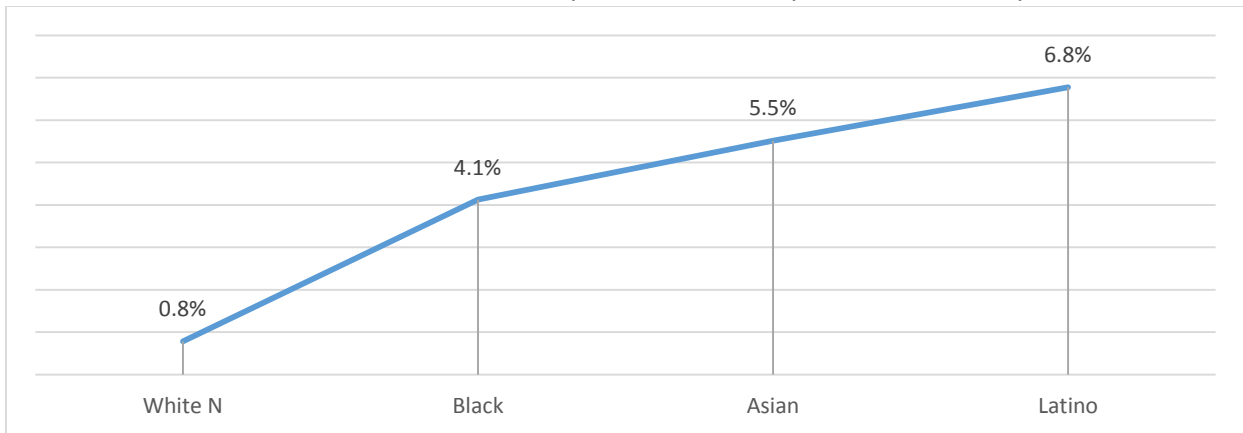


Source: American Community Survey 2009 – 2013, 5 Year Estimates

In earlier years, the Census Bureau utilized Occupancy per room of 1.1 or more persons as a sign of overcrowding; this is no longer designated as such.

- The next chart shows that the proportion of occupants per room, with 1.01 persons or more, is higher among Latino/as (6.8%), Asians (5.5%), and then Blacks (4.1%); the proportion for Whites is virtually insignificant at .8%

Chart 17: 1.01 or More Occupants Per Room, by Race and Ethnicity



Source: American Community Survey 2009-2013 5 Year Estimates

Health Characteristics

A few select indicators of health status by race and ethnicity indicate major differences among the four groups.

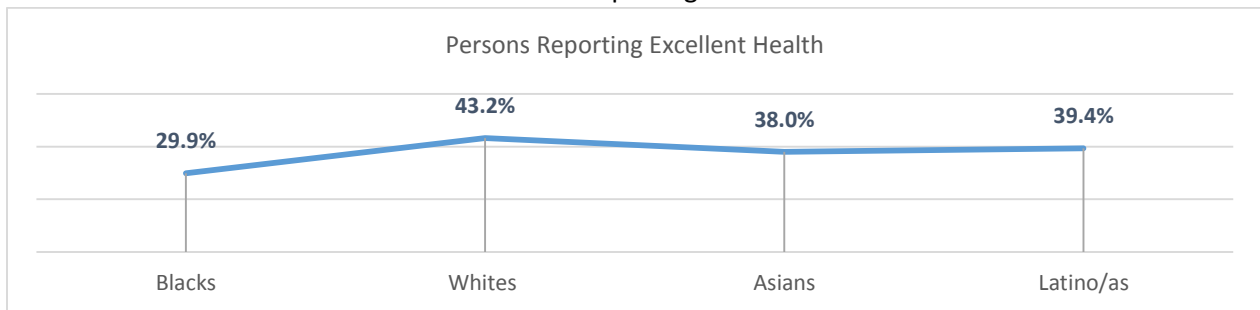
- According to the data provided in Table 34, Black persons are reporting “excellent” health at a significantly lower proportion than other populations; conversely, Black persons report a higher proportion of poor health than other groups.

Table 34: Health Status

	Blacks	Whites	Asians	Latino/as
Excellent	29.9%	43.2%	38.0%	39.4%
Very Good	26.8%	28.3%	36.3%	27.2%
Good	30.3%	18.9%	20.7%	20.7%
Fair	7.4%	6.9%	2.1%	9.5%
Poor	5.5%	2.8%	2.9%	3.3%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

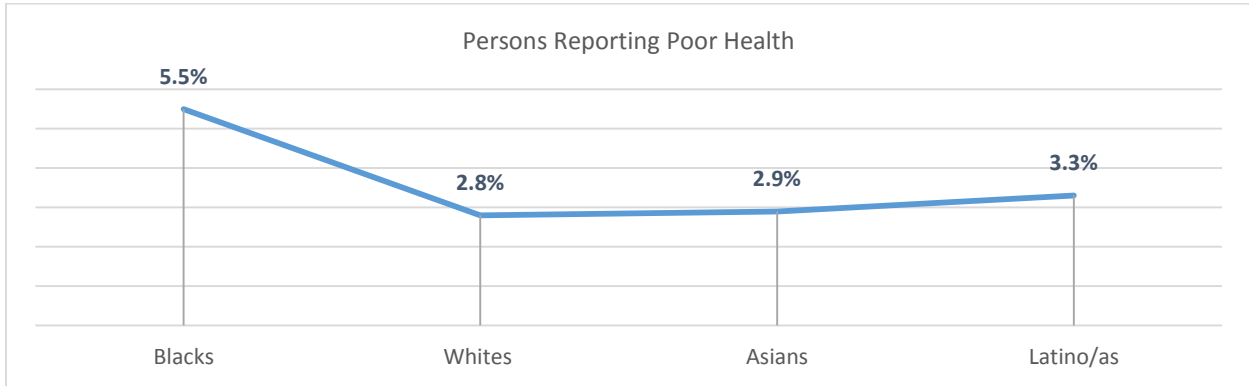
Chart 18: Persons Reporting Excellent Health



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

- Blacks also reported poor health to a greater level than other groups (Chart 19).

Chart 19: Persons Reporting Poor Health



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

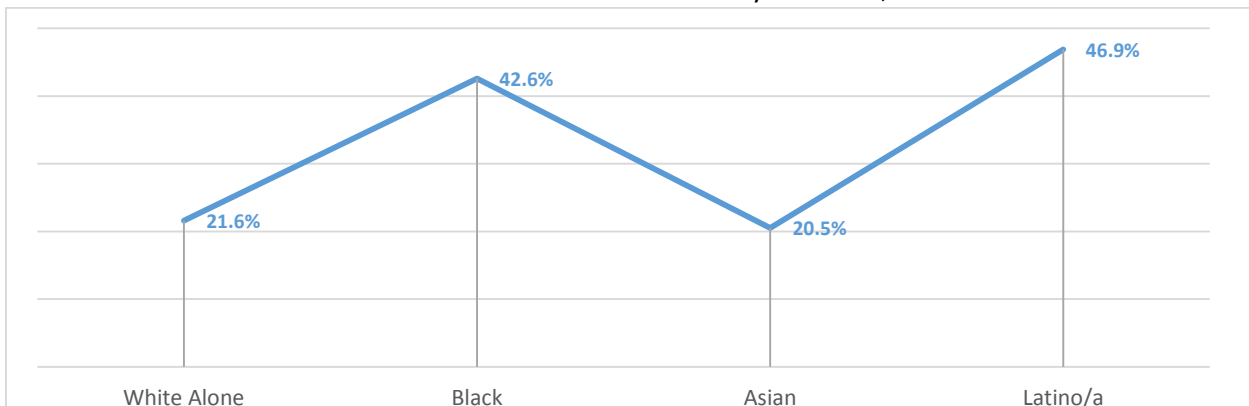
Blacks and Latinos rely on Medicaid for health insurance to a much larger extent than Asians or Whites.

Table 35: Health Insurance Covered by Medicaid, 2014

Total Persons	23.6%
White Alone	21.6%
Black	42.6%
Asian	20.5%
Latino/a	46.9%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

Chart 20: Health Insurance Covered by Medicaid, 2014



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

According to the American Community Survey, disability can include a hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.⁴ In terms of having a disability, Blacks recorded a slightly higher rate (7%), but especially Black males (9.7%) than Whites and Latinos. Asian males reported the highest rates at 10.2%.

Table 36: Proportion of All Persons with a Disability, by Race, Ethnicity, and Gender

	With a disability	Without a disability
White*	4.1	95.9
Male	4.7	95.3
Female	3.4	96.6
Black	7	93
Male	9.7	90.3
Female	4.9	95.1
Asian	4	96
Male	10.2	89.8
Female	0.8	99.2
Total HISP	5	95
Male	6	94
Female	4	96

Source: American Community Survey 5 Year Estimates Public Use Microdata Sample (2009-2013)

*Can include Latino/as

⁴ See American Community Survey and Puerto Rico Community Survey, 2013 Subject Definitions.

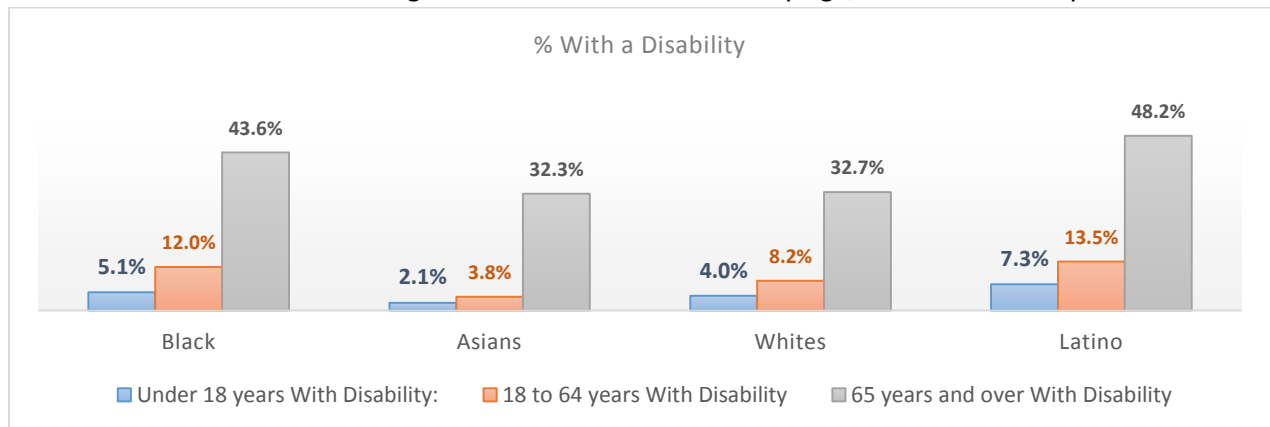
The next Table 37 and Chart 21 show persons with disability by age range, under 18 years; 18 years to 64 years; and 65 years and over.

Table 37: Persons with Disabilities, by Race and Ethnicity

	Black		Asians		Whites		Latino/a	
Total Persons	444,852		367,022		4,941,974		646,806	
Under 18 years:	122,244		80,335		936,654		215,831	
With a disability	6,193	5.1%	1,717	2.1%	37,747	4.0%	15,696	7.3%
18 to 64 years:	287,571		260,514		3,208,606		401,450	
With a disability	34,511	12.0%	9,863	3.8%	263,953	8.2%	54,177	13.5%
65 years and over:	35,037		26,173		796,714		29,525	
With a disability	15,277	43.6%	8,442	32.3%	260,500	32.7%	14,233	48.2%

Source: American Community Survey 2009 – 2013 5 Year Estimates

Chart 21: Percentage of Persons with Disabilities by Age, Race and Ethnicity



Source: American Community Survey 2009 – 2013 5 Year Estimates

- The table and chart above show an overall higher percentage of Latino and Black persons with disabilities across all age categories reported compared to White and Asian groups.
- Older Blacks and Latino/as, 65 years and older, have the highest rates of persons with disabilities (43.6% and 48.2% respectively).

Labor Force

This section highlights African-American labor force characteristics, including employment. It begins with an overview of employment and unemployment, followed by workers who worked full time and earnings;

- The first table below shows that the Labor Force Participation rate for Black males (74.4%) and Latino males (73.9%) are lower than the White male rate (82.6%), and the Asian male rate (79.9%). This can indicate that a fourth of all Black and Latino males are either discouraged from even looking for work, or are voluntarily unemployed.
- This table and the accompanying graph below also shows that the reported unemployment rates for Black males (16.5%) and Latino/as (14.3%) was reported as much higher than the rate for Whites (9.4%) or Asians (7.4%).

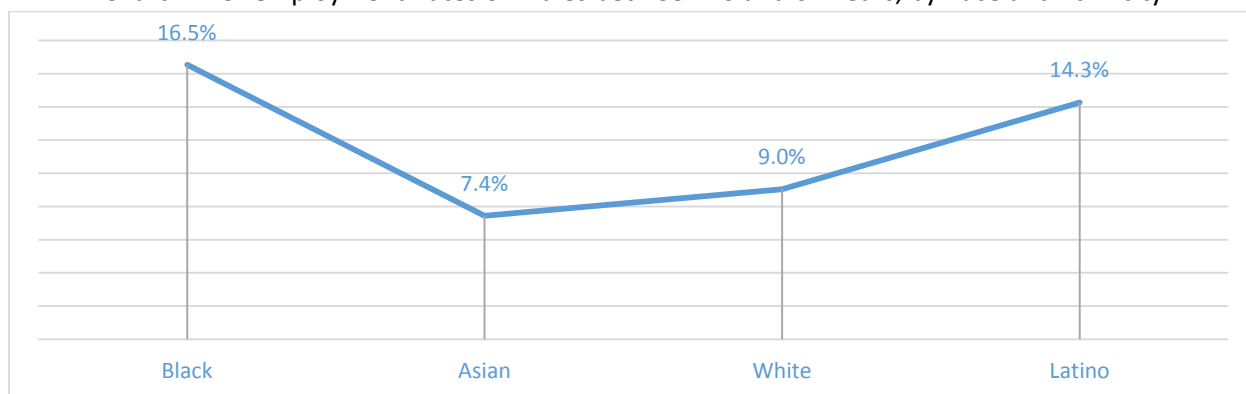
Table 38: Labor Force Participation and Employment for Males, by Race and Ethnicity

	Black		Asian		White*		Latino	
All Males	164,262		139,250		1,998,811		224,884	
16 to 64 years:	149,957		127,144		1,648,447		212,517	
In labor force:	111,638	74.4%	101,553	79.9%	1,361,977	82.6%	157,011	73.9%
In Armed Forces	297		123		3,460		295	
Civilian:	111,341		101,430		1,358,517		156,716	
Employed	92,930		93,890		1,235,729		134,348	
<i>Unemployed</i>	18,411	16.5%	7,540	7.4%	122,788	9.0%	22,368	14.3%
Not in labor force	38,319	25.5%	25,591	20.1%	286,470	17.4%	55,506	26.1%

Source: American Community Survey 2009-2013 5 Year Estimates

*Does not include Latino/as.

Chart 22: Unemployment Rates of Males between 16 and 64 Years, by Race and Ethnicity



Source: American Community Survey 2009-2013 5 Year Estimates

- Table 39, below, shows that Black females between 16 and 64 years of age have a lower unemployment rate than comparable Black males (15.0%), but along with Latinas (14.1%) still higher rates than for White women (6.6%) and Asian women (8.8%).

Table 39: Labor Force Participation and Employment for Females, 16-64 Years by Race and Ethnicity

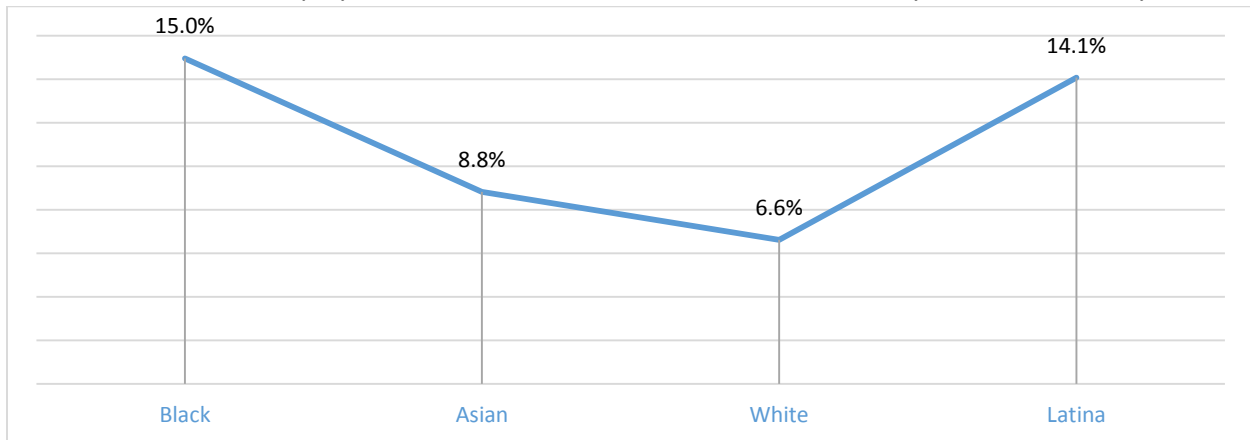
	Black		Asian		White*		Latina	
All Females	183,106		156,401		2,185,096		238,321	
16 to 64 years:	160,776		141,914		1,702,940		220,386	
In labor force:	120,230	74.8%	96,285	67.8%	1,303,801	76.6%	145,012	65.8%
In Armed Forces	71		27		521		112	
Civilian:	120,159		96,258		1,303,280		144,900	
Employed	102,193		87,771		1,217,112		124,508	
Unemployed	17,966	15.0%	8,487	8.8%	86,168	6.6%	20,392	14.1%
Not in labor force	40,546	25.2%	45,629	32.2%	399,139	23.4%	75,374	34.2%

Source: American Community Survey 2009 – 2013 5 Year Estimates

*Does not include Latino/as.

- Chart 23 also shows that Black (15.0%) followed by Latina (14.1%) females between the ages of 16-64 have the highest unemployment rates compared to Asian (8.8%) and White (6.6%) females.

Chart 23: Unemployment Rates of Females between 16-64 Years, by Race and Ethnicity



Source: American Community Survey 2009 – 2013 5 Year Estimates

The next Table and associated Charts show the family income returns for workers who worked full time, in the last year. The returns in terms of family income earned is vastly different for the four groups under study.

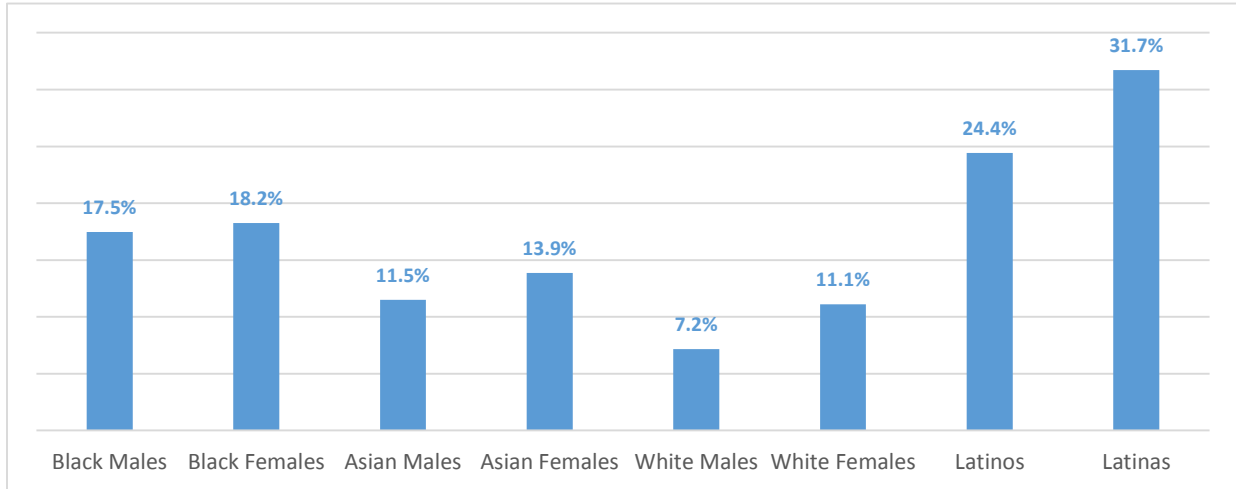
Table 40: Total Earnings for Worked Full Time, Year Round, Last 12 Months by Race, Ethnicity, and Sex, 16 Years and Over

	Black Male	Black Female	Asian Male	Asian Female	White Male*	White Female*	Latino	Latina
Total Persons	164,262	183,106	139,250	156,401	1,998,811	2,185,096	224,884	238,321
Worked full-time, year-round in the past 12 months	66,303	63,581	72,466	56,638	996,871	752,632	93,354	69,427
With earnings (in 2013 Adjusted Inflation Dollars)								
\$1 to \$2,499 or loss	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.1%	0.2%
\$2,500 to \$4,999	0.0%	0.3%	0.0%	0.0%	0.1%	0.1%	0.1%	0.5%
\$5,000 to \$7,499	0.5%	0.8%	0.4%	0.8%	0.4%	0.6%	0.6%	1.2%
\$7,500 to \$9,999	0.7%	0.5%	0.4%	0.5%	0.3%	0.4%	0.6%	1.2%
\$10,000 to \$12,499	1.7%	1.3%	1.3%	1.2%	0.7%	0.9%	2.1%	2.5%
\$12,500 to \$14,999	1.1%	1.4%	0.6%	1.4%	0.5%	0.9%	2.4%	2.7%
\$15,000 to \$17,499	2.3%	2.7%	1.4%	2.7%	1.0%	1.5%	4.1%	5.1%
\$17,500 to \$19,999	2.1%	1.8%	1.6%	1.9%	0.8%	1.4%	3.3%	4.9%
\$20,000 to \$22,499	5.3%	5.4%	3.2%	3.0%	1.9%	2.9%	6.9%	8.0%
\$22,500 to \$24,999	3.4%	4.0%	2.2%	2.3%	1.3%	2.2%	4.1%	5.3%
\$25,000 to \$29,999	8.4%	9.2%	5.3%	7.0%	3.8%	6.1%	10.8%	10.1%
\$30,000 to \$34,999	10.2%	11.2%	6.2%	8.3%	5.4%	8.4%	11.3%	13.0%
\$35,000 to \$39,999	9.5%	10.1%	4.3%	6.8%	4.8%	7.4%	8.8%	8.6%
\$40,000 to \$44,999	7.9%	9.6%	5.5%	7.7%	6.5%	8.5%	8.1%	8.1%
\$45,000 to \$49,999	6.9%	6.4%	3.6%	4.9%	5.2%	6.8%	5.1%	5.4%
\$50,000 to \$54,999	7.2%	7.9%	5.4%	6.2%	7.2%	7.7%	6.1%	4.4%
\$55,000 to \$64,999	8.9%	8.3%	7.9%	8.3%	10.0%	10.8%	7.1%	5.9%
\$65,000 to \$74,999	5.6%	5.6%	5.9%	6.9%	8.3%	8.5%	4.6%	4.0%
\$75,000 to \$99,999	10.3%	8.1%	14.4%	14.2%	15.7%	12.5%	6.7%	4.9%
\$100,000 or more	7.6%	5.3%	29.9%	15.9%	26.1%	12.1%	6.9%	4.0%

Source: American Community Survey 2009 – 2013 5 Year Estimates

*Does not include Latino/as

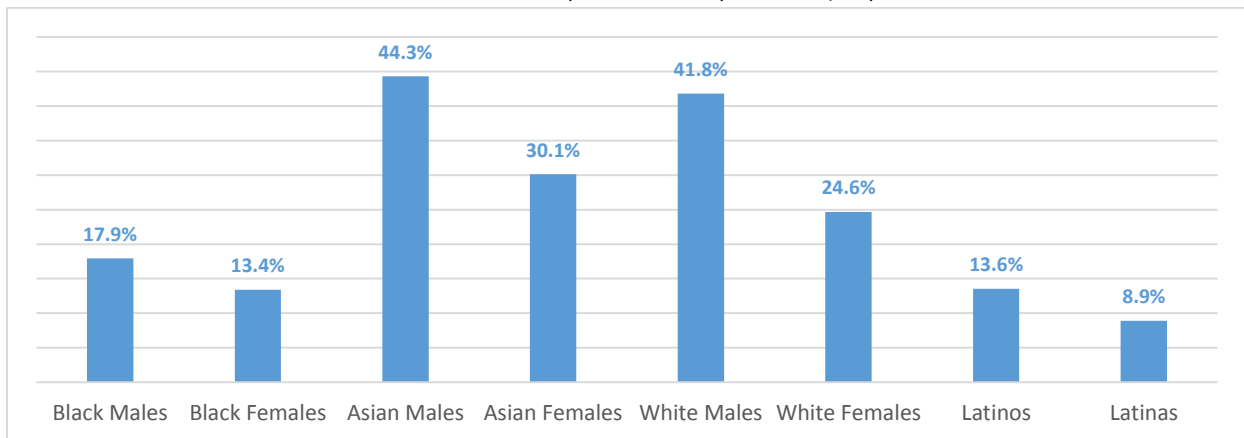
Chart 24: Worked Full Time, Year Round Earned Less than \$25,000



Source: American Community Survey 2009 – 2013 5 Year Estimates

- Latino males (24.4%) and females (31.7%) had the highest proportion of persons 16 years and over, and who worked full time, with earnings under \$25,000; this was followed by Black males (17.5%) and females (18.2%).

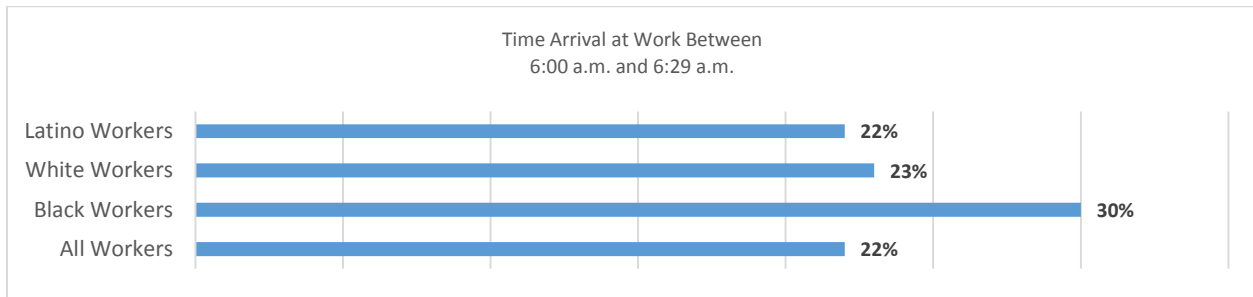
Chart 25: Worked Full Time, Year Round, Earned \$75,000 or More



Source: American Community Survey 2009 – 2013 5 Year Estimates

Related to the last tables and charts, it is noteworthy that in terms of when workers travel to work, Black workers arrive at their jobs at between 6:00 am and 6:29 am at a higher rate than other groups.

Chart 26: Time Arrival of Workers



Source: American Community Survey 2009 – 2013 5 Year Estimates, Public Use Microdata Sample

- Blacks rely on public transportation to a greater extent than other groups.

Table 41: Journey to Work

	Blacks	Asians	Whites*	Latino/a
Total:	196,185	181,444	2,556,887	256,202
Car, truck, or van - drove alone	59.3%	56.5%	75.9%	56.5%
Car, truck, or van - carpooled	9.0%	12.3%	6.8%	14.2%
Public transportation (excluding taxicab)	21.6%	18.0%	7.0%	16.9%
Walked	5.8%	8.0%	4.2%	6.8%
Taxicab, motorcycle, bicycle, or other means	1.7%	1.5%	1.4%	2.7%
Worked at home	2.6%	3.7%	4.7%	3.0%

Source: American Community Survey 2009 – 2013 5 Year Estimates

*Does not include Latino/a

- Three quarters (75.9%) of all Whites drive alone to get to work, a rate significantly higher than the other three groups.

Based on responses to a question asked in the *Current Population Survey* for June 2014 Blacks, Latinos, and Whites tend to hold multiple jobs essentially at the same rate, but significantly higher than Asians. Multiple jobs can include full and part-time jobs. On the national level these rates tend to be low, as well.⁵

⁵ See Bureau of Labor Statistics, *HOUSEHOLD DATA ANNUAL AVERAGES 36. Multiple jobholders by selected characteristics* (2014)

Table 42: Multiple Job holders by Race and Ethnicity

	% Hold Multiple Jobs
Black	3.6
Asian	0.4
White*	3.0
Latino/a	3.7

Source: Current Population Survey, June 2014

*Can include Latino/a

Black children live with parents who have different labor force experiences compared to the other groups (Table 43).

- Less than one third (29.1%) of Black children live in a household where both parents are in the labor force. This rate is significantly lower than that for Whites, Asians, or Latino/as.
- At the same time, a much larger proportion (40.5%) of Black children are living with their mother, who is in the labor force.

Table 43: Employed Status of Parents

	White*	Black	Asian	Latino/a
	100%	100%	100%	100%
Both parents in labor force	53	29.1	55.3	49
Father only in labor force	18.3	6.4	23.6	17
Mother only in labor force	2.2	1.8	2.9	2
Neither parent in labor force Living with one parent: Living with father:	0.8	0.5	1.3	1
Father in the labor force	4.6	7.7	3.9	5
Father not in labor force Living with mother:	0.5	0.8	0.4	1
Mother in the labor force	15.8	40.5	9.5	19
Mother not in labor force	4.8	13.1	3.1	6

Source: America Community Survey 2009 – 2013 5 Year Estimates Public Use Microdata Sample

*Can include Latino/a

Occupations

Black females have a higher presence (34.1%) in the ‘Management, business, science and arts occupations’ than Black males (28.5%). This is similar for Latinas where 27.3% of workers are in this category compared to Latino/a males at 18.4%).

- Both these groups have far lower representation in these occupations than all Asians and all Whites. Black males (44.2%) and females (60.7%), and Latino/a males (46.4%) and Latinas (61.1%) are found in the ‘Service’ and ‘Sales and office occupations’ to a greater extent than the two other groups.

Table 44: Major Occupations by Race and Ethnicity

	Black Males	Black Females	Asian Males	Asian Females	White Males	White Females	Latino Males	Latinas
	96,140	105,175	96,216	89,199	1,320,548	1,289,056	136,267	126,136
Management, business, science, and arts occupations	28.5%	34.1%	59.0%	54.1%	42.4%	49.3%	18.4%	27.3%
Service occupations	25.3%	33.2%	12.2%	16.2%	13.2%	16.9%	29.3%	34.6%
Sales and office occupations	18.9%	27.5%	12.9%	19.9%	18.2%	30.0%	17.1%	26.5%
Natural resources, construction, and maintenance occupations	9.1%	0.5%	4.3%	0.7%	14.0%	0.5%	13.5%	0.7%
Production, transportation, and material moving occupations	18.2%	4.8%	11.6%	9.1%	12.2%	3.3%	21.7%	10.8%

Source: American Community Survey 2009 – 2013 5 Year Estimate

Chart 27: Management, Business, Science and Arts Occupations by Race and Ethnicity

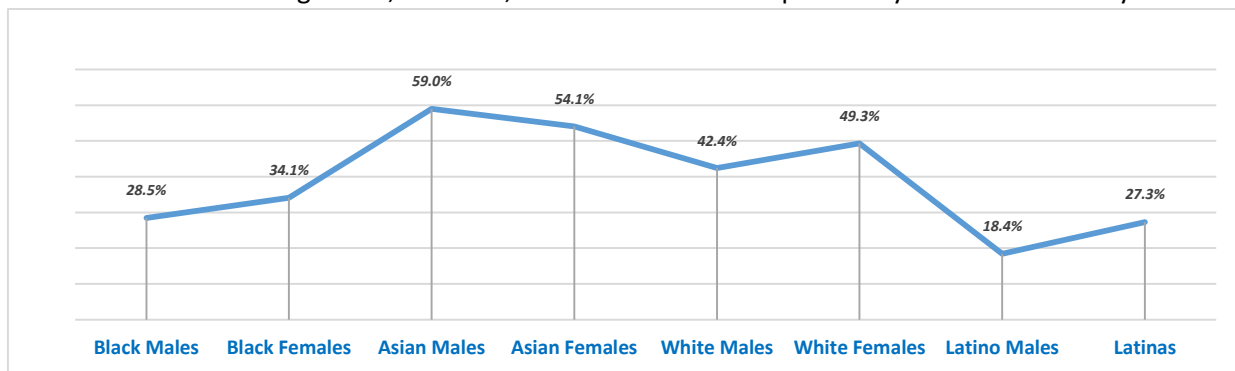


Chart 28: Service Occupations by Race and Ethnicity

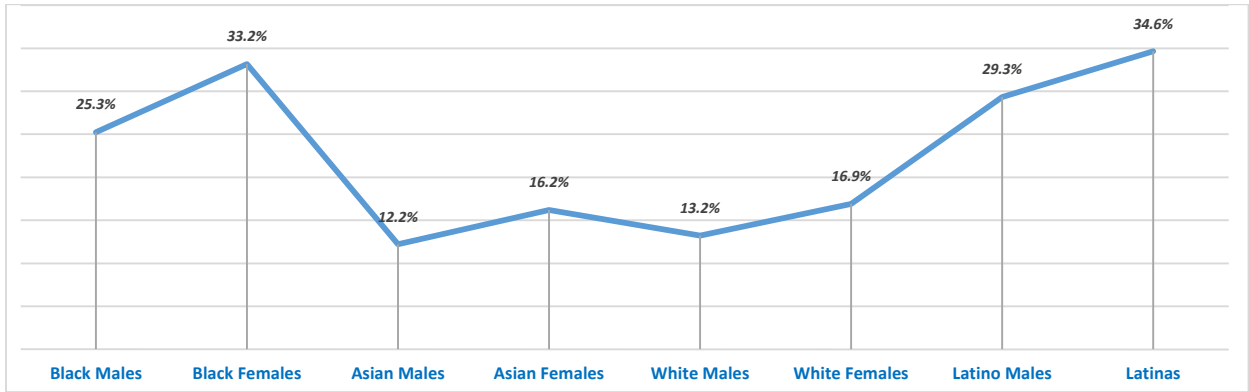


Chart 29: Sales and Office Occupations by Race and Ethnicity

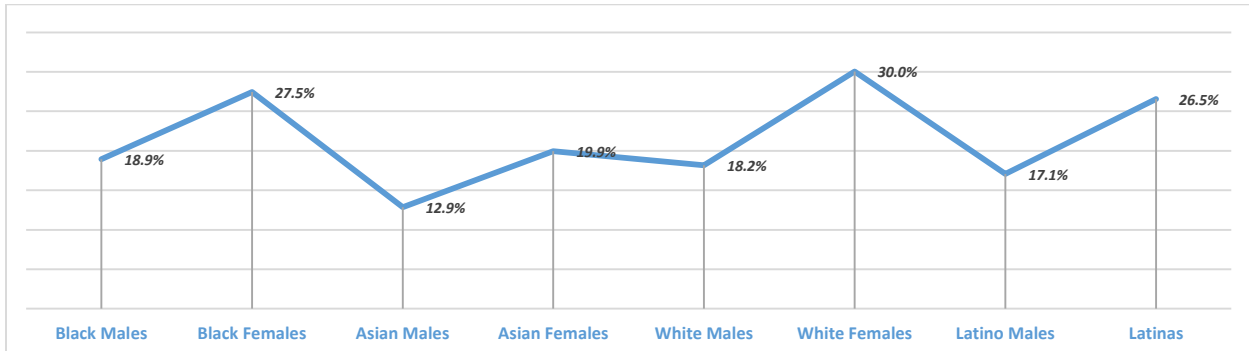


Chart 30: Natural Resources, Construction, and Maintenance Occupation by Race and Ethnicity

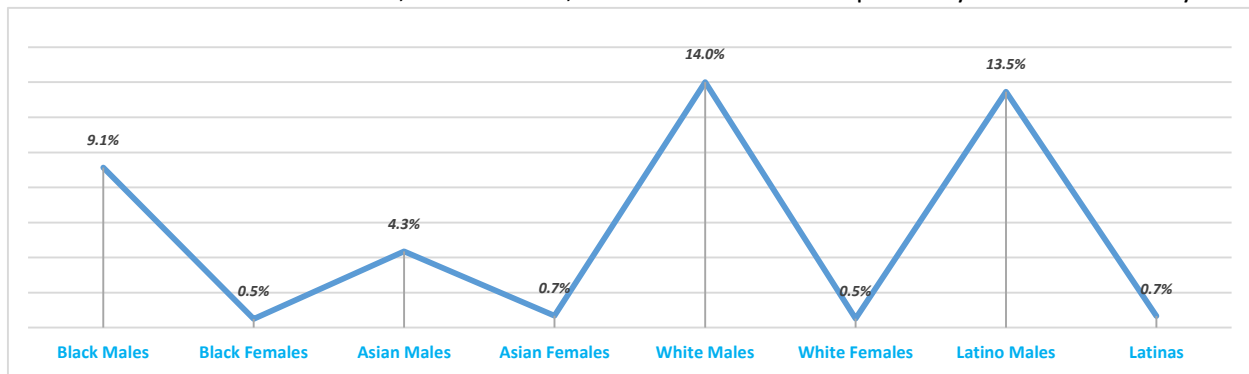
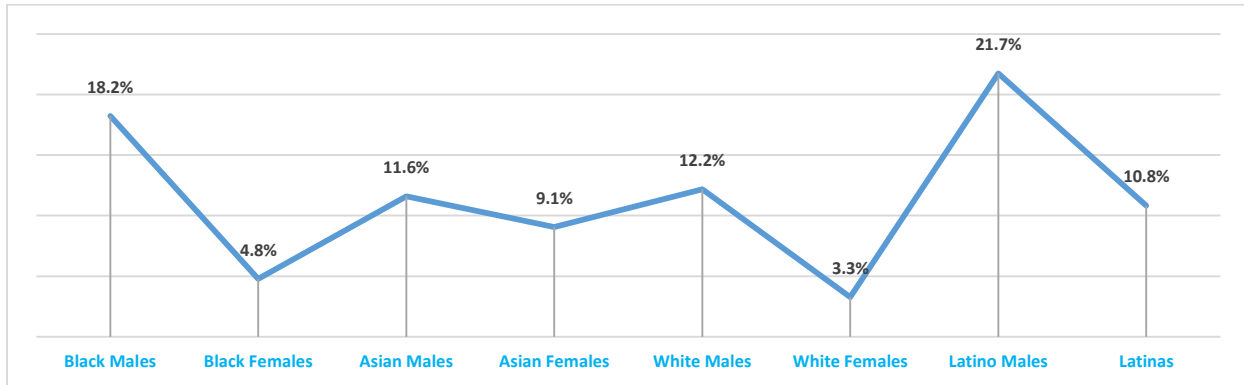


Chart 31: Production, Transportation, and Material Moving Occupations by Race and Ethnicity



Information about “Class of Workers” describes type of workers, as shown in Table 45.

- Except for Asians (5.7%), the Black (2.6%), White (2.7%), and Latino/a (3.0%) self-employment rate is similar.
- Less than half of all Black workers (44.9%) are employees of private, or individual, for-profit companies.
- More than one fifth (21.0%) of Black workers are unemployed and “last worked 5 years ago or earlier or never worked.”

Table 45: Class of Workers by Race and Ethnicity

	White*	Black	Asian	Latino/a
Employee of a private for-profit company or business, or of an individual, for wages, salary, or commissions	70	44.9	50.5	67
Employee of a private not-for-profit, tax-exempt, or charitable organization	8.1	14.1	13	9
Local government employee (city, county, etc.)	5.1	13.9	15.6	6
State government employee	0.5	1.7	1.7	1
Federal government employee	0.1	2	-	-
Self-employed in own not incorporated business, professional practice, or farm	2.6	1.8	5.7	3
Self-employed in own incorporated business, professional practice or farm	0.1	0.8	-	-
Working without pay in family business or farm	0.7	-	0.9	1
Unemployed and last worked 5 years ago or earlier or never worked	12.7	21	12.6	14

Source: American Community Survey 2009 – 2013 5 Year Estimates Public Use Microdata Sample

*Can include Latino/as

Disabilities and Work Experiences

The next Table 46 and accompanying chart shows the proportion of persons with a work-related disability as reported by the Current Population Survey.

- Table 46 shows that Black females (19.4%) and Black males (13.1%) have the highest percentages of persons with work disabilities, followed by Latino/a, White and Asian groups.

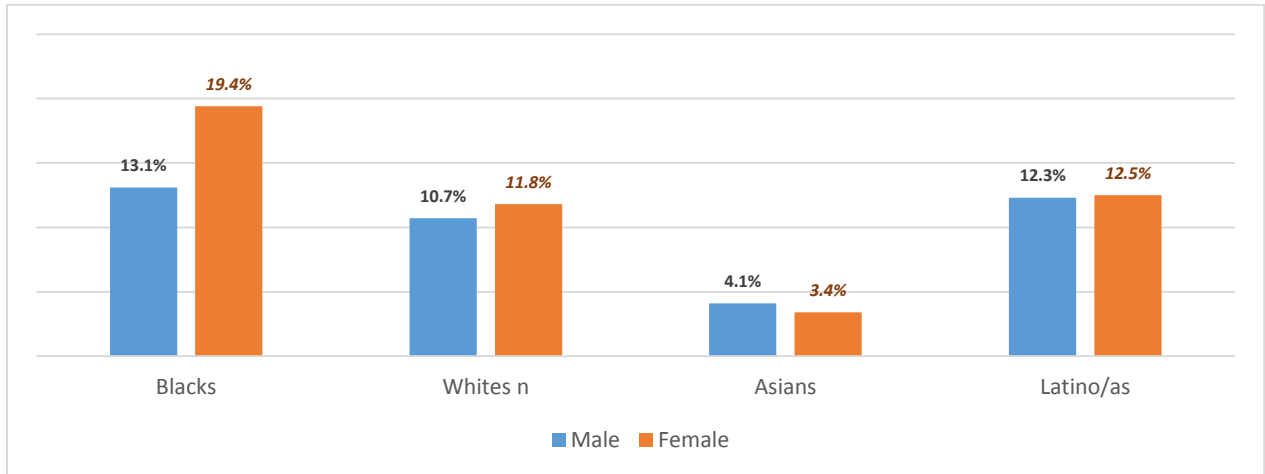
Table 46: Total Persons with Work Disability

	Blacks	Whites*	Asians	Latino/as
All	16.3%	11.3%	3.8%	12.4%
Male	13.1%	10.7%	4.1%	12.3%
Female	19.4%	11.8%	3.4%	12.5%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

*Does not include Latino/as.

Chart 32: Proportion of Persons with Work Disability, by Race, Ethnicity and Gender



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

*Does not include Latino/as.

Income and Poverty

This section and concluding part of the report includes select tables on Income; poverty; banking and un-banking, and food security.

Income

Population size is one factor in determining the aggregate household income for the four groups. But other factors are at play since the aggregate household income of Blacks is \$8.95 billion, or about 4.5% of the aggregate household income held by White households (\$196.6 billion), who are not Latino/a.

Table 47: Aggregate Household Income in the Past 12 months*

Black Households	Asian Households	White Households**	Latino/a Households
\$8,957,429,400	\$11,720,492,000	\$196,682,201,300	\$9,963,466,200

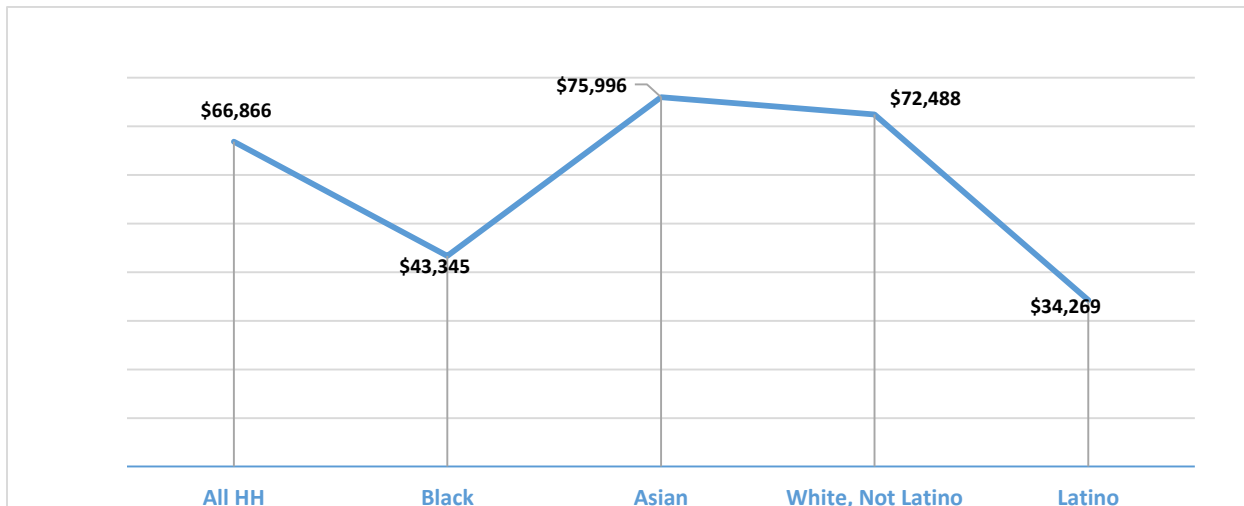
Source: American Community Survey 2009 – 2013 5 Year Estimates

*In 2013 Inflation-Adjusted Dollars

**Does not include Latino/as

- The median household income for Latino/as (\$34,269) is lower than that reported for Black households (\$43,345), as shown in Chart 32.
- The median household income for both Blacks and Latino/as are considerably lower than the median household income for Whites (who are not Latino/as) at \$72,488, and Asians (\$75,996) as illustrated in Chart 33.

Chart 33: Median Household Income

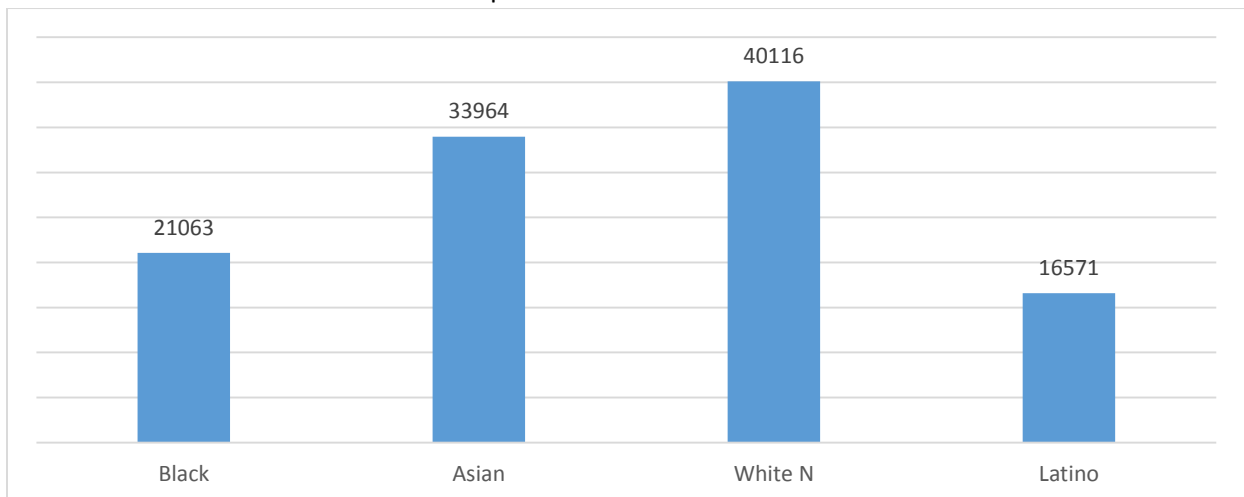


Source: American Community Survey 2009 – 2013 5 Year Estimates

Per capita income measures the aggregate income divided by all persons in a group. Here, too, there are major differences for each of the groups.

- The PCI figure for Whites, who are not Latino/a, is highest at \$40,116 per person; the figure for Blacks is \$21,063 per person, and that for Latino/as, lower at \$16,571 per person. (Chart 34).

Chart 34: Per Capita Income within the Last 12 Months*



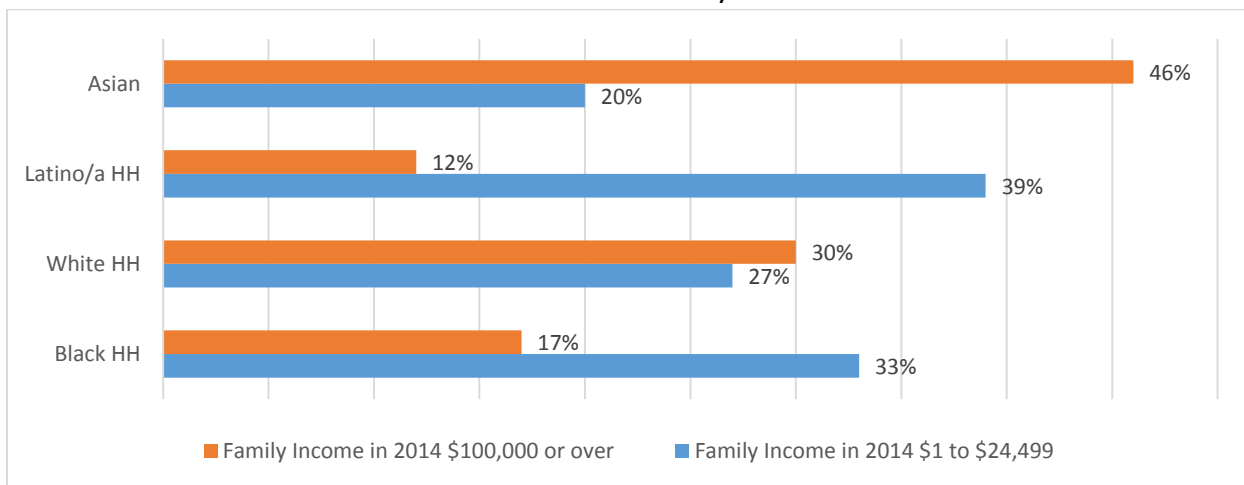
Source: American Community Survey 2009 – 2013 5 Year Estimates

*In 2013 inflation-adjusted dollars

The next chart shows how all family income is distributed by the proportion with \$24,999 or less, and the proportion with \$100,000 or more.

- One third (33%) of all Black family households, and 39% of all Latino family households was reported as \$24,999 or lower; the figure for White family households is 30%, and for Asian households, 20% reported family income at \$24,999 or lower.
- Asian family households had the highest proportion (46%) in the category \$100,000 or more; this compared to only 17% for Blacks, and 12% for Latino/as.

Chart 35: Distribution of Family Income in 2014



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

Poverty

The challenge of poverty remains significant across Massachusetts, but especially for Blacks and Latinos; however, the lower statewide poverty figure for Asians, and much lower figure for Whites, should not obscure that there are pockets of high levels of poverty throughout Massachusetts for all of these groups.

- Almost one fifth (19.4%) of all Black families are officially impoverished, and 28.2% of all Latino/a families are also impoverished. This compares to 10.3% for Asian families, and 4.8% for White families when Latino/a families are not included in the latter count. (Table 48).

- In terms of family structure and poverty, 15.1% of all Black families who are impoverished are married-couple families; the comparable for Latino/a families is 19%. But, more than one third (34.9%) of all White families who are impoverished, and 58% of all impoverished Asian families are married-couple families.
- Black female headed households comprise 74% of all impoverished Black families; the comparable figure for Latino/as, is 72%; for Whites it is more than half at 54.9%, and for Asian families, 36.7% of all impoverished families are female-headed households.

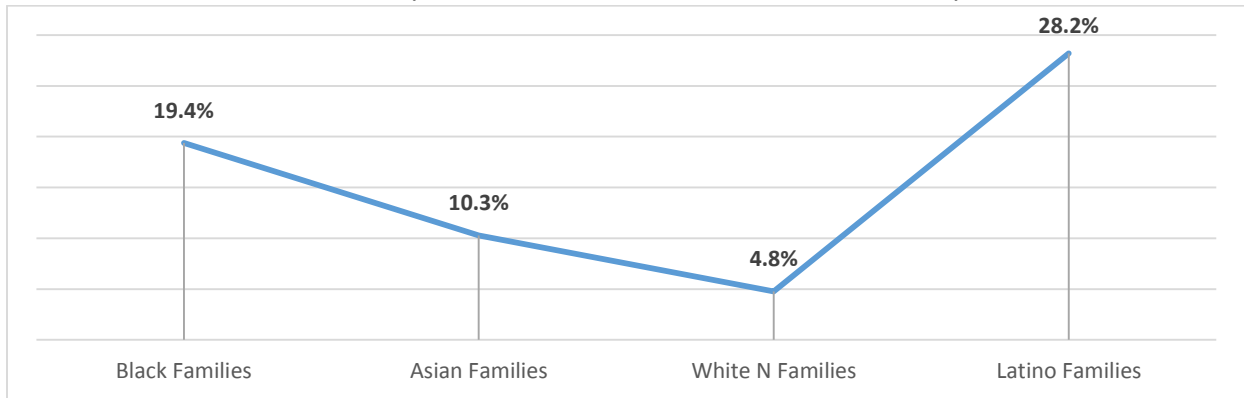
Table 48: Families in Poverty by Type, Race and Ethnicity

	Black		Asian		White*		Latino/a	
Total Families	99,944		83,832		1,262,951		139,512	
Income in the past 12 months below poverty level:	19,387	19.4%	8,613	10.3%	60,213	4.8%	39,338	28.2%
Married-couple family:	2,935		4,996		20,985		7,494	
<i>With related children under 18 years:</i>	1,935		2,676		10,111		5,516	
<i>Under 5 years only</i>	547		549		2,155		973	
<i>Under 5 years and 5 to 17 years</i>	750		524		2,870		2,013	
<i>5 to 17 years only</i>	638		1,603		5,086		2,530	
<i>No related children under 18 years</i>	1,000		2,320		10,874		1,978	
Other family:	16,452		3,617		39,228		31,844	
Male householder, no wife present:	2,108		448		6,161		3,510	
<i>With related children under 18 years:</i>	1,555		303		4,343		3,002	
<i>Under 5 years only</i>	227		59		1,229		794	
<i>Under 5 years and 5 to 17 years</i>	382		53		595		714	
<i>5 to 17 years only</i>	946		191		2,519		1,494	
<i>No related children under 18 years</i>	553		145		1,818		508	
Female householder, no husband present:	14,344		3,169		33,067		28,334	
<i>With related children under 18 years:</i>	12,512		2,283		27,573		25,641	
<i>Under 5 years only</i>	2,124		327		5,446		4,635	
<i>Under 5 years and 5 to 17 years</i>	3,759		380		5,202		8,511	
<i>5 to 17 years only</i>	6,629		1,576		16,925		12,495	
<i>No related children under 18 years</i>	1,832		886		5,494		2,693	

Source: American Community Survey 2009-2013 5 Year Estimates

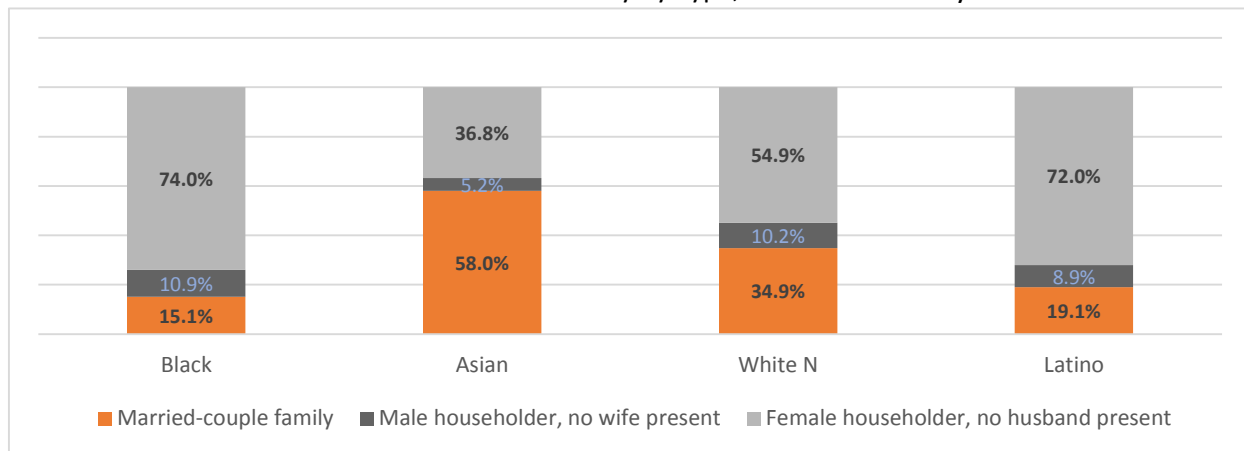
*Does not include Latino/as

Chart 36: Family Income in the Past 12 Months below Poverty Level



Source: American Community Survey 2009 - 2013 5 Year Estimates

Chart 37: Families in Poverty by Type, Race and Ethnicity



Source: American Community Survey 2009 - 2013 5 Year Estimates

The next Table 49 shows how the poverty population within each of the four groups is distributed by various ages. It suggests that Blacks and Latino/as who are poor tend to be younger, while Asians and Whites who are poor, tend to be older.

- A far greater proportion of persons who are impoverished in Black (13.7%) and Latino/a (16.1%) families are under 6 years of age. This pattern is consistent for children 6 to 17 years of age – almost a quarter, or 23.7% of all Black persons who are impoverished in

Massachusetts are between the ages of 6 to 17 years, and 26.9% of all Latino/a persons who are impoverished are between these same ages.

- Table 49 shows that there is higher proportion of children 17 years old and under living in poverty among Black and Latino communities.

Table 49: Poverty Distribution by Age, Race and Ethnicity

	Blacks	Asians	Whites *	Latino/as
Total Persons	433,600	351,674	4,835,310	634,886
Income in the past 12 months below poverty level:	97,161	50,278	371,482	192,391
Under 6 years	13.7%	5.6%	6.5%	16.1%
6 to 11 years	11.9%	6.3%	6.1%	14.3%
12 to 17 years	11.8%	7.8%	6.8%	12.6%
18 to 59 years	51.8%	64.9%	59.4%	49.6%
60 to 74 years	7.8%	10.0%	12.0%	5.6%
75 to 84 years	2.3%	4.1%	5.9%	1.5%
85 years and over	0.7%	1.3%	3.2%	0.4%

Source: American Community Survey 2009-2013 5 Year Estimates

*Does not include Latino/as

The next table shows that Latino/as and Blacks experience more ‘intense’ poverty than other groups.

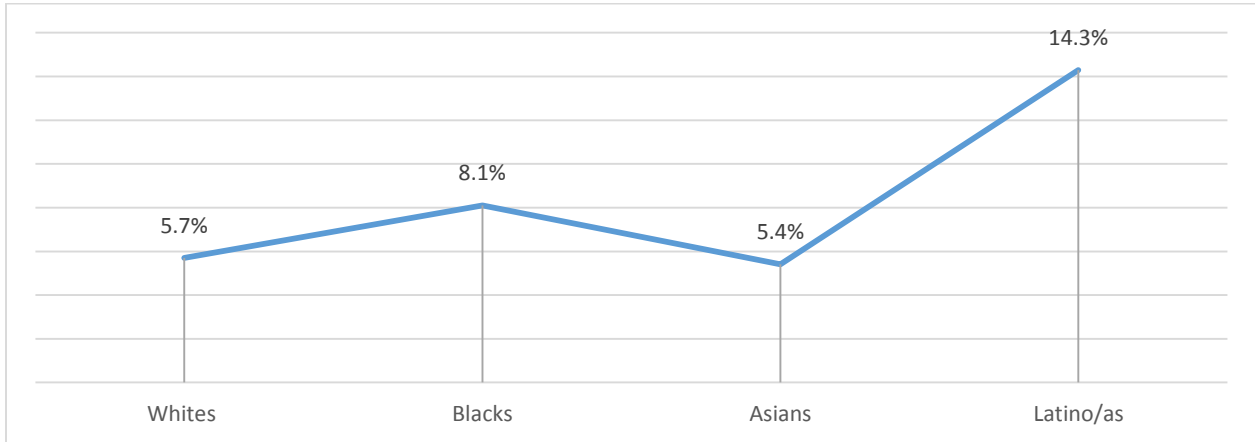
- Latino/as, especially, have a higher proportion of persons (14.3%) with poverty incomes that are 50% or less than the official poverty rate; the figure for Blacks is 8.1%.

Table 50: Income-to-Poverty Ratio in 2014

	All	Whites	Blacks	Asians	Latino/as
Below 50%	5.8%	5.7%	8.1%	5.4%	14.3%
50% to Below 75%	3.5%	2.9%	9.2%	2.0%	7.3%
75% to Below 100%	4.3%	4.4%	3.2%	4.1%	11.2%
100% to Below 125%	3.6%	2.9%	4.6%	10.2%	6.3%
125% and above	82.8%	84.2%	74.8%	78.4%	60.9%

Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

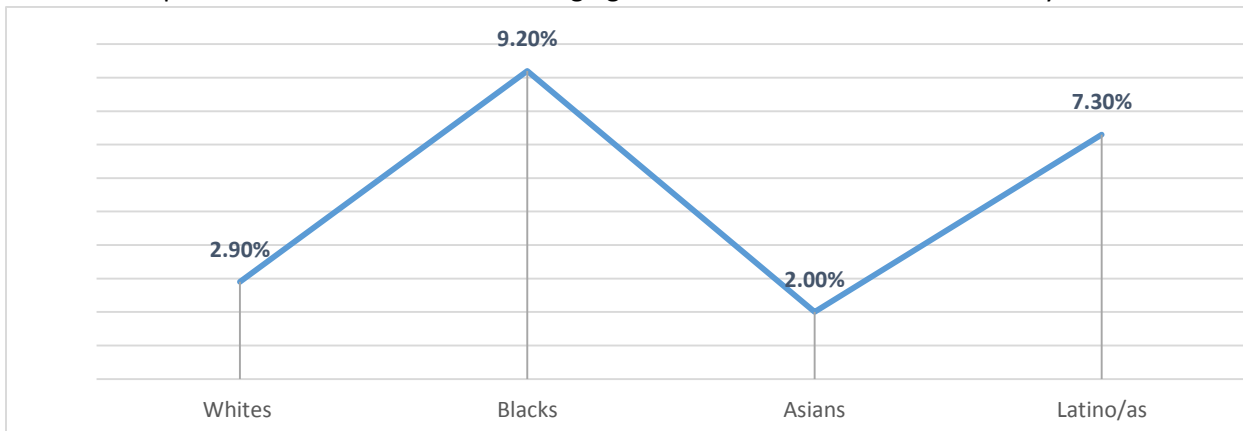
Chart 38: Proportion Persons with Incomes Below 50% of the Poverty Level



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

- Chart 39 shows that a higher percentage of Black persons have incomes ranging from 50% to 75% below the poverty level compared to the other groups.

Chart 39: Proportion Persons with Incomes Ranging from 50% to 75% Below the Poverty Level



Source: *Current Population Survey, Annual Social and Economic Supplement, 2015*

The next table and chart shows the proportion of persons reported as receiving public assistance or other welfare benefits.

Table 51: Percentage of Persons Receiving Public Assistance or Welfare Benefits

Total Population	13%
Whites	10%
Blacks	19%
Latino/a	13%

Source: *Current Population Survey*, Annual Social and Economic Supplement, 2015

Note: Data for Asian Persons not reported

- Almost one fifth (19%) of all Blacks, and 13% of all Latinos, and 10% of all Whites receive public assistance or some form of welfare benefits.

Blacks and Latino/a households greater levels of receipt of Supplementary Nutrition Assistance Program (food stamps) benefits.

- A third of Black households received food stamps in the previous year according to PUMS data for the 2013 year; for Latino/a, (25.6%), as well as White (24.7%) about a quarter of households received food stamps.

Table 52: Households Reporting Receiving SNAP (Food Stamps)

Whites*	24.7%
African-American	33.0%
Asian	19.5%
Latino/a	25.6%

Source: American Community Survey Public Use Microdata Sample 2013

*Can include Latino/as

Related to the prior finding is a *Current Population Survey* question that asks households about their level of food security. Based on the question, respondents were asked to select: *No response; High food security; Marginal food security; Low food security; or Very low food security.*

- More than a quarter of Black households (27%) reported low, or very low food security over the last year; the figure for Latino/a households was 30.1%.

Table 53: Proportion of All Persons Reporting Low and Very Low Food Security

	Black	Asian	White	Latino/a
Low Food Security	8	1	4	12
Very Low Food Security	19	-	4	19

Source: *Current Population Survey*, December 2014

Banking/Non-Banking

The poverty characteristics associated with Blacks and Latino/as may be a reason for indications that these groups are less inclined to use traditional banking than Whites or Asians in Massachusetts.

- When asked by the *Current Population Survey* (June 2013) if anyone in a household used other than a bank to cash a check, 92.1% of all Black respondents asserted affirmatively. And when asked if anyone in the household had used other than a bank to purchase a money order, Blacks responded affirmatively by 72.4%.

Table 54: Select Banking and Non-Banking Characteristics⁶

	Used Other Than Bank to Cash Check	Used Other Than Bank to Purchase Money Order
All Persons Who Answered Yes	71.5%	40.0%
Blacks	92.1%	72.4%
Whites*	67.1%	43.6%
Asians	24.7%	24.7%
Latino/as	45.0%	28.1%

Source: *Current Population Survey*, June 2013

*Can include Latino/as

- When asked about reasons for not opening a bank account, 17.7% of Blacks responded that it is due ID, credit, or banking history problems; this compares to 9.4% for Whites, and 4.0% for Latinos, as indicated in Table 55, below.

⁶ The possible responses to these questions include, No response; Refused; Don't Know; Not in Universe; Yes; and No; these values are based on the percentage of Yes to all possible responses.

- Table 55 shows that 62.2% of all Blacks responding to the CPR survey reported that they do not have enough money to keep an account open at a minimum balance. This compared to 51.1% of White respondents, and 52.9% of Latino/a respondents.

Table 55: Select Un-Banked and Under Banked Characteristics, Reasons for Not Opening Account

	White*	Black	Latino/a
Banks do not have convenient hours or locations	0.0%	0.0%	0.0%
Bank account fees are too high or unpredictable	8.7%	0.0%	14.6%
Banks do not offer needed products or services	0.0%	0.0%	0.0%
Don't like dealing with or don't trust banks	21.2%	20.1%	28.5%
Do not have enough money to keep in an account or meet a minimum balance	51.1%	62.2%	52.9%
Not using a bank provides more privacy for my personal finances	0.0%	0.0%	0.0%
Can't open an account due to ID, credit, or banking history problems	9.4%	17.7%	4.0%
Was there some other reason? (Specify)	9.7%	0.0%	0.0%

Source: *Current Population Survey*, June 2013

*Can include Latino/a

Conclusion and Implications

This report, based on some of the latest census data for Massachusetts, clearly shows that the state's Black and Latino populations are not equal to the majority White population in many ways. Continuing, and what seems to be entrenched inequality (when one looks at historical data), represents a major challenge to the current and future social and economic well-being of Massachusetts. A continuing inequality along racial and ethnic dimensions will have deleterious effects on statewide costs for human services; the effectiveness of public education at all levels; the competitiveness of the state's workforce; and, on the quality of racial relations.

As noted at the beginning of this report, however, a statewide lens focusing on a range of characteristics related to the quality of life overlooks local situations which may be different from place to place. Blacks in different cities and towns may not completely share social and economic, and educational characteristics across the board. This is why it is important that this kind of statewide study is followed by local studies using similar data. Given this limitation, the report nevertheless raises several questions about Black life in Massachusetts.

The questions below can be used as a guide for local civic, government, and philanthropic organizations interested in understanding and reducing racial inequality in their own communities. We raise several questions based on the data collected and presented here:

-How might the Black experience be identified and explained in local settings? Similarly, what about the Latino/a experience? Related to this point, the data clearly indicates that the Black community, and the Latino community, are not ethnically, or in the case of Latino/as, racially monolithic – is this significant in various cities and towns?

-How might community-based organizations, and local nonprofits, utilize this kind of data to raise social awareness about the state of local inequality?

- How can government ensure that community-based organizations and local nonprofits have opportunities to tap the enormous public and private resources available for responding to the social and familial, and economic consequences of inequality?

-What is the role of anchor institutions, such as university and academic medical centers, in designing strategies to reduce inequality and its negative effects (as contrasted to only studying and learning about problems)? And, how do these institutions ensure that the voices of people living and struggling against inequalities are part of any strategies in meaningful ways?

The above represent some 'big picture' queries for those who see racial and ethnic inequality as a problem for Massachusetts. But there are also some specific queries that can be raised at the

local level based on this report. Of course, given the demography of the state, some of these questions may be more applicable to some places, and less so, to others. The queries include:

- How do local governments respond to Black and Latino family and child poverty in their cities and towns?

- What are city governments -especially in areas where there is a larger presence of Blacks and Latinos (like Randolph for Blacks, and Lawrence for Latinos) – doing to ensure that any strategies for improving the economic situation of low-income families do not intentionally, or unintentionally, reflect universal versus targeted filters, where the former can leave much of problems and challenges, untouched?

- Who (or what organizations or programs) are already doing work specifically to help Blacks and Latinos, and in targeted ways, to improve their lives, and their chances and opportunities to improve their own lives? How can their work be supported and sustained?

- In areas where there are greater concentrations of Blacks and Latino/as, what is the role of workforce and jobs strategies to increase access to living wage jobs, specifically for underrepresented groups?

- Given the inequality reported here, what resources are available for Black and Latino people to increase access to quality healthcare, nutrition resources, and quality, but affordable, or even free, child care?

- In places throughout Massachusetts, immigration in the Black community is significant in terms of numbers as is the case for the Latino community; how do local governments and civic organizations ensure that newcomers are assisted in supporting families and workers in both communities?

These queries are only meant as a suggestion and preliminary guide for local civic organizations, community activists, and government to consider how the face of racial and ethnic inequality might appear in their own communities. There are many other questions that can be raised, and with educational and policy implications for everyone. We hope this report represents an impetus to continue raising such questions, public discussions and debates, but actions, as well.