

# Poverty in Boston

Boston Redevelopment Authority  
Research Division  
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*This report uses a variety of data sources from the U.S. Census Bureau, including the 2008-2012 and 2012 American Community Survey and the 2012 American Community Survey, Public Use Microdata Sample (PUMS).*

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# General Overview

- 21.6% of Boston's population lives in poverty.
- The poverty rate among family households is 17%.
- Poverty rates are notably high among the following subgroups:
  - Racial minorities
    - Hispanic population (34.8%)
    - Asian population (26.6%)
    - African American/Black population (23%)
  - Female-headed family households with no husband present (33.5%)
  - Children (26.9%), especially those living in one-parent households (40.5%)
  - Individuals with disabilities (35.9%)
  - Individuals who do not have a high school diploma or equivalency (32%)
  - Immigrants who have moved to the U.S. within the last year (61.8%)
- The neighborhoods with the highest poverty rates, excluding the Boston Harbor Islands, are:
  - Fenway (43.7%)
  - Mission Hill (40.9%)
  - Allston (37.0%)
- The poverty rate for Boston's elderly is 21.4%.
- The poverty rates among Boston's native born (21%) and foreign born (23.3%) are fairly similar.

# Poverty in Boston

## DEMOGRAPHICS

### Overall Population

- 21.6% of Boston's population lives in poverty. This percentage has remained fairly consistent since 2000.<sup>1</sup>
  - In comparison, the U.S. poverty rate is 15.9% and the Massachusetts poverty rate is 11.9%.
- Boston's elevated poverty rate is in part related to the high concentration of affordable housing units and public housing in the city.<sup>2</sup>
- Boston's poverty rate decreases slightly when college students are excluded. Boston's poverty rate, less college students, is 19%.
- The poverty rate among Boston's college student population is 28.2%.
  - 48.6% of college students who are in poverty have children.

Source: U.S. Census Bureau, 2012 American Community Survey, and 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

### Neighborhoods

- Excluding the Harbor Islands, the neighborhoods with the highest poverty rates, excluding the Boston Harbor Islands, are Fenway (43.7%), Mission Hill (40.9%) and Allston (37.0%).<sup>3</sup>
- The neighborhoods with the lowest poverty rates are South Boston Waterfront (3.1%), West Roxbury (5.5%) and Beacon Hill (9.8%). (A chart with poverty rates for each neighborhood is included in Appendix 1.)

Source: U.S. Census Bureau, 2008-2012 American Community Survey, BRA Research Division Analysis

### Race and Ethnicity<sup>4</sup>

- Poverty rates are higher for Boston's Hispanic, Asian and Black/African American populations, and lowest for Boston's White population. Poverty rates according to race are:
  - Hispanic: 34.8%
  - Asian: 26.6%

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<sup>1</sup> The poverty rate in Boston in 2000 was 19.5%. In 2005, it was 22.3%. In 2010, it was 23.3%.

<sup>2</sup> See the BRA Research Division's report, "Boston by the Numbers: Housing" for more information on housing in Boston, available at: <http://www.bostonredevelopmentauthority.org/getattachment/76bd9781-55ee-4545-928c-706d571523a3//>.

<sup>3</sup> Fenway and Allston both have a high percentage of residents who are enrolled in college or graduate school, which may affect the poverty rates in these neighborhoods. 52% of Allston residents and 69% of Fenway residents are enrolled in college or graduate school.

<sup>4</sup> The White, Black/African American and Asian race groups are all non-Hispanic.

- Black/African American: 23%
- White: 12.7%

Source: U.S. Census Bureau, 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

## Sex

- The poverty rate for women is 23.6%, while for men, it is 19.5%.
- Single female-headed family households have an even higher poverty rate, at 33.5%.
  - The poverty rate among this family type is even higher in many neighborhoods: Charlestown (58.7%), South Boston (48.0%), and Roxbury (43.1%).<sup>5</sup> (A detailed chart with the poverty rates among this family type by neighborhood is included in Appendix 2.)

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## Marital Status

- In general, married men and women have lower poverty rates than those who are unmarried. Married men and women both have a poverty rate of 9%.
- Among women, those who are separated have the highest poverty rate, at 36.9%. Men who are separated have a poverty rate of 19.1%.
- Among men, those who are divorced have the highest poverty rate, at 25%. Divorced women have a similar poverty rate, at 22%.
- Widowed men and women also have fairly high poverty rates, at 22.5% and 28.3%, respectively.
- Men who have never married have a poverty rate of 18.7%, whereas for women, this rate is 26.5%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## Age

- Children consistently have a higher poverty rate than the city as a whole.<sup>6</sup> The poverty rate for Boston's children is currently 26.9%.
  - In comparison, the poverty rate among children in the U.S. is 22.6%. In Massachusetts, it is 15.4%,
  - Additionally, the following neighborhoods have very high poverty rates among children: Roxbury (49.7%), South Boston (43.8%), Charlestown (42.4%) and Mission Hill (39.4%).

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<sup>5</sup> The poverty rate among female-headed family households with no husband present for Longwood Medical Area is 70.0%. However, only 20 families of that type live in this neighborhood.

<sup>6</sup> In 2000, the poverty rate for children was 25.9%, compared to the city's poverty rate of 19.5%. In 2010, the poverty rate among children was 30.4%, compared to the city's poverty rate of 23.3%.

- The poverty rate for Boston's elderly is 21.4%.
  - However, the elderly poverty rate is higher in the following neighborhoods: Mission Hill (43.3%), Fenway (35.8%), and Downtown (35.5%).<sup>7</sup>
- Boston's 18-24 population has a very high poverty rate, at 41%.
  - However, 81.4% of this group is currently enrolled in school or college.
- Poverty rates tend to decrease during the prime years of labor force participation, ages 25 through 64. (A detailed chart with the poverty rates by age groups is included in Appendix 3.)

Source: U.S. Census Bureau, 2012 American Community Survey, and 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

## Nativity

- The poverty rate for Boston's native-born and foreign-born populations are relatively similar at 21% and 23.2% respectively.
- However, the poverty rate for those who moved from abroad within the last year is 61.8%.
  - 57.4% of this population is currently enrolled in college or graduate school.
- Additionally, children who live in one-parent homes with a foreign-born parent have a poverty rate of 37.6%.

Source: U.S. Census Bureau, 2012 American Community Survey, and 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

## Language

- Residents who speak only English have a lower poverty rate than those who speak another language:
  - Poverty rate among those who speak only English: 18.3%
  - Poverty rate among those who speak Asian and Pacific Island languages: 30%
  - Poverty rate among those who speak Spanish: 30.8%
- The poverty rate among those who are Limited English Proficient (LEP) is 29%; whereas the rate among those who are English Proficient (EP) is 20%.<sup>8</sup>
  - Notably, the unemployment rates among these two groups are similar (7.9% and 7.4% respectively). This indicates that while these groups work at similar rates, those who are Limited English Proficient are in lower-paying jobs.

Source: U.S. Census Bureau, 2012 American Community Survey, and 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

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<sup>7</sup> The elderly poverty rate in Longwood Medical Area is 45.5%. However, there are only approximately 11 people age 65 and over in this neighborhood.

<sup>8</sup> Those who are English Proficient (EP) speak English only, very well, or well. Those who are Limited English Proficient (LEP) do not speak English well or at all.

## Educational Attainment

- Overall, poverty rates decrease as educational attainment increases. It is highest for those who did not graduate from high school and lowest for those with a Bachelor's degree or above.
- Among Boston's 25 and older population, poverty rates according to educational attainment are:
  - Less than a high school diploma: 32%
  - High school graduate and equivalency: 20.8%
  - Some college or Associate's degree: 17.3%
  - Bachelor's degree or higher: 8.8%

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## Disabilities

- The poverty rate for individuals with a disability is high, at 35.9%.
- Not surprisingly, the unemployment rate for individuals with a disability is also high, at 19.7%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## Veterans

- Surprisingly, the poverty rate among veterans is lower than the poverty rate among nonveterans. The poverty rate among Boston's veterans is 13.5%, compared to 20.7% among nonveterans.
  - However, Boston's veteran poverty rate is still higher than the rates for the U.S. and Massachusetts. The U.S. poverty rate among veterans is 7.2%. For Massachusetts, it is 6.2%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## **HOUSING CHARACTERISTICS**

### Households and Families

- The poverty rate among family households<sup>9</sup> is 17%.
  - However, as noted earlier, this rate is much higher among female-headed households without a husband present, at 33.5%.
  - On the other hand, the poverty rate among married-couple families is very low, at 6.4%.

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<sup>9</sup> The Census Bureau defines family households as those where, "...two or more people (one of whom is the householder) are related by birth, marriage, or adoption and are residing in the same unit."

[http://www.census.gov/glossary/#term\\_Familyhousehold](http://www.census.gov/glossary/#term_Familyhousehold)

- In terms of Boston’s children, the poverty rate among those who live with one parent is much higher than those who live with two parents:
  - The poverty rate among children in one-parent households is 40.5%.
  - The poverty rate among children in two-parent households is 6.7%.
- Additionally, the poverty rate in family households increases as the number of children in the household increases:
  - No children: 9.7%
  - 1 or 2 children: 22.1%
  - 3 or 4 children: 36.3%
  - 5 or more children: 47.2%
- The poverty rate among individuals who live in non-family households is 30%.
  - 46.6% of this population is enrolled in college.

Source: U.S. Census Bureau, 2012 American Community Survey, and 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

## **ECONOMIC CHARACTERISTICS**

### Labor Force Participation

- The poverty rate among those in the labor force is 12.4%. The rate is much higher for those who are not in the labor force at 40.6%.
- Among those in the labor force, there is a significant difference in the poverty rate among those who are employed and those who are unemployed:
  - The poverty rate among those who are employed is 9.3%.
  - The poverty rate among those who are unemployed is 41.2%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

### Income as a Percent of Poverty

- Of individuals who are in poverty, the greatest concentration is within the 0%-25% of poverty level, meaning, they are extremely low-income.
  - 31.7% of those in poverty have an income that is 0%-25% of the federal poverty level.

Source: U.S. Census Bureau, 2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis

### Food Stamps

- The poverty rate among households that receive food stamps is high at 54.8%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

## Health Insurance Coverage

- The poverty rate for those with health insurance coverage is lower than for those without it:
  - Those with health insurance have a poverty rate of 21.3%.
  - Those without health insurance have a poverty rate of 28.3%.
- Among those *with* health insurance coverage<sup>10</sup>, there is a significant difference in the poverty rate between those with private and public health insurance:
  - Those with private health insurance have a poverty rate of 11.6%.
  - Those with public health insurance have a poverty rate of 36.7%.

Source: U.S. Census Bureau, 2012 American Community Survey, BRA Research Division Analysis

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<sup>10</sup> According to the U.S. Census Bureau: “Private health insurance is a plan provided through an employer or union, a plan purchased by an individual from a private company, or TRICARE or other military health care. Public coverage includes the federal programs Medicare, Medicaid, and VA Health Care (provided through the Department of Veterans Affairs); the Children’s Health Insurance Program (CHIP); and local medical programs for indigents (this program is included only for the Pacific Islands). People who had no reported health coverage, or those whose only health coverage was Indian Health service (this program is included only in the American Community Survey), were considered uninsured.”

**APPENDIX 1: Poverty rates by neighborhood**

	<b>Total Population*</b>	<b>Total in Poverty</b>	<b>Poverty Rate</b>	<b>Percent of Boston's Impoverished</b>
<b>Harbor Islands</b>	349	300	<b>86.0%</b>	0.2%
<b>Fenway</b>	18,959	8,276	<b>43.7%</b>	6.7%
<b>Mission Hill</b>	14,455	5,918	<b>40.9%</b>	4.8%
<b>Allston</b>	16,250	6,013	<b>37.0%</b>	4.9%
<b>Roxbury</b>	43,839	15,890	<b>36.2%</b>	12.9%
<b>Longwood Medical Area</b>	459	163	<b>35.5%</b>	0.1%
<b>Downtown</b>	13,269	3,189	<b>24.0%</b>	2.6%
<b>South End</b>	30,646	6,885	<b>22.5%</b>	5.6%
<b>Dorchester</b>	117,234	26,090	<b>22.3%</b>	21.2%
<b>Mattapan</b>	23,256	4,955	<b>21.3%</b>	4.0%
<b>Brighton</b>	44,476	9,435	<b>21.2%</b>	7.7%
<b>Jamaica Plain</b>	36,401	7,126	<b>19.6%</b>	5.8%
<b>Charlestown</b>	16,877	3,275	<b>19.4%</b>	2.7%
<b>South Boston</b>	31,849	6,052	<b>19.0%</b>	4.9%
<b>North End</b>	9,047	1,416	<b>15.7%</b>	1.1%
<b>East Boston</b>	41,485	6,350	<b>15.3%</b>	5.2%
<b>West End</b>	4,475	564	<b>12.6%</b>	0.5%
<b>Roslindale</b>	27,052	3,367	<b>12.4%</b>	2.7%
<b>Back Bay</b>	15,331	1,818	<b>11.9%</b>	1.5%
<b>Hyde Park</b>	33,151	3,412	<b>10.3%</b>	2.8%
<b>Beacon Hill</b>	9,490	933	<b>9.8%</b>	0.8%
<b>West Roxbury</b>	29,926	1,641	<b>5.5%</b>	1.3%
<b>South Boston Waterfront</b>	2,061	64	<b>3.1%</b>	0.1%
<b>Boston**</b>	<b>580,337</b>	<b>123,132</b>	<b>21.2%</b>	

\*Note: Total population represents those for whom poverty is determined.

\*\* The Boston poverty rate in the appendices is 21.2%, which is slightly different than the 21.6% that is cited throughout this report. This is because these charts use data from the 5-year ACS, which is the only option available for analyzing neighborhoods; whereas the remainder of the report uses the 1-year ACS.

Source: U.S. Census Bureau, 2008-2012 American Community Survey, BRA Research Division Analysis

**APPENDIX 2: Poverty rate among family households and families with female householders, no husband present**

Neighborhoods	Total Families	Total Families Below Poverty	Family Poverty Rate	Single, Female Households	Single, Female Households Below Poverty	Single, Female Household Poverty Rate
Longwood Medical Area	48	14	29.2%	20	14	<b>70.0%</b>
Charlestown	3,989	799	20.0%	958	562	<b>58.7%</b>
South Boston	5,811	1,195	20.6%	1,999	960	<b>48.0%</b>
Roxbury	9,722	3,131	32.2%	5,805	2,501	<b>43.1%</b>
Back Bay	2,842	99	3.5%	131	54	<b>41.2%</b>
Mission Hill	2,003	502	25.1%	901	369	<b>41.0%</b>
Allston	1,636	292	17.8%	372	152	<b>40.9%</b>
Fenway	1,858	254	13.7%	340	136	<b>40.0%</b>
Jamaica Plain	7,315	1,035	14.1%	2,208	791	<b>35.8%</b>
South End	5,560	892	16.0%	1,329	474	<b>35.7%</b>
Brighton	6,998	892	12.7%	1,719	597	<b>34.7%</b>
Dorchester	26,079	5,147	19.7%	11,957	3,808	<b>31.8%</b>
Downtown	2,744	321	11.7%	327	104	<b>31.8%</b>
East Boston	8,547	1,025	12.0%	2,287	601	<b>26.3%</b>
West End	644	51	7.9%	50	13	<b>26.0%</b>
Mattapan	5,653	923	16.3%	2,898	749	<b>25.8%</b>
Beacon Hill	1,426	58	4.1%	223	52	<b>23.3%</b>
Roslindale	6,300	608	9.7%	1,937	357	<b>18.4%</b>
Hyde Park	7,994	586	7.3%	2,895	429	<b>14.8%</b>
West Roxbury	7,813	387	5.0%	1,477	213	<b>14.4%</b>
Harbor Islands	-	-	0.0%	-	-	<b>0.0%</b>
North End	1,016	39	3.8%	72	-	<b>0.0%</b>
South Boston Waterfront	375	-	0.0%	33	-	<b>0.0%</b>
<b>Boston</b>	<b>116,373</b>	<b>18,250</b>	<b>15.7%</b>	<b>39,938</b>	<b>12,936</b>	<b>32.4%</b>

Source: U.S. Census Bureau, 2008-2012 American Community Survey, BRA Research Division Analysis

### APPENDIX 3: Poverty rates by neighborhood by age

	Total Population	Under 18			18 to 64 years			65 years and over		
		Total	Total Poverty	Poverty Rate	Total	Total Poverty	Poverty Rate	Total	Total Poverty	Poverty Rate
Allston	16,250	759	170	22.4%	15,031	5,747	38.2%	460	96	20.9%
Back Bay	15,331	932	30	3.2%	12,028	1,583	13.2%	2,371	205	8.6%
Beacon Hill	9,490	998	34	3.4%	7,628	867	11.4%	864	32	3.7%
Brighton	44,476	3,730	682	18.3%	35,418	7,488	21.1%	5,328	1,265	23.7%
Charlestown	16,877	3,200	1,357	42.4%	11,914	1,621	13.6%	1,763	297	16.8%
Dorchester	117,234	29,587	8,668	29.3%	77,341	15,327	19.8%	10,306	2,095	20.3%
Downtown	13,269	1,144	73	6.4%	9,728	2,266	23.3%	2,397	850	35.5%
East Boston	41,485	8,563	1,758	20.5%	28,851	3,835	13.3%	4,071	757	18.6%
Fenway	18,959	352	79	22.4%	17,066	7,645	44.8%	1,541	552	35.8%
Harbor Islands	349	-	-	-	337	300	89.0%	12	-	0.0%
Hyde Park	33,151	6,945	799	11.5%	22,231	2,129	9.6%	3,975	484	12.2%
Jamaica Plain	36,401	6,358	1,803	28.4%	27,263	4,742	17.4%	2,780	581	20.9%
Longwood Medical Area	459	76	16	21.1%	372	142	38.2%	11	5	45.5%
Mattapan	23,256	5,660	1,609	28.4%	14,838	2,848	19.2%	2,758	498	18.1%
Mission Hill	14,455	1,881	741	39.4%	11,263	4,609	40.9%	1,311	568	43.3%
North End	9,047	429	-	0.0%	7,777	1,321	17.0%	841	95	11.3%
Roslindale	27,052	5,673	1,016	17.9%	18,218	1,680	9.2%	3,161	671	21.2%
Roxbury	43,839	11,619	5,778	49.7%	27,638	8,528	30.9%	4,582	1,584	34.6%
South Boston	31,849	4,758	2,083	43.8%	24,309	3,529	14.5%	2,782	440	15.8%
South Boston Waterfront	2,061	68	-	0.0%	1,806	64	3.5%	187	-	0.0%
South End	30,646	4,200	1,172	27.9%	23,449	4,737	20.2%	2,997	976	32.6%
West End	4,475	321	-	0.0%	3,445	457	13.3%	709	107	15.1%
West Roxbury	29,926	6,102	274	4.5%	18,953	1,021	5.4%	4,871	346	7.1%
<b>Boston</b>	<b>580,337</b>	<b>103,355</b>	<b>28,142</b>	<b>27.2%</b>	<b>416,904</b>	<b>82,486</b>	<b>19.8%</b>	<b>60,078</b>	<b>12,504</b>	<b>20.8%</b>

Source: U.S. Census Bureau, 2008-2012 American Community Survey, BRA Research Division Analysis