

THE STATE OF BLACK BOSTON

A Select Demographic and Community Profile | 2010

Prepared for:

Urban League of Eastern Massachusetts NAACP, Boston Chapter William Monroe Trotter Institute







James Jennings, PhD

Tufts University

Medford, Massachusetts 02155

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Summary of Key Findings

Population Characteristics and Residential Patterns

- The relative size of the Black population in Boston has not changed considerably since 2000 when approximately one fourth (23.6%) of all persons were Black. The snapshot provided by the 2006-2008 American Community Survey (ACS) shows that this proportion may have declined, slightly.
- The geographic size of the Black community has shrunk and become more spatially concentrated.
- Blacks remain considerably 'younger' than Whites in Boston; almost one third (31.1%) of all Blacks living in Boston are 17 years or under according to the 2006-2008 snapshot. Latinos also represent a community with many young people (30.6%).
- Approximately 29.7% of all Blacks are foreign-born. In terms of absolute numbers, Blacks who are foreign-born (42,731 persons) basically equal the number of Latino/as who are foreign-born persons (44,721).

Family Characteristics

- There is a considerably higher proportion of multi-generational households among Blacks than other groups in the study. Black respondents who are 30 years and over, and who reported grandparent responsibilities, or living with grandchildren, comprised 43.5% of all Black households.
- One third (33.6%) of all Black families in Boston are married-couple families, a proportion similar to Latinos (34.6%), but lower than White families (69.8%), and Asian families (70.6%).
- Female householder families with no spouse present comprise the majority of family types among Blacks (55.4%) and Latinos (52.7%) compared to 22.2% for White families, and 21.1% of all Asian families.



School and Education Characteristics

- Almost two thirds of all Blacks (61.3%) and Latinos (63.6%) who are over 3 years of age and enrolled in school are attending elementary school (grades 1-8) or high school (grades 9-12).
- More than one fifth (21.5%) of all Blacks over 25 years of age reported not having a high school diploma; the figure for Latino/as is 37.0%, and for Asians it is 26.9%. Only 11.9% of all Blacks in this age category, and 9.7% of all Latinos, have a bachelor's degree.
- There are high proportions of Black and Latino children attending all levels of Boston public schools who are impoverished, and depend on food stamps for food.

Housing Characteristics

- Black homeownership remains relatively low, as is the case for Latinos and Asians, compared to White homeownership.
- The Black community has experienced a very high number and concentration of foreclosures.
- Almost two thirds (63.1%) of all Black homeowners (and 64.8% of all Latino homeowners) pay more than 30 percent of their household income for mortgage costs.

Employment and Income

- Black unemployment rates are the highest of any of the other groups in this study.
- Black median household income (\$33,420) is thirty thousand dollars lower than that of the White median household income (\$63,980).
- The per capita income of Blacks is 42.4% (also the case for Latinos) of the per capita income for Whites; Asians have a per capita income that is 53% of White per capita income.
- A persistent racial gap between Blacks and Whites in terms of median income, and other groups remains regardless of the type of family structure or the education attained by Black persons.



Poverty Characteristics

- More than one fifth (22.5%) of all Black families, and 25.2% of all Black persons were reported as impoverished; this compares to 7.1% for White families, and 13.8% for White persons. Latino families showed a poverty rate of 30.9%, and 30.0% for all Latino persons, while Asian families were reported at 22.5% impoverished, with a rate of 27.8% for all Asian persons.
- More than one fifth (22.0%) of all Black households received food stamps in the past year; slightly more than a quarter (26.5%) of Latino households and 11.9% of Asians received food stamps during this period compared to 6.3% of White households receiving food stamps. Almost half (45.2%) of all Black youth 17 years of age and under, are food stamp recipients.
- A relatively high proportion of Black veterans reported receiving food stamps.

Labor and Economic Characteristics

- While more than half (51.8%) of all White persons 16 years and over work in "Management, professional, and related occupations," the figure for Blacks is 26.9% (and even lower for Latinos at 22.2%); the figure for Asians is 46.9%.
- Almost one third of all Blacks (32.1%) work in "Service occupations."
- Blacks who are 16 years and over have a large presence (40.1%) in the "Educational services, and health care and social assistance" industry sector. This is a greater proportion than any other group (Whites at 27.5%; Latinos at 24.6%; and Asians at 29.1%).
- While the entrepreneurship rate (self-employed workers) among all groups is comparable, 16.5% of all Black workers are "Government workers" compared to 12.0% for Whites, 7.7% for Latinos, and 7.2% for Asians.

Businesses and Consumer Expenditures

- There are approximately 2,200 businesses located in the Black community as defined by zip codes 02119, 02121, 02124, and 02126.
- The Black community infused an estimated \$2 billion into the city's economy in the form of retail and non-retail expenditures in 2009. It contributed \$58.7 million in property taxes to the city of Boston, and \$138.9 million to utility companies.
- Total financial assets for the Black community were estimated at \$17.3 billion in 2009. This amount was in the form of a range of financial instruments, such as savings and checking accounts, stocks and bonds, mutual funds, home equity, retirement and pensions, cash-value life insurance policies, and other.

Introduction and Methodology

This research report provides an overview of select social, demographic, and economic characteristics and trends associated with Boston's Black population. It presents a snapshot of population characteristics associated with Blacks residing in Boston. While policy or programmatic recommendations does not represent the intent of this report, it is hoped that the information and data included can serve as a basis for such dialogues.

The presentation of tables and maps are organized according to the following topics:

Population characteristics & residential patterns

Residency

Age structure

Gender

Fertility and marital status

Foreign-born population characteristics

Language characteristics

Households and families by type

Grandparent characteristics

Veteran status

School enrollment

Education attainment

Housing tenure, mortgage costs, & foreclosures

Employment characteristics

Income characteristics

Family structure and income

Wages and education attainment

Poverty characteristics

Labor and economic characteristics

Business activity & consumer expenditures

The report is based, in large part, on findings reported in the "2006-2008 American Community Survey/3-Year Estimates" This is part of the US Census Bureau's American Community Survey (ACS). The ACS is a yearly survey of approximately 3 million households. The findings in the 2006-2008 ACS/3-Year Estimates "are period estimates that describe the average characteristics of population and housing over a period of data collection. The 2006-2008 estimates are averages over the period from January 1, 2006 to December 31, 2008. Multiyear estimates cannot be used to say what is going on in any particular year in the period, only what the average value is over the full period." While not as current as the 2008 American Community Survey, this sample is more reliable since it is an average of findings over a three year period.

¹ See, U.S. Census Bureau, *Design and Methodology: American Community Survey* (Issued April 2009, U.S. Government Printing Office, Washington D.C., 2009) for information about the purpose and methodology of the American Community Survey (ACS), including margin of errors for the various tables and sample findings. This survey is not an actual count of individuals, but a survey indicating trends and characteristics of the population.

^{2 2006-2008} ACS 3-Year Accuracy of the Data (US), revised January 25, 2010, US Census Bureau

In some cases data from the "ACS//3-Year Estimates - Public Use Microdata Sample/2006-2008" or the "ACS//Public Use Microdata Sample/2008," or PUMS data, was utilized in order to obtain more detailed racial and ethnic characteristics in this city.³ PUMS data provides an opportunity to conduct cross-tabulations of the raw data that is part of the broader summary data reported in the ACS. ⁴

Since the 2006-2008 ACS survey was not available at the census tract level at the writing of this report some demographic and census data tract estimates for 2009 are based on information provided by demographic projection companies like Nielson Claritas. Data reported by this research company is also utilized by the Boston Redevelopment Authority for its neighborhood profiles. Estimates for employment data for 2009 by census tracts is based on Bureau of Labor Statistics information collected and reported by Geolytics. Information about consumer expenditures and financial characteristics of households in primarily Black residential areas is based on demographic market-base data collected and provided by Applied Geographic Solutions. Foreclosure data is based on information collected by ForeclosuresMass.com and the Warren Group in Boston. Information about businesses in the Black community is based on data reported by ReferenceUSA for 2007 and 2008, as well as information collected by Boston's Small and Local Business Enterprise Office. ⁵ Actual numbers of businesses is not precise because various sources collect information in different ways.

The racial categories used in this report include Black, Latino/a, White, and Asian persons. ⁶ It should be emphasized, however, that these racial categories can include a range of ethnicity and ancestry. ⁷ There may be differences among ethnic and

³ PUMS data is part of the American Community Survey program; while ACS presents summary data, PUMS represents the micro-data or the raw data reflecting ACS survey questions. However, for purposes of confidentiality this raw data is managed so that disclosure about the identity of respondents is not possible. The unit of analysis for PUMS data is population groupings of 100,000 persons or more and therefore cannot be used for certain geographic details.

⁴ The report indicates where PUMS data is utilized to report information about population characteristics by noting it in parenthesis (PUMS data) after the cited survey.

⁵ See the websites of these demographic analysis companies for explanation of methodologies utilized to analyze census and other data: www.geolytics.com/USCensus,Estimates-Professional,Data,Methodology,Products.asp; www.appliedgeographic.com/about_ags.html; www.referenceusa.com;

⁶ Although the term, "Hispanic" has emerged as the dominant descriptor for Spanish-language populations since it was adopted by the US Census Bureau in the decennial census of 1970, the author uses "Latino" or "Latina". (See, http://www.census.gov/eeo/hispanic_heritage.html). The latter is a broader concept that more fully captures the range of racial and ethnic experiences among Latino/as in US society; see, for example, Miriam Jimenez Roman and Juan Flores, *The Afro-Latino/a Reader: History and Culture in the United States* (Durham, NC: Duke University Press, 2010).

⁷ Unless otherwise noted in an individual table, Latino/as are treated separately as an ethnic group but are also counted in the racial categories; in other words, the Black, White, and Asian categories includes Latinos. However, it is important to note that more than half of all Latino/a respondents in the 2006-2008 ACS did not chose any of these racial categories. The 2000 Census SF3+ Detailed indicates that 45.1% of all Latino/as in Boston (85,199 persons) did not choose these racial categories and instead selected "Some other race alone" as a racial classification. In this same year, 34.8% chose White as a racial category, and 9.4% chose Black as such.

ancestry groups within the broad racial categories.⁸ The racial categories only include persons (except for Latino/as) who chose the "one race alone" (versus two or more races) category. In the case of the Black, White, and Asian population very low percentages of individuals from these groups classified themselves as other than "one race alone."

In addition to profiling Black individuals and families, and households,⁹ the author utilizes GIS software to highlight the concept of a Black community as a unit of analysis. This means that information and data is presented for the urban space which has been associated with the Black community in Boston. The geographic boundaries include census tracts with relatively high proportion (50.0 percent or greater) of Black residents in 2009 within the Roxbury, South Dorchester, and Mattapan neighborhoods.

⁸ Other racial and ethnic groups in Boston, including, American Indian and Alaskan Native, and Native Hawaiian and Other Pacific Islander, are not covered in this report due to two reasons. One reason is that in some cases the actual individual numbers for certain groups and related characteristics are very small. The second reason is that such small numbers should not obscure the importance of any groups living in Boston today via comparisons with much larger groups of people. The small numbers actually call for more focused attention on these groups rather than inadvertently minimizing their experiences in a report based on comparative data.

⁹ The census definition of household, described in http://quickfacts.census.gov/qfd/meta/long_HSD310200. htm is: "A household includes all the persons who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters)." Also see *American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions* (www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2008_ACS-SubjectDefinitions.pdf) for other definitions in this report.



Key Findings

Population Characteristics and Residential Patterns

The first table shows the number of persons in each category but treating Latinos as a separate group.

- According to the 2006-2008 American Community Survey (ACS), the total Black population in Boston, and not counting Latinos who might classify themselves as Black, was reported at 133,161 persons, or 21.7% of the city's total population.
- Blacks comprised 6.1% (394,158 persons) of the total population for the state of Massachusetts (6,347,488 persons). This means that approximately one third (33.8%) of all Blacks in Massachusetts reside in Boston.
- Latinos, as the fastest growing group since 2000, comprised 16.0% of the total population while Asians comprised 8.1% based on estimates reported in the 2006-2008 ACS. The proportion of the White population essentially represented half the population of Boston as was the case in 2000, but did increase according to this survey by almost twenty thousand individuals.
- When Latinos are included in the racial groups, the number of Whites increase to 345,040 persons; Blacks to 143,817 persons and Asians to 50,197 persons.¹⁰

Table 1: Population by Race and Latino Origin, 2006-2008 and 2000

	2006-2008	2000
Total city population	613,086 persons	589,141 persons
White (not Latino)	310,086 (50.5% of total population)	290,972 (49.4% of total population)
Black (not Latino)	133,161 (21.7%)	138,902 (23.6%)
Asian (not Latino)	49,859 (8.1%)	44,804 (7.5%)
Latino	98,417 (16.0%)	85,199 (14.5%)

¹⁰ This reflects the fact that 34,884 of the total 98,417 Latinos chose White as a racial category; 10,656 Latinos chose Black; and 338 Latinos chose the Asian racial category. The majority of Latinos (41,585 persons, or 42.5%) chose "Some other race alone" and 10,154 Latinos (10.3%) chose "Two or more races." The pattern above is similar to what was reported in the census for 2000.

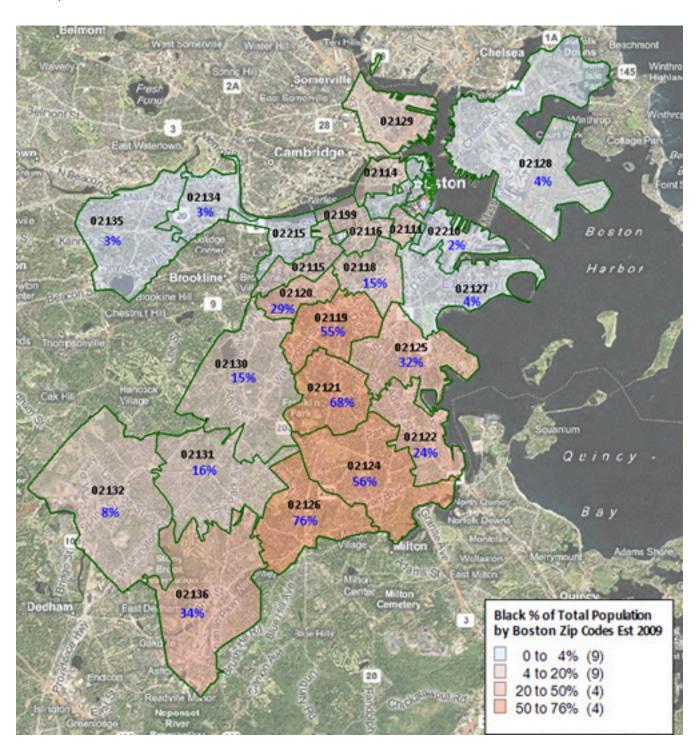


Map 1 shows zip codes 02119, 02121, 02124, and 02126 as geographic proxy for the Black community. It shows the Black proportion of Boston zip codes thematically and within a general map of the Greater Boston metropolitan area. These zip codes are within the Roxbury, South Dorchester, and Mattapan neighborhood and overlap the city's census tracts with highest proportion of Black residents. As shown in Table 2, and based on estimates for 2009, the Black population proportion for zip code 02126 is approximately 76%; for zip code 02121 the Black proportion is 68%; for zip code 02124 it is 56%, and for zip code 02119 the Black proportion is 55%.

Table 2: 2009 Population Estimatees by Zip Codes

Zip Codes	Black Proportion	Latino Proportion
02119	55%	12% (not Black, White, or Asian)
02121	68%	28% "
02124	56%	17% "
02126	76%	20% "

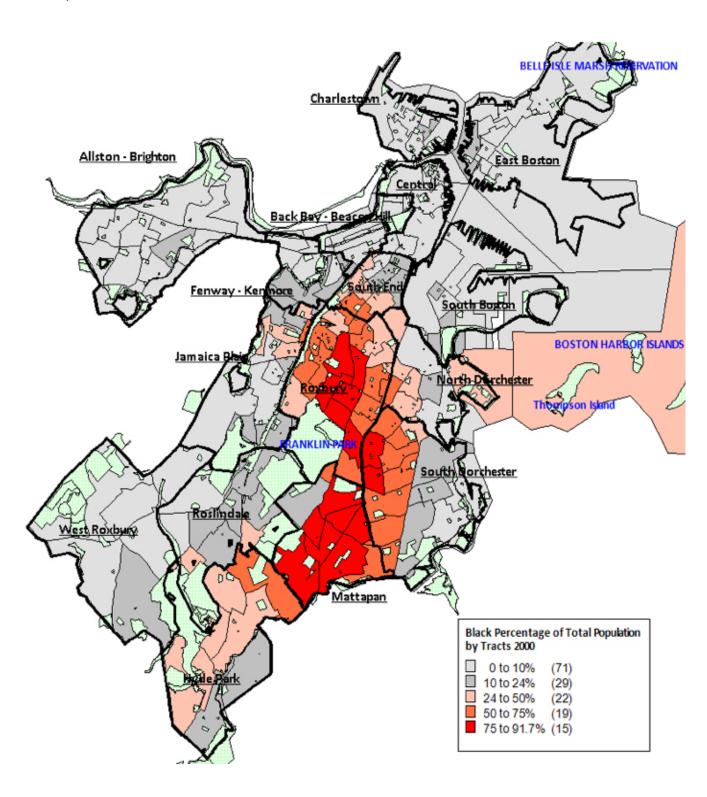
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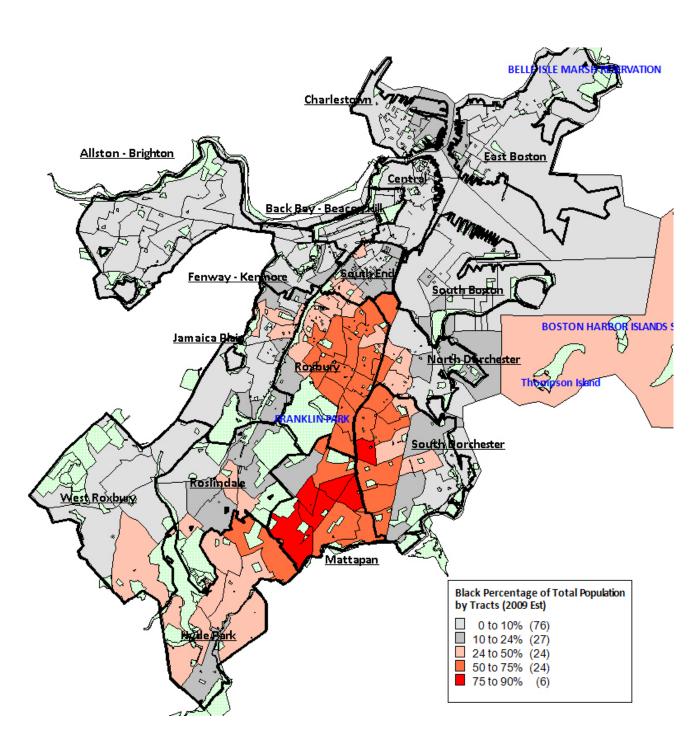
Map 2 shows the distribution of the Black population in 2000 by census tracts and Boston's neighborhoods. Blacks comprised 24% of Boston's total population in 2000. Boston's 159 census tracts are shown thematically on the basis of the proportion of Black residents in each tract, and based on the following categories: 0 to 10%; 10 to 24%; 24 to 50%; 50 to 75% and, tracts where 75 to 92% of the population is Black. This is followed by Map 3 showing residential patterns based on estimates for 2009 by census tracts.

- The number of tracts in Boston where the population is more than half Black in 2000 declined from 34 such tracts, to 30 tracts in 2009. However, those tracts with a range of only 0 to 10% Black residents increased from 71 tracts to 76 tracts.
- Changes in population density suggest that the Black community has become more 'concentrated' in lesser number of census tracts. The population density of the predominantly Black neighborhoods increased at a higher rate than the rest of Boston proper (not including land area outside of the city like Thompson Island and Boston Harbor Islands). In 2000 the population density for Roxbury, South Dorchester, and Mattapan comprising 10.7 square miles was 14,701 persons per square mile; this increased to 15,182 persons per square mile by 2009, or an increase of 3.3 percent. For the remainder of Boston comprising 36.3 miles (and not including the neighborhoods above), the increase was12,086 persons per square mile in 2009, from 11,876 persons per square mile in 2000, or an increase of 1.7 percent.

Map 2:



Map 3:





Residency

• According to the 2006-2008 ACS, 80.3% of all Black persons 1 year of age and over lived in the same house one year earlier. This is the highest figure among all groups covered in the survey.

Table 3: Residence 1 Year Ago

	Total Population	Black	White	Asian	Latino
Residence 1 year and over	604,619	141,728	340,976	49,612	96,624
Same house	76.3%	80.3%	75.3%	73.4%	75.4%
Different house in the U.S.	21.9%	19.0%	23.2%	21.6%	22.7%
Abroad	1.7%	0.7%	1.5%	5.0%	1.9%



Age Structure

- Table 4, based on the 2006-2008 ACS, shows the age structure for Boston by race and ethnicity. Blacks remain significantly 'younger' than Whites in this city. Approximately 28.1% of all Black persons are 17 years or under; for Latinos the comparable figure is 30.6%. Only 13% of all White persons in Boston, and 16.4% of all Asian persons are 17 years or under.
- Overall, Latinos represent the 'youngest' community in the survey with a median age of 28.3 years.

Table 4: Age Strucutre

	Total Population	Black	White	Asian	Latino
Under 5 years	5.9%	7.3%	4.7%	5.3%	9.5%
5 to 17 years	13.0%	20.8%	8.3%	11.1%	21.1%
18 to 24 years	15.4%	12.7%	16.2%	19.6%	12.8%
25 to 34 years	18.9%	12.7%	21.1%	21.4%	18.5%
35 to 44 years	16.2%	14.2%	17.5%	14.4%	15.4%
45 to 54 years	12.0%	13.4%	11.8%	10.5%	11.7%
55 to 64 years	8.4%	9.7%	8.5%	8.0%	6.0%
65 to 74 years	5.0%	5.4%	5.2%	5.1%	3.2%
75 years and over	5.2%	3.7%	6.5%	4.6%	1.8%
Median age (years)	33.1	31.7	34.8	31.2	28.3

• Another way to emphasize the youthfulness of the Black community, and based on Nielson Claritas estimates for 2009, is to note that 45.1% of all households in zip codes 02119, 02121, 02124, and 02126 had 1 or more people under age 18. This compares to an estimate figure of 25.6% for the entire city of Boston.



Gender

• There are differences in the gender distribution between Blacks and the other groups. The proportion of females is highest in the Black population (54.1%); this is followed by the female proportion of the Asian population at 51.3%. These are similar ratios to what was reported in the 2000 census for Boston.

Table 5: Gender Distribution by Race and Ethnicity

	Total Population	Black	White	Asian	Latino
Total Population	613,086	143,817	345,040	50,197	98,417
Male	45.9%	49.8%	48.7%	50.4%	21.1%
Female	51.3%	54.1%	50.2%	51.3%	49.6%



Fertility and Marital Status

- According to the 2006-2008 ACS approximately 6.7% of all Black women, 15 to 50 years of age, gave birth in the past 12 months; this compares to 5.6% of all Latinas, 3.5% of all White women, and 5.3% of all Asian women in the same age category.
- Of the 8,648 women 15 to 50 years who had a birth in the past 12 months, approximately one third (32.9.0%), or 2,849 were Black women; 43.4%, or 3,768 were White women; 18.6% or 1,617 were Latinas; and one tenth (10.2%), or 893 were Asian women.
- Approximately forty (39.9) percent of all 8,648 women 15 to 50 years who had a birth in the past 12 months (3,436 out of 8,684 birth giving women) were not married. More than two thirds (67.7%) of all Black women who had a birth were not married; 19.2% of all White women who had a birth were not married; 60.0% of all Latinas who had a birth were not married; and 11.7% of all Asian women who had a birth were not married.

Table 6: Fertility

	Total Population	Black	White	Asian	Latino
Women 15 to 50 years	189,251*	42,241	108,660	16,581	28,801
Women 15 to 50 years who had a birth in the past 12 months	8,684 (4.5%)	2,849 (6.7% of all Black women)	3,768 (3.5% of all White women)	893 (5.3% of all Asian women)	1,617 (5.6% of all Lati- nas)
Unmarried women 15 to 50 years who had a birth in the past 12 months	3,436	1,928	726	105	971

^{*} The total population is not equal to the sum of the columns because the table does not show the number of women 15 to 50 years of other groups in Boston.

• The next table, based on ACS//3-Year Estimates - Public Use Microdata Sample/2006-2008 (PUMS data), indicates that there were a total of 1,136 births to all women 15 to 50 years of age in the past 12 months; although two thirds (66.5%) of all these births, or 738, were had by White women, the concentration is higher for Black women in this particular age category. In other words, 11.3% of all births to Black women 15 to 50 years of age were to women who were 15, 16, and 17 years of age. The comparable figure for White women was 7.2%, and for Latinas it was 8.2%.

	Total Pop%	White alone%	Black alone%	Asian alone%	Latina%
Fertility Last 12 mos	100%	100%	100%	100%	100%
Yes	5.7	5.3	6.7	16.6	5.7
No	94.3	94.7	93.3	83.4	94.3
Ages	100%	100%	100%	100%	100%
15 Years	2.9	2.8	3.5	0	2.9
16 Years	2.9	1.6	6.8	0	2.9
17 Years	2.4	2.8	1	0	2.4
18 Years	1.8	2	0.8	15.9	1.8
19 Years	3.9	2.8	7.1	0	3.9
20 Years	3.8	4	3.2	0	3.8
21 Years	4.2	4.9	2.2	0	4.2
22 Years	2.9	2.4	3.7	17.9	2.9
23 Years	3.9	3.2	5	21.4	3.9
24 Years	1.6	1.2	2.9	0	1.6
25 Years	2.7	3.7	0	0	2.7
26 Years	2.3	1.6	3.5	28.3	2.3
27 Years	2.3	2.1	3.3	0	2.3
28 Years	2.1	2.2	1.9	0	2.1
29 Years	4.4	2.8	9	0	4.4
30 Years	3.9	4.8	1.2	0	3.9
31 Years	3.1	3.9	1	0	3.1
32 Years	1.2	1.5	0.5	0	1.2
33 Years	1	1.4	0	0	1
34 Years	3.1	2.6	3.9	16.6	3.1
35 Years	4.2	5.1	1.9	0	4.2
36 Years	1.9	2.6	0	0	1.9
37 Years	2.3	2.4	2	0	2.3
38 Years	3.9	4	3.9	0	3.9
39 Years	1.9	2.6	0	0	1.9
40 Years	3.9	3.6	5	0	3.9
41 Years	2.9	3.1	2.4	0	2.9
42 Years	5.4	4.5	8.1	0	5.4
43 Years	1.6	1.9	0.8	0	1.6
44 Years	1.1	1.9	1.3	0	1.0
45 Years	4.2	5.7	0	0	4.2
46 Years	0.8	1.2	0	0	0.8
47 Years	3.1	3.3	2.5	0	3.1
48 Years	2	0.7	5.9	0	2
49 Years	1.9	1.9	2	0	1.9
50 Years	2.4	2	3.7	0	2.4



• There are differences in the marital status of Blacks and other groups. The divorce or separation figure for all Blacks over 15 years of age and ever married is 15.3%. This figure is higher for Latinos at 17%. The rate of divorce or separation for Whites is 9.6% and for Asians it is 5.4%.

Table 8: Marital Status

	Total Population	Black	White	Asian	Latino
Population 15 years and over	517,377	111,461	306,617	43,341	73,546
Now married, except separated	28.9%	24.2%	29.1%	40.7%	28.7%
Widowed	5.0%	5.3%	5.2%	5.4%	2.7%
Divorced	7.8%	9.6%	7.5%	3.9%	9.6%
Separated	3.3%	5.7%	2.1%	1.5%	7.4%
Never married	55.1%	55.2%	56.1%	48.5%	51.6%

KEY FINDINGS

Foreign-born Population Characteristics

- Foreign-born persons comprise 29.7% of all Black persons in Boston. In terms of absolute numbers, Black foreign-born persons (42,731 persons) essentially equal Latino foreign-born persons at 44,721 persons. While 23.1% of all Black foreign-born persons count Africa as their region of birth, 75.2% come from Latin America, including Caribbean countries.
- The Black community is also home to among the 'oldest' foreign-born persons in terms of entry to the United States. A relatively high proportion of Black foreign-born persons (44.4%) entered the United States before 1990; this compares to 34.1% of the White foreign-born, 33.2% of the Latino foreign-born, and 31.3% of the Asian foreign-born.

Table 9: Place of Birth, Citizenship Status, and Year of Entry

	Total Population	Black	White	Asian	Latino
Native	444,273	101,086	287,211	15,547	53,696
Foreign-born	168,813	42,731	57,829	34,650	44,721
Foreign-born; naturalized U.S. citizen	73,720	20,925	23,866	17,695	14,360
Foreign-born; not a U.S. citizen	95,093	21,806	33,963	16,955	30,361
Population born outside the United States	168,813	42,731	57,829	34,650	44,721
Entered 2000 or later	32.4%	26.6%	35.3%	33.2%	30.6%
Entered 1990 to 1999	31.8%	29.0%	30.5%	35.4%	36.2%
Entered before 1990	35.8%	44.4%	34.1%	31.3%	33.2%
World Region of Foreign-born population excluding popula- tion born at sea	168,813	42,731	57,829	34,650	44,721
Europe	16.1%	0.8%	45.5%	0.5%	1.2%
Asia	23.6%	0.5%	9.6%	96.9%	0.1%
Africa	10.3%	23.1%	4.2%	0.2%	0.2%
Oceania	0.1%	0.0%	0.3%	0.0%	0.0%
Latin America	48.3%	75.2%	37.5%	1.5%	98.0%
Northern America	1.6%	0.5%	3.0%	0.9%	0.5%



Language Spoken at Home and Ability to Speak English

• The above findings are probably associated with the 'language spoken at home' survey findings. Approximately 29.9% of all Black persons who are 5 years and over speak a "language other than English" at home. Though this figure is a lower proportion than Latinos (87.4%), and Asians (83.0%), it still is relatively high compared to Whites (10.2%).

Table 10: Language Spoken at Home and Ability to Speak English

	Total Population	Black	White	Asian	Latino
Population 5 years and over	576,664	133,249	328,661	47,541	89,056
English only	64.5%	70.1%	77.9%	17.0%	12.6%
Language other than English	35.5%	29.9%	22.1%	83.0%	87.4%
Speak English less than "very well"	17.2%	12.2%	10.2%	16,955	30,361



- Whites in Boston reflect far fewer family households, proportionately, than Blacks or Latinos (Table 11). The Black (62.3%), Latino (66.2%), and Asian (54.1%) communities tend to be highly characterized by family households compared to White households where the proportion of family households was reported at 38.3% by the 2006-2008 ACS. The average household size is larger for Blacks, Latinos, and Asians compared to White households.
- Table 12 shows that (33.6%) of all Black families in Boston are married-couple families, a proportion similar to Latinos (34.6%), but lower than White families (69.8%), and Asian families (70.6%).
- Female householder families with no spouse present comprise the majority of family types among Blacks (55.4%) and Latinos (52.7%) compared to 22.2% for White families, and 21.1% of all Asian families.

Table 11: Households by Family and Non-Family Type and Size

	Total	Black	White	Asian	Latino
Households	232,000	47,329	145,435	17,252	30,955
Family households	47.1%	62.3%	38.3%	54.1%	66.2%
Nonfamily households	52.9%	37.7%	61.7%	45.9%	33.8%
Average household size	2.47	2.92	2.2	2.68	3.04
Average family size	3.42	3.76	3.14	3.51	3.59

Table 12: Distribution of Married-couple, Male-headed, and Female-headed Families by Race and Ethnicity

	Total Families	Black Families	White Families	Asian Families	Latino Families
	109,356	29,509	55,721	9,326	20,489
Married-couple family	55.1%	33.6%	69.8%	70.6%	34.2%
Male householder, no spouse present, family	9.4%	11.0%	8.0%	8.2%	13.1%
Female householder, no husband present, family	35.5%	55.4%	22.2%	21.1%	52.7%



Grandparent Characteristics

• The Black community is characterized by a high level of grandparent activities according to the 2006-2008 ACS (Table 13). Almost half (49.5%) of all Black persons 30 years and over are either living with grandchildren, or have responsibility for grandchildren. This is similar for Latinos with a figure of 49.5%. Within this category, 6% of all Black persons over 30 years of age, and 6.2% of all Latino persons over 30 years of age, actually live with grandchildren. The comparable figure for Whites is 1.4%, and for Asian persons it is 3.7%.

Table 13: Responsibility for Children Under 18 Years Old

	Total	Black	White	Asian	Latino
Population 30 years and over	345,666	74,864	210,033	25,952	46,351
Living with grandchild(ren)	3.1%	6.0%	1.4%	3.7%	6.2%
Responsible for grandchild(ren)	36.6%	43.5%	34.7%	14.6%	43.3%

• According to the ACS/Public Use Microdata Sample/2008 (PUMS data) Black respondents also report a higher proportion of multigenerational households than any other group. Table 14 shows that one tenth (10.2%) of all Black households are multigenerational compared to much lower proportions for White and Asian households.

Table 14: Proportion of Multi-generational Households¹¹

	% Multi-generational
White	3.4%
Black	10.2%
Asian	3.2%
Latino	5.2% ¹²

¹¹ Multigenerational household are households where the householder is living with their son or daughter and their grandchild or where the householder is living with their child and their parent or parent-in-law; see, Julia Overturf Johnson, Robert Konewski, Kristin Smith, and Paul Tillman, *Changes in the Lives of U.S. Children: 1990-2000*, Population Division, U.S. Census Bureau (November 2005).

¹² It is important to note here the earlier caveat regarding significant differences among ethnic groups within these broad categories. While 5.2% of Latino respondents live in a multigenerational household, for Puerto Ricans in this group the figure is much higher than even Blacks, at 12.2%.



Veteran Status

• The proportion of persons who responded as veterans in the Black population (4.0%) in the 2006-2008 ACS is slightly lower than the proportion of Whites (5.5%), and higher than Latino/as (1.5%) and Asian persons at less than 1.0%.

Table 15: Veteran Status

	Total Population	Black	White	Asian	Latino/a
Civilian population 18 years & over	496,781	103,342	299,656	41,974	68,208
Civilian veteran	4.4%	4.0%	5.5%	0.8%	1.5%

• The ACS//3-Year Estimates –Public Use Microdata Sample/2006-2008 (PUMS data) survey indicates that 38.1% of all Black veterans were reported as receiving food stamps in the last year. The reported figure for Latino veterans was 8.7%, but again with much variation within the latter category; Puerto Rican veterans, for example, were reported at 15.8%



School Enrollment

• Blacks who are 3 years and older, and enrolled in school, are predominantly (61.3%) attending elementary school (grades 1-8) and high school (grades 9-12); this compares to 63.6% of all Latinos in the same category. The comparable figure for Whites is 29.8% and for Asians it is 32.0%.

Table 16: School Enrollment

	Total Population	Black	White	Asian	Latino
Population 3+ years enrolled in school	178,204	49,754	87,120	17,045	32,064
Nursery school, preschool	5.1%	5.9%	4.8%	3.0%	7.3%
Kindergarten	3.9%	5.1%	3.0%	2.6%	5.7%
Elementary school (grades 1-8)	27.6%	36.0%	20.7%	20.4%	41.4%
High school (grades 9-12)	15.8%	25.3%	9.1%	11.6%	22.2%
College or graduate school	47.6%	27.7%	62.3%	62.4%	23.4%

• According to the ACS//3-Year Estimates – PUMS/2006-2008, one third (33.7%) of all Black children attending Kindergarten live in families receiving food stamps; the figure for all Latinos is 51.0%. In grade1 to grade 4, 35.7% of all Black children and 45.7% of all Latino children receive food stamps. At the high school level (grade 9 to grade 12), 28.7% of all Black students and 36.4% of all Latino students receive food stamps, according to this survey.

¹³ The reader is again reminded that there is much ancestry variation among Latinos; Puerto Ricans, for example, proportionately have considerably higher utilization of food stamps, followed by Dominicans, than other Latino groups.



Education Attainment

• One fifth (21.5%) of all Blacks, and 37.0% of all Latinos, who are over 25 years of age were reported as not having a high school diploma. More than one quarter (26.9%) of Asian persons also do not have a high school diploma. But 22.9% of Asian persons, and 28.0% of Whites, have a Bachelor's degree compared to only 11.9% for Blacks, and 9.7% for Latinos.

Table 17: Education Attainment

	Total Population	Black	White	Asian	Latino
Population 25 years and over	402,884	85,024	243,857	32,128	55,722
Less than high school diploma	16.6%	21.5%	10.1%	26.9%	37.0%
High school graduate (includes equivalency)	24.6%	34.1%	21.2%	18.2%	31.0%
Some college or associate's degree	17.5%	27.2%	15.0%	10.6%	16.5%
Bachelor's degree	22.3%	11.9%	28.0%	22.9%	9.7%
Graduate or professional degree	19.0%	5.4%	25.7%	21.4%	5.9%



Housing Tenure, Mortgage Costs, and Foreclosure

- Black homeownership was reported at 29.8% in the 2006-2008 ACS. This is higher than Latino homeownership (18.4%), and Asian homeownership (24.9%), but much lower than the percentage for White homeowners (45.2%).
- Almost two thirds of Blacks (63.1%) and Latinos (64.8%), however, spend "30 percent or more of household income for mortgage costs" compared to 46.6% for Whites, and 49.1% for Asians.
- There are some indications that overcrowding¹⁴ is much higher among Latino households (6.3%), followed by Asian households (6.1%), and Black households (3.9%), than White households (1.4%).

Table 18: Housing Tenure Characteristics

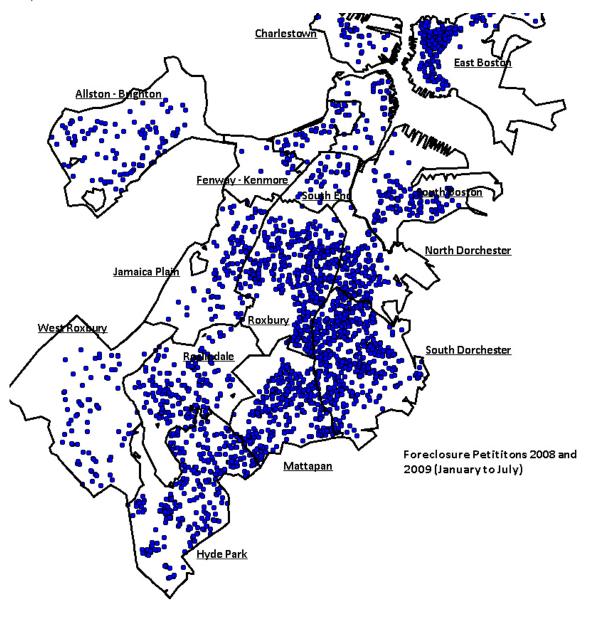
	Total	Black	White	Asian	Latino
Occupied housing units	232,000	47,329	145,435	17,252	30,955
Owner-occupied housing units	38.1%	29.8%	45.2%	24.9%	18.4%
Renter-occupied housing units	61.9%	70.2%	54.8%	75.1%	81.6%
Average household size of owner- occupied unit	2.6	3.41	2.33	3.08	3.48
Average household size of renter- occupied unit	2.39	2.71	2.09	2.55	2.94
1.01 or more occupants per room	2.8%	3.9%	1.4%	6.1%	6.3%
Less than 30 percent	51.5%	36.9%	56.3%	50.9%	35.2%
30 percent or more of household income for Mortgage Costs	48.5%	63.1%	43.7%	49.1%	64.8%
Less than 30 percent for gross rent	48.3%	39.5%	53.4%	46.0%	44.9%
30 percent or more for gross rent	51.7%	60.5%	46.6%	54.0%	55.1%

• According to estimates prepared by Nielson Claritas for 2009, the median owner-occupied housing unit for the Black community (zip codes 02119, 02121, 02124, and 02126) was \$317,562, compared to an estimated median owner-occupied housing unit value for Boston at \$373,837. The estimate for zip code 02126 which comprises the Mattapan neighborhood was \$287,073; zip code 02119 was \$292,237; zip code 02121 was \$330,995; and zip code 02124 was \$347,217.

¹⁴ The Census Bureau does not have an official definition of overcrowding, but typically more than one occupant per room is considered to be overcrowded; see *American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions*

• The Black community in Boston has experienced a rapidity and concentration of foreclosure activity. The following map shows the locations of foreclosure petitions for 2008 and the first half of 2009¹⁵ in Boston. Each dot represents a foreclosure petition filed in 2008 and the first six months of 2009. There is a notable concentration of foreclosure petitions in the predominantly Black neighborhoods, Roxbury, South Dorchester, and Mattapan.

Map 4: Foreclosure Petitions



¹⁵ According to a report issued by Boston's Department of Neighborhood Development, "there were seven census tracts in Dorchester, Mattapan and Roxbury that had petition rates greater than three times the citywide rate of 0.90%." Foreclosure Trends 2009 (p.4), www.CityofBoston.gov/DND



Employment Characteristics

- According to the 2006-2008 ACS the unemployment rate for Blacks in the civilian labor force is 13.2%; this compares to 4.9% for the White unemployment rate in the civilian labor force; an unemployment rate of 10.3% for Latinos, and 8.0% for Asians.
- Blacks comprised one fifth (21.3%) of the total population 16 years and over (or 108,807 Blacks out of 510,607 persons), but 55% (or 14,363 persons) of the total unemployed civilian labor force (26,079 persons) during the 2006-2008 period.

Table 19: Employment Status

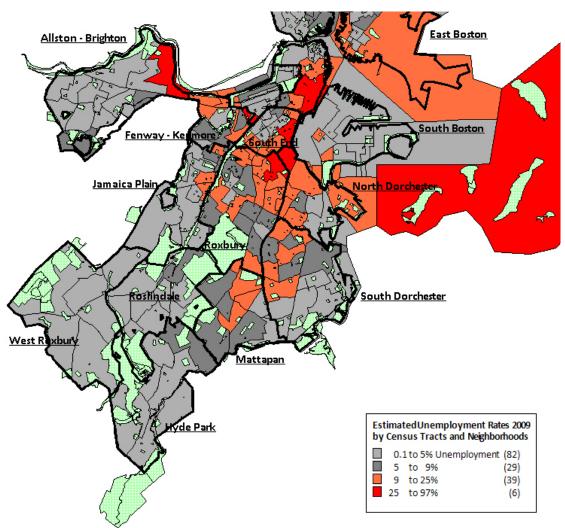
		Black	White	Asian	Latino
Total Population 16 years and over	510,607	108,807	304,568	42,804	71,685
In civilian labor force	68.1% (347,723 persons)	64.9% (70,615)	69.6 % (211,979)	61.6% (26,367)	71.3 % (51,111)
Not in labor force	31.9% (162,884 persons)	35.1%	30.3%	38.4%	28.6%

Unemployed rate of civilian labor	7.5% (26,079	13.2%	4.9% (10,387)	8.0% (3,424)	10.3% (5,264)
force	persons)	(14,363)			

The following map shows how unemployment levels vary geographically in Boston. 16

- There are 47 census tracts with unemployment levels of 9% or higher: the predominantly Black neighborhoods of Roxbury, South Dorchester, and Mattapan contain more than half (25) of all such census tracts.
- Blacks comprised one fifth (21.3%) of the total population 16 years and over (or 108,807 Blacks out of 510,607 persons), but 55% (or 14,363 persons) of the total unemployed civilian labor force (26,079 persons) during the 2006-2008 period.

Map 5: Unemployment Rate by Boston Consensus Tracts, 2009



¹⁶ The estimates based on census tracts for Boston were generated by Geolytics.

Latino

26.5%



- The median income of Black households, and Latino households, is significantly lower than that of White households. Black median household income is \$33,420 making it more than \$30,000 less than White median income at \$63,980. The median household income for Latinos is even lower than Black median household income at \$28,793.
- More than one fifth of all Black households (22.0%), and 26.5% of all Latino households, and 11.9% of all Asian households receive food stamp benefits. A relatively low 6.3% of all White households receive food stamp benefits.
- Table 20 also shows that the proportions of Black households receiving public assistance (8.3% of all Black households) and Latino/a households (9.4%), are significantly higher than White households receiving public assistance (1.9%). Approximately 4.8% of Asian households receive public assistance income.

Black

White

6.3%

Asian

11.9%

Table 20: Income Past 12 Months*

	iotai	Diack	********	7131411	Lutino
Households	232,000	47,329	145,435	17,252	30,955
Median household income (dollars)	\$51,849	\$33,420	\$63,980	\$39,676	\$28,793
With earnings	80.2%	76.5%	81.3%	78.4%	80.3%
Mean earnings (dollars)	\$81,673	51,484	97,473	66,128	50,020
With Social Security income	19.9%	24.1%	19.7%	15.1%	15.2%
Mean Social Security income (dollars)	\$12,192	10,939	13,259	9,384	9,023
With Supplemental Security Income	6.8%	9.4%	5.1%	7.8%	11.4%
Mean Supplemental Security Income (dollars)	\$7,644	7,261	8,284	7,093	6,597
With cash public assistance income	4.1%	8.3%	1.9%	4.8%	9.4%
Mean cash public assistance income (dollars)	\$4,253	4,291	4,693	3,519	4,390
With retirement income	10.0%	11.2%	11.3%	2.7%	3.5%
Mean retirement income (dollars)	\$20,078	14,652	22,680	11,352	8,199

22.0%

Total

11.7%

With Food Stamp benefits

^{*2008} Inflation-Adjusted Dollars

- Similar to Latinos, the per capita income for all Black individuals is 42.4% (\$17,978) of the per capita income for White individuals (\$42,399). (Table 21)
- If one controls for "full-time, year-round workers", the median earnings for Black males and Black females remain considerably less (as is the case for Latino/as) than their White counterparts. Full-time, year round Black male workers earn 67.5% of earnings received by White male workers; and Black female workers earn 67.7% of comparable White female workers (Table 21).

Table 21: Per Capita Income and Median Earnings

	Total Population	Black	White	Asian	Latino
	613,086	143,817	345,040	50,197	98,417
Per capita income (dollars)	\$31,974	\$17,978	\$42,399	\$22,461	\$17,201
Median earnings (dollars) full-time, year-round workers:					
Male	\$50,030	38,009	56,269	42,348	33,071
Female	\$43.905	34.766	51.341	41.088	29.603



- Blacks and Latinos continue to lag behind Whites in the level of median household income –regardless of family structure.
- One third (33.6%) of all Black families in Boston (29,509 Black families) are a married-couple family. The median income for this group was reported at \$71,300, compared to a median income for White married-couple families at \$103,299; another way of stating this is that Black married-couple families have an income that is only 69.0% of similar White families. Latino married-couple families have an income that is only 55.1% of comparable White families, and Asian married couple families have an income that is 57.5% of comparable White families.
- Black female-headed households earn 82.2% of White female-headed households (\$28,628 compared to \$34,815), and Black male-headed households earn 77.5% of White male-headed households, or \$48,548 compared to \$62,605.

Table 22: Income by Family Structure

	Total	Black Families	White Families	Asian Families	Latino Families
	109,356	29,509	55,721	9,326	20,489
Median family income (dollars)	\$58,902	\$42,176	\$84,021	\$48,908	\$31,480
Median income (dollars) Married-couple family	\$88,521	\$71,300	\$103,299	\$59,410	\$56,970
Median income (dollars) Male householder, no spouse pres- ent family	\$53,865	\$48,548	\$62,605	\$69,020	\$42,256
Median income (dollars) Fe- male householder, no husband present family	\$28,680	\$28,628	\$34,815	\$24,459	\$20,052



- Table 23 is based on the ACS/Public Use Microdata Sample/2006-2008 (PUMS data). It shows that higher levels of education attainment are generally associated with higher average wages. As the level of education attainment increases from little to advance schooling levels average wages increase considerably.
- There remains a persistent racial gap between Blacks and Whites with similar levels of education attainment. The exception to this includes Blacks with a high school diploma and Blacks with an associate degree. Black high school graduates earned slightly higher average wages (\$15,995) than Whites (\$13,809) and much higher than Asian high school graduates (\$11,846). The average wages for Blacks and Whites with an associate degree was slightly higher for Whites (\$30,133) than for Blacks (\$28,144).

Whites with a bachelor degree earned much higher average wages (\$47,414) than Blacks with comparable education attainment (\$32,794). This was also the case for Whites with a masters degree (\$66,282) compared to Blacks with a masters degree (\$47,756).

Table 23: Average Wages by Race and Education Attainment

Education Attainment	Average Wages (\$)	Blacks (\$)	Whites (\$)	Asians (\$)
No School	\$6,745	\$3,278 (a)	\$8,242	\$6,382
Grade 12; no dipl	\$11,127	\$9,296 (b)	\$12,213	\$11,600
High School Graduate	\$14,260	\$15,995 (c)	\$13,809	\$11,846
Associate Degree	\$29,043	\$28,144 (d)	\$30,133	\$19,964
Bachelors Degree	\$44,460	\$32,794 (e)	\$47,414	\$26,286
Masters Degree	\$62,732	\$47,756 (f)	\$66,282	\$39,011

a = 39.7% of Whites with same education attainment;

b = 76.1% of Whites with same education attainment;

c = 1.15 times higher than Whites with same education attainment;

d = 93.3% of Whites with same education attainment;

e = 69.1% of Whites with same education attainment;

f = 72.0% of Whites with same education attainment



Poverty Characteristics

- Table 24 shows that Boston has a relatively high proportion and number of families and persons who are impoverished according to federal standards. ¹⁷ For instance, almost one fifth (19.6%) of all persons and 15.7% of all families are officially impoverished in this city.
- There are significant racial and ethnic differences in the level of poverty among groups included in this study. More than one-fifth (22.5%) of all Black families, and Asian families (22.5%), and almost one third (30.9%) of all Latino/a families are impoverished compared to 7.1% for White families.
- These differences in poverty remain even if the particular family structure is controlled. For example, 6.2% of all Black married-couple families, and 10.2% of all Latino married-couple families, and 17.7% of all Asian married-couple families are impoverished compared to 3.1% of all White married-couple families.

A racial gap persists even with female-headed families. *Only* 28.8% of all White female-headed families with children under 18 years were reported as impoverished; but the ratios were significantly different for Black female-headed families (42.7%), and Latino female-headed families with children under 18 years (54.3%), and Asian female-headed families with children under 18 years (50.9%).

• Older age does not erase a racial gap in terms of level of impoverishment. Thus, 15.7% of all White persons 65 years and over were reported as impoverished; but the figure for comparable Blacks is 22.6%; Latinos, 39.5%; and for elderly Asians the rate reported is 42.0%.

¹⁷ In 2008 a family of three individuals with an income less than \$16,841 is officially defined as impoverished. If this same family included a child under 18 years, then any income below \$17,330 would mean the family is impoverished. For a description of how poverty is determined, see DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, U.S. Census Bureau, Current Population Reports, P60-236, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*, U.S. Government Printing Office, Washington, DC,2009, Appendix B. Estimates of Poverty.

Table 24: Poverty Rates for Families and Persons, by Race and Ethnicity

Total Population	Black	White	Asian	Latino
15.7%	22.5%	7.1%	22.5%	30.9%
23.6%	30.5%	11.4%	27.2%	37.8%
16.9%	34.0%	5.2%	13.8%	32.3%
5.8%	6.2%	3.1%	17.7%	10.2%
6.6%	8.0%	3.7%	17.5%	7.1%
2.8%	6.6%	N	6.6%	N
32.5%	34.9%	19.7%	40.6%	47.4%
42.3%	42.7%	28.8%	50.9%	54.3%
46.9%	50.3%	25.0%	85.7%	61.5%
	Population 15.7% 23.6% 16.9% 5.8% 6.6% 2.8% 32.5% 42.3%	Population Black 15.7% 22.5% 23.6% 30.5% 16.9% 34.0% 5.8% 6.2% 6.6% 8.0% 2.8% 6.6% 32.5% 34.9% 42.3% 42.7%	Population Black White 15.7% 22.5% 7.1% 23.6% 30.5% 11.4% 16.9% 34.0% 5.2% 5.8% 6.2% 3.1% 6.6% 8.0% 3.7% 2.8% 6.6% N 32.5% 34.9% 19.7% 42.3% 42.7% 28.8%	Population Black White Asian 15.7% 22.5% 7.1% 22.5% 23.6% 30.5% 11.4% 27.2% 16.9% 34.0% 5.2% 13.8% 5.8% 6.2% 3.1% 17.7% 6.6% 8.0% 3.7% 17.5% 2.8% 6.6% N 6.6% 32.5% 34.9% 19.7% 40.6% 42.3% 42.7% 28.8% 50.9%

All people	19.6%	25.2%	13.8%	27.8%	30.0%
Under 18 years	27.7%	34.5%	14.5%	30.7%	42.9%
Related children under 18 years	27.5%	34.2%	14.4%	30.7%	42.8%
Related children under 5 years	25.9%	39.6%	12.3%	21.1%	42.0%
Related children 5 to 17 years	28.3%	32.2%	15.5%	35.3%	43.2%
18 years and over	17.6%	21.5%	13.7%	27.3%	24.2%
18 to 64 years	17.1%	21.3%	13.4%	25.2%	23.1%
65 years and over	20.6%	22.6%	15.7%	42.0%	39.5%

- The ACS//3-Year Estimates Public Use Microdata Sample/2006-2008 (PUMS data) indicates that almost half of all Black children 17 years and under receive food stamps.
- According to ACS/Public Use Microdata Sample/2008 (PUMS data), a relatively high proportion of Black respondents (39.3%) receive "Medicaid, Medical Assistance, or any kind of government assistance program." The figure for Asians is 27.1%; for Latinos it is 22.3% (but with much variation among ethnic groups within this category), and for Whites it is 14.3%.



Labor and Economic Characteristics

- Almost one third (32.1%) of all Blacks in the labor force are found in Service occupations.¹⁸ This is the largest occupational category for Blacks as it is for Latinos (37.8%).
- Black women are found in a much higher proportion (65.8%) in Service, Sales and office occupations than is the case for Black men (50.0%). Similar to Black women, 67.7% of all Latinas are found in these occupations.
- The largest occupational category for Whites is Management, professional, and related occupations (51.8%), as is the case for Asians (46.9%). Only 26.9% of all Blacks and 22.2% of Latinos are found in this category.
- Across racial and ethnic categories relatively few women are found in the construction occupations

¹⁸ Service occupations include healthcare support occupations; protective services occupations; food preparation and serving related occupations; building and grounds cleaning and maintenance occupations; and, personal care and services occupations; see *Occupational Outlook Handbook*, 2010-2011 Edition published by Bureau of Labor Statistics, U.S. Department of Labor.

Table 25: Occupation Distribution

	Total Population	Black	White	Asian	Latino/a
Civilian employed population 16 years and over	321,279	61,241	201,692	24,261	45,847
Management, professional, and related occupations	43.4%	26.9%	51.8%	46.9%	22.2%
Service occupations	21.6%	32.1%	16.1%	19.6%	37.8%
Sales and office occupations	23.7%	26.7%	23.2%	21.2%	22.5%
Farming, fishing, and forestry occupations	0.1%	0.0%	0.1%	0.3%	0.3%
Construction, extraction, maintenance, and repair occupations	4.7%	4.7%	4.5%	2.6%	7.3%
Production, transportation, and material moving occupations	6.5%	9.6%	4.3%	9.6%	9.9%

Male civilian employed popula- tion 16 years and over	162,326	26,987	105,191	12,388	24,456
Management, professional, and related occupations	40.0%	23.2%	47.3%	46.0%	19.7%
Service occupations	21.6%	29.2%	17.3%	20.6%	37.1%
Sales and office occupations	20.1%	20.8%	20.6%	17.9%	16.7%
Farming, fishing, and forestry oc- cupations	0.1%	0.0%	0.0%	0.0%	0.4%
Construction, extraction, mainte- nance, and repair occupations	8.9%	10.0%	8.4%	4.8%	13.5%
Production, transportation, and material moving occupations	9.4%	16.9%	6.3%	10.7%	12.6%

Female civilian employed popula- tion 16 years and over	158,953	34,254	96,501	11,873	21,391
Management, professional, and related occupations	46.9%	29.8%	56.6%	47.7%	25.2%
Service occupations	21.6%	34.4%	14.8%	18.5%	38.6%
Sales and office occupations	27.5%	31.4%	26.0%	24.5%	29.1%
Farming, fishing, and forestry oc- cupations	0.1%	0.0%	0.1%	0.6%	0.1%
Construction, extraction, maintenance, and repair occupations	0.4%	0.5%	0.3%	0.2%	0.2%
Production, transportation, and material moving occupations	3.5%	3.8%	2.2%	8.4%	6.8%

• Black workers have a significantly higher presence in industries classified as "Education services, and healthcare and social assistance" than other groups. Forty (40.1) percent of all Black workers are found in this industry sector, compared to 29.1% for Asians, 27.5% for Whites, and 24.6% for Latino/as.

Table 26: Industry Location of Workers

	Total Population	Black	White	Asian	Latino/a
Civilian employed population 16 years and over	321,279	61,241	201,692	24,261	45,847
Agriculture, forestry, fishing and hunting, and mining	0.2%	0.2%	0.1%	0.3%	0.5%
Construction	4.0%	3.1%	4.0%	2.5%	5.3%
Manufacturing	4.6%	3.6%	4.0%	11.2%	4.8%
Wholesale trade	1.6%	1.1%	2.1%	0.3%	1.6%
Retail trade	8.1%	9.1%	7.4%	7.9%	11.4%
Transportation and warehousing, and utilities	3.4%	5.6%	2.9%	2.8%	3.1%
Information	3.3%	2.1%	4.0%	1.4%	1.0%
Finance and insurance, and real estate and rental and leasing	10.2%	7.2%	11.6%	9.6%	6.5%
Professional, scientific, and management, and administrative and waste management services	14.8%	9.5%	16.9%	13.2%	14.8%
Educational services, and health care and social assistance	29.7%	40.1%	27.5%	29.1%	24.6%
Arts, entertainment, and recreation, and accommodation and food services	11.2%	8.1%	10.5%	15.7%	17.9%
Other services (except public administration)	4.6%	5.1%	4.2%	4.9%	5.8%
Public administration	4.3%	5.1%	4.8%	1.2%	2.7%



• The distribution of Black workers by type of worker shows that 16.5% are government workers. This is higher than the rate for the total population at 12.1 percent. Both Latinos (7.7%) and Asians (7.2%) have the lowest proportion of workers in the government workers category.

Table 27: Class of Worker

	Total Population	Black	White	Asian	Latino/a
Civilian employed population 16 years and over	321,279	61,241	201,692	24,261	45,847
Private wage and salary workers	83.6%	79.6%	83.2%	89.5%	88.7%
Government workers	12.1%	16.5%	12.0%	7.2%	7.7%
Self-employed workers (a)	4.2%	3.9%	4.7%	3.0%	3.4%
Unpaid family workers	0.1%	0.1%	0.1%	0.4%	0.2%

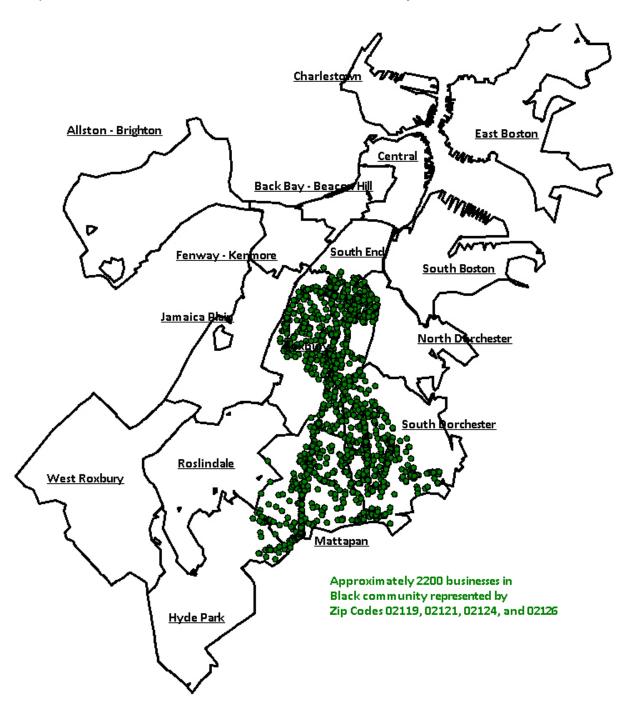
⁽a) This includes non-incorporated businesses or sole-proprietorships



Business Activity and Consumer Expenditures

- Map 6 illustrates that there are many businesses (approximately 2,200 businesses based on information in ReferenceUSA), mostly small in terms of employment (4 or less employees) located in the Roxbury, South Dorchester, and Mattapan neighborhoods. These numbers represent a critical employment base in the Black community. Many of these businesses are "Minority-owned" or "Minority women-owned" entities based on comparison with lists provided by Boston's Small and Local Business Enterprise Office.
- According to ReferenceUSA the majority of the businesses in the Black community generated sales in the area of retail, services, and health of less than \$500,000; another 500 or so businesses generated sales of between \$500,000 and \$1 million, and the remainder generated sales of more than \$1 million in 2008.

Map 6: Concentration of Businesses in the Black Community





- Business activity is sustained by a considerable level of consumer expenditures in the Black community, as represented by the zip codes above. Applied Geographic Solutions, Inc. recorded a \$2.26 billion aggregate income for the Black community defined by the zip codes above for the year 2009. Approximately \$810 million was expended by residents of this part of Boston on retail expenditures and another \$1 billion on non-retail expenditures.
- Table 28 shows a breakdown by categories of the consumer expenditures associated with residents in the Black community. It should be noted that this section of Boston 'contributed' \$58.7 million in property taxes to the city of Boston, which received a total of \$407 million in 2009; the Black community also paid \$138.9 million to utility companies in this same year when the latter received \$885 million in aggregate revenue.
- The Black community recorded total assets of approximately \$17.3 billion in 2009 in the form of a range of financial instruments, with total debts of \$2.6 billion resulting in a net worth value of \$14.6 billion as indicated (Table 29).

Table 28: Consumer Spending in the Black Community (2009)

Utilities

	Zip Codes 02119, 02121	, •= := :, •= :
gregate household income	\$2,261,453,431	
tal expenditure	\$1,901,922,743	26.9%
Total non-retail expenditures	\$1,091,823,778	32.1%
Total retail expenditures	\$810,098,962	26.7%
Apparel	\$93,263,480	5%
Contributions	\$64,945,397	3%
Education	\$46,444,169	2%
Tuition and Books and supplies	\$40,083,420 and \$6,360,749	2%
Entertainment	\$105,075,202	6%
Fees and admissions	\$26,330,393	1%
Video and audio equipment		2%
	\$37,753,328	
Recreational equipment and supplies	\$40,991,475	2%
Food and beverages	\$300,138,598	16%
Food at home	\$161,544,280	8%
Food away from home	\$116,950,174	6%
Alcoholic beverages	\$21,644,145	1%
Gifts	\$47,000,978	2%
Health care	\$117,420,576	6%
Health care insurance	\$56,625,273	3%
Health care services	\$29,286,208	2%
Health care supplies and equipment	\$31,509,091	2%
Household furnishings and equipment	\$81,047,009	4%
Shelter	\$366,390,288	19%
Mortgage interest	\$148,125,340	8%
Property taxes	\$58,717,353	3%
Miscellaneous Owned Dwelling Costs	\$48,885,957	3%
Rental costs	\$89,880,810	5%
Other lodging	\$20,780,831	1%
Household operations	\$66,215,058	3%
Babysitting and elderly care	\$16,545,896	1%
Household services	\$11,388,975	1%
Alimony And Child Support	\$9,520,265	1%
Household Supplies	\$28,759,927	2%
Miscellaneous expenses	\$32,110,589	2%
Personal care	\$27,915,445	1%
Personal insurance	\$18,573,070	1%
Reading	\$6,139,597	0%
Горассо	\$13,289,963	1%
Fransportation	\$377,027,293	20%
New vehicle purchase	\$91,819,048	5%
Used vehicle purchase	\$62,658,106	3%
Motorcycles (new and used)	\$2,429,959	0%
Vehicle finance charges	\$18,573,842	1%
Gasoline and oil	\$85,890,119	5%
Vehicle repair and maintenance	\$30,205,230	2%
Vehicle insurance	\$43,838,346	2%
Public transportation	\$20,759,837	1%
Other transportation costs	\$20,852,799	1%
Heilitias	\$129,036,036	704

\$138,926,036

7%



Table 29: Household Finances and Wealth in the Black Community (2009)

Aggregate Value of Assets by Type	Zip Codes 02119, 02121, 02124, 02126
Aggregate Value of Assets	
Transaction Accounts	\$828,820,638
Certificates of Deposit	\$226,331,244
Savings Bonds	\$36,578,102
Bonds (Not US Savings)	\$310,540,508
Stocks	\$1,051,056,491
Mutual Funds	\$897,170,651
Retirement Accounts	\$2,034,957,414
Cash Value Life Insurance	\$187,572,822
Other Managed Accounts	\$480,075,695
Other Financial Assets	\$136,987,105
Any Financial Assets	\$6,190,090,669
Vehicles Owned	\$612,197,074
Home Equity	\$5,602,878,486
Investment Property Equity	\$793,312,227
Business Equity	\$2,852,544,015
Other Non-Financial Assets	\$159,185,887
Any Non-Financial Assets	\$11,174,403,398
Aggregate Value of Debts	
Mortgage Debt	\$1,972,804,482
Installment Loan Debt	
Lines of Credit Debt	\$225,738,033 \$20,151,115
Credit Card Debt	\$319,718,195
Investment Real Estate Debt	\$85,559,733
Other Debt	\$45,175,537
Total Assets	\$17,364,494,065
Total Debts	2,669,147,081
Total Net Worth	\$14,695,346,970

Conclusion and Observations

Several general observations about race and the state of Black Boston emerge from the findings reported in this study. First, race remains a significant social and economic reality and demographic dynamic in Boston. Black people tend to be associated with a range of social and economic characteristics and patterns that are dissimilar to those associated with White people in this city.

Second, there are vast inequalities reflected in the life experiences of Blacks and other people of color compared to Whites in the areas of jobs and employment, income, and poverty. Generally speaking, lower living conditions in the areas of housing, income, and poverty tend to be strongly associated, but not exclusively, with Blacks and Latinos living in Boston.

A third observation is the existence of continuing and pervasive poverty. This fact is highlighted by the extraordinarily high proportions of Black and Latino children attending Boston's public schools and receiving food stamps. Related to this observation is that Black impoverishment persists even when the particular family structure, or education level attained, is controlled. For example, although married-couple families are associated with higher incomes and lower levels of poverty, there are substantive economic differences in the living conditions of Black married-couple families and White married-couple families. Consistently Black married-couple families in Boston are not as well off as is the case for White married-couples; this is the same pattern for comparisons of Blacks and Whites with the same family structure, or even the same schooling levels.

Fourth, it is clear that Black and Latino children represent the demographic future of Boston, not an exclusive future, but one in which they will physically dominate many spheres of life in this city. Black and Latino children represent a major component of Boston's workforce in a few years; they will be the parents raising most of the children living in Boston; they are the ones who will be using the parks and downtown areas. Given current population counts and projections, it might not be melodramatic to exclaim that Black and Latino children are spearheading a quiet demographic revolution in this city with many kinds of social and economic implications. To quip Dr. Martin Luther King, Jr., "We are faced with the fact, my friends, that tomorrow is today." 19

A fifth observation emerging from this report is that the Black community holds impressive economic resources. We also know that the Black community includes a rich network of organizations with missions to help people, vast 'stocks of social capital,' and numerous small businesses. This last observation raises an important query as we examine the state of Black Boston: how can the city and civic and business leaders work with residents to tap these resources for the benefit of all people, but without

displacing Black people, and the land they have nurtured, the many businesses sustained through good and hard economic times, and the local nonprofit organizations they have built to help people, and thereby help all of Boston? Given the magnitude and complexity of the challenge represented in this last query, it must be answered in partnership with neighborhood-based nonprofits, businesses, and other organizations working to improve living conditions in the Black community and other communities, as well as this community's leadership and residents.