



BOSTON CITYWIDE PLAN TRENDS IN POVERTY AND INEQUALITY

BRA Research Division

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Produced by the BRA Research Division:

Alvaro Lima – Director
Jonathan Lee– Deputy Director
Christina Kim – Research Manager
Matthew Resseger – Senior Researcher/Economist
Phillip Granberry – Senior Researcher/Demographer
Kevin Kang – Research Associate
Kevin Wandrei – Research Assistant
Xiaoxiao Ma - Intern

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Cover Photos from Boston Mayor’s Office (clockwise from upper left):

1. Youth Options Unlimited program - Aug. 10, 2015 (Jeremiah Robinson)
2. Commencement at Edward M. Kennedy School for Health Careers - June 4, 2015 (Isabel Leon)
 3. Homeless Census – Feb. 25, 2015 (Isabel Leon)
 4. Festival Betances - July 17, 2015 (Don Harney)
 5. Roslindale Day Parade - Oct. 5, 2015 (Don Harney)
6. Topping off Science and Engineering Complex at Northeastern University - May 21, 2015 (Jeremiah Robinson)

THE PURPOSE OF THIS DOCUMENT IS TO PROVIDE A FACTUAL BASIS TO UNDERSTAND:

- Historical trends that have shaped poverty and inequality within the city of Boston.
- The extent of poverty and inequality within Boston today.
- Specific populations that are disproportionately affected by poverty and inequality.

- **What are the Trends?**

- Rising personal income for women
- Stagnant household income
- Persistent poverty
- Continuing disparities by demographic groups

- **Measures of Inequality and Poverty:**

- **Personal Income**

- Income distribution
- Living wage
- Work schedule and consistency

- **Household Income**

- Median income over time
- Gini coefficient

- **Poverty**

- Thresholds
- Rates of poverty
- Poverty by neighborhood

- **Demographics of Inequality & Poverty:**

- **Race and Ethnicity**

- Poverty
- Income

- **Gender**

- Earnings disparities
- Marital Status
- Presence of Children

- **Age**

- Poverty by Age
- Child Poverty

- **Nativity and Language**

- Poverty and Income
- Linguistic Isolation

- **Education**

- Income by Education

WHAT ARE THE TRENDS?

(1) PERSONAL INCOME

- Real personal income has only increased slightly for men over the past 40 years, but has increased dramatically for women.
- The median income of male full-time workers has risen from \$47,445 in 1980 to \$53,827 in 2013 (2013 dollars).
- The median income of female full-time workers has risen from \$35,707 in 1980 to \$49,718 in 2013 (2013 dollars).

WHAT ARE THE TRENDS?

(2) GROWING HOUSEHOLD INCOME INEQUALITY

- In 2013 dollars, median household income in Boston grew rapidly between 1980 and 1990, but has remained stagnant since then at about \$54,000 a year.
- Household income inequality has grown – the share of Boston households earning over \$150,000 in 2013 dollars has grown between 1980 (3.1%) and 2013 (13.0%); meanwhile, the share of households earning a middle class income has fallen.
- Boston is the third most unequal city in the nation, based on the ratio of the 95th percentile and the 20th percentile of household income, up from the fourth most unequal city in 2012.

WHAT ARE THE TRENDS?

(3) POVERTY

- Poverty is a continuing problem in Boston: about 20% of the population has been living in poverty for the past four decades.
- The Great Recession caused the poverty rate to rise in Boston to 23.3% in 2010.
- The poverty rate has since fallen slightly, to 21.6% in 2013.

WHAT ARE THE TRENDS?

(4) DEMOGRAPHICS OF INEQUALITY AND POVERTY

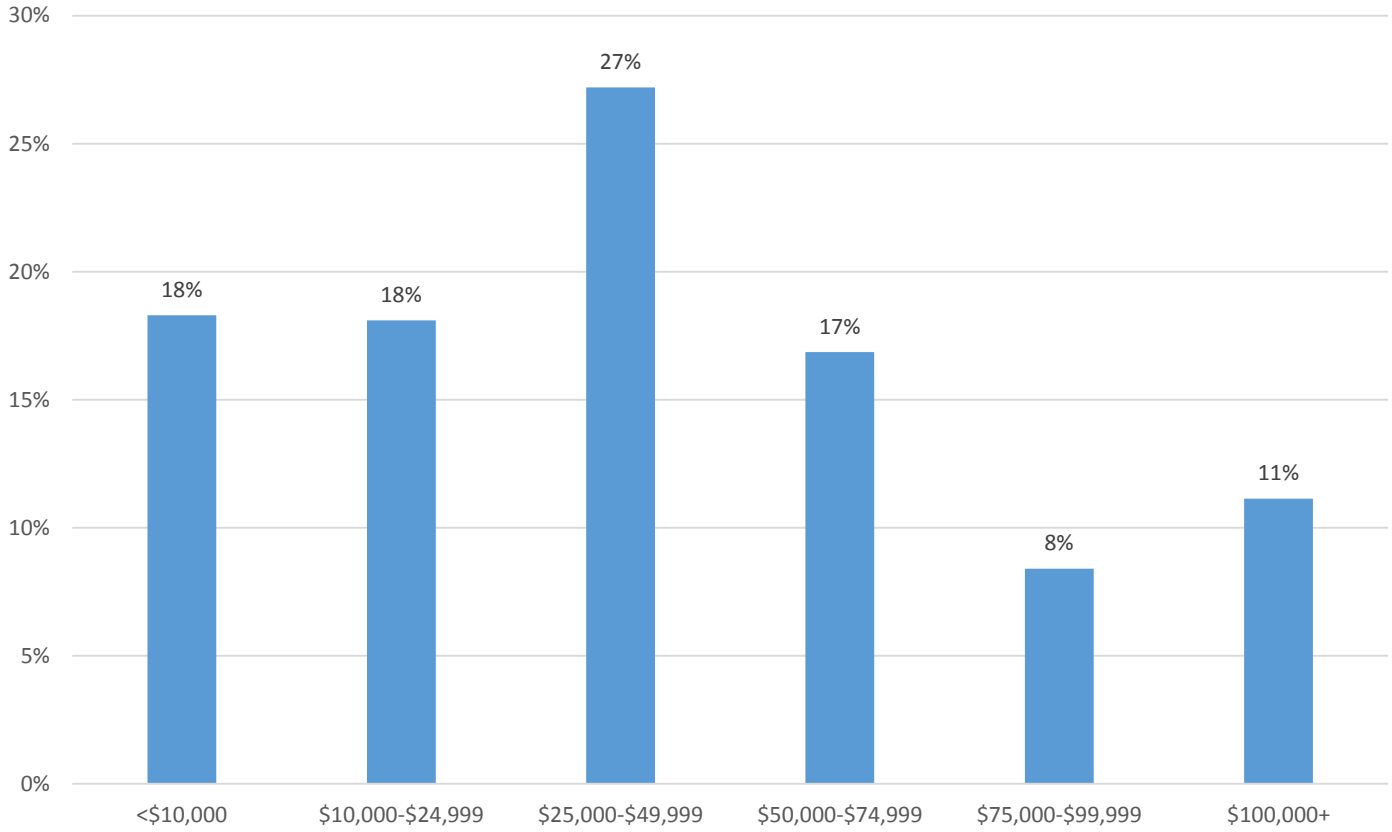
- Different demographic groups continue to be disproportionately affected by inequality and poverty.
- The growth of the knowledge economy has brought increased the opportunities for well-educated workers, but residents with low levels of education are more likely to have low incomes.
- However, the benefits of education are not equal for all Bostonians. While people of color and women gain more income from higher education, they gain less income than white men do from the same levels of education.
- Boston's children are much more likely to be living in poverty than any other age group.

MEASURES OF INEQUALITY AND POVERTY

PERSONAL INCOME

- The median personal income of Boston residents with earnings is \$32,612. The graph shows the personal income of all labor force participants: those who are currently employed plus those who are looking for work (unemployed).

Personal Income of Labor Force Participants - 2013

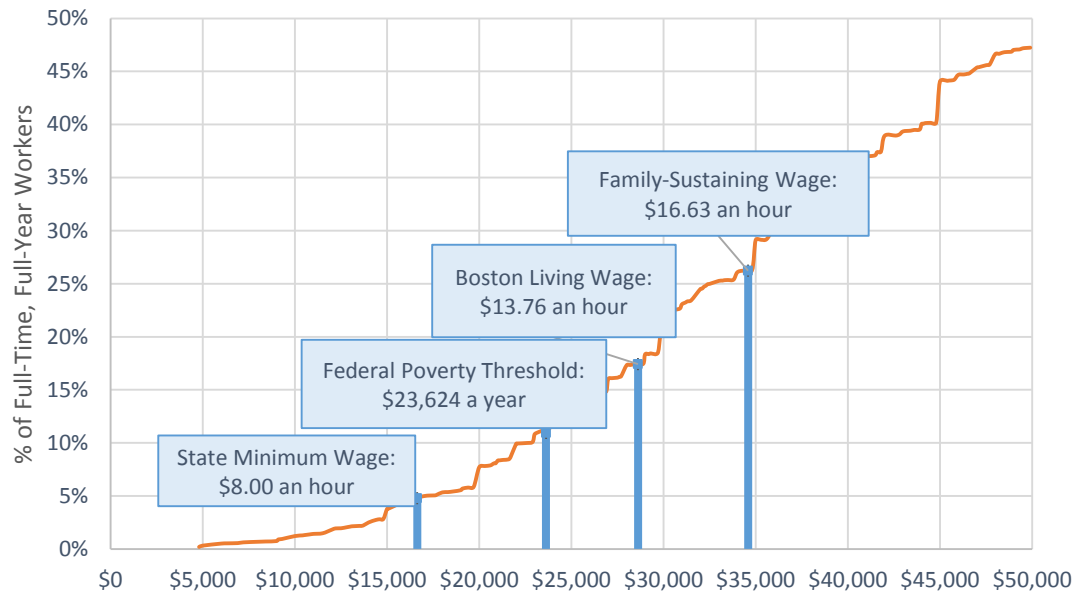


Source: U.S. Census Bureau, 2013 American Community Survey, BRA Research Division Analysis

- Many full-time, full-year workers struggle to make enough to support themselves and their families:
 - 10.9% earn less than the poverty threshold for a family of four
 - 17.4% earn less than the Boston Living Wage
 - 26.2% earn less than a family-sustaining wage

Full-Time, Full-Year Workers Making <\$50,000 a Year, 2013

— Percent of FT/FY Workers Making Less Than This Amount



- **State Minimum Wage:** The minimum wage of \$8 an hour in 2013 yielded an annual income of \$16,640. The minimum wage rose to \$9 an hour at the beginning of 2015, and is scheduled to rise by another dollar each of the next two years.
- **Federal Poverty Threshold:** The poverty line for a family of four with two children was \$23,624 in 2013.
- **Boston Living Wage:** The City's Living Wage Ordinance requires most firms receiving city contracts or loans to pay a Living Wage which was \$13.76 in 2013, and stands at \$14.11 as of July 2015.
- **Family-Sustaining Wage:** The BRA calculated that a two-parent, two-child family with one child in preschool would need *each* parent working full time to earn \$16.63 an hour, or \$34,590 a year, to cover all family expenses in 2013.

Source: U.S. Census Bureau, 2013 American Community Survey, BRA Research Division Analysis
 Sample: non-institutionalized civilian Boston resident workers, ages 16 and above, who worked 35 hours or more a week for 50 or more weeks of the year. Income includes salary, wages, and income earned from self-employment.

- Boston residents earning very low incomes are predominantly part-time workers or full-time workers who worked for less than the full year.
- 84.3% of part-time workers and 55.7% of full-time, part-year workers, earn less than \$25,000.
- Among full-time, full-year workers, only 12.7% make less than \$25,000.

Income by Work Schedule for Labor Force Participants

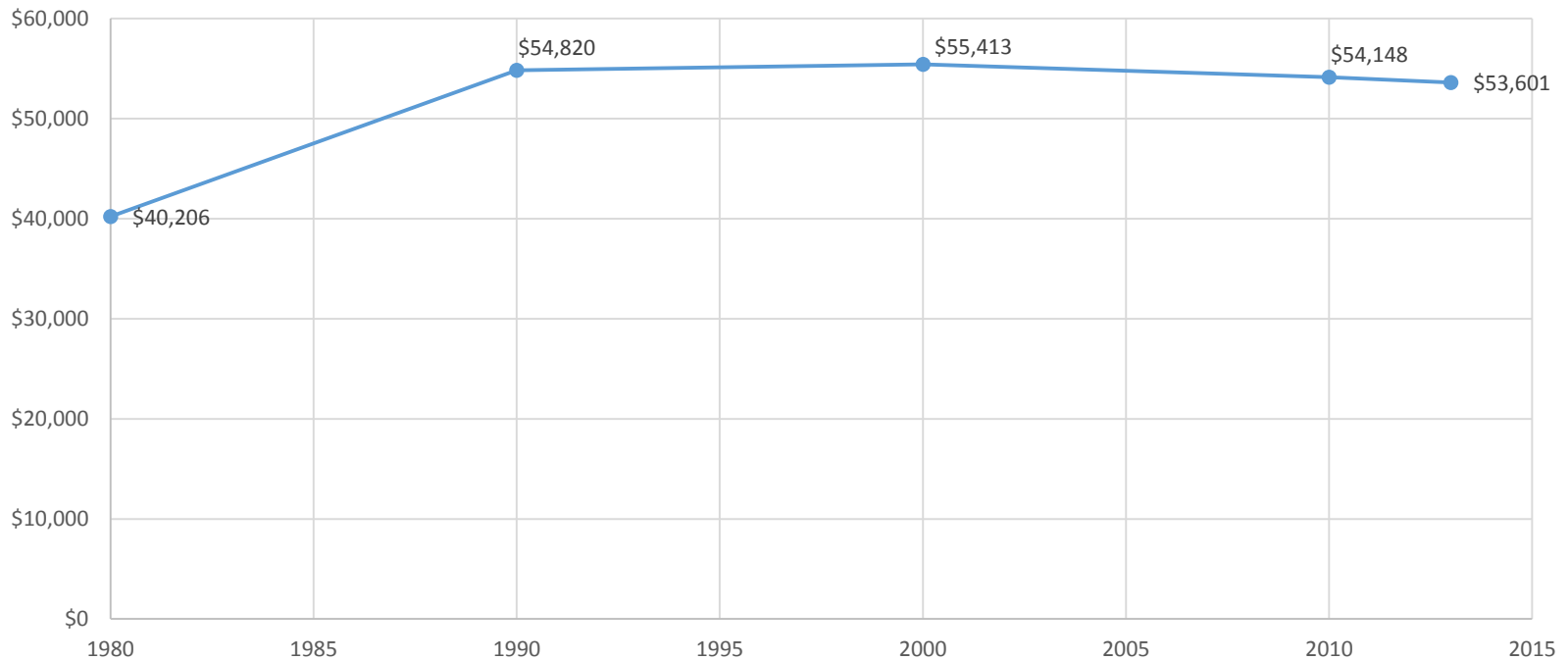


Source: U.S. Census Bureau, 2009-2013 American Community Survey, BRA Research Division Analysis
 Sample includes Boston resident civilian (non-military) labor force participants, ages 16+
 Part-time work is defined as less than 35 hours per week.

HOUSEHOLD INCOME

- Boston's real median household income jumped during the 1980's, but has remained steady in real terms since 1990.
- 2013 median household income is slightly lower than 1990 in real terms.

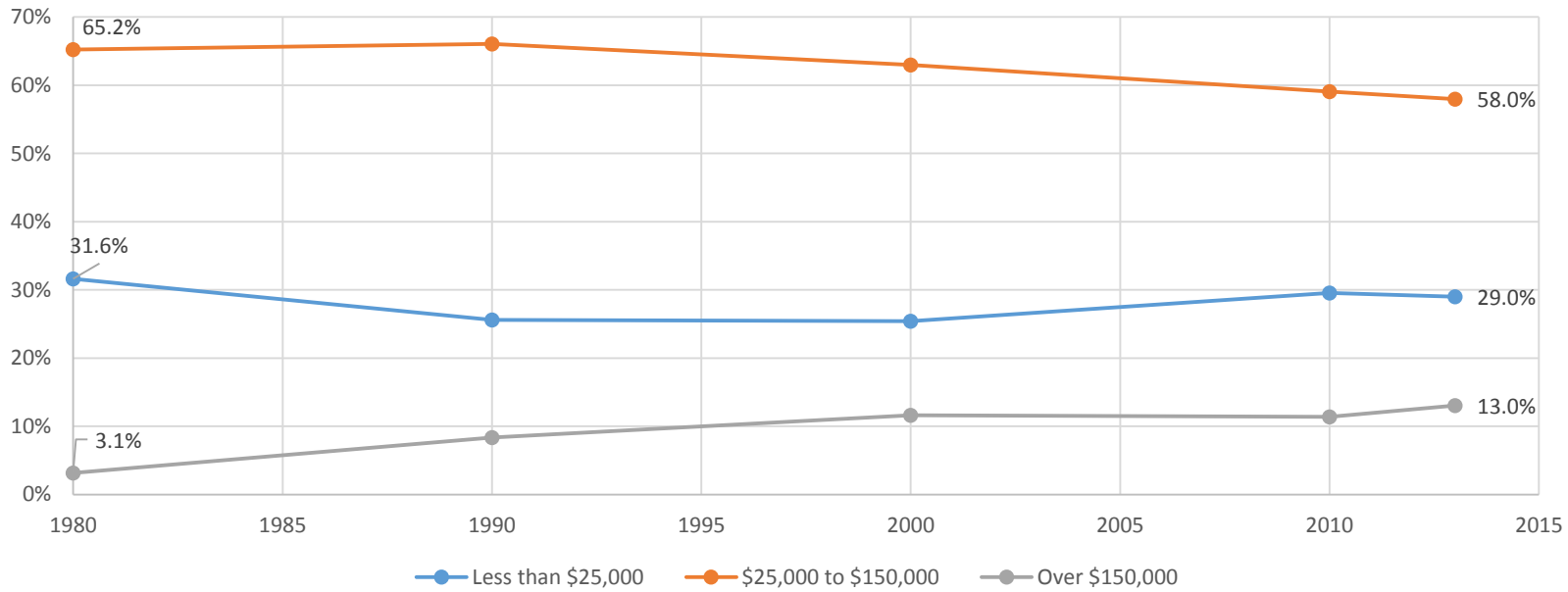
Median Household Income – 2013 Dollars



Source: U.S. Census Bureau, 1980, 1990, 2000 Decennial Census, 2006-2010 & 2009-2013 American Community Survey, BRA Research Division Analysis

- Between 1980 and 2013, the proportion of Boston households earning high incomes – those over \$150,000 per year – grew substantially, from 3.1% in 1980 to 13.0% in 2013.
- During the same period, low income households earning less than \$25,000 declined only slightly, from 31.6% to 29.0%.
- Middle income households have fallen in share substantially – those earning between \$25,000 and \$150,000 fell from 65.2% of households in 1980 to 58.0% in 2013.

Growth in Share of Low, Middle and High Incomes in Boston, 1980-2013



Notes: Household income data is available from the Census in brackets based on current year dollars. Linear interpolation was used to assign households to income brackets based on 2013 dollars.

Source: U.S. Census Bureau, 1980, 1990, and 2000 Decennial Census, 2006-2010 & 2009-2013 American Community Survey, BRA Research Division Analysis

- According to a Brookings Institution report, Boston is the third most unequal city in the nation, based on the ratio of the 95th percentile and the 20th percentile of household income.
- Boston’s rank increased from 2012 to 2013, going from the fourth most unequal to the third.
- The 95th percentile of Boston households earns \$239,837, while the 20th percentile earns \$15,952. This means that the 95th percentile earns 15 times more income than the 20th percentile.

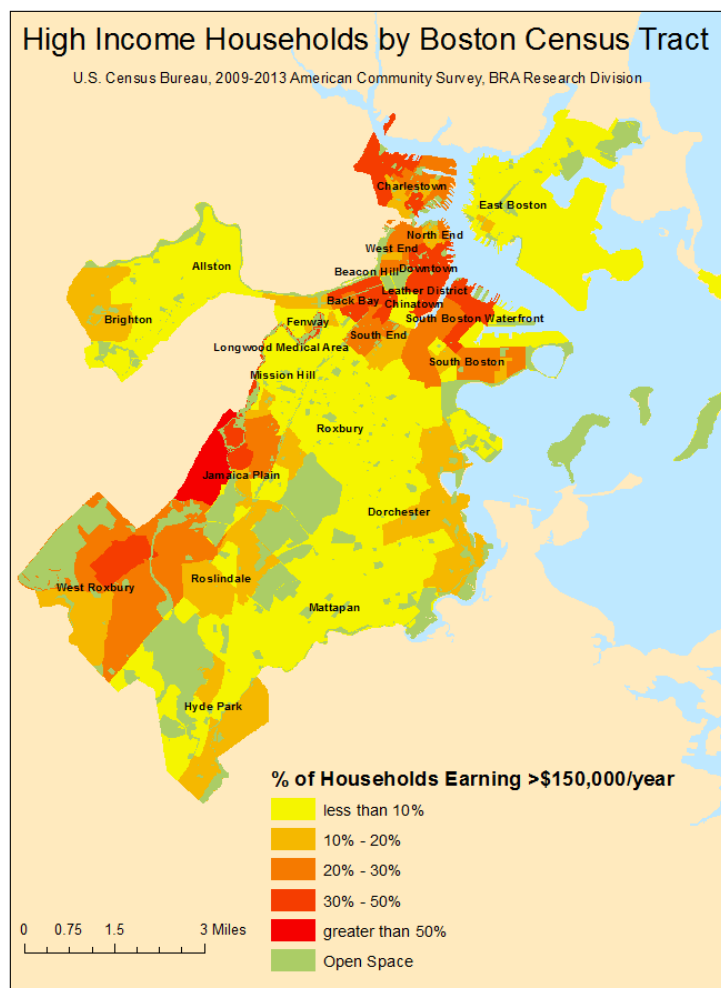
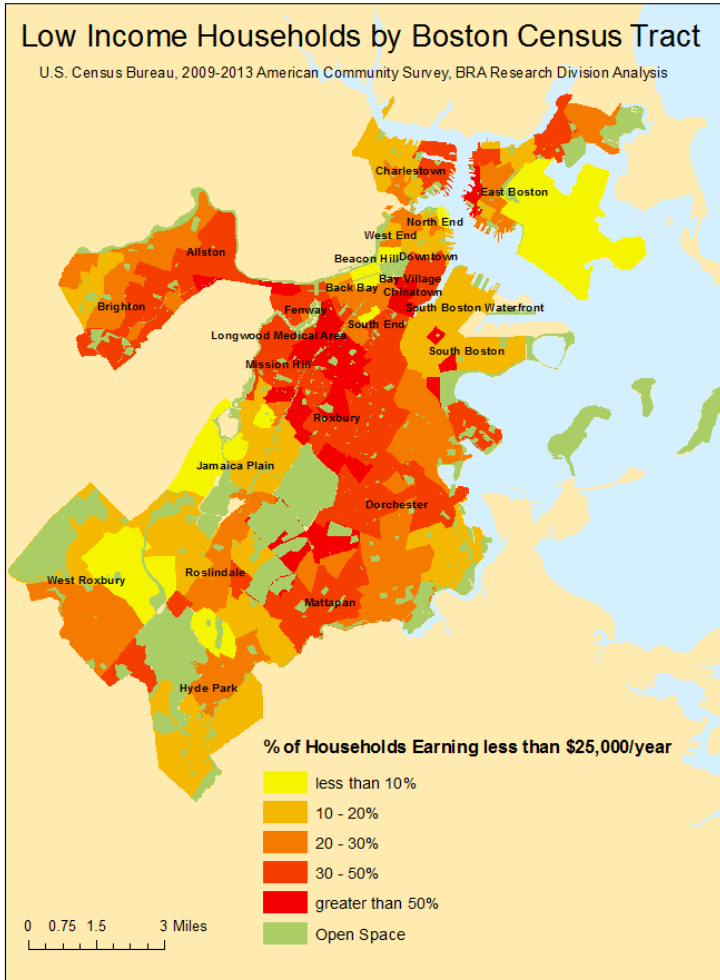
<i>Rank</i>		<i>Cities with highest 95/20 ratios</i>			
2013	2012		20th percentile (\$)	95th percentile (\$)	95/20 Ratio
1	1	Atlanta, Ga.	14,988	288,159	19.2
2	2	San Francisco, Calif.	24,815	423,171	17.1
3	4	Boston, Mass.	15,952	239,837	15.0
4	3	Miami, Fla.	11,497	169,855	14.8
5	5	Washington, D.C.	21,036	302,265	14.4
6	6	New York, N.Y.	17,759	243,529	13.7
7	13	Dallas, Texas	17,823	227,015	12.7
8	8	Chicago, Ill.	16,706	209,574	12.5
9	9	Los Angeles, Calif.	18,332	229,310	12.5
10	15	Minneapolis, Minn.	17,159	214,629	12.5

Source: Alan Berube and Natalie Holmes, “Some cities are still more unequal than others – an update.” The Brookings Institution. March 17, 2015.

- The Gini Coefficient measures income inequality on a 0 to 1 scale. Boston’s Gini Coefficient is the second-highest in the region, at .533 in 2013.
- The Gini Coefficient is not related to poverty. As the chart below shows, places with high poverty can have high or low Gini Coefficients. A location where everyone lives in poverty, for example, could have as low a Gini Coefficient as a place where everyone is wealthy.

City/Town	Gini Index	Percent Below Poverty
Brookline	0.554	11.5%
Boston	0.533	21.4%
Cambridge	0.529	14.7%
Newton	0.507	5.7%
Chelsea	0.462	23.7%
Dedham	0.444	4.3%
Malden	0.443	16.0%
Milton	0.439	4.9%
Revere	0.439	15.4%
Waltham	0.439	10.1%
Quincy	0.425	10.5%
Everett	0.423	13.2%
Medford	0.419	9.8%
Somerville	0.418	14.8%
Massachusetts	0.477	11.4%
United States	0.474	15.4%

HIGH AND LOW INCOME HOUSEHOLDS BY CENSUS TRACT



Household Income by Neighborhood

	Median Household Income	% Less than \$25,000	% \$150,000+	Gini Coefficient
United States	\$53,046	23.4%	9.7%	0.47
Massachusetts	\$66,866	20.1%	15.7%	0.48
Boston	\$53,601	29.0%	13.0%	0.53
South Boston Waterfront	\$95,078	11.0%	30.8%	0.39
Back Bay	\$91,468	19.1%	29.8%	0.53
Charlestown	\$89,828	24.7%	26.8%	0.50
Beacon Hill	\$85,098	14.2%	23.1%	0.48
West End	\$82,022	20.2%	25.8%	0.50
West Roxbury	\$78,670	17.9%	21.1%	0.44
North End	\$75,604	16.4%	16.9%	0.50
Jamaica Plain	\$74,747	19.0%	17.9%	0.47
South Boston	\$69,122	23.1%	18.8%	0.48
Roslindale	\$68,690	20.2%	14.2%	0.41
South End	\$65,877	29.5%	25.2%	0.55
Hyde Park	\$61,493	18.4%	9.8%	0.40
Downtown	\$54,579	35.3%	25.8%	0.60
East Boston	\$48,541	27.2%	4.7%	0.43
Brighton	\$47,460	31.3%	7.6%	0.46
Dorchester	\$46,965	31.4%	6.6%	0.47
Mattapan	\$43,329	33.1%	4.1%	0.44
Allston	\$36,409	39.7%	5.7%	0.50
Mission Hill	\$33,481	42.0%	5.3%	0.51
Longwood Medical Area	\$30,000	35.4%	6.7%	0.53
Fenway	\$27,705	48.5%	6.8%	0.59
Roxbury	\$26,280	48.7%	2.8%	0.53

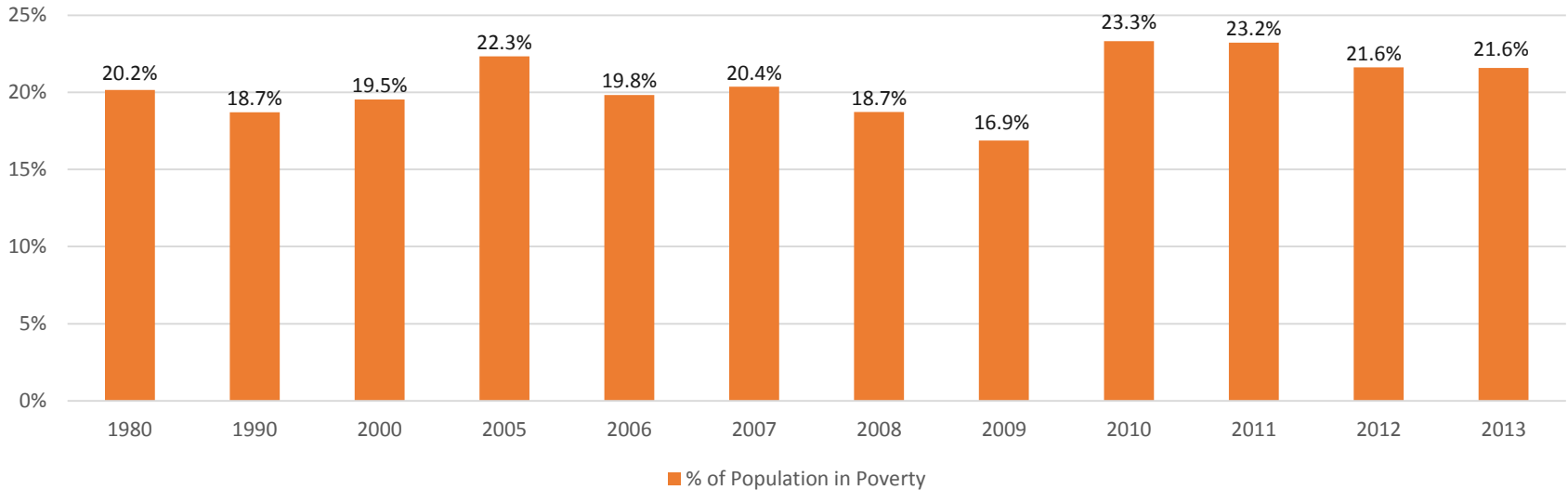
- Neighborhoods such as Charlestown, Downtown, the South End, the West End, and South Boston have both a high proportion of households earning less than \$25,000 and more than \$150,000.
- Other neighborhoods are heavily populated by households earning less than \$25,000. These include Roxbury, Fenway, Mission Hill, Allston, and Longwood.
- The South Boston Waterfront has the highest median household income, the lowest percentage of households earning less than \$25,000 and the highest percentage of households earning \$150,000 or more.
- Neighborhoods such as Downtown with a higher Gini Coefficient have wider disparities in household income.



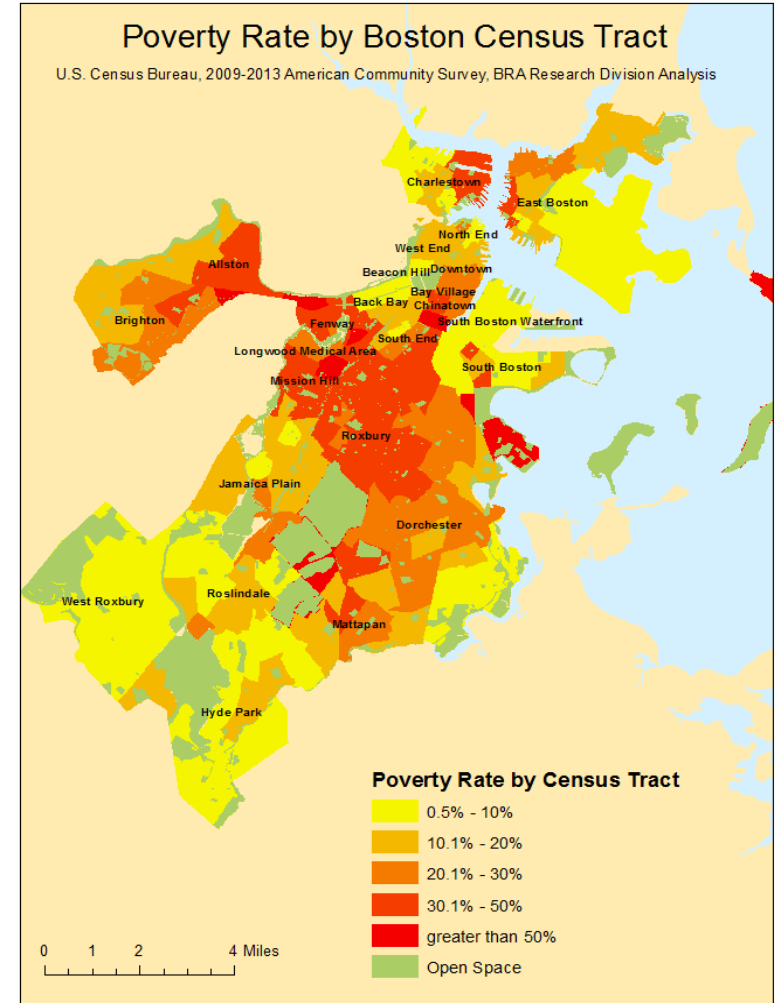
POVERTY

- The Census Bureau sets money income thresholds that vary by family size and composition to determine who is in poverty.
- If a family's total income is less than the family's threshold, then that family and every individual in it is in poverty.
- Poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index.
- Individuals living in group quarters, such as students in dormitories, are not included in the poverty definition.
- Federal Poverty Threshold: The poverty line for a family of four with two children was \$23,624 in 2013.

Percentage of Boston Population in Poverty, Census Bureau Definition -- 1980-2013



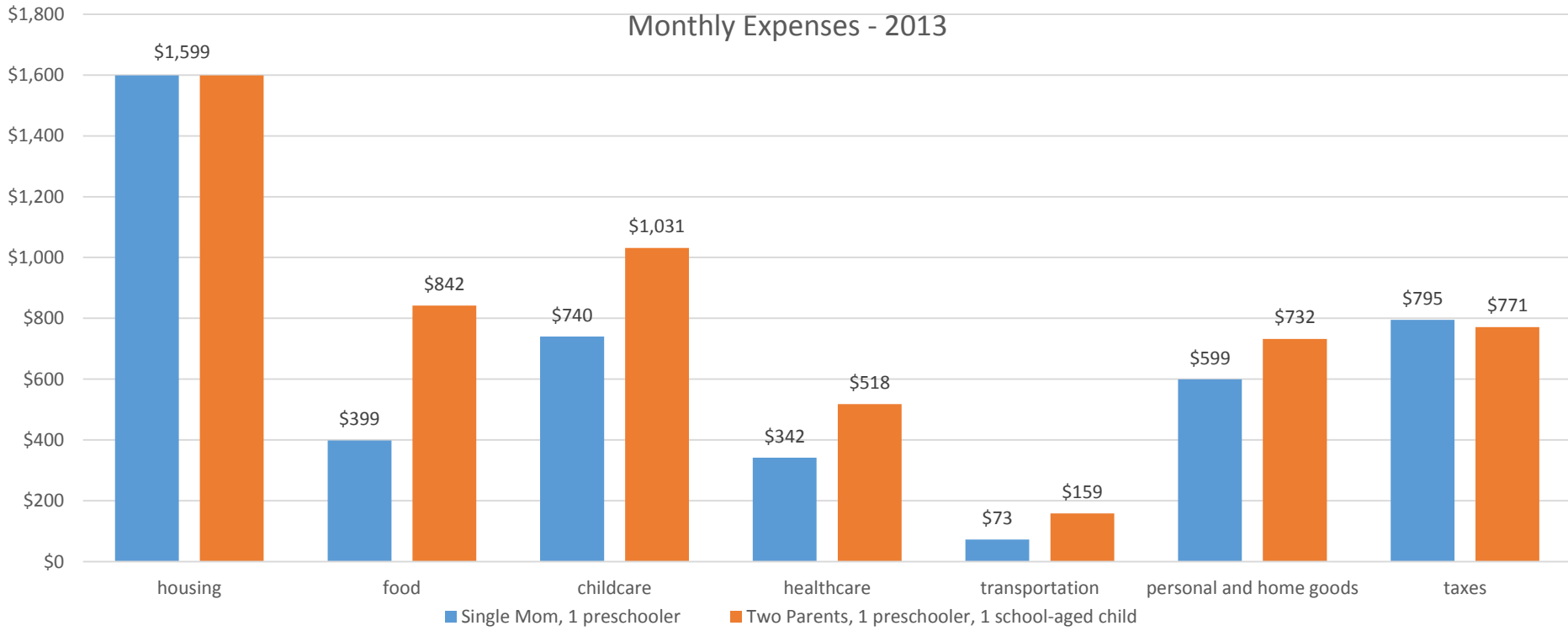
Boston's Neighborhoods	Poverty Rate	Percent of Boston's Impoverished
United States	15.4%	-
Massachusetts	11.4%	-
Boston	21.4%	-
Fenway	42.2%	6.4%
Mission Hill	40.1%	4.7%
Allston	37.4%	4.5%
Roxbury	36.1%	12.9%
Longwood	27.0%	0.1%
Downtown	26.2%	2.8%
Dorchester	23.6%	22.4%
South End	22.7%	5.6%
Brighton	22.0%	7.4%
Mattapan	21.6%	4.1%
Charlestown	19.0%	2.6%
Jamaica Plain	18.6%	5.4%
South Boston	18.5%	4.8%
East Boston	16.9%	5.8%
West End	14.8%	0.6%
Back Bay	13.0%	1.6%
North End	12.8%	0.9%
Roslindale	11.4%	2.5%
Beacon Hill	11.2%	0.8%
Hyde Park	9.4%	2.5%
West Roxbury	5.8%	1.4%
South Boston Waterfront	4.0%	0.1%



- Personal Care and Service, Building and Grounds Cleaning and Maintenance, and Food Preparation and Serving have more than 20% of their workers in poverty.
- Business and Financial Operations, Management, and Computer and Mathematical occupations, on the other hand, have the fewest employees living in poverty.

Occupation	Poverty Rate
Personal Care and Service	25.1%
Building and Grounds Cleaning and Maintenance	20.9%
Food Preparation and Serving	20.8%
Sales	17.1%
Farming, Fishing, and Forestry	17.0%
Transportation and Material Moving	14.8%
Construction and Extraction	14.4%
Production	14.0%
Arts, Design, Entertainment, Sports, and Media	13.5%
Office and Administrative Support	13.2%
Healthcare Support	13.0%
Protective Service	11.0%
Education, Training, and Library	10.7%
Community and Social Services	7.9%
Installation, Maintenance, and Repair	7.1%
Life, Physical, and Social Science	6.6%
Healthcare Practitioners	6.6%
Legal	6.3%
Architecture and Engineering	4.0%
Computer and Mathematical	3.8%
Management	3.4%
Business and Financial Operations	2.9%

- The Census Bureau’s definition of poverty, however, may understate the number of households struggling to meet basic needs.
- An alternative measure, the Family Sustaining Wage, is based on the wage needed to support a family’s basic needs without any public assistance from food stamps, public housing, Medicaid, childcare assistance, etc.
- For a single parent household with one child, this represents \$49,996 per year. For a two-parent household with two children, a Family Sustaining Wage would be a household income of \$64,713 in 2013.



- About twice as many families in Boston are living below the Family Sustaining Wage as are living below the official poverty threshold.
- 86.1% of 1-parent households are below the Family Sustaining Wage threshold, though this number does not consider public assistance such as food stamps, Medicaid or public housing in its calculation.

Percent of Families with Children Below Income Thresholds, 2000-2012

Below the Poverty Threshold:			
	1 Parent	2 Parents	Total
2000 Census	40.9%	12.1%	25.9%
2005-2009 ACS	42.7%	9.2%	26.4%
2010-2012 ACS	47.2%	8.7%	30.0%
Below the Family Sustaining Wage Threshold:			
	1 Parent	2 Parents	Total
2000 Census	82.6%	36.9%	58.8%
2005-2009 ACS	83.3%	33.1%	58.9%
2010-2012 ACS	86.1%	30.3%	61.1%

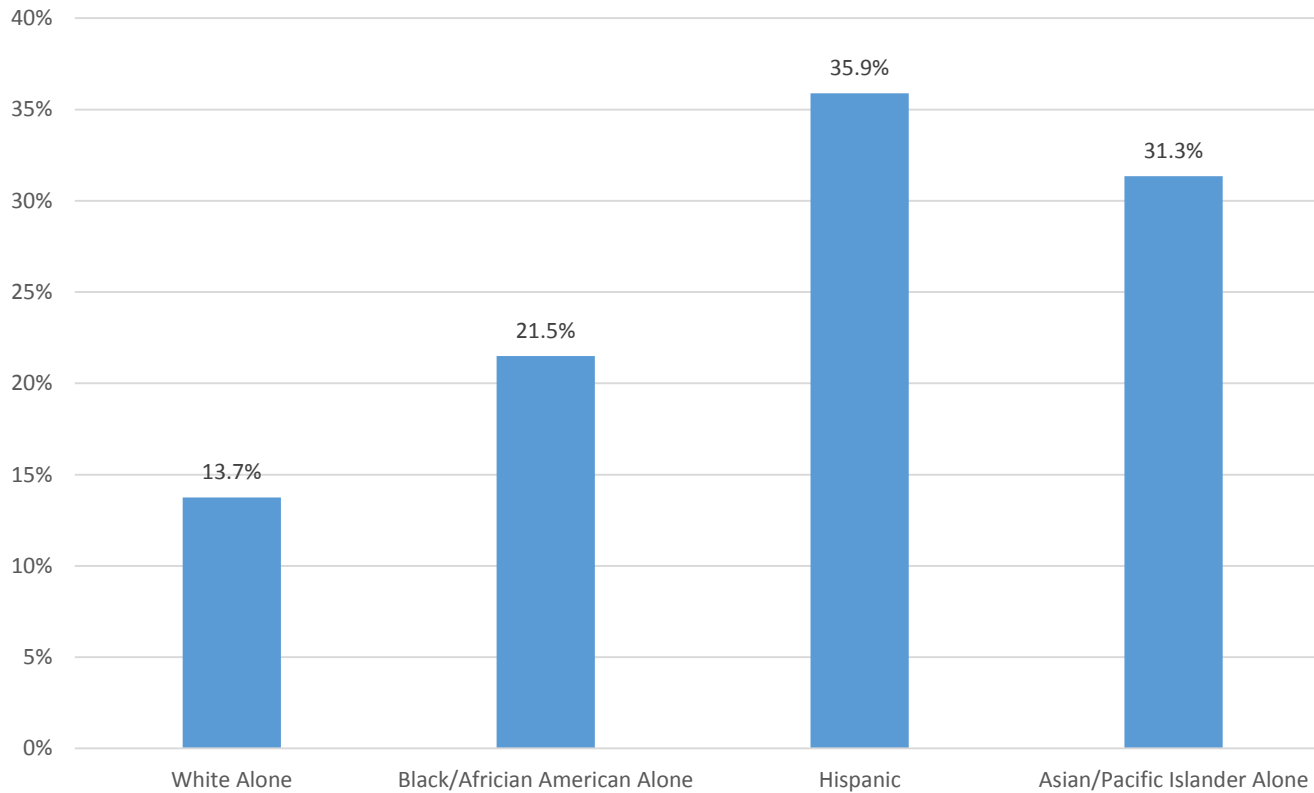
DEMOGRAPHICS OF INEQUALITY AND POVERTY

- **Race and ethnicity**
 - Hispanics and Asians have the highest rates of poverty in Boston.
 - Disparities in educational attainment by race may explain some of the income disparities.
- **Gender**
 - The median income for female labor force participants is 84% that male labor force participants.
- **Age**
 - 30 percent of families with children are below the poverty threshold.
 - 61 percent are below the family sustaining wage threshold.
- **Nativity and language**
 - Foreign-born residents are more likely to live in poverty.
 - Linguistically-isolated households have high rates of poverty.
 - Workers who do not speak English at all are mostly low-income: 64% make less than \$25,000/year.
- **Education**
 - Almost one third of Boston residents age 25+ without a high school education live in poverty.
 - Workers with low levels of education are more likely to work part-time or be unemployed.

RACE AND ETHNICITY

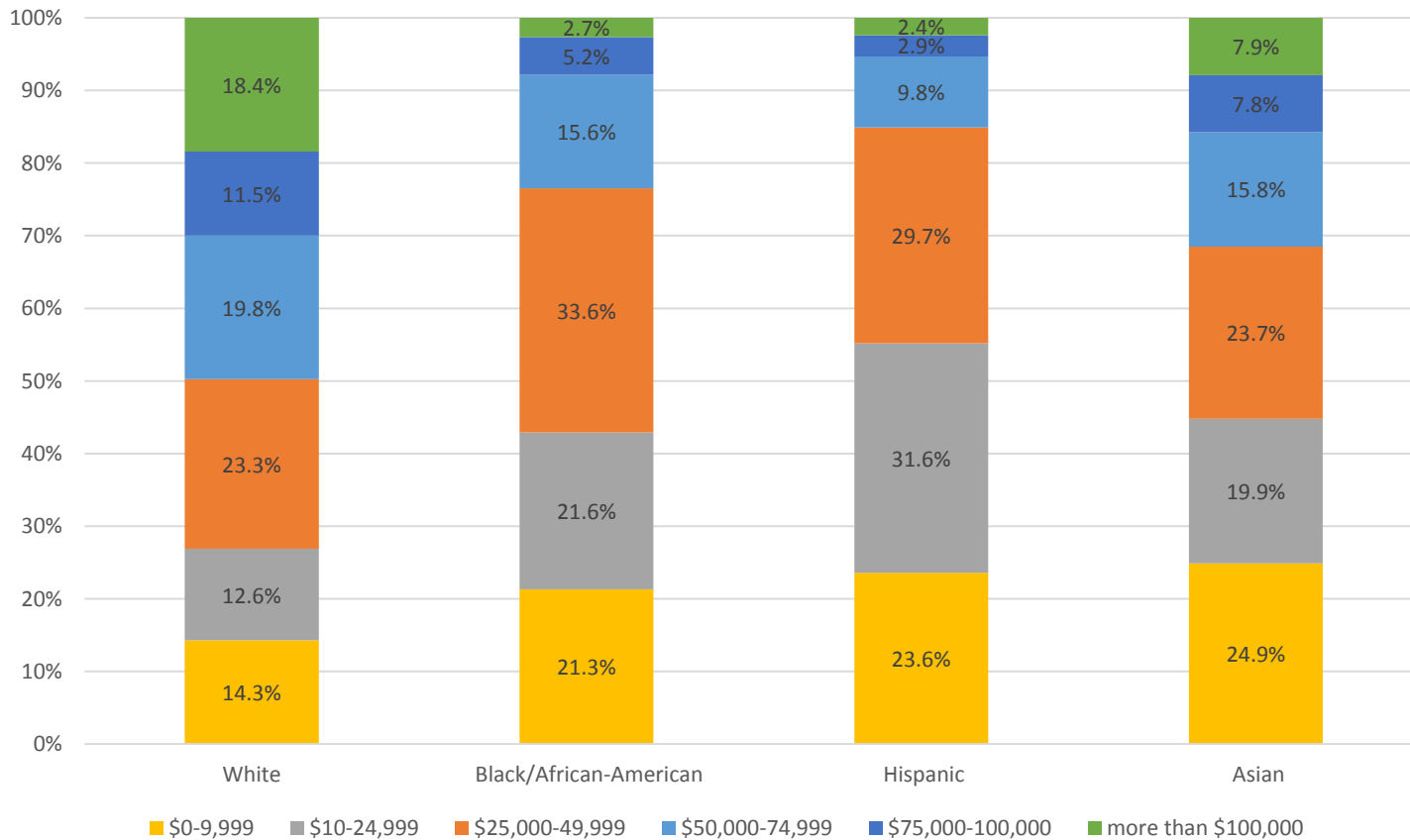
- Hispanics and Asians have the highest rates of poverty in Boston.

Poverty Rates by Race, 2013



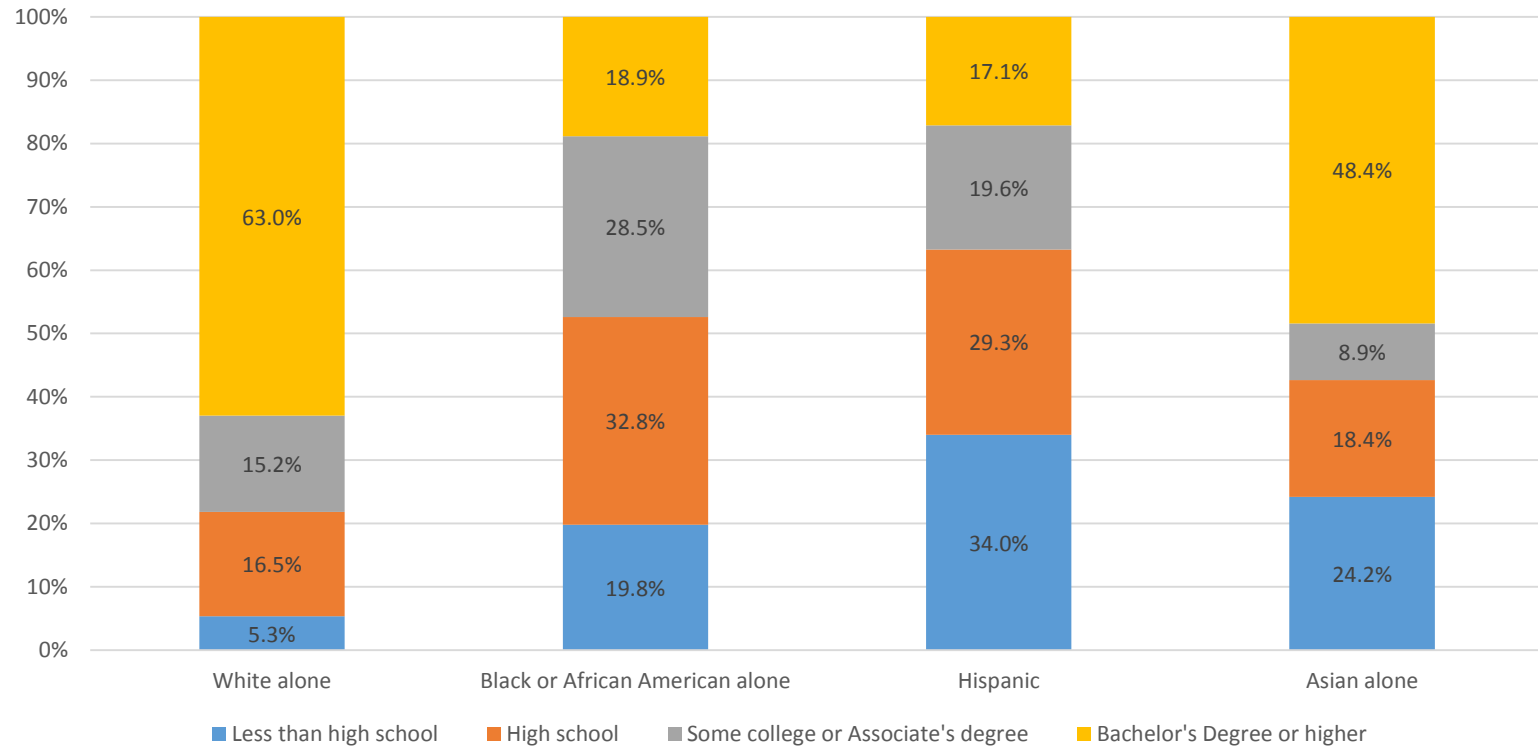
- White labor force participants have the highest median income: \$49,721.
- Black/African-American and Asian labor force participants have about the same median income (~\$30,000), but the Asian income distribution is spread out with more high earners and low earners.
- Hispanic labor force participants have the lowest median income: \$22,546.

Personal Income of Labor Force Participants by Race - 2013



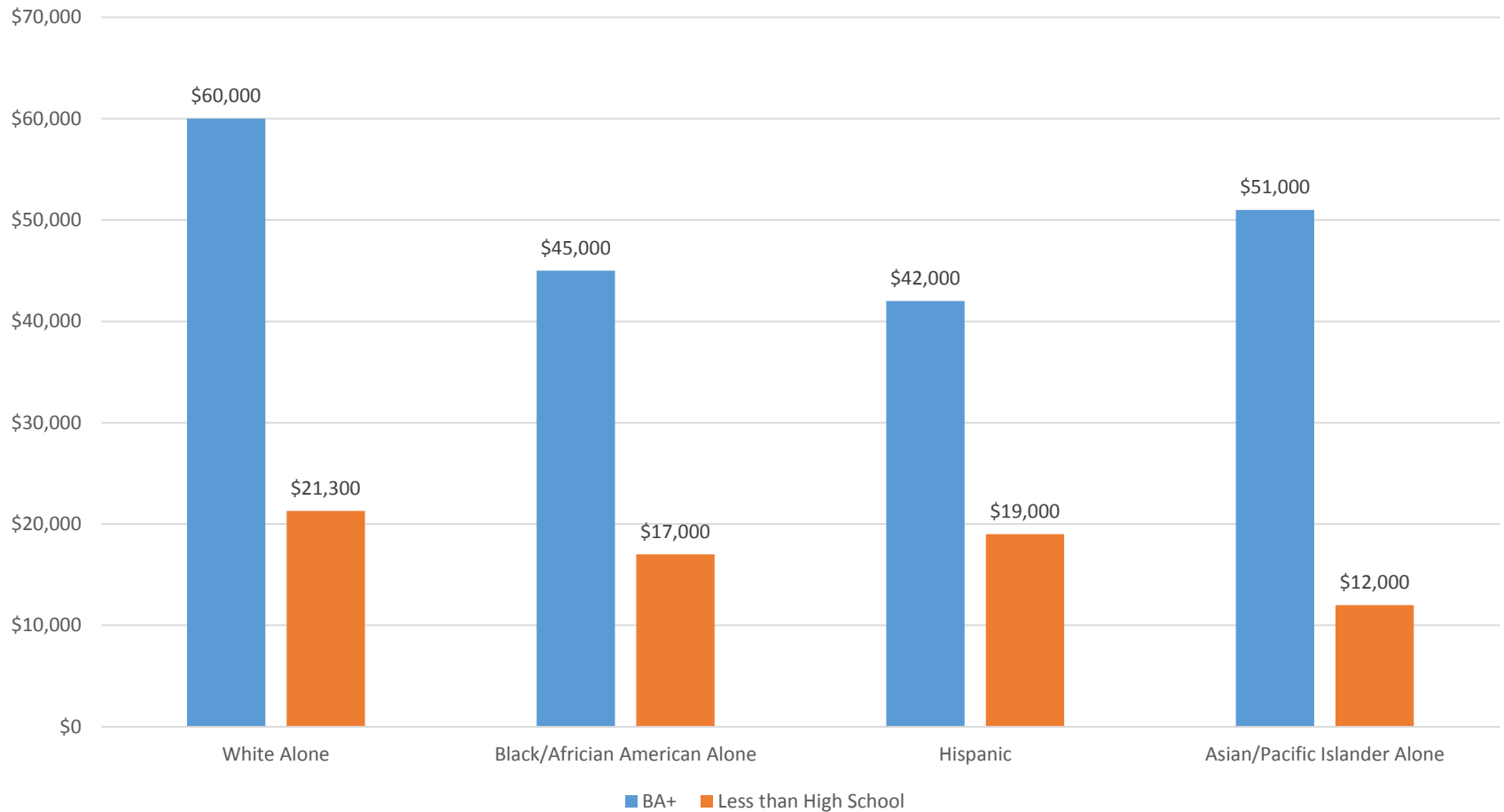
- Among the population aged 25+, there are large disparities in educational attainment by race that may explain some of the income disparities.
- Hispanics are the least likely to hold a Bachelor's or higher, and the most likely to have less than a high school diploma.

Educational Attainment by Race, 2013



- However, at every educational level, White labor force participants earn more than other racial and ethnic groups.
- The gap is especially large among those with a Bachelor's degree or higher, with White labor force participants earning a median of \$60,000, while Hispanic labor force participants with a Bachelor's or higher earn just \$42,000 at the median.

Median Income by Educational Attainment and Race, Labor Force Participants Age 25+

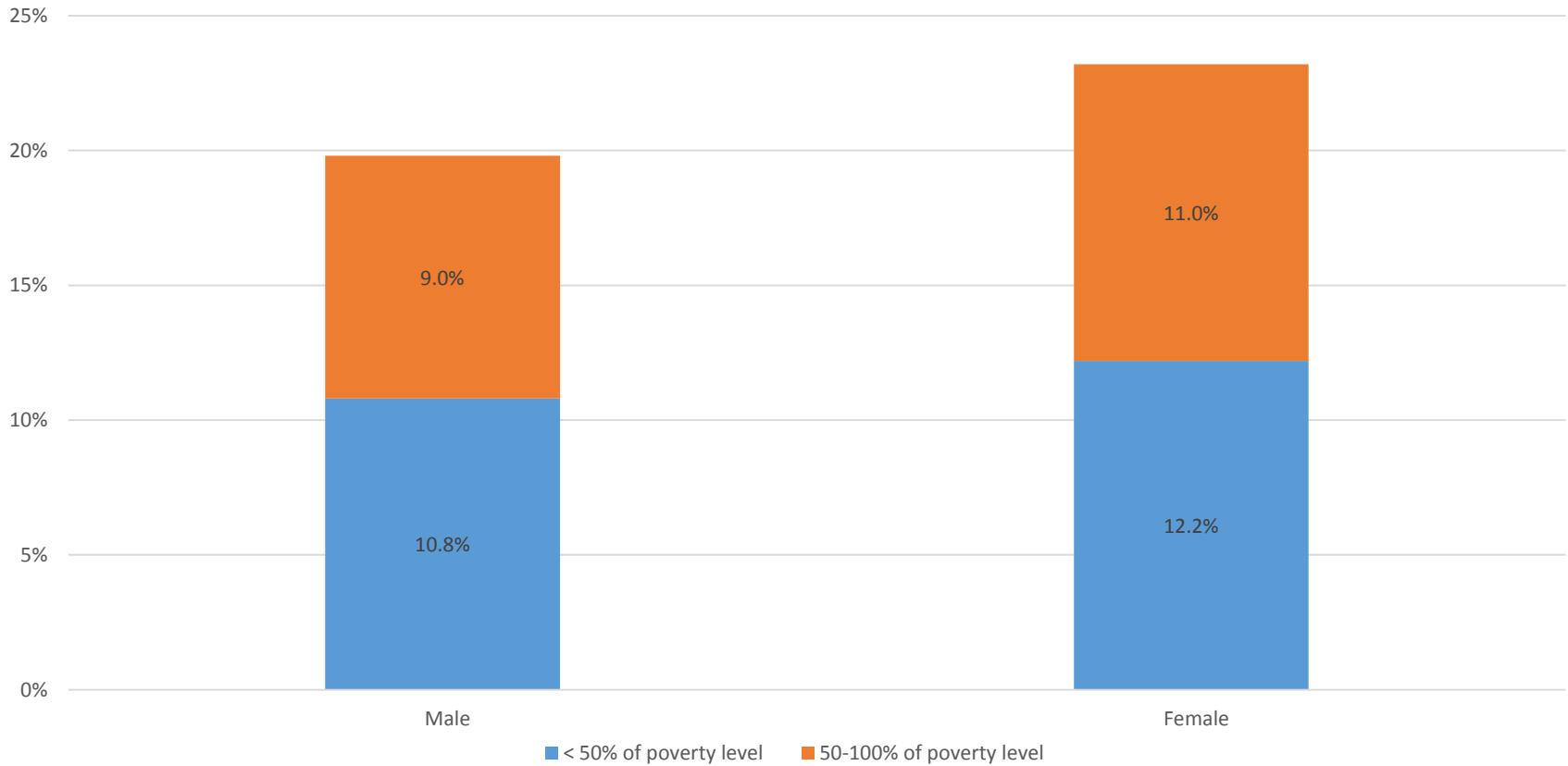




GENDER

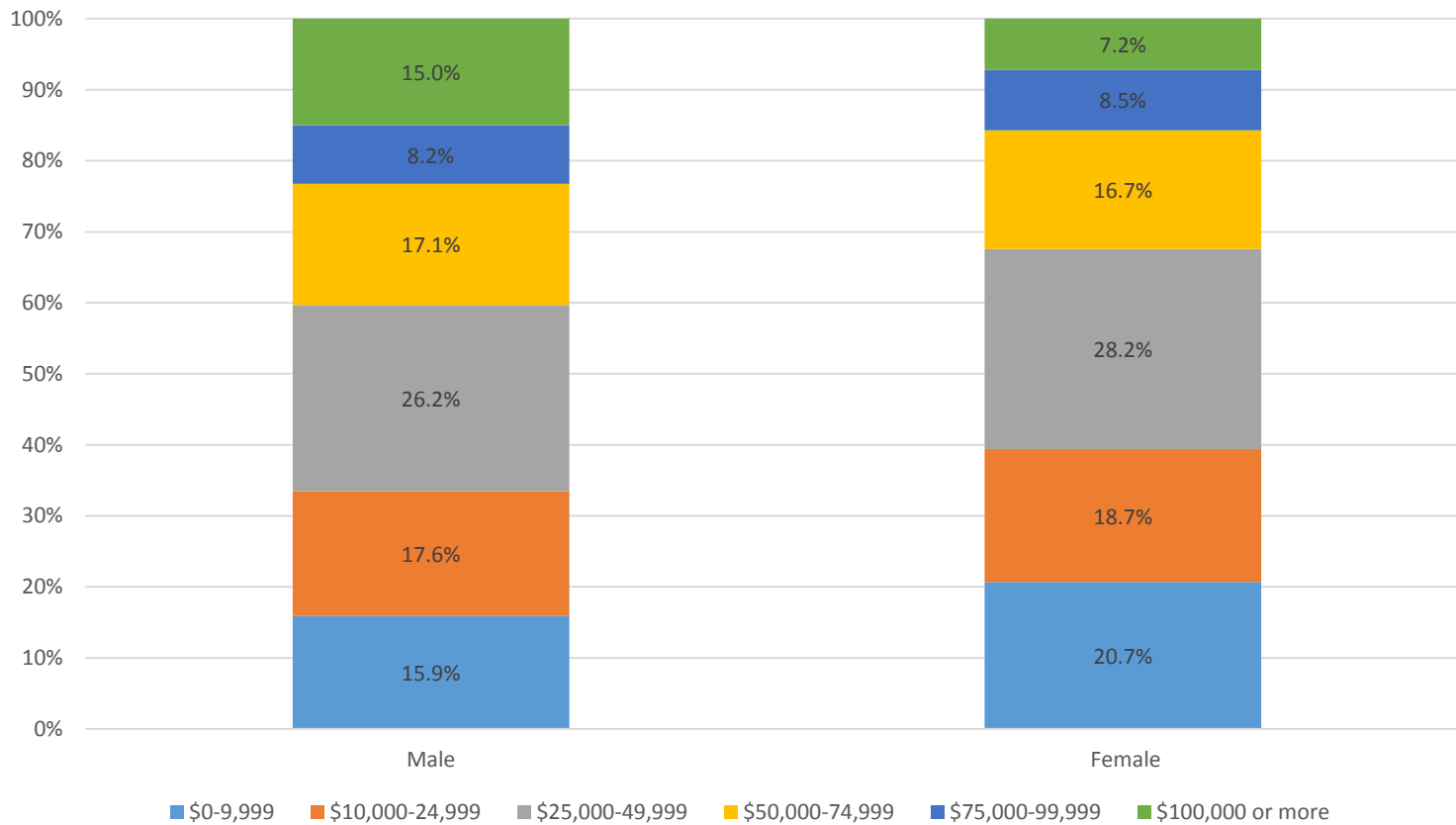
- Women are more likely to be living in poverty than men.
23.2% of women in Boston live in poverty compared to 19.8% of men.

Poverty Status by Gender - 2013



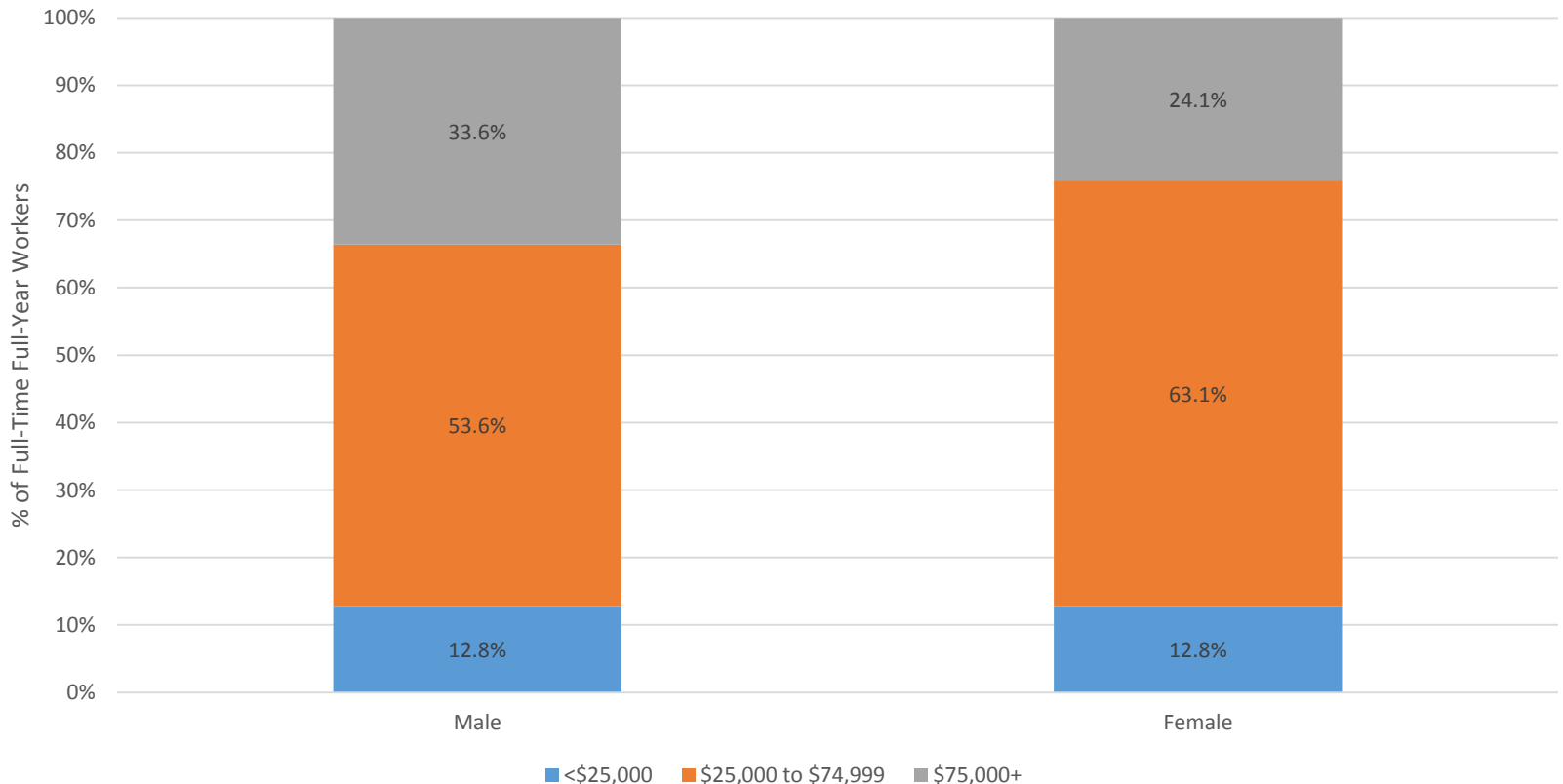
- Female labor force participants earn less on average than male labor force participants (median of \$34,415 vs. \$40,771).

Income of Labor Force Participants by Gender - 2013



- Even among full-time, full-year workers with earnings, women make less on average than men.
- Male full-time workers have median earnings of \$53,927 while female full-time workers have median earnings of \$49,718.
- However, this gap has narrowed: in 1980 male full-time workers had median earnings of \$47,445 (2013 dollars) and female full-time workers only had median earnings of \$35,707.

Earnings of Full-Time Workers by Gender, 2013

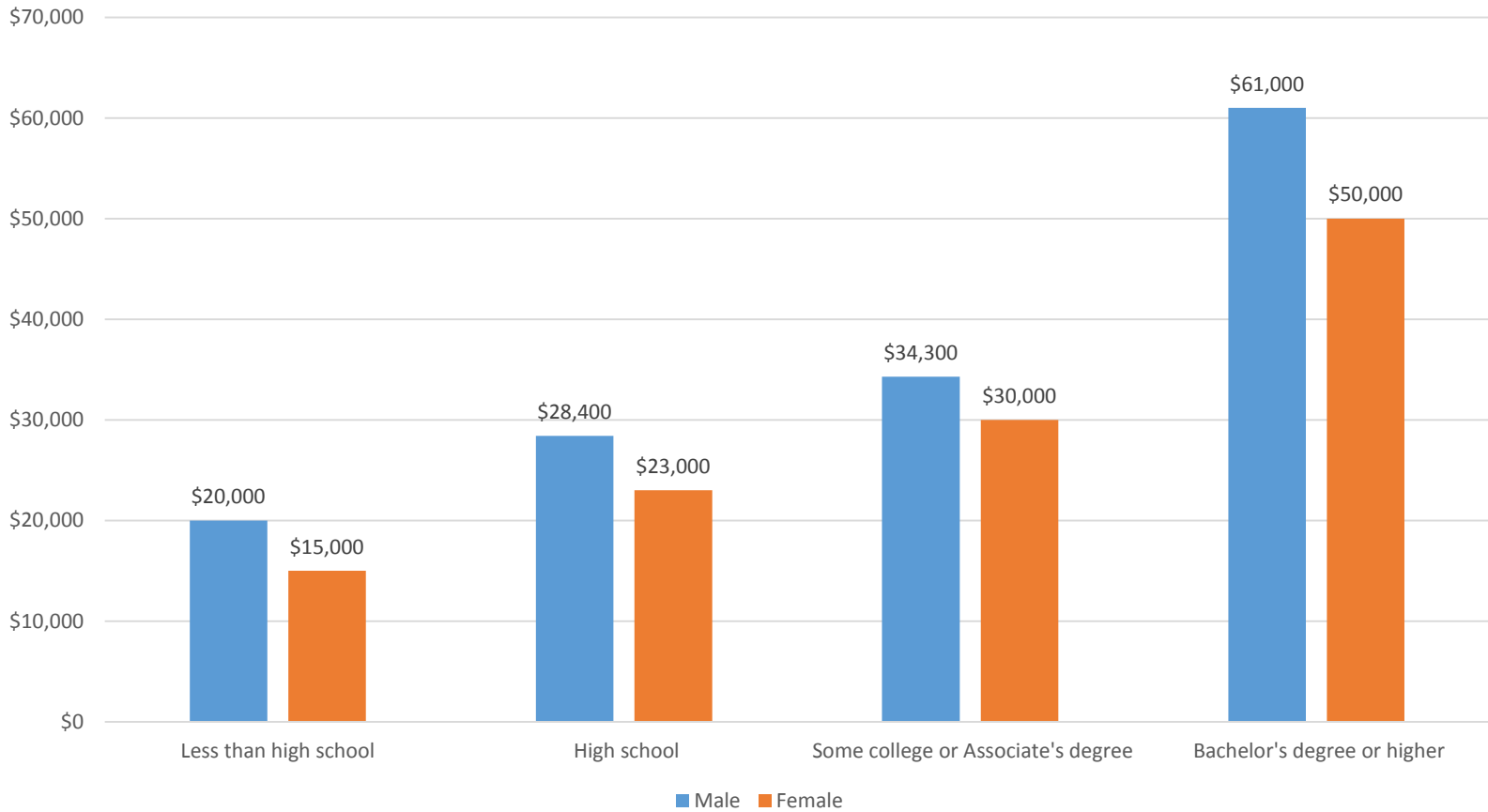


- White, Asian and Hispanic women make less than men of the same race, while Black/African-American women earn a higher median income than Black/African-American men.
- Women of every race earn less at median than White men, the highest earning group. Hispanic women earn a median income that is only 35% of what White men earn.

Women's Median Income Compared to Men's Among Labor Force Participants Aged 16+		
	Women's median earnings as a percent of men's within the same race/ethnicity	Women's median earnings as a percent of White men's earnings
White	87%	87%
Black or African American	104%	55%
Asian	70%	46%
Hispanic	73%	35%

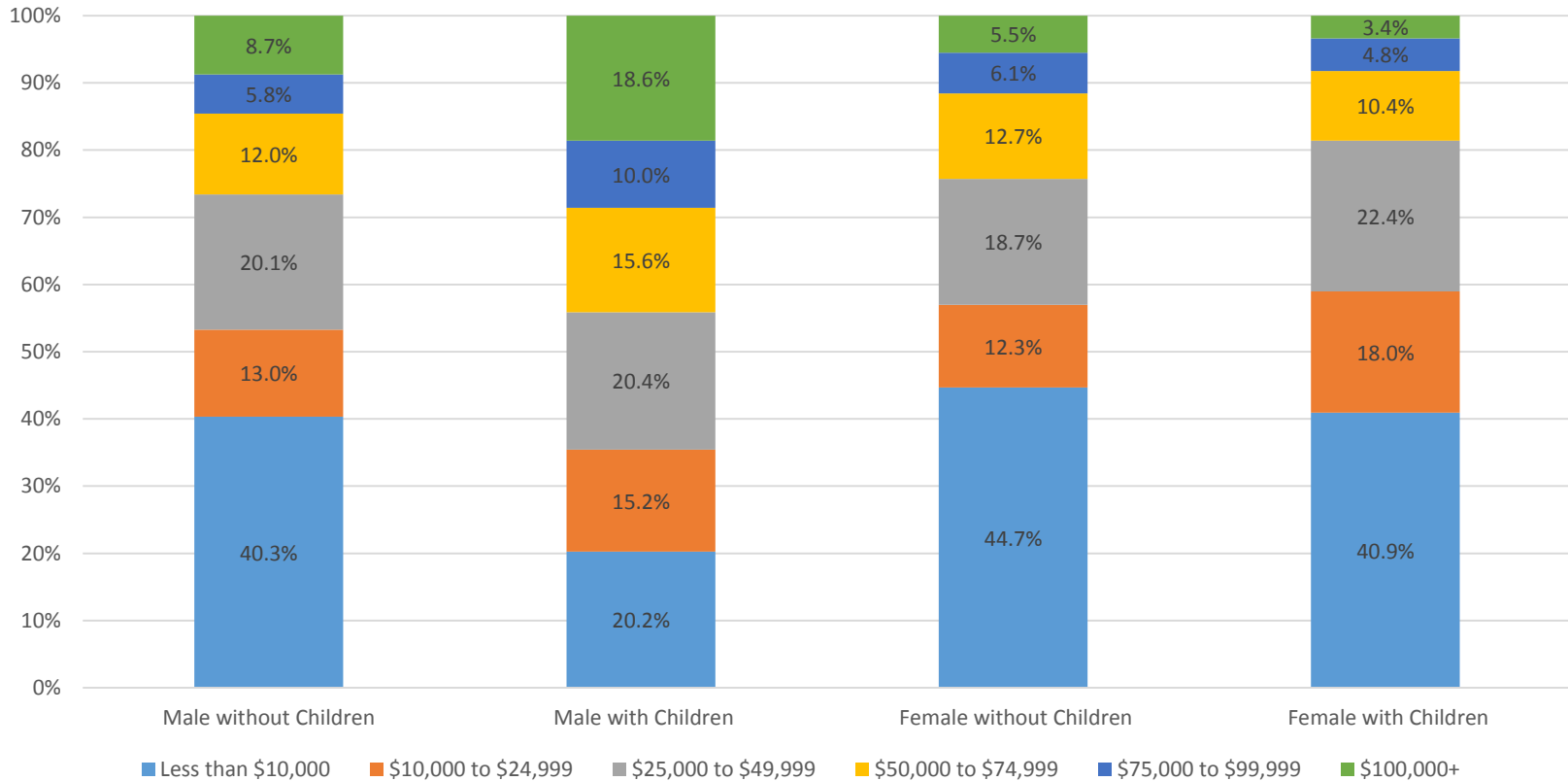
- Women in Boston earn less than men, even at the same education level, with the gap between men and women largest among those with the most education.

Median Income by Education Level and Gender, Labor Force Participants, Age 25+, 2013



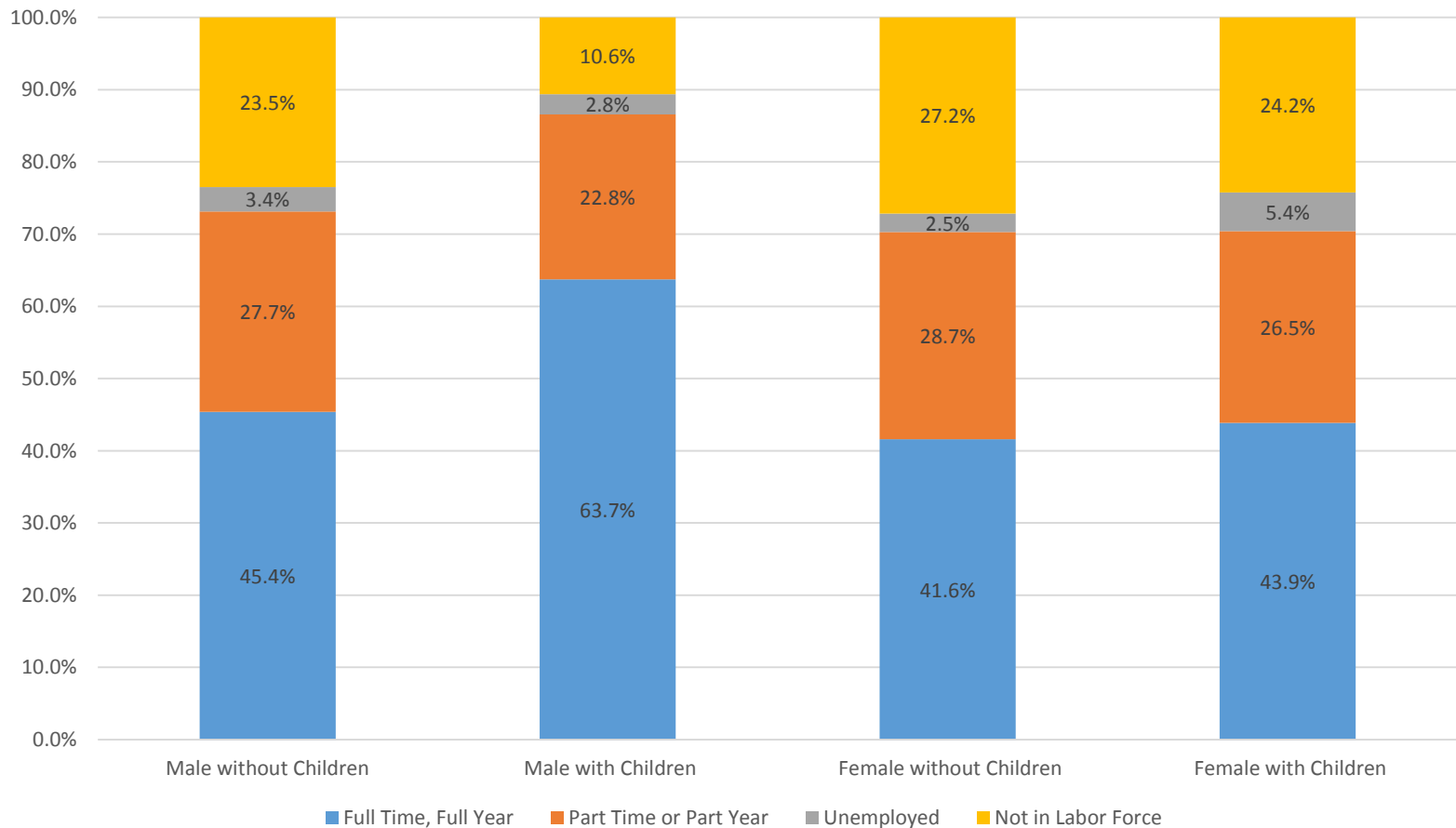
- Men without children at home have a slightly higher median income (\$46,588) than women without children (\$42,760).
- Men with children at home have a much higher median income (\$58,904) than women with children (\$41,255).
- Twice as many female than male Boston residents have children at home, due to a large number of single mothers.

Income by Gender and Presence of Own Children, 16 to 64



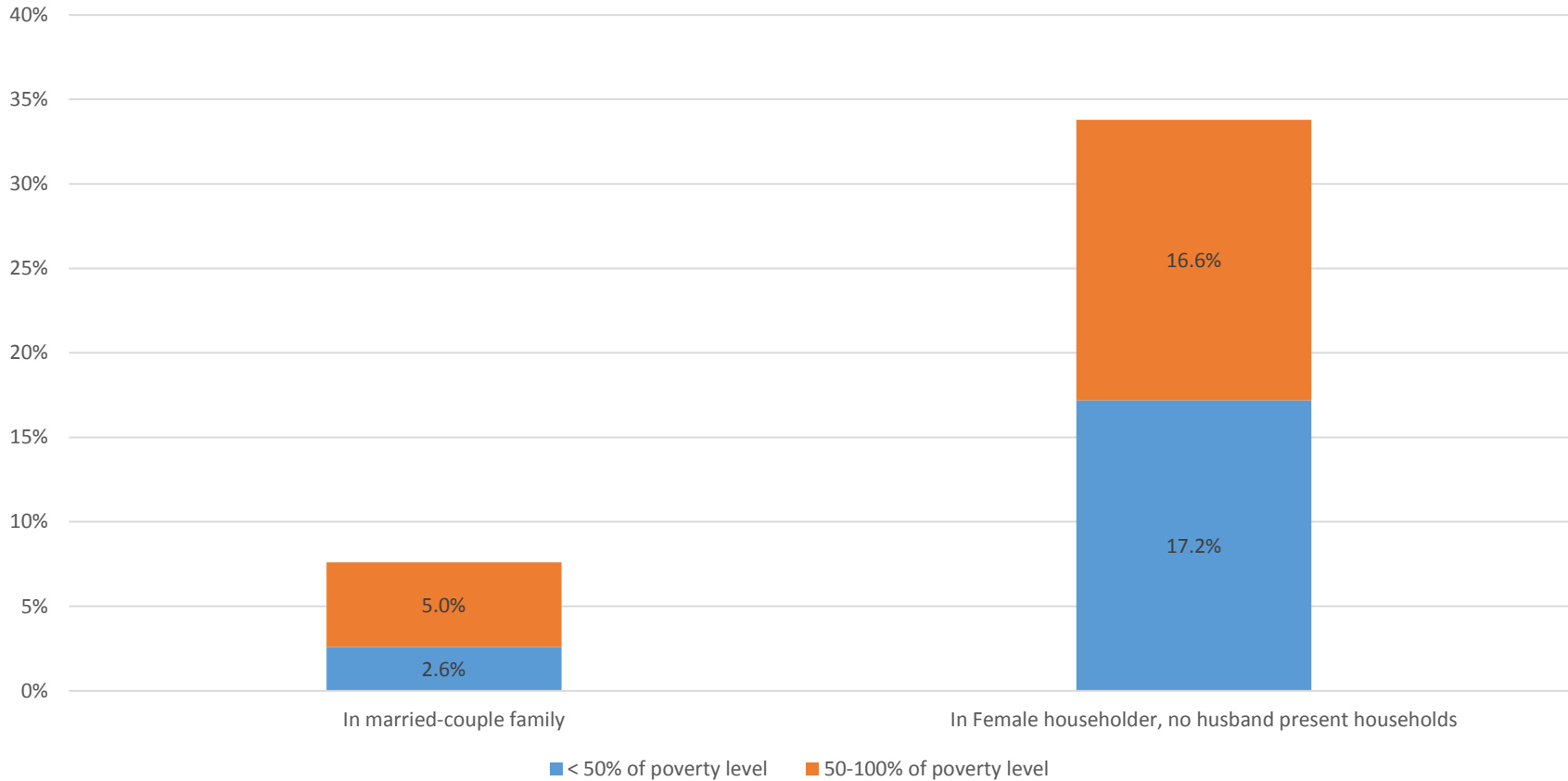
- 63.8% of men with children living at home have full-time, full-year employment and only 10.6% are not in the labor force.
- In contrast, only 43.9% of women with children living at home work full-time, full-year outside the home and 24.2% are not in the labor force.

Work Schedule by Gender and Presence of Own Children, Ages 16 to 64



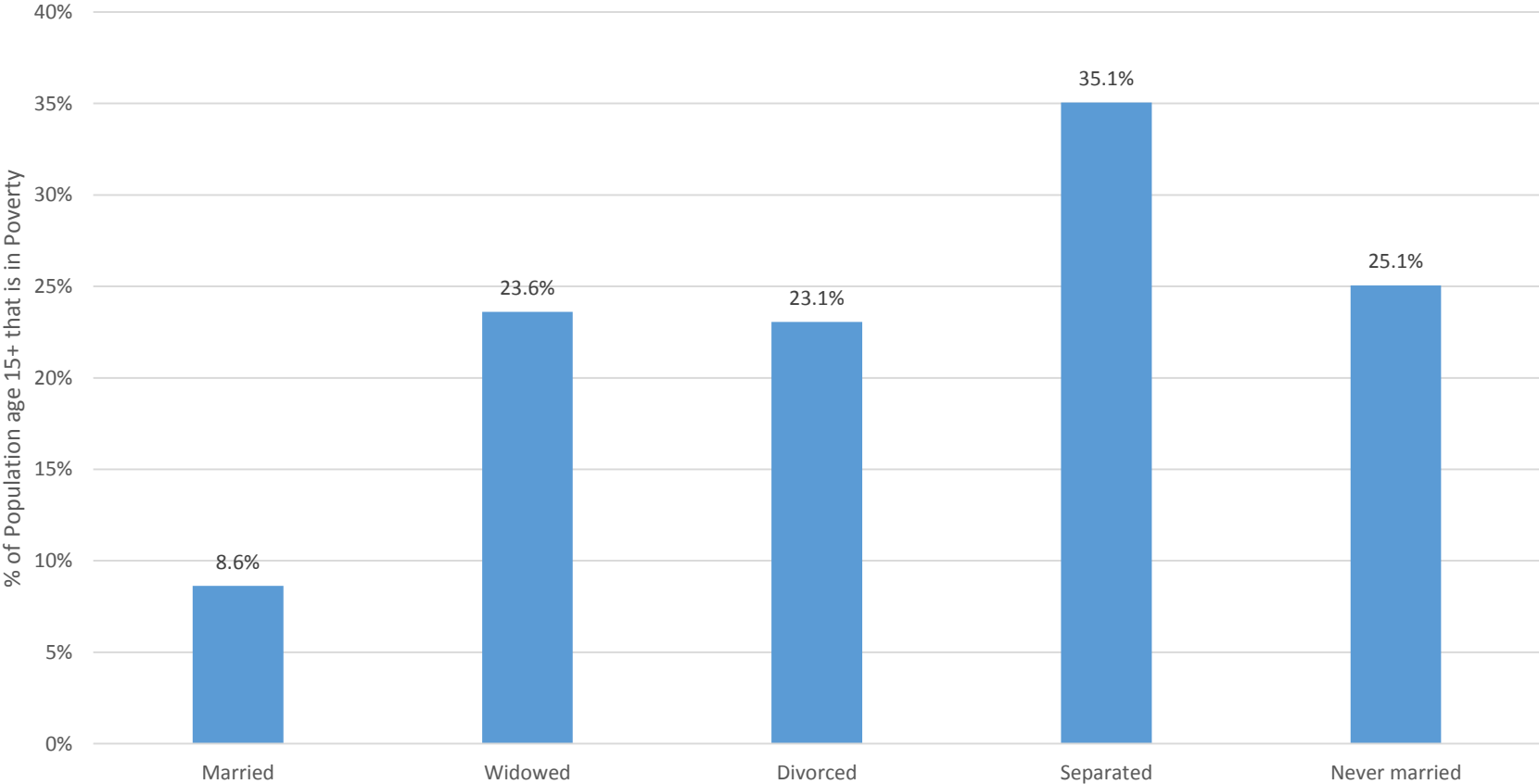
- Single mothers have high rates of poverty. People living in families with a single female head are much more likely to live in poverty: 33.8% are poor compared to only 7.6% of those living in married-couple families.

Poverty Status by Family Type



- Married people have the lowest rates of poverty – only 8.6% are poor.

Poverty Status by Marital Status - Boston 2013

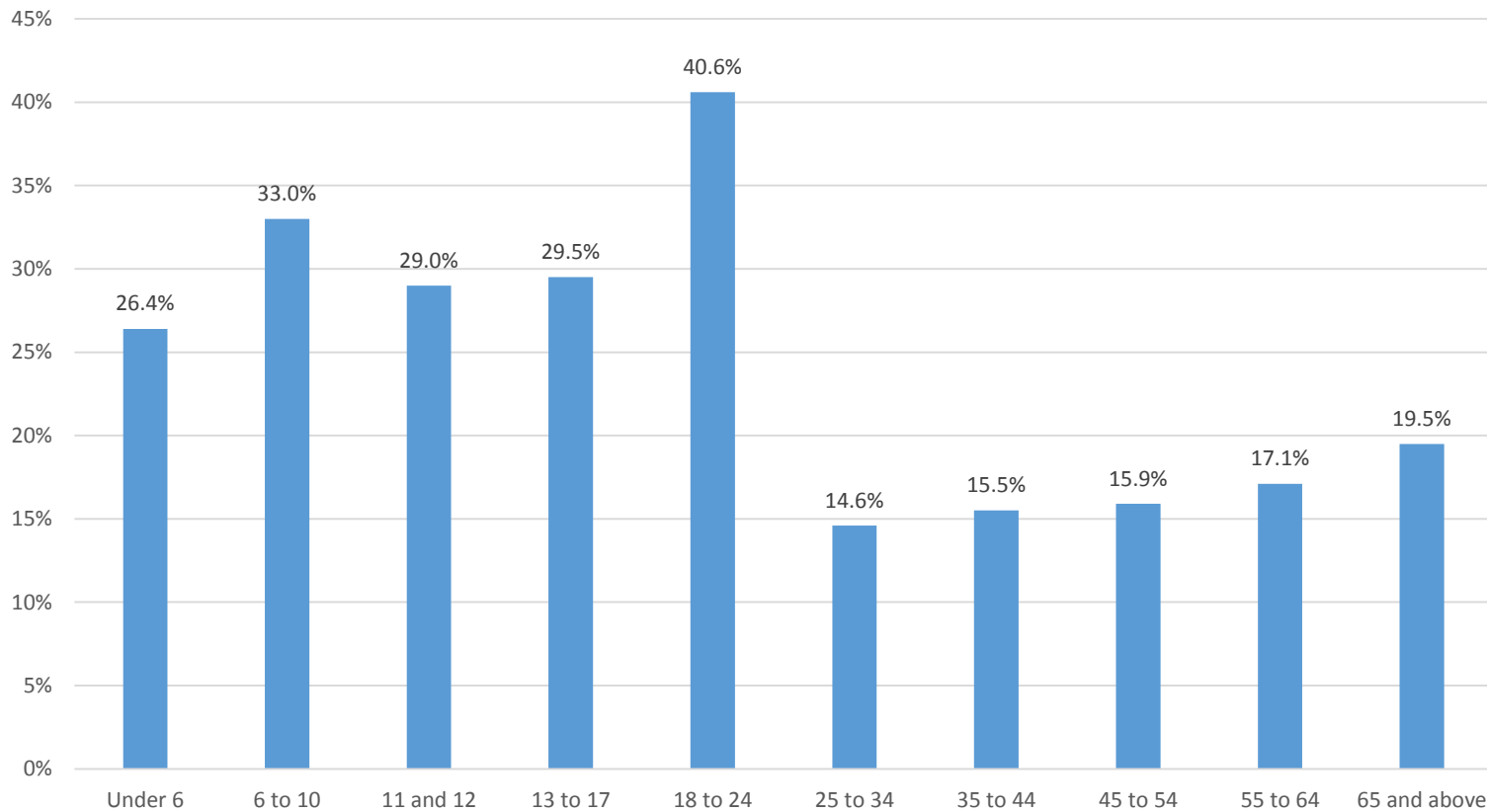




AGE

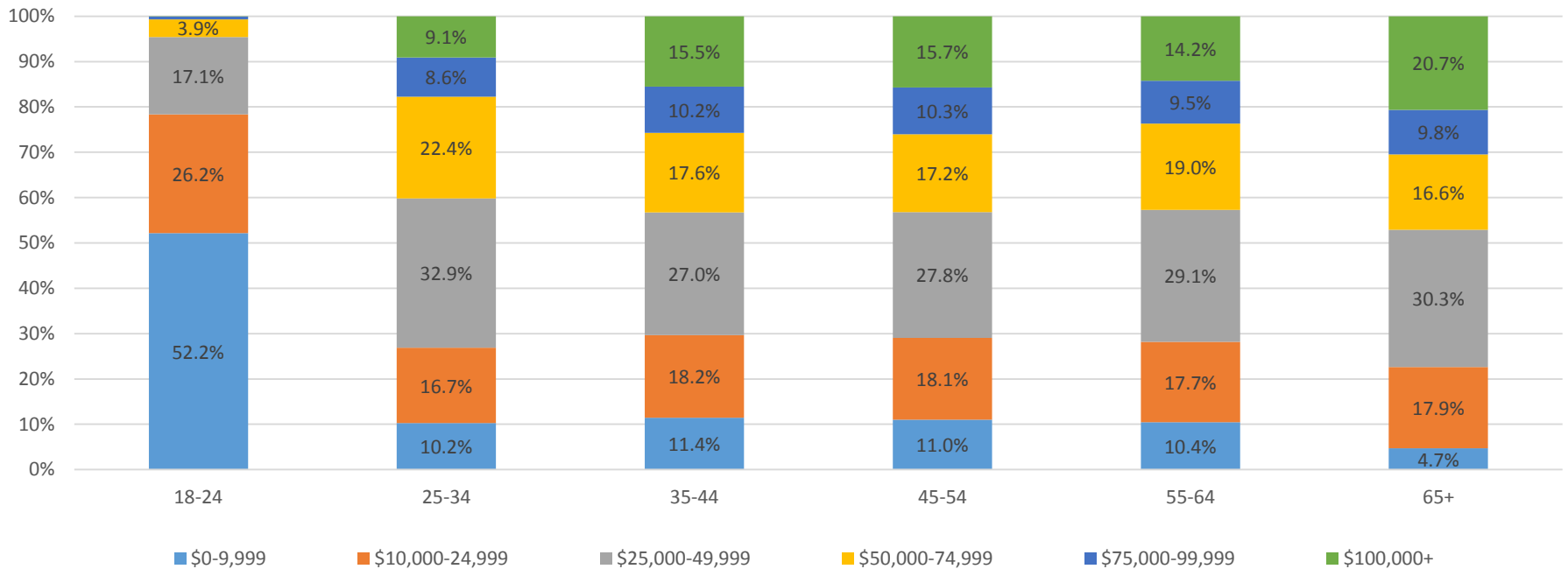
- Poverty rates are highest among children.
- Young adults age 18-24 living in poverty include large numbers of students.

Poverty Rates by Age



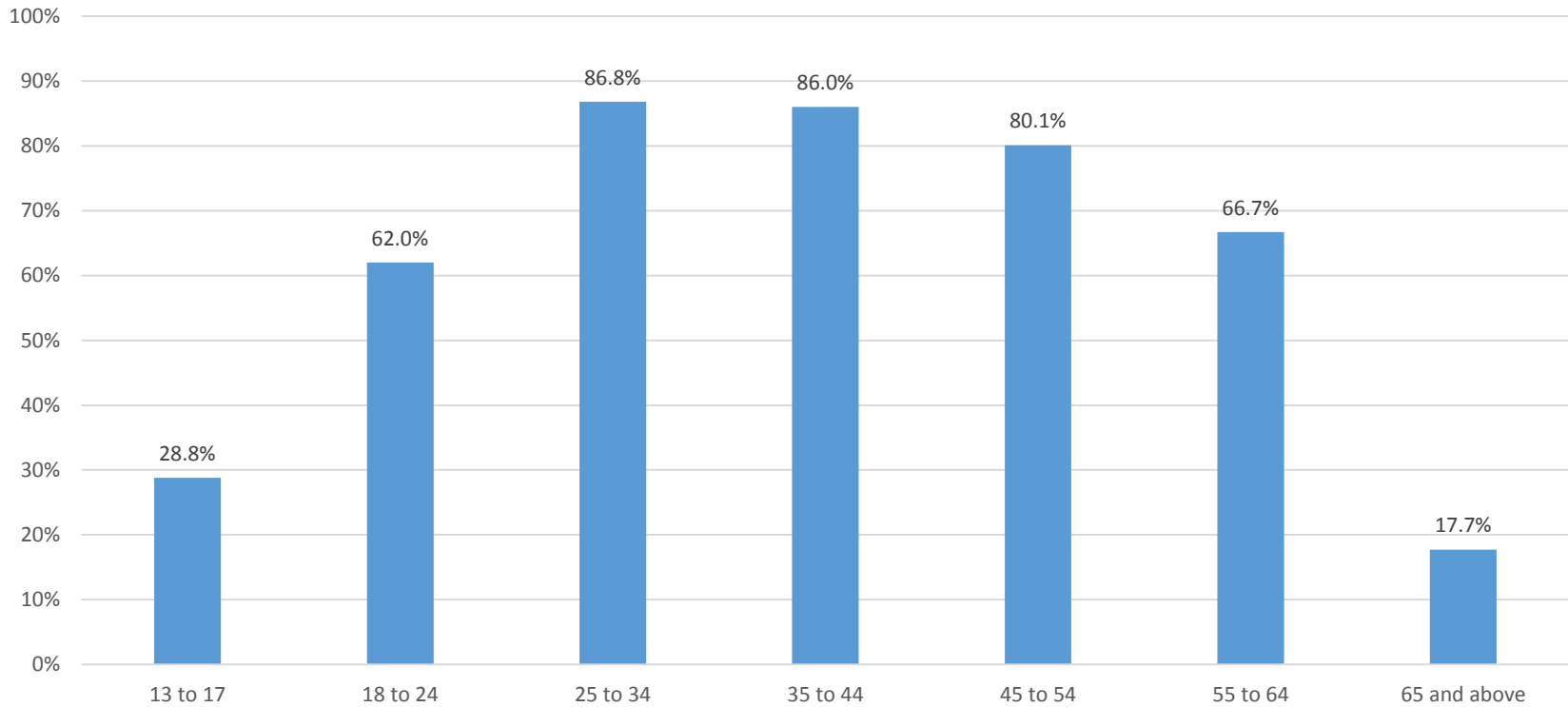
- Labor force participants age 18-24 tend to have low income (median: \$9,584), likely due to part-time work and entry-level jobs.

Income by Age: Labor Force Participants



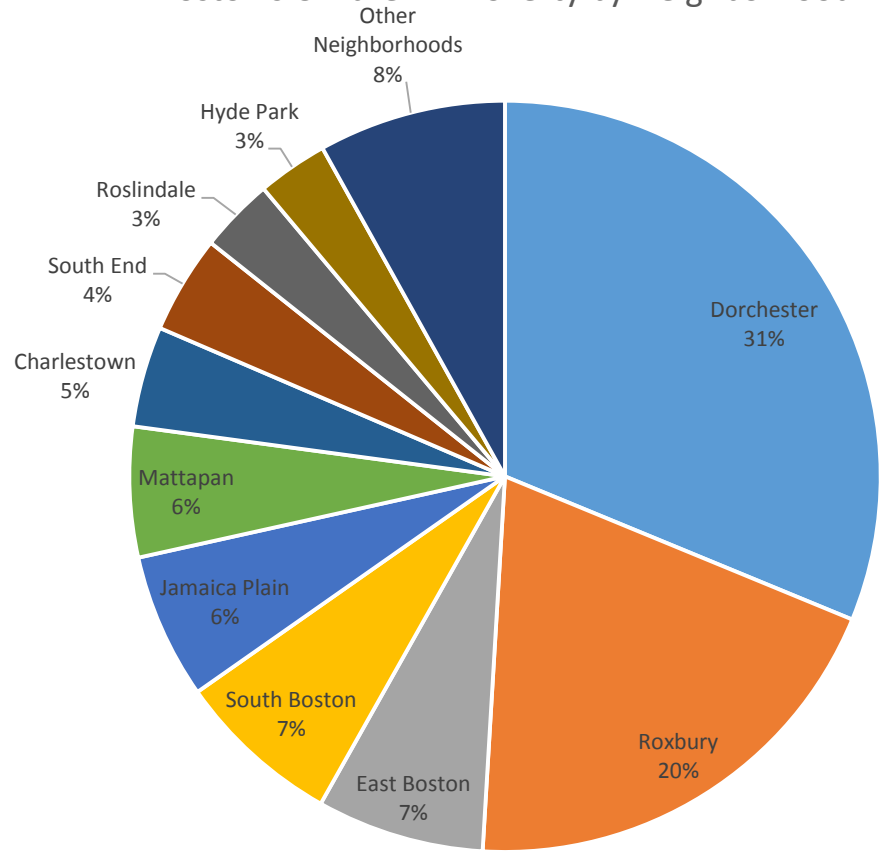
- The 25-44 age group has the highest labor force participation rate at about 86%.

Labor Force Participation by Age



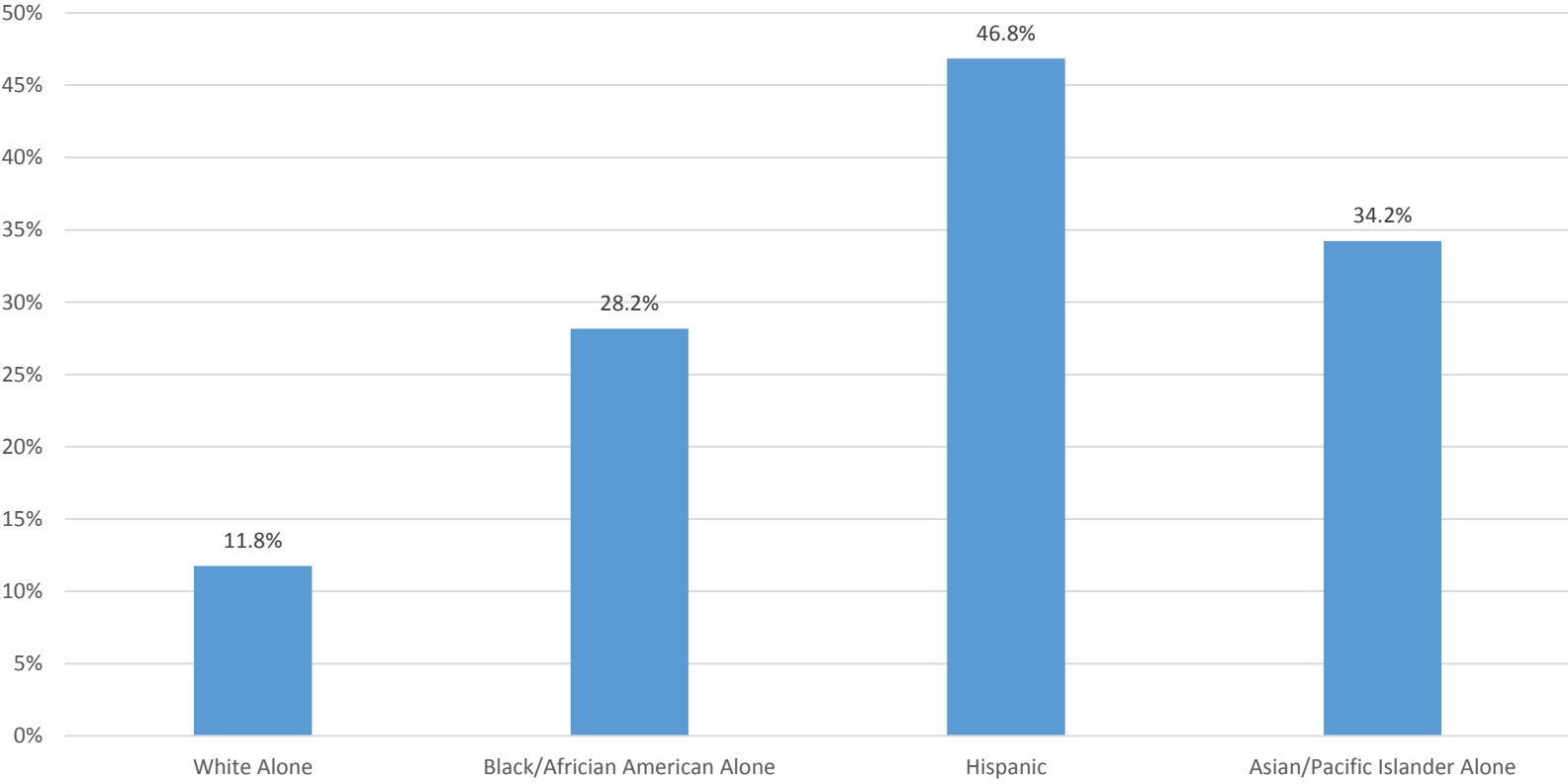
Neighborhood	% of Children in Poverty	# of Children in Poverty
Roxbury	50%	5882
South Boston	44%	2120
Mission Hill	43%	808
Charlestown	42%	1291
Fenway	41%	207
Dorchester	32%	9311
Jamaica Plain	31%	1866
Mattapan	31%	1672
South End	29%	1258
BOSTON	29%	29820
Allston	27%	200
East Boston	25%	2150
Brighton	19%	762
Roslindale	17%	956
Hyde Park	11%	906
South Boston Waterfront	10%	9
Downtown	5%	50
West Roxbury	5%	330
Back Bay	4%	42
Beacon Hill	**	**
Longwood	**	**
North End	**	**
West End	**	**

Boston's Children in Poverty by Neighborhood



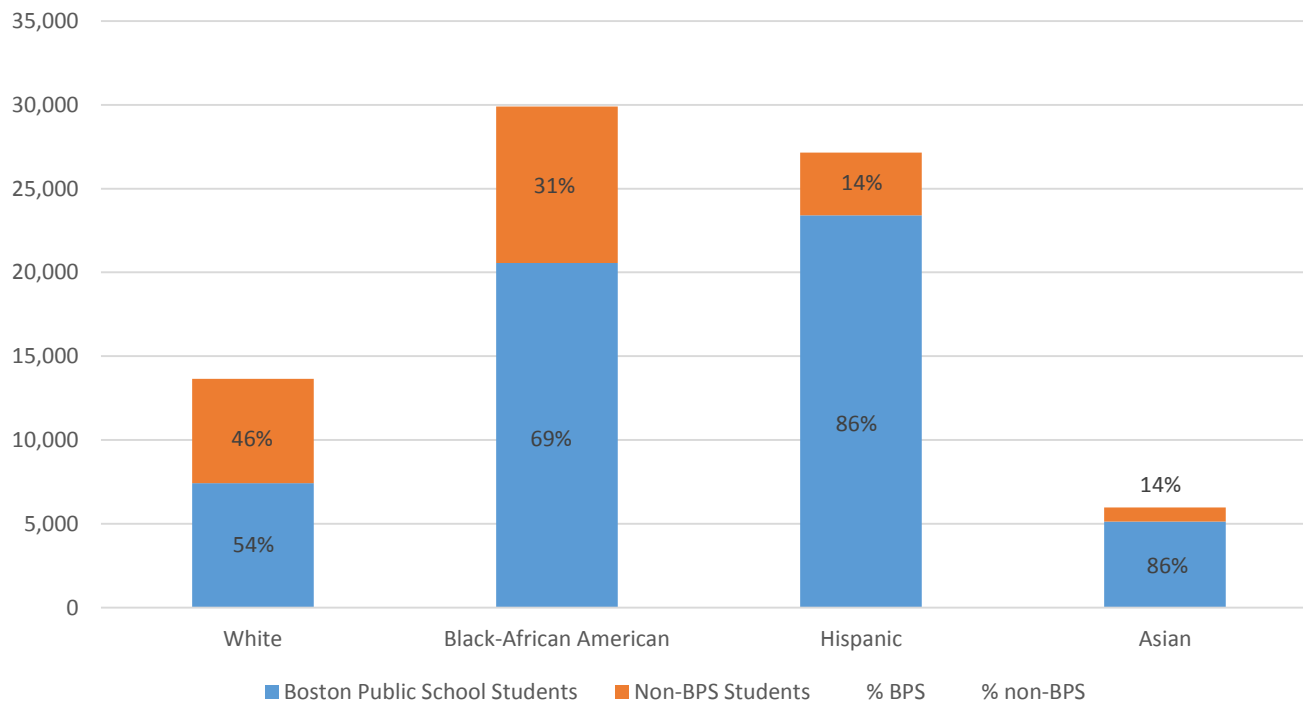
- By race, Hispanic children are the most likely to be living in poverty, with nearly half – 46.8% -- living below the poverty line.
- Only 11.8% of White children, however, live in poverty.

Child Poverty Rate by Race



- School-age children living in Boston are predominately Black/African-American and Hispanic.
- There are significant racial differences in Boston Public Schools enrollment: 54% of White children, 69% of Black/African-American children, and 86% of Hispanic and Asian children attend BPS schools.
- 78% of BPS students are low income and 46% speak English as a second language.
- The four-year graduation rate is 66.7%.

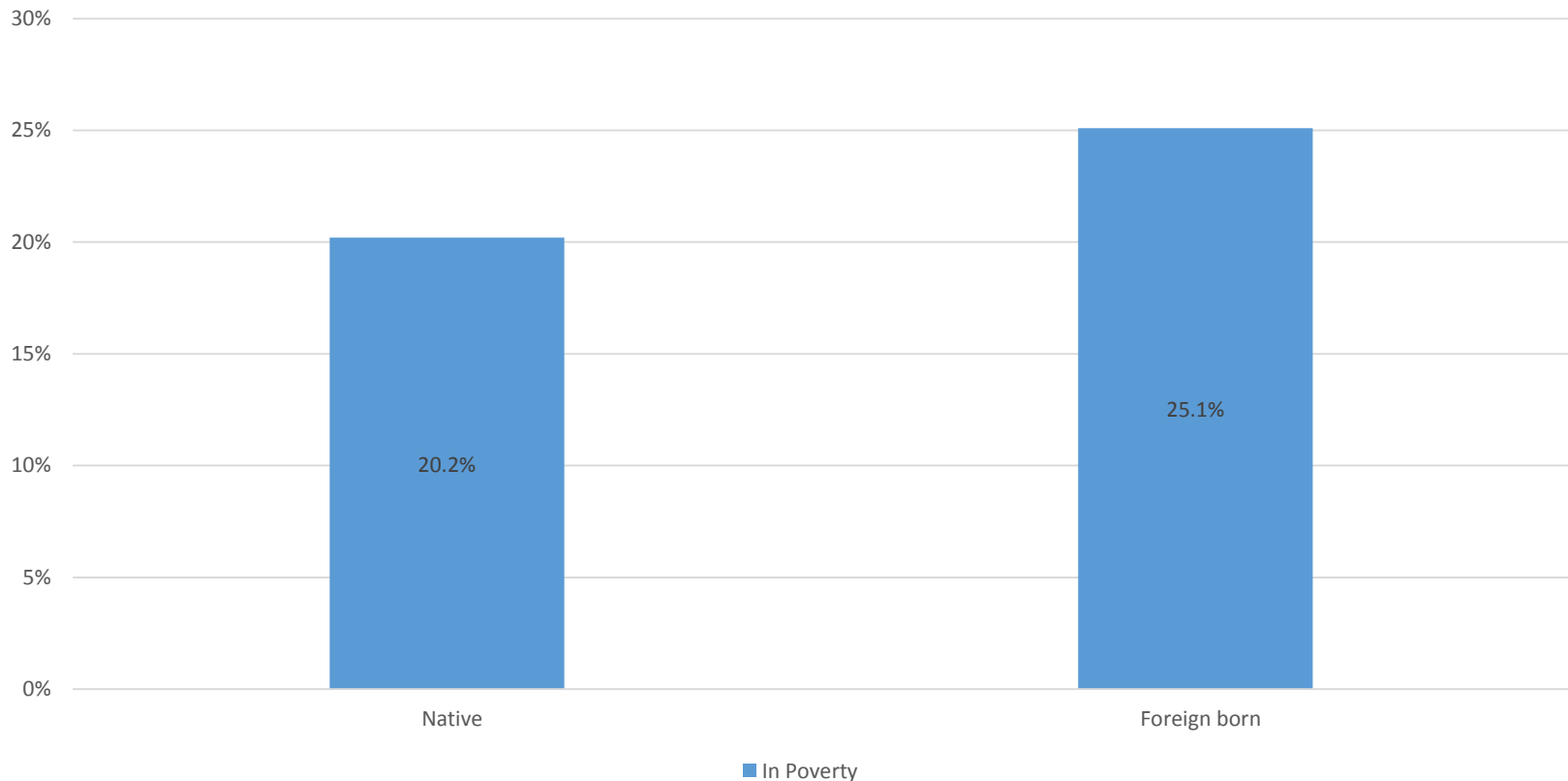
Pre-Kindergarten to High School Students by Race/Ethnicity: Boston
2014-2015



NATIVITY AND LANGUAGE

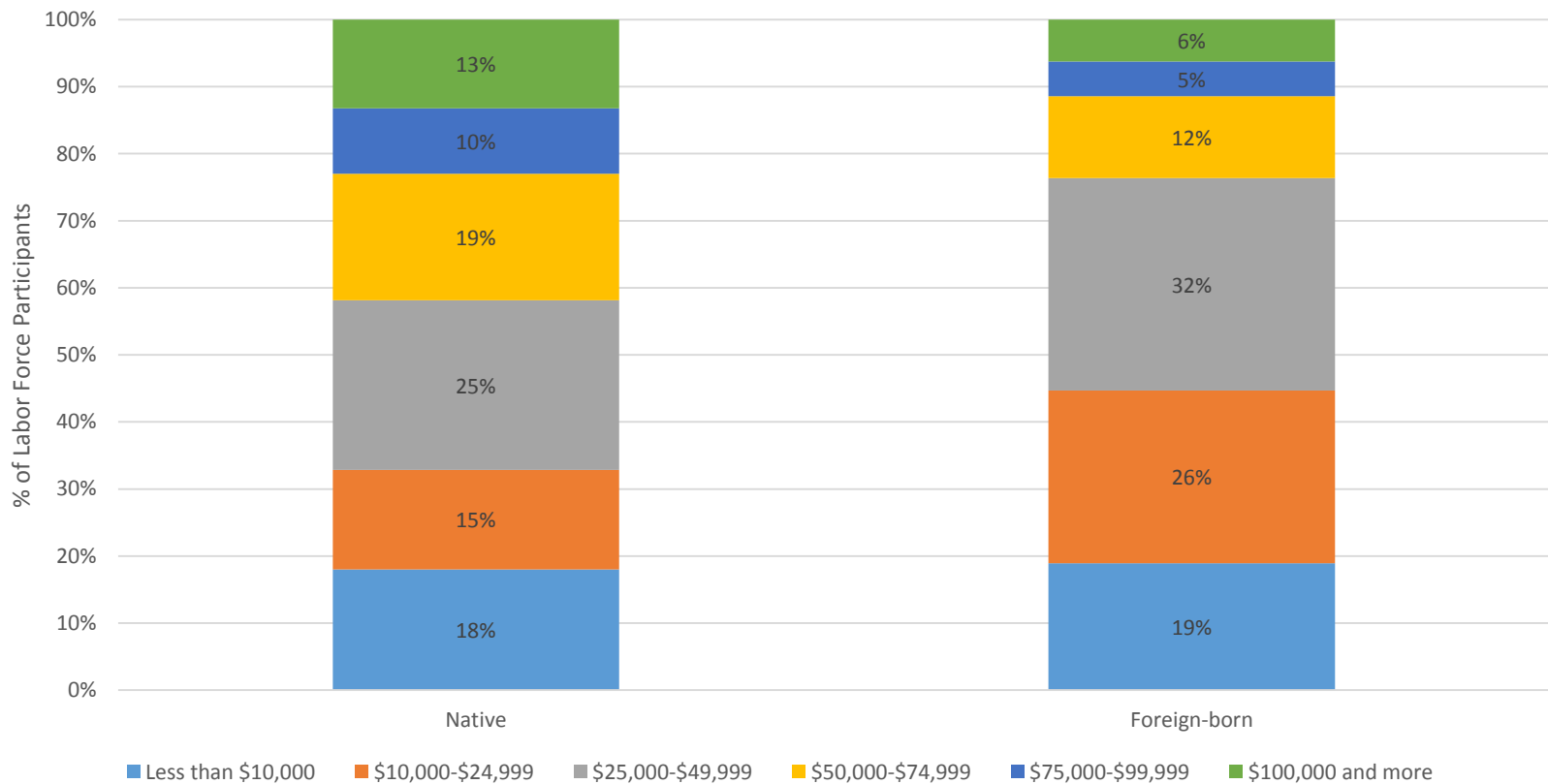
- Foreign-born residents are more likely to live in poverty.
- Among children, however, the nativity of parents does not have a big impact on the poverty status of Boston children:
 - 29% of children with only native-born parent(s) are poor
 - 30.3% of children with at least one foreign-born parent are poor

Poverty Status by Nativity - 2013



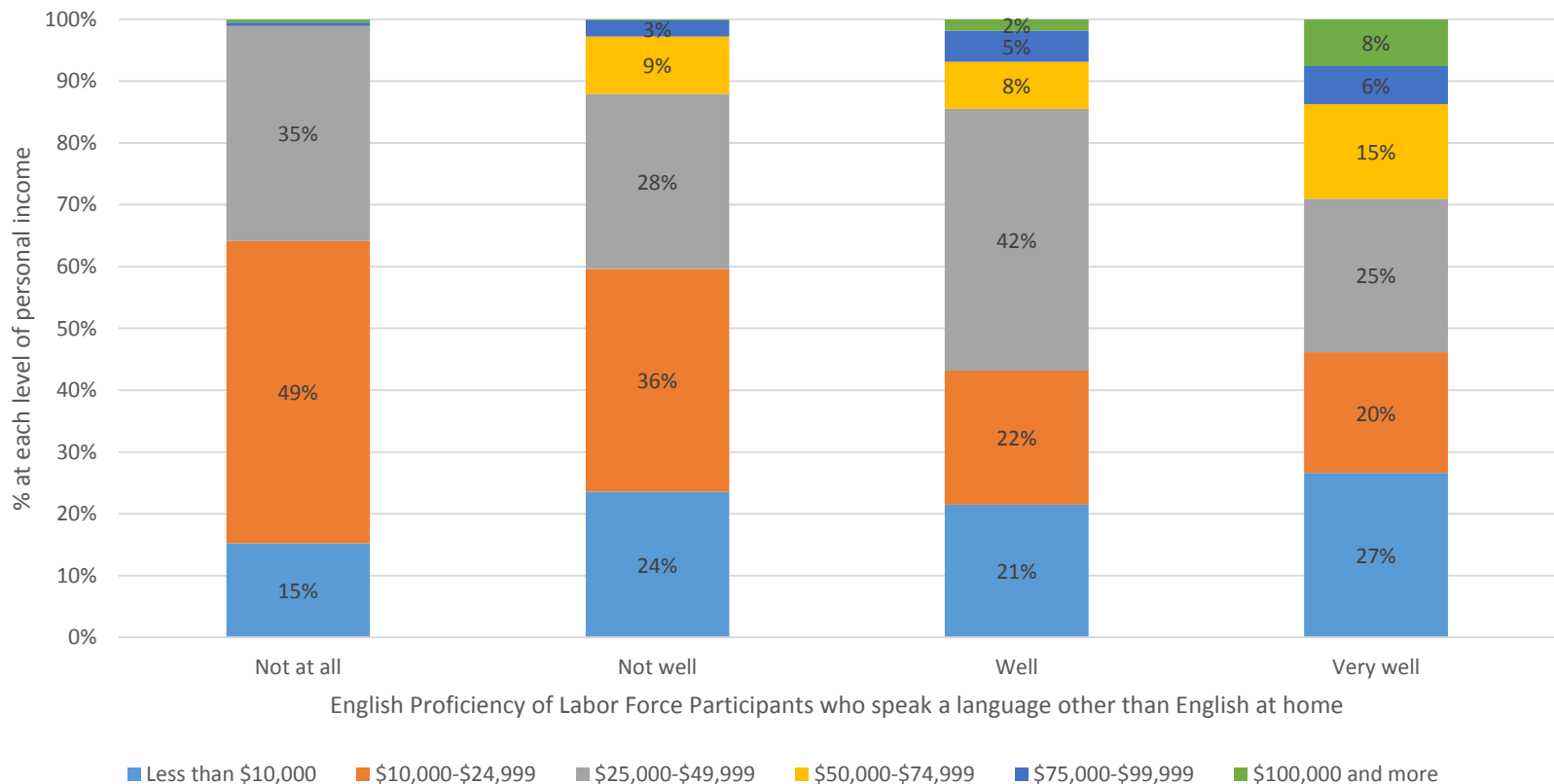
- Median personal income for native born labor force participants is \$41,961, while for the foreign-born it is only \$21,179.

Personal Income Distribution by Nativity - Boston 2013

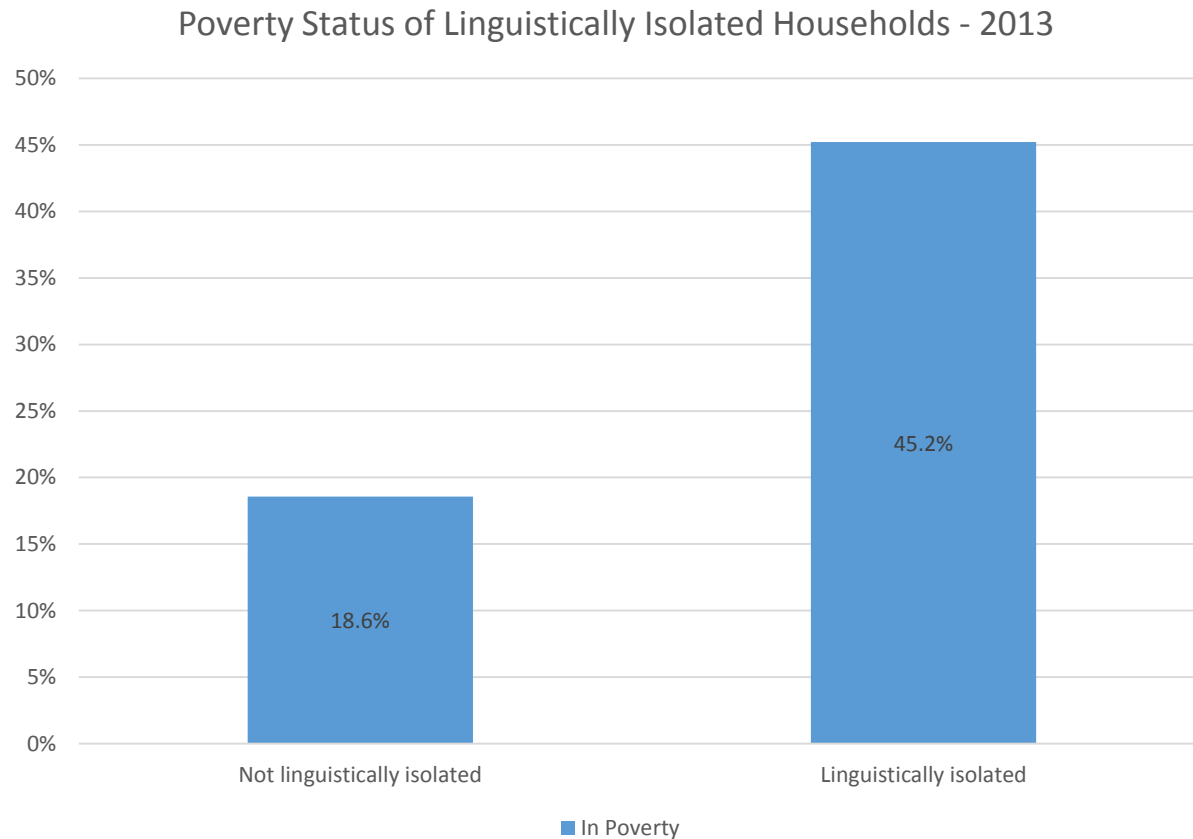


- Among labor force participants who speak a language other than English at home, English proficiency impacts personal income.
- Workers who do not speak English at all are mostly low-income: 64% make less than \$25,000/year.
- Some workers who speak English very well also have low incomes, perhaps due to part-time employment while attending school.
- However, access to high-paying jobs is limited to those who speak English well or very well.

Income by English Proficiency of Labor Force Participants - 2013



- Linguistically-isolated households in which no one over age 14 can speak English well have high rates of poverty: 45.2%.

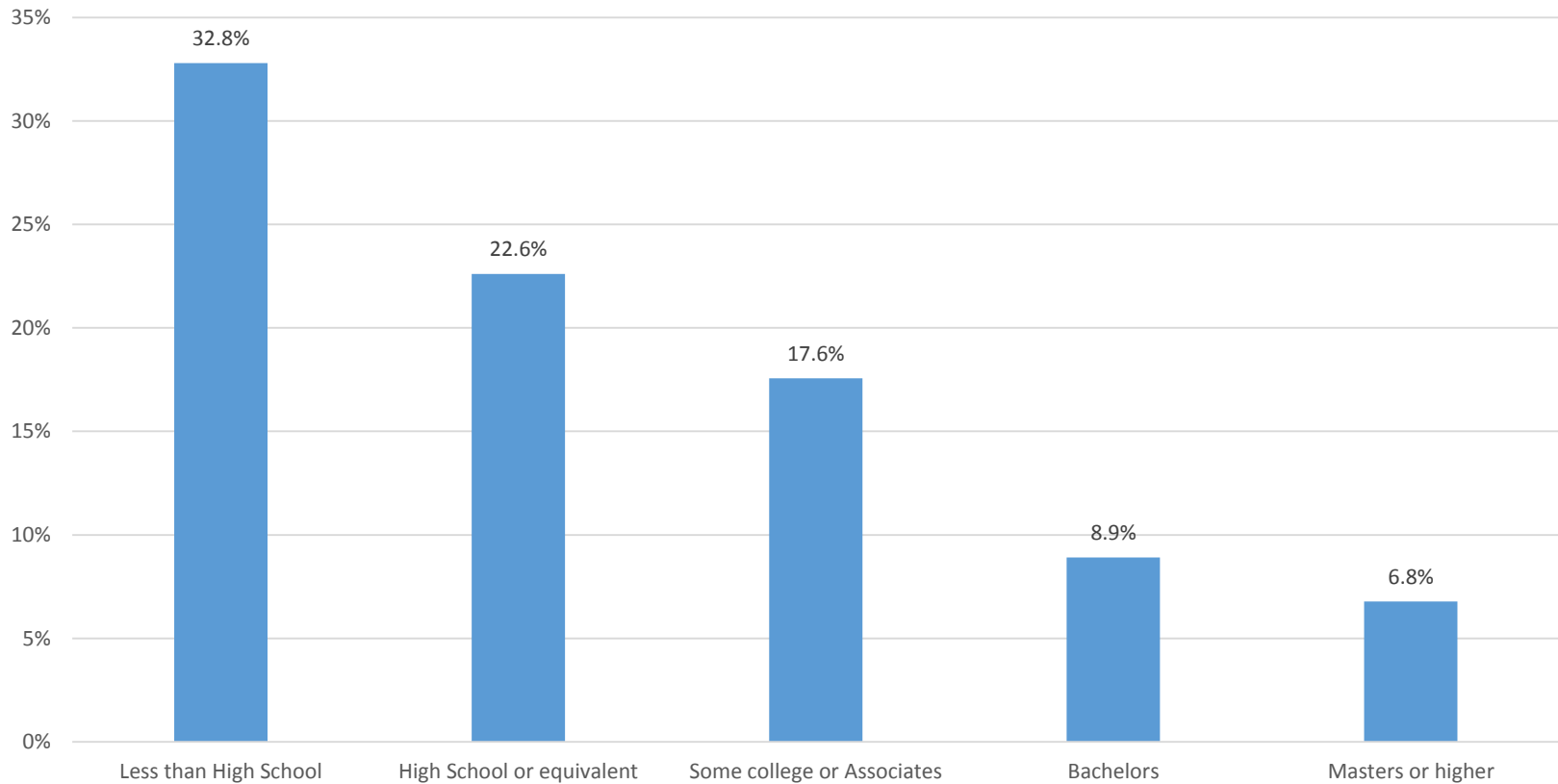


Source: U.S. Census Bureau, 2009-2013 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis
Note: Linguistically-isolated households have no one over age 14 who can speak English well.

EDUCATION

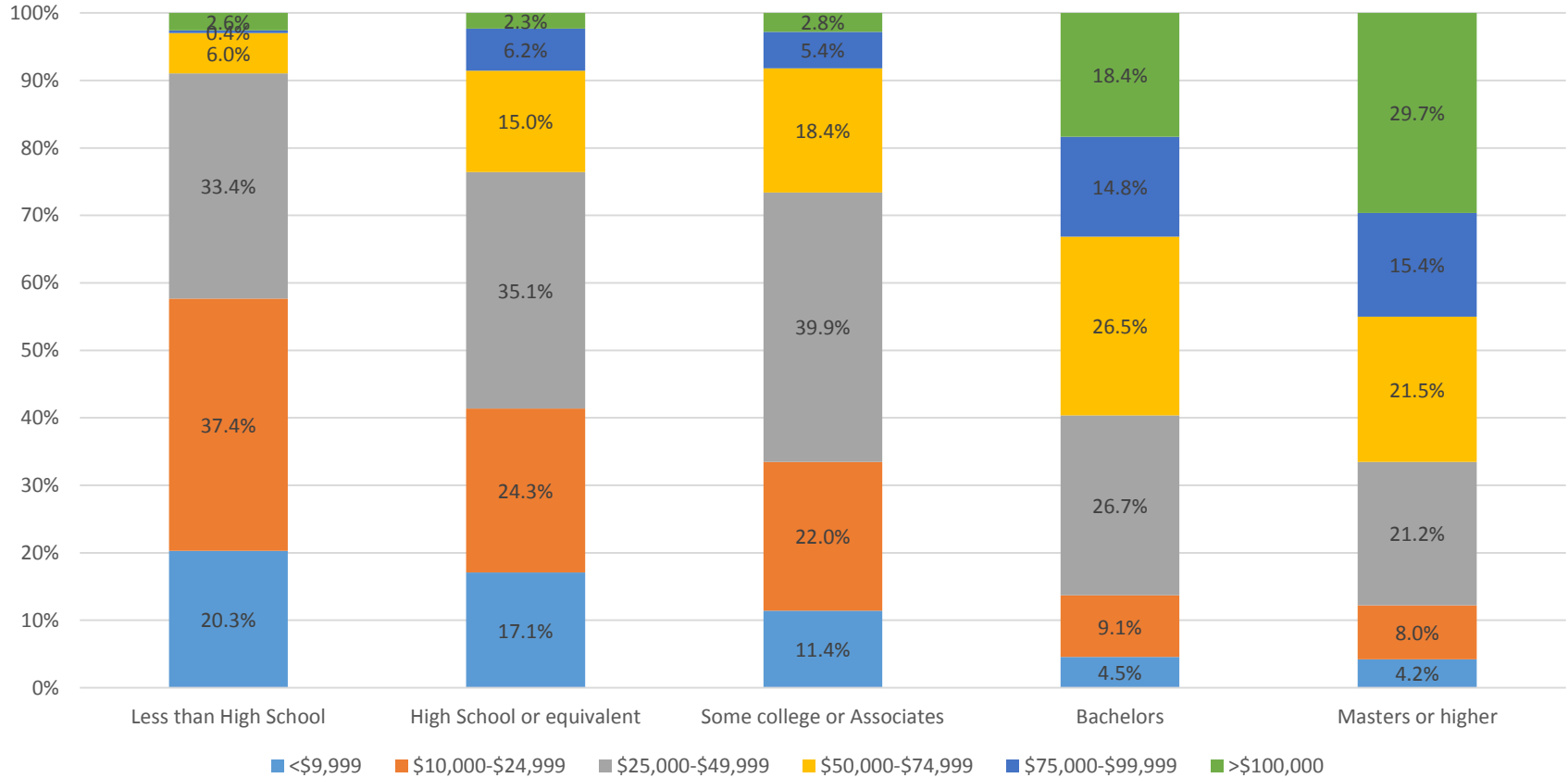
- Low levels of education are associated with high levels of poverty.
- Almost one third of Boston residents age 25 and older without a high school education live in poverty.

Poverty by Educational Attainment, Age 25+



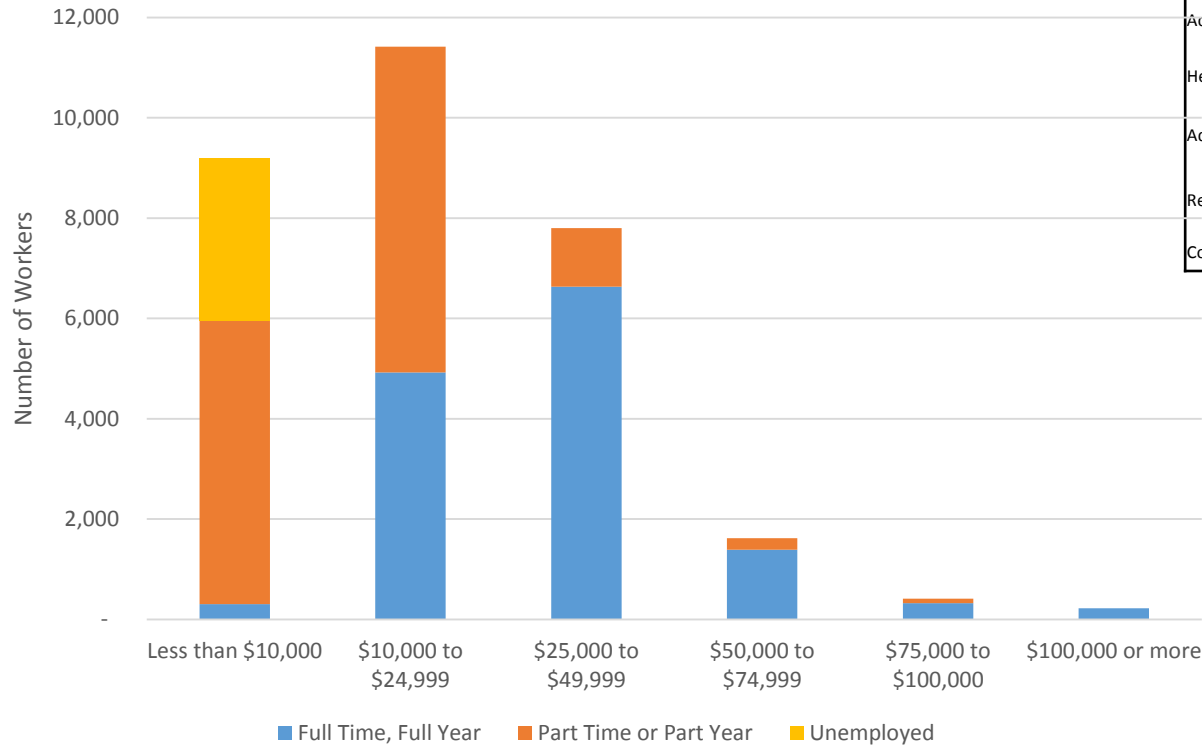
- Higher education is associated with higher incomes.
- 58% of the Boston resident labor force over age 25 without a high school education makes less than \$25,000 a year.
- In contrast, 30% of the Boston resident labor force with a Master's degree or higher makes more than \$100,000 a year.

Income by Educational Attainment, Labor Force Participants, age 25+



LESS THAN HIGH SCHOOL – 8% of the Boston Resident Labor Force

Income by Usual Work Schedule

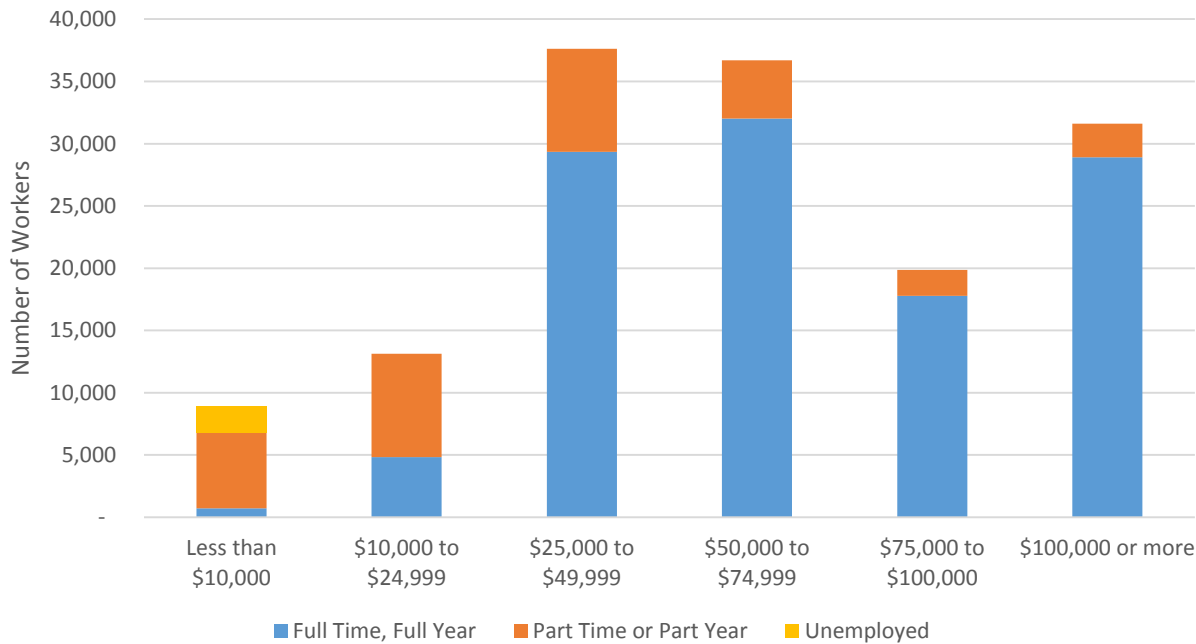


Top 5 Industries of Employment		
Industry	Count	Percent
Accommodation and Food Services	6,480	21.1%
Health Care and Social Assistance	4,155	13.5%
Administrative Support and Waste Management	3,655	11.9%
Retail Trade	2,685	8.7%
Construction	2,283	7.4%

- Workers with low levels of education are more likely to work part-time or be unemployed. 55.1% of workers with less than a high school degree either worked part time, worked part year, or were unemployed.
- They are also more likely to work in low-paying industries such as accommodation and food services.

BACHELOR'S DEGREE AND HIGHER – 40% of the Boston Resident Labor Force

Income by Usual Work Schedule



Top 5 Industries of Employment		
Industry	Count	Percent
Professional, Scientific, and Technical Services	28,669	19.4%
Health Care and Social Assistance	26,754	18.1%
Educational Services	21,364	14.5%
Finance and Insurance	17,935	12.1%
Public Administration	7,084	4.8%

- Boston resident workers with college degrees are more likely to be employed and to work full-time. 76.8% of workers with a Bachelor's or higher worked full time for a full year.
- They are also more likely to work in high-paying industries such as Professional, Scientific, and Technical Services.