

A Profile of Poverty in Boston

BPDA Research Division

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boston planning & development agency

Prepared by the Boston Planning & Development Agency Research Division

Alvaro Lima, Director of Research
Christina Kim, Deputy Director of Research
Phillip Granberry, Senior Researcher/ Demographer
Matthew Resseger, Senior Researcher/ Economist
Michael Endale, Senior Researcher/ Data Scientist
Kevin Kang, Senior Research Associate/ Data Manager
Emily Korest, Research Associate
Michael Chirico, Research Coordinator
Camille Bergeron, Research Assistant
Ethan McIntosh, Research Assistant
Mia Padberg, Research Intern

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Escaping Poverty is First Step in Economic Mobility

Security	Increasing Prosperity	Affluent: Ability to afford majority of market rate owner units & most rental units. Ability to save and accumulate wealth. Mobility Pathway(s) (increased Economic Prosperity)		
Self-	Increasing	500% of Federal Poverty Line		
Sufficiency	Economic Security	Upper Middle Class: Possible ability to buy some market rate housing.		
		400% of Federal Poverty Line		
		Middle Class: Ability to afford majority of market rate rental units.		
Assistance	Increasing Economic Self- Sufficiency	Economic Self-Sufficiency Standard: ~300% of Federal Poverty Line		
Required		Lower Middle Class : Ineligibility for most government assistance programs creates gap between cut off of assistance and full self-sufficiency.		
		200% of Federal Poverty Line		
		Working Poor: Phase out of government programs such as MRVP, SNAP, WIC, Child Tax Credit, and EITC.		
		Federal Poverty Line		
		Families and Individuals in Poverty: families and individuals in crisis dependent on government assistance programs.		

To escape poverty:

- A single individual living alone or in a non-family household needs \$14,580/year
- A family of four (related by blood, adoption, or marriage) needs \$30,000/year

	Maximum Income by Family Size					
	1	2	3	4		
400-499% Federal Poverty Line	\$72,900	\$98,600	\$124,300	\$150,000		
300-399% Federal Poverty Line	\$58,320	\$78,880	\$99,440	\$120,000		
200-299% Federal Poverty Line	\$43,740	\$59,160	\$74,580	\$90,000		
100-199% Federal Poverty Line	\$29,160	\$39,440	\$49,720	\$60,000		
0-99% Federal Poverty Line	\$14,580	\$19,720	\$24,860	\$30,000		

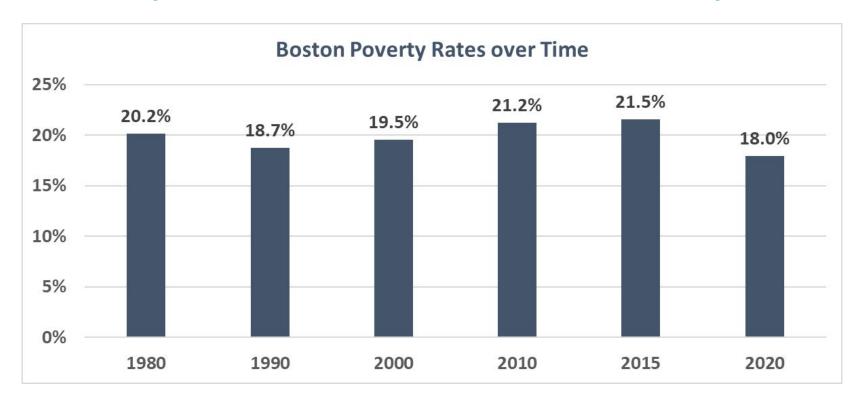
Measurement of Poverty

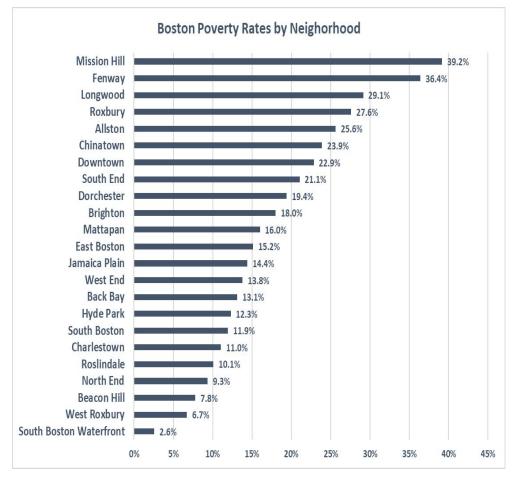
- Official poverty definition uses money income before taxes including social security and public assistance but does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).
- Official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index
- Poverty thresholds depend on family size and composition
 - Roommates counted separately assumed to not pool finances as family members do
 - People living in group quarters (such as dorms) do not have a poverty calculation

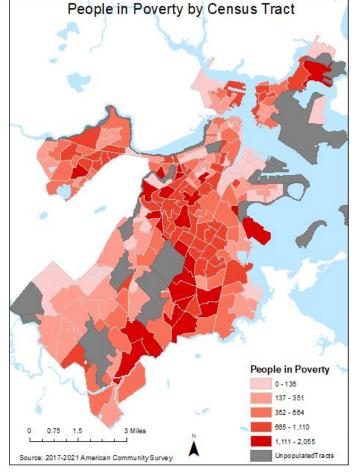
Citywide Poverty



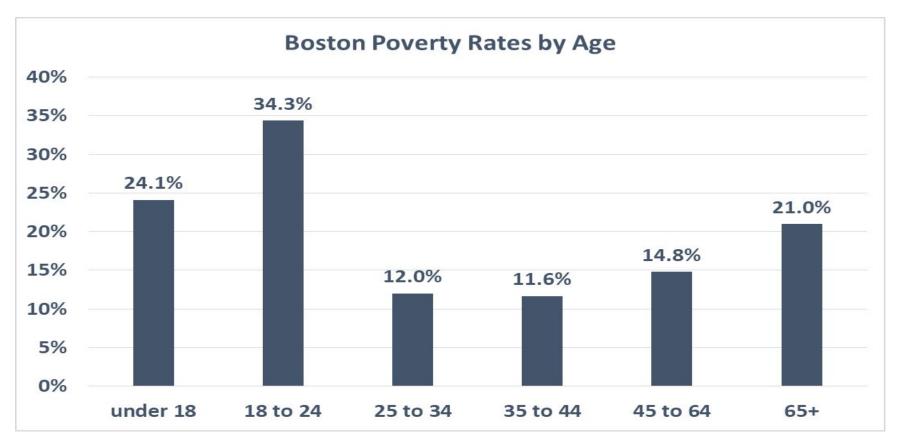
Poverty rates since 1980 have remained relatively stable





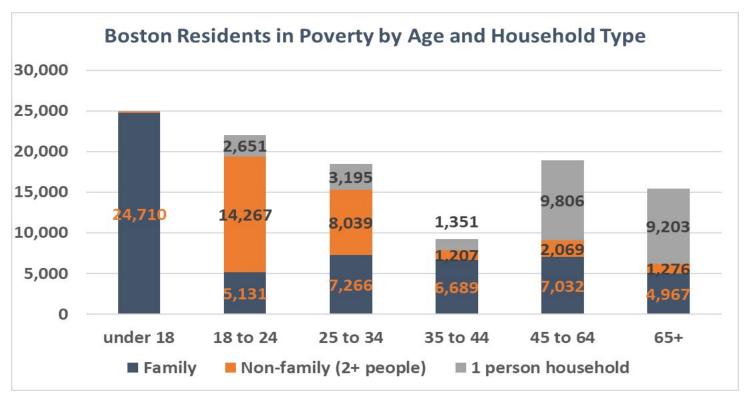


Poverty Rates are highest among Children and Young Adults



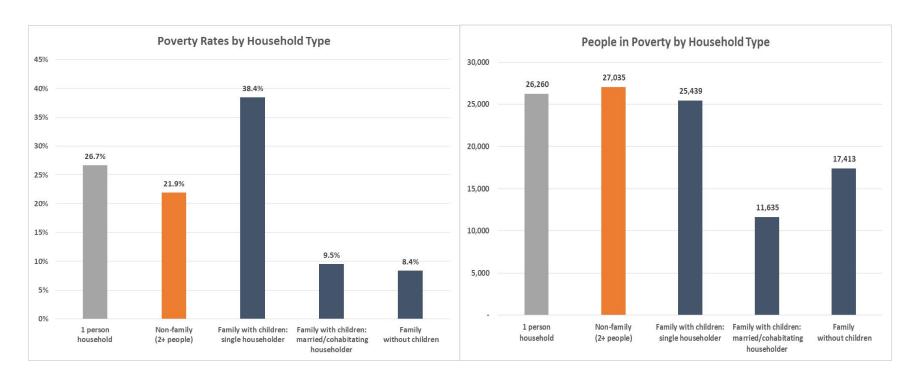
Source: 2017-2021 American Community Survey, (PUMS) BPDA Research Division Analysis

Approximately 112,000 Boston residents live in poverty, including ~25,000 children and ~15,000 seniors



Source: 2017-2021 American Community Survey, (PUMS) BPDA Research Division Analysis

Poverty rates are highest for people living in families with children and a single householder

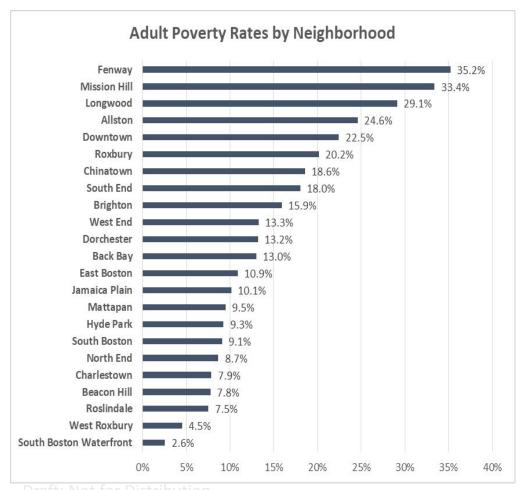


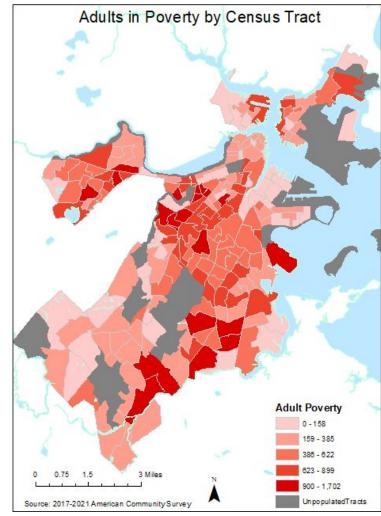
Note: household type does not include group quarters population

Source: 2017-2021 American Community (PUMS), BPDA Research Division Analysis

Adult Poverty

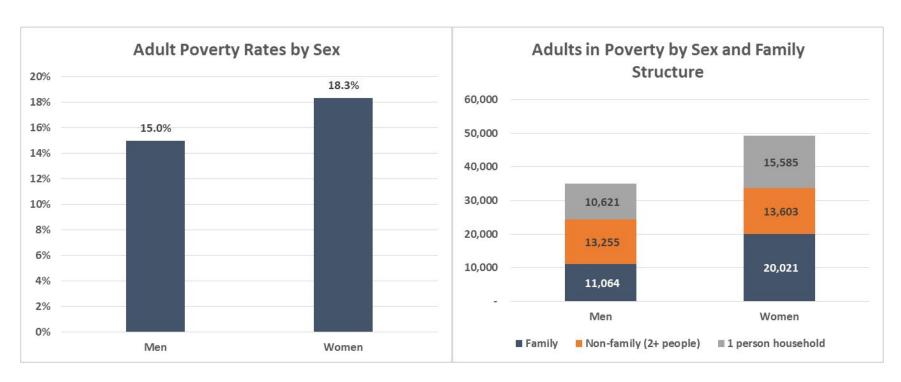






Source: 2017-2021 American Community Survey, BPDA Research Division Analysis

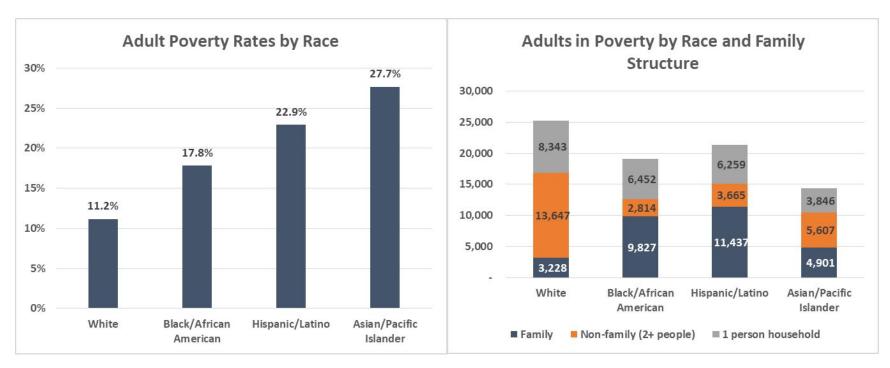
Women have higher rates of poverty, and women make up almost two thirds of poor adults in family households



Note: family structure does not include group quarters population

Source: 2017-2021 American Community (PUMS), BPDA Research Division Analysis

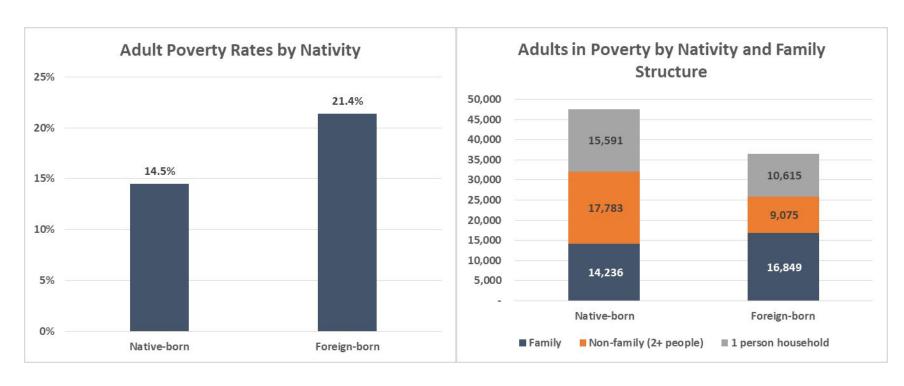
Asian adults have the highest rates of poverty, but the majority of poor adults living in family households are Black or Hispanic



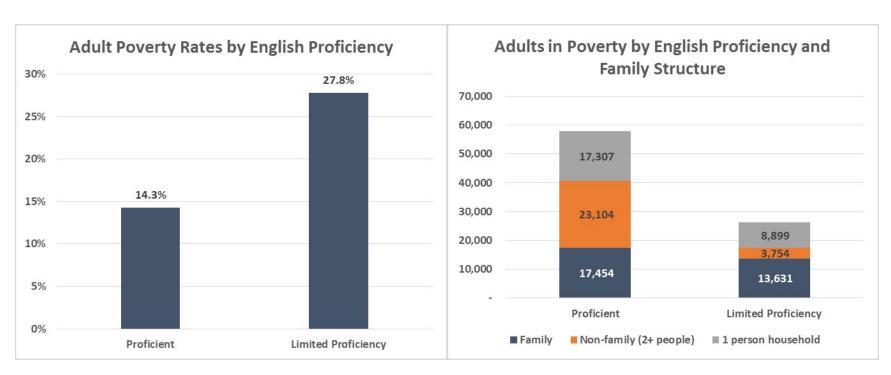
Note: Hispanics can be of any race, but are reported separately in this analysis.

Source: 2017-2021 American Community (PUMS), BPDA Research Division Analysis

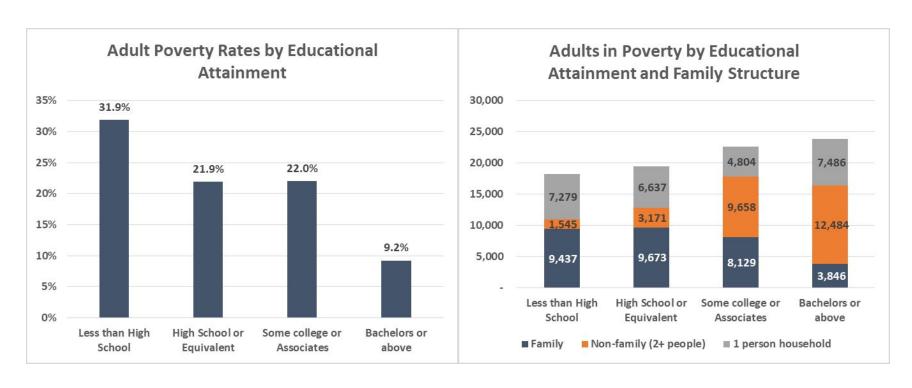
Foreign-born adults have higher rates of poverty, although most poor adults are native born



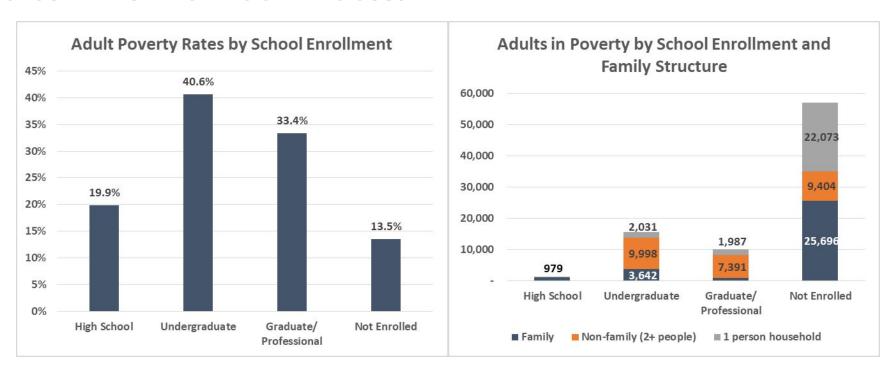
Adults with limited English proficiency are more than twice as likely to live in poverty



Adults with less than a highschool education have high rates of poverty, but many poor adults have college degrees

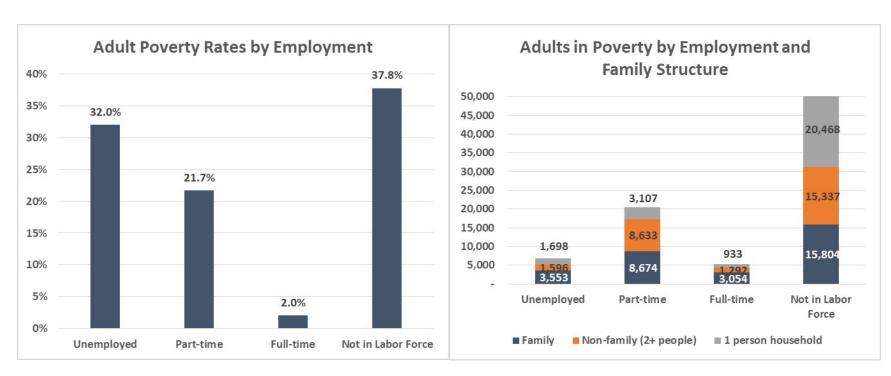


Students enrolled in higher education may have high rates of poverty while in school. Poor college/graduate students often live with roommates.



Source: 2017-2021 American Community (PUMS), BPDA Research Division Analysis

Non-working adults have high poverty rates, but many poor adults work part-time



Note: People who worked fewer than 35 hours a week or fewer than 48 weeks a year are considered part-time workers.

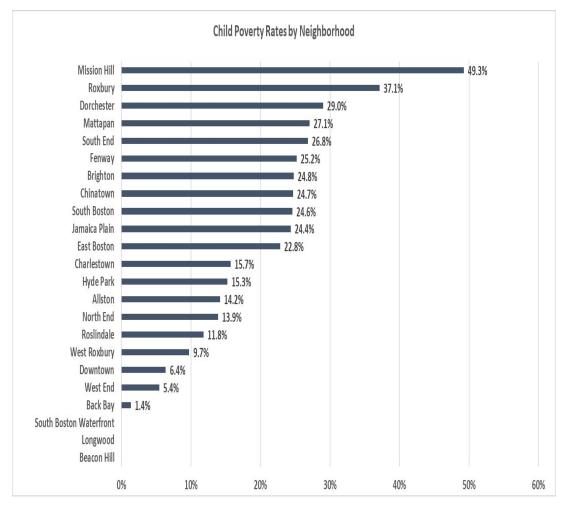
Source: 2017-2021 American Community (PUMS), BPDA Research Division Analysis

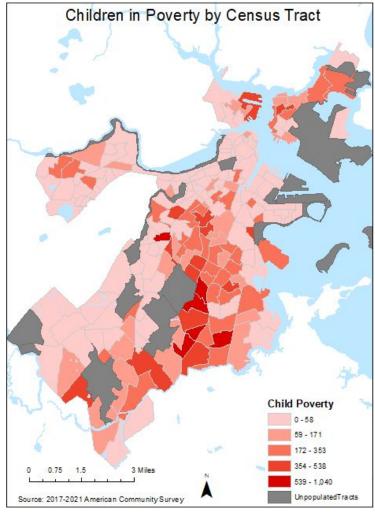
Almost 30% of adults with a disability live in poverty and almost half of poor adults living alone have a disability



Child Poverty

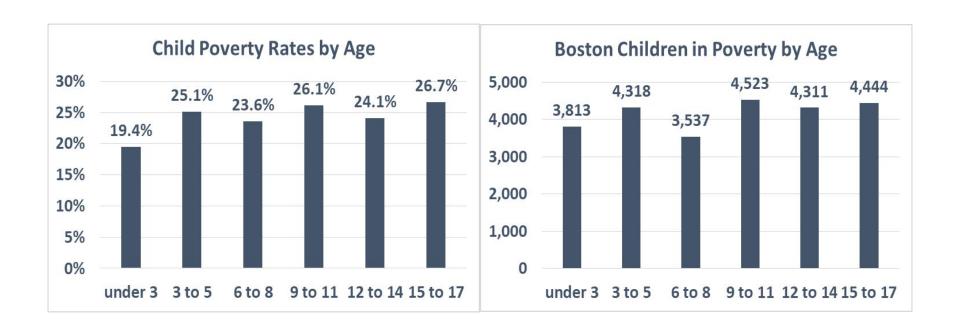




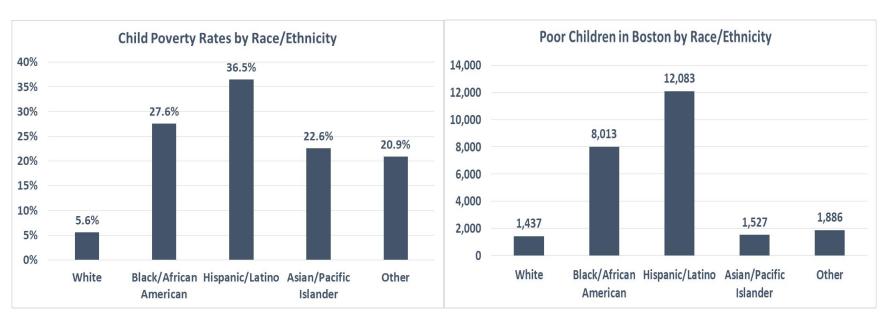


Source: 2017-2021 American Community Survey, BPDA Research Division Analysis

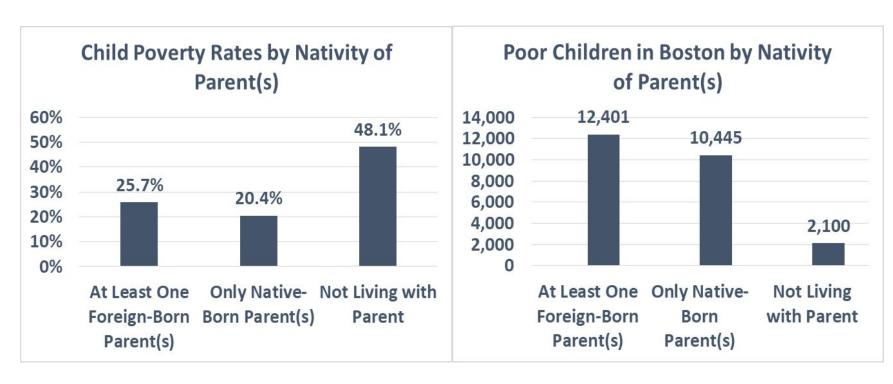
Child poverty rates are higher for children 3 and older



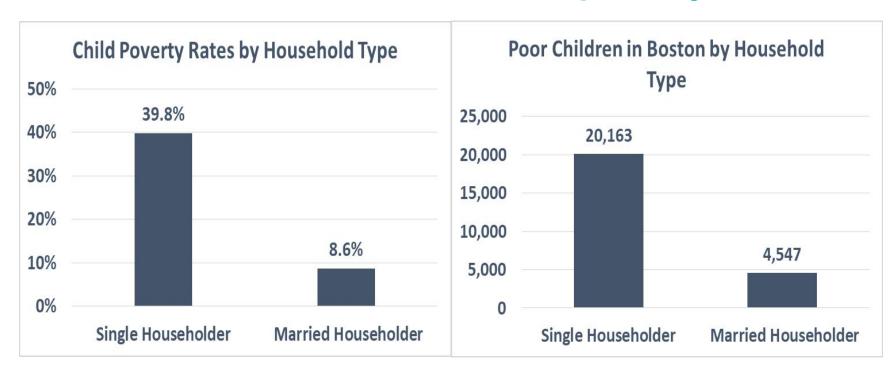
Hispanic children have the highest poverty rates and make up the largest group of poor children



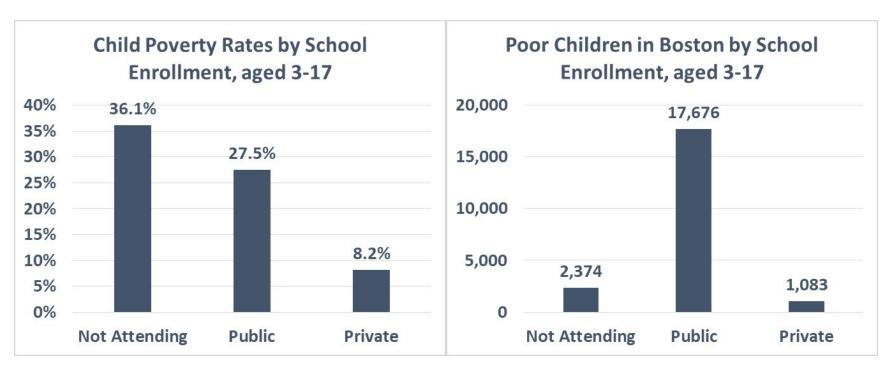
Children living with at least one foreign-born parent or not living with a parent have higher rates of poverty.



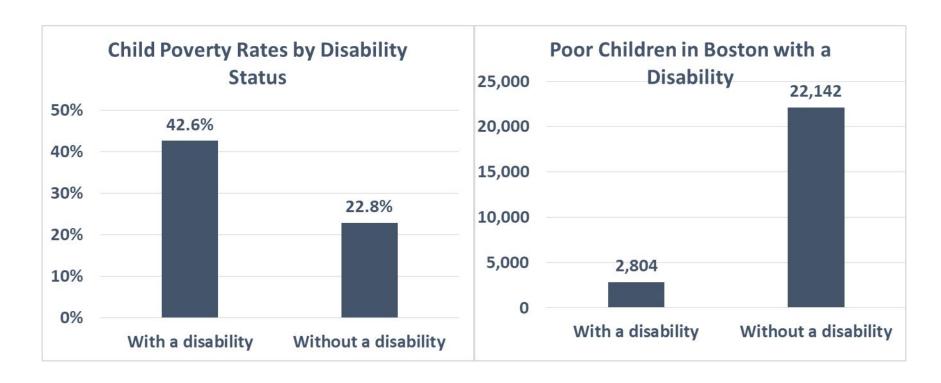
Children living in households with a married householder have lower rates of poverty



Children not enrolled in school or attending public schools are more likely to live in poverty



41% of children with a disability live in poverty



Summary Profile of Boston Residents in Poverty

	Residents in Poverty	Age & Sex	Race/Ethnicity & Nativity	Education, English Proficiency, & Disability Status
Living in Families	55,795	36% are adult women; 44% are children	32% are Black, 42% are Hispanic; 54% of adults are foreign born	62% of adults have a high school education or less; 44% of adults have limited English proficiency
Living in Non-family (2+ people)	27,035	83% are aged 18-34	51% are White; 66% are native born	46% have a Bachelor's degree; 64% have enrolled in college/university
Living Alone	26,260	37% are 45-64; 35% are 65+ 59% are women	32% are White; 59% are native born	53% have a high school education or less; 66% are English proficient; 43% with a disability