Cambridge BIPOC
Business Advisory Committee
December 6, 2021

Cambridge Community Development Department
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Demographics of the Community
Population Trend

Population by Age by Sex

Race & Hispanic Origin

Total Population and Under 18

<table>
<thead>
<tr>
<th></th>
<th>Total Population</th>
<th>Under 18</th>
</tr>
</thead>
<tbody>
<tr>
<td>White NH</td>
<td>55%</td>
<td>42%</td>
</tr>
<tr>
<td>Black NH</td>
<td>10%</td>
<td>17%</td>
</tr>
<tr>
<td>Asian NH</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>Other NH</td>
<td>9%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Race Alone or in Combination

Total Population

- White Alone NH: 65,553 (55%)
- All White: 77,578 (66%)
- Black Alone NH: 12,016 (10%)
- All Black: 15,212 (13%)
- Asian Alone NH: 22,628 (19%)
- All Asian: 25,986 (22%)

Black Ancestry
Household Population

- African- American - 25.8%
- Haitian - 16.2%
- Ethiopian - 15.5%
- Not Reported - 10.4%
- African - Other Country* - 8.0%
- Jamaican - 5.6%
- Hispanic - 4.9%
- West Indian - Other Country - 4.0%
- American Indian - 2.8%
- Nigerian - 2.5%
- Barbadian - 1.2%
- Ugandan - 1.1%
- Others - 2.1%

* Includes estimated 250 to 300 persons of Somali ancestry.

Black Persons vs. Total Population by Age

Asian Population by Ethnicity
Household Population

- Chinese - 40%
- Asian Indian - 21%
- Korean - 11%
- Japanese - 5%
- Bengali - 5%
- Pakistani - 2%
- Vietnamese - 2%
- Filipino - 2%
- Other - 13%

Asian Persons vs. Total Population by Age

Household Population

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Total Asian</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5</td>
<td>25.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>5 to 9</td>
<td>5.0%</td>
<td>5.0%</td>
</tr>
<tr>
<td>10 to 14</td>
<td>15.0%</td>
<td>25.0%</td>
</tr>
<tr>
<td>15 to 19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 to 24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25 to 29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 to 34</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35 to 39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40 to 44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45 to 49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55 to 59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60 to 64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65 to 69</td>
<td></td>
<td></td>
</tr>
<tr>
<td>70 to 74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>75 to 79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80 to 84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>85 and over</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Hispanic Population by Origin
Household Population

- Puerto Rican - 21%
- Mexican - 16%
- Dominican - 10%
- Salvadoran - 7%
- Spanish - 7%
- Colombian - 6%
- Hispanic - 6%
- Guatemalan - 5%
- Latin American - 3%
- Mexican American - 2%
- Venezuelan - 2%
- Argentinean - 2%
- Bolivian - 2%
- Peruvian - 2%
- Cuban - 2%
- Uruguayan - 2%
- Other Countries - 6%

Hispanic Persons vs. Total Population by Age

Household Population

# Ancestry of White Non-Hispanic Persons

## Household Population

<table>
<thead>
<tr>
<th>Ancestry</th>
<th>Estimated Persons</th>
<th>% of White NH Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Irish</td>
<td>11,200</td>
<td>18.3%</td>
</tr>
<tr>
<td>English/British</td>
<td>9,600</td>
<td>15.8%</td>
</tr>
<tr>
<td>German</td>
<td>7,600</td>
<td>12.4%</td>
</tr>
<tr>
<td>Italian</td>
<td>6,900</td>
<td>11.3%</td>
</tr>
<tr>
<td>Polish</td>
<td>2,900</td>
<td>4.7%</td>
</tr>
<tr>
<td>French</td>
<td>2,700</td>
<td>4.4%</td>
</tr>
<tr>
<td>Russian</td>
<td>2,100</td>
<td>3.4%</td>
</tr>
<tr>
<td>Scottish</td>
<td>2,000</td>
<td>3.3%</td>
</tr>
<tr>
<td>Portuguese</td>
<td>1,600</td>
<td>2.7%</td>
</tr>
<tr>
<td>Swedish</td>
<td>1,000</td>
<td>1.6%</td>
</tr>
<tr>
<td>French Canadian</td>
<td>1,000</td>
<td>1.6%</td>
</tr>
<tr>
<td>Greek</td>
<td>900</td>
<td>1.5%</td>
</tr>
<tr>
<td>Norwegian</td>
<td>700</td>
<td>1.2%</td>
</tr>
</tbody>
</table>

Neighborhood Diversity

Diversity Index

Diversity Index

Source: U. S. Census Bureau, Decennial Census, 2020; Cambridge Community Development Department, 2021.
Foreign Language & Birth

Foreign Born 28.9%
Entered Since 2000 20.1%
Entered Since 2010 13.7%
Naturalized Citizen 10.6%

Languages Spoken other than English:
- Spanish
- Other European Languages
- Chinese
- French incl. Creole
- Other Languages
- Other Asian/Pacific Languages
- Slavic Languages
- Korean
- German

Place of Birth Outside United States:
- Born in Asia & Oceania
- Born in Africa
- Born in Canada
- Born in Caribbean
- Born in Europe
- Born in Latin America

Speak Another Language at Home 33.7%
Speak English less than Very Well 7.8%
Linguistically Isolated Households 5.1%

* Figures in tables are proportion of total population

Foreign & Native-Born by Race & Ethnicity

- Total Population: 29% Native Born, 71% Foreign Born
- White Non-Hispanic: 16% Native Born, 84% Foreign Born
- Black: 40% Native Born, 60% Foreign Born
- Asian: 64% Native Born, 36% Foreign Born
- Hispanic: 38% Native Born, 62% Foreign Born

## Shifting Top Emigrant Countries

<table>
<thead>
<tr>
<th></th>
<th>1990</th>
<th>2000</th>
<th>2015 - 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Portugal</td>
<td>1,854</td>
<td>Haiti</td>
</tr>
<tr>
<td>2.</td>
<td>Canada</td>
<td>1,835</td>
<td>China (mainland)</td>
</tr>
<tr>
<td>3.</td>
<td>Italy</td>
<td>956</td>
<td>India</td>
</tr>
<tr>
<td>4.</td>
<td>India</td>
<td>842</td>
<td>Portugal</td>
</tr>
<tr>
<td>5.</td>
<td>Germany</td>
<td>780</td>
<td>Korea</td>
</tr>
<tr>
<td>6.</td>
<td>England/Scotland</td>
<td>741</td>
<td>Canada</td>
</tr>
<tr>
<td>7.</td>
<td>West Indies</td>
<td>644</td>
<td>Japan</td>
</tr>
<tr>
<td>8.</td>
<td>China</td>
<td>545</td>
<td>El Salvador</td>
</tr>
<tr>
<td>9.</td>
<td>Russia/USSR</td>
<td>408</td>
<td>Taiwan</td>
</tr>
<tr>
<td>11.</td>
<td>Africa</td>
<td>305</td>
<td>Brazil</td>
</tr>
<tr>
<td>12.</td>
<td>Greece</td>
<td>276</td>
<td>Jamaica</td>
</tr>
</tbody>
</table>

Language Spoken at Home
Population 5 and Older

<table>
<thead>
<tr>
<th></th>
<th>Speak Only English at Home</th>
<th>Other Language, Speak English Very Well</th>
<th>Other Language, Speak English less than Very Well</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>66%</td>
<td>26%</td>
<td>8%</td>
</tr>
<tr>
<td>White Non-Hispanic</td>
<td>83%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>53%</td>
<td>29%</td>
<td>17%</td>
</tr>
<tr>
<td>Asian</td>
<td>29%</td>
<td>52%</td>
<td>19%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>30%</td>
<td>53%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Higher Education Enrollment & Employment

Household & Family Types

*Excludes 300 households with children included in Single Parent category

Householder Comparison

Families with Children

Income, Employment and Business Community
## Median Income

<table>
<thead>
<tr>
<th></th>
<th>2015 - 2019</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cambridge</strong></td>
<td>$134,816</td>
<td></td>
</tr>
<tr>
<td><strong>Median Family Income</strong></td>
<td>$91,467</td>
<td>$103,126</td>
</tr>
<tr>
<td><strong>Massachusetts</strong></td>
<td>$94,916</td>
<td></td>
</tr>
<tr>
<td><strong>United States</strong></td>
<td>$77,033</td>
<td>$77,263</td>
</tr>
<tr>
<td><strong>Cambridge</strong></td>
<td>$103,154</td>
<td></td>
</tr>
<tr>
<td><strong>Median Household Income</strong></td>
<td>$73,852</td>
<td>$81,215</td>
</tr>
<tr>
<td><strong>Massachusetts</strong></td>
<td>$77,735</td>
<td></td>
</tr>
<tr>
<td><strong>United States</strong></td>
<td>$64,639</td>
<td>$62,843</td>
</tr>
</tbody>
</table>

### Per Capita Income

#### Inflation Adjusted Change over Time

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1979</td>
<td>$26,210</td>
</tr>
<tr>
<td>1989</td>
<td>$58,724</td>
</tr>
</tbody>
</table>

#### By Race & Hispanic Origin

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White Non-Hispanic</td>
<td>$80,000</td>
<td>$40,000</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>$26,210</td>
<td>$58,724</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Asian</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>$40,000</td>
<td>$40,000</td>
<td>$40,000</td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

# Household Income Quintiles

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Proportion of Households</th>
<th>Upper Income Limit</th>
<th>Mean Income</th>
<th>Share of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest</td>
<td>20%</td>
<td>$32,319</td>
<td>$15,012</td>
<td>2%</td>
</tr>
<tr>
<td>Second</td>
<td>20%</td>
<td>$79,271</td>
<td>$56,497</td>
<td>8%</td>
</tr>
<tr>
<td>Middle</td>
<td>20%</td>
<td>$128,229</td>
<td>$103,173</td>
<td>15%</td>
</tr>
<tr>
<td>Fourth</td>
<td>20%</td>
<td>$205,948</td>
<td>$162,780</td>
<td>23%</td>
</tr>
<tr>
<td>Upper</td>
<td>20%</td>
<td>--</td>
<td>$362,494</td>
<td>52%</td>
</tr>
<tr>
<td>Top 5%</td>
<td>5%</td>
<td>250000+</td>
<td>$628,790</td>
<td>22%</td>
</tr>
</tbody>
</table>

Family Income by Race

Educational Attainment

Persons 25 and Older

Computer and Internet Access:
Race/Ethnicity, Education & Unemployed

- Bachelors: 6%
- Under 18: 6%
- White Non-Hisp: 7%
- Asian: 7%
- All Residents: 9%
- Hispanic: 9%
- Unemployed: 15%
- Black: 19%
- HS/Some College: 22%
- 65 & Older: 23%
- No HS Diploma: 40%

Poverty, Race & Student Status

Figures indicate the number of non-students residing in households with income under the poverty threshold.

## Households and Living Wage

<table>
<thead>
<tr>
<th>Households without Adequate Income</th>
<th>Annual Living Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Adult/One Preschool Child (3-4)</td>
<td>100%</td>
</tr>
<tr>
<td>One Adult/One School Age Child (5-13)</td>
<td>60%</td>
</tr>
<tr>
<td>One Adult</td>
<td>55%</td>
</tr>
<tr>
<td>Married Couple/One School Age Child (5-13)/One Preschool Child (3-4)</td>
<td>40%</td>
</tr>
<tr>
<td>Married Couple/No Children</td>
<td>21%</td>
</tr>
<tr>
<td>Married Couple/One School Age Child (5-13)</td>
<td>20%</td>
</tr>
</tbody>
</table>

The Living Wage is the income needed to attain a modest yet adequate standard of living.

Note: Proportions for two parent families are for married couple households; unmarried couples are excluded.

Sources: Economic Policy Institute, Family Budget Calculator, May 2021; Community Development Department, Median Rents, May 2021; Childcare Aware, Massachusetts 2020 Fact Sheet; IPUMS USA, University of Minnesota, http://usa.ipums.org/usa/index.shtml, 2015 – 2019 5-Year ACS.
Resident Employment

Overall Labor Force Participation Rate: 70.6%

- Men: 75.0%
- Women: 50.0%
- Women w/ Child <18: 25.0%
- Women w/ Child <6: 0.0%
- White: 83%
- Black: 40%
- Asian: 60%
- Hispanic: 80%

- Less Than High School
- High School Diploma
- Less than 4 Years College
- Bachelor or Graduate Degree
Resident Employment by Industry

- Education
- Professional, Technical & Scientific
- Health Care & Social Assistance
- Finance and Real Estate
- Manufacturing
- Retail Trade
- Other Services
- Hotels and Food Services
- Information
- Administration and Waste Mgmt.
- Public Administration
- Arts & Entertainment
- Transportation and Warehousing
- Construction
- Wholesale Trade

Resident Employment by Occupation

- Personal Care and Service: 2.0%
- Community and Social Services: 2.0%
- Legal: 2.2%
- Food Preparation and Serving: 2.2%
- Architecture and Engineering: 3.8%
- Arts, Design, and Entertainment: 4.0%
- Health Care Practitioners: 4.9%
- Sales: 5.2%
- Office and Administrative Support: 7.1%
- Other Occupations: 8.5%
- Computer and Mathematical: 9.4%
- Business and Financial Operations: 9.5%
- Life, Physical, and Social Science: 10.0%
- Management: 12.7%
- Education and Library: 16.5%

Approximately 5,000 self-employed workers
- 1,500 in incorporated business
- 3,500 in unincorporated business
- Industries for self-employed include:
  - 1,900 professional services
  - 1,000 education & health care
  - 500 arts, entertainment & food
  - 400 finance & real estate
  - 200 retail trade

Major Industries by Employment
Private, Non-Profit and Public Sectors

During 2020 the Cambridge workforce Covered by unemployment insurance averaged 132,738 employees

New Resident Unemployment Claims

Estimated Impact of Telework on Workforce

2021 Q2 Cambridge Workforce: 136,419

- Potential Remote Workers - 41% (56,000)
- Cambridge Workforce

Estimated Impact of Telework on Labor Force

- Utilities: 8%
- Wholesale Trade: 21%
- Construction: 16%
- Transportation & Warehousing: 23%
- Real Estate: 36%
- Arts & Entertainment: 24%
- Information: 56%
- Accommodation & Food Services: 9%
- Other Services: 27%
- Government: 30%
- Finance & Insurance: 64%
- Retail Trade: 30%
- Manufacturing: 25%
- Health Care & Social Assistance: 22%
- Professional & Scientific Services: 55%
- Education: 32%

2015-19 Employed Labor Force: 70,000
Labor Force Working from Home: 5,000
Potential Additional Teleworkers: 20,000

- All Potential Remote Workers - 41% (25,000)
- Cambridge Workforce

Telework Expectations

Companies Project Return to On-Site Work (by Day of the Week)

- The majority of companies (51%) anticipate that Friday will have the largest percent of employees working remotely.

- The majority of companies are projecting that Tuesday, Wednesday, and Thursday will have the most on-site activity with over 50% of companies expecting 51-100% of their employees returning to the office.

Based on companies’ estimation of the percentage (range) of employees on-site.

Sources: Webinar, The Future of Work, October 7, 2021, MAPC.
Census Small Business Pulse Survey

How Long until Business Returns to Pre-Pandemic Normal?

Overall, How Has This Business Been Affected by the Pandemic?

Census Small Business Pulse Survey

In the Next 6 Months, Do You Think This Business Will Need to Do Any of the Following?