

POVERTY BRIEF

POPULATION BELOW POVERTY

Overall, 11.8% of the population in Berkshire County is below poverty, which is slightly above the Massachusetts rate of 10.7%. However poverty in the Berkshires is a more complex issue that just total population below poverty.

Within the county, the larger communities tend to have the higher poverty rate (Exhibit 1). This includes Adams at 11.3%, Great Barrington at 12.1%, North Adams at 17.2% and Pittsfield at 15.9%. This is most likely due to the proximity to services and the ability to access those services with minimal need for a vehicle. However there are several communities that have higher poverty rates that are mid-size to small and may not have the services needed by those in poverty. These communities include Becket at 14.7%, Cheshire at 12.5%, Lenox at 12.8% and Otis at 12.8%.

AGE

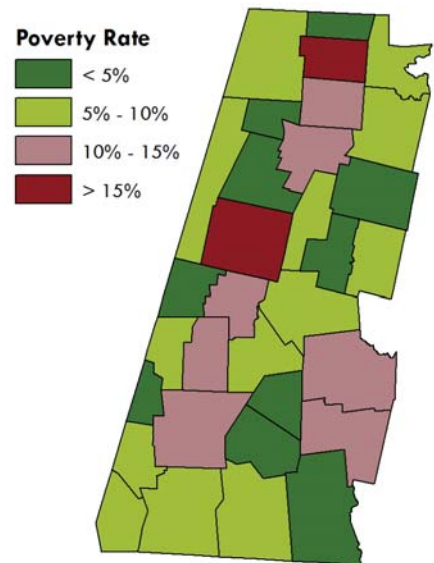
The Berkshires experience a high rate of poverty within the younger age cohorts, while a lower rate of poverty among the older age cohorts. The percent of the population below 18 that is in poverty 15.9%, 2.4% higher than the state rate of 13.5%. The rate for the working age group of 18 to 64 is 11.7%, higher than the state rate of 10%. The age cohort of age 65 and older has a poverty rate of 7.8%, which is lower than the state rate of 9.3%. The below 18 age group's poverty rate is over twice the amount of the over 65 age group.

In examining further breakdowns of the age groups (Exhibit 2), a couple of trends are noticeable. In the age under 18 cohort, poverty rates tend to go down as you get older. The age under 5 rate is at 17.3% and the rate goes down throughout the age groups. This would indicate that families with children struggle more financially to meet their needs when the children are younger. This may also be related to parents staying home with their children when they are young, but going back to work as the children get older.

A similar trend to the children in poverty can be seen in adults of working age. Adults 18 to 24 have the highest rate of poverty at 20.1%, but the rate goes down to 8.8% at age 55 to 64. This would indicate that as the population ages, there tends to be less people in poverty. The age 18 to 24 age group is either in college or has just started jobs, which most likely pays less than that what they will get as they age. As the population ages, they start earning more money and are less likely to be in poverty. Parents who had stayed home in their 20's and /or 30's, meaning less income for the family, most likely have gotten back into the workforce in their 40's and 50's and are contributing financially to their family.

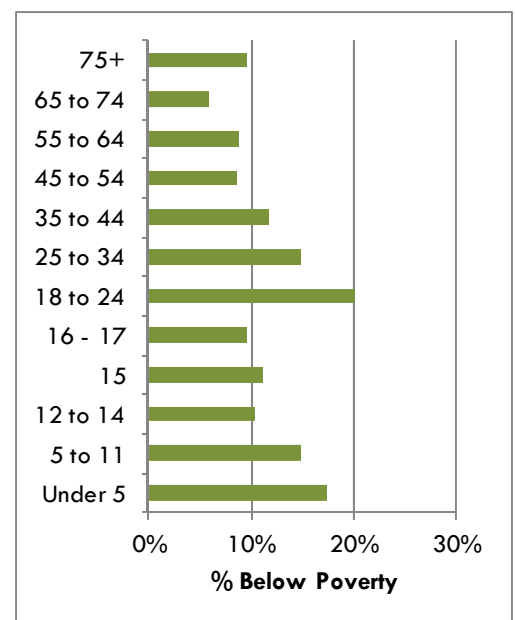
The rate continues to decline after age 65 until age 75, when the rate goes up. This is most likely due to the fact that the population has stopped working completely, may have depleted their savings and are more reliant on social security incomes.

Exhibit 1. Poverty by Municipality



Source: U.S. Census Bureau, ACS 2007-2011

Exhibit 2. Poverty by Age



Source: U.S. Census Bureau, ACS 2007-2011

SEX

The sex of an individual also has a bearing on being in poverty. In general, females have a higher rate of poverty than males. While this may be due to them being paid less than males, it may also be due to females staying home to raise kids more than men, absentee fathers not helping to support single mothers, their education levels, or based on their chosen job field.

EMPLOYMENT

As one would expect, the percent of the population that is employed and in poverty is less than that of those who are unemployed or not in the labor force (Exhibit 3). Overall, 7.47% of the population who are in the labor force are in poverty. Of this group, 5.7% of those employed are in poverty, while 26.6% are not employed and in poverty. For those that are employed, only 1.8% of those who worked full time were in poverty, while 12.8% of those who worked part-time or seasonally were in poverty. An interesting note is that those who were not in the labor force had a lower rate of poverty (17.1%) than those who were in the labor force, but not employed. This is most likely due to them choosing to not be in the workforce because they are retired or they stay at home while their spouse or other family member works.

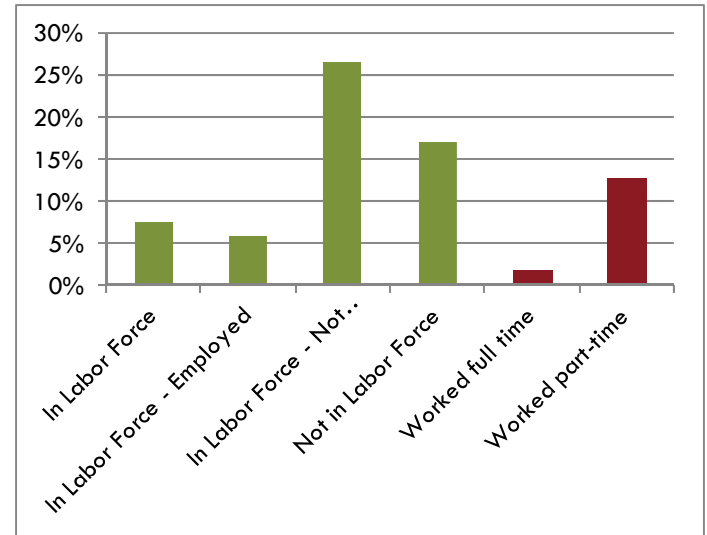
EDUCATION

The population in poverty is also heavily dependent on one's educational attainment (Exhibit 4). A person who does not finish high school has two times a greater chance of being in poverty than those who receive a high school diploma or has had some college education or an associate's degree. If one has a bachelor's degree or higher, the poverty rate is four times less than those who do not finish high school.

RACE

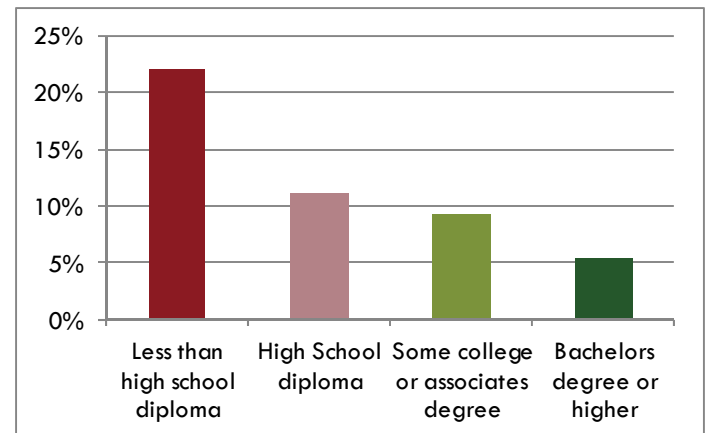
Race also appears to be an indicator of poverty (Exhibit 5). White, non Hispanic has a poverty rate of 10.4%, while Hispanic or Latino has a rate of 30.4%, Black or African American has a rate of 27.6%, American Indian has a rate of 22.9%, Native Hawaiian or Pacific Islander has a rate of 24.7%, some other race has a rate of 31.6% and two or more races has a rate of 28.6%. The Asian race is the only one in to be below white, at 9.5%.

Exhibit 3. Poverty by Employment Status



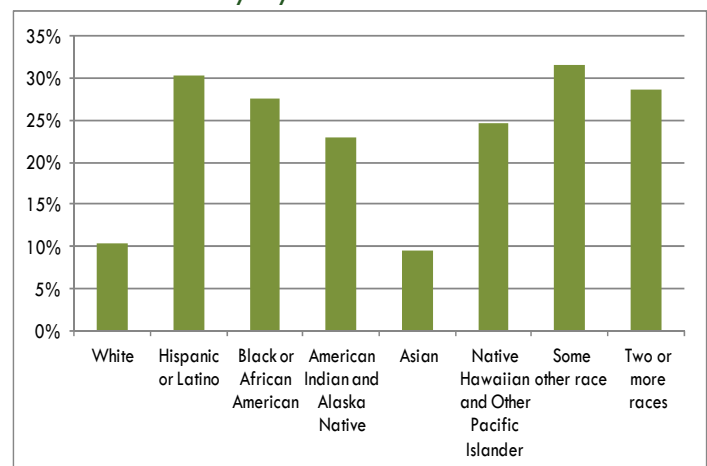
Source: U.S. Census Bureau, ACS 2007-2011

Exhibit 4. Poverty by Educational Attainment



Source: U.S. Census Bureau, ACS 2007-2011

Exhibit 5. Poverty by Race



Source: U.S. Census Bureau, ACS 2007-2011

FAMILIES

Another component of poverty is family structure. Poverty for a married-couple family is only 2.8%. When a married-couple has children under 18, the rate goes up to 4.4%. When those children are under 5, the rate is at 7.1%, while the rate drops to 2.8% when the children are between 5 and 17. For a couple that have children that are under 5 as well as children between 5 and 18, the rate increases to 9.0%. For a married-couple family with no children, the rate is down to 1.9%.

For families that do not have two adults, the poverty situation is magnified. A male householder with no wife present and has children under 18, the poverty rate is 30.5%. The rate climbs to 34.8% when the children are under 5 and climbs even further to 55.1% when there are children under 5 as well as children between 5 and 18. Once all the children are over 5, the rate drops back down to 25.4%. When the male is living alone, the rate drops to 8.6%.

A female householder with no husband and with children under 18 has a poverty rate of 33.9%. When those children are under 5, the rate increases to 45.3% and increases further to 61.3% when there are children below 5 as well as between 5 and 18. Once the children exceed 5 years, the rate drops to 24.6%. A female with no husband and no children under 18 has a poverty rate at 6.0%.

While it is no surprise that families with children tend to have a higher poverty rate than those without children, and that single parents tend to have a higher rate of poverty than married parents, what is interesting is the change in poverty based upon the age of the children. In all family types, there are significant increases when there are children below five and between five and 18.

Also of interest is the difference between single male parents and single female parents. When the children are less than 5 or the parent has children less than five and between 5 and 18, the females have a higher poverty rate than the males. However, once those children are over 5, the females have a lower poverty rate than the males. The females also have a lower poverty rate than the males when they do not have children.

Exhibit 6. Poverty by Family Type—Married Couple

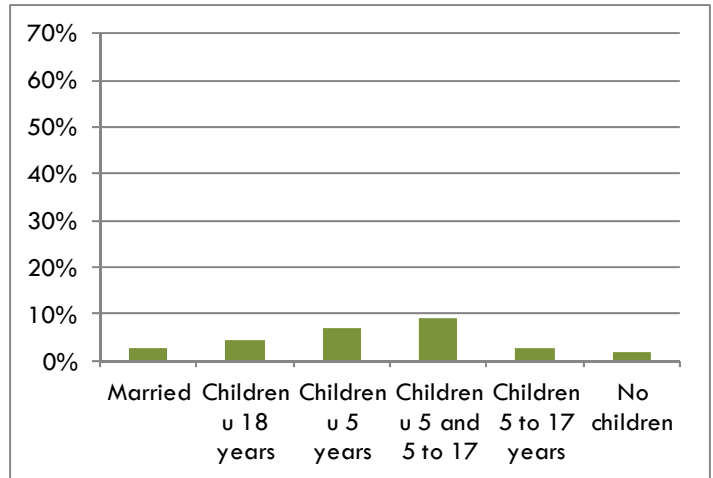


Exhibit 7: Poverty by Family Type—Male Householder with no wife

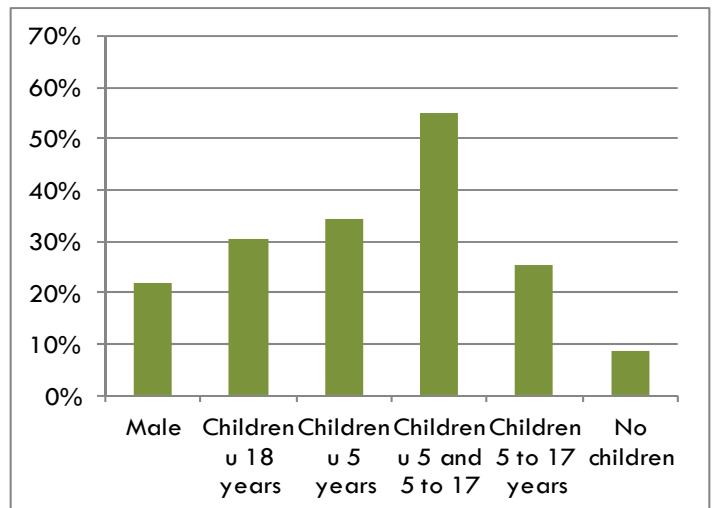
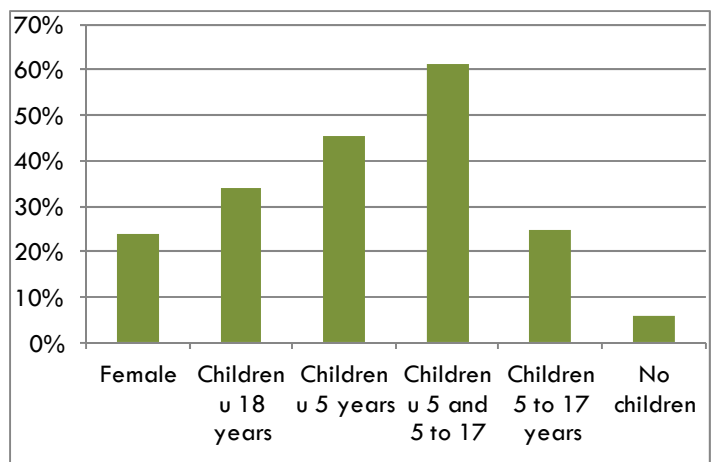


Exhibit 8: Poverty by Family Type—Female Householder with no husband



Source: U.S. Census Bureau, ACS 2007-2011

Exhibit 9: Poverty by Municipality by Age

Community	% Below Poverty	% of Population Age < 18 below poverty	% of Population Age 18 - 64 below poverty	% of Population Age 65 and over below poverty
Adams	11.3	14.4	10.5	9.8
Alford	3.6	0	3.5	5.3
Becket	14.7	17.9	17.2	3.8
Cheshire	12.5	31.1	8.9	4.9
Clarksburg	2.9	0.7	3.2	4.4
Dalton	7.2	10.9	7.1	2.5
Egremont	6	3.3	7.1	4.9
Florida	6.3	11.3	6.3	0
Great Barrington	12.1	17.1	12.3	7
Hancock	7.8	15.1	5.2	4.4
Hinsdale	3.9	4.4	4.3	2
Lanesborough	3.2	1.3	2.4	9.2
Lee	8.1	13.2	8.2	1.6
Lenox	12.8	8.1	17.1	9.2
Monterey	5	7.9	6.7	0
Mount Washington	10	0	12.4	10.5
New Ashford	1.3	0	0	6.7
New Marlborough	5.7	5	7.3	1.7
North Adams	17.2	23.1	17.1	11.7
Otis	12.8	16.9	13.6	8
Peru	7.1	8.4	6.1	13.8
Pittsfield	15.9	23.1	15.1	10.4
Richmond	2.9	2.8	2.9	3.2
Sandisfield	4.5	3.2	4.6	5.6
Savoy	6.3	7.4	3.7	19
Sheffield	5.4	3.4	5.9	5.8
Stockbridge	11.3	4.2	14.5	9.5
Tyringham	3.9	20.6	2.3	1.9
Washington	5.8	0	7.6	1.5
West Stockbridge	5.8	2.3	6.5	6.4
Williamstown	7.1	6.1	8.8	4
Windsor	1.3	0	2.1	0
Berkshire County	11.8	15.9	11.7	7.8
Massachusetts	10.7	13.5	10	9.3

Source: U.S. Census Bureau, ACS 2007-2011