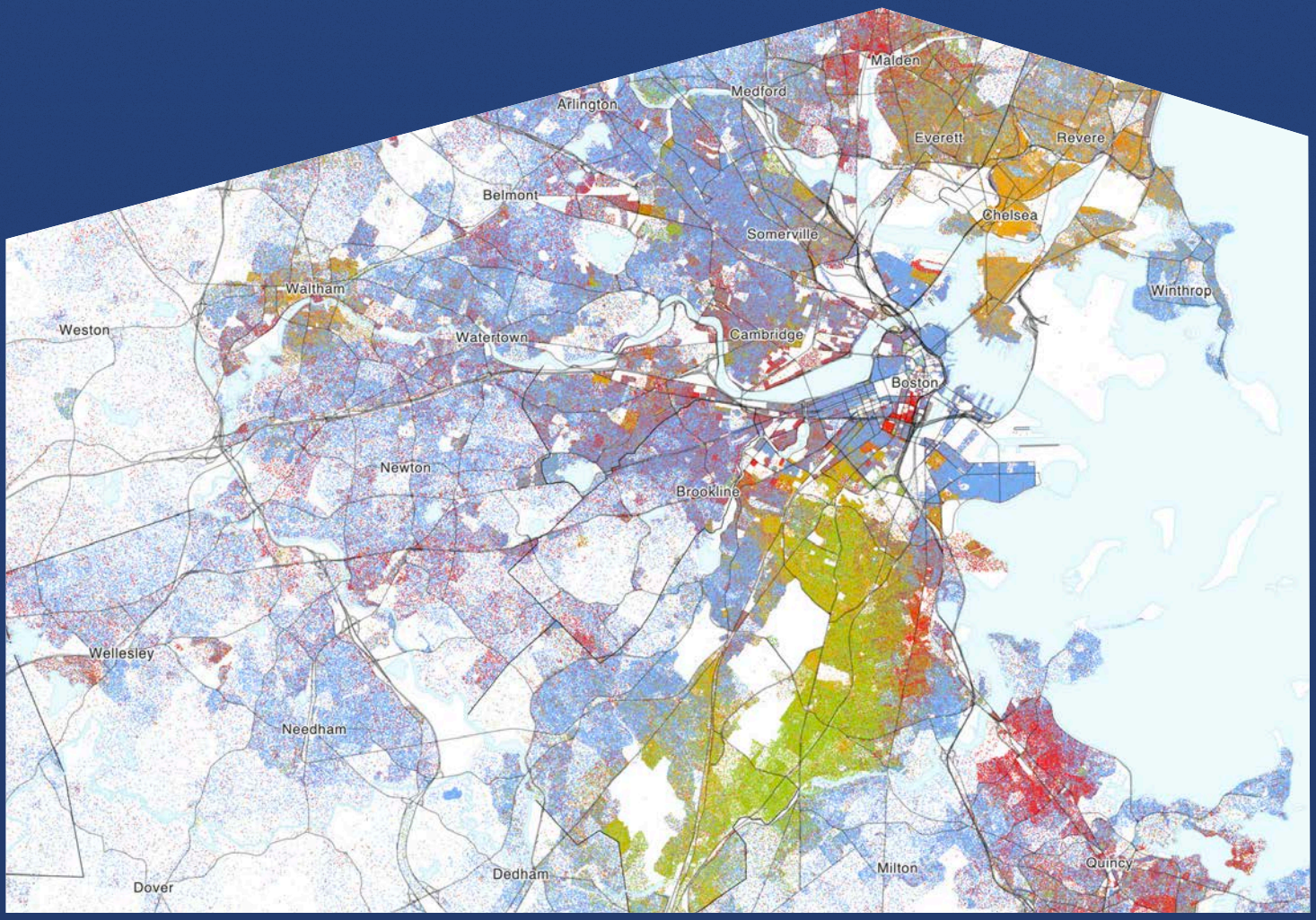
BOSTON INDICATORS

AUGUST 2025

RESIDENTIAL SEGREGATION IN GREATER BOSTON

Shifting Patterns by Race and Income



ABOUT BOSTON INDICATORS

Boston Indicators is the research center at the Boston Foundation, which works to advance a thriving Greater Boston for *all* residents across *all* neighborhoods. We do this by analyzing key indicators of well-being and by researching promising ideas for making our city more prosperous, equitable and just. To ensure that our work informs active efforts to improve our city, we work in deep partnership with community groups, civic leaders and Boston's civic data community to produce special reports and host public convenings.

Cover photo via Census Dots (2020 Census Data)

RESIDENTIAL SEGREGATION IN GREATER BOSTON

Shifting Patterns by Race and Income

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INTRODUCTION AND KEY FINDINGS

Where we live shapes access to opportunity, influencing our health, education, and long-term economic mobility. Public investments in infrastructure, schools, parks, and transit are place-based, as are private investments like home renovations and new businesses. Understanding where people live helps us assess who benefits from those investments via access to key amenities like jobs, healthcare, and community spaces, among other things.

While racial segregation is often the focus in American conversations of residential patterns, income segregation is also growing and carries its own set of challenges. The two forms of segregation are deeply connected, with Black and Hispanic families especially overrepresented among low-income households. But they're not interchangeable. Public policies and private practices have long marginalized specific racial groups in ways that go beyond income, reinforcing separation that is not fully explained by economic differences.

At Boston Indicators, we've studied residential segregation in the past, but it's been a while. Immigration has significantly increased Greater Boston's racial diversity, yet there's still a persistent sense that this diversity doesn't show up in many people's day-to-day lives. So, this report offers a fresh look at the latest trends in residential segregation across Greater Boston using the most recent data available. It's also a timely moment to return to this topic. In some parts of the region, racial segregation has declined while income segregation has grown. In places like Metro West, for example, higher-income immigrant families have helped integrate historically White suburbs, improving racial diversity even as income divides have deepened.

We focus on topline regional trends and use a few core measures from the research literature. We considered including more but worried about overwhelming the reader. We also want to be clear about what this report does not do. We don't dive deeply into the causes of segregation today or how they compare to past periods of more direct racial and class-based policy discrimination. We don't fully explore the meaningful benefits that clustering in ethnic enclaves can bring for immigrant communities, where shared culture and language can create support

systems and social capital. And we don't address school segregation, which is just as important and often closely linked to housing patterns. Our geographic lens is also broad: This report looks largely at region-level patterns (aggregated up from census blocks), rarely reporting neighborhood or municipal-level measures.

This report is organized into two main sections, analyzing trends by race and then by income. Key findings from those sections include:

Racial Segregation

- **Metro Boston has become more racially diverse over the past several decades**, with the region's diversity index increasing from 16 in 1980 to 52 in 2020. Metro Boston still ranks in the bottom half of the 50 largest metros but has shifted up from 47th in diversity in 1980 to 36th as of 2020. Boston proper is even more diverse, ranking sixth among large U.S. cities in 2023.
- **Racial segregation has declined, although forms of segregation persist, especially between White and Hispanic residents.** White-Black and White-Asian segregation have declined over time, but White-Hispanic dissimilarity remains high. As of 2020, Boston ranked third highest among major metros for White-Hispanic segregation.
- **Interaction between racial groups has increased, but Boston still ranks low on cross-group exposure**, especially between White and Black residents. While growing diversity has raised the chances of contact, spatial separation continues to limit interaction compared to peer metro areas.
- **Isolation levels have declined for White and Black residents but increased for Hispanic and Asian groups**, largely because their populations have grown. As these groups represent a larger share of the region, the likelihood of living near others from the same group has naturally risen, even if residential patterns haven't shifted much.

Income Segregation

- **Income segregation in Greater Boston has increased over the past 40 years**, with the Residential Income Segregation Index (RISI) rising from the mid-0.30s in the 1980s to 0.43 today.
- **The recent rise in income segregation has been driven mainly by high-income households**, which have increased in number and also in the tendency to cluster together. Such clustering in majority high-income neighborhoods has more than doubled since 1980, with 15 percent of high-income families in 2023 living in areas that are majority high-income.
- **Metro Boston ranks in the middle nationally on income segregation**, but with notable split: It ranks relatively low (33rd) in low-income segregation and relatively high (17th) in high-income segregation.
- **Metro Boston has the fourth smallest middle-income share among large metro areas**, reflecting significant income polarization at the top and bottom.

RACIAL SEGREGATION

There are many ways to sort people into groups and look at how they're spread across a region, but race and ethnicity remain central to how we understand segregation in the United States. When people hear the word "segregation," they usually think first of race, so that's where we'll start, reflecting a standard use of five broad Census categories—White (non-Hispanic), Black (non-Hispanic), Hispanic, Asian (non-Hispanic), and Other. These groupings aren't perfect, and the categories themselves have changed over time, but using consistent definitions helps us make reliable comparisons across decades and metro areas.

How Do We Measure Segregation?

Segregation is easy to spot but harder to measure. It's the idea that different groups—by race or ethnicity, income, language, or other traits—live in separate places. But turning that idea into a number requires some judgment calls.

First, who are we comparing? Categories like race or socioeconomic status are complex and shifting, but we still have to sort people into clearly identifiable, non-overlapping groups. Second, what geography are we looking at? Are we comparing blocks within a neighborhood, or neighborhoods across a region? And finally, what kind of separation are we most concerned about—racial, economic, or something else?

One common way to describe diversity is the **diversity index**, which tells us how likely it is that two people selected at random belong to different groups. By that measure, metro Boston has become much more diverse over the past 40 years, especially with growing Asian and Hispanic populations.

But diversity alone doesn't tell us how those groups are distributed. Are people from different groups living side by side, or are they still clustered in separate neighborhoods far apart from people who are different from them? To answer that, we need other measures. And to do that in this report, we focus on two categories: **evenness** and **exposure**.

Evenness measures tell us how evenly different groups are spread out. The most common evenness measure is the **dissimilarity index**, which estimates what share of one group would need to move in order to match the residential pattern of another group. In metro Boston, Black and Asian residents have become more evenly distributed compared to White residents. But the pattern is different for Hispanic residents—segregation between White and Hispanic populations hasn't changed much since 1980. By that measure, Boston now ranks third-highest among large metro areas.

Exposure measures focus on estimating day-to-day encounters. **Interaction** is an exposure measure that looks at how likely someone is to run into someone from a different group. **Isolation** looks at how often people are surrounded by others from their own group. Over time, interaction between groups has increased. Isolation is more mixed: White and Black residents have become less isolated, while Asian and Hispanic residents have become more so. That's largely due to population growth, as more people from a group means a higher chance of running into someone from that same group.

There are also other ways to measure segregation, such as clustering or centralization, but all measures mentioned here make estimations solely based on where people live. And while residential location is important, it's not everything. People also build connections through schools, workplaces, religious groups, and community organizations. Some of these connections are more loosely correlated with residential location than others, and especially in a digital age, some social networks cross neighborhood lines. Ultimately the numbers presented here are a useful lens, but not the whole picture.

Diversity

The unique racial diversity of the United States is a more recent development than many people realize. For much of the 20th century, the country, and especially regions like Boston, was far less diverse than it is today. That began to shift with several overlapping policy and social changes. The 1965 Immigration and Nationality Act ended race-based immigration quotas, lifting longstanding Asian exclusion laws and opening the door to a broader mix of newcomers. In Boston, this had an immediate impact, with downtown shifting from having virtually no Asian residents in 1965 to becoming one-third Asian by 1970. Around the same time, Boston also began to see the effects of the Great Migration of Black families from the U.S. South, a trend that had transformed cities like Chicago and Detroit earlier in the century.

These changes, combined with continued immigration from Latin America, Asia, and the Caribbean, especially since the 1980s, have steadily reshaped the region. A place that was once overwhelmingly White, with a modest Black population, has become one of the most racially and ethnically diverse metro areas in the country.

This shift is reflected in the diversity index, which estimates the probability that two randomly selected people belong to the same racial or ethnic group. A higher number means more diversity. In 1980, metro Boston's diversity index was 16, meaning that there was only a 16 percent chance that two residents selected at random would be of different races. By 2020, it jumped to 52 percent.

Boston has grown more racially diverse since 1980.

Demographic composition of Boston MSA, 1980-2020.

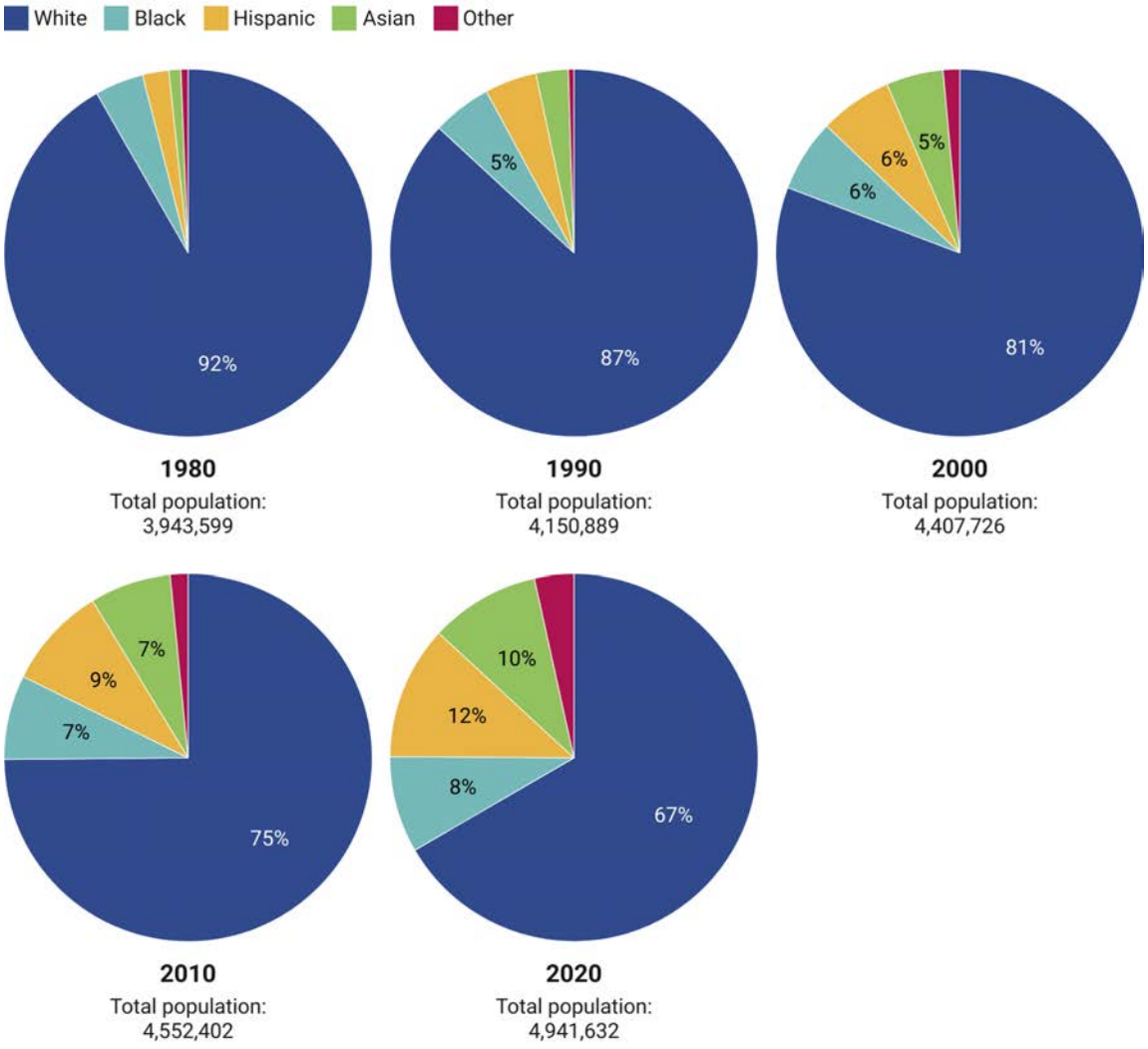


Chart reproduced from Brown University Diversity and Disparities Project.

Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

Boston didn't just get more diverse, though; it did so faster than many other places. In 1980, we ranked 47th out of the 50 largest U.S. metro areas, based on the diversity index. By 2020, we had climbed to 36th. Much of that change came from the growing Asian and Hispanic populations, which together now make up more than 20 percent of the metro area.

Boston has grown more racially diverse since 1980.

Diversity Index. 50 most populous U.S. MSAs, 1980-2020.

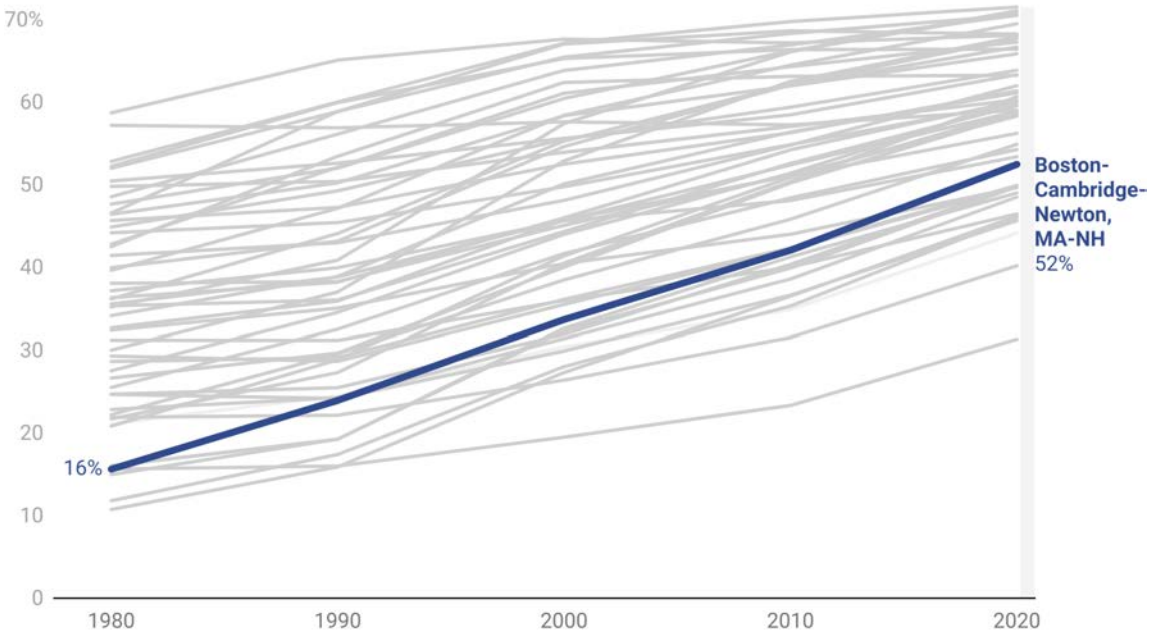


Chart: Boston Indicators • Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

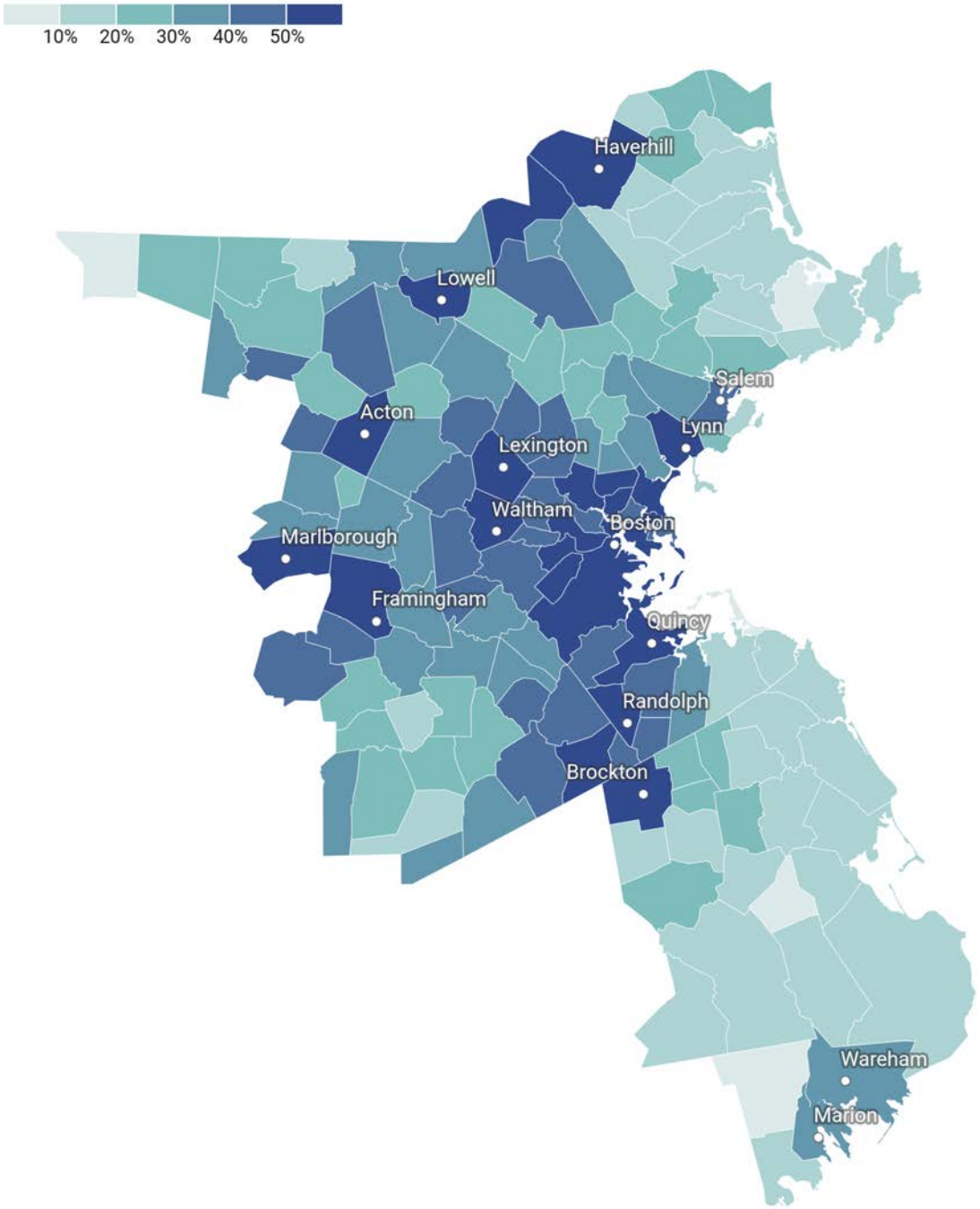
We calculate these metrics for the full Boston metropolitan statistical area (MSA), which includes parts of southern New Hampshire, but it's important to remember that there is great heterogeneity across the region. Places like Revere, Lynn, Methuen, and Everett have become dramatically more Hispanic. Avon, Boxborough, Stoughton, and Brockton have increased their Black population, and places like Lexington, Braintree, and Hopkinton have become seen increases in their Asian populations.[1] Furthermore, Boston proper is significantly more diverse than the broader region. Due to a relatively strong mix across multiple racial groups, the city of Boston has become one of the most diverse cities in the entire country. In 1950 almost all Boston neighborhoods were well over 90 percent White, with Roxbury, South End, and Downtown as the only exceptions. Since then, the demographic makeup of most neighborhoods has shifted. As of 2023, Boston was the sixth most diverse city among the largest 50 cities in the United States, with a diversity index of 71 percent.

1. See municipal level maps of Greater Boston in the appendix.

The chart below displays diversity indices at the municipal level for the 147 cities and towns within Greater Boston, showing differences in the level of diversity across the region. The inner core tends to be more diverse than the outskirts, with the north and south shores being especially white. Please see the appendix of this report for demographic detail for each municipality.

Diversity Index by Municipality

Diversity Index, Greater Boston municipalities. 2018-22 5 year ACS.

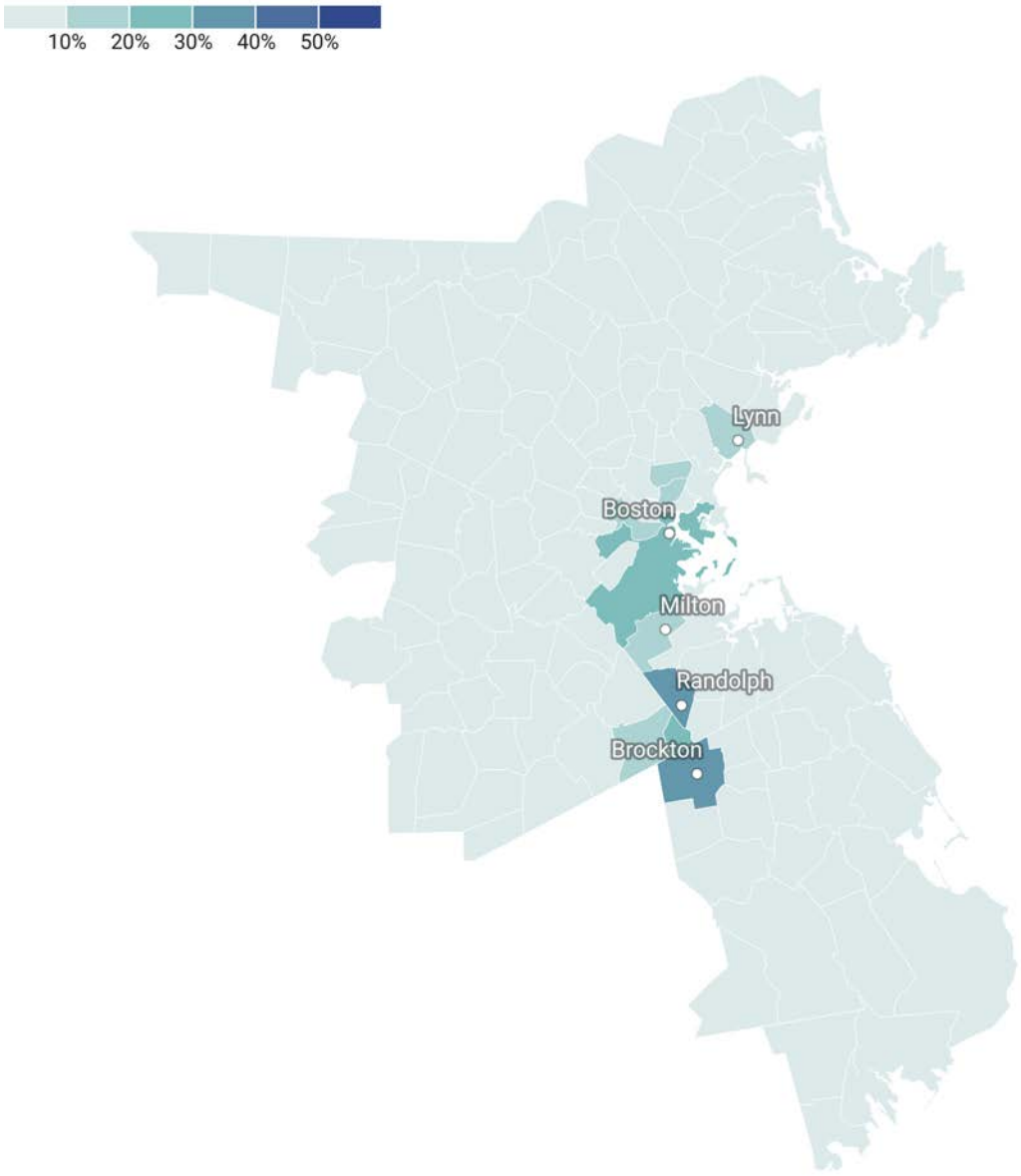


Source: 2022 5-year American Community Survey, • Map data: MassGIS • Created with Datawrapper

While the municipal-level diversity index map offers a useful topline view, it can obscure important differences in the distribution of individual groups. For instance, when we move beyond composite indices and examine group-specific population shares, we see that Hispanic and especially Black residents make up a sizeable share of the population in only a limited number of communities. This is especially true for the Black population, which remains heavily concentrated in a narrow band stretching south of Boston into communities like Brockton and Randolph. Outside this corridor, very few cities or towns have Black population shares above 10 percent. So, although Greater Boston is growing more diverse overall, persistent patterns of racial residential segregation remain evident. Next, we investigate these patterns more closely.

Share of Population That Is Black

Percent of population that is Black Non-Hispanic, Greater Boston municipalities. 2018-22 5 year ACS.



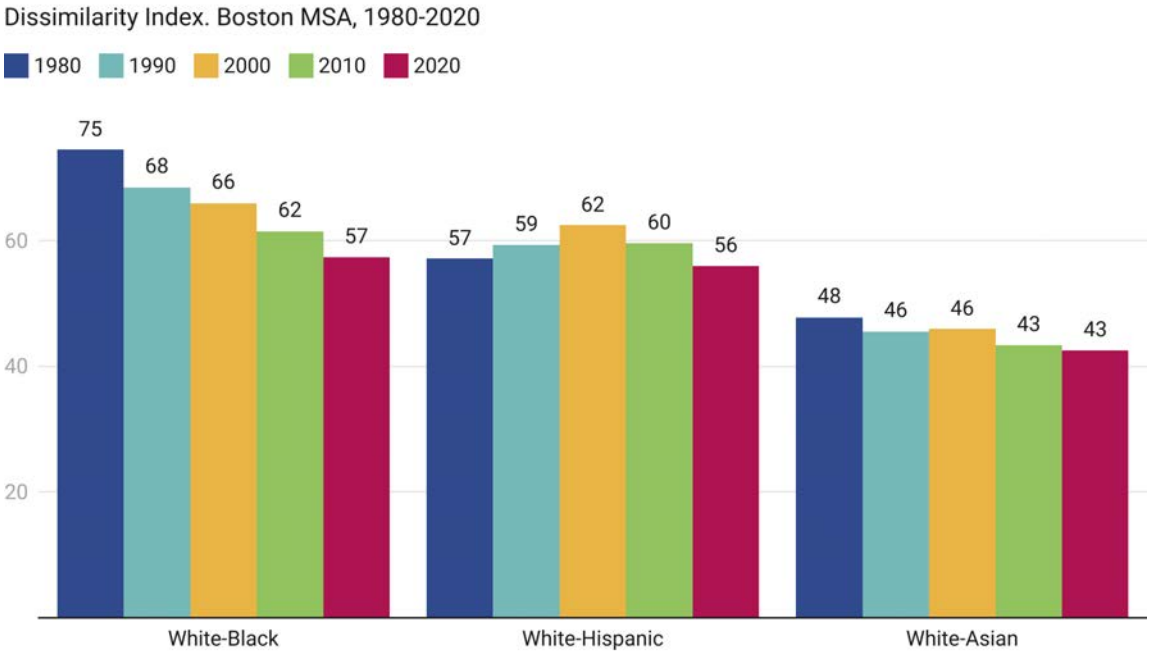
Source: 2022 5-year American Community Survey, • Map data: MassGIS • Created with Datawrapper

Evenness

In the previous section, we showed that Greater Boston has become steadily more diverse over the past few decades. This growth in diversity matters. It means that today's Greater Boston offers many residents the chance to live, work, and go to school alongside people from different backgrounds. But growing diversity doesn't necessarily mean that different people are actually living side by side. Of the 147 municipalities in Greater Boston, 32 are over 90 percent White, while Lawrence and Chelsea are majority Hispanic (81 and 67 percent Hispanic, respectively). Regional measures of diversity do not describe the experience of people in places like these. So, to understand these dynamics within a region, we turn to measures of evenness, which tell us how similarly different groups are distributed across space.

The most common way to measure evenness is the dissimilarity index. This index compares where two groups live—say, White and Black residents—and estimates what share of one group would need to move for the two groups to be distributed across neighborhoods in the same way. The index ranges from 0 to 100, with 0 meaning complete integration and 100 meaning complete segregation. A value above 60 is generally considered a high level of segregation. Dissimilarity for each comparison pair is now below 60, which is reassuring, although White-Black and White-Hispanic dissimilarity are both just below that somewhat arbitrary threshold.

White-Black dissimilarity has decreased over time. White-Hispanic and White-Asian dissimilarity has remained more stable.



Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

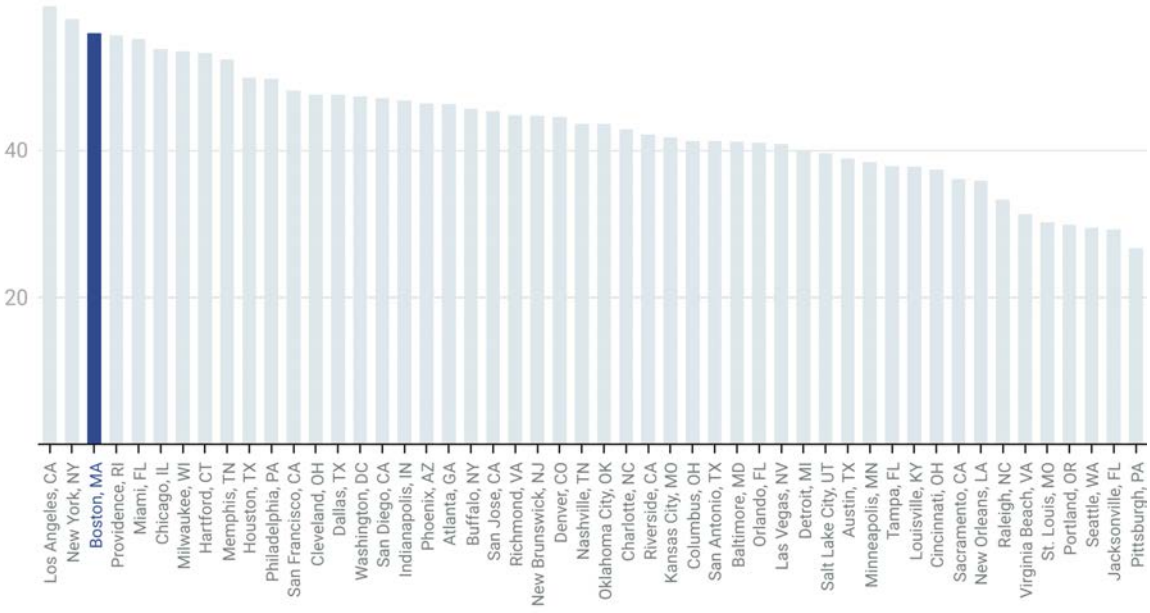
For the above analysis, we look at dissimilarity between White residents and three other racial/ethnic groups: Black, Hispanic, and Asian. And a few other key findings emerge:

- **White-Black dissimilarity has fallen significantly**, from 75 in 1980 to 57 in 2020. This reflects a broader national trend, and Boston is roughly in the middle of the pack—now ranking 21st out of 50 large metro areas on this measure, down from 17th in 1980.
- **White-Asian dissimilarity has also declined**, though more gradually. Still, Boston has seen more progress than many other cities. In 1980, we ranked 25th on White-Asian dissimilarity; by 2020, we had moved up to 12th, meaning we've become more integrated relative to other large metros. Throughout this period, Asian residents have tended to live in neighborhoods more similar to White residents than either Black or Hispanic residents.
- **White-Hispanic dissimilarity has remained persistently high.** After rising between 1980 and 2000, it declined again by 2020—but only back to its 1980 level. Despite dramatic growth in the Hispanic population, there's been little change in how different their residential patterns are from those of White residents.

While the White-Hispanic dissimilarity index of 56 for metro Boston is now nearly identical to the White-Black index, this level of segregation is unusually high compared to other major metro areas. In most parts of the country, White-Hispanic dissimilarity tends to be much lower. As of 2020, Metro Boston had the third highest White-Hispanic dissimilarity among the 50 largest U.S. metros, trailing only New York and Los Angeles.

Metro Boston ranks 3rd out of 50 most populous MSAs on White-Hispanic dissimilarity.

White-Hispanic Dissimilarity Index. Boston MSA, 2020.



Source: U.S. Census Bureau, 2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

These trends raise important questions about what's driving these patterns. Segregation by evenness can reflect unequal access to housing, especially when high housing costs intersect with longstanding racial and economic disparities. If some neighborhoods are unaffordable to certain groups, that alone can drive uneven patterns (since race and socioeconomic status remain highly correlated). But cultural preferences and community ties also play a role. Immigrant communities, for example, often benefit from clustering, especially when shared language or social support networks are essential for adjusting to life in a new place.

The dissimilarity index doesn't tell us what's behind these patterns, but it helps us see where they exist, and how they've changed over time. The broader goal, reflected in many local housing efforts, is to expand the range of real choices people have about where to live. If those efforts succeed, we'd expect to see more even residential patterns and, over time, lower dissimilarity scores. More importantly, we'd be helping to ensure that people of all backgrounds have access to a wider set of communities and opportunities.

Exposure

Something easily missed is that measures of evenness (such as the dissimilarity index, above) are independent from measures of diversity. A region can be highly diverse overall but still deeply segregated if different groups live in entirely separate neighborhoods. That's because diversity measures the mix of group sizes, while evenness measures how spatially spread out those groups are. The dissimilarity index, for example, tells us nothing about how large each group is, only how similarly they are distributed.

This is why we need a third type of measure: exposure. Exposure considers both how diverse a region is and how evenly distributed groups are, to estimate the likelihood that people from different backgrounds will encounter each other in their neighborhoods. So, in this final subsection on racial segregation, we analyze Greater Boston using two exposure metrics:

- The interaction index, which estimates the probability that someone from one group shares a neighborhood with someone from another group.
- The isolation index, which estimates the likelihood that someone mostly interacts with others from their own group.

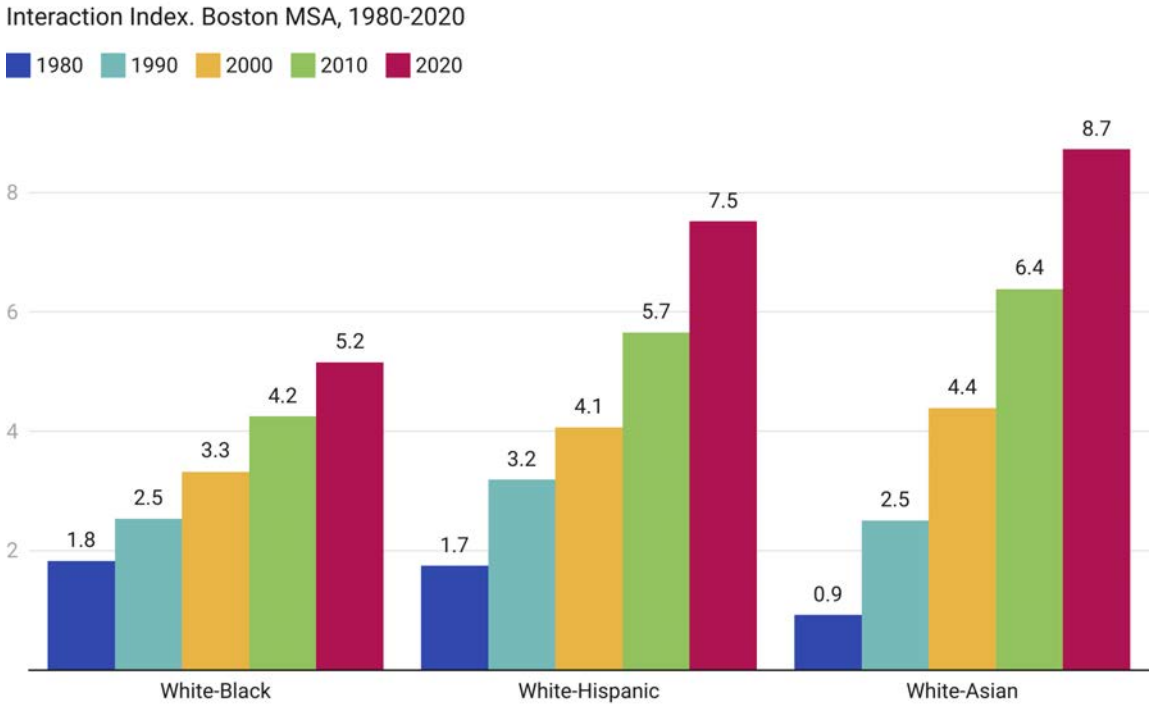
These metrics help us understand whether people are living in diverse places with real cross-group contact, or whether they're separated enough that cross-group contact becomes unlikely.

Because these measures are influenced by both how diverse a region is and how segregated it is, they often shift even when dissimilarity (i.e., evenness) doesn't. For instance, if the population of Hispanic or Asian residents increases, the odds of interacting with someone from one of those groups goes up, even if where people live hasn't changed much. That's part of what we've seen in Greater Boston.

INTERACTION

The interaction index measures the likelihood that a person from one group lives in a neighborhood with someone from another group. It ranges from 0 to 100, where 0 means no interaction at all, and where 100 means that every individual in the neighborhood belongs to a different group, thus all interactions are cross-cultural. A value of 100 is theoretical, however. In practice, even higher values of the interaction index in our data generally fall somewhere below 30, with values for Boston falling below 10. Boston's values of interaction indices are low relative to other cities for Black-White interaction, but relatively typical for White-Hispanic and White-Asian interaction.

Intergroup interaction has increased, but remains relatively low.



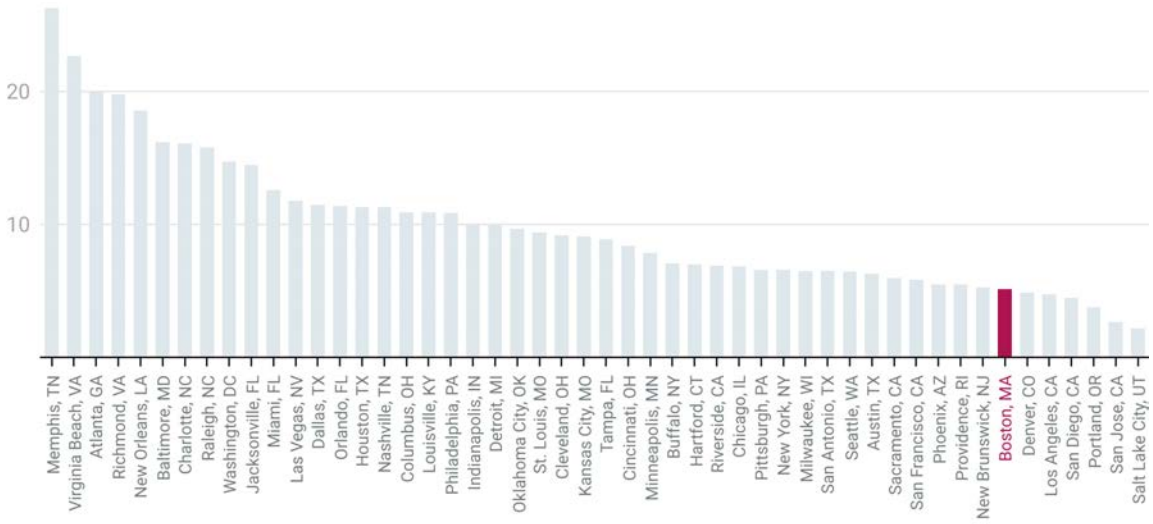
Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

In metro Boston, interaction between White and non-White groups has increased over time. That's partly because the region has become more diverse. Black, Hispanic, and Asian populations have grown, while the White share of the population has declined. Even if residential patterns had stayed the same, more diversity alone would have raised the chances of cross-group interaction.

Still, Boston remains relatively low on this measure compared to other metro areas. For White-Black interaction, Boston ranks 44th out of the 50 largest metros, a consistently low ranking across decades.

Metro Boston ranks 44th out of 50 most populous MSAs on White-Black Interaction.

White-Black Interaction Index. Boston MSA, 2020.



Source: U.S. Census Bureau, 2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

For White-Hispanic interaction, Boston ranks 35th, which is a bit better, but still in the bottom half. For White-Asian interaction, the region fares in the top half, ranking 14th as of 2020 (up from 20th in 1980). So, while Boston has become more diverse, these rankings suggest that people from different groups are still not living in close proximity as often as they are in other major metro areas.

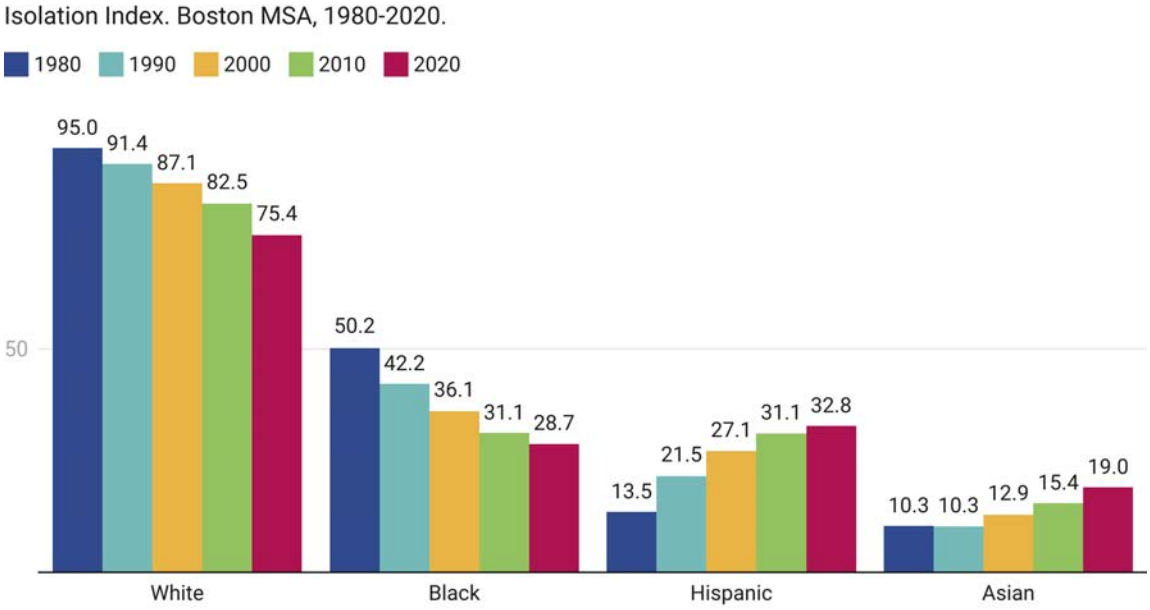
ISOLATION

The story is more mixed when we look at isolation, which measures the extent to which people mostly live among others from their same racial or ethnic group. And, as expected, isolation levels tend to be higher than interaction levels.

Most people in Boston still live in neighborhoods where their own group is disproportionately represented. But, the trends differ by group:

- **White residents are becoming less isolated**, largely because they now make up a smaller share of the total population. This decline in isolation reflects broader regional demographic shifts rather than a dramatic change in residential patterns.
- **Black residents are also becoming less isolated,** despite population growth. This is largely due to declining White-Black dissimilarity over time, meaning more residential integration between Black and White residents.
- **Hispanic and Asian residents, by contrast, have become more isolated.** But this is not because they're living in increasingly separate neighborhoods. Rather, as these populations have grown significantly since 1980, it has become more likely that members of these groups live near one another—even if overall sorting patterns haven't changed much.

White and Black isolation has declined, while Hispanic and Asian isolation has ticked up.



Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

The persistence of racial and ethnic segregation in Greater Boston reflects a mix of public policy and private choices. Some residents, especially in immigrant communities, choose to live near others who share their language and culture. These clusters can provide valuable support systems and help newcomers navigate life in a new place. But segregation is also shaped by structural forces. Zoning policies that concentrate rental housing in certain areas while limiting others to single-family homes restrict where lower-income residents can live. Private acts of discrimination, such as biased treatment in housing or lending markets, further reinforce these patterns.

If concentration results from free choice, especially by minority groups building community, the broader social impacts may be less concerning. But when segregation stems from exclusionary policies or discrimination, it can lead to fractured social experiences and a lack of cross-group understanding. Regardless of the cause, the fact remains that many communities are racially or ethnically clustered. That makes it essential to ensure all neighborhoods, no matter their makeup, have equitable access to quality schools, safe housing, transportation, and economic opportunity. Closing these gaps and expanding housing choices across more communities is critical to achieving regional fairness.

Broadly considering the policy relevance of the measures we have presented thus far, *exposure* is more relevant for assessing how segregation relates to social cohesion and inter-group interaction. To what extent do different groups have contact with each other v. with other members of their own group? On the other hand, *dissimilarity* is more relevant for comparing residential sorting patterns between two groups, which might give a clue about inequalities that exist in domains like housing choice among different populations.

INCOME SEGREGATION

Like racial segregation, residential sorting by income is a persistent feature of American cities, shaped by zoning laws, housing markets, and policy decisions. Where people with different incomes live has deep implications for access to resources, social networks, and long-term mobility.

As noted in the introduction, income and racial segregation often overlap, since Black and Hispanic families are disproportionately represented among lower-income households. But the two are not perfectly aligned. Public policies and private practices have historically targeted specific racial groups in ways that extend beyond income, reinforcing segregation that is not explained by purely economic factors.

In Greater Boston, some communities have seen racial segregation decline while income segregation has increased. In parts of Metro West, for example, rising numbers of higher-income Asian American families have helped diversify historically White suburbs, contributing to racial integration even as income disparities across neighborhoods have widened.

Researchers use several methods to track these patterns—measures like evenness, exposure, concentration, and polarization. Each offers a different lens, but the broader value lies in understanding their real-world implications. Economically diverse neighborhoods tend to offer stronger social networks, broader access to opportunity, and more equitable public investment. In contrast, concentrated poverty often means underfunded schools, limited transit, and restricted access to jobs and safe environments, while affluent areas concentrate resources and political influence, deepening class divides.

So, to understand how these dynamics have played out locally, this section examines trends in income segregation over the past 40 years, focusing on the growing isolation of both low- and high-income households.

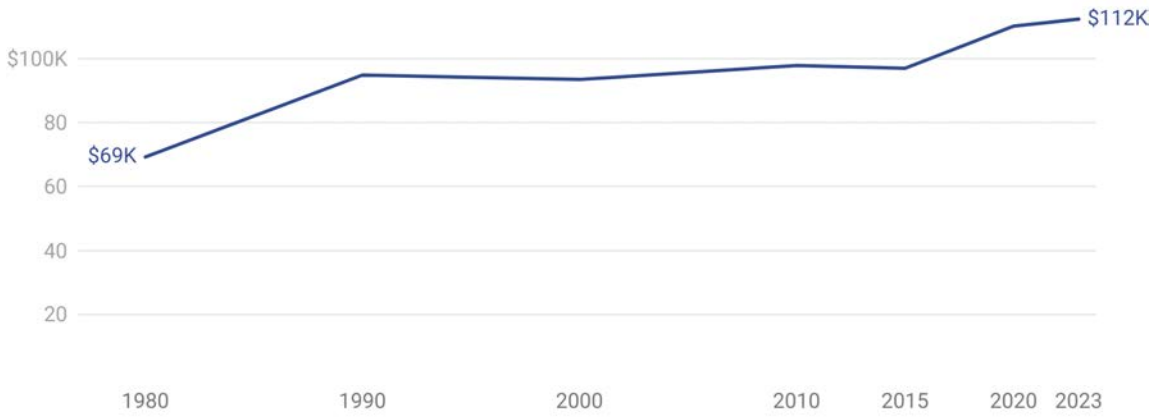
Regionwide Economic Trends

Before analyzing trends in income segregation across Greater Boston, it's important to first understand how the region's economic profile has shifted over the past 40 years, as these changes provide the backdrop for shifting residential patterns. Rising incomes can signal growth, but if concentrated at the top, they often mask widening gaps between high- and low-income households.

Crucially, definitions of low-, middle-, and high-income households are not fixed. They shift with local economic conditions. In a high-cost region like Greater Boston, households considered middle-income locally might be seen as upper-income elsewhere. As income levels and living costs rise, so do the thresholds that define economic class.

Metro Boston's median household income increased nearly 16% since 2015.

Median household income, inflation-adjusted 2023 dollars. Boston-Cambridge-Newton, MA-NH MSA. 1980 - 2023. Benchmark = 1980.



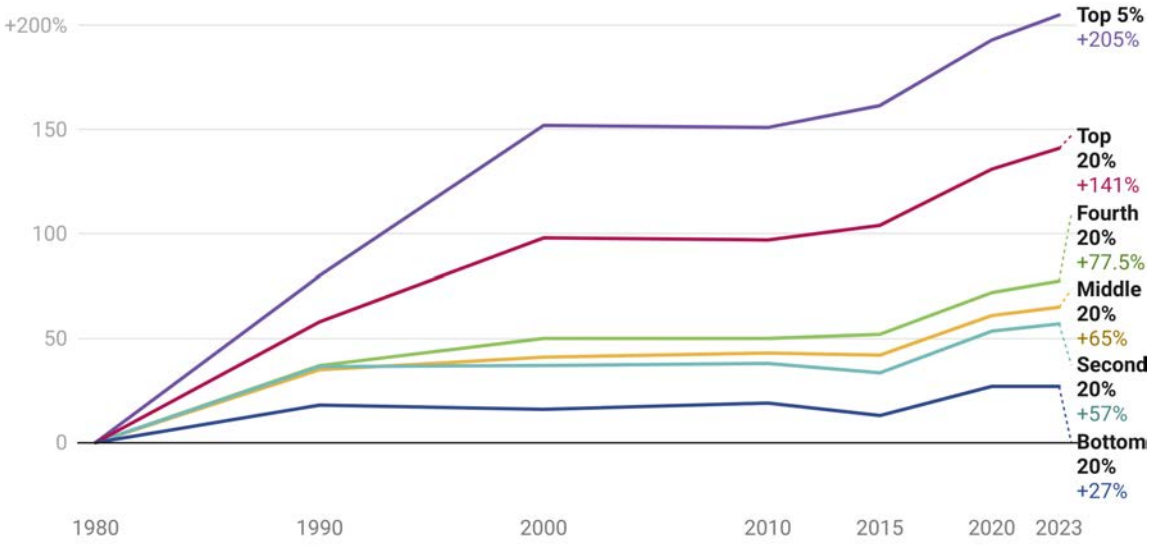
Source: U.S. Census Bureau. 1980-2000 Decennial Census. 2006-2010, 2011-2015, 2016-2020, 2019-2023 5yr American Community Survey. IPUMS University of Minnesota. www.ipums.org • Created with Datawrapper

As of 2023, median household income in Metro Boston was approximately $112,500—fifth highest among major U.S. metros, behind only San Jose, San Francisco, Washington D.C., and Seattle. This reflects both Boston's longstanding affluence and a recent increase in incomes. After stagnating between 1990 and 2015, inflation-adjusted median income grew nearly 16 percent from 2015 to 2023, its fastest pace in four decades.

Masked by these aggregate gains, though, is a widening income divide. Between 1980 and 2000, top households saw dramatic growth, with the top 20 percent increasing income by 98 percent and the top 5 percent by 150 percent. Since 2015, the top quintile saw incomes rise by more than 21 percent, over twice the rate of the bottom quintile. Cumulatively, since 1980 average income for top quintile and top 5 percent of households grew by 14 and 205 percent, respectively. Growth among the bottom 20 percent and second 20 percent, by contrast, was only 27 percent and 57 percent, respectively, over this 40+ year period.

Greater Boston's highest income households have experienced the largest income gains since 1980.

Percent change in inflation-adjusted mean household income by quintile. Boston-Cambridge-Newton, MA-NH MSA. 1980 - 2023. Benchmark = 1980

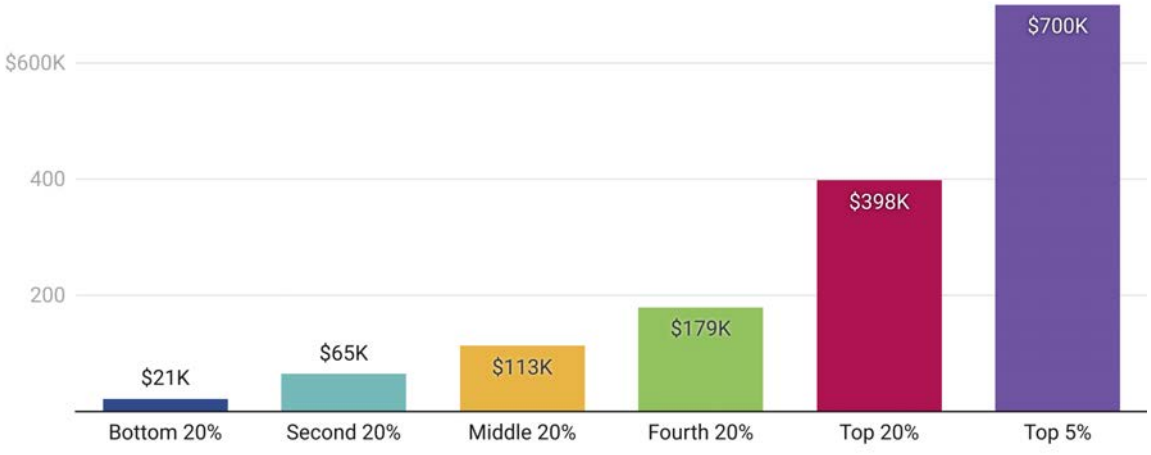


Source: U.S. Census Bureau. 1980-2000 Decennial Census. 2006-2010, 2011-2015, 2016-2020, 2019-2023 5yr American Community Survey. IPUMS University of Minnesota. www.ipums.org • Created with Datawrapper

Today, the average income for the top 20 percent is nearly $400,000, over 19 times higher than the bottom 20 percent, who earn under $21,000. And the skew increases at the very top, with the top 5 percent now averaging just under $700,000.

On average, the top 20% of Metro Boston households earn 19X more than the bottom 20% of households.

Mean income by household percentile. Boston-Cambridge-Newton, MA-NH MSA. 2023.



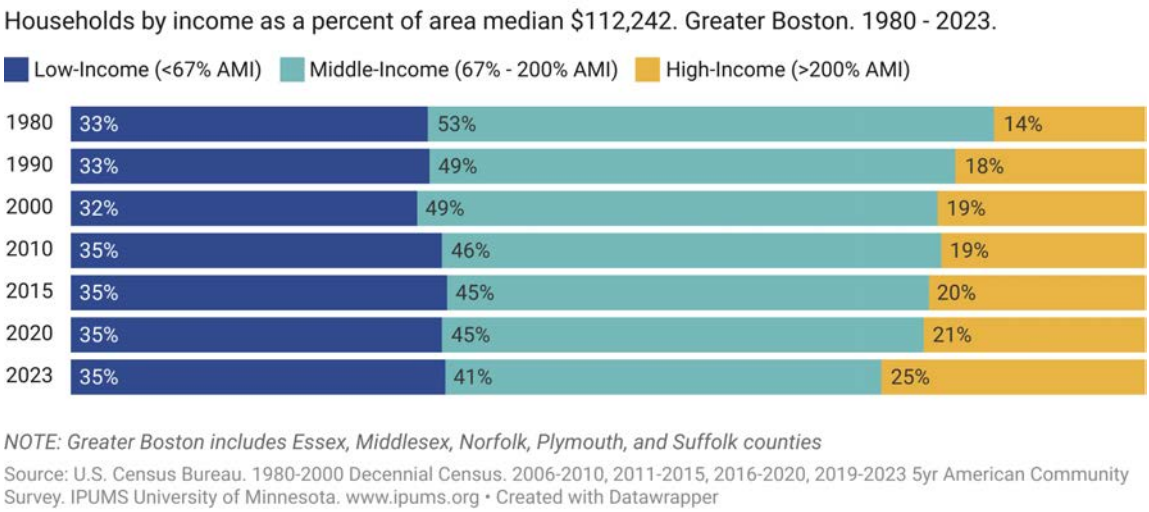
Source: 2019-2023 5yr American Community Survey. • Created with Datawrapper

In addition to analyzing income trends by quintile, it can be instructive to look at how households compare to the region's area median income (AMI). One limitation of using quintiles is that they always divide households into equal-sized groups, which can obscure shifts in the overall distribution. By contrast, examining income relative to the median allows us to see whether more households are clustering at the extremes.

A common method for doing this is to define low-, middle- and high-income buckets, all in relation to the median. There are a variety of specific cutoffs one might use, but here and throughout the rest of this section we define low-income households as those earning less than 67 percent of AMI, middle-income households as those earning between 67 and 200 percent, and high-income households as those earning more than 200 percent. At first blush it might seem odd to define the low- and high-income buckets at different distances from the median, but it's a somewhat common approach. The 67 percent threshold for low-income aligns roughly with eligibility criteria used for public programs like affordable housing and childcare subsidies. And the 200 percent threshold—or double the area median income—is a commonly used threshold by inequality researchers as it generally aligns with the level of income needed to live in a region without cost burden.

Using this framework, we find that as of 2023, low-income households in Greater Boston earned less than $75,000, while high-income households earned more than $224,000. Boston ranks among the top five highest income metro areas in the country for both thresholds. At the same time, the relative share of the middle class has steadily declined, falling from 53 percent of households in 1980 to just 41 percent today.

The share of middle-income households in Greater Boston is declining.

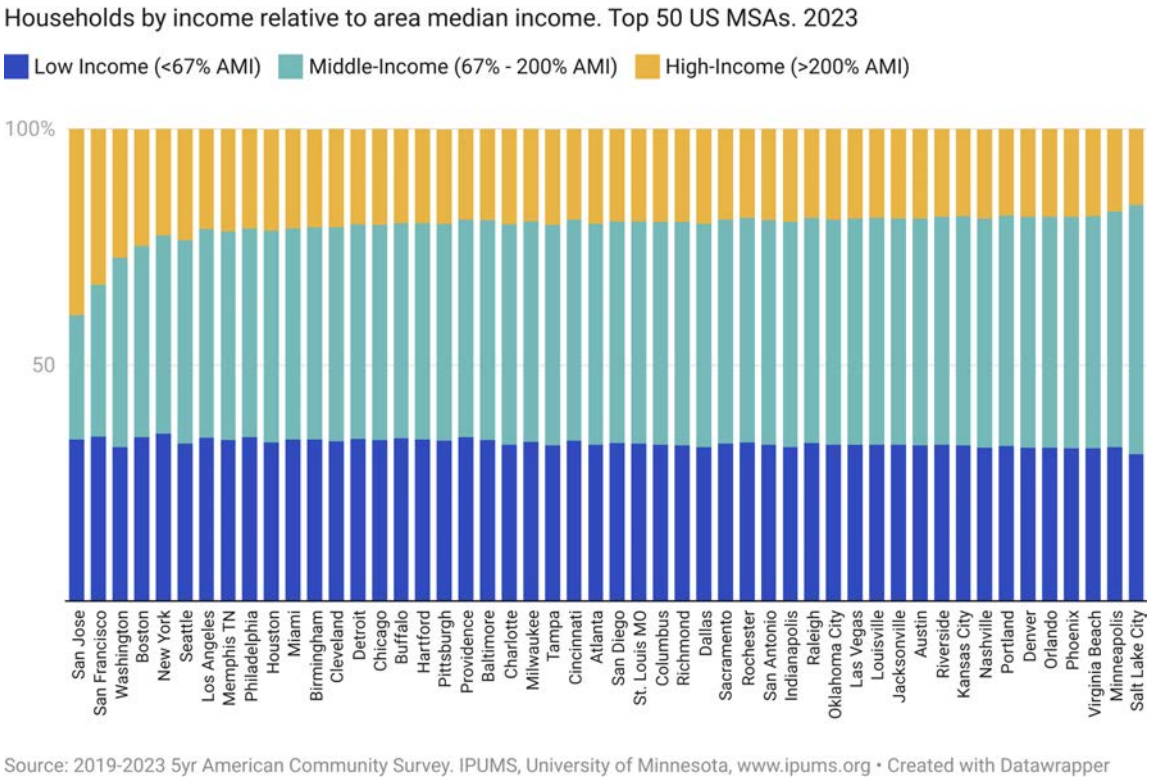


NOTE: Greater Boston includes Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties

Source: U.S. Census Bureau. 1980-2000 Decennial Census. 2006-2010, 2011-2015, 2016-2020, 2019-2023 5yr American Community Survey. IPUMS University of Minnesota. www.ipums.org • Created with Datawrapper

This trend of a shrinking middle class is playing out across most major metro areas nationwide, with only Salt Lake City still having a majority of households classified as middle-income. But the pattern is especially pronounced in Greater Boston, where the share of middle-income households has fallen more sharply than in most other regions. Today, Metro Boston has the fourth smallest middle-income share among the nation's 50 largest metros.

Metro Boston has the 4th smallest middle-income share among large metro areas.



Source: 2019-2023 5yr American Community Survey. IPUMS, University of Minnesota, www.ipums.org • Created with Datawrapper

Income Segregation Trends in Greater Boston

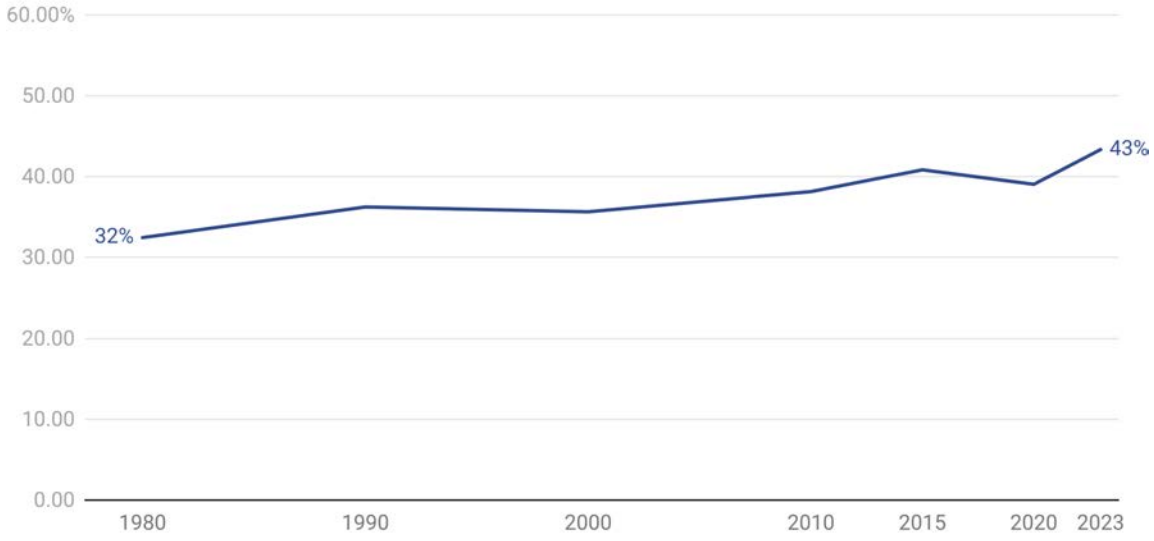
To understand how and where patterns of income segregation have changed over time, this section analyzes trends within the Greater Boston region (encompassing the five counties surrounding the urban core) since 1980. There are many methods for tracking these trends, and here we rely on the Residential Income Segregation Index (RISI), a simple but powerful measure of socioeconomic sorting. The index captures the extent to which low- and high-income households live primarily among people of the same income group. This analysis adapts a methodology originally developed by the Pew Research Center, but uses local area median income (AMI) rather than national thresholds to better reflect regional cost of living. As we did above, low-income households are defined as those earning less than 67 percent of AMI, and high-income households as those earning more than 200 percent of AMI.

The RISI is calculated by combining two figures: the percentage of low-income households living in majority low-income neighborhoods and the percentage of high-income households living in majority high-income neighborhoods. These are added together to create a single score ranging from 0 (complete integration) to 2 (complete segregation). A higher score indicates that households are more likely to be clustered in economically homogeneous areas rather than living in mixed-income communities.

As of the most recent data, Greater Boston's RISI stands at 0.43. In other words, 43 percent of low- and high-income households are segregated among others like themselves. The region's score hovered between 0.32 and 0.39 from 1980 through 2015, only crossing the 0.4 threshold in the past decade. There was a slight dip between 2015 and 2020, possibly due to pandemic-related shifts in income, but overall the trend has been upward.

Income segregation has risen in Greater Boston since 1980.

Residential Income Segregation Index. Greater Boston 5-county region. 1980 - 2023.



NOTE: Greater Boston includes Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties

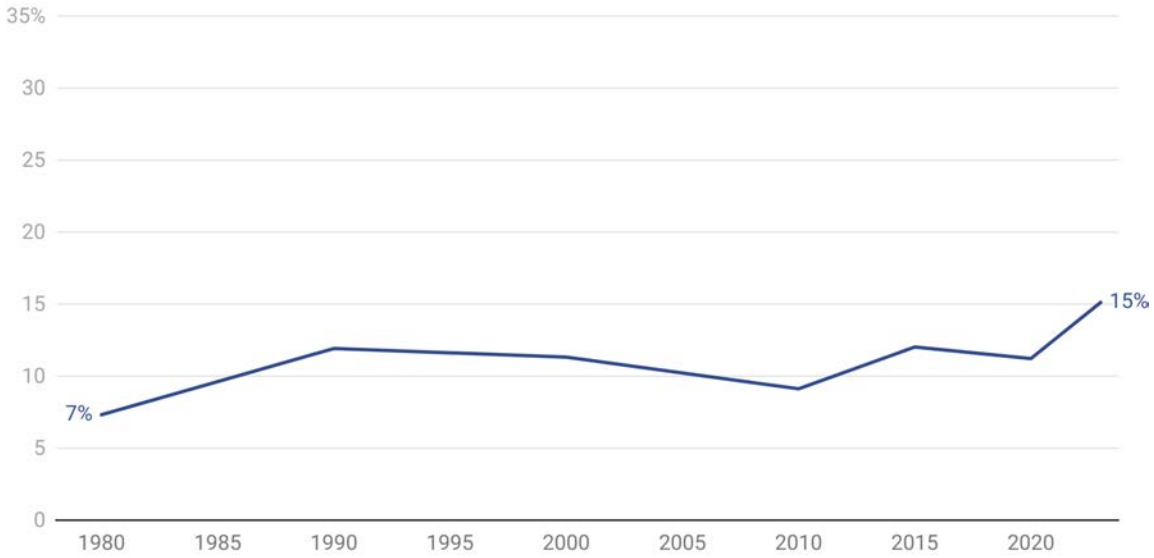
Source: U.S. Census Bureau. 1980-2000 Decennial Census. 2006-2010, 2011-2015, 2016-2020, 2019-2023 5yr American Community Survey. IPUMS University of Minnesota. www.ipums.org • Created with Datawrapper

Because the RISI combines sorting at both ends of the income distribution, it's useful to examine which end has contributed more to recent changes. Overall, Greater Boston's low-income households have consistently experienced higher rates of segregation than high-income households. However, the recent rise in total income segregation has been driven primarily by increased clustering among high-income households.

Low-income segregation has remained relatively stable over the past four decades. From 1980 to 2000, about one-quarter of low-income households lived in neighborhoods where the majority of residents were also low income. That share rose to roughly 29 percent by 2010 and has remained near that level since.

High-income household segregation has more than doubled since 1980.

Households with incomes greater than 200% area median income living in census tracts with a majority of households earning greater than 200% area median income. Greater Boston 5-county region. 1980 - 2023.



Greater Boston includes Essex, Middlesex, Norfolk, Suffolk, and Plymouth Counties

Source: 1980 - 2000 Decennial Census, 2010 - 2023 5-Yr American Community Survey. IPUMS University of Minnesota. www.ipums.org. • Created with Datawrapper

In contrast, high-income segregation has more than doubled over the same period. In 1980, just over 7% of high-income households lived in majority high-income neighborhoods. By the most recent data, that figure had reached a high of 15%. While this measure has fluctuated more than low-income segregation from year to year, the long-term trend is clear: Wealthier households are increasingly concentrated together, driving much of the overall increase in income segregation across the region.

Because RISI measures neighborhood-level segregation, aggregating to the municipal level obscures pockets of highly concentrated affluence and financial insecurity across Greater Boston. However, there are clear income disparities across the 147 communities of the region which can be seen in the maps included in the appendix displaying the portion of households in each city or town that are low- middle- and high-income.

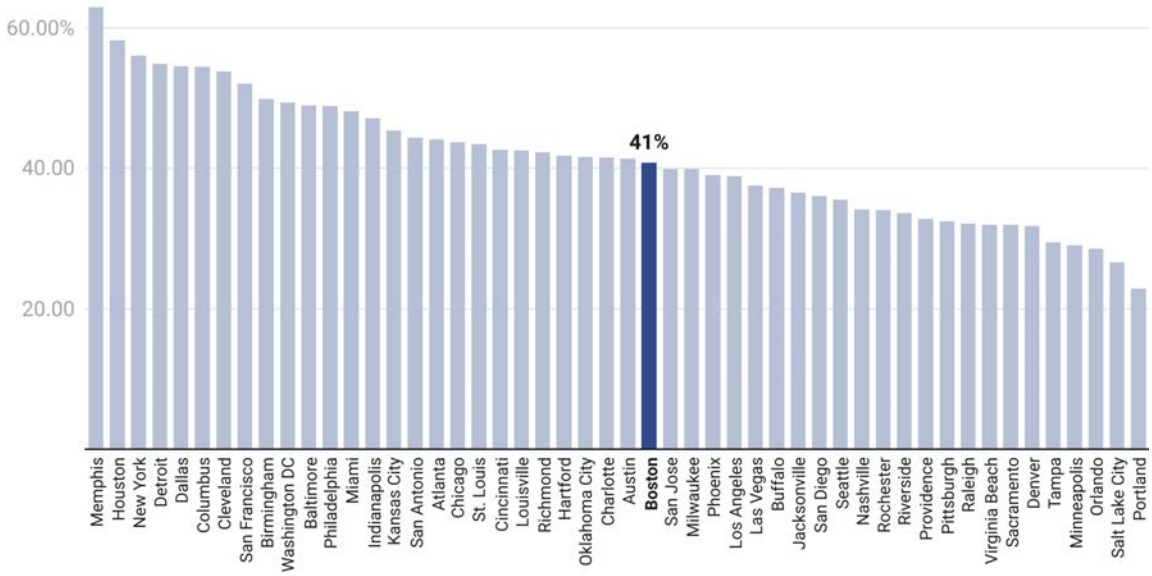
Income Segregation in Metro Boston Compared to Other Regions

Having explored long-term trends within Greater Boston, it's useful to place the region in national context. When compared to other large U.S. metro areas, Boston's experience reflects the broader national rise in income segregation, but with some distinctions.

Despite its increase in residential income segregation over the past 40 years, Metro Boston currently ranks in the middle of the pack among large U.S. metros on the Residential Income Segregation Index. The reasons for this are not entirely clear. It may be related to the region's overall high-income levels, local policy choices, or simply greater increases in segregation elsewhere. Still, this ranking is consistent with previous findings from the Pew Research Center, which identified Boston as one of the more economically integrated large metros in the country.

Metro Boston ranks 27th out of the 50 largest MSAs in residential income segregation.

Residential Income Segregation Index by MSA. Boston-Cambridge-Newton, MA-NH MSA. 2023.



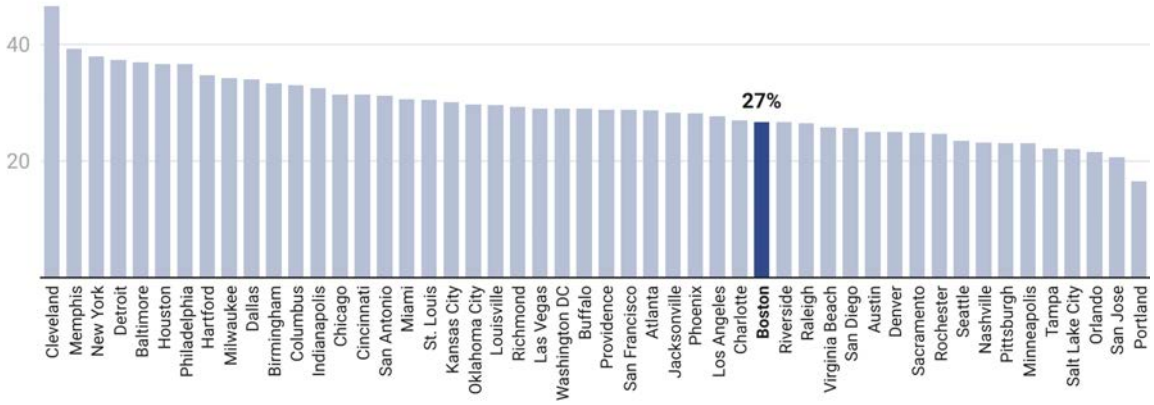
Source: 2019-2023 5-yr American Community Survey, IPUMS University of Minnesota. www.ipums.org

Created with Datawrapper

Notably, low-income households in Metro Boston experience lower levels of segregation than their counterparts in many other large metro areas. In places like Cleveland and Memphis, nearly half of low-income households live in neighborhoods where the majority of residents are also low income. By contrast, Metro Boston ranks 33rd for low-income segregation, indicating that economically vulnerable households are less geographically isolated here than in many peer regions.

Metro Boston ranks 33rd out of the 50 largest MSAs in low-income household segregation.

Share of low-income households (<67% AMI) living in low-income majority neighborhoods. Boston-Cambridge-Newton, MA-NH MSA. 2023.



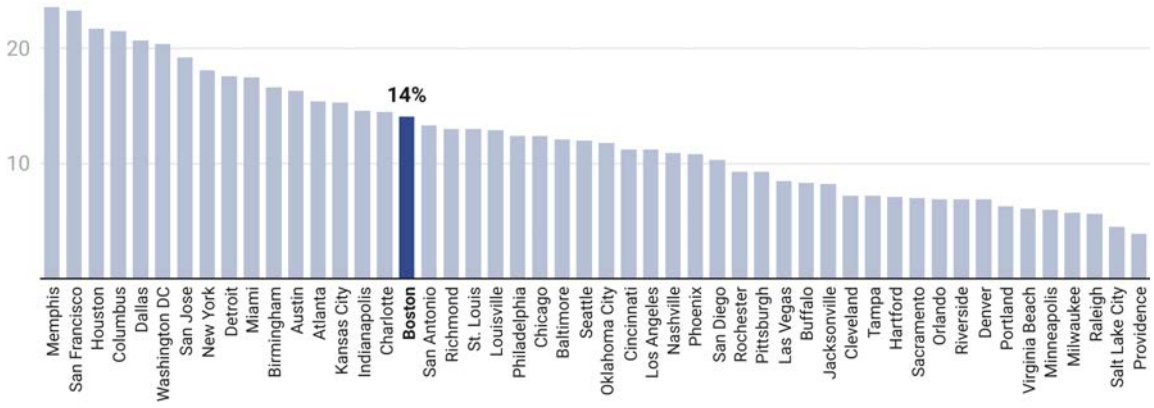
Source: 2019-2023 5-yr American Community Survey, IPUMS University of Minnesota. www.ipums.org

Created with Datawrapper

Although high-income segregation in Metro Boston is relatively modest at around 14 percent, this places the region 17th highest among major U.S. metros, much closer to the top than its ranking for low-income segregation. While Boston's rate remains lower than in other affluent regions like San Francisco, San Jose, and Washington, D.C., it still reflects a broader national trend of affluent households increasingly clustering together. This pattern is closely tied to the region's sharp rise in top-end incomes over the past four decades.

Metro Boston ranks 17th out of the 50 largest MSAs in high-income household segregation.

Share of high-income households (>200% AMI) living in high-income majority neighborhoods. Boston-Cambridge-Newton, MA-NH MSA. 2023.



Source: 2019-2023 5-yr American Community Survey, IPUMS University of Minnesota. www.ipums.org

Created with Datawrapper

CONCLUSION

In this report, we've explored the latest data on residential segregation in Greater Boston, across both racial and socioeconomic lines. While we can and should celebrate the region's growing diversity, we also must grapple with the ways that people remain separated in their day-to-day lives. Taking stock of these patterns is important. In some cases, clustering may help communities build power or address shared challenges. But more often, the clustering of resources and power, especially when shaped by exclusionary public policy, reinforces inequality.

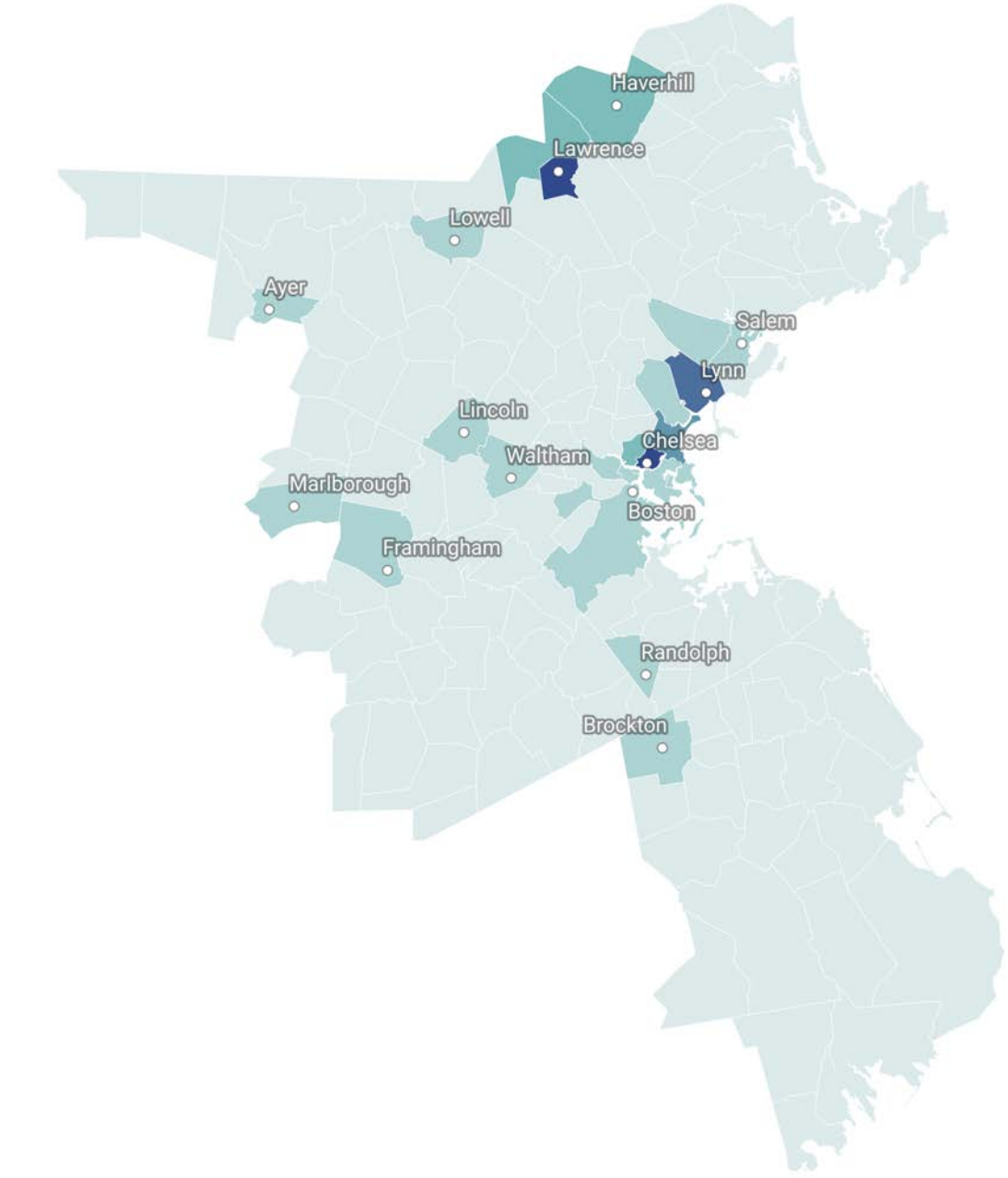
As we make decisions in areas like housing, education, transportation, and workforce development, we need to bring this spatial context into view. Segregation isn't just a backdrop. It influences who benefits from our policies and who gets left out. While this report didn't focus on the causes or consequences of these patterns, we see real value in continued research that digs deeper into those questions and explores how policy can respond.

At a minimum, the persistence of residential segregation is a reminder of the need to ensure that every neighborhood, regardless of who lives there, has access to good schools, safe housing, reliable transit, and real economic opportunity.

APPENDIX

Share of Population That Is Hispanic

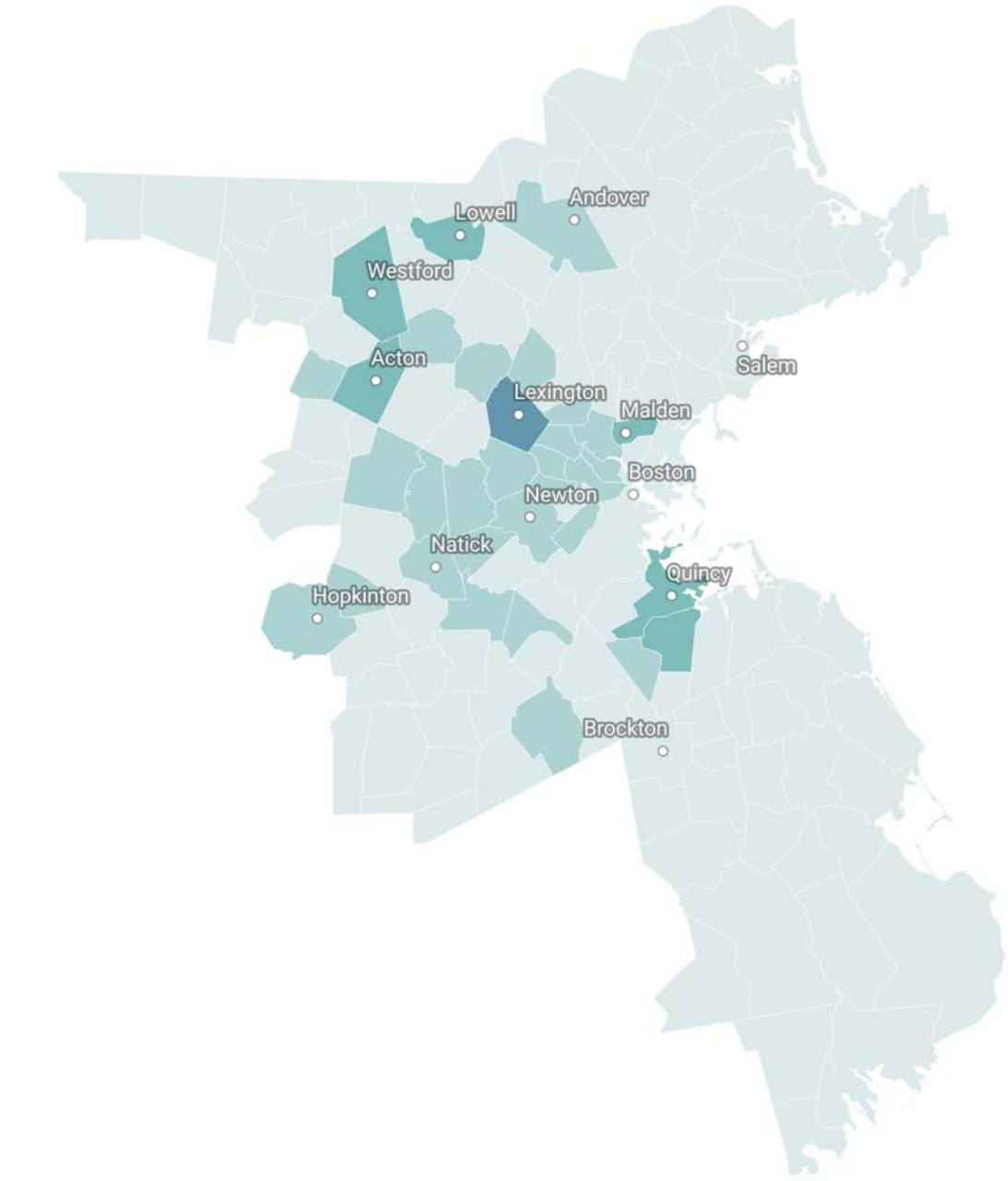
Percent of population that is Hispanic, Greater Boston municipalities. 2018-22 5 year ACS.



Source: 2022 5-year American Community Survey, • Map data: MassGIS • Created with Datawrapper

Share of Population That Is Asian

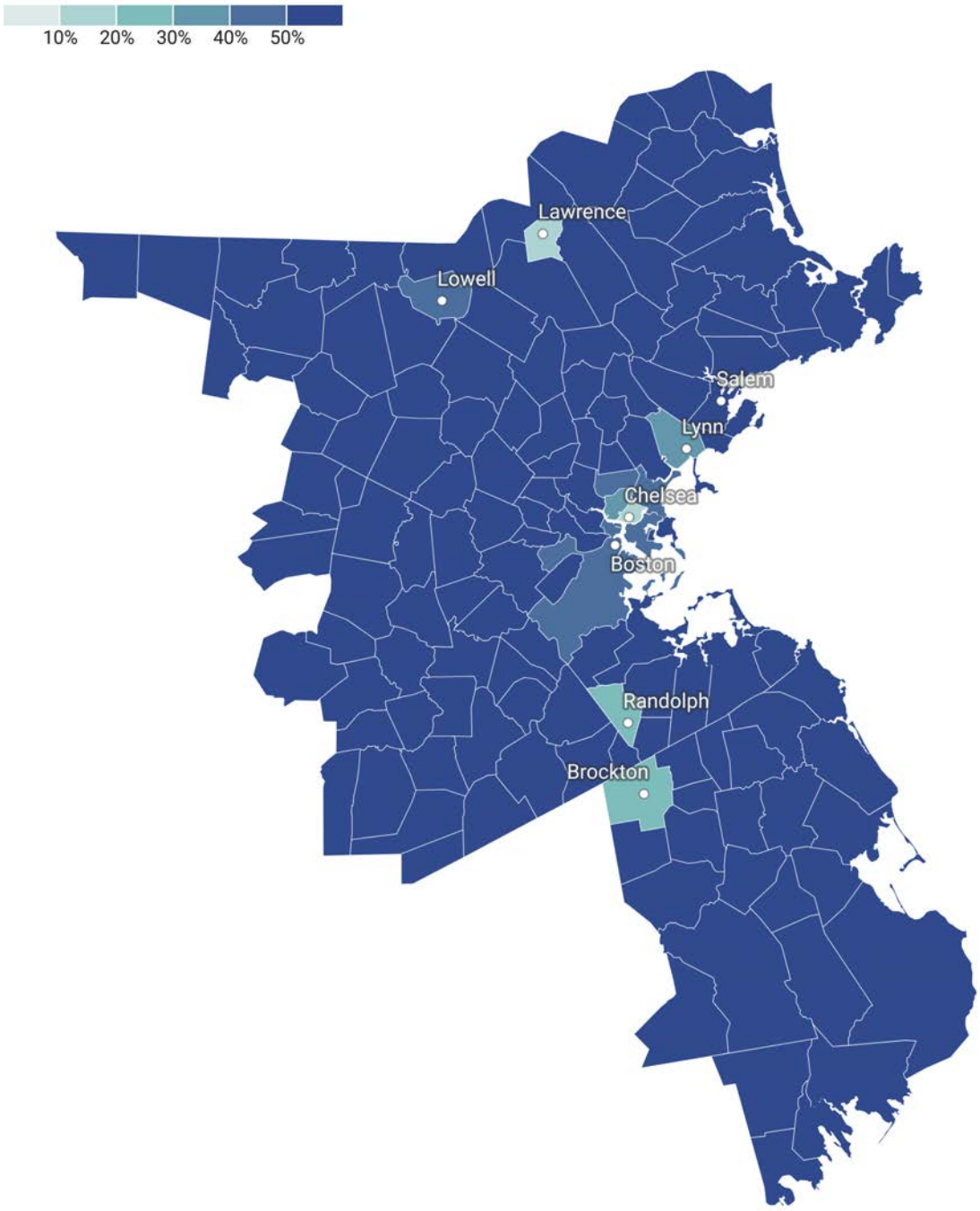
Percent of population that is Asian, Greater Boston municipalities. 2018-22 5 year ACS.



Source: 2022 5-year American Community Survey, • Map data: MassGIS • Created with Datawrapper

Share of Population That Is White

Percent of population that is Non-Hispanic White, Greater Boston municipalities. 2018-22 5 year ACS.



Source: 2022 5-year American Community Survey, • Map data: MassGIS • Created with Datawrapper

Metro Boston Segregation Metrics

Segregation measures. Boston MSA, 1980-2020

Year	1980	1990	2000	2010	2020
Diversity Index	15.6	23.9	33.7	42.0	52.5
White-Black Interaction	1.8	2.5	3.3	4.2	5.2
White-Hispanic Interaction	1.7	3.2	4.1	5.7	7.5
White-Asian Interaction	0.9	2.5	4.4	6.4	8.7
White Isolation	95.0	91.4	87.1	82.5	75.4
Black Isolation	50.2	42.2	36.1	31.1	28.7
Hispanic Isolation	13.5	21.5	27.1	31.1	32.8
Asian Isolation	10.3	10.3	12.9	15.4	19.0
White-Black Dissimilarity	74.6	68.5	65.9	61.5	57.4
White-Hispanic Dissimilarity	57.2	59.3	62.5	59.6	56.0
White-Asian Dissimilarity	47.8	45.6	46.0	43.4	42.6

Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

Metro Boston Segregation Compared to 50 Most Populous Metro Areas

Boston MSA segregation metrics ranked against 50 most populous MSAs. 1980-2020.

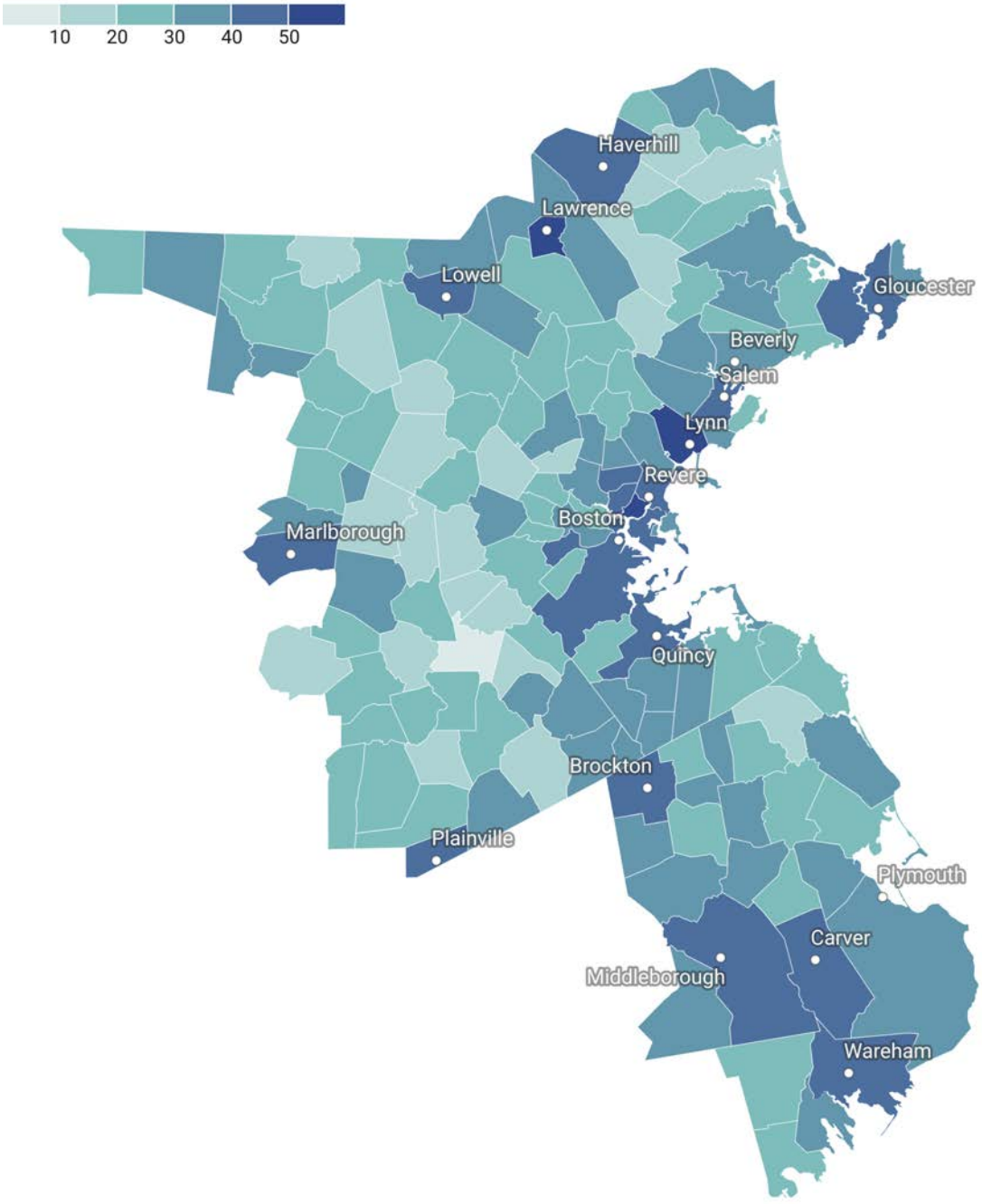
Metric	1980	1990	2000	2010	2020
Diversity Index	47th	44th	40th	39th	36th
White-Black Interaction	45th	45th	45th	45th	44th
White-Hispanic Interaction	31st	26th	32nd	34th	35th
White-Asian Interaction	20th	15th	15th	15th	14th
White Isolation	4th	11th	13th	13th	13th
Black Isolation	33rd	32nd	33rd	33rd	31st
Hispanic Isolation	21st	17th	20th	21st	20th
Asian Isolation	6th	11th	12th	12th	14th
White-Black Dissimilarity	17th	19th	17th	18th	21st
White-Hispanic Dissimilarity	8th	7th	4th	4th	3rd
White-Asian Dissimilarity	5th	12th	10th	15th	16th

Note: Metro areas are ranked so that #1 indicates the metro area with the highest value of a particular segregation measure, and #50 indicates the metro area with the lowest value. High values of interaction (i.e. ranking closer to #1) indicate lower levels of segregation. High values of isolation or dissimilarity (i.e., ranking closer to #1) indicate higher levels of segregation.

Source: U.S. Census Bureau, 1980-2020 Decennial Census, Brown University Diversity and Disparities Project • Created with Datawrapper

Share of Households That Are Low-Income

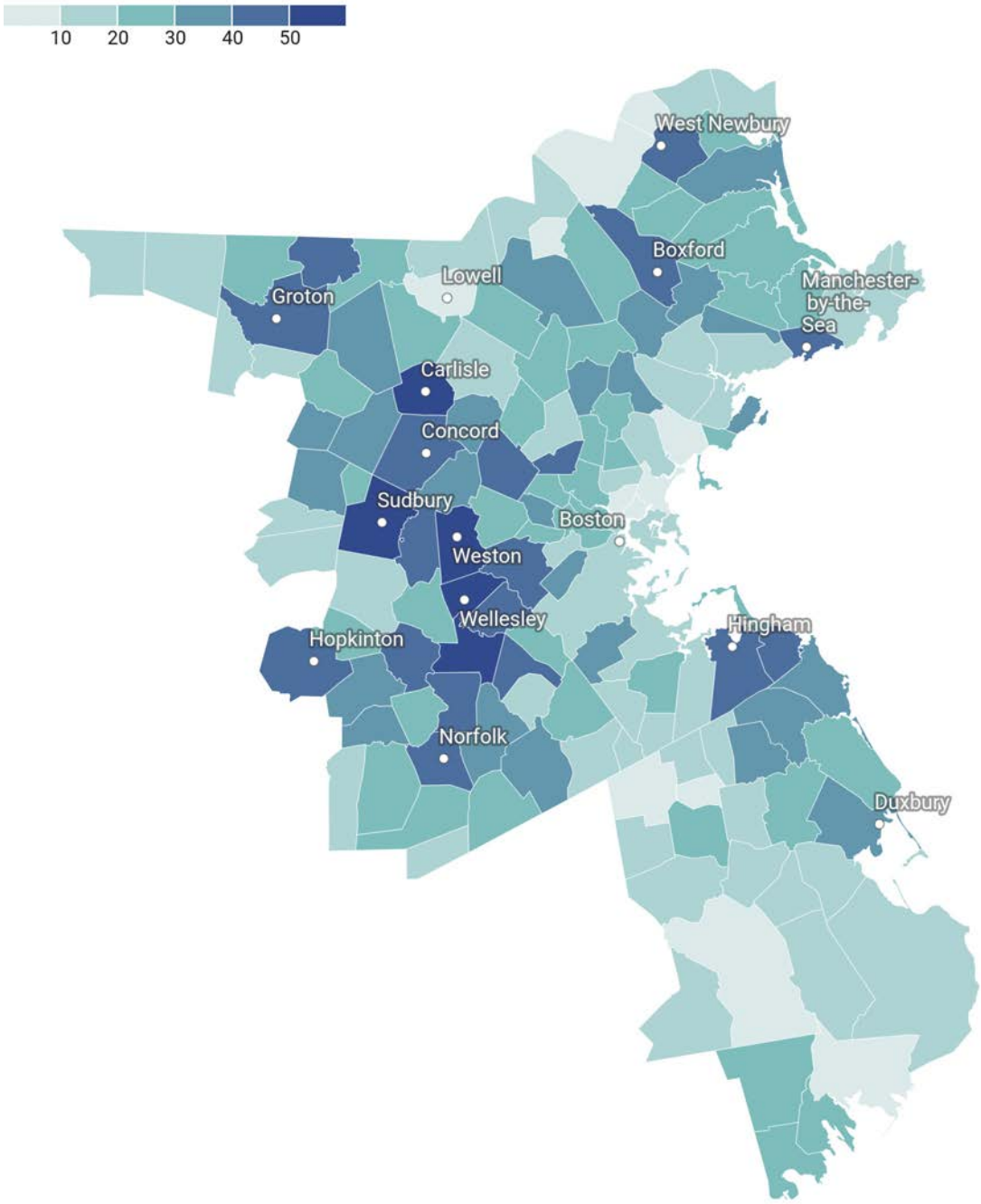
Percent of households with income less than 67% Area Median Income (<$75K)



Source: 2023 5-year American Community Survey. IPUMS NHGIS, University of Minnesota. www.ipums.org. • Map data: MassGIS • Created with Datawrapper

Share of Households That Are High-Income

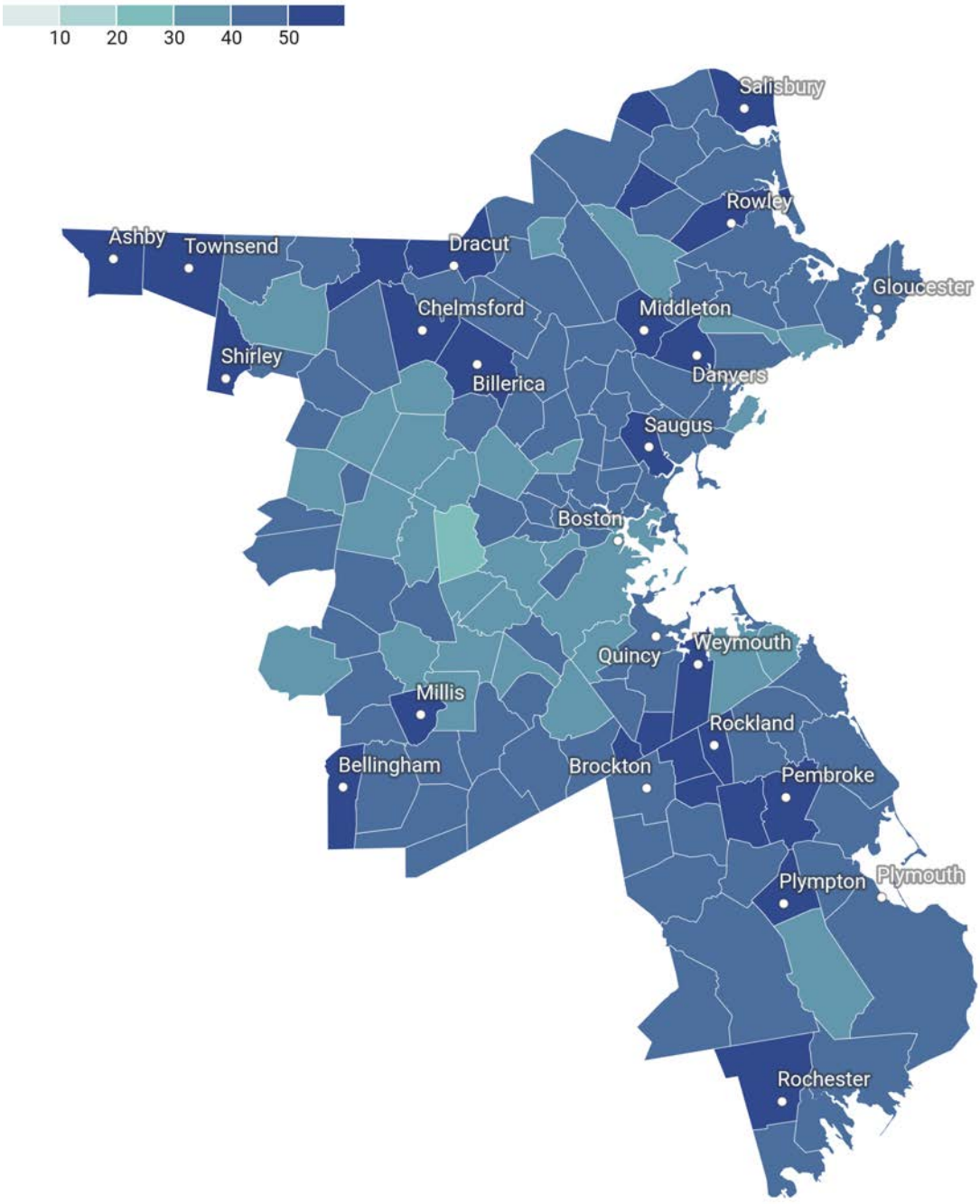
Percent of households with income greater than 200% Area Median Income (>$224K)



Source: 2023 5-year American Community Survey. IPUMS NHGIS, University of Minnesota. www.ipums.org. • Map data: MassGIS • Created with Datawrapper

Share of Households That Are Middle-Income

Percent of households with income 67% to 200% Area Median Income ($75K to $224K)



Source: 2023 5-year American Community Survey. IPUMS NHGIS, University of Minnesota. www.ipums.org. • Map data: MassGIS • Created with Datawrapper

BOSTON INDICATORS

AUGUST 2025