

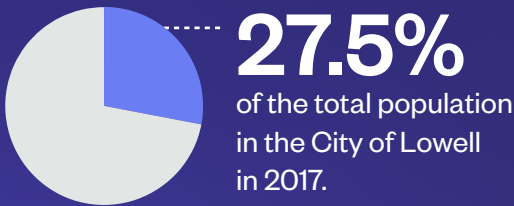
# New Americans in Lowell

The Demographic and Economic Contributions of Immigrants in the Region<sup>1</sup>



## Population Growth in the City of Lowell

Immigrants made up



**89.5%**  
of total population growth in the city was attributable to immigrants.

Between 2012 and 2017, the immigrant population in the city increased by:

**12.5%**,  
from 27,068 to **30,465**.

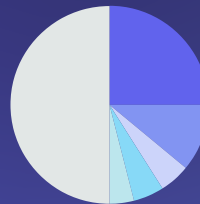
The overall population grew by:

**3.5%**,  
from 107,045 to **110,841**.

80,376 U.S.-born people lived in the city in 2017, alongside

**30,465** immigrants whose top five countries of origin were:

1. Cambodia.....**24.7%**
2. Brazil.....**10.5%**
3. India.....**5.4%**
4. Dominican Republic.....**5.1%**
5. Vietnam.....**4.4%**



## Spending Power & Tax Contributions in the City of Lowell

Given their income, immigrants, who were **27.5%** of the population, contributed significantly to state and local taxes, including property, sales, and excise taxes levied by state and local governments.

Amount earned by **immigrant households** in 2017:

**\$754.7M**

**\$119.3M**

in federal taxes were paid by immigrant households.

FEDERAL<sup>2</sup>

**\$66.7M**

in state and local taxes were paid by immigrant households.

STATE AND LOCAL<sup>3</sup>

Leaving them with **\$568.7M** in spending power.

## Spending Power & Tax Contributions in the City of Lowell (Continued)

The U.S.-born were **72.5%** of the population. Amount earned by **U.S.-born** households in 2017:

**\$1.7B**

After taxes, they were left with **\$1.3B** in spending power.

**\$300.0M**

in federal taxes were paid by U.S.-born households.

FEDERAL

**\$148.8M**

in state and local taxes were paid by U.S.-born households.

STATE AND LOCAL

*Foreign-born households held **31.2% of all spending power** in the city, more than their **27.5% share** of the population.*

IMMIGRANT SHARE OF THE SPENDING POWER:

**31.2%**

IMMIGRANT SHARE OF THE POPULATION:

**27.5%**

Immigrants in the city also supported federal social programs. In 2017, they contributed **\$83.9M** to Social Security and **\$20.0M** to Medicare.

SOCIAL SECURITY

**\$83.9M**

MEDICARE

**\$20.0M**

## Spending Power & Tax Contributions in the City of Lowell (Continued)

**47.2%**

of immigrants in the city received Medicare or Medicaid, compared with

**49.3%**

of U.S.-born residents in 2017.

IMMIGRANTS

U.S.-BORN

PRIVATE

PUBLIC

**47.3%**

of immigrants had private healthcare coverage, while

**47.2%**

had public healthcare coverage in 2017.

## Workforce in the City of Lowell

Although the foreign-born made up **27.5%** of the city's overall population, they represented **33.7%** of its working-age<sup>4</sup> population, **34.0%** of its employed labor force, and **44.4%** of its STEM<sup>5</sup> workers in 2017.

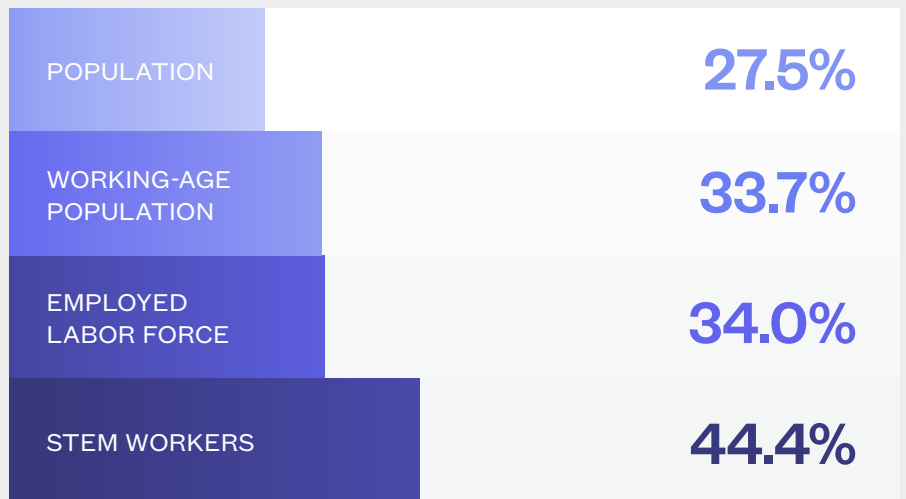
**1,618**

immigrant STEM workers lived in the city in 2017.

**2,029**

U.S.-born STEM workers lived in the city in 2017.

### Immigrant shares of the...



SPOTLIGHT ON

## Rasy An

COMMUNITY LEADER

Rasy An was about nine when the Khmer Rouge sent him to a work camp. "I still have scars on my hand," he says. "I told my daughter: This is something I had to do to survive, because if you couldn't work they didn't keep you alive."

After the Khmer's fall, An and his reunited, surviving family—his mother and one brother—resettled in California with an uncle, a man who had swum to a U.S. military ship in the Mekong River to escape execution. In 1985 An moved to Lowell, where his new stepfather, Bunrith Lach, had seen a storefront for sale. An was starting high school. "We were in survival mode. That's all we knew. We took on something we knew nothing about," he says. "It worked out."

Pailin Asian Supermarket would become the first grocer to offer native food to Lowell's growing Cambodian population, and it became a gathering place. Lach became a community leader. Today Pailin Plaza has a restaurant, a function hall, a supermarket, and a music store.

Meanwhile, the children of the killing fields managed to get an education in America, something that almost amazes An. He has an MBA and works as a real estate broker for Pailin Realty. His wife is a pharmacist. One sister-in-law is a doctor, another is also a pharmacist.

"During the Khmer Rouge they literally killed off all the educated people. The ones who didn't have a strong educational background came to the United States and they worked really hard," he says. "So much credit goes to the parents, because they're not educated but they do their best to make sure their kids get the education."

An has tried to use his education to give back to the community. He gave foreclosure prevention education and counseling for the Coalition for a Better Acre, and served as executive director of the Cambodian Mutual Assistance Association. Now he helps people become homeowners.

"I always want to help clients understand that in the United States if you don't work hard and have proper money management you're not going to survive well," he says. "Because it's just not easy."

SPOTLIGHT ON

## Anthony Nganga

ARCHITECT, STUDIO 26 ASSOCIATES

Anthony Nganga came to the United States in 2004 to join his wife, who had moved to America to earn a master's degree and was living in Lowell. In Kenya, Nganga had worked as an architect. Now, because foreign professional licenses typically are not recognized in the United States, he would have to start over, doing the work of an intern while preparing for U.S. licensure. Nganga has no complaints. He is grateful that a North Andover firm hired him within two months of his arrival.

"I moved here mostly looking for greener pastures," he says. In 2015, Nganga launched his own business. "I didn't have any real business plan," he says. "But I knew what kind of a customer I was going to look for." Today his firm, Studio 26 Associates, has one full-time and two part-time employees and occasional interns. It specializes in commercial design, and counts among its projects two local microbreweries and several churches.

For his success, Nganga credits Entrepreneurship for All (EforAll), a local nonprofit that helps prospective founders. Initially he sought only co-working space, but after signing up for a pitch contest and accelerator program found himself with two mentors and a lot of networking events to attend.

"It was very helpful for me," he says. "Everybody comes out of there feeling very different. You have a plan. You have a strategy. For me that was probably the best thing that happened."

Nganga is now trying to return the favor. He still keeps an office in the co-working space. He now serves as a mentor to others and donates time and money when he can. He feels connected to Lowell in ways that he never expected, extending his volunteer work to other civic areas: the soup kitchen, Lowell public access television (LTC), a community composting project.

"Once I had my office in the co-working space, I could take a walk, talk to people. I definitely felt a positive and welcoming energy," Nganga says. "Within three months I was like, This is where I want to be; it's nice, it's fun."

## Workforce in the City of Lowell (Continued)

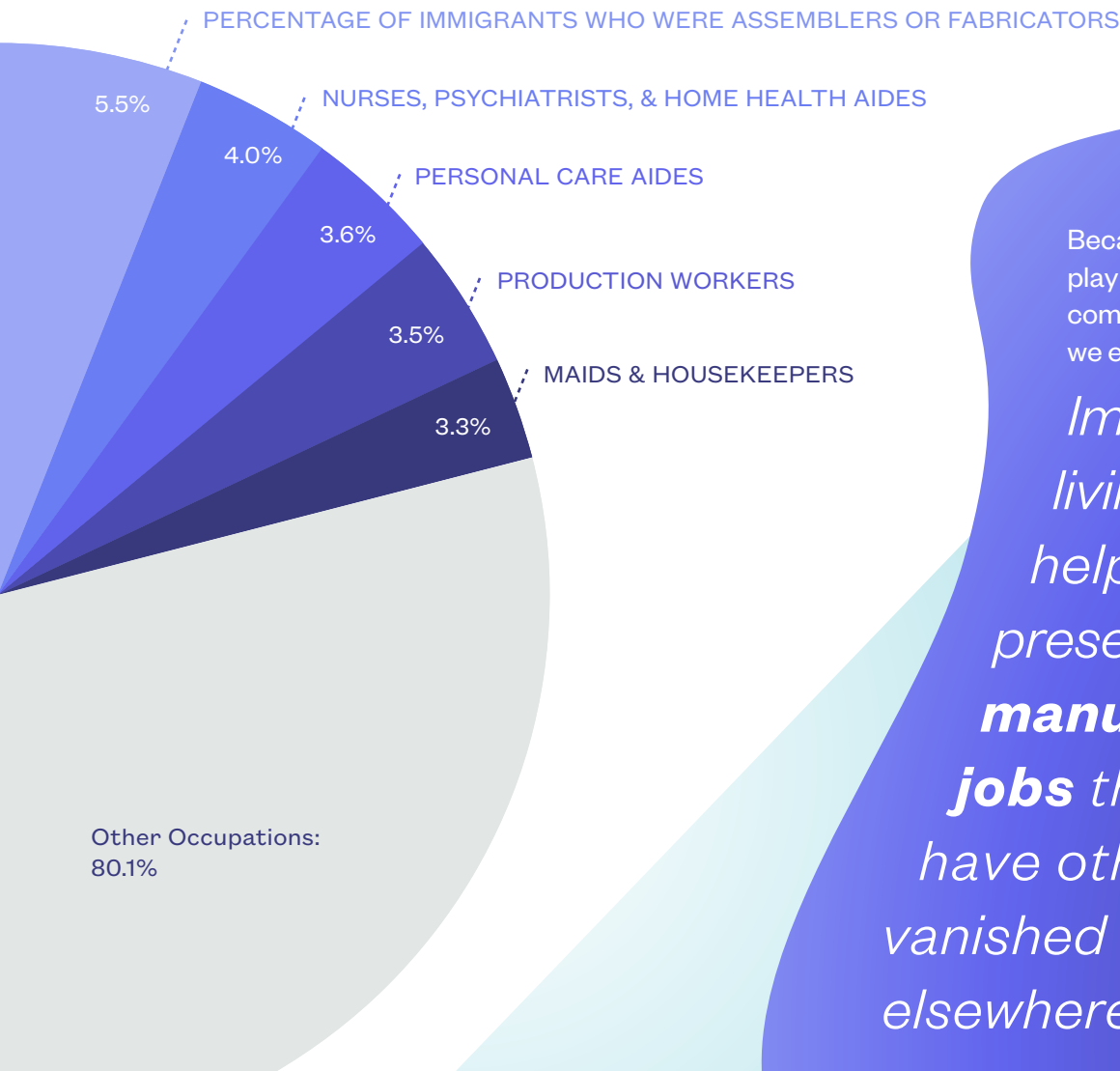
Immigrants played a critical role in several **key industries** in the city. This included:



MANUFACTURING	52.9%
CONSTRUCTION	47.0%
PROFESSIONAL SERVICES <sup>6</sup>	33.4%
HEALTHCARE	32.7%
HOSPITALITY	30.5%

Immigrant Share of Population: 27.5%

Immigrants tended to work in these **occupations** in the city in 2017:



Because of the role immigrants play in the workforce helping companies keep jobs on U.S. soil, we estimate that:

*Immigrants living in the city helped create or preserve **1,401 local manufacturing jobs** that would have otherwise vanished or moved elsewhere by 2017.<sup>7</sup>*

## Entrepreneurship in the City of Lowell

Despite making up **27.5%** of the population, immigrants made up **43.3%** of the business owners in the city in 2017. This is higher than the national average of **21.1%** of business owners.

### IMMIGRANT SHARE OF POPULATION IN THE CITY



### IMMIGRANT SHARE OF ENTREPRENEURS IN THE CITY



### IMMIGRANT SHARE OF ENTREPRENEURS IN THE U.S.



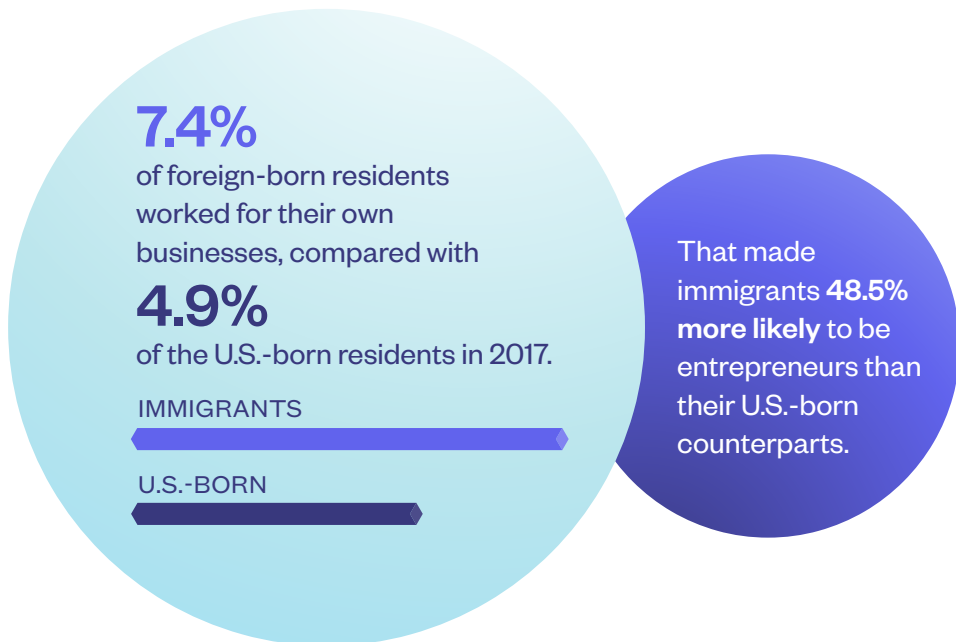
**1,317**

immigrant entrepreneurs lived in the City of Lowell in 2017.

**\$34.5M**

in business income was generated for the city by immigrant entrepreneurs that year.

Businesses in the Region, 2012 <sup>a</sup>	Sales Revenue	Number of Jobs Generated
AFRICAN AMERICAN-OWNED	\$23.6M	132
ASIAN-OWNED	\$531.6M	1,741
HISPANIC-OWNED	\$47.5M	291



**1,724**

U.S.-born entrepreneurs lived in the City of Lowell in 2017.

**\$58.0M**

in business income was generated for the city by U.S.-born entrepreneurs that year.

## Education in the City of Lowell

Share of the city's population aged 25 or older that held a **bachelor's degree or higher** in 2017:



Share of the city's population aged 25 or older that held an **advanced degree** in 2017:



## Education in the City of Lowell (Continued)

**1,412**

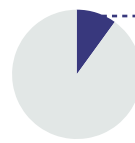
students who were enrolled in colleges and universities in the city during the fall of 2015 were temporary residents.<sup>9</sup>

**710**

local jobs were supported by international students.

**\$50.1M**

was spent by international students in the 2017-18 academic year.<sup>10</sup>

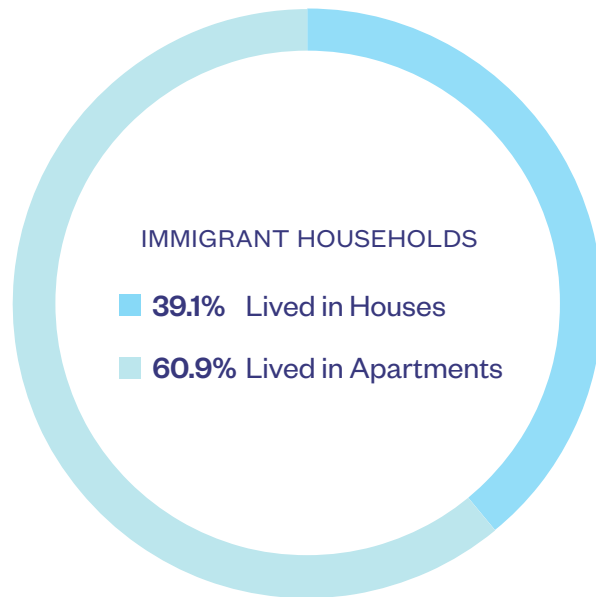
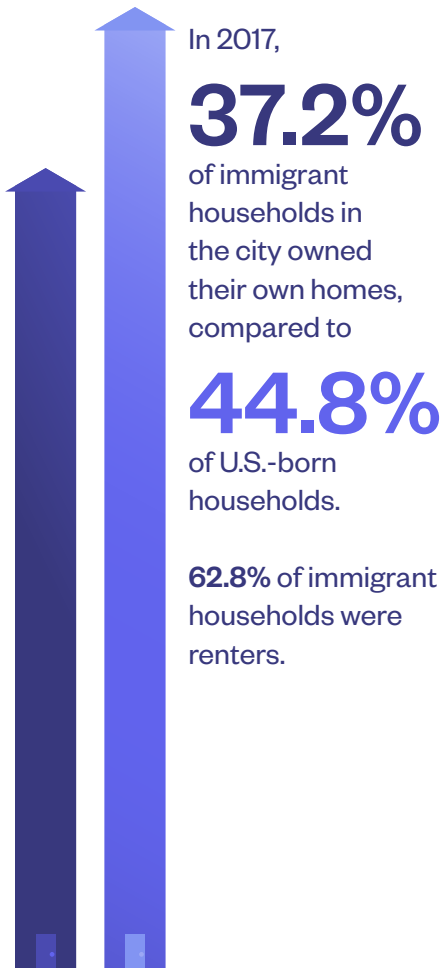


**10.2%**

of public school students under 18 were born abroad.

This does not include English Language Learners who were born in the U.S.

## Housing Wealth in the City of Lowell



The total property value of immigrant households:

**\$1.1B**

Their total annual rent paid:

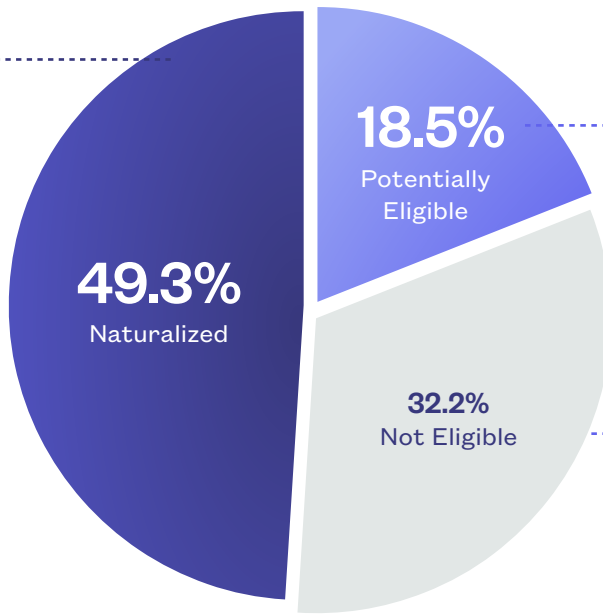
**\$86.1M**

## Naturalization in the City of Lowell

Share of immigrants in the city who were naturalized U.S. citizens. This represents a total of

**15,025**  
immigrants.

Nationally, **49.4%** of all immigrants are naturalized.



Share of immigrants in the city who were likely eligible to naturalize. This represents a total of

**5,637**  
immigrants.

Share of immigrants ineligible for naturalization for various reasons including: temporary visas, residency requirements, and undocumented.

## Refugees in the City of Lowell

**6,848**

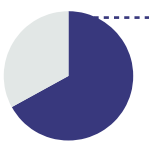
immigrants were likely refugees in 2017.

**22.5%**

of the foreign-born population were likely refugees.<sup>11</sup>

Their median annual income:

**\$60,000**



**67.0%**

of refugees in the area were naturalized U.S. citizens.

**10.6%**

of refugees aged 25 or older held a **bachelor's degree or higher**.

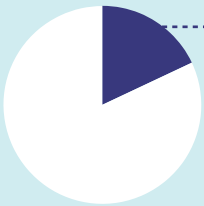
**1.4%**

of refugees aged 25 or older held an **advanced degree**.



## Population Growth in Greater Lowell<sup>12</sup>

Immigrants made up



**18.3%**  
of the total population  
in the Greater Lowell  
region in 2017.

**57.4%**  
of total population growth  
in the region was attributable  
to immigrants.

Between 2012  
and 2017, the  
immigrant  
population in  
the region  
increased by:

**15.6%**,  
from 36,178  
to **41,816**.

The overall  
population grew by:

**4.5%**,  
from 218,867  
to **228,691**.<sup>13</sup>

186,875 U.S.-born people lived in the region in 2017, alongside

**41,816** immigrants whose top five countries of origin were:

1. Cambodia..... **18.9%**
2. India..... **9.1%**
3. Brazil..... **8.4%**
4. China..... **5.6%**
5. Vietnam..... **4.1%**



## Spending Power & Tax Contributions in Greater Lowell

Given their income, immigrants, who were **18.3%** of the population, contributed significantly to state and local taxes, including property, sales, and excise taxes levied by state and local governments.

Amount earned by **immigrant households** in 2017:

**\$1.5B**

**\$280.7M**

in federal taxes were paid by  
immigrant households.

FEDERAL

**\$121.3M**

in state and local  
taxes were paid  
by immigrant  
households.

STATE AND LOCAL

Leaving them with **\$1.1B** in spending power.

## Spending Power & Tax Contributions in Greater Lowell (Continued)

The U.S.-born were **81.7%** of the population. Amount earned by **U.S.-born** households in 2017:

**\$6.2B**

After taxes, they were left with **\$4.4B** in spending power.

**\$1.3B**

in federal taxes were paid by U.S.-born households.

FEDERAL

**\$512.5M**

in state and local taxes were paid by U.S.-born households.

STATE AND LOCAL

Foreign-born households held **19.3%** of all spending power in the region, more than their **18.3%** share of the population.

IMMIGRANT SHARE OF THE SPENDING POWER - 19.3%

IMMIGRANT SHARE OF THE POPULATION - 18.3%

- 1 Unless otherwise specified, data comes from 5-year samples of the American Community Survey from 2012 and 2017.
- 2 U.S. Congressional Budget Office. 2018. "The Distribution of Household Income, 2015."
- 3 Institute on Taxation and Economic Policy. 2015. "Who Pays? A Distributional Analysis of the Tax Systems in All Fifty States."
- 4 We define working age as 16-64 years of age.
- 5 Science, Technology, Engineering, and Math
- 6 Professional services: Most of these industries include professions that require a degree or a license, such as legal services, accounting, scientific research, consulting services, etc.
- 7 Vigdor, Jacob. 2013. "Immigration and the Revival of American Cities: From Preserving Manufacturing Jobs to Strengthening the Housing Market." New American Economy.
- 8 2012 Survey of Business Owners, U.S. Census Bureau. This data includes both people born in the United States and people born abroad.

- 9 Data on total student enrollment in the city is derived from the Integrated Postsecondary Education Data System maintained by the National Center for Education Statistics. Temporary residents refer to people who are not U.S. citizens or permanent residents.
- 10 Economic data is derived from the International Student Economic Value Tool maintained by NAFSA, the association of international educators.
- 11 New American Economy. 2017. "From Struggle to Resilience: The Economic Impact of Refugees in America."
- 12 The Greater Lowell region includes the City of Lowell and the towns of Chelmsford, Dracut, Dunstable, Pepperell, Tyngsborough, and Westford.
- 13 The 2012 population estimates for the six towns outside the City of Lowell come from the American FactFinder, U.S. Census Bureau.