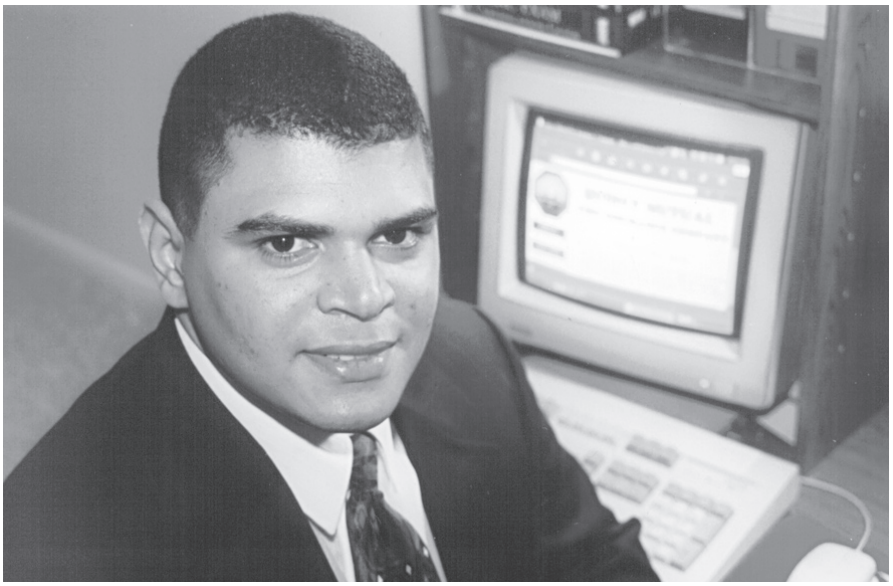
The Making of Community:

Latinos in Lawrence, Massachusetts



Edited by: Jorge Santiago, Ph.D. | James Jennings, Ph.D.

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About The Community And Enterprise Development Center At Northern Essex Community College

The Community and Enterprise Development Center is located in The College's Lawrence. It is funded from grants by the U.S. Department of Housing and Urban Development, as well as The College. It has as its main goals: 1) building community partnerships that lead to innovations and growth; 2) connecting neighborhood residents to civic, cultural, historical, and political life; 3) building systems for individual capacity and empowerment; 4) enhancing the role and participation of the college within the minority community of Lawrence.

About The Institute For Community and Workforce Development at Northern Essex Community College

The Institute for Community and Workforce Development is a program based at Northern Essex Community College. Its mission includes three goals: 1) to help those in the workforce understand experiences and conditions living and working in the Merrimack Valley; 2) to do applied research that assists in the development of the region; and 3) to support and expand the involvement of people in the workforce, business, and community organizing and planning.

CONTRIBUTORS

Ramon Borges-Méndez, Ph.D. is Assistant Professor at the University of Massachusetts Boston, John W. McCormack Graduate School of Public Policy. He is also a Research Associate at the university's Mauricio Gaston Institute for Latino Community Development and Public Policy. He has years of experiences on community issues, and is the author of articles appearing in many journals.

Luz A.Carrion, Esq. is currently a law clerk for the Massachusetts Juvenile Court Department. She earned her law degree from New England School of Law, and has been involved in many community projects in Lawrence. She has published in the field of law concerning issues of juvenile justice, and has been involved in several research projects focusing on Lawrence's Latino community.

Janneth Diaz was Deputy Director of the Hispanic Office of Planning and Evaluation, Inc. (HOPE), providing Latino an array of educational and human services. She has a Bachelor's degree from the University of Massachusetts Lowell in Business Administration, and many years of experience working with Lawrence's youth, as well as the local school system.

Jeffrey Gerson, Ph.D. is Associate Professor of Political Science at the University of Massachusetts Lowell. He is involved with research about immigrant communities of Lawrence and Lowell. He has provided community development and organizing skills to various community groups in both these cities and has published widely in these areas.

James Jennings, Ph.D. is a Professor of Urban and Environmental Policy and Planning at Tufts University, and teaches courses on community development, social policy, and urban politics. He has provided technical assistance to many grassroots organizations and foundations interested in community development. He has been involved with research about Lawrence's Latino business community.

Jorge Santiago, Ph.D. is Associate Professor at Northern Essex Community College in both Haverhill and Lawrence campuses. As director of the College's Institute for Community and Workforce Development, involved with several studies and programmatic initiatives. He teaches in the areas of sociology and social welfare, and has focused much of his research activities on the Latino community of Lawrence. He directed a Latino human services organization in this city for many years prior to joining the faculty of Northern Essex Community College.

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PREFACE

The Making of Community: Latinos in Lawrence, Massachusetts is a timely report. The City of Lawrence, Massachusetts has experienced unprecedented growth in its Latino Latino population over the past twenty years. The 2000 U.S. Census, for example, reported that Latino immigrants from Spanish speaking Caribbean countries alone increased by about 13,782 in just ten years. This increase, along with the in-migration from all other central and South American countries, put the total Latino population at 59.7% of Lawrence residents.

This growth in Latino numbers should be viewed as an asset and economic opportunity for the City. Household spending, for example, will continue to increase as the Latino community grows and accesses economic opportunities, translating into neighborhood investments. Evidence of this financial trend is the level of consumer spending, which in 2002 totaled approximately one billion dollars in household expenditures (see Table C25), of which a significant percent stayed within the City. From such data, one can also conclude that growing diversity within the Latino community, as well as increased consumer spending, translates into an increase in demand for unique ethnic products and services.

But this economic surge requires adequate services to ensure that all residents have an equal opportunity to improve their quality of life. The extent to which Latinos are fully benefiting and capitalizing from available economic development and public services, however, is not known. We do know, nonetheless, based on recurring themes of discussion among participants at the Community and Enterprise Development Center (CEDC), a significant need for information to help with strategic planning, investment decisions, career planning, and employment linkages is pressing.

CEDC programs in financial literacy, business development, and nonprofit organization capacity building help fill some of the information and technical assistance void for Latino consumers. Still, the City lags behind in providing policy reports that detail local community concerns and issues. In particular, information is needed to better the formulation of specific area and issue recommendations for long-term efficacy of economic and community development.

As the City prepares for major development and commercial investment, it is critical to step back and examine issues that currently impact residents. The benefits derived from local education, community development, housing, public health, and business development services need to be further examined. This report reviews some of the most pertinent issues surrounding Lawrence's Latino quality of life. It asks: What impact has local education had on MCAS' results? How have health conditions affected the socio-economic progress of Latinos? Are Latinos buying properties in Lawrence, and are they realizing the benefits that come from home ownership? What Latino businesses are thriving, and are they connected to citywide economic development?

The editors of this report, Jorge Santiago and James Jennings, engaged a team of scholars to create what amounts to a community planning blueprint. It is hoped that elected officials and community representatives, embarking on Lawrence's revitalization, find it useful. At a programmatic level, the Community and Enterprise Development Center will mold the author's emerging lessons in the design and delivery of its services. As a priority, we will promote formal dialogue to ensure that Latinos' shared experiences are heard. Latinos must take part in creating a better understanding of the critical issues that affect them. Equal opportunity and upward mobility of this population require that scarce resources be used in ways that provide the greatest positive impact. The crux of this report therefore, underscores the need to expand community development strategies to include a genuine commitment towards coalition building, social policy, and civic leadership.

Mayte Rivera
HUD/NECC Community and
Enterprise Development Center

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Introduction

This collection of essays focuses on the growing Latino community in Lawrence, Massachusetts. Latinos, comprised mostly of Puerto Ricans and Dominicans, but others as well, now represent a majority of the city's total population. The city is attracting much attention from researchers, government representatives, and others. One reason for this development is that the Latino community is poised for political and economic leadership and many are hopeful that this will mean a major and positive turnaround for the entire city. Although there is much poverty in Lawrence, there are also many potential opportunities that can help to improve the economic lives of families and children in the city. In order to explore these issues, the editors invited several individuals with knowledge about Lawrence to write about the experiences and status of Latinos in the areas of migration and settlement; politics; community development; public health; education; housing; and business development. The essays contained here are informed by scholarship in various areas, but it is important to note that all the contributors have significant experiences working directly with community organization and local leadership.

The study includes several appendices and tables aimed at providing data and information about Lawrence. Appendices A and B are maps of the city by zip codes and census tracts. These maps should prove useful as readers examine data provided in the following tables. The information and data in the tables include population and household characteristics based on the 2000 census. Financial assets, as well as consumer expenditure patterns, are also provided in this section of the study.

The first essay, by Dr. Ramon Borges-Méndez, is an overview and analysis of migration and settlement patterns in the Latino community. He compares Latino migration patterns in Lawrence with other places across the country. Additionally, he provides a comprehensive social-historical framework for understanding the contours of Latino migration and immigration. This issue is discussed in terms of major political and policy developments occurring in Massachusetts and nationally. Very importantly, and something that has been overlooked by some researchers, is that the Latino community has a very strong social fabric. Though poor, the community is certainly not poor in terms of what some describe as social capital. It is using this social fabric to seek political representation reflective of their growing numbers, and continue to make important contributions to Lawrence.

The essay by Dr. Jorge Santiago is a critique of community development in Lawrence as it pertains to the Latino community. A major concern here is stated immediately by the author: "…the fact that missing throughout the various initiatives is community involvement." Much too much is at stake for the future of Lawrence to

continue a situation where the problems of Latinos are highlighted in proposals for government or foundation funding without including an agenda that responds in substantive ways to the direct concerns and contributions of the growing Latino community. What the author and others are calling for is not simply representation of individual Latinos, but representation and inclusion of a Latino community agenda. Such an agenda is beginning to emerge as the number of Latino elected officials increase, and neighborhood organizations and groups begin to collaborate on common community issues and concerns.

Dr. Santiago questions whether community economic development strategies leading to gentrification benefits the Latino community. Many have called for the revitalization of Lawrence, for example, that is specifically based on encouraging the attraction of middle-class sectors presently based outside the city. Though sensible, these strategies should not overlook the critical importance of the vast resources of Latinos and others who have resided in Lawrence for a long time. The author does speculate, however, that gentrification may not unfold in Lawrence in the ways that we see in other places. Many Latino immigrants are beginning to buy homes at a rapid pace. Gentrification may not have the effects of displacing Latinos in certain parts of the city. On the other hand, a successful effort to attract middle-class outsiders could create a strong possibility that the city will become bifurcated culturally, economically, and politically. The author calls for community economic development strategies that include strong resident participation and clarity about the specific benefits that are presumed for the city and Latinos in order to avoid development of 'two Lawrence's.'

Dr. Russell Lopez' discussion of the status of health for Latinos in Lawrence actually reinforces the concerns raised in the previous essay. Shockingly, he reports that there are no health surveys of Latinos in Lawrence. By using several sources, however, he pieces together an overview of health status showing the incidence of various diseases and ailments and some potential causes. He highlights some of the risk behaviors and conditions, including poor education and relatively high unemployment, that adversely affect the overall health of Latinos. The improvement of the health status of Latinos has to proceed within a comprehensive framework that includes not only a focus on health, but the social and economic well-being of the community, as well.

A large proportion of the city's Latino population is under 18 years of age. Any discussion regarding the status or future of Lawrence, and its Latino residents, has to pay particular attention to issues like education and health care for young people. As trite as it may sound, Dr. Martin Luther King, Jr.'s forewarning is still apt: "We are faced with the fact that the future is here, today." Strategies for improving Lawrence, or strengthening the Latino community, will come to naught if young people are not included in the strategizing of plans and actions, today. Janneth Diaz documents some of the problems encompassing the world of youth in this city. Such challenges include unemployment, lack of ample positive role models, cultural dissonance with institutions, and frustration. A major problem facing Lawrence is its school system that she describes as an utmost failure. Unfortunately, the only response from leadership is too push high stakes testing, only an effective tool for pushing masses of Latino youth further away from the

mainstreams of city life. The author is yet one more educator with serious reservations about the direction of public education, and its impact on Latino youth in this city.

This discussion is continued by Luz A. Carrion, a lawyer who analyzes the impact of education reform on the Latino community in Lawrence. She points out the irony of high stakes testing in the format of the "Massachusetts Comprehensive Assessment System" or "MCAS," in that rather than a tool to help young people advance economically it has become an inadvertent tool for continual racial and ethnic segregation in Lawrence. Ms. Carrion proposes that if structural inequalities are not addressed in public policy, then the intended goals will not be reached. Public schools in many places, including Lawrence, are not approached or treated in ways that reflect the duty to "cherish public schools" called for in the McDuffy v. Secretary of the Executive Office of Education in 1993. In Lawrence there are continuing problems with the racial/ethnic isolation of Latino students, high dropout rates, and a lack of leadership. The author calls for a regional approach in resolving these problems. In such a case Lawrence would be teamed with surrounding suburbs to form a metropolitan district. This would encourage regional leadership and governance, specialization among the various schools, and increased interaction between students residing in the metropolitan district regardless of residence, race or ethnicity.

The next article examines the status of Latinos within the context of a housing crisis in Lawrence. Although important progress in the Latino homeownership rate has been realized over the last several years, there are some continuing problems. One

problem includes real estate pressures that are beginning to force an upward spiral in the costs of housing in the city. Another serious matter for Lawrence is the practices of predatory lending that serve to exploit working-class families. The timid involvement of larger and more established banks creates a vacuum in which predatory lending practices flourish. Public housing is another area requiring attention on the part of government. Living conditions in public housing must be improved considerably if Latino residents are to be assisted in significant ways. There are some indications that homelessness is on the rise in Lawrence. The author calls for various strategies to begin resolving some of these housing problems. Strategies include the utilization of the many vacant lots found in Lawrence; enhancing the quality of community participation regarding housing policies and programs; and, increasing the work of community development corporations in the area of affordable housing, and fighting discrimination. Dr. Jeffrey Gerson also calls for rezoning certain parts of Lawrence so that the city and developers, and community organizations, have access to vacant areas currently zoned only for industrial purposes.

The last chapter is a synopsis of two recent surveys of Latino businesses in Lawrence. The first study, co-authored by Dr. Jorge Santiago and Dr. James Jennings in 2000, identifies major characteristics and challenges facing the local small business sector in the city's Latino community. The second study by Dr. Santiago serves to remind the reader about the critical importance of a healthy business sector in this community. The most significant finding is the fact that the Latino entrepreneurial sector represents the City's new middle-class. Thus, the City, as well as community

organizations, must do more to work cooperatively with small, but growing, Latino businesses. This sector has emerged as a critical resource for Lawrence's future.

There are at least five important lessons that emerge in this study with implications for approaching public policy and research about the Latino community in Lawrence. First, the essays show that the Latino community represents a major asset for the city and other groups. This is a community with many challenges, but also much potential for making important social, economic, and civic contributions. While voting rates may not be as high as one would desire for Latinos, and the ability to speak English is a challenge for many residents, there is increasing activism and civic consciousness in this community. The Latino community cannot be approached as one with little social capital, for example. One illustration of this observation is the community's victory in ensuring the allocation of Community Development Block Grant funds for cleaning and repairing the Roberto Clemente baseball field for the children in a local league to play safely. Spearheaded by Isabel Melendez, a former mayoral candidate, city government finally allocated some funding after much resistance in supporting this request in 2003. But, this is only one of many examples of a rich spirit of civic activism. In fact, as a number of the essays illustrate there is an enormous stock of social capital in this community as evident by many community struggles on the part of neighborhood groups and businesses.

A second lesson or observation is that much more in terms of community involvement and participation is required for the city to truly tap the potential of the

Latino community. Community involvement, however, cannot be operational zed as tapping or inviting a few Latinos simply to join ongoing efforts that have not been articulated by the Latino community. Qualitative community involvement must include the building of a Latino community agenda that becomes the foundation for pushing diversity in government and more established civic organizations. The typology of citizen participation that was used by some activists decades ago is still useful to guide our efforts in building quality participation. Many argued that there are different degrees of community participation beginning with tokenism, but moving up to full partnerships between communities and established institutions and government. Lawrence has made some progress in tapping the resources and participation of the Latino community but there are yet too many people who continue to feel left out, or that they do not have a role in the processes of city decision-making regarding key issues. One implication of this lesson is that city leadership should focus on ensuring that any visioning process or initiatives for Lawrence includes the Latino community in substantive ways; and ensure that bridges are built between the growing Latino community and older residents of the city. These groups must see themselves as allies in improving Lawrence for everyone.

A third lesson is very much related to the second one, which is that research about public policies and initiatives that impact Latinos should have a strong basis of praxis in this community. This means that as a research and policy agenda for Lawrence and the Latino community emerges, it should be molded, in part, by the concerns, questions, and participation of people who have been directly involved with living and working in the city. The city of Lawrence has much that it can offer to many for understanding urban

processes and new challenges facing cities across the nation. To pursue research strategies that do not reflect the neighborhood concerns, struggles, contributions on the part of Latinos and others, however, will be a missed opportunity. Strategies should be based on models that incorporate and include the input of Latinos who have experiences and commitment to building social and institutional infrastructures on behalf of the community.

A fourth lesson is the need to acknowledge and tap the enormous potential wealth in the Latino community and Lawrence. This is a major theme reported in the two business surveys conducted by Santiago and Jennings. Various tables included in this report serve to illustrate the enormous economic potential of the city. Table C4 shows that the overall poverty rate for Lawrence in 1999 was 31.2 percent. This is an average figure; in some areas the level of poverty is considerably higher. Table C24, for example, shows the number and kinds of assets owned by residents. Such assets include certificates of deposits, savings bonds, stocks, mutual funds, retirement accounts, and other financial assets. Furthermore, residents living even in the most impoverished census tracts expended a sizeable amount in retail and non-retail expenditures as illustrated in Table C25.

Thus, as we consider strategies to revitalize neighborhoods in Lawrence and improve living conditions, we should avoid the mistake of believing that resources can only be attracted from the outside, or on strategies that displace residents in favor of others who currently might enjoy higher social or economic status. Certainly, the

attraction of external resources is an important piece in any effective strategies. But this cannot be treated as a panacea for the revitalization of Lawrence and its neighborhoods. A comprehensive strategy must include increasing homeownership rates among Latinos and others; creating and generating wealth by investing in local businesses; and leveraging more effectively the financial resources and consumer spending that is found in neighborhoods. But, before such a strategy can be envisioned and implemented fully, Latinos and a Latino community agenda as outlined in various ways in this collection, must be an integral part of the formula.

The fifth and final lesson that is reflected collectively in these essays is that there is a major opportunity for Northern Essex Community College in expanding its work and services with the Latino community. NECC, as it is referred to in Lawrence, has an opportunity to work with residents, activists, and local scholars to help build a vision for the city that shows the nation that its growing racial and ethnic diversity is a major opportunity for all Americans. It can help to do this by continuing to expand educational opportunities and considering a range of pedagogies for accomplishing such; and working to enhance the public service components of its traditional land-grant mission. Such pedagogies should integrate teaching, service, and results to ensure that students graduate; and that all sectors of the community, including adult learners and the elderly, and professional sectors, can access the resources of NECC. This institution should also seek to expand its capacity for research in the areas of concern to residents, including housing, community development, business development, and youth.

Over the last few years, NECC has encouraged and supported a number of important research and community service initiatives. These initiatives are having a significant impact on cementing positive relations between community, city, and NECC. A research, policy, and teaching synergy are emerging as a result of the work of these initiatives. NECC should seek to expand and institutionalize these kinds of efforts. It should seek to take advantage of these efforts by using them to build a national model showing how a community college can respond effectively to challenges being faced in many other urban areas.

Migration, Settlement and Incorporation of

Latinos in Lawrence, Massachusetts

Ramon Borges-Méndez Ph.D.

Introduction

Over the last 50 years, African-American migration from the South and the immigration of Latinos and Asians has changed the racial and ethnic landscape of Southern New England states. Massachusetts, Connecticut and Rhode Island are experiencing a new racial and ethnic diversity that is challenging social, political, and economic institutions to respond accordingly. Latinos are largest non-white group in the region.[1] This chapter examines the settlement and path of social and political incorporation of Latinos in Lawrence, Massachusetts.[2] Specifically, the chapter discusses the experience of Latinos who, in contrast to the historic settlement pattern of dense concentrations in large urban areas, are forming big *barrios* in small cities and towns.[3]

Lawrence is an old mill town of some 73,000 people near the border with New Hampshire. Latinos—Dominicans, Puerto Ricans, and small groups of other Latinos—began to arrive in Lawrence in large numbers in the early 1970's and currently represent 60% of the population. In New England, this pattern of growth and dispersal of the Latino population, away from the traditional big urban cores, appears firmly established. For example, as of 2000, Latinos made up 7% (428,729) of Massachusetts' population; only about 20% of them live in Boston. The rest are distributed in small cities and towns

across the state, where, in some cases, they account for large percentages of the population, as in Lawrence (60%), Chelsea (45%), and Holyoke (42%).[4]

This change is slowly becoming the pattern in other areas of the country as well.[5] Traditional theories of social and political integration postulate that immigrants tend to settle and form enclaves in large urban cores where spatial concentration and their "thick fabric" of social, political, and cultural organizations paves the way to political enfranchisement and empowerment.[6] Dispersal into the suburbs takes place as immigrants acquire socio-economic mobility and political power. These maxims bear a great deal of empirical support, as shown by a huge number of studies on the political and social incorporation of immigrant and ethnic/racial groups in American cities.[7]

The literature on the incorporation of Latinos has run somewhat counter to traditional wisdom—particularly literature that analyzes the patterns of incorporation of Latinos in the Northeast in the latter part of the twentieth century. The effect of urban development policies and entrenched patterns of residential segregation have altered the "normal rhythm" of immigrant settlements; the restructured economies that greeted Latinos fixed them in niches that did not easily promote upward mobility; the organizational environment was greatly dominated by Latinos' use of the opportunities offered by the social policy and community development programs that were characteristics of the 1960's, 1970's, and 1980's.[8] Overall, the direction of Latino integration in the large Northeastern cities was not necessarily toward assimilation and

suburbanization in subsequent generations, but rather toward, at best, an uneven incorporation and significant residential segregation and social exclusion.

An examination of the path of settlement and incorporation of Latinos in smaller cities reveals that these new communities do not fit easily into either paradigm. The new Latino settlements do not appear to represent solely a "spillover" or a process of suburbanization from larger urban areas. Rather, migration to these small cities is also direct and often bypasses the "big city." Also, immigrants into these small towns do not seem to reflect the flight of upwardly mobile sectors from the city. For Latinos in New England who have bypassed the "big city" experience, settlement in these small cities and towns has meant high rates of poverty, even relative to the "big-city Latinos."[9] The findings reported here are informed by case studies of communities experiencing process of change like Lawrence's,[10] supplemented by 2000 Census data and interviews with community leaders.[11]

The analysis is organized on the basis of six general findings, applicable to Lawrence (and other analogous communities):

- Settlements in these small cities, as Lawrence, developed out of various migratory streams that include both direct migration from Latinos' countries of origin and internal migration from other U.S. cities.
- Latinos have experienced an uneasy fit into the economy of the city. Latinos have been incorporated into the dying manufacturing and the low-end service

sectors. As a result, wages are low and poverty rates are among the highest in the region.

- Latinos are highly concentrated in specific neighborhoods, where they have lived since they initially settled, and have moved to concentrate in other newer ones. They have faced urban renewal and isolation, but contrary to the situation of Latinos in large urban areas, they have managed to remain.
- The social incorporation of Latinos in these small cities has been strongly contested by established residents and institutions. This dynamic has been affected by federal devolution in two fundamental ways: (a) local government's capacity (and willingness) to serve a rapidly changing and demographically different population; and (b) the ability of Latinos to form the types of service-oriented organizations that have characterized the organizational environment (and influence) of Latinos in large cities.
- The social organization of Latinos in these small cities is independent, community-sustained, not grounded on community-based organizations (CBOs) established during the Civil Rights Movement, or during the years of federal activism.
- Latinos have increased their political representation using multiple strategies: (a) recurrent challenges against the local political machine; (b) channeling of activism of the small community organizations into a pan-Latino framework for collective action; and (c) management of intra-Latino differences or tensions.

The following discussion explains these developments in further detail.

Origin and Settlement

The Roads to Lawrence: Immigration and Internal Migration

Increased immigration from Latin America to the United States during the 1980's and 1990's, and developments associated with the regional economy, propelled the formation and expansion of the Latino settlement in Lawrence, as well as in other small cities in New England. Conventional wisdom would see these settlements as "spillovers" from larger cities such as Boston and New York City. In fact, the findings underscore the importance of this as a factor. But the evidence also reflects that Latino migrants and immigrants made their way to these cities through a variety of pathways, and that often bypassed the large cities.

Between 1960 and 2000, the Latino population in Massachusetts grew from about 5,000 to almost half a million people (See Table 1). For the 1980-1990 decade, Massachusetts was one of the five states with the highest rate of growth of Latinos.[12] In 1960, while Latinos represented about 0.3% of the total population of the state, by 2000 they were almost 7%. The makeup of the Latino population has also changed. For forty years, Puerto Ricans have been the largest group in the New England region. Today (2000), and changing fast in Lawrence, they are about 37% of Latinos of the city. Dominicans are the second largest group in the region and almost 38% of Lawrence's Latinos (See Table 2 and Table 3).

Several phenomena converge to fuel the growth of the Latino population and its growing diversity. The first has to do with the evolution of U.S. policy toward Puerto Rico and the use of Puerto Rican migrants in the economic transformation of places throughout the Eastern seaboard. U.S. capital investment in the Island, through a program known as *Operation Bootstrap*, resulted in the accelerated industrialization of the Island's economy, the destruction of agriculture, and massive migration of Puerto Ricans to the United States,[13] just as northern cities in the U.S. were demanding low-wage labor for their dying urban industries and expanding service sectors. Between 1945 and 1965, over half a million Puerto Ricans—about half of the active workforce of the island—migrated to the United States.[14] The settlement of Puerto Ricans in New England began with seasonal agricultural workers who dropped out of the migrant stream and settled in urban areas of the region, but the bulk of the Puerto Ricans were recruited (or attracted) by manufacturing industries after World War II.[15] The interconnection between the island and the mainland has become tighter and faster during the last 15 years, allowing Puerto Ricans to move at ease through a broader migratory circuit much beyond the traditional destinies in and around New York City.

The second factor that affects the growth and diversity of the population is the increasing number of immigrants from Latin America, propelled by both a more lenient U.S. immigration policy (before the Patriot Act) and a series of economic and political crises in the countries of origin. In the case of Dominicans, for example, close to one fifth of the population of the island has migrated to the U.S. in the last 40 years.[16] This group represents, behind Puerto Ricans, the largest group of Latinos in Lawrence. The

presence in New England of labor migrants from the Dominican Republic began in the late 1960's as workers came north from New York City to labor in the remaining manufacturing industries in Massachusetts (and Rhode Island) (shoes, textile, leather, jewelry).[17] Although most Dominicans arrive legally from the Dominican Republic or via New York City, limitations on the quotas of U.S. visas allotted to the country force many Dominicans to arrive undocumented. Accounts from the period reveal that Puerto Rico and New York City are often intermediate stops between Santo Domingo and Providence, Boston, and Lawrence.[18] The Immigration Reform and Control Act (IRCA) of 1986 and the Immigration Act of 1990 provided avenues for the legalization of undocumented workers, although not enough to improve the legal status of a significant segment of this community. The causes and conditions of migration of newcomers from Central and South America are also diverse. The presence of these groups exploded in the 1980's and 1990's. Most Salvadorians, Guatemalans, and Hondurans came escaping war, repression, and economic hardship. Among Colombians are small groups of long-term legal immigrants who came to work in hospitals, in higher education or as skilled workers in textiles and jewelry manufacturing, as well as a more recent group of undocumented immigrants who came escaping the violence in their country.

A Poor Local/Regional Economic Fit: Latinos and Economic Restructuring in New England

The formation of Latino settlements in small cities respond to the specific dynamic of immigrant flows from the different Latin American nations. But the particular

characteristics of the local and regional economy and ways Latinos fit into those economies also explain part of the attraction to the region. Puerto Ricans and other Latinos have been the labor power of fading New England industries for almost half a century, helping to breathe some life into this dying sector. These jobs are characterized by instability, low wages, and poor working conditions, and have meant high rates of poverty for Latinos in the region. The restructured economy's high tech and biotechnology industries have largely bypassed Latinos, who in the new economy are concentrated in the low end of the service sector.

By the time Latinos arrived in the region New England had already undergone several waves of de-industrialization. By the end of the 1970's the new industrial structure of New England (and especially Massachusetts) consisted of five sectors: (1) declining labor-intensive, mill-based industries employing tractable labor and old technologies; (2) surviving mill-based industries producing mainly consumption goods through a combination of product specialization, substantial mechanization, computerization, and the use of relatively cheap sources of labor; (3) subcontracting manufacturing firms making capital goods for domestic and foreign producers; (4) high-tech firms making computers and peripherals and a wide variety of military, scientific, and medical equipment; and (5) expending service sectors. Except for the 1982 recession, economic expansion continued until the late 1980's, mostly in Massachusetts—associating the state with the image of "Economic Miracle."[19]

Through the 1950's and 1960's Latinos were making their way into the rapidly declining manufacturing industries, or into the still viable mostly labor-intensive manufacturing that remained in areas such as Lawrence and other mill towns: shoes, garments, paper and cardboard, and a few into electrical appliances and equipment. Notwithstanding, their insertion was precarious since the sector truly did not promise any long-term prospects of mobility, although it solved the problems of immediate employment.

During the 1970's and 1980's Latinos were hardly able to enter the growing segments of the booming New England economy, especially in Massachusetts. The Miracle, to a large extent, was primarily a phenomenon associated with some cities along Route 128 (analogous to Silicon Valley), which left untouched other parts of the state and the region. Also, the over-concentration of Latinos in declining manufacturing fueled continuing Latino poverty in Massachusetts and the region. In the 1980's, Latinos in Massachusetts showed the highest poverty rate of Latinos in any other state (Table 4). Latinos also doubled in number during the 1980–90 decade (Table 1). In 1970, 29% of the Whites and 26% of Blacks in Massachusetts were employed in manufacturing, and 38% of the employed Latinos were in that sector. By 1980, the percentage of Whites and Blacks in manufacturing as a share of each group's total employment had decreased to 26% and 23% respectively; for Latinos, the share had increased to 42%. Boston aside, the concentration of Latinos in manufacturing in selected standard metropolitan statistical areas (SMSAs) was even higher. For instance, in 1980 in the Lawrence-Haverhill SMSA, 37% of the Whites and 58% of the Blacks employed had manufacturing jobs; of

the total number of Latinos employed, 72% were employed in manufacturing.[20] The decline of manufacturing dominated the employment picture of New England (and of Lawrence) at least from 1967 until 1988**.** In occupational terms, this seclusion into declining manufacturing has translated into concentration in low-skill occupations with little prospect for upward mobility, moreover in a sector that continues to decline. Occupational data for the 1990's shows that there are new avenues opening for Latinos, although for the most part these are in low-skill, low-wage occupations: clerical, sales, and personal services. In Lawrence, the most recent data indicates that occupational diversification among Latinos has taken place, yet still 35.1% were laborers; significantly a higher share than for the total population (See Table 5). [21]

Has this story of regional and local labor market insertion continued into the 1990's, and into the current recession? In this period, the Massachusetts economy underwent an expansion[22] fueled by the growth of the knowledge-based economy in high-tech, bio-tech, and financial services, which this time around seems to have been even more closely integrated into the economy of the immediate Boston area and Cambridge, with some employment and growth spillover into the Northern suburbs but not as far as Lawrence.[23] The knowledge-based economy and the internal sophistication of the sector created a profile of jobs that are not likely to be filled by Latinos, especially given the high educational requirements those jobs demand.

Caught in this roller-coaster ride, Latinos barely hold on. In the 1990's, Latinos apparently derived some benefits from the overall economic bonanza. The poverty rate

in Lawrence, according to the 2000 Census, dropped significantly, as can bee seen in Table 4, but nevertheless remains high and still almost four times the rate of whites. Although in the last decade Latinos have experienced both occupational and sectored diversification, the persistence of high rates of poverty makes it difficult to argue that they have been able to improve their integration into the local and regional economies.

Dense Concentration in Neighborhoods: The Struggle for Spatial Integrity and Continuity

In many small and mid-size cities, like Lawrence, Latinos have been highly concentrated in certain neighborhoods, where they have lived since they initially settled. They have faced urban renewal, isolation, displacement, and urban "benign neglect." But contrary to the situation of Latinos in large urban areas (for the most part), they have managed to remain. "Staying in place," preserving the spatial integrity of the initial *colonias* and of to-be *barrios*, has been critical to spinning several territorially-based as well as cultural organizations. It has also provided an anchor to the growing Latino population base of the cities. The process, however, is far more complex and rich than the dry dynamics of "neighborhood replacement," strongly marked by "white flight." The process has been fraught with conflict and to a large extent illustrates the tensions of social and political incorporation in the cities.

Latinos in Lawrence did not settle in a section of the city slated for urban renewal or transformation; in other words, they did not occupy valued real estate and thus the concentration took place without significant interference. In Lawrence, the paucity of

urban renewal initiatives and municipal neglect allowed Latinos to plant roots in several neighborhoods and housing projects in the Northern part of the City, albeit under heavy ostracism which made living conditions deteriorate as years went by. Latinos settled in the mainly Irish Lower Tower Hill and the Italian Newbury Street neighborhoods.[24] In Lawrence, Model Cities monies and Community Development Block Grant (CDBG) funding went into constructing high-rise buildings for the retiring old white ethnic population.[25]

The extent of the concentration can be further appreciated at the census tract level. Lawrence is divided into 18 census tracts. In 1970, in all 18 tracts Whites represented between 80–100% of the population, and in all of them Latinos represented between 0-19.9% of the population. Through the 1970's and 1980's, Latinos slowly "climbed the ladder of concentration." By 1990, only two of such tracts had White shares between 80–100%. Latinos in one tract had reached the 80–100% plateau, and in ten more tracts they represented over 40% of the population. In 5 tracts, Latinos represented between 20% and 39.9% of the population. By 2000, Latinos had moved into Southern Lawrence, previously rather off-limit to Latinos. Also, the number of census tracts with over 80% Latino increased rapidly from one tract in 1990 to six in 2000 (See Table 6). Although for different reasons—resilience, resistance, or institutional obliviousness—Latinos have managed to "stay in place." Such long-term anchoring separates the experience of Latinos in Lawrence from that of Latinos in Hartford, New York, and, especially, Boston, where the forces of urban renewal, gentrification, and displacement unleashed by restructuring have kept the base of the Latino community "moving" from neighborhood

to neighborhood and without the possibility of consolidating social capital and political power.[26]

Contested Social Incorporation: White Resistance in the Midst of Devolution

Although Latinos have managed to "stay in place" and consolidate their presence, the history of tensions between Latinos and local institutions cuts through Lawrence's neighborhoods. The social incorporation of Latinos has been uneven, slow, and fraught with contention and perhaps more violent than in comparable cities.[27] This struggle came to the consciousness of the state on a hot night in August 1984, when a "big brawl" between Latino and white youth escalated into two days of racial/ethnic rioting. The riots, although many government officials insisted in that it was just a "big brawl," marked the opportunity to assail the city for its failure to move forward on social and economic integration. In the aftermath of the riots, the city responded to the plight of Latinos with a number of policy measures that marked the beginning of a more open—although uneasy—sociopolitical relationship between Latinos and Anglos. Municipal and state authorities moved to: (1) create Lawrence's Human Rights Commission; (2) subcontract with *Inquilinos Boricuas en Acción* in Boston to create a social multi-service agency (*Centro Panamericano*); (c) build a recreational area; (d) rehabilitate the housing projects in the area; (e) open a Neighborhood Housing Services Office in the Lower Tower neighborhood; and (f) step-up efforts to employ Latinos in municipal jobs. Some of the proposed changes were not carried to any significant extent, as the incorporation of Latinos in more city hall jobs. They however, paved the road to more serious political encounters between City Hall and the emerging Latino local power base.

Latinos have experienced social exclusion from the white dominated mayoral officials, as well as state and federal agencies. But what are the specific conditions that reinforce such exclusion? It is critical to emphasize the effect that federal devolution has had both on the delivery of public services in small cities and on the capacity of minority groups to develop their own solutions. Devolution seems to have had critical impact, on the one hand, on the local bureaucracies' ability to maintain quality public services and their willingness to adapt these services to the new populations that are now its citizens. This has meant that public services do not serve Latinos well in these cities. On the other, devolution has deeply reduced the funding for specialized services directed to specific racial/ethnic communities. This has left Latinos in these cities without the possibility of developing, for and by themselves, at least a basic layer of supportive services.

The geography of the new immigration has come in tandem with policies that have underscored the role of localities in the funding and delivery of public services. Just as Latinos began to arrive in small cities and towns in large numbers, federal devolution began to create new challenges for local public administration and public policy. Bureaucracies were called upon to modernize and to become more accountable to citizens while at the same time, local "no-taxes" initiatives reduced the fiscal leeway of local governments. The "New Federalism" of the 1980's challenged the basic premises of the "War on Poverty" programs of the 1960's and 1970's not only on the role of the federal government in guiding and delivering social policy programs but also on the role of

social services as vehicles for the empowerment of the poor. What began as an attack on "welfare" policies, spilled over into other areas, including neighborhood revitalization and services to newcomers.[28] Federal devolution has meant greater discretion in local policy, and the use of market-driven instruments as the motors of local policy making. Those principles have replaced public-institution building, distributive equity, and the earlier mandated "maximum feasible participation."

The political changes point to a very uneven process of engagement between the old political machines and the Latino community in its search for political space and empowerment. Federal, formula-driven allocations for programs are clearly not enough for the local bundle of problems. In addition, fiscal measures that limit expanding the local revenue base, like the Massachusetts' 2½% cap on property taxes, and the general resentment shown by "old timers"—who feel threatened or invaded by the new populations—hinders political change, or delays power-sharing, coalition-building, or outright power transfers. Part of the resistance shown by the local machines is related to the fact that government jobs in small cities and towns are a very important source of employment, and part of the system of rewards and incentives used by the political machines to hold onto power. But the resistance to change seems way more complex than a battle for jobs: in the vortex of power-sharing, or power-transfer, economic interests combine with institutionalized racism, administrative insufficiencies, mutual distrust, and shifting demographics.

Ineffective Services: Education, Health, and Urban Economic Development

Education has been area of high contention between Latinos and local government in Lawrence (and other cities). By 1990, about 70% of students in Lawrence were Latinos, as well as one of the cities with the worst school outcomes for Latino children in Massachusetts. Following the Educational Reform Act of 1993 the state attempted to equalize funding across school systems and introduce measures of accountability.[29] As a result, during the 1990's Massachusetts' schools, including Lawrence, received substantial additional funding. But Lawrence (as well as other cities like Holyoke), quickly became a "poster city" of educational reform gone wrong. This was due to incompetence and mismanagement, as well as resistance to change, on the part of past superintendents, as well as school committee members. Lawrence received more than $250 million between 1993 and 1997 to improve its schools.[30] The city was well known for under-funding its school system, refusing to increase its property tax base to fund the schools. Under the Educational Reform, the budget of the school system more than tripled. This funding was to be directed to increasing the teacher core, reducing class size, purchasing books and equipment, professional development for teachers, and building maintenance.[31]

The fact is that educational reform, like devolution, assumed capable leadership at the local level. And this proved to be hard to come by in Lawrence. In a 1997 report on the use of Educational Reform funding in the Lawrence district, the state auditor called the management practices of the district "horrific," pointing to such "chaos in

management" that there were millions of dollars in funding for which there was no accounting. The School Board, under strong pressure from the State Department of Education, fired James Scully, who had been Superintendent of the Lawrence Public Schools since 1987 and had lived in Lawrence all of his life.[32] But the saga was not over. In collaboration with the State Board of Education and the State Department of Education, the Lawrence Public Schools embarked on a search for a Superintendent, which yielded Mae Gaskins, a former Superintendent of the public schools in St. Paul, Minnesota. Her tenure would last less than two years. In January 2000, the Mayor of Lawrence called for her resignation for misspending $600,000.[33] Gaskins left Lawrence just as the economy faltered in 2000 and was replaced by Wilfredo Laboy, a Puerto Rican administrator from the public schools of New York City.

Undoubtedly, education is a critical battleground between Latinos and the local established bureaucracy and service systems. But it is not the only one. Health services and urban/economic development are also areas of contention. One of the effects of devolution and funding reductions has been the privatization of public services and the rise in the numbers of actors that deliver publicly funded services to communities. States and cities contract with private non-profits for the delivery of services. In places like Lawrence, these contracts take place with established agencies and do not demand delivery that is fully accessible to the Latino population. The outsourcing has created barriers, such as: (1) the lack of bilingual information about public services and eligibility; (2) the lack of trained interpreters or bilingual personnel in public services, courts, and hospitals; and (3) the lack of Latino personnel in mid- and upper-level

decision making jobs in service delivery agencies (and the commissions that regulate the services for City Hall). Community health advocates and community economic development planners in the nonprofit sector of the city also assert that local government can no longer be, as it has been, so acquiescent with the reduction in funding resulting from devolution and the fiscal crisis. According to advocates and planners, local government offices require reframing their limited participatory approach towards the Latino community, as well as their backdoor handling of community development policies, project development and approval. In the face of devolution and fiscal constraints, local developmental synergies among stakeholders require openness and collaboration.[34]

The Social Organization of Latino Communities in Small Cities

Latinos in small cities are caught in the pincer of mainstream public and private non-profit systems resistant to serve them and policies that strongly restrict Latinos' possibilities for building a social service institutional capacity of their own. The results are communities with few formal social supports and few avenues—because of language and cultural barriers—to access public, community, and social services.

Closely related to Latino's capacity to prevail in their neighborhoods is the possibility for the development of independent, community-sustained organizations that serve the needs of the group. The formation of these organizations, although at one point they were interpreted as a "lag from the past" and a barrier to social incorporation by strict assimilation scholars, has proven to be the formal expression of the dense and strong

networks characteristic of immigrant communities and the vehicles for social support and political activism among these groups.[35] Accounts of the process of formation of Latino communities in the region underscore the role of community-based organizations, and further highlight: (1) the role of social networks, both local and transnational, in the formation and development of communities; (2) the plethora of small, formal and informal organizations present in communities ranging from storefront churches and "*bodegas*" (small Latino markets) to sports and cultural organizations to political organizations; (3) how the networks evolved from such groups form the base for the more formal organization in the community, usually more visible to outsiders; and (4) the role of community based organizations in the process of leadership development.[36]

In Lawrence, as in many other cities of the Commonwealth, organizations reflect a process of maturation. At the early moments of community formation, the organizations that grow are longing for the land left behind and by the need to reaffirm national culture. "*Los Juanadinos Ausentes*," for example, was an organization formed by persons from a particular town, in this case Juana Diaz in Puerto Rico, to provide a nest for basic social exchange and support. "*Los Trininitarios*," a Dominican social/sports club also illustrates the point. Cultural maintenance and dissemination, sports, entertainment, the celebration of patriotic dates, and the organization of yearly festivals are the focus of activity of many of these organizations, like the *Semana Hispana*. Organizations of this type also carry out significant transnational activity related to the country of origin, including political and economic activity. "*Bodegas*" are perhaps the most visible marker of Latino communities. These small businesses provide Latino groceries, newspapers, and music. In Lawrence, the

impact of the Latino business community, especially Dominican, is considerable. A commercial strip of Latino businesses practically dominates Main Street.[37] The city also has a robust Latino small business community that has helped create the Minority Business Council and the Minority Relations Committee of the Greater Lawrence Chamber of Commerce, and maintains a small business development fund with the City's Office of Economic Development and banks.[38] There is also evidence that Latinos in Lawrence are utilizing the networks already mobilized around the national, cultural, and sports associations to take action around issues affecting the broader community. The emergence of advocacy political activity directed to the problems immigrants face in their communities represents the fruition of a subtle process of maturation of community leadership and organizational capacity.[39] During the 1980's in Lawrence, organizations that at first strictly organized along national lines started developing a pan-Latino framework of action, which in the 1990's opened the path to local political empowerment. [40]

New Strategies Bring Substantial Electoral Success

Analysts and observers of Latino politics in Massachusetts and New England believe that a new era in Latino electoral politics has arrived.[41] Lawrence's local political system has a 9-member City Council, with 6 members elected by district and 3 members elected at-large. With the Mayor as the Chair of the School Committee, the city's 6-member School Committee is also elected, with all seats elected by district. In Lawrence, the history of Latinos running candidates dates from the 1980's. Since 1981 into the early 1990's, a dozen or so candidates ran, but their candidacies failed badly.[42] It

is not until 1991 that a Latino, Ralph Carrero, was elected to the School Committee. This marked the start of a string of electoral victories by Latino candidates—a clear process of coming of political age during the 1990's. In the 1999 local election, Latinos fielded 11 candidates.[43] Dominicans and Puerto Ricans have shared the electoral victories, with significant participation from women, and the victories have been "scaling up" from the very local to the state level. Currently, the level of Latino representation stands at: two members at the School Committee; three city councilors including an at-large member who is also the Council's President; and one of the three state representative seats (16th Essex District) in the Massachusetts' House of Representatives.

In Lawrence, there is evidence that, although electoral results still trail Latinos' percentage in the electorate, the 1990's have brought political maturation and unprecedented penetration of the political arena. Latinos evidence some political maturity and expertise by winning state senate and house races in Massachusetts, Rhode Island, Connecticut, and even New Hampshire; gaining numerous school committee and city council posts; and running some very visible mayoral challenges and triumphs, as in Hartford, whose new mayor is Latino. Apparently, we are beginning to combine our "numbers" with the effective use of the American political institutions, resource mobilization, pan-Latino campaigning and coalition building, leadership development, and other forms of political learning and strategies.

Managing the internal relationships within the community is one of the most critical variables and these relationships are currently battered in this region by

contradictory forces that reflect the evolving dynamics of intra-group leadership. One critical piece is the evolving role of Puerto Rican leadership. Puerto Ricans are the oldest and still the largest Latino group in many parts of the region. Having historically spearheaded and mediated political mobilization in communities throughout the Northeast, Puerto Ricans are experiencing their own set of political dilemmas as the new local political reality exacts a different type of political maturity. Puerto Ricans are citizens by birth and, historically, among Latinos in the East Coast, Puerto Ricans were most able to use the avenues offered by public policy and public programs to gain a measure of political empowerment. In many ways, Puerto Ricans were the brokers of that relationship for Latino communities, and in this region, to their credit, the benefit was often well shared with other Latino groups. But during the 1980's and 90's, as was mentioned earlier, social policy reforms driven by devolution, privatization, and cutbacks greatly curtailed these avenues. For Puerto Ricans, this is a time of re-definition.

Latinos seem to be coming of political age in this city. It would be a mistake to think, however, that this rapid ascent and breakthrough in the late 1990's was relatively easy; not so! It is connected to a long and heated political history of inter-Latino conflict, predominantly between Puerto Ricans and Dominicans, which apparently has been subsiding in more recent years, and to a contentious and explosive relationship with the local white political machines of Irish, Italian, and French-Canadian background. The city's Latino community has evolved to show a well-defined set of leadership arenas in education, politics, business, religious, communications, and social clubs. In all of them there are Latino leaders pitching in one way or another into the pool of social and

political capital of the community at large. The conflicts between Latino leaders from different national groups, or between the different leadership arenas, of the 1970's and 1980's have not necessarily disappeared; at times they still flare with viciousness, yet they are being well enough managed not to erode the accumulated political capital.[44] This shows, according to Council member Julia Silverio, political maturity. In addition, the passing of time has allowed the Dominican community to amass and activate a larger number of people with citizenship status who can directly influence local political outcomes.

The relationship with City Hall remains contentious yet is becoming more amenable to negotiations, framed by the terms of the old ethnic political machines yearning for "restoring a glorious past."[45] Most important, this relational framework forestalls Latino appointments to meaningful posts in, and power sharing and managerial collaboration within, the numerous administrative commissions and departments that run municipal affairs.[46] Some Latinos have been appointed to various posts, like the Human Rights Officer, and Affirmative Action Director, yet the appointees come from smaller Latino groups (Chilean, Mexican-American) that have non-threatening power bases.[47] Most recently, appointments of Puerto Ricans to the positions of school superintendent and police chief may indicate a change regarding the major group within the growing Latino community.

The process of political empowerment in Lawrence seems to have "taken-off" once Latinos began to effectively manage internal strife. This has enabled diverse

leadership and a more focused electoral strategy while external pressures have forced some change upon the local political machine. Political electoral gains seem opening access into the administrative arena of municipal affairs. Latino strategies of political incorporation have been combining electoral and confrontational strategies with more weight on the electoral side. To illustrate the matter, in 1998, responding to urgent complaints by citizens, the U.S. Justice Department filled a suit against the City of Lawrence for violating the Voting Rights Act.[48] Three issues were at the core of the suit: (1) districts and at-large seats may have been created or used to weaken voting power of Latinos; (2) not all election materials were provided in Spanish[49]; and (3) the city had not provided sufficient Latino poll workers or a conducive environment to Latino political participation. After some political and legal haggling, the City negotiated a deal with the Justice Department. It included more resources and provisions to enhance and safeguard Latino participation in the electoral process.[50] Although it did not include provisions to overhaul the structure of the districts, the fresh resources, according to local Latino political leaders and other observers, have greatly improved the prospects of political empowerment.[51] Along the same lines, the combined strategy comes out clearly in the process of redistricting that carved the Massachusetts' State House Representative seat for the 16th Essex District, and in the election of a Latino to that seat (already alternately occupied by two Latinos of Puerto Rican and Dominican descent). The first victory was possible due to strong and well-organized grassroots and media activity among Latinos, including managing the tensions of a vote recount, transportation to get voters to the polls, and information about the voting process.[52]

Conclusion

The Latino community in Lawrence emerged from various migratory streams that include both direct migration from Latinos' countries of origin and internal migration from other U.S. cities. These new Latino settlements do not represent "spillover settlements" nor are they the result of the process of suburbanization of larger urban areas. Migration to these small cities can be direct, thus bypassing the "big city," as well as it can be internal, mainly through network vines grounded in cities through the Northeastern seaboard (and abroad). Our look at the path of settlement and incorporation of Latinos into what amounts to "big *barrios* in small cities" reveals that these new communities do not fit easily, or only partially, into the classical paradigm of immigrant spatial assimilation, which predicts a "big-city/suburbanization" path. Moreover, as a result of these multiple streams Lawrence's Latino community has diversified to include not only Puerto Ricans, but also equally large numbers of Dominicans.

Latinos have experienced an uneasy fit into the economy of the city of Lawrence. They have been incorporated into the dying manufacturing and low-end service jobs. As a result wages are low and poverty rates are among the highest in the region. Likewise, they have not been able to enter the rising industries, at least into some of the good occupational categories. They remain concentrated in low-end, low-pay occupational categories, although there has been some improvement within the last decade. Such poor fit took place in the prosperous mid-1980's, and appeared to have repeated itself in the mid-to-late prosperous 1990's. Lawrence, although not so well connected in spite of

being so close to Route 128 and other "spots" of economic activity, saw a brief period of recuperation in the 1990's, yet not enough to call it a an economic revival.

In Lawrence, Latinos are highly concentrated in specific neighborhoods, mostly in the North part of the city, where they have lived since they initially settled. Contrary to the situation of Latinos in large urban areas, they have managed to remain. In North Lawrence, the main story is of "benign neglect," and the paucity of renewal allowed communities to prevail spatially, yet at the expense of other malaises like disinvestments and isolation. This capacity to "stay in place" has allowed Latinos to develop some primary organizations. These organizations became an important building block toward further political incorporation. Yet they are not powerful enough to contend with other forces such as local ostracism, institutional racism, and exclusion by political machines, and devolution. Such forces detracted these organizations from the traditional path that the organizations of previous immigrants might have followed. In the path to political incorporation, so the story goes, immigrants develop a spatial power base—city trenches with marked ethnic identity, or an enclave—that catapults the group into power. In Lawrence's, albeit progress, the "path" is severely curtailed.

In recent years, the welfare state has been undermined, and replaced by a much less responsive subsidiary state. In this transformation, cutbacks dressed as the overrated advantages of devolution, local autonomy and flexibility, have had an ambiguous effect on the prospects of Latino political and social incorporation. The social incorporation of Latinos in Lawrence, as in many small cities, has been affected by devolution in two

fundamental ways. First, devolution has limited the local governments' capacity (and willingness) to serve a rapidly changing and demographically different population. Secondly, it has made it more difficult for Latinos to form the types of service-oriented organizations that have characterized the organizational environment (and might) of Latinos in large cities.

What is the value and importance of Latino social organization in the small cities and towns? The independent, community-based social organization of Latinos in Lawrence was initially characterized by the development of small, independent nationality-based organizations. These organizations are the base of active political organization in these communities. They also go through several stages, prior to becoming building blocks for Latino empowerment. At first, small cultural organizations, organized along national and even hometown lines, serve as meeting point. But they pave the way for broader political activity, even incorporating transnational politics. In Lawrence, for example, current and past presidents of the Dominican Republic make a point of visiting the Dominican communities. Within time, the matrix of social organization also diversifies to show differentiated spheres of leadership in business, politics, religious life, cultural life, and even media. In some instances, organizational maturity opens the door to the formation of "coordinating organizations," leading into a pan-Latino framework that leaves behind the cultural specificity of the small national organizations of the moment of communal formation. The pan-Latino organizations are coterminous with a moment of communal expansion and consolidation. But as we mentioned, this process is by far not linear and has been interrupted by various

forces like urban renewal and social ostracism, to name a couple of factors. For the most part, the consolidation of a pan-Latino organizational outlook marks sufficient maturity to penetrate the local political structure. In Lawrence such process seems taking place.

Latinos in the region have been increasing their political representation. The strategies to increased representation include: (1) recurrent challenging of the local political machine; (2) the channeling of activism of the small community organizations into a pan-Latino framework for collective action; (3) and the management of intra-Latino differences or tensions. But the choice of strategy is no accident or random. Latinos have chosen strategies to match their counterparts, the political machine of old White ethnic groups.

An important factor in the development of Latino political/electoral empowerment in Lawrence has been the remarkable contribution of the Dominican community. Such contribution is mediated by a strong set of transnational linkages that connect Dominican communities in the United States and the politics and resource mobilization tactics of political parties in the Dominican Republic. It is important to comment on an interesting shift in the mediating role that Puerto Ricans have played in local politics. Historically, Puerto Ricans have been the connecting group between Latino communities and political structures in most cities of the Northeast. That might be the result of the complex changes that have taken place as a result of devolution, and other social dynamics that are beyond the scope of this paper.

Notes

[1] US Bureau of the Census, 2002. American Fact Finder, Census Bureau Home Page. Online at www.census.gov.
[2] For a broader account of the incorporation of Latinos, including other case studies see: Borges-Méndez, Ramón & Miren Uriarte, (2003). "Tales of Latinos in Three Small Cities: Latino Settlement and Incorporation in Lawrence and Holyoke, Massachusetts and in Providence, Rhode Island." Paper Presented at The Color Lines Conference: Segregation and Integration in America's Present and Future, Harvard University, Cambridge, Massachusetts. August 30-Sept.1, 2003.
[3] In general terms, a *barrio* is the Spanish word used to identify concentrations of Latinos in a particular district(s), neighborhood (s) or area(s) of a city where they represent the majority of the population. Barrios vary in size and extension depending on the city. The origin and development of barrios in urban areas of the US obeys to the diverse circumstances of urban development and change of cities, the history of migration, settlement, and labor market insertion of the different Latino sub-groups, and to their socio-cultural background.
[4] Similarly, a large population of Latinos has settled in Providence and Central Falls (RI), where they represent 30% and 47% of the population, respectively. Hartford, Connecticut, is another example. In 2000, Latinos represented 41% of its total population. US Bureau of the Census, 2002. American Fact Finder, Census Bureau Home Page. Online at www.census.gov.
[5] Suro, Robert & Audrey Singer, (2002). "Latino Growth in Metropolitan America: Changing Patterns, New Locations." Washington, DC: The Brookings Institution. Survey Series. Census 2000.
[6] For a review of these theories see: Portes, Alejandro & Robert Bach, (1985). Latin Journey. Berkeley: University of California Press. An exception to the "traditional" path took place when immigrants were attracted to small company towns in search for mining or manufacturing jobs, but concentration in large cities, for the most part, was the rule.
[7] See, for example, Glazer, Nathan & Daniel P. Moynihan, (1970). Beyond the Melting Pot. Cambridge: MIT Press.; Katznelson, Ira, (1981). City Trenches. Chicago: University of Chicago Press.; Alejandro Portes & Robert Bach,(1985). Op.cit. For a recent collection on immigrant and ethnic/racial politics see Jones-Correa, Michael (ed.),(2001). Governing American Cities. New York: Russell Sage Foundation. For a broad review see: Schmidt, Ronald; Rodney Hero; Andrew Aoki & Ivette Alex-Assensoh, (2002). " Political Science, The New Immigration and Racial Politics in the Unites States: What do we know? What do we need to know?" Presentation at the 2002 Annual Meeting of American Political Science Association. Boston: MA. August 31, 2002.
[8] On the experience of political empowerment in New England, see, for example, Cruz, José E., (1998). Identity and Power. Philadelphia: Temple University Press; Hardy-Fanta, Carol & Jeffrey Gerson, (eds,), (2001). Latino Political Representation: Struggles, Strategies, and Prospects. New York: Garland Publishing.; Jennings, James, (1984). "Puerto Rican politics in two cities: New York and Boston." In Puerto Rican Politics in Urban America. James Jennings and Monte Rivera (eds). Westport: Greenwood Press. On the experience of social development and Latinos in the racial order of the region see, for example; Levitt, Peggy, (2001). The Transnational Villagers. Berkeley: University of California Press; Uriarte, Miren, (1993). *Contra Viento y Marea* (Against all Odds)*: Latinos Build Community in Boston.* In Miren Uriarte, Paul Osterman and Edwin Meléndez. Latinos in Boston: Confronting Poverty, Building Community. Boston: The Boston Foundation, 1993a; Uriarte, Miren, (1993b). " A challenge to the racial order: Boston's Latino community." Boston Review, September/October, 1993.
[9] Ibid., U.S. Bureau of the Census, 2002.
[10] Findings of these independent case studies are reported in Borges-Méndez, Ramon, (1994). Urban and Regional Restructuring and Barrio Formation in Massachusetts: The Cases of Lowell, Lawrence and Holyoke. PhD. Thesis. Dept. of Urban Studies and Planning. MIT.; Borges-Méndez, Ramon, (1993a)."Migration, Social Networks, Poverty and the Regionalization of Puerto Rican Settlements: Barrio Formation in Lowell, Lawrence and Holyoke, Mass." Latino Studies Journal. May, 1993. pp. 3-21; Borges-Méndez, Ramon, (1995). " Industrial Change, Immigration, and Community Development: An Overview of European and Latinos." New England Journal of Public Policy. Spring/Summer, 1995. Vol.11. pp. 43-58; Borges-Méndez, Ramon, (1993b). "The Use of Immigrant Labor in Mass. Manufacturing: Evidence from Lowell, Lawrence and Holyoke." In Latinos and Economic Development in Massachusetts. Edwin Meléndez and Miren Uriarte, (eds.), 1993. Boston: UMass Press. ; Uriarte, Miren, (2001). Rhode Island Latinos: A Scan of Issues Affecting the Latino Population of Rhode Island. Providence: The Rhode Island Foundation (funding for this case study was provided to Miren Uriarte by The Rhode Island Foundation in 2001).
[11] The original case study included analysis of census data, review of administrative records of organizations and interviews with community leaders, community residents and employers conducted between 1989 and 1993 (about 40 interviews). For a full account of the methods used in these case studies see Borges-Méndez, 1994 (Ch2). In the summer of 2003, additional interviews were conducted and 2000 US Census data was analyzed.
12 Rivera, Ralph, (1992). *Latinos in Massachusetts and the 1990 U.S. Census*, p.8. Mauricio Gaston Institute. All figures are from the US Census of 1960, 1970, 1980, and 1990.
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[15] Piore, Michael, (1973). The Role of Immigration in Industrial Growth: A Case Study of the Origins and the Character of Puerto Rican Migration to Boston. Massachusetts Institute of Technology. Department of Economics Working Paper no. 112. May 1973.
[16] Torres-Saillant, Silvio, and Ramona Hernández, (1998). The Dominican Americans. Westport: Greenwood Press, 1998. p.61.
[17] Selby, John, (1985). En la Brega: Economía Política Popular para Trabajadores Latinos: El Caso de Massachusetts. Boston: Red Sun Press. p. 85.
[18] Selby, (1985). Op.Cit. p.85
[19]Borges-Méndez, (1993a), (1993b), (1994), (1995). Op.Cit.
[20] Ibid.
[21] US Census, Summary Tape File 4, 2000.
[22] Congdon-Martin, et.al, (2001). Economic Performance of the New England States in 2000: An Overview. New England Economic Indicators. June, 2001. FED Boston. pp.vii.
[23] Forrant, Robert; Moss, Philip; Tilly, Chris, (2001). Knowledge Sector Powerhouse. Reshaping Massachusetts Industries and Employment during the 1980's and 1990's. Donohue Institute. UMass. Boston: MA.
[24] Borges-Méndez, 1994.
[25] Model Cities and CDBG are programs from the U.S. Federal Dept. of Housing and Urban Development. Funds for these initiatives are usually intended for community improvements.
[26] Uriarte, (1993a). Op.Cit.; Cruz, (1998). Op.Cit.
[27] For a full-length discussion see: Borges-Méndez & Uriarte, (2003). Op.Cit.
[28] For an analysis of the impact of welfare reform in inner city neighborhoods, including neighborhoods in Lawrence, Massachusetts see Jennings, James, (2003). Welfare Reform and the Revitalization of Inner City Neighborhoods. East Lansing, MI: Michigan University Press.
[29]With the 1993 educational reform, further reinforced in 2002 by Federal "No Child Left Behind" Act, Massachusetts embarked in a testing program, the Massachusetts Comprehensive Assessment System (MCAS), which for the first time provided comparative data on educational outcomes by race across school systems. The implementation of the MCAS and the high failure rates among Latinos, and other minority and disadvantaged students has been the source of much debate and controversy. Indeed, the high failure rates and other educational disparities negatively affecting Latinos are critical problems that need close attention, yet they are beyond the scope of this paper.
[30] Zernike, Kate. "Audit Finds Aid Wasted in Lawrence $8.9 Million in State School Money Misspent". The Boston Globe, June 13 1997, p. A1
[31] Ibid.
[32]For an account of the situation in Lawrence see: Zernike, Kate. "Audit Finds Aid Wasted in Lawrence $8.9 Million in State School Money Misspent." The Boston Globe, June 13, 1997, p. A1 and "Lawrence Schools Face State Takeover", *The Boston Globe*, January 29, 1997. p. A1; Hart, Jordana. "Panel's Steps Could Lead Lawrence Schools into Receivership." The Boston Globe, June 17, 1997. p. B3; Daley, Beth. "Audit of Lawrence Schools Scathing." The Boston Globe, May 14, 2000, p. B2.
[33] Daley, Beth. "Lawrence Schools Chief Told to Resign \ Gaskins Rebuff Mayor, Denies Misusing Funds." The Boston Globe January 25, 2000 p. B1
[34]From Interviews by the author with staff from Lawrence Latino Health Reach 2010, and Lawrence Community Works. Lawrence, MA. June-November, 2003.
[35] Most recently, the literature on social capital and social networks has reaffirmed the principle that organizational density is a fundamental component of collectivities accumulating civic culture and eventually political consciousness and power for all groups. See; Putnam, Robert D.,(2000). Bowling Alone. New York: Simon & Schuster.; Skocpol, Theda & Morris P. Fiorina, (1999). "Making Sense of the Civic Engagement Debate." In Civic Engagement in American Democracy. Theda Skocpol and Morris P. Fiorina, (eds.). Brookings Institution Press. Washington, DC. 1999.
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[37] Santiago, Jorge, (2003). The Latino Business Community in Lawrence, Massachusetts: Profile and Analysis (2000 and 2003). Institute for Community and Workforce Development Northern Essex Community College. Lawrence: MA.

[38]Borges-Méndez, 1994.
[39] Accounts of these organizational processes in Latino communities abound. For examples, see: Sanchez-Korrol, (1983). From Colonia to Community. Westport: Greenwood Press; Cruz, José, (1998). Identity and Power. Philadelphia: Temple University Press; Felix Padilla, Puerto Rican Chicago (1988). Notre Dame: University of Notre Dame Press; Uriarte, Miren, (1989) Organizing for Survival: The emergence of a Puerto Rican Community. Department of Sociology, Boston University: PhD Dissertation. For Salvadorians see: Menjivar, Cecilia, (2000). Fragmented Ties: Salvadorian Immigrant Networks in America. Berkeley: University of California Press.
[40]Borges Méndez, 1994.
[41] See Hardy-Fanta, Carol & Gerson, Jeffrey N. (2002). Latino Politics in Massachusetts: Struggles, Strategies and Prospects. Routledge. NY & London. In this volume see the chapter by Lindeke, William, (2002). "Latino Political Succession and Incorporation: Lawrence."
[42] Borges-Méndez,(1993); Andors, Jessica (1999)" City and Island: Dominicans in Lawrence." Masters Thesis. DUSP. MIT.; Lindeke (2002).
[43]Lindeke (2002).
[44] Lindeke (2002). Interviews with Julia Silverio, City Councilor; and Gilda Duran, Administrative Director of Latino Health Reach 2010.
[45]Lindeke (2002).
[46] Interviews with Julia Silverio, City Councilor; and Gilda Duran, Administrative Director of Latino Health Reach 2010.
[47] Lindeke (2002).
[48]Lindeke (2002).
[49]Under the Act, any city with more than 5% of a given language group requires translated materials. Lindeke, (2002).
[50] Lindeke(2002).
[51] Lindeke (2002). Interview with Julia Silverio. City Council member.
[52] Lindeke (2002).

Table 1
Massachusetts Population by Race and Latino Origin, 1960-2000

	1960 Total	%	1970 Total	%	1980 Total	%	1990 Total	%	2000 Total	%***
	5,148,578	100.00%	5,689,063	100.00%	5,737,037	100.00%	6,016,425	100.00%	6,349,097	100%
	5,023,144	97.60%	5,484,685	95.90%	5,294,151	92.30%	5,280,292	87.80%	5,367,286	84.50%
	111,842	2.20%	173,376	3.00%	213,615	3.70%	274,464	4.60%	343,454	5.40%
	N.A.		64,680	1.10%	141,043	2.50%	287,549	4.80%	428,729	6.80%
o Rico	5,217		16,743	0.30%	76,450	1.30%	151,193	2.50%	199,207	3.10%
n	N.A.		N.A.		7,385	0.10%	12,703	0.20%	22,288	0.40%
	N.A.		N.A.		6,617	0.10%	8,106	0.10%	8,867	0.10%
.atino	N.A.		N.A.		50,591	0.90%	115,547	1.90%	198,367	3.10%
	N.A.		N.A.		49,501	0.90%	143,392	1.40%	238,124	3.80%
	13,592	0.30%	31,002	0.50%	38,727	1.70%	38,728	0.50%	163,509	2.60%
American										
her Races)										

: U.S. Dept. of Commerce. Bureau of the Census. Massachusetts: General Characteristics of the Population. Census Tracts: 1960. Government Office. Washington D.C. 1962.

ept. of Commerce. Bureau of the Census. 1970 Census of the Population. Detailed Population Characteristics: Massachusetts.PC80-1-D23. ment Printing Office. Washington D.C. 1983d.

ept. of Commerce. Bureau of the Census. 1980 Census of the Population.

l Population Characteristics: Massachusetts.PC80-1-D23. Government Printing Office. Washington D.C. 1983d.

ept. of Commerce. Bureau of the Census. 1990 Census of the Population and Housing. Summary Social, Economic and Housing Characteristics: chusetts. 1990 CPH-5-23 Government Printing Office. Washington D.C. 1992a.

rofile of Several Demographic Characteristics: 2000 Census 2000. Summary File 1 (SFI) 100. Percent Data

s may be of any race. In 2000, 393,062 Latinos identified with one racial category and 35, 667 with two or more races. The discrepancy between the ies and the Total population is due to this double count.

60, Puerto Ricans were the only Latino group identified by the Census.

entage discrepancy to be adjusted. Percentages are approximated.

Table 2
Population of Lawrence by Race and Latino Origin, 1970-2000*

Lawrence	1970 Total	% of Total	1980 Total	% of Total	% Change 1970-1980	1990 Total	% of Total	% Change 1980-1990	2000 Total	% of Total	% Change 1990-2000
Total	66,915		63,175		-5.60%	70,207		11.10%	72,043		2.60%
White	65,930	98.50%	51,371	81.30%	-22.10%	38,401	54.70%	-25.30%	35,044	48.60%	-8.80%
Black	682	1.00%	865	1.40%	26.80%	1,195	1.70%	38.20%	3,516	4.90%	194.20%
Latino	2,327	3.50%	10,296	16.30%	342.50%	29,237	41.60%	184.00%	43,019	59.70%	47.10%
Asian/ Nat. Am./Other	N.A.		643	1.00%		1,374	2.00%	113.70%	1,910	2.70%	39.00%

Source: U.S. Dept. of Commerce. Bureau of the Census. 1970 Census of the Population. Detailed Population Characteristics: Massachusetts. Government Printing Office. Washington DC. 1972 (d)
U.S Dept. of Commerce. Bureau of the Census. 1980 Census of Population. Detailed Population Characteristics: Massachusetts. PC80-1-D23 Government Printing Office. Washington DC. 1983 (d).

*In 1970, racial/ ethnic categories were not mutually exclusive. For that reason, the sum of the racial/ethnic categories does not equal the Total Population. In 1980 racial/ethnic categories were mutually exclusive

Table 3
Distribution of the Latino Population by Ethnic Group: Lawrence 1970-2000

	1970		1980		1990		2000	
	Total	% of Latinos	Total	% of Latinos	Total	% of Latinos	Total	% of Latinos
	2,123		10,296		29,237		43,019	
can	385	53.30%	5,726	55.60%	14,661	50.10%	15,816	37%
	0	0.00%	92	0.90%	165	0.60%	316	1%
	685	32.30%	417	4.10%	463	1.60%	408	1%
	419	19.70%	4,061	39.40%	13,948	47.70%	26,479	62%
inican	N/A	N/A	N/A	N/A	10,870	37.20%	16,186	38%
al Am.	N/A	N/A	N/A	N/A	433	1.50%	1,001	2%
th Am.	N/A	N/A	N/A	N/A	839	2.90%	725	2%

J.S. Dept. of Commerce. US Bureau of the Census, 1972(a), 1972(b), 1972(c) 1983(a), 1983(b), 1983(c).

70 Census, there is a discrepancy between the summation of the Latino subgroup numbers and the total number of Latinos. The aggregate number of
r each city is larger than the summation of the Latino subgroup categories. In here, the total number of Latinos being used is the smaller number,
the summation of the Latino subgroup categories. Such discrepancy may be the result of the Census ethnic/racial classification procedures. The
oes not exist in 1980,1990 and 2000

Table 4
Percentage of Latino Individuals in Massachusetts and Lawrence
Below the Federal Poverty Line, 1969-1999

	1969	1979	1989	1999
Massachusetts				
Latinos	22.40%	37.60%	36.70%	29.80%
Whites	8.00%	8.40%	7.00%	7.40%
Blacks	25.60%	25.30%	23.00%	21.20%
Lawrence				
Latinos	20.40%	45.40%	45.50%	31.20%
Whites	11.40%	15.60%	18.50%	17.70%
Blacks	19.70%	21.50%	33.00%	29.00%

Source: U.S. Bureau of the Census. 1970 Census of the Population. Detailed Population Characteristics: Massachusetts; U.S. Bureau of the Census. 1980 Census of the Population. Detailed Population Characteristics: Massachusetts. PC80-1-D23 U.S. 1990 Census of the Population and Housing. Summary Social, Economic and Housing Characteristics: Massachusetts; U.S. Bureau of the Census. 2000. STF3/STF.

Table 5
Occupational Distribution of the Employed and Latino Populations
16 Years Old and Over
Lawrence, 1970-2000

Prof.; Tech.; Managers								
Administrators	1970	%	1980	%	1990	%	2000	%
Total Population	4667	0.162	3678	0.143	6134	0.209	5322	20.7
Latino	40	0.045	208	0.07	935	0.094	2014	14.6
Clerical and Sales								
Total Population	6378	0.221	6863	0.266	6836	0.233	6225	0.242
Latino	25	0.028	340	0.114	1662	0.168	2911	0.212
Craftsmen; Foremen								
Total Population	3498	0.121	3475	0.135	4020	0.137	N.A.	N.A.
Latino	53	0.059	473	0.159	1353	0.136	N.A.	N.A.
Operatives; Laborers (except farm)								
Total Population	10726	0.372	8525	0.331	7432	0.253	7178	0.279
Latino	738	0.826	1767	0.595	3841	0.387	4828	0.351
Construction								
Total Population	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1932	0.075
Latino	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	905	0.066
Farm Workers								
Total Population	13	0	108	0.004	201	0.007	115	0.004
Latino	0	0	12	0.004	30	0.003	108	0.008
Service and Private Household Workers								
Total Population	3537	0.123	3133	0.122	4714	0.161	5000	0.194
Latino	38	0.043	170	0.057	2093	0.211	2995	0.218
Total Employed Pop 16+	28819	1	25782	1	29337	1	25722	0.503
Latino Employed 16+	894	1	2970	1	9914	1	28104	0.49

Source: US Bureau of the Census. 1970-2000.

Table 6
Distribution of Census Tracts by Share of
White and Latino Populations, 1970–2000

	1970	1980	1990	2000
% White				
80–100%	18	11	2	0
60–79.9%		6	3	1
40–59.9%		1	5	2
20–39.9%			7	10
0–19.9%			1	5
Total Tracts	18	18	18	18

	1970	1980	1990	2000
% Latino				
80–100%			1	6
60–79.9%			5	6
40–59.9%		3	5	5
20–39.9%		7	5	0
0–19.9%	18	8	2	1
Total Tracts	18	18	18	18

Source: U.S. Bureau of the Census, 1970, 1980, 1990, and 2000.

Development of a Bilateral City:

Community and Economic Development in Lawrence, Massachusetts

Jorge Santiago, Ph.D.

Introduction

The history of community development in the city of Lawrence, Massachusetts is highlighted with a series of disjointed and disconnected initiatives, often just getting local media attention, and never coming to fruition. This paper highlights major trends concerning community development in the City, along with specific initiatives, their implications, and consequences to the Latino community.

Perhaps the most pronounced aspect concerning community and economic development in Lawrence is the fact that missing throughout the various initiatives is community involvement. That is, in most cases the proposed initiative had little, if any, input from the citizenry. Review of community development in Lawrence during the past five years, for example, indicates that, in particular, the Latino community, although the majority demographically and with the greatest economic impact and potential, has rarely been included in both the planning and implementation processes. Further, the Latino community has never been considered as beneficiaries of these initiatives. Any benefits for Latinos have been an “unintended” or “latent” consequence of development plans. The Latino community’s role in development plans has been that of prominently serving as a means for garnering monetary and political benefits by having their economic and/or

social problems highlighted within proposals for state or federal government funding, tax incentives, and/or special designation (e.g., Economic Renewal Community).

We also find that proposed community and/or economic development in Lawrence tend to be concocted by outsiders, benefiting those who have conceptualized the initiative and not the general public. Further, development proposals often mimic plans of other communities, instead of evolving something unique for Lawrence. Local leadership for most of these plans is often lacking; rarely, if ever, have City leaders developed their own plans for developing the local community and/or economy.[1] This fact may help explain why so many development plans have met their demise, never coming to fruition. What we find is that most of the development plans have the intent of precipitating the demographic process of "gentrification," attempting to attract a new wealthier social class to the City, while ignoring an already existing Latino business and property owning middle class. We see that community and economic development in Lawrence, Massachusetts, if successful in the manner that elected officials and outside interests presently plan, will result in splitting the City into two distinct communities.

The Failure of Gentrification as a Means of Community Development

Ramon Borges-Mendez notes (see pages 24 - 25) that Model Cities, and Community Development Block Grants (CDBG) have historically been used to benefit whites in Lawrence, who still maintain small enclaves within the City's neighborhoods, and continue to wield considerable political clout within key local elections (e.g.,

mayoral). Present day block grants tend to fund development plans that are hoped to precipitate the demographic process of "gentrification," by attracting a new middle-class, such as students and/or artists,[2] as well as single and/or small households. While gentrification benefits this new middle-class and the mill owners, the Latino community would be adversely impacted since this new middle-class differs culturally, linguistically, and politically.

In Lawrence, however, the traditional process of gentrification has failed to take root. Comparatively, Lawrence has had little displacement of the Latino community as compared to, for example, Boston's South End or Jamaica Plain neighborhoods. This fact is largely due to the magnitude of the Latino influence demographically and economically. The Latino population is the largest group within the City, as well as the dominant force economically.[3] It is the Latino immigrant property owner who represents the City's middle class. For gentrification to take place in its traditional form, it requires that existing housing property be made available to the new, usually white, middle-class, something that has not taken place in Lawrence. Instead, it has been Latinos who have purchased housing property within Lawrence according to Table 1. In particular, while in 1990 only 326 Hispanic (Latinos) households were listed as "Owner Occupied," by 2000 the U.S. Census had listed a total of 2,462. This was a 2,136 (655.2%) increase in ten years. Gentrification, and its traditional physical displacement factor, have not taken place in Lawrence because it is Latinos themselves who, not only rent, but own housing property. As such, they cannot be displaced via the

traditional root of converting existing housing into condominiums and/or town houses, at market rates, for the new gentry.

Whatever displacement has taken place of Latinos within Lawrence has been the result of political control and influence,[4] as well as social policies.[5] The continued dominance of the local political arena by small enclaves of whites, in spite of significant gains demographically, economically, and politically by Latinos, is demonstrative of the political gentrification that continues within the City. There is no need therefore to physically displace the residents, but instead it suffices to just limit their political influence; and you accomplish this by attracting a non-latino population (e.g., artists, college students, and single person households), thus enlarging the enclaves of whites that still exists.

Social policy changes under the rubric of "welfare reform" has also pushed poor households out of the City since they no longer have the benefits necessary to afford rental rates. For example, if we take the U.S. Census Tracts that comprise the City's Economic Renewal Community, and compare 1990 and 2000 figures, we find that in 1990 (prior to the reforms) 42% of the households were headed by a female, the population group that public assistance catered to. In 2000, however, five years after welfare reform, female headed households dropped to 27%, a decline of 15%. Overall, Lawrence's Economic Renewal Community experienced a 4% decline in total

population according to the U.S. Census (see Table 2), and most of it was among female headed households on public assistance.

Community Development for a "Phantom" Economy

If the city of Lawrence cannot experience the process of gentrification in its traditional mode, why do state and local leaders and institutions continue to funnel large sums of money into infrastructural projects (e.g., The Gateway initiative) that benefit non-residents,[6] or use resources to encourage White outsiders to open businesses in the City (e.g., expenditures of CDBG money)[7] ? Why not spend limited development dollars for the benefit of already existing residents and/or businesses (most of whom are Latinos)? While responses to these and related queries are complex, one strand in response is that the leadership hopes to build and attract a "new" economy that is not dependant on the already existing Latino structure. Such "master plans" are based on the assumption that "if you build it" (or open it) "they will come" (they being the "nuvo riche").This manner of thinking, planning, and ultimate development is based on a "phantom economy," an economy that does not yet exist. For all one knows, it may never exist, or come to be developed in the City. Methods of planning on a phantom economy are based on guess work, rather than empirical evidence, as well as mimic what is perceived to be successful in other communities.[8] One current development initiative in Lawrence, that illustrates these facts, is that of the "Gateway Project."

The "Gateway" Project of Development

The City of Lawrence is blessed with an abundance of empty mill space, providing a great resource for planners and the community. A remnant of a manufacturing era gone by, the mills today stand as a testament of the City's once grand role as a major hub for manufacturing. But while they provide a great potential for the City's future, we must recognize that they are of greater economic value to their owners, most of who live outside Lawrence, and who stand to gain considerably from their development. The millions of empty square feet in mill space are providing City leaders with an alternative avenue that may precipitate at the very least political gentrification. Recognizing this, much of the development dollars the City and State spend in Lawrence focus on initiatives that will enhance the economic worth of mill owners, and as such these landlords have become a modern day version of a "gilded gentry." A series of development initiatives that center on a large section of the City's mill area is the "Gateway Project," located in and around the southern part of Lawrence, away from the heavily Latino populated northern neighborhood.[9]

Presently, the largest initiative of the Gateway Project is the rehabilitation of the major exit and ramp off of Route 495 into the Marston Street area. Considered by many economic and elected leaders as the major entrance (thus Gateway) to the downtown area of the City, this project includes both State and Federal government dollars. Upon its completion, the nearby commuter rail station, which connects Lawrence with Boston, will receive a major up lift, with a multi-story parking garage

to be built, containing ground level business space for establishments that cater to commuters from around the region (e.g., coffee shop). The assumption for these initiatives is that they will make coming to Lawrence attractive to commuters on their way to work, park at the Lawrence station, and spend some money before jumping on their train and/or leaving the City.

A series of ancillary initiatives have been conceptualized and implemented with the intent of increasing "foot traffic" to the downtown section of Lawrence, as well as converting a sizeable amount of mill space into market rate condominiums. Much of these initiatives are related to the mills in and around the Gateway Project. Key among them is the selling of the City as a good place for colleges to open satellite campuses.[10] Although the City has maintained a state funded community college since 1990, it has attracted additional private schools, renting mill space in and around the Gateway Project area, in hopes that adult students in the downtown area will also "tempt some business owners to switch from operating nail salons and beauty parlors to opening cafes and bookstores."[11] Previous community studies of Latino businesses (see footnote 3) listed beauty parlors and nail salons as major types of establishments. Cafes and bookstores tend to be establishments attractive to the gentry. Initiatives with the intentions of developing establishments that attract and cater to a new outside middle-class consumer are not for the benefit of the already existing Latino community and its entrepreneurs. Instead, these new small businesses are for the "transient gentry," who may occasionally visit the City to attend an

institution of higher education, park in the city on their way to and from Boston via the commuter rail, as well as the target groups for whom sizeable amounts of mill space is planned for condo conversion.

Newspaper reports indicate that, with the support of local, state, and federal elected officials, plans are to convert large chunks of mill space around the Gateway area into hundreds of housing units. [12] The expenditure of 40 million dollars for the nearby Marston Street exist and ramp of Rt. 495, along with the 21 million dollar commuter rail project have prompted mill owners (with the "blessing" of elected officials) to develop plans for housing conversion, in order to attract and accommodate what they hope to be an influx of the new gentry. As of yet, no one has articulated how these initiatives will benefit the Latino majority of the City; nor has anyone expressed the economic and social implications of these plans to the already existing Latino business structure. What seems to be apparent is that these initiatives are not for the benefit of the Latino population and/or existing small businesses, although it is the poor economic and social portrait of the Latino community that the leaders and planners of these initiatives use to garner favorable financial and political gains.

Conclusion

The review of a small number of development plans and projects in Lawrence provides only a "slice" of a large number of initiatives in the planning or

implementation stages. Yet, the manner in which this small number of initiatives have been conceptualized and implemented is indicative of how community and economic development is processed in the City. While their specific interests may be to improve infrastructural and/or institutional structures, in most instances development initiatives have an overall intent for the benefit of a few. Rarely, is the majority of the City's citizenry (Latinos) the intended beneficiary. If an improvement project primarily benefits Latinos, such as the Broadway (Rt. 28) Street enhancement construction initiative, negative ancillary impact often out-weighs the benefits.[13] In this particular development project (referred to by Latino entrepreneurs as "Lawrence's Big Dig") the street and sidewalks have been dug-up several times, and left unfinished for several years. Many small businesses have lost 50% of more of their customers, according to recent research,[14] during this time period.

If the process of gentrification does take place in Lawrence via the conversion of empty mill space into housing, the Latino community may lose any political gains because of the influx of a new, white middle class. The 500-600 apartments proposed for one mill building, for example, are not targeted for Latinos. The continuous focus on development initiatives for the benefit of particular white ethnic groups,[15] and non-Latino businesses[16] illustrates that the Latino population and entrepreneurs are not the intended beneficiaries.

With the current development projects, either already in construction or still in the planning phase, the city of Lawrence is evolving into a bilateral municipality divided

by culture, ethnicity, race, and social class. Specifically, one finds that the City is splitting into two distinct communities, one in the northern section where Latinos populate, the other in the small section around Canal Street in the southern area where it is hoped non-Latinos will concentrate. This divisive process, within Lawrence proper, may become a reality if community and economic development initiatives and their resources continue as they are currently going.

The division of the City into two distinct communities is not an accident, or the natural evolution of urban development, but very purposeful. The strategic use of Latinos in the northern section, in order to present a particular image of need to garner financial and/or political concessions, while all the while using resources for projects in the southern area of the City, provides empirical evidence of the purposeful nature of the plans and their intended outcome. The interaction that takes place between community development, their sponsors, and beneficiaries, with the Latino majority of the City resembles more of a colonial nature, mostly unilateral for the benefit of non-Latinos, and exploitative in nature. The fact that most development initiatives follow this process of exclusion and selectivity when it comes to participation, as well as who is to benefit, represents “data” that cannot be ignored. It is this data that must be articulated throughout the City in order to change the track and end results of such plans.

Notes

[1] Jorge Santiago, "Lawrence Needs Its Own Solution to Revitalization," Sunday Eagle Tribune, May 4, 2003.
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[15] Damian J. Troise, "Retailers Bring Seeds of Commerce to Gateway District," Eagle-Tribune, January 28, 2003.

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Table 1
Number of Owner Occupied Units:
Hispanic and Total Origin
Lawrence, Massachusetts
(1990 and 2000)

Universe	1990*	2000**	Number and Percent Change
Hispanic	326	2,462	+2,136 (655.2%)
Total	4,225	7,876	+3,651 (86.4%)
Percent Hispanic Owner Occupied	7.7%	31.3%	58.5%

* Source: 1990 Census of Population and Housing. Tables H025 and H027. U.S. Census Bureau .
**Source: Census 2000 Summary File 1 (SF1) 1000 – Percent Data. Tables H14 and H15H. U.S. Census Bureau.

Table 2
Lawrence Renewal Community Census Tracts
By Percent Female Headed Households
(1990 and 2000)

Census Tracts	Percent Female Headed Household 1990	2000	Percent Change
2501	33%	10%	-23%
2503	33%	32%	- 1%
2504	40%	32%	- 8%
2505	40%	33%	- 7%
2509	54%	26%	-28%
2510	35%	27%	- 8%
2511	43%	22%	-21%
2512	45%	23%	-22%
2513	55%	39%	-16%
Total Renewal Community	42%	27%	-15%

Source: U.S. Census: 1990 and 2000. U.S. Census Bureau.

The Health of Latinos in Lawrence, Massachusetts

Russell Lopez, Ph.D.

Introduction

Health is not just the absence of disease. It is the complex totality of an individuals (or family's and community's) experiences and existence, and includes physical, mental and social well-being. What becomes clear from reading about individual diseases and health threats that affect Latinos in Lawrence is that they are rarely isolated problems. On the contrary, health results form a web of interaction and causes and one issue can affect the risk of many other health problems. Poverty can lead to poor education to smoking and obesity to diabetes and heart disease to disability to poverty, to name one chain of causality. Improving the health of Latinos in Lawrence is dependent on addressing both individual health problems as well as the totality of personal and social conditions in the Lawrence community.

There are no major health surveys of Latinos in Lawrence. Therefore a health assessment has to rely on two alternative data sources: studies on the health of all Latinos in Massachusetts, and studies on the health of all people in Lawrence. Together, these can suggest what some of the more critical health concerns for Latinos in Lawrence could be. The two main data sources used here are a report on the health of Latinos in Massachusetts prepared by the Massachusetts Department of Public Health and a report

called The Health of the Merrimack Valley, written by Dr. Eugene Declercq and published by the Northeast Center for Healthy Communities. These reports are supplemented by other data when it is available.

Demography and Health

The structure of a community's age, education, income, and education affects its health, and are projective of health. They help indicate where a community is most at risk. The age structure of a population can suggest which health issues are most important. Certain health conditions are more likely to affect the elderly or middle-aged people. Other health problems predominately affect infants and children. The Latino population of Lawrence is substantially younger than that of Massachusetts as a whole. Statistics show that the median age for Latinos in Massachusetts is 24.5, compared to 36.5 for all Massachusetts residents. This may mean that there is a critical need to address the health issues of infants and children including immunizations, nutrition, lead poisoning, accidents, and asthma. Adolescents are at great risk for sexually transmitted diseases, accidents, tobacco use, drug and alcohol abuse and violence injuries and deaths. But this does not mean that there is not a need for services that target other age groups and their health concerns. The large number of women in childbearing age also highlights the critical need for reproductive services. Lawrence's small Latino elder population may make them more at risk for isolation, a significant health issue; while simultaneously result in increased difficulty and expense in providing health services to this vulnerable population.

Education

Education, independent of income, can be protective against many health problems and risk behaviors including physical inactivity, obesity, smoking, and unprotected sex. To the extent that Latino adults in Lawrence have lower education levels, they are more likely to benefit from the protection that education can provide. This also demonstrates how education of Latino youth is critical for the long-range health of the community. If Lawrence young people are not receiving quality education today, the health consequences will persist throughout most of the middle of this century. The 2000 Census found that only 10% of all Lawrence adults over the age of 25 had a college degree compared to 33.2% of all Massachusetts adults over 25.

Unemployment and Poverty

Employers provide most private insurance and one of the many serious consequences of unemployment is the loss of health insurance. Unemployment, as well as under employment and employment insecurity, can result in lower mental and physical health. The 2000 Census found the overall Lawrence unemployment rate to be 10%, more than twice as high as the overall Massachusetts unemployment rate of 3.7%.

Low incomes and poverty are a risk factor for many illnesses and can often contribute to making disease worse or outcomes less likely to resolve favorably. Poverty and low income has been implicated as a risk factor for obesity, low birth weight, premature births, substance abuse, cardiovascular disease, cancer and chronic illnesses.

Poverty affects life expectancy, access to health care and mortality. Given that the income of Latinos is so much lower than the Massachusetts average, and that Latino poverty rates are so much higher, Latinos in Lawrence are most likely to be highly at risk for these health consequences. More specifically, Massachusetts per capita income for Latinos is $7,833, versus $17,224 for al Massachusetts residents. Additionally, the state-wide poverty level is 8.9%, while Latinos have a poverty rate of 36.7%

Vital Statistics

A community's births and deaths are reflective of its health. The Latino community of Lawrence is young, resulting in a relatively high number of births and lower numbers of deaths. Fortunately, the overall death rate of Lawrence's Latino community is lower than for the population of Massachusetts as a whole when adjusted for the difference in age structure. Births are an important health event that contributes to life long health status. Births should be accompanied by prenatal and specialized infant medical care. In 2000 73.5% of all Lawrence births were to Latina mothers. Premature birth directly affects health and the risk of infant mortality. In addition, it can lead to increased vulnerability to illness later in life. 7.5% of all Lawrence births were premature in 1999-2000 (compared to the overall Massachusetts premature rate of 7.8%) Similarly, low birth weight is a risk factor for a number of later health problems. Of all singletons Lawrence births from1998-2000, 6.2% were low birth weight babies in contrast to 7.8% for Massachusetts as a whole. Finally, regarding births to teenaged mothers pose a number of health concerns. Young mothers are more likely to not receive adequate prenatal services, their children are more likely to be born prematurely and their children

are more likely to be born underweight. In addition there are concerns that babies born to teenage mothers are more likely to be at risk for disease and injury later in life. From 1998 to 2000, the percentage of births to Latinas under 20 years of age was 103.2 per thousand people, more than three times as high as the rate for Massachusetts as a whole, which was 26.9.

Deaths

Infant mortality, deaths immediately after childbirth and up to one year of age, are a tragedy for families and communities and an indicator of the overall health status of a community. The overall infant mortality rate in Lawrence, from 1998 to 2000, was 6.9 per thousand people, compared to the overall Massachusetts infant mortality rate of 5.0. Overall death rates are higher for Lawrence adults between the ages of 20 to 39 and 40 to 64, but not statistically higher for Lawrence adults over 65. More specifically, the all cause death rate for Lawrencians between the ages of 20 to 39 is 176 per 100,000 people. On the other hand, the Massachusetts rate for the same class of persons is 85.

The death rates for specific causes of deaths are similar for Lawrence and Massachusetts as a whole with the exception of injuries and poisonings for adults 20 to 39 years of age. In this category, the age adjusted death rate for Lawrencians is 88, compared to the state-wide rate of 37.

The Lawrence age adjusted overall cancer death rate—as well as the rates for lung, breast and prostate cancers—were not statistically different from that of the whole

state. Statistics in Table 1 show an eight point difference between Lawrence and Massachusetts cancer death rates. The death rate due to lung cancer in Lawrence is 48 per 100,000 people, whereas the Massachusetts rate is 56. There is a narrower difference in death rates due to breast cancer. For Massachusetts, the rate is 27 per 100,000 people and for Lawrence is 29. Rates for prostate cancer deaths are 20 and 31 per 100,000 people for Lawrence and Massachusetts, respectively.

Health Insurance and Health: A Problem for Latinos in Lawrence

The United States is in the midst of an affordability crisis. Given the high expense of medical care, insurance is a necessity. But insurance alone will not result in adequate access. A practitioner the patient is comfortable with should provide care in an appropriate language. In the absence of universal health care in the United States, private insurance is a primary source of funding for health services and people without insurance often have lower health status and less access to health care. The high rate of non-insured Latinos represents a crisis in accessibility and affordability. During the period of 1995 to 1999, Massachusetts had 9.2% of its adult population uninsured. There were, however, 20.55% Latino adults that were uninsured during that same period.

People without regular health providers are more at risk for poor health status. There is also an increased risk of medical mistakes, such as improperly prescribed medications, and less likelihood that illnesses can be treated before they reach a critical stage. Data for Lawrence on this issue are not available. One can nonetheless conclude

that with so many Latinos uninsured in Massachusetts, that communities like Lawrence would maintain a high number of Latinos with no regular health care provider.

Medical care must also be provided in the language that patients feel most comfortable communicating. Language is critical in diagnosis, treatment and long-term health promotion. To the extent Lawrence's Latino population prefers to communicate in Spanish, Spanish speaking health care professionals are critical. Data on this issue are not available; however, countless testimonial stories of experiences among Latinos who have visited traditional health care settings attest to a dearth of properly training translators.

Preventive HealthCare Problems

Waiting for illness to reach a crisis does not promote health. Preventive care, the routine screening of heath conditions, allows for treatment to begin before health is threatened. It can also lower the mortality of many illnesses. High blood pressure, for example, puts people at risk for strokes, heart attacks and other cardiovascular problems. Central to control of high blood pressure is routine screening. While the percentage of Latinos in Massachusetts who have not had their blood pressure checked in the past year is small, it is still almost fifty percent higher than that of the total Massachusetts population. More specifically, statistics for the years of 1995, 1997 and 1999 show that 6.3% of Latino adults and 4.4% of all Massachusetts adults did not have high blood pressure screening.

The following are additional concerns that should be reflected in any strategy to improve the health of Latinos.

- High cholesterol is a risk factor for cardiovascular disease. High cholesterol can be treated, if it is diagnosed. The high percentage of Latino adults who have not had their cholesterol checked may be reflective of problems of access to health care. It may indicate that eventually there might be a problem of cardiovascular disease as the population ages. In this area, statistics for the period of 1995 to 1999 reflect that 31.8% of Latinos did not have a cholesterol screening in the past five years, compared to 24% of the state-wide population.

- Breast cancer is a leading cause of death for women and routine mammography is part of the strategy of early diagnosis and treatment. The percentage of Massachusetts Latinas who did not have a recent mammogram is not very different from that of all Massachusetts women, but one fifth of Latinas in the late 1990s had not had a mammogram in the past five years.

- Early diagnosis and treatment of cervical cancer is made possible through routine pap smears. While the rate of Latinas in Massachusetts who have not had recent pap smears is not very different than that of all Massachusetts women, it is still too high and should be reduced. From

1995 to 1999, there were 15.9% of Latinas over 18 years of age without a recent pap smear; the state-wide percentage was 13.4.

- Routine colonoscopy is a procedure to detect colon cancer, a major health concern. From 1995 to 1999, the percentage of Latinos in Massachusetts over the age of 50 who have not had a colonoscopy is lower than that of all Massachusetts adults over the age of 50; 37.2% versus 41.8%, respectively. This may not reflect high access to health care among Latinos in Massachusetts but a lack of proper care for all Massachusetts older adults.

- Good health outcomes for mothers and children rely on regular doctor visits during pregnancy (as well as proper health before pregnancy). From 1999 to 2000 7.4% of all Lawrence mothers giving birth (most of who were Latinas) received no prenatal care and prenatal care was considered adequate in only 62.1% in this group. The total Massachusetts numbers were 2.9% and 81.5%, respectively.

- Many of the health problems that children are at risk for can be prevented through timely immunizations. Many infectious diseases have almost entirely disappeared in the United States except for the non-immunized population. No data is available on this issue.

Infectious Diseases and Latinos in Lawrence

There are particular problems facing Latinos in Lawrence in the area of health. Once thought to be nearly eradicated in the United States, the past two decades have seen a renewed concern about the health effects of infectious diseases. Many of these diseases are preventable and treatable. This can be illustrated in a discussion about HIV/AIDS. While HIV/AIDS death rates have declined dramatically from a decade ago, it is still a serious illness that is expensive to treat, can have problematic treatment side effects and unfortunately cannot save everyone who is infected. Early diagnosis, before infection leads to full blown AIDS, treatment at the appropriate time during the course of the disease and assistance to ensure adherence to often complex dosing schedules are critical. Lawrence had statistically significant higher rates of people alive with both HIV and AIDS. People alive with HIV mean those who have been diagnoses as having the virus that causes HIV/AIDS. AIDS refers to a CDC definition that includes people whose immune systems have declined below a certain threshold or who have developed one of the conditions or opportunistic infections that characterize AIDS. Statistics for the year of 1999 indicate that the rate for Lawrencians alive with HIV was 120.7 for every 100,000 people; the rate for Massachusetts was 76.3. There were also 242.9 people for every 100,000 living with AIDS in Lawrence during that same period. In contrast, the Massachusetts rate was 110.2.

Syphilis, gonorrhea, Chlamydia and other sexually transmitted infections are preventable and treatable; yet they remain problems in Lawrence. Undiagnosed or untreated, they can result in serious health problems and eventual fertility problems.

Table 1 indicates that the Chlamydia rate for Lawrence Latino teen mothers was 458.1 for every 100,000 people, almost double than that of Massachusetts as a whole in 2000, which was 158.5. The syphilis rate was significantly higher in Lawrence at 44.4, versus a 6.6 state-wide rate. The overall Chlamydia and syphilis rate was higher in Lawrence than in Massachusetts; 458.1 and 158.5, respectively. The rate for gonorrhea in Lawrence was 26.4 and the Massachusetts rate was significantly higher at 43.7.

Chronic Diseases/Conditions

There are also chronic diseases and related conditions that require attention in Lawrence. Chronic diseases are the major causes of death and disability. Many of these are preventable and treatable. Heart attacks, strokes and other cardiovascular diseases are the major cause of death in the United States. The Lawrence age-adjusted hospitalization rate for circulatory disease, 2,193 for every 100,000 people, was higher than that of Massachusetts, which was 1,851. However, the age-adjusted death rate for Lawrence was not statistically significantly different than the statewide rate. The Lawrence rate was 317 per 100,000 people and the Massachusetts rate was 288.

The following health problems and challenges are highlighted in terms of requiring major public attention.

- High blood pressure is a risk factor for cardiovascular disease and other health problems. The rate of high blood pressure among Latinos is not different than that of all Massachusetts adults, but this may reflect the

lower blood pressure screening rate among adult Latinos. Statistics for the years of 1995, 1997 and 1999 show that 21.0% of Latinos were diagnosed with high blood pressure. The Massachusetts percentage for the same period was 21.3%.

- High cholesterol is a risk factor for heart disease. It is very controllable through diet, exercise and if necessary, drug therapy. The percentage for Latinos high cholesterol during 1995, 1997 and 1999 was lower than that of non-Latinos—23.1% versus 27.9%, respectively. But it is important that cholesterol be controlled in this group and those others who have not had their cholesterol tested have it done.

- Obesity is a national epidemic and while the overall Massachusetts adult obesity rate is lower than the national rate, the Massachusetts adult Latino rate approximates the national rate. From 1995 to 1999, there were 25.6% of Massachusetts adults that were considered obese; the percentage for Latinos was 31.2. Obesity is a risk factor for heart disease, cancer, diabetes and other health problems.

- Diabetes, particularly Type II Diabetes (or adult onset diabetes), is a growing national problem as obesity rates climb. Diabetes is a direct health threat and also affects risk for heart disease, blindness and kidney failure. It is treatable through weight control, diet and drug therapy.

Statistics do not show a discrepancy between Latinos and all Massachusetts residents with regard to the percentage of diabetes cases. Data from 1995 to 1999 reflect that 5.6% of Latinos and 5.1% of all Massachusetts adults had diabetes during that period.

- The overall cancer incidence rate in Lawrence, adjusted for age, is not statistically different from that of Massachusetts as a whole. The overall cancer incidence rate for Lawrence residents is 341 for every 100,000 people, and the Massachusetts overall cancer incidence rate was 421. The rates are similar for the major types of cancer; lung, breast and prostate, as it is shown on Table 1. Lawrence did not have a statistically significantly higher rate of other cancers.

- Asthma, a chronic condition that often can result in acute episodes, has had a high growth in prevalence over the past two decades. The reasons for this increase are not well understood. Asthma is thought to result from an interaction of genetic, personal and environmental factors and people who live in substandard housing are particularly at risk. Asthma is controllable through long-term drug therapy and personal changes such as smoking cessation. The asthma hospitalization rate for the Lawrence area is higher than that of Massachusetts for children up to 4 years of age, and slightly lower for Lawrence children between the ages of five to nine and 10 to 14, as shown on Table 1.

- Lead poisoning is primarily a problem of older, substandard housing. Young children living in old homes with peeling or decaying lead paint are most at risk. Lead is a neurotoxin and ingestion of lead can have serious developmental consequences. The 2000 Census reported that 65.8% of Lawrence houses were built before 1960, compared to 55.6% of all Massachusetts houses. These numbers are related to the higher percentage of Lawrence children who have been diagnosed with elevated blood lead levels, which are shown on Table 1. They also highlight the need to boost screening rates in the region, even though there are no significant gaps on the screening rates for Lawrence and Massachusetts, as shown on Table 1.

Hospitalization and Latinos in Lawrence

The pattern of causes of hospitalizations changes as one ages. Many hospitalizations can be prevented, if there is adequate treatment before illness reaches a crisis point. In addition, in today's health care environment, hospitalization can represent a catastrophic fiscal problem. Table 2 shows that, between 1998 and 1999, Lawrence children age four and under were more likely to be hospitalized than all Massachusetts children. This included all cause hospitalizations, and hospitalizations for respiratory, endocrine, infectious and digestive system diseases. The rates for Lawrence children between five and nine were close to the Massachusetts average except for respiratory disease hospitalizations. For children 14 and under, the hospitalization rates were not

significantly different in Lawrence than in Massachusetts. For children between the ages of 15 and 19, the overall hospitalization in Lawrence was higher than that for Massachusetts. The hospitalization rate for digestive diseases was higher in Lawrence as well. As it can be shown on Table 3, the Lawrence all-cause hospitalization rate for adults was significantly higher than the Massachusetts rate. The same was the case for mental disorder, digestive system, injuries and poisonings and respiratory disease rates. The alcohol/substance hospitalization rate in Lawrence, however, was lower.

Risk Behavior and Latinos in Lawrence

Healthy and unhealthy behaviors directly contribute to health and illness. Given the many health threats that exist in contemporary society, it is difficult for many people to avoid risky behavior. In addition, the burden of poverty and lack of education can result in behaviors that negatively impact health. Improvement in the health status of Latinos requires education that emphasizes the importance of the following risk behaviors and concerns.

- Physical inactivity is risk factor for heart disease, cancer and other health problems. The proportion of Massachusetts adult Latinos who reported they were physically inactive is very high—39.1% for the years of 1994, 1996 and 1998, versus 24.8% of Massachusetts adults during the same period. During those same years 21.7% of Latinos reported regular physical activity, compared to 31.3 of all Massachusetts residents.

- Tobacco smoking is a major health problem and the health consequences of cancer and heart disease are well known. While the Massachusetts Latino adult smoking rate is identical to all Massachusetts adults (21.3%), the rate for Lawrence high school students is lower than that of the overall high school rate—22.6% versus 29.9%. The community should be proud of these lower rates and work to replicate this healthy behavior in other age groups and for other risk factors. Latinos in grades 7 through 8, however, reported a slightly higher smoking rate of 13.8% in comparison to the Massachusetts rate of 12.6%. There were also lower rates of using cigars and smokeless tobacco. A small percentage of all Lawrence mothers reported smoking during pregnancy; 7.5%, in opposition to a Massachusetts rate of 9.7%.

- Substance abuse affects the health of both the person with the substance abuse problem and their family and community. The data on admissions to treatment programs on Table 3 show substantially higher rates in Lawrence than in Massachusetts as a whole, though this may reflect treatment options as well as abuse problems.

- Certain kinds of drugs are a direct health threat and too many youth of all backgrounds continue to report past use of dangerous drugs. As shown on Table 4, Latinos in Massachusetts have a slight tendency to report use at an earlier age, but by high school ages their use appears to lag the

Massachusetts high school population as a whole. Additionally, both cohorts of grades 7 to 8 and 9 to 12 reported using marihuana the most. This may suggest a need for further anti-drug education efforts for younger Latino youth.

- While in moderation alcohol can be innocuous, binge drinking can result in behavioral and health problems as can heavy chronic drinking. Both Latino adults and children report less problematic alcohol use than the overall Massachusetts population. More specifically, during the years of 1995, 1997 and 1999, 15% of Latino adults reported binge drinking, whereas 17.7% of all residents reported such behavior. During those same years, 2.1% of Latino adults and 4% of all Massachusetts residents reported chronic drinking. Children, on the other hand, had a higher percentage of reported cases on drinking. Statistics show that 24.4% of Latino children in grades 7 through 8 reported drinking compared to 26.8% of all Massachusetts residents. Additionally, 48.7% of Latino children in grades 9 through 12 reported drinking, whereas 57.8% of all Massachusetts residents reported such behavior.

- Poor diets can affect health in a number of ways including the risk of cancer and heart disease. It is often a reflection of poverty, food insecurity and a lack of affordable and accessible sources of nutritious food. There was a large difference in the percentage of Latinos in Massachusetts who

reported having at least five servings of fruit and vegetables versus all Massachusetts adults. More specifically, in the years of 1994, 1996, and 1998, 18.8% of Latinos and 29.1% of all Massachusetts residents reported more than five servings a day of fruits and/or vegetables.

Conclusion

There is good news about the health of Latino adults but there are also a number of concerns. Cancer rates are not elevated nor are Latinos more likely to suffer from a number of other diseases. But Latino adults are disproportionately likely to lack health insurance. Their rates of obesity are very high and diets may need to be improved (this may be a function of high rates of poverty). The high rate of a lack of prenatal care is a problem. Another major problem is injuries from weapons. A final concern is the high percentage of adults reporting fair/poor health.

There are several important health issues that need to be addressed in relation to health and health conditions for Latinos in Lawrence. Of primary concern is the ongoing high rate of poverty and access to quality education. Low incomes and problems in completing education today can have health implications for the entire life of Latino youth. A related concern is the lack of health insurance, which can affect access to health care and the timely administration of immunizations. Another risk faced by Latino children is nutrition, physical activity and obesity. The high levels of adult obesity (and other national surveys of Latino youth) suggest that Latino children may be already experiencing high rates of obesity. Lawrence Latino children also have a high burden of

lead and asthma problems. There is a slightly higher reported higher exposure to drugs and alcohol among younger teens. This may suggest a need for greater targeting of anti-drug efforts in younger grades. Another concern is the high rates of sexually transmitted diseases and high rates of teen pregnancy. These matters require attention, especially in a community with pockets of high poverty. Unless addressed, the lives of children and families are put at risk, and the well-being of Lawrence is also endangered.

Nobody chooses ill health. While most Latinos in Lawrence are fortunate to enjoy lives free of serious illness, too many are threatened by risky behaviors, inadequate insurance and life threatening diseases. Improving the health of Lawrence's Latinos requires direct programming to address their health problems and a renewed effort to meet the social and economic conditions of the community.

Note: The following tables and information reported in this chapter were compiled from the following sources:

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Table 1
Vital Statistics

Cancer Death Rates-Per 100,000	Lawrence	Massachusetts
Overall	199	207
Lung	48	56
Breast	29	27
Prostate	20	31

VD Rates-Per 100,000	Lawrence	Massachusetts
Syphilis	44.4	6.6
Gonorrhea	26.4	43.7
Chlamydia	458.1	158.5

Cancer Incidence Rates-Per 100,000	Lawrence	Massachusetts
Overall	341	421
Lung	46	62
Breast	87	123
Prostate	141	153

Asthma Hospitalization Rates-Per 100,000 (1998-1999)	Lawrence	Massachusetts
Ages 0 to 4	327	270
Ages 5 to 9	128	146
Ages 10 to 14	73	100

Blood Lead Levels Children Younger than Six-Per 1,000	Lawrence	Massachusetts
Blood Lead Level Greater than 15 Micrograms per Deciliter	10	3.5
Blood Lead Level Greater than 20 Micrograms per Deciliter	4.3	1.5
Blood Lead Level Greater than 25 Micrograms per Deciliter	2.4	.7

Children Screened for Blood Levels	Lawrence	Massachusetts
9 to 48 Months Old	74%	76%
6 to 72 Months Old	63%	56%

Table 2
Hospitalization Rates—Per 100,000
1998 to 1999

	Ages 0 to 4	Ages 5 to 9	Ages 10 to 14	Ages 15 to 19
All Causes	Lawrence: 29,516	Lawrence: 1,656	Lawrence: 1,656	Lawrence: 8,509
	Massachusetts: 24,590	Massachusetts: 1,512	Massachusetts: 1,754	Massachusetts: 4,096
Respiratory	Lawrence: 2,424	Lawrence: 455	Lawrence: 176	Lawrence: 182
	Massachusetts: 1,289	Massachusetts: 304	Massachusetts: 191	Massachusetts: 227
Endocrine	Lawrence: 404	Lawrence: N/A	Lawrence: N/A	Lawrence: N/A
	Massachusetts: 378	Massachusetts: N/A	Massachusetts: N/A	Massachusetts: N/A
Infectious	Lawrence: 497	Lawrence: N/A	Lawrence: N/A	Lawrence: N/A
	Massachusetts: 313	Massachusetts: N/A	Massachusetts: N/A	Massachusetts: N/A
Digestive	Lawrence: 592	Lawrence: 192	Lawrence: 201	Lawrence: 491
	Massachusetts: 262	Massachusetts: 171	Massachusetts:256	Massachusetts: 316
Injuries and Poisoning	Lawrence: N/A	Lawrence: 213	Lawrence: 242	Lawrence: 545
	Massachusetts: N/A	Massachusetts: 204	Massachusetts: 483	Massachusetts: 274
Mental	Lawrence: N/A	Lawrence: 192	Lawrence: 410	Lawrence: 719
	Massachusetts: N/A	Massachusetts: 134	Massachusetts: 321	Massachusetts: 694

Table 3
Hospitalization Rates
Age Adjusted—Per 100,000
All Adults

	Lawrence	Massachusetts
All Causes	10,766	7,666
Respiratory	536	260
Injuries and Poisonings	615	457
Digestive	620	480
Mental	1,795	1,087

Admission to Treatment Programs
Adults 25 Years and Over—Per 100,000

	Lawrence	Massachusetts
Treatment Programs	3,646	1,881
Alcohol	1,031	886
Cocaine	195	76
Injected Heroin	1,107	423
Alcohol/Substance	527	457

Table 4
Drug Use

	Grades 7 to 8	Grades 9 to 12
Narcotics	Latinos: 1.6%	Latinos: 1.8%
	All Residents: 1.2%	All Residents: 3.3%
Tranquilizers	Latinos: 4.7%	Latinos: 4.9%
	All Residents: 3.1%	All Residents: 8.6%
Cocaine	Latinos: 4.3%	Latinos: 1.2%
	All Residents: 2.0%	All Residents: 3.4%
Inhalants	Latinos: 8.5%	Latinos: 3.6%
	All Residents: 5.7%	All Residents4.3%
Marihuana	Latinos: 9.8%	Latinos: 22.3%
	All Residents: 7.6%	All Residents: 30.2%

Latino Youth of Lawrence: The Future in Crisis

Janneth Diaz

Introduction

With Latino youth representing so many Lawrencians, this paper will address three overriding areas of importance to this group. First among them are the major issues of health care, gangs and education. Second, the current trends that may have an impact on the future prospects of Latino youth will be reviewed. Finally the implications of these issues and trends for Latino youth in Lawrence will be examined. These overarching areas are important to help address and ensure a positive future for Lawrence and its residents. Actions we take today will directly determine the success or failure of our Latino youth, and thus, the future of Lawrence.

In examining the overall quality of life in Lawrence for Latino youth, several factors must be taken into consideration. Access to healthcare is an important issue. Recognizing that a relationship exists between care, and access to it, socioeconomic factors are central for understanding the health status of Latino youth in Lawrence. Health care data show that 41% of Latino families with children have at least one uninsured family member, despite the fact that Massachusetts has one of the most inclusive and comprehensive public health insurance programs in the nation (Cortes, Cajigas, & Bermudez, 2002). Unemployment, along with recent employer cutbacks in health insurance benefits, has greatly affected the Latino population. With few other

available options or resources, Latinos in Lawrence are forced to seek health care through publicly funded programs, which often tend to be less than adequate and overburdened. Sexually transmitted diseases, including HIV/AIDS, have also disproportionately affected Latino youth in Lawrence. Latino youth are particularly at risk in contracting a sexually transmitted disease. In Latinas age 15-19, for example, the rate of syphilis in 1998 was 50 times higher then their white female counterpart. Teen pregnancy in 2000, which greatly affects Latino youth, while declining over the last 10 years, indicates that Lawrence, nonetheless, still has the highest teen birth rate in the Commonwealth. As a result, Latina mothers tend to be behind their peers academically by an average of two grade levels (Cortez, Cajigas, & Bermudez, 2002).

Crime and Gangs

Other quality of life indicators show that access to transportation, city crime rates, and overall quality of neighborhoods are impacting Latino youth. Because of a lack of adequate public transportation from the city to other areas, for example, Lawrence youth rarely leave the city to travel to Boston, the beach, or to another place that may broaden their horizons and expose them to meaningful experiences (e.g., to other cultures). A lack of cultural venues, adequate parks, and other activities in Lawrence leave Latino youth with few options for entertainment. It is debatable as to whether or not the poor conditions thus far outlined contribute to gang formation and increased crime among young people. Remarks from youth workers within community based organizations (CBO's) reveal, however, that Lawrence Latino youth are afraid to wear certain colors in their neighborhoods or to school for fear of mistakenly being taken for a gang member.

Overall, crime rates in Lawrence are higher than the national average, at 4,380 crimes per 100,000 people in 2002, compared to 4,118 nationally (Federal Bureau of Investigation Crime Reports, 2002), lending support to a correlation between the two.

Education

One of the most significant predictive indicators of the success or failure of the city's youth is that of education. Of great impact on public education in Lawrence, was the loss of the high school's accreditation in 1998. While there were warning signs for some time that public education in Lawrence had been failing its' children, educational leaders chose to ignore them, culminating with the forfeiture of the schools accreditation.

Only 10% of those 25 years of age and older in Lawrence have a Bachelor's degree or higher according to census figures. Forty-two percent of Lawrence residents have not even completed high school. The State Department of Education reports that the dropout rate in Lawrence is currently 12.5%, compared to only 3.5% for the entire state. These numbers may be too conservative if we look at retention rates from middle school to the 9th grade, and then on to the senior year in high school. According to Massachusetts Department of Education statistics (2002), there were 1153 students enrolled in the 8th grade in 2002. Yet, during the same year there were only 437 students enrolled as seniors at Lawrence High School. While some students choose to attend private or vocational high schools, accounting for a portion of the drop in enrollment, the fact that more than half the students seem to be lost from 8th grade to 12th grade on average leads one to question the 12.5% dropout rate reported by The Department of

Education. Since nearly 84% of the students who attend the Lawrence public schools are Latino (compared to 11% for the state), this issue particularly affects Latino youth in Lawrence at a disproportionate rate (see Tables 1 and 2).

Latino youth in Lawrence have had to also deal with a tumultuous administration lacking the necessary resources to realize success. Lawrence has had six school superintendents within a five-year period. Contentious political debates about how school administrators should function have taken place between the mayor and the school administration. The school administration has also had a difficult time retaining guidance counseling staff, so that there is presently only 4 full-time guidance counseling staff with a ratio of 838 to 1 serving 11th and 12th graders at Lawrence High School. These staff members have a tremendous amount of pressure on them to help decrease teen pregnancy, crime, and dropouts while assisting students who wish to apply to college. With such staggering school-to-counselor ratios, it is almost impossible for students to build the kind of relationships necessary to ensure their academic success.

It is commonly known that children have a greater chance of achieving their academic goals when they are able to identify positive role models in the community who have overcome similar racial, cultural and economic barriers. Despite the fact that the population in the Lawrence Public Schools is close to 90% Latino, the school administration is still predominantly white, further exasperating educational attainment for Latino Youth. When bilingual education ended in Lawrence in 2002, many of the Latino, bilingual staff was terminated from their professional teaching positions further

limiting the number of role models. Students mainly see Latino staff working in their school's as cafeteria, as janitorial workers, as well as teacher aides. The low level of employment among these school workers sends a subtle message to Latino youth that they cannot aspire to leadership or professional roles because of their race and culture background.

MCAS and the Education of Latinos

While the relationship between education and the recently established Massachusetts Comprehensive Assessment System (MCAS) will be further elaborated in a separate section of this report, it is important for this review on Lawrence's Latino youth to highlight some key issues. In 1993, Massachusetts passed the Education Reform Act designed to measure performance. The Massachusetts Comprehensive Assessment System (MCAS) was a result of this reform, intended to measure a student's performance in English Language Arts, Mathematics and Science throughout elementary, middle and high school. Students' skill and knowledge are rated as "advanced", "proficient", "needs improvement" or "failing". Students must pass the MCAS in the 10^{th} grade in English Language Arts and Mathematics in order to graduate from high school. In addition, students with limited English proficiency (LEP) must also participate in MCAS scheduled for their grade regardless of the number of years they have been in the U.S. LEP students are also required to take annual English proficiency tests in reading, writing, speaking, and listening. Few accommodations or exceptions are made to these requisites (US Department of Education, 2003). In Lawrence, 26.7% of students are considered Limited English Proficient, compared to just 5.3% statewide (see Table 3). In

the Spring of 2003, MCAS results revealed that 71% of Lawrence High School 10th graders scored in the "needs improvement" or "failed" category in their English Language Arts exams, and 81% of students scored in these categories in their Mathematics MCAS exams. Critics of the MCAS argue that these high-stakes exams only serve to bolster the already high dropout rates in the city of Lawrence, as students opt out of attending school believing they will not be able to pass, and thus many do not receive a high school diploma.

It is necessary to examine the current trends in education and societal structure in order to begin to untangle the path taken in Lawrence that led the city to where it is today. There needs to be accountability that our students are gaining the knowledge they need to succeed in college, and in the work force. Critics of MCAS have observed that some students, especially minority, have not had full access to the courses they should take in order to help them pass the test. Also, "teaching to the test," a familiar trend since the inception of MCAS, has taken the place of more creative teaching techniques, and they fail to help foster more abstract thinking among Latino students. The MCAS English Language Arts exams make no exception for students who are Limited English Proficient (LEP). Since all students must pass this exam in order to earn a high school diploma, Latino Youth in Lawrence are even more at risk of failing if they are LEP students.

Conclusion

There is no doubt that being poor is stressful. Social problems, limited access to health care, crime, unemployment, lack of positive role models, a flawed school system, high stakes exams, and cultural differences make it easy to understand why mastering algebra, for example, becomes less of a priority to a typical Latino youngster. Frustration is seen when we look at the plans of high school graduates from Lawrence High School who in 2002 stated that they intended to go to a four-year college when they graduated in 20.7% of the cases, compared to 52.4% of the state of Massachusetts according to Table 3. Certainly, these issues are multi-faceted and require a comprehensive and holistic approach when attempting to limit their impact on Latino youth in Lawrence. The multiple layers of each of the issues confronting Latino youth in Lawrence indicate that community and state officials must act decisively if they are to help sufficient numbers, and fill future employment and leadership positions. A multi-prong approach must be developed and implemented to help Latino youth in the areas of healthcare, leisure, and education to mention only three. To successfully meet this challenge means that the City as a whole will salvage its future. To ignore, or fail in this endeavor will have significant ramifications for the city, Merrimack Valley and the state as a whole.

Recently, the Center for Educational Research and Policy commissioned an independent research study to identify and provide information on best practices of higher performing urban high schools. Researchers identified 9 schools in Boston, Lynn, Worcester, Springfield and Somerville that appear to be making significant strides towards meeting academic performance standards despite high poverty rates and minority

enrollment. To qualify, all of the schools identified had to have at least 50% of the students' enrolled living below the poverty level and at least 50% minority enrollment. To be considered, the schools were also required to have higher passing scores on 10th grade ELA MCAS (near or above the state average of 87%), high attendance (90% or better), low drop-out rates (less than 5%) and at least 60% of all graduating seniors must have had a plan to attend a 2 or 4 year college. Of all the schools surveyed, University Park Campus School in Worcester stood out as "high performing", meaning that 100% of all students scored "proficient" or higher on MCAS in 2002 and the drop-out rate was 0%.

Site visits to each of the nine schools were conducted during the Spring of 2003 to identify policies and practices that might be associated with the promising progress being made by the schools. During these site visits, respondents were asked the following question: "Why are students performing better here than at other schools?" Researchers found the same answers repeated from school to school, despite the fact that all of the schools were very different from each other in terms of size, organization, and governance. They consolidated the answers into the following 5 themes:

- Expectations are clearly communicated to students and parents
- School cultures offer personalized instruction and provide support for student and teachers
- Small class size and small learning communities exist where teachers and students form strong, trusting relationships and teachers can respond to student needs.

- Curriculum is data-driven emphasizes literacy and math, and prepares students for college.
- Strong relationships with parents and community members, as well as support universities and corporate partners provide resources, and involvement in the educational programs.

To date, Lawrence’s schools have failed in all.

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Table 1
Number of Students Enrolled by Grade:
Lawrence Schools (2002)

Grade	PK	K	1	2	3	4	5	6	7	8	9	10	11	12	Total
Number	376	893	1,044	123	1,112	1,112	1,150	1,141	1,181	153	808	576	481	437	11,587

Source: Massachusetts Department of Education. (2002). Boston, MA.

Table 2
Percent Enrollments by Race/Ethnicity:
Lawrence Schools (2002-2003)

Race/Ethnicity	Percent Lawrence	Percent State
White	10.6	75.1
African American	2.4	8.8
Hispanic/Latino	83.9	11.2
Other	3.1	4.9
Total	100	100

Source: Massachusetts Department of Education. (2002). Boston, MA.

Table 3
Percent of Students by Post Secondary Plans:
Lawrence (2002)

Plan	Number (Percent) Lawrence	Number (Percent) State
Attend a Two-year College	47.9	20.4
Attend a Four-year College	20.7	52.4
Work	3.6	12.8
Other	27.8	14.4
Total	100	100

Source: Massachusetts Department of Education. (2002). Boston, MA.

Education Reform: Perpetuating Racially Identified Space Within Lawrence, Massachusetts

Luz A. Carrion, Esq.

Introduction

The year 2004 marks the fiftieth anniversary of the landmark case *Brown v. Board of Education.*[1] Looking back at this historical case, one wonders if the dream of desegregated schools has become a reality—it definitely has not. These days, the legal battles have shifted from segregation to adequate school funding, hoping that more money would eventually bring desegregation. Yet, more money does not necessarily follow desegregation. This is true because more funding does not mean equal funding for all schools but *only* enough money to have an opportunity to access adequate education.

This paper reviews the structure of public education in Massachusetts and the major changes brought by the Massachusetts Education Reform Act of 1993 (MERA). The primary purpose of the reform was to address the severe inequalities in the quality of education between affluent school districts (mostly whites) and less affluent ones (mostly of color). Today, eleven years after MERA was implemented, school districts have become more segregated, and policies, such as the Massachusetts Comprehensive Assessment System (MCAS) high-stakes test, have served to disproportionately affect communities of color and to reinforce segregation. The paper explores whether MERA has served to promote and perpetuate segregated schools in Massachusetts, and it finds

that it does. The paper looks at the theory of racially identified spaces. It then recounts the development of education reform through MERA in Massachusetts, with an outline of the MCAS and its impact on Lawrence, Massachusetts. Finally, it concludes with a modest proposal for deconstructing local school districts and creating a metropolitan school district that would desegregate schools. This proposal is, again, a modest one; one that has as a primary objective to expand the issue of adequate school funding to include a direct line of attack against racially identified spaces. The proposal will bring a great deal of discussion—and criticism—but that is precisely this author's intent: to bring deconstruction of racially identified spaces into the debate of education reform.

Racially Identified Space: A Theoretical Framework

Richard Thompson Ford defines "racially identified space" as "physical space primarily associated with and occupied by a particular racial group."[2] He argues that "even in the absence of racism, race-neutral policy could be expected to entrench segregation and socio-economic stratification in a society with a history of racism."[3] In support for this proposition, Ford first looks at the geographical boundaries of municipalities and how these were created, among racial lines, in a time when racism was lawful. Since whites had access to better jobs, this secured economic stability and growth, and, in turn, a broader tax-base for superior public services. These advantages were reinforced—and encouraged—by private associations, such as real estate agents and homeowner associations, and by government policies, such as redlining under federally subsidized mortgages.[4] These elements, therefore, created cities and towns—spaces—

that could be identified through the racial composition of their constituents. Additionally, these racially identified spaces were often associated with the low quality public services and social ills that resulted from years of segregation and oppression.

Even though segregation was declared unlawful, these geographical boundaries creating racially identified spaces remained unchanged. Thus, although people of color could move into white neighborhoods, the reality was that most of them could not afford it, or faced hostility and restrictive zoning laws that impeded the development of affordable housing. Also, even in the absence of racism, whites might find that it would be economically irrational for them to move to a neighborhood where taxes might be higher and quality of public services might be lower. Absent an intervening factor, Ford argues, income polarization and segregation will continue to exist in racially identified spaces. In other words, these spaces are now doing the work of segregationist laws that were abolished after the Civil Rights movement.

Ford argues further that American jurisprudence has developed two views of local governments that place racially identified spaces beyond the reach of legal reform. These views contradict each other, but have managed to avoid admitting to the relevance of political geography and racially identified spaces. By examining "the Supreme Court's doctrine of delegation of power to, and within local governments,"[5] Ford identifies two views of local political space. One view treats local governments as "delegates of state power, without autonomy or independent political significance"—or "transparent"[6]—; the other "sees local governments as autonomous sovereigns…with rights against both

outsiders and centralized authority"—or "opaque."[7] He then argues that both views ignore segregation in political spaces because the former sees local government as legally insignificant and thus unable to deal with segregated political spaces; the latter appeals to the local government's democratic origins or analogizes it to private property rights, thus viewing local government as an inappropriate forum to deal with segregated political spaces. According to Ford, these views of space do not conform to the modern view that space is the result of "social interactions, ideological conceptions, and…legal doctrine and public policy."[8]

More importantly, Ford's critique of these two types of political spaces is crucial when analyzing the impact of laws in a given space. Opaque spaces reify political spaces in that "although political space is a function of our idea of boundaries, we imagine that those boundaries are natural, that they are something other than and prior to our idea of where it should be."[9] Thus, as Ford argues, reification of political space results from not examining these spaces, because they seem to be primordial. On the other hand, the critique of transparent spaces is based, not on reification, but rather on "the mistake… [of assuming] that our ideological constructs have no tangible consequences, that they are 'just ideas.'"[10] In other words, political space in the transparent view is irrelevant because "they are simply lines on a map."[11]

Education Reform in Massachusetts

McDuffy v. Secretary of the Executive Office of Education

In 1993, the Massachusetts Supreme Judicial Court (SJC) held in *McDuffy v. Secretary of the Executive Office of Education*[12] that the state had failed on its constitutional duty to "cherish public schools."[13] The constitutional duty to adequately fund public education, the SJC held, rests with the Legislature and the Executive so that all children of the Commonwealth have an equal opportunity to access quality education.[14] The SJC narrowly framed the issue of the case to whether the Massachusetts Constitution imposes a duty on the state "to ensure the education of its children in the public schools."[15] After finding that a duty existed, the SJC examined the administrative and funding structures of public education to determine "what does the constitutional mandate entail" and whether the mandate had been violated.[16]

The plaintiffs in this case were sixteen students from sixteen school districts—including Lawrence—and the suit goes as far back as 1978.[17] For purposes of this article, however, I will focus mainly on the court's description of the funding and administrative schemes for education. An analysis of these areas will reveal that the Commonwealth's funding and administrative structure for public education treats local governments as opaque. The implications of this treatment are that the boundaries of school districts are viewed as natural and, therefore, tolerable.

The funding scheme that the SJC held unconstitutional consisted mainly of federal funds, local funds and state funds. Federal funds comprised four to five percent of the school budgets and were tied to specific programs, such as special education.[18] Local funds consisted mostly of local property taxes, which are still capped at two and one half percent.[19] State funds consisted of "state aid" under chapter 70, and "equal educational opportunity grants" under chapter 70A.[20] The primary purpose of chapter 70 funds was to provide equal educational opportunity and to reduce reliance on local property taxes.[21] To this end, the funding relied on a special formula "for determining the amount of state aid to be granted annually to each town or city…."[22] Chapter 70A funds were supposed to accelerate the goals of chapter 70 by awarding monies to districts whose total direct service expenditures on schools were less than 85% of the state average on such expenditures.[23]

The SJC declined to assess the constitutionality of this funding scheme.[24] Rather, it looked at how the Executive and Legislative branches had failed to follow the statutory formulas and left funding primarily to local districts. The parties to the *McDuffy* litigation stipulated that the chapter 70 formula had not been used since 1984, but that the annual appropriations process had been used instead. The parties also stipulated that education funding under both formulas had been reduced by 4% in 1991 and by 20% in 1992.[25] Consequently, the reduction in state funding left local governments to rely more on their property taxes. Relying on property taxes, in turn, meant that more affluent communities with higher property values would have a broader tax base and more money for their schools. Additionally, state money targeted to education was commingled with

other local aid and there was no state control for ensuring that education funds were actually used for education. Although this funding scheme left less affluent communities on unequal footing, the court did not go as far as to require "equal expenditure per pupil."[26]

The *McDuffy* court also reviewed the administrative structure of public education in Massachusetts. Up to the time of the *McDuffy* case, and to this day, cities and towns are required to maintain public schools within their boundaries, and they have elected officials assigned with the general charge of running these schools.[27] The state role was reflected on the creation of the Board of Education, the Department of Education and the Advisory Council on Education. Prior to *McDuffy,* the Board was responsible for "broad planning, support and coordination [,]…standard setting duties, and numerous other powers and responsibilities…."[28] Thus, the Board's main objective was to "guide and oversee public education in the schools and to set [s]tate-wide policy and requirements."[29] The Department of Education was, and still is, under the Board and it is headed by the Commissioner of Education. The Commissioner acts as the secretary of the Board and chief executive officer, supervising all education-related activities funded by the state.[30]

The Education Reform Act of 1993

Three days after the issuance of the *McDuffy* decision, the Legislature enacted MERA.[31] Besides commitment to funding education, the Act imposed numerous responsibilities under state entities or representatives, such as the Board of Education and

the Commissioner of Education. These state agents were now mandated "to develop 'academic standards' and 'curriculum frameworks' in 'certain core subjects,'"[32] as well as assessment tools to measure school and student performance.[33] MERA also required that high school students meet a "competency determination" as a prerequisite to obtain a diploma.[34] The competency determination is determined when the students take and pass the high-stakes test known as the Massachusetts Comprehensive Assessment System (MCAS).[35] Starting with the graduating class of 2003, students must obtain at least a scaled score of 220 on both the English and math sections of the MCAS in order to obtain a high school diploma.[36] The SJC has described the MCAS as a "customized test" that contains multiple-choice questions; short answer[,]…open response questions, requiring students to write a detailed or descriptive answer up to one-half page long, or a chart or graph; and writing prompts, requiring students to write a composition….There are four levels of "performance levels," or scores, for the MCAS exam. A scaled score of 200-219 corresponds to "failing," a scaled score of 220-238 corresponds to "needs improvement," a scaled score of 240-258 corresponds to "proficient," and a scaled score of 260-280 corresponds to "advanced."[37]

The state now has significant oversight and control over school districts, especially those that are deemed "underperforming." For example, the Massachusetts Department of Education issues a biennial rating of schools and districts.[38] The ratings are based primarily on MCAS scores. "Schools and districts that fail to meet State performance standards may be reviewed to determine under-performance and assess whether State intervention is needed to direct improvement efforts."[39] In other words, once there is a determination that a school and/or district is under-performing—because of low MCAS

scores—that local entity ceases to be autonomous and now becomes a mere delegate of the state.

MERA also transformed the funding scheme for public education in Massachusetts. Currently, the state calculates what the minimum school budget for each district should be in order to provide an adequate education. This calculation, also known as the foundation budget, requires a minimum contribution from the school districts.[40] The foundation budget formula includes eighteen areas that a district needs, including teachers, administration, staff, equipment, athletics, and others. The minimum local contribution is calculated, in part, on the municipality's equalized property valuation, which is determined by the Department of Revenue.[41] If "the local contribution falls short of meeting the foundation budget amount for the year, the State, through Chapter 70 aid, will make up the difference."[42] Thus, by implementing a foundation budget for each school district, the state is taking more control of education. As it will be shown below, however, transforming local school districts into transparent spaces does not necessarily address the segregation and isolation problems faced in *McDuffy*. As Ford noted, there need not be a racist law or policy in place, but only laws that have the effect of perpetuating segregation.[43]

The Effects of a Racially Identified Space: Lawrence as a Case In Point

The MCAS has had a devastating effect on Latinos, which are mostly segregated in low-income, urban school districts. According to census data, Latinos in Massachusetts make up approximately 6.8% of the overall population.[44] As of 2000, Latinos represented 10% of the student population in public schools.[45] However, almost

33% of them will not receive a high school diploma because they did not pass the MCAS.[46] "After four tries at MCAS, seventy-nine percent of seniors in the twenty-two urban districts have passed compared with 94 percent in non-urban districts."[47] Additionally, a study found that "kindergarteners in low-income cities faired worse on vocabulary tests than their counterparts in wealthy towns."[48]

These tragic figures are heightened in Lawrence, Massachusetts, the "only city in New England where Latinos are the majority," or 59.7% of the city's population.[49] Lawrence's Latino population is very young, according to census data. Almost half of the Latino population in Lawrence (42%) is nineteen years of age or younger, compared to the 36% at the statewide level.[50] Additionally, 46% of all Latino households in Lawrence have children less than 18 years of age.[51] In 2002, 89% of Lawrence's school-aged children attended public schools.[52] Data from the Massachusetts Department of Education indicate that 84% of the public school population for 2002-2003 is Latino, compared to the state figure of 11%.[53] It also shows that 27% of the student population in Lawrence has limited English proficiency—compared to 5.3% statewide.[54] Those students that remain in school show a commitment by keeping the attendance rate (94%) at par with state levels, which is 95%.[55] Dropouts, however, remain a serious problem in Lawrence. Statistics show that dropout rates decreased in 2000 to 12.2%, from 19.2% the previous year.[56] The rate, however, increased in 2002 to 14.7%, and subsequently decreased in 2003 to an all time low of 10.3%.[57] The statewide figures were: 3.5% in 2000; 3.1% in 2002; and 3.3% in 2003.[58]

Based on a review of the data, Lawrence clearly falls within the definition of racially identified spaces. This proposition is strengthened by the history of racial tensions that permeate until this day in Lawrence. Education in Lawrence did not escape this conflict. As it was mentioned before, Lawrence students were plaintiffs in the *McDuffy* litigation; and one would think that the intent behind *McDuffy* and MERA was to improve education in school districts such as Lawrence's. History, however, shows that education in Lawrence deteriorated in the years following MERA, before there were any signs of improvement.

When MERA was enacted, it carried a two billion dollar budget mostly targeted to school districts, like Lawrence, that had inadequate school funding.[59] Lawrence's school budget tripled after the reform; but, unfortunately, the money was not spent in education. The creators of MERA assumed that all that was needed was money and that the local governments will embrace this opportunity for change. They did not assume, however, that a history of resentment towards Latinos in Lawrence—dating back to the 1960's—[60]would prevent any attempts to improve education in this racially identified space.

Instead of making progress, Lawrence High School lost its accreditation in February 1997. A subsequent state audit revealed that then Superintendent James Scully had misspent over eight million dollars that were intended to go towards education.[61] Education money, the auditors found, raised the salaries of Scully's assistants by 60% and was used to pay for consultant positions for Scully's friends.[62] Meanwhile,

Superintendent Scully "ignored a decade of warning from the regional accreditation agency about the problems at the high school."[63] He was eventually fired in August of 1997[64] and the school district at one point was "the only district under state oversight."[65] The next superintendent did not escape controversy either. Following Scully's firing in 1998, Mae Gaskins was hired as the next superintendent. Gaskins only lasted two years in the post, after being fired for hiring her sister and her roommate.[66] The conflict surfaced after allegations that one of the consultants, her roommate, was wasting school funds.[67] Willfredo Laboy has assumed the position of Superintendent after Gaskins' firing in 2000.[68] By then, the Lawrence Public School System was in shambles—with looming budget cuts and low morale.

A look at the attached table, containing Lawrence and statewide MCAS scores during the tenure of these three superintendents, shows that failing rates increased from 1998 to 1999 and then decreased significantly from 2000 through 2002. However, the decrease in failing rates between 2002 and 2003 is not that significant—only a 2% difference in the grade 10 English portion and 6% for the Math test in the same cohort.

Although there has been some improvement in MCAS scores in Lawrence, Latinos are still failing the high-stakes test at alarming rates. The data in the attached table show that, when the MCAS was first administered in 1998, 55% of grade 10 students in Lawrence did not pass the English portion and 83% of grade 10 students did not pass the Math portion. The 2003 scores (the first year that MCAS will be a

graduation requirement) showed some improvement; 37% of grade 10 students did not pass the English portion and 53% did not pass the Math portion of the MCAS.

State figures, however, show a more accelerated improvement. In 1998, 28% of grade 10 students did not pass the English portion and 52% did not pass the Math portion. Looking forward to 2003, state figures show 12% and 21% failing rates for English and Math, respectively. This means that, although there has been improvement in the scores, there is a considerable gap between statewide failing rates and Lawrence failing rates. In fact, this failing gap has actually *widened* in some circumstances. More specifically, the failing gap in 1998 for the grade 10 Math was 31% and 32% in 2003—peaking to 36% in 2001. The failing gap for the English test was 27% in 1998 and 25% in 2003—peaking to 35% in 2001.

This historical account and statistical figures demonstrate—in the words of Justice Ireland—that MERA's "lack of progress"[69] in urban schools and with students of color does not conform to the urgency embedded in the Act or *McDuffy*[70]. The most significant "accomplishment" of MERA is identifying urban, school districts of color as underperforming and promoting white flight.

CONCLUSION

Deconstructing the Racially Identified Space of Lawrence, Massachusetts

This article does not pretend to present the perfect solution to address the problems associated with racially identified spaces, particularly in Lawrence and surrounding areas. Rather, it seeks to call upon local and state leaders to consider a different approach when trying to remedy problems such as school funding, dropouts and failing MCAS scores. The modest proposal in this article should be seriously considered and studied further by local and state officials. Additionally, Lawrence and the surrounding neighborhoods could serve as a pilot program. Fifty years ago, Chief Justice Warren proclaimed in *Brown v. Board of Education* that "in the field of public education the doctrine of 'separate but equal' has no place."[71] Yet, fifty years after this statement, this doctrine has managed to adapt itself and survive in the United States. It is time to take action and work towards making the true dream of *Brown* come true; we cannot afford to wait another fifty years.

It seems that a regional district comprised of Lawrence and the surrounding suburbs is one option for improving education. But, with *Milliken* as a strong precedent for not allowing this type of rearrangements, it seems unlikely that this option would become a reality. Additionally, history shows that similar attempts with neighboring suburbs, such as Andover, have encountered major resistance.[72] History shows that court-ordered desegregation plans have failed to remedy racially identified spaces. If anything,

these orders have produced white flight, which the U.S. Supreme Court has held is beyond the Constitution's reach.[73]

The adversarial nature of litigation might not be the best forum to foster such massive changes. Instead, it might be wise to develop comprehensive legislation that would attract cities and neighboring suburbs to form metropolitan districts. For example, a core city, such as Lawrence, might join with adjoining suburbs, such as Andover, North Andover, and even Methuen, to form a metropolitan district. The state could offer tax breaks or additional funding to attract these new reconfigurations. Ford's proposal of regional elections and regional redistribution of local revenues would be necessary if the objective is to achieve boundary permeability.

Education would need major reconstruction as well. Administration of schools would then be headed by a regional board, instead of local school districts. In terms of school desegregation, one idea could be to rearrange extracurricular activities and other services so that each town is assigned to offer exclusively some services. For example, all sports would be offered in one municipality, say North Andover. This would mean that only North Andover would receive all funds for sports-related activities. In turn, North Andover should have top facilities so that all students from the metropolitan district would go to North Andover to perform these activities. Similarly, another locality would be the technology center, say Lawrence, meaning that all technology-related courses and activities would be conducted in Lawrence. Libraries could also be

rearranged in the same format, so that there is one metropolitan library receiving all the funds; the infrastructure of the current local libraries could be used for other purposes.

But there is still the problem of having regular classes segregated. For this, it is recommended having each locality in charge of a grade level. For example, Methuen would have early childhood and kindergarten; Lawrence would have first grade to eighth grade; North Andover ninth to twelve; and Andover would have vocational education. These are relatively small municipalities, so transportation among them should not be a serious obstacle.

There might be a compelling argument for the amount of funding needed for this proposal. It is suggested, however, that it is more a matter of redirecting current funds. There is no doubt that this kind of proposal would need more money, but the judiciary has already found that the state is not spending enough money to provide an adequate education to all children of the Commonwealth. This proposal directly targets desegregation in schools *and* adequate funding. Although there is no question that more funding for education is needed, it is not the cure for the evils of segregation that this country has been trying to erode since *Brown v. Board of Education.*

Notes

[1] 347 U.S. 483, 494 (1954).
[2] Richard Thompson Ford, *The Boundaries of Race: Political Geography in Legal Analysis* 107, HARV. L. REV. 1843, 1845 (1994).
[3] *Id.* at 1852.
[4] *See id.* at 1848.
[5] *See id.* at 1863.
[6] *Id.* at 1861.
[7] *Id.*
[8] Ford, *supra* note 1, at 1859.
[9] *Id.*
[10] *Id.*
[11] *Id.* For other works discussing racially identified spaces and local governments, see Gerald E. Frug, *City Services,* 73 N.Y.U.L. REV. 23 (1998); Georgette C. Pointdexter, *Collective Individualism: Deconstructing the Legal City,* 145 U. PA. L. REV. 607 (1997); Richard C. Schragger, *The Limits of Localism,* 100 MICH. L. REV. 371 (2001).
[12] 615 N.E.2d 516 (1993).
[13] *Id.* "The words 'duty' and 'cherish' found in Mass. Const. part II, c. 5. § 2 are not merely aspirational or hortatory, but obligatory." *Id.* The U.S. Supreme Court has upheld this funding scheme under the U.S. Constitution. *See* San Antonio Independent Sch. Dist. v. Rodriguez, 411 U.S. 1 (1973).
[14] *See id*. at 555-56.
[15] *Id.*
[16] *Id.* at 548.
[17] *See id.* at 518. The 1978 action was *Webby v. Dukakis. See id.*
[18] *See McDuffy,* 615 N.E.2d, at 550.
[19] *See id.* at 551 (citing to MASS. GEN. LAWS ch. 59, § 21(C)(b)).
[20] *Id.* at 551-52.
[21] *See id.* at 551 (citing to MASS. GEN. LAWS ch. 70, § 1).
[22] *Id.*
[23] *See id.* Municipalities received one-sixth of the difference between the state and local figures. *See id.*
[24] *See McDuffy,* 615 N.E.2d, at 519. The SJC only issued guidelines as to the capabilities that an educated child had to possess. *See id.* at 554 (citing to Rose v. Council for Better Educ., Inc., 790 S.W.2d 189, 212 (Ky. 1989).
[25] *See id.*
[26] *See id.*
[27] *McDuffy,* 615 N.E.2d at 548-49. Municipalities could also form regional schools. *See id*. at 548-49 (citing to MASS. GEN. LAWS ch. 71, §§ 14-15).
[28] *Id.* at 549.
[29] *Id.* The Board is also responsible for "establishing divisions in the areas of curriculum and instruction, administration and personnel, research and development, school facilities and related services, [s]tate and [f]ederal assistance, occupational education, special education, and personnel." *Id.* at 549-50 (citing to MASS. GEN. LAWS ch. 15, § 1F).
[30] *See id.* at 549. The *McDuffy* court also noted other state involvement, such as the creation of the advisory council on education, compulsory school attendance laws, special education and vocational programs, and basic curriculum requirements. *See id*. at 550.
[31] *See* Student No. 9 v. Bd. of Educ., 2004 Mass. LEXIS 28 (Jan. 27, 2004).
[32] *Id.* at *5 (citing to c. 69 § 1D, 1E).
[33] *Id.* at *7 (citing to c. 69 § 1I).
[34] *Id.* (citing to c. 69 § 1D).
[35] *See* MASS. REGS. CODE tit. 603, § 30.00 (2003).
[36] *See id.* § 30.03.
[37] *Student no. 9,* 440 Mass. at 758-59.

[38] *See* Mass. Dep't. of Educ., *School and District Accountability System, at* http://www.doe.mass.edu/sda/sprp/cycleII/folder.pdf (last visited Mar. 15, 2004).
[39] *Id.*
[40] *See* Mass. Dep't. of Educ., *School Finance: Chapter 70 Program, Description of the Proposed FY03 Chapter 70 School Finance Formula,* Feb. 22, 2002, *at* http://finance1.doe.mass.edu/chapter70/chapter_03p_green.html (last visited May 1, 2004) [hereinafter *Proposed FY03 Chapter 70 School Finance Formula*].
[41] *See* Report at 10, Hancock v. Driscoll, No. 02-2978 (Mass. Super. Ct. Apr. 26, 2004) [hereinafter Hancock Report]; *see also Proposed FY03 Chapter 70 School Finance Formula, supra* note 61.
[42] Hancock Report, *supra* note 62.
[43] *See* Ford, *supra* note 1.
[44] *See* Daniel W. Vazquez, Mauricio Gastón Inst. for Latino Comty. Dev. & Pub. Pol'y, *Most Frequently Asked Questions About the Latino Population of Massachusetts, at* http://www.gaston.umb.edu/resactiv/faqs.html (last visited Oct. 14, 2003). This percentage reflects a 49.1% increase between 1990 and 2000. *See id.*
[45] *See* Mass. Dep't of Educ., *Public Exclusions in Massachusetts Public Schools: 1999-00,* 3, *available at* http://www.doe.mass.edu/infoservices/reports/exclusions/9900/stuexcl_1.html (last visited Nov. 2, 2003).
[46] *See* Michele Kurtz & Anand Vaishnav, *90% of Seniors Pass MCAS Underperformers Gain on Final Try,* BOSTON GLOBE, Mar. 4, 2003, at A1.
[47] *Id.*
[48] Kevin Rothstein, *Suit Claims State Failing to Educate Poor Children,* BOSTON GLOBE, June 12, 2003, at 4.
[49] Charles Jones, Mauricio Gastón Inst. for Latino Comty. Dev. & Pub. Pol'y, *Latinos in Lawrence, Massachusetts* 1 (Jan. 2003), *available at* http://www.gaston.umb.edu /resactiv/census/lawrence.pdf.
[50] *See id.*
[51] *See* U.S. CENSUS (2000).
[52] *See id.*
[53] *See* Mass. Dep't of Educ., *Directory Profiles, Lawrence-Enrollment,* at http://profiles.doe.mass.edu/home.asp?mode=o&so=-&ot=5&o=836&view=enr (last visited May 1, 2004) (reporting state-wide figures of 2% African American, 3% Asian and 11% White).
[54] *See id.*
[55] *See id.*
[56] *See* Mass. Dep't of Educ., *Dropout Rates in Massachusetts Schools: 2002-03,* at 19, *available at* http://www.doe.mass.edu/infoservices/reports/dropout/0203/dropouts.pdf (last visited May 1, 2004).
[57] *See id.*
[58] *See id.* at 5.
[59] *See* Kate Zernike, *Audit Finds Aid Wasted in Lawrence; $8.9m in State School Money Misspent, Investigators Say,* BOSTON GLOBE, June 13, 1997, at A1.
[60] *See* JEANNE SCHINTO, HUDDLE FEVER LIVING IN THE IMMIGRANT CITY 187 (1995).
[61] *See* Zernike, *supra* note 36.
[62] *See id.*
[63] *Id.*
[64] *See* Caroline Louise Cole, *Lawrence Election may Ensure School Control; New Board Could Bring Back Fired Superintendent,* BOSTON GLOBE, Nov. 11, 1997, at B11.
[65] Anand Vaishnav, *To Educator, Furor About Failures Just Another Test,* BOSTON GLOBE, Aug. 11, 2003, at A1 [hereinafter *Furor About Failures*].
[66] *See* Szymon Twarog, *Ethics Fine for Fired Educator,* BOSTON GLOBE, May 23, 2001, at B5.
[67] *See id.*
[68] *See Furor About Failures, supra* note 55.
[69] Student No. 9 v. Board of Education, 2004 Mass. LEXIS 28 at *28 (Jan. 27, 2004) (Ireland, J. concurring).
[70] *Id.*
[71] Brown v. Bd. of Educ. of Topeka, 347 U.S. 483, 494 (1954).
[72] *See* SCHINTO, *supra* note 87, at 207.
[73] *See* Missouri v. Jenkins, 515 U.S. 70, 94-98 (1995).

Table 1
MCAS Scores

Grade 10-English-All Students (%)

		Advanced	Proficient	Needs Improv't	Failing Tested	Failing Absent	Total Failing	Avg Scaled Score	# Students Tested
98	Lawrence	1	13	32	49	6	55	218	319
	State	5	33	34	26	2	28	230	60,857
	Failing Gap						27		
99	Lawrence	0	14	28	50	8	58	217	318
	State	4	30	34	31	1	32	229	
	Failing Gap						26		
00	Lawrence	1	8	28	56	7	63	215	343
	State	7	29	30	31	3	34	229	61,401
	Failing Gap						29		
01	Lawrence	2	13	31	46	7	53	223	453
	State	15	35	31	17	1	18	239	64,177
	Failing Gap						35		
02	Lawrence	5	22	34	39	0	39	229	396
	State	19	40	27	13	1	14	242	66,184
	Failing Gap						25		
03	Lawrence	2	26	35	36	1	37	N/A	508
	State	20	41	28	11	1	12	N/A	69,301
	Failing Gap						25		

Grade 10-Math-All Students (%)

		Advanced	Proficient	Needs Improv't	Failing Tested	Failing Absent	Total Failing	Avg Scaled Score	# Students Tested
98	Lawrence	0	4	13	78	5	83	208	374
	State	7	17	24	50	2	52	222	61,430
	Failing Gap						31		
99	Lawrence	1	4	9	74	13	87	207	358
	State	9	15	23	50	3	53	222	
	Failing Gap						34		
00	Lawrence	1	5	18	72	5	77	210	418
	State	15	18	22	42	3	45	228	62,398
	Failing Gap						32		
01	Lawrence	2	10	26	55	6	61	221	458
	State	18	27	30	24	1	25	237	65,350
	Failing Gap						36		
02	Lawrence	4	11	26	59	0	59	223	404
	State	20	24	31	25	1	26	237	67,343
	Failing Gap						33		
03	Lawrence	4	14	29	52	1	53	N/A	N/A
	State	24	27	28	20	1	21	N/A	69,981
	Failing Gap						32		

Housing, Latinos and Lawrence, Massachusetts

Jeffrey Gerson, Ph.D.[1]

Introduction

Public policy analysts of all stripes agree: there is a housing crisis in Lawrence, Massachusetts. It's a crisis of affordability and availability, as well as a lack of public and private initiatives to alleviate the problem. In communities like Lawrence, Massachusetts the housing crisis is quite pronounced, with Latinos feeling the effects disproportionately. It is this latter issue of housing and the Latino community of Lawrence, Massachusetts that is the focus of this paper.

To better understand the housing situation for Latinos within Lawrence, we need to first highlight some major trends at the state level. First, is the recognition of a crisis of housing affordability and availability. The Massachusetts Housing Partnership, comprised of private banking and state government officials, offer insights concerning Massachusetts as one of the least affordable places to live in the U.S. They note:

- The cost of buying a home has risen faster in Massachusetts than any other state.
- Eastern Massachusetts is now the fourth most expensive place to rent an apartment in the U.S.

- Our rate of housing production in Massachusetts is 46th out of the 50 states.
- It costs nearly 50 percent more to build a home in Massachusetts than the rest of the country.
- During the 1990s income growth fell behind the cost of living for most households in.[2]

This is the broader context in which the housing crisis in Lawrence has to be placed.

Dimensions of the Housing Crisis in the City of Lawrence

Lawrence is the nation's 23rd poorest city and has the lowest per capita income in Massachusetts. Sixty five percent of households are classified as either low or moderate income with 25% earning below the poverty level. The City is comprised of nine low-income census tracts, eight moderate-income tracts and one middle-income census tract. Of the more than 70,000 residents, 90% reside in either low or low moderate-income areas. The contrast in median income between Lawrence and the state of Massachusetts as well as two of its neighbors, Andover and North Andover is remarkable. Median household income in the state is $46, 312,[3] Andover, $87,683, North Andover, $72,728 while in Lawrence it is $26, 384. Latino median income is Lawrence is even lower, $15,000.[4]

Unemployment in Lawrence is 7.5%, nearly one and a half times the state and national average. As the Latino population has grown, the number of low-end skilled jobs has shrunk (manufacturing has declined 18% while the population grew 42%

between 1990 and 2000).[5] These stark economic data reveal that in Lawrence, homeownership among Latinos is a daunting goal and accomplishment.

Homeownership and Latinos in Lawrence

The growing numbers of Latino immigrants in Lawrence (Latinos comprise 59.7% of Lawrence's 72,043 population in 2000) has fueled the demand for affordable housing. According to a Fannie Mae National Housing Survey in 1995, nationally, Latinos "are almost three times as likely as all Americans to characterize buying a home as their 'number one priority'.[6] A recent study of older African Americans and Latinos indicate that affordable housing was a top priority for them and superseded their concerns about health.[7] Sadly, while Latinos as an immigrant group have the greatest dream of homeownership, they seem further from it today than anytime in the last decade.

Booming home prices and rents in Massachusetts, and in particular Lawrence, have built new barriers to homeownership and make the dream of owning a home for lower- and middle-income people less likely. The end result is a widening gap between rich and poor, upper middle class and lower middle class. To make matters worse, real estate prices in Lawrence have been going up even as the economy has struggled. This was not the case during previous recessions in Massachusetts during the late 1980s and early 1990s. Back then low real estate prices allowed new applicants to squeeze into the market.

The Citizens Housing and Planning Agency (CHAPA) studied the cost of homeownership and found that it has gone through the roof. In Eastern Massachusetts, and Lawrence in particular, the cost of homeownership "is beyond the means of those who don't already own….The situation was most acute in the greater Boston-Lowell-Lawrence area and on the Cape and Islands." In the Lawrence metropolitan area, "none of its ten communities had median home prices that were affordable to its own residents" in 2000 and 2001. The study concludes that even if the housing market turned downward, it would do "little to help those with low and moderate incomes become homeowners. On the other hand, a market downturn could create real hardship for those who just recently bought and/or overextended themselves to do so."[8]

The median home price in Lawrence has jumped from $129,600 in 1990 to $181,200 in 2002, and to $255,000 in 2004.[9] The latest figure of $255,000 makes Lawrence among the least affordable places to buy a home in the nation.[10] It is estimated a family would need $36,005 of annual income to be able to afford a home (with 10% down payment and 28% of income to pay for mortgage). Given that the median household income in Lawrence is $27, 983, homeownership is not within reach of most Lawrencians.[11]

A study from the Massachusetts Institute of Technology on the city noted: Lawrence has home-ownership figures around 35% citywide (almost half the national rate of 68% and statewide rate 60.6% in 2001).[12] Moreover, in the mostly-Latino north side of Lawrence, the homeownership rate is an abysmal12%, "where vacant lots and

boarded-up buildings bear mute testimony to the arson wave that flamed through the City in the early 1990s."[13] State and federal budget cuts have not helped this situation. According to Lawrence Chief Assessor Joseph Giuffrida, M.A.A., the city's rising tax rate is directly tied to the level of state funding the city receives. A 6.4% cut in state aid since 1997 has led to an average increase of $640 in taxes on home properties. While $640 may be manageable for an upper middle and middle class homeowner, to a working class or low-income family, the $640 increase could be enough to put them behind in mortgage payments.

There is also a problem with discrimination in lending practices. Latinos have been especially harmed by the predatory lending practices of subprime mortgage lenders. A recent study by ACORN, the Association of Community Organizations for Reform Now showed that Boston minority groups are "far more likely than white to get smacked with burdensome 'predatory' interest rates and fees when refinancing their homes."[14] The report went on to state that Latinos are 3.4 times more likely than whites "to get socked with more expensive refinancing deals."[15]

Homeownership: Avenue to Middle Class Status

Why is homeownership crucial for Latinos, and all residents of Lawrence, who wish to move into the middle class? According to Charles Lyons, President of the National League of Cities, and a Selectman from the Town of Arlington, Massachusetts, homeownership is one necessary prerequisite for entry into middle class life in America.

Homeownership allows families to develop equity, which is essentially a basis to borrow more money from a bank. Equity in your home might allow you to borrow money to send your children to college, to start a new business or to sustain a family's income and standard of living, which is crucial at times when family members are unemployed or not working due to health problems. The longer you are living in a house and are paying your mortgage on time, the more the bank deems you trustworthy for other loans.[16]

Due partly to the cost of homeownership, a disproportionately large number of Latinos remain long-term renters when compared to the general population. The continued inflow of Latinos immigrants to the City, contributes to a steady, long-term demand for rental housing among Latinos. The Latino population occupies sixty percent of Lawrence's total population of housing units (43,134 of 70,999). Out of the 43,134, only 10,095 or a quarter are owner occupied. The remainder, 33,039 are renter occupied.[17] Rents in the city have become more unaffordable in recent years. The median household now pays 44% of its income for rent, well above the national figure of 25%.[18]

The average low-income family in Latino Lawrence cannot afford an apartment that suffices in terms of room and sanitary conditions, according to the Universal Living Wage web site for fiscal year 2002. To rent a studio apartment (average rent per month of $540) would require a wage of $10.38; for a 1-bedroom apartment (rent per month, $652) he/she would have to earn a $12.54 living wage per hour. By definition a low-income wage is $8.50 an hour. Since 25% of Lawrencians are living below the poverty

line, then it is fair to say that at least a quarter and possible a third or more of Lawrence's residents cannot afford to rent an apartment in the city.[19]

Lawrence City Alderman, Israel Reyes, believes that rental costs have mushroomed in the city over the last two years. In his estimate, rental units in 2002 went from an average of $500 for a one bedroom, $600 for a two bedroom and $700 for a three bedroom apartment in 2004 to $600 for a one bedroom, $800 for a two bedroom and $1,000-1,100 for a three bedroom in 2004.[20] A survey of rents across the city by researcher Cassandra Shaffer confirmed Alderman Reyes' figures.[21]

The State of Public Housing

In past years when a housing crisis emerged, Americans could look to public housing as a means to keep the working poor on the job, families out of shelters and kids in school. This is not the case any longer. The federal government over the last decade has dropped its commitment to public housing. In fact, in 1996, the federal government allowed the number of new subsidized housing units drop to zero.[22]

Like most public housing built after World War II, Lawrence's four public housing projects were designed for white, working class war veterans. As was the case in most of the nation's projects, Lawrence's public housing declined after years of deferred maintenance. One project in particular, the Merrimack Court Apartments suffered from water damage and the ensuing mold growth. The Lawrence Housing Authority (LHA)

eventually corrected the problem by replacing the aging steam heat and hot water system, but it took riots by residents in 1985 to get the LHA's attention.

The one federal housing program that is intended to solve the woes of dilapidated and crime ridden public housing projects, the Hope VI initiative, which features the use of housing vouchers, but has not come to Lawrence and the program has many detractors.[23] Former residents of public housing projects, who are now in the private housing market using those Hope VI vouchers, report that they are now having difficulty paying rent and utilities and report doubling up with other families as well as moving multiple times since relocating.[24]

Crime and Housing

The literature on public housing shows that as long as criminal behavior is prevalent in housing projects, housing revitalization is not viable.[25] Domestic violence is a problem in high-density populated neighborhoods, with high rates of poverty too. Women, with annual incomes below $10,000, are 3.5 times more likely to be victims of domestic violence than women with annual incomes over $40,000. The current crisis in housing has meant a lack of housing for battered women, who are greatly in need of transitional housing. Aside from the immediate housing need, Latina women do not report these crimes because of fear that they might face deportation (in the case of illegal aliens) or some legal action may be taken against them and their families. Currently the city of Lawrence has one police officer that is assigned to these cases. Lawrence is reported to be one of the largest drug trafficking cities in Massachusetts. The city's

police department has worked with key political leaders to create a Drug Elimination Grant from HUD. A federal government $232,000 Drug Elimination Grant in 1999 was unveiled to address this issue. While the goal was noble, the results are unknown at this time.[26] An assessment of its effectiveness, along with an evaluation of the Weed and Seed Program and the Drug Court Enhancement program (a grant of $299,999 was awarded to the City of Lawrence Community Development Department) is in order.[27]

Homelessness

The crisis in housing exacerbates the problem of homelessness. Homelessness has been growing nationally. Today, black Latinos comprise the largest homeless group in the United States.[28] Locally, both Lawrence shelters are currently filled to capacity, according to Kira Sarpard, Director of Homeless Services for the city of Lawrence. With no shelter available, traditional single room occupancy hotels as a transitory place to live before going back out into the rental market, the city has been forced to place families in area hotels. Aside from costing the state $109 for each night for each family's stay, families are often displaced from their neighborhood and community school. While these kids have a right under state law to be bused back to their original school, in practice that does not happen, according to Ms. Sarpard. Furthermore, families living in motels are not allowed to cook on the premises, which means they must deplete their meager resources and feed their children with unhealthy fast food to survive, exacerbating health problems such as juvenile diabetes and obesity, already entrenched problems in low income populations.[29]

One response to the homeless problem is to have more places in Lawrence like Lazarus House, which is one of the city's two shelters. It attempts to return the homeless families back into the private rental market by providing them with skills training, relocation assistance, help in seeking and obtaining employment, legal and medical aid, counseling referrals, summer camp and day care.[30]

Conclusion: Strategies to Reduce the Housing Crisis

The following section highlights briefly some proposed ideas for reducing the housing crisis in Lawrence.

Reclaim Vacant Lots

According to Frederick Carberry, the Director for Planning and Economic Development in Lawrence, the city's main strategy to create new housing is to reclaim 300 vacant lots. While this is an important plan for reclaiming city land and building new housing on it, the process is extremely slow. Owners of the lots are often hard to find and state law requires long waiting periods in Massachusetts Land Court while the owners are found. State legislation is necessary to speed up the process. [31]

Greater Community Involvement

Communities that are well organized appear to have the greatest voice in City Hall. Latinos must join together to form active civic and political associations. By speaking loudly on Election Day and every day, with a strong organizational base, they can attempt to pressure city leaders to pay attention to their needs. Research by University of Massachusetts Lowell student Adam Lynch reveals that neighborhood associations, such as the Mt. Vernon Association, have found the Mayor of Lawrence receptive to their calls for neighborhood improvements. Mt. Vernon Association president Frank Imcopera boasts that when he calls the head of the Department of Public Works in Lawrence to fix a pothole or sidewalk crack, he usually will receive a call back right away and the hole or crack will be fixed in a day or two. Mr. Imcopera also figures that it doesn't hurt the community that Mayor Michael Sullivan resides in their community.

Lynch found that not all older ethnic communities in the city receive such royal treatment. Ginny Legris of the South Lawrence Central Association claims that the city doesn't respond very quickly to her association's calls because its made up of a blue collar, working class families, who live in four to six family homes, unlike the single family homes that predominate Mt. Vernon. Nevertheless, both Association leaders agreed that people could make a difference in the quality of life in their communities if you they get involved.[32]

Supporting Community Development Corporations

Lawrence Community Works, a CDC, is developing a new housing project in North Lawrence, which is largely Latino, called *Vista Verde*. Residents were interviewed by planners to find out what kind of housing they would like to see built in the community. One thing they wanted was bigger units for their larger than average families. Previously built public housing does not suffice for most Latinos families. For instance, 80% of public housing in the city is one or two bedrooms, while 41% of Latino families are four or more people. *Vista Verde*, which includes a recreation center and commercial property as well, is hoped to revitalize the North Common region. If it is successful, it could become a model for housing development in other parts of the city.[33]

A Role for State Government

In keeping with the private sector approach to solve the housing shortage, Governor Mitt Romney proposed a $100 million fund (Priority Development Fund or PDF) to create 5,000 new affordable housing units without raising taxes. Thus far it has been hailed from all housing interest groups as welcome news. Already one project, the Boott Mills Apartments, a 154 united mixed income development in Lowell, has been proposed under the Governor's PDF plan.[34] State government is also involved with affordable housing through Chapter 40B.

Under Chapter 40B, the Massachusetts Affordable Housing Zoning law, all Commonwealth communities are required to provide at least 10% affordable housing units. One of Lawrence's neighbors, Methuen, is about to reach that 10% goal this year

with the addition of five 40B projects. Partly to accommodate the needs of Lawrence residents, only 50% of the new units are "designated for Methuen residents, a percentage which is actually smaller than what the state allows for." The rest is available to Lawrence residents. Andover and North Andover, Lawrence's other well-off neighbors should follow Methuen's lead and allow more affordable housing to be available to Lawrence residents.[35]

Rezoning Lawrence

Currently, much of the city's vacant land is zoned for industrial purposes. There are 30 parcels of vacant land in the three industrially zoned districts. Under one proposal to make use of empty mill space, the city's zoning regulations would be amended to include residential and commercial use. This would also signal a change of focus desired by housing advocates in the city, from stimulating economic development (e.g., the Lawrence Gateway Project) to increasing the housing supply.

One of the more innovative projects under consideration is to reutilize an empty mill space at 4 Union Street for housing. The Duckmill Project would turn the 136,000 square foot empty mill into 96 units for housing and commercial use. Ten percent of the units will be set aside as affordable and prices will begin around $150,000. New technologies, such as geothermal and microhydro will be used for central heating and water. Gardens, green space, a park and walkway along the neighboring Merrimack River are also envisioned. A new train station will be within walking distance to lessen the reliance upon cars.[36]

Fighting Discrimination

Given the extent of discrimination in lending practices unearthed by the ACORN study, Congress needs to put teeth into the Community Reinvestment Act to ensure that prime lenders, such as the new Bank of America (which recently gobbled up Boston based Fleet Bank) is lending to residents of poorer communities like Lawrence. If prime lenders were loaning money to low income communities, then there would be no need for those residents to seek out sub-prime lenders who charge exorbitant fees and higher interest rates for the privilege of borrowing money to own homes.

The crisis in housing in Lawrence is real. The dream of homeownership and the ability to pay rent for low and moderate-income families is unattainable. While the problem appears insurmountable, there are many things that local, state and federal branches of our government can do. For political leaders there is no time to waste. Failure to act will only exacerbate the troubles (homelessness, foreclosures, etc.) that millions of Americans are facing. It is time for our country to live up to the standard Congress set in the preamble of the 1949 Housing Act. The goal, they wrote, was "a decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the Nation."[37]

Notes

[1] This article was written with the assistance of students in my Urban Politics and Policy class at the University of Massachusetts Lowell in the spring of 2004. Their names, and the titles of their individual papers are cited. This article would not have been possible without their hard work.
[2] http://www.pioneerinstitute.org/about/e4ei/ei_housing.cfm
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[6] As cited in *American Dreams: Latino Immigrants' Homeownership Experiences in the Nation's Capital* DeLorenzo, Maribeth, Ph.D. Dissertation, U Pennsylvania. Dissertation Abstracts International, A: The Humanities and Social Sciences, 2001, 62, 5, Nov, 1951-A.
[7] Clinical Research with Older African Americans and Latinos: Perspectives from the Community Napoles-Springer, Anna M; Grumbach, Kevin; Alexander, Mark; Moreno-John, Gina; Forte, Deirdra; Rangel-Lugo, Martha; Perez-Stable, Eliseo J Research on Aging, 2000, 22, 6, Nov, 668-691
[8] http://www.chapa.org/recentreports.htm
[9] This is the html version of the file http://www1.miser.umass.edu/datacenter/housing/rpt91-10.pdf. See also http://www.eagletribune.com/news/stories/20020122/FP_004.htm
[10] http://www.eagletribune.com/news/stories/20020122/HA_002.htm Eagle Tribune, Jan 2, 2002, Meredith Warren.
[11] http://www.chapa.org/Affordability.pdf
[12] http://www.nccp.org/state_detail_economic_MA.html
[13] http://www.ocw.mit.edu/OcwWeb/Urban-Studies-and-Planning/11-521Spatial-Database-Management-and-Advanced-Geographic-Information-SystemsSpring2003/Projects/index.htm
[14] Jay Fitzgerald, *Boston Herald*, March 9, 2004, p. 1, 32.
[15] Based on 2002 home mortgage data.
[16] Charles Lyons, lecture to Urban Politics and Policy, February 12, 2004. See also *Divided We Fall: Inequality and the Future of America's Cities and Towns*, National League of Cities, 2003 Futures Report; National League of Cities' Weekly, Volume 26, Number 50, December 22, 2003, "Lyons Calls on Cities to Work Together", Official Publication of the National League of Cities.
[17] U.S. Census Bureau, American FactFinder, http://factfinder.censuslgov/2/2/2004
[18] Ibid.
[19] Elise Loiselle, Viewing Section 8 Housing and Learning If It Works: Housing and the Hispanic Community in Lawrence, MA, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[20] John Beauchamp, Housing and Latinos Through the Eyes of Israel Reyes, Lawrence Alderman, paper for Urban Politics and Policy, spring 2004, University of Massachusetts Lowell.
[21] Cassandra Shaffer, Survey of Rents Across Lawrence, MA, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[22] Jason DeParle, "The Year That Housing Died", The New York Times Magazine, October 20, 1996, p. 52-57.
[23] Michael Luciano, Hope VI: A Critical Analysis, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[24] Ibid. Luciano cites Susan J. Popkin's testimony in Congress before the House Committee on Financial Services, "HR 1614 Hope VI Reauthorization and Small Community Mainstreet Revitalization Housing Act." April 29, 2003.
[25] Susan J. Popkin, Victoria E. Gwiasda, Lynn M. Olson, Dennis P. Rosenbaum and Larry Buron. The *Hidden War: Crime and the Tragedy of Public Housing in Chicago*. Rutgers University Press, New Brunswick, NJ, 2000, p. 135.
[26] Eric Graham, Innovation Design in New and Old Public Housing Projects, paper for Urban Politics and Public, spring 2004, University of Massachusetts Lowell.
[27] Lance Finamore, Drugs and Housing: What's the Connection, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.

[28] The Care of Homelessness: Racial and Ethnic Differences in Urban America Price-Spratlen, Townsand; Mosley, Carnell M Population Research Institute, Pennsylvania State U, University Park 16802-6211 [Tel: 814-863-9574 American Sociological Association (ASA), 1995 Conference Paper
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[32] Adam Lynch, Lawrence's Neighborhood Associations and Housing, Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[33] Patrick Macdonald, Latino Housing in Lawrence: What Do Latinos Want?, paper for Urban Politics and Policy, spring 2004, University of Massachusetts Lowell.
[34] Shawna Stea, Governor Romney's $100 Million Fund, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[35] Kurt Bellevance, Director of the Community Development Office in Methuen, MA, as cited in Jamie Richardson, Affordable Housing in Methuen, MA, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell. It should be noted that three of the five new projects are designated for senior housing, which is more geared to the needs of Methuen's aging population rather than Lawrence's on average younger Latino community.
[36] Erich Bryant, Rezoning Lawrence, paper for Urban Politics and Policy, Spring 2004, University of Massachusetts Lowell.
[37] As cited at: www.texashousing.org/txlihis/phdebate/past12.html

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The Latino Business Community in Lawrence, Massachusetts:

Profile and Analysis (2000 AND 2003)

Jorge Santiago, Ph.D.

Introduction

In the fall of 2000 Dr. Jorge Santiago and Dr. James Jennings issued a report on the Latino business sector in Lawrence, Massachusetts. The study provided information on the characteristics and patterns of the Latino business community of Lawrence, Massachusetts. In 2003, Dr. Santiago replicated the first study; and thus what follows is a consolidated version of this second study. Funded by a grant from the Community Outreach Partnership Center (COPC) project from the U.S. Department of Housing and Urban Development (HUD), this second study is a comparative review of the Latino business community between 2000 and 2003.

The study is based on interviews, and meetings with businesses in Lawrence. During the months of February and March in 2003 the research team conducted the interviews by using a formal survey instrument. The research team coded and analyzed the information, and with the data from the first study, created a database capable of providing a wide variety of analysis. It should be noted that although the businesses included in both surveys were randomly selected, a significant percentage were nonetheless similar since the same streets were reviewed in each. The comparative review in this report will hopefully assist in meeting the needs of Latino entrepreneurs, as well as help map-out a blueprint for development of an economic revitalization plan

which maintains this sector as its cornerstone. This report maintains that the data, and the profile they highlight, illustrate the importance of the Latino business sector to Lawrence's economic and social future.

Business Profile of the Latino Community

Latino businesses are highly concentrated in the Northern section of the City (zip codes 01840 and 01841). One of the major differences between the present and previous studies is the diffusion of Latino businesses into the South Lawrence area of the City. Further, Essex Street experienced a 14.8% (22) decline in the number of Latino businesses during the past three years. The data illustrates that Latino businesses are expanding outside the traditional northern neighborhoods of Lawrence. Between 2000 and 2003 the number of Latino businesses in existence for four or more years increased from 71 to 82 respectively. Latino businesses, in spite of a souring regional economy seem to be holding their own locally. Further evidence of this is provided by observing that while in 2000 eighty (80) responded that after all bills were paid they earned $15,000 or more, in 2003 seventy nine (79) reported similar earnings. It is the Latino business sector of Lawrence that seems to be preventing the City from plunging further down the economic ladder according to the data. This finding is not surprising when we look at consumer spending within Lawrence. In 2002 consumer spending totaled slightly more than 1.1 billion dollars; and projections are that by 2007 consumer spending will reach 1.2 billion dollars. As in the 2000, most existing Latino business owners had no prior business experience. In the present 2003 survey, however, 10 more businesses had prior experience than in the 2000 survey. The numbers were 47 in 2000 and 57 in 2003.

In addition to these findings, the following proved interesting:

- As in 2000, all those surveyed (100%) in the present 2003 survey had city permits issued to operate their business. As the data indicate, not only are Latino entrepreneurs legitimate licensed businesses, they pay fees and taxes to local, state, and federal government.

- In reference to the number of clients per day, the data show a decline in the number of customers between 2000 and 2003. Perhaps of significance is that the number of respondents who said that they get 25 or more clients per day dropped from 77 in 2000 to 68 in 2003; and those with up to 25 clients logged 72 and 62 for each study respectively.

- Most consumers for Latino businesses come from Lawrence proper, although there has been a decline. In 2000 one hundred and one (101) indicated that 90% or more of their clients come from Lawrence; and in 2003 this figure dropped to 86, a 14.5% (15) decline. The data may indicate that Latino entrepreneurs in Lawrence have diversified their consumer base during the past three years, not solely depending on the City's population. This adds support to the observation that Lawrence has been, and continues to be, a major hub for Latinos outside of the City.

- In most instances, the client base for Latino businesses is the Latino community itself. In the 2000 survey only 15 indicated that approximately 76-100 of their customers were Latinos, in 2003 the figure jumped to 136 out of the 149 surveyed. Conversely, those indicating Latino customers that totaled 75 and under dropped from 124 in 2000 to 12 in 2003. The data suggest that between Latino consumers and Latino entrepreneurs their money stays within the community.

- Most Latino businesses are concentrated in the service sector. The number of grocery stores declined from 27 in 2000 to 19 in 2003. Barber/ beauty salons increased from 24 to 29 between each study; and the greatest shift was in auto-related stores which increased from 17 to 48 between the two respective surveys.

- Latino businesses are still primarily small family establishments, with 135 in 2000 maintaining five or less employees, and 136 responding similarly in 2003. It is the small "Mom and Pop" Latino businesses which seem to be the "backbone" of this economic sector in Lawrence.

- A significant jump in the number of Latino businesses that are opened Monday through Saturday from early morning (7 a.m.) to 5 p.m. The numbers were 65 in the 2000 survey and 94 in 2003, a 44.6% (29) shift. At the same time, the numbers that are opened from early morning to 5

p.m. seven days a week dropped from 9 to 51 between the two surveys, a 35.4% 28) decline. The decline may be partially explained by the increase of barber/beauty salons and auto-related businesses which are often closed two days during the week.

- We find that between 2000 and 2003 the number of Latino entrepreneurs participating in civic activities slightly, from 54 to 61, or a 13% increase. Still, the majority of Latino businesses do not get involved in many civic activities. When questioned further many noted they could not find the time since they put in many hours of work; others added that the time activities are scheduled were not convenient; and still others as noted by one business owner, "the little time I have left over after work I go to church and spend with my family." The fact is that small businesses in Lawrence require long hours, making it difficult to participate in outside activities.

- When the research team asked whether they send money back to their country of origin, 89 said yes in the present survey as compared to 76 in 2000. This was a 17% (13) increase. The international ties that Latino entrepreneurs maintain are essential to maintain cultural and extended families.

- The research team inquired how they financed their business initially; 89 reported through savings while 28 had borrowed funds in 2003. In the 2000 survey the figures were 91 through savings and 42 had borrowed the money. What the data show is a considerable decline in the number of entrepreneurs financing their start-up costs through loans. There was a 33.3% (14) decline between 2000 and 2003, from 42 to 28 respectively.

- Latino entrepreneurs were also asked to assess the impact of welfare reform on businesses. The data indicates that many owners agree that this policy has not helped their businesses. The number of respondents indicating that the reforms have had an impact jumped from 45 in 2000 to 71 in 2003. This is a substantial increase of 57.8 percent. Most respondents in the present survey noted that the number of individuals with food stamps and The Supplemental Food Program for Women, Infants, and Children (WIC) had dropped significantly, and more families were asking for credit.

Profile of Latino Entrepreneurs

The 2000 and 2003 surveys gathered data on particular demographic and social backgrounds of Latino entrepreneurs. In both cases the purpose was to provide a snap shot of this business sector. When asked to indicate what their country of origin was, the data show that the majority of business owners were from the Dominican Republic. In

2000 123 (83%) were from the Dominican Republic, and in 2003 the number was 130 (87%). A decline of almost 50% was found amongst Latino entrepreneurs from Puerto Rico occurred between 2000 and 2003. The figures were 15 (10%) and 8 (5%) respectively. Further:

- Most of the Latino entrepreneurs live in Lawrence. In 2000 the majority, or 127 (85%), resided in Lawrence proper, and in 2003 the number was 124 (83%). These data illustrate that the Latino business sector is Lawrence-based, with only a few residing outside of the City. This is important, especially since many economic development plans sponsored by the city encourage outside investors to open-up businesses in the city.

- When asked how long they lived in Lawrence 106 (71%) noted four or more years in the present 2003 survey and 111 (75%) in 2000. The data demonstrate that Latino business owners are not recent arrivals to Lawrence. They have resided in Lawrence for many years.

- In the 2003 survey, there are more respondents indicating that they do plan to return to their country of origin than in the 2000 study. The figures were 80 (54%) and 61 (41%) respectively. Still, a high percentage planned to remain, with 65 (44%) responding as such in 2003 compared with 82 (55%) in 2000.

- When asked when they planned to return to their country of origin, the vast majority in 2003 were undecided as compared to a small number in 2000. The figures were 130 (87%) and 15 (11%) respectively. While 82 (55%) of the respondents in 2000 noted that this question was not applicable to them since they planned to stay, in the 2003 survey not one answered this query as such. As such, what the data illustrate is that, from one survey to the next, those Latino entrepreneurs who were confident they were remaining and not returning to their country of origin, were now either going back or uncertain at the very least.

- Between 2000 and 2003 there was a drop in the number of Latinas (females) who owned their businesses. The figures show that 54 (36%) in 2000 were Latina owners and 44 (30%) in 2003. Conversely, the number of male owners increased from 95 (64%) in 2000 to 105 (71%) in 2003.

- The number of young adults (20-25 years) owning a business also dropped. In 2000, sixty three (42%) twenty-to-twenty five year olds owned a business, but in 2003 this figure had dropped to 49 (33%). There was a 5% jump between 2000 and 2003, however, in the number of 50 or older age bracket—from 15 (10%) to 22 (15%).

- There has been a decline in the number of Latino business people who are married while the rate of those single/divorced increased. The data show

that in 2000 there were 104 (70%) married entrepreneurs, by 2003 this figure dropped to 88 (59%). Conversely, the number of single/divorced and widowed business owners increased from 41 (28%) to 57 (38%) respectively.

- As in the 2000 survey the amount of staff within these businesses who are family of the owners stayed the same in 2003. In 2000 these included 86 (58%) respondents who had no relatives working for them and 60 (40%) with one or more family members on their staff. In 2003 the figures were 88 (59%) with no family members, and 60 (40%) with one or more related personnel.

- There were differences with the two surveys in terms of the educational background of Latino entrepreneurs. While the number of Latino entrepreneurs with a high school diploma or GED increased from 42 (28%) to 51 (34%) between 2000 and 2003 respectively, the number of those with some college education and, or, a Bachelors Degree declined in numbers. The figures for this latter group were 76 (51%) in 2000 and 60 (41%) in 2003.

- In reference to level of English ability, the data indicate that more Latino business owners today have a good-to-excellent command of the

language. In 2000, 63 (42%) were classified as good-to-excellent, by 2003 the figure jumped to 76 (51%) in 2003.

Assessing City Services for Latino Businesses

An important concern for local Latino business owners in Lawrence centers on the quality of municipal services. When asked to assess the quality of parking availability in their business area, in 2000 47 (32%) evaluated this area as good. Conversely, in 2000, 80 (54%) noted parking was poor, but in 2003 respondents evaluating this area as poor totaled 93 (62%). This 2003 total of respondents evaluating parking as poor was 16.3% (13) higher from that of 2000. The increase in the level of assessing parking availability as poor was largely on Broadway, where street construction has been going on for several years. As one respondent, who has his business located on Broadway, stated: "This construction is Lawrence's 'Big Dig.' It's been going on for years." The following findings are highlighted:

- In the area of public safety, more Latino business owners in 2003 feel that the City is doing a good job than what was reported in the 2000 survey. The data show that 50 (34.6%) in 2000 felt good about the quality of public safety as compared with 62 (41.6%) in 2003. Further, while in 2000, 57 (38.3%) felt the City was doing a poor job in this area, in 2003 this figure dropped to 36 (24.2%). The data trends reflect a general sense we find throughout the City that public safety has improved in the last several years.

- In the area of assessing traffic flow we find a significant shift. While in 2000, 64 (43%) felt traffic flow was good, in 2003 this figure has jumped to 100 (67.1%). At the same time, those assessing this are as poor changed from 44 (29.5%) in 2000 to 18 (12.1%) in 2003.

- When it comes to whether the City does a good job in the area of snow removal we find a sharp increase in the number of "No" responses. In 2000 65 (43.6%) said the City was not doing a good job of snow removal, and in 2003 this number increased to 116 (77.9%). This is quite an increase in just three years. Further, the number of those who felt snow removal in the City was good dropped from 68 (45.6%) in 2000 to 33 (22.1%) in 2003.

- As in the area of snow removal, street cleaning saw a sharp increase in the number of Latino business owners who feel the City is not doing a good job. In 2000, 49 (32.9%) felt this way, by 2003, however, this figure jumped to 107 (71.8%). This was an increase of 118.4% (58) in three years. Those who feel the City does do a good job of street cleaning dropped from 99 (66.4%) in 2000 to 42 (28.2%) in 2003. Much of the shift toward a poor assessment can largely be attributed to those businesses on Broadway, who felt that the endless street repairs in the last

three years did not allow for street cleaning, as well as deposited soil and debris throughout the area.

- When asked if the City of Lawrence does a good job of keeping small businesses informed of what is needed to do business we still find a high number responding "No." Although at a slightly lower rate than in 2000 the 2003 figures were quite high among those who said no. The figures were 125 (83.9%) in 2000, and 113 (75.8%) in 2003. The numbers who feel the City does a good job slightly increased from 23 (15.4%) to 34 (22.8%).

- Latino business owners still need information, training, and services in such areas as business loans and business counseling. In 2000 fifty one (34.2%) said they needed business loan information, and in 2003 the number had dropped to 19 (12.8%). This is consistent with the findings in which we find a decline in the number of Latinos who financed their businesses through loans. The data also demonstrate the need for business counseling, with 32 (21.5%) noting this requisite in the present 2003 survey, as compared with 28 (18.8%) in 2000. When pressed to be more specific, many noted that, from time-to-time they are in need of someone, who knows about small businesses, to give them advice and technical assistance.

- Respondents were asked which day(s) of the week would be best to attend a meeting, and the data show us that Monday, Tuesday and Wednesday would accommodate a significant number. These three days in 2000 accounted for 50 (33.6%), and in the 2003 survey this number jumped to 80 (53.7%).

- Respondents (35) indicated that the afternoon/ evening hours of the day would be best for these business owners to participate in meetings. In 2000, ninety-eight (65.8%) noted the afternoon/evening time period, and in 2003 this figure increased to 112 (75.2%). Coupled together, the data in Tables 34 and 35 suggest that the afternoon/evening hours on Mondays, Tuesdays and Wednesdays for meetings would accommodate the majority of Latino business owners.

Conclusion

The Latino business community in Lawrence is currently at a critical crossroad. In just three years, major changes have occurred in key areas. First, is that the Latino business community is slowly expanding outside of its traditional North Lawrence section. This is significant since it signals that Latino residents in southern neighborhoods can now obtain culturally related goods and services without having to go outside of their immediate community.

The comparison of both the 2000 and 2003 surveys has also demonstrated that, although there has been a decline in the past three years in the region's economic sector, Latino entrepreneurs have experienced little down turn. The Latino business community of Lawrence between 2000 and 2003 has remained stable, suggesting that this sector of the City is its "bright spot." Well over 50% of the consumers that frequent Latino businesses continue to come from Lawrence, demonstrating that much of the money expended remains within the City. Unfortunately, a review of economic development initiatives over the past few years has shown that the Latino business community has never figured prominently in any plan. Not once has the city embraced its Latino cultural background as the selling point of any revitalization effort. Instead, economic development plans have relied on the City's historical past, with sprinklings of elements from successful initiatives of other communities. By ignoring the Latino entrepreneurial economic base, the City, in essence, ignores its new middle class.

Latino business owners represent the City's new middle-class. Attempts to gentrify areas of the City by attracting new "chic" businesses, and thereby attract a new consumer from outside, not only undermine Lawrence economically, but hinder the expansion of already existing Latino entrepreneurs. As the data show the Latino business base is diverse. With the level of differentiation increasing, Latinos from within as well as outside the City proper can have much of their product and service needs met from this sector. Throughout key sectors of the Commonwealth and New England, Latino cuisine, music, art, dance, and culture generally are experiencing a discovery and renaissance. With Latinos dominating some of the economic sectors of the City, Lawrence can

become the focal community for the birth of Latino discovery that is taking place. What is needed, however, is for the City and its leadership to clinch to its Latino cultural diversity, and market it as a cornerstone on short, and long-range economic development strategy.

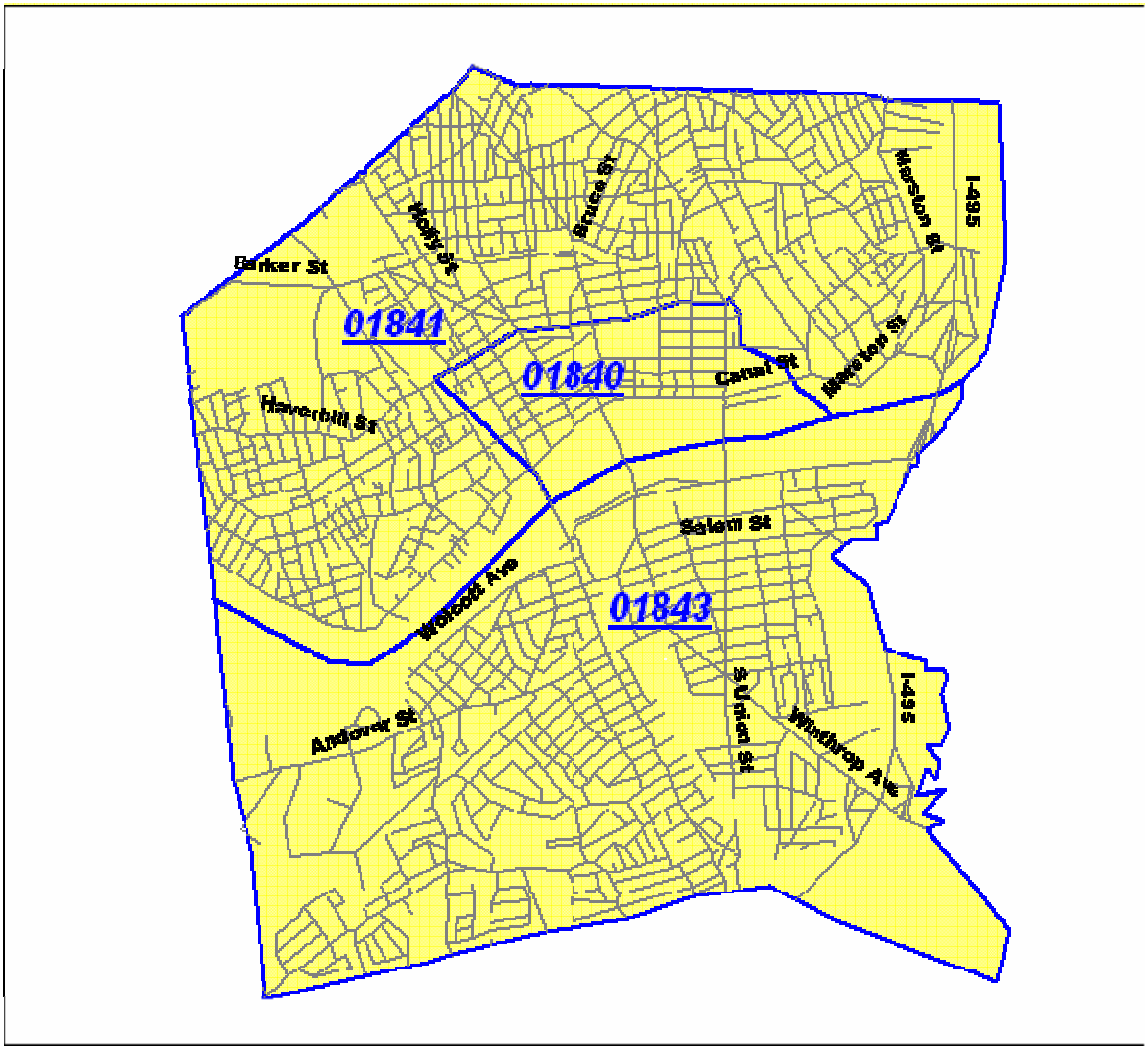
For the past three years a number of initiatives have been developed to assist the small Latino entrepreneurs begin to enter the "mainstream" economic sector of the region. The research team asked each respondent as to whether they were familiar with these programmatic efforts by name, and in the majority of cases they responded as "no." In the few instances where the business owner had heard of the program and/or had participated in their activities, the comments were negative. What is most evident from the comments that assess these initiatives is that they failed to reach the majority of Latino entrepreneurs. In reviewing available secondary program material we find that efforts to reach Latino businesses take the traditional approaches that, while perhaps are successful among majority entrepreneurs, are limited in accessing the target group. Large mailings, for example, may be more successful in accessing and informing majority mainstream businesses, for Latino entrepreneurs however, a more personal approach (such as face-to-face contact) may prove more fruitful.

Related to the issue of outreach above is the provision of education and training services that many Latino entrepreneurs expressed as an interest. Traditional approaches with this target group have limited success largely because of time constraints. The use of technology may prove to be a better method, providing training on key business

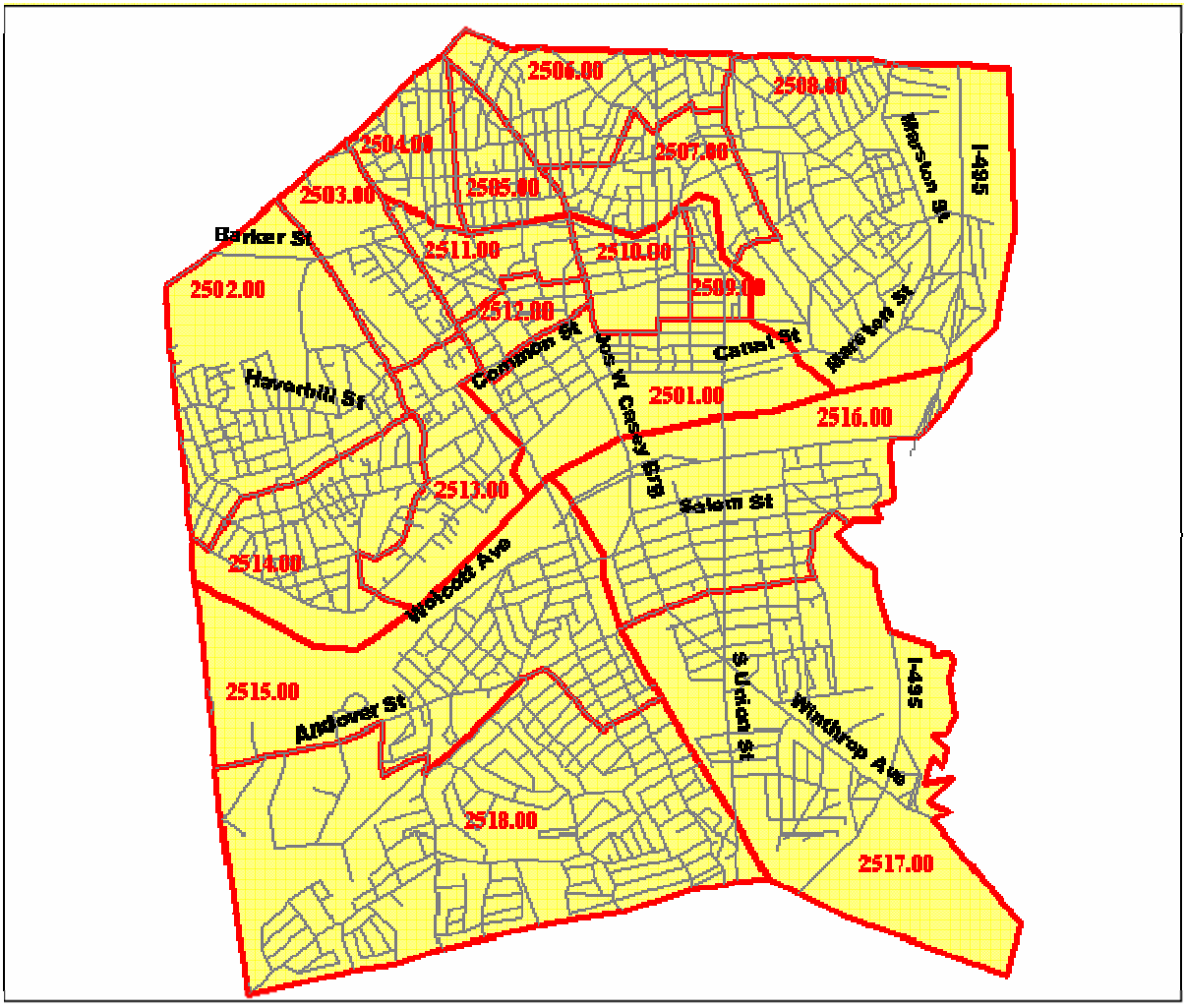
related areas such as development of business plans, and accounting to mention only two. Training material in both Spanish and English on the Internet can, for example, serve to teach the user on how to use a computer and the World Wide Web, make available the information at a pace and time period convenient to the entrepreneur, as well as provide the actual material as intended. It is difficult for Latino entrepreneurs to close their establishments to attend training, or to skip church and/ or further limit their family time to attend classes on a regular basis.

This report has highlights several key changes that have occurred in the last three years with Lawrence's Latino business sector. Of greatest significance is that this sector of the City's economic structure continues to be strong, and can get even stronger if given the proper support. While there have been attempts to provide technical assistance to Latino business owners, these have proven limited in their success because they lack cultural basis and relevance to this group. Further, loan programs to help this sector grow have been limited because of a "lack of business soundness" according to one local banker. There is a lack of a comprehensive plan which should include loan programs, technical assistance, and customized training that integrates the use of technology within a cultural context. The current structure has "bits and pieces," with only marginal support in some cases from the body politic. The Latino business sector is proving to be Lawrence's new middle-class, and it needs support to expand and prosper. This support must come from City government which can organize all of the interested parties. One need only walk down Broadway Street, for example, to see how important Latino entrepreneurs are to the City of Lawrence

Appendix A
City of Lawrence, Massachusetts
By Zip Codes



Appendix B
City of Lawrence, Massachusetts
By Census Tracts



Appendix C
Social, Demographic, and Financial Overview of
Lawrence, Massachusetts by Zip Codes and Census Tracts (2000)

Table C1
Family Type by Employment Status

Category	Lawrence, MA	
Total Families	16,968	%base
Married-couple family:	9,121	53.80%
Husband in labor force:	5,760	33.90%
Employed or in Armed Forces:	5,500	32.40%
Wife in labor force:	3,976	23.40%
Employed or in Armed Forces	3,833	22.60%
Unemployed	143	0.80%
Wife not in labor force	1,524	9.00%
Unemployed:	260	1.50%
Wife in labor force:	171	1.00%
Employed or in Armed Forces	140	0.80%
Unemployed	31	0.20%
Wife not in labor force	89	0.50%
Husband not in labor force:	3,361	19.80%
Wife in labor force:	1,001	5.90%
Employed or in Armed Forces	949	5.60%
Unemployed	52	0.30%
Wife not in labor force	2,360	13.90%
Other family:	7,847	46.20%
Male householder, no wife present:	1,635	9.60%
In labor force:	1,123	6.60%
Employed or in Armed Forces	1,054	6.20%
Unemployed	69	0.40%
Not in labor force	512	3.00%
Female householder, no husband present:	6,212	36.60%
In labor force:	3,455	20.40%
Employed or in Armed Forces	3,021	17.80%
Unemployed	434	2.60%
Not in labor force	2,757	16.20%

Source: Census 2000 (SF3+Detailed).

Table C2
Household Income (1999)

Category	Lawrence, MA	
Total Households	24,477	%base
Less than $10,000	4,643	19.00%
$10,000 to $14,999	2,453	10.00%
$15,000 to $19,999	2,069	8.50%
$20,000 to $24,999	1,824	7.50%
$25,000 to $29,999	1,869	7.60%
$30,000 to $34,999	1,616	6.60%
$35,000 to $39,999	1,240	5.10%
$40,000 to $44,999	1,306	5.30%
$45,000 to $49,999	1,153	4.70%
$50,000 to $59,999	1,955	8.00%
$60,000 to $74,999	1,685	6.90%
$75,000 to $99,999	1,439	5.90%
$100,000 to $124,999	705	2.90%
$125,000 to $149,999	218	0.90%
$150,000 to $199,999	82	0.30%
$200,000 or more	220	0.90%

Table C3
Total Households by Social Security Income, Supplemental Security Income, Public Assistance, and Retirement Income

Category	Lawrence, MA	
Total Households	24,477	%base
With Social Security income	5,992	24.50%
No Social Security income	18,485	75.50%
Total Households	24,477	%base
With Supplemental Security Income (SSI)	3,103	12.70%
No Supplemental Security Income (SSI)	21,374	87.30%
Total Households	24,477	%base
With public assistance income	2,204	9.00%
No public assistance income	22,273	91.00%
Total Households	24,477	%base
With retirement income	2,720	11.10%
No retirement income	21,757	88.90%

Table C4

Latino Poverty Status by Age

Category	Lawrence, MA	
Total Hispanic or Latino population for whom poverty status is determined	42,652	%base
Income in 1999 below poverty level:	13,318	31.20%
Under 5 years	1,863	4.40%
5 years	357	0.80%
6 to 11 years	2,251	5.30%
12 to 17 years	1,669	3.90%
18 to 64 years	6,767	15.90%
65 to 74 years	293	0.70%
75 years and over	118	0.30%
Income in 1999 at or above poverty level:	29,334	68.80%
Under 5 years	2,560	6.00%
5 years	556	1.30%
6 to 11 years	3,520	8.30%
12 to 17 years	3,426	8.00%
18 to 64 years	18,476	43.30%
65 to 74 years	527	1.20%
75 years and over	269	0.60%

Table C5
Housing Units by Tenure and Race

Category	Lawrence, MA	
Total Housing units	25,601	%base
Vacant	1,138	4%
Occupied	24,463	96%
Owner occupied	7,869	31%
Renter occupied	16,594	65%
Percent Owning Unit By Race		
White	40.00%	
Black or African American	20.80%	
American Indian and Alaska Native	43.50%	
Asian	38.70%	
Native Hawaiian and Other Pacific Islander	Zero Div.%	
Other race	19.80%	
Hispanic or Latino (any race)	19.90%	

Table C6

Total Occupied Housing Units by Own and Renting

Category	Lawrence, MA	
Total Occupied housing units	24,463	%base
Owner occupied	7,869	32.20%
Renter occupied	16,594	67.80%

Table C7
Housing Units Owned/Rented by Latinos

Category	Lawrence, MA	
Total Occupied housing units with a householder who is Hispanic or Latino	12,395	%base
New text line		
Owner occupied	2,470	19.90%
Renter occupied	9,925	80.10%

Table C8
Households by Income Level (1999) and
Sources of Income

Category	Lawrence, MA	
Households by 1999 Income Level	24,477	%base
Less than $20,000	9,165	37%
$20,000 to $34,999	5,309	22%
$35,000 to $49,999	3,699	15%
$50,000 to $74,999	3,640	15%
$75,000 to $99,999	1,439	6%
$100,000 to $149,999	923	4%
$150,000 or more	302	1%
Average household income	$38,628	
Aggregate household income in 1999 by Source (in 000s of $)	$945,508	%base
Wage or salary income	$741,304	78%
Self-employment income	$25,806	3%
Interest, dividends, or net rental income	$37,299	4%
Social Security income	$51,862	5%
Supplemental Security Income	$19,990	2%
Public assistance income	$8,719	1%
Retirement income	$32,355	3%
Other income	$28,173	3%
Per Capita Income by Race		
White	$16,987	
Black or African American	$13,768	
American Indian and Alaska Native	$8,225	
Asian	$14,375	
Other race	$9,349	
Hispanic or Latino (any race)	$9,868	

Table C9
Population 3+ Years by Level of School and Type of School

Category	Lawrence, MA	
Population 3 years or older by Level of School	68,266	%base
Preprimary school	2,714	4%
Nursery school, preschool	1,418	2%
Kindergarten	1,296	2%
Elementary/high school	16,506	24%
Grade 1 to 4	5,713	8%
Grade 5 to 8	5,660	8%
Grade 9 to 12	5,133	8%
College	3,457	5%
College, undergraduate years	3,104	5%
Graduate or Professional school	353	1%
Not in school	45,589	67%
Population 3 years or older by Type of School	68,266	%base
Preprimary school	2,714	4%
Public school	2,155	3%
Private school	559	1%
Elementary/high school	16,506	24%
Public school	14,657	21%
Private school	1,849	3%
College	3,457	5%
Public school	2,354	3%
Private school	1,103	2%

Table C10

Total Population by Race and Zip Code

Lawrence, Massachusetts

Category	Lawrence , MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total population	72,043	%base	45,763	%base	3,091	%base	23,189	%base
White alone	35,124	48.80%	19,747	43.20%	1,548	50.10%	13,829	59.60%
Black or African American alone	3,030	4.20%	2,010	4.40%	238	7.70%	782	3.40%
American Indian and Alaska Native alone	445	0.60%	336	0.70%	0	0.00%	109	0.50%
Asian alone	2,047	2.80%	736	1.60%	24	0.80%	1,287	5.60%
Native Hawaiian and Other Pacific Islander alone	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Some other race alone	26,315	36.50%	18,991	41.50%	1,149	37.20%	6,175	26.60%
Two or more races	5,082	7.10%	3,943	8.60%	132	4.30%	1,007	4.30%

Table C11

Latinos by Race and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total population	72,043	%base	45,763	%base	3,091	%base	23,189	%base
Not Hispanic or Latino:	28,945	40.20%	14,550	31.80%	942	30.50%	13,453	58.00%
White alone	24,520	34.00%	12,478	27.30%	778	25.20%	11,264	48.60%
Black or African American alone	1,212	1.70%	697	1.50%	93	3.00%	422	1.80%
American Indian & Alaska Native alone	88	0.10%	62	0.10%	0	0.00%	26	0.10%
Asian alone	2,013	2.80%	713	1.60%	24	0.80%	1,276	5.50%
Native Hawaiian & Other Pacific Islander alone	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Some other race alone	190	0.30%	150	0.30%	6	0.20%	34	0.10%
Two or more races	922	1.30%	450	1.00%	41	1.30%	431	1.90%
Hispanic or Latino:	43,098	59.80%	31,213	68.20%	2,149	69.50%	9,736	42.00%
White alone	10,604	14.70%	7,269	15.90%	770	24.90%	2,565	11.10%
Black or African American alone	1,818	2.50%	1,313	2.90%	145	4.70%	360	1.60%
American Indian & Alaska Native alone	357	0.50%	274	0.60%	0	0.00%	83	0.40%
Asian alone	34	0.00%	23	0.10%	0	0.00%	11	0.00%
Native Hawaiian & Other Pacific Islander alone	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Some other race alone	26,125	36.30%	18,841	41.20%	1,143	37.00%	6,141	26.50%
Two or more races	4,160	5.80%	3,493	7.60%	91	2.90%	576	2.50%

Table C12
Household Type by Size of Household and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
Family households:	16,968	69.30%	10,617	72.60%	593	40.10%	5,758	68.80%
2-person household	4,622	18.90%	2,516	17.20%	247	16.70%	1,859	22.20%
3-person household	4,109	16.80%	2,588	17.70%	122	8.30%	1,399	16.70%
4-person household	3,845	15.70%	2,506	17.10%	98	6.60%	1,241	14.80%
5-person household	2,536	10.40%	1,712	11.70%	80	5.40%	744	8.90%
6-person household	1,038	4.20%	743	5.10%	46	3.10%	249	3.00%
7-or-more-person household	818	3.30%	552	3.80%	0	0.00%	266	3.20%
Non-family households:	7,509	30.70%	4,016	27.40%	885	59.90%	2,608	31.20%
1-person household	6,215	25.40%	3,305	22.60%	783	53.00%	2,127	25.40%
2-person household	1,044	4.30%	559	3.80%	86	5.80%	399	4.80%
3-person household	164	0.70%	89	0.60%	0	0.00%	75	0.90%
4-person household	56	0.20%	33	0.20%	16	1.10%	7	0.10%
5-person household	23	0.10%	23	0.20%	0	0.00%	0	0.00%
6-person household	7	0.00%	7	0.00%	0	0.00%	0	0.00%
7-or-more-person household	0	0.00%	0	0.00%	0	0.00%	0	0.00%

Table C13
Family Type by Presence of Children and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Families	16,968	%base	10,617	%base	593	%base	5,758	%base
Married-couple family:	9,121	53.80%	5,261	49.60%	351	59.20%	3,509	60.90%
With own children under 18 years:	4,915	29.00%	3,057	28.80%	131	22.10%	1,727	30.00%
Under 6 years only	1,064	6.30%	607	5.70%	37	6.20%	420	7.30%
Under 6 years and 6 to 17 years	1,184	7.00%	741	7.00%	62	10.50%	381	6.60%
6 to 17 years only	2,667	15.70%	1,709	16.10%	32	5.40%	926	16.10%
No own children under 18 years	4,206	24.80%	2,204	20.80%	220	37.10%	1,782	30.90%
Other family:	7,847	46.20%	5,356	50.40%	242	40.80%	2,249	39.10%
Male householder, no wife present:	1,635	9.60%	1,124	10.60%	31	5.20%	480	8.30%
With own children under 18 years:	922	5.40%	649	6.10%	0	0.00%	273	4.70%
Under 6 years only	252	1.50%	172	1.60%	0	0.00%	80	1.40%
Under 6 years and 6 to 17 years	214	1.30%	165	1.60%	0	0.00%	49	0.90%
6 to 17 years only	456	2.70%	312	2.90%	0	0.00%	144	2.50%
No own children under 18 years	713	4.20%	475	4.50%	31	5.20%	207	3.60%
Female householder, no husband present:	6,212	36.60%	4,232	39.90%	211	35.60%	1,769	30.70%
With own children under 18 years:	4,477	26.40%	3,090	29.10%	149	25.10%	1,238	21.50%
Under 6 years only	1,102	6.50%	767	7.20%	61	10.30%	274	4.80%
Under 6 years and 6 to 17 years	821	4.80%	594	5.60%	27	4.60%	200	3.50%
6 to 17 years only	2,554	15.10%	1,729	16.30%	61	10.30%	764	13.30%
No own children under 18 years	1,735	10.20%	1,142	10.80%	62	10.50%	531	9.20%

Table C14
Households by Linguistic Isolation and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
English	9,314	38.10%	4,380	29.90%	525	35.50%	4,409	52.70%
Spanish:	12,287	50.20%	8,744	59.80%	827	56.00%	2,716	32.50%
Linguistically isolated	4,207	17.20%	2,875	19.60%	445	30.10%	887	10.60%
Not linguistically isolated	8,080	33.00%	5,869	40.10%	382	25.80%	1,829	21.90%
Other Indo-European languages:	2,033	8.30%	1,187	8.10%	87	5.90%	759	9.10%
Linguistically isolated	343	1.40%	214	1.50%	7	0.50%	122	1.50%
Not linguistically isolated	1,690	6.90%	973	6.60%	80	5.40%	637	7.60%
Asian and Pacific Island languages:	626	2.60%	206	1.40%	12	0.80%	408	4.90%
Linguistically isolated	255	1.00%	85	0.60%	12	0.80%	158	1.90%
Not linguistically isolated	371	1.50%	121	0.80%	0	0.00%	250	3.00%
Other languages:	217	0.90%	116	0.80%	27	1.80%	74	0.90%
Linguistically isolated	41	0.20%	35	0.20%	6	0.40%	0	0.00%
Not linguistically isolated	176	0.70%	81	0.60%	21	1.40%	74	0.90%

Table C15
Family Type by Employment Status and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Families	16,968	%base	10,617	%base	593	%base	5,758	%base
Married-couple family:	9,121	53.80%	5,261	49.60%	351	59.20%	3,509	60.90%
Husband in labor force:	5,760	33.90%	3,176	29.90%	187	31.50%	2,397	41.60%
Employed or in Armed Forces:	5,500	32.40%	2,986	28.10%	180	30.40%	2,334	40.50%
Wife in labor force:	3,976	23.40%	2,185	20.60%	89	15.00%	1,702	29.60%
Employed or in Armed Forces	3,833	22.60%	2,072	19.50%	81	13.70%	1,680	29.20%
Unemployed	143	0.80%	113	1.10%	8	1.30%	22	0.40%
Wife not in labor force	1,524	9.00%	801	7.50%	91	15.30%	632	11.00%
Unemployed:	260	1.50%	190	1.80%	7	1.20%	63	1.10%
Wife in labor force:	171	1.00%	117	1.10%	0	0.00%	54	0.90%
Employed or in Armed Forces	140	0.80%	92	0.90%	0	0.00%	48	0.80%
Unemployed	31	0.20%	25	0.20%	0	0.00%	6	0.10%
Wife not in labor force	89	0.50%	73	0.70%	7	1.20%	9	0.20%
Husband not in labor force:	3,361	19.80%	2,085	19.60%	164	27.70%	1,112	19.30%
Wife in labor force:	1,001	5.90%	553	5.20%	16	2.70%	432	7.50%
Employed or in Armed Forces	949	5.60%	501	4.70%	16	2.70%	432	7.50%
Unemployed	52	0.30%	52	0.50%	0	0.00%	0	0.00%
Wife not in labor force	2,360	13.90%	1,532	14.40%	148	25.00%	680	11.80%
Other family:	7,847	46.20%	5,356	50.40%	242	40.80%	2,249	39.10%
Male householder, no wife present:	1,635	9.60%	1,124	10.60%	31	5.20%	480	8.30%
In labor force:	1,123	6.60%	753	7.10%	26	4.40%	344	6.00%
Employed or in Armed Forces	1,054	6.20%	721	6.80%	14	2.40%	319	5.50%
Unemployed	69	0.40%	32	0.30%	12	2.00%	25	0.40%
Not in labor force	512	3.00%	371	3.50%	5	0.80%	136	2.40%
Female householder, no husband present:	6,212	36.60%	4,232	39.90%	211	35.60%	1,769	30.70%
In labor force:	3,455	20.40%	2,395	22.60%	94	15.90%	966	16.80%
Employed or in Armed Forces	3,021	17.80%	2,070	19.50%	74	12.50%	877	15.20%
Unemployed	434	2.60%	325	3.10%	20	3.40%	89	1.50%
Not in labor force	2,757	16.20%	1,837	17.30%	117	19.70%	803	13.90%

Table C16

Household Income - 1999 by Zip Code

Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
Less than $10,000	4,643	19.00%	2,919	19.90%	638	43.20%	1,086	13.00%
$10,000 to $14,999	2,453	10.00%	1,492	10.20%	222	15.00%	739	8.80%
$15,000 to $19,999	2,069	8.50%	1,377	9.40%	77	5.20%	615	7.40%
$20,000 to $24,999	1,824	7.50%	1,160	7.90%	113	7.60%	551	6.60%
$25,000 to $29,999	1,869	7.60%	1,175	8.00%	77	5.20%	617	7.40%
$30,000 to $34,999	1,616	6.60%	967	6.60%	58	3.90%	591	7.10%
$35,000 to $39,999	1,240	5.10%	812	5.50%	46	3.10%	382	4.60%
$40,000 to $44,999	1,306	5.30%	714	4.90%	58	3.90%	534	6.40%
$45,000 to $49,999	1,153	4.70%	646	4.40%	13	0.90%	494	5.90%
$50,000 to $59,999	1,955	8.00%	1,043	7.10%	88	6.00%	824	9.80%
$60,000 to $74,999	1,685	6.90%	887	6.10%	31	2.10%	767	9.20%
$75,000 to $99,999	1,439	5.90%	769	5.30%	23	1.60%	647	7.70%
$100,000 to $124,999	705	2.90%	401	2.70%	10	0.70%	294	3.50%
$125,000 to $149,999	218	0.90%	132	0.90%	8	0.50%	78	0.90%
$150,000 to $199,999	82	0.30%	38	0.30%	9	0.60%	35	0.40%
$200,000 or more	220	0.90%	101	0.70%	7	0.50%	112	1.30%

Table C17

Total Households by Social Security,
Supplemental Security, Public Assistance,
Retirement Income, and by Zip Code

Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
With Social Security income	5,992	24.50%	3,372	23.00%	502	34.00%	2,118	25.30%
No Social Security income	18,485	75.50%	11,261	77.00%	976	66.00%	6,248	74.70%
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
With Supplemental Security Income (SSI)	3,103	12.70%	1,882	12.90%	394	26.70%	827	9.90%
No Supplemental Security Income (SSI)	21,374	87.30%	12,751	87.10%	1,084	73.30%	7,539	90.10%
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
With public assistance income	2,204	9.00%	1,401	9.60%	195	13.20%	608	7.30%
No public assistance income	22,273	91.00%	13,232	90.40%	1,283	86.80%	7,758	92.70%
Total Households	24,477	%base	14,633	%base	1,478	%base	8,366	%base
With retirement income	2,720	11.10%	1,479	10.10%	122	8.30%	1,119	13.40%
No retirement income	21,757	88.90%	13,154	89.90%	1,356	91.70%	7,247	86.60%

Table C18
Latino Poverty Status by Age and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Hispanic or Latino population for whom poverty status is determined	42,652	%base	30,864	%base	2,105	%base	9,683	%base
Income in 1999 below poverty level:	13,318	31.20%	9,432	30.60%	880	41.80%	3,006	31.00%
Under 5 years	1,863	4.40%	1,369	4.40%	57	2.70%	437	4.50%
5 years	357	0.80%	240	0.80%	22	1.00%	95	1.00%
6 to 11 years	2,251	5.30%	1,461	4.70%	135	6.40%	655	6.80%
12 to 17 years	1,669	3.90%	1,203	3.90%	55	2.60%	411	4.20%
18 to 64 years	6,767	15.90%	4,915	15.90%	469	22.30%	1,383	14.30%
65 to 74 years	293	0.70%	187	0.60%	89	4.20%	17	0.20%
75 years and over	118	0.30%	57	0.20%	53	2.50%	8	0.10%
Income in 1999 at or above poverty level:	29,334	68.80%	21,432	69.40%	1,225	58.20%	6,677	69.00%
Under 5 years	2,560	6.00%	1,923	6.20%	114	5.40%	523	5.40%
5 years	556	1.30%	394	1.30%	6	0.30%	156	1.60%
6 to 11 years	3,520	8.30%	2,448	7.90%	59	2.80%	1,013	10.50%
12 to 17 years	3,426	8.00%	2,734	8.90%	42	2.00%	650	6.70%
18 to 64 years	18,476	43.30%	13,391	43.40%	863	41.00%	4,222	43.60%
65 to 74 years	527	1.20%	342	1.10%	107	5.10%	78	0.80%
75 years and over	269	0.60%	200	0.60%	34	1.60%	35	0.40%

Table C19
Housing Unites by Tenure, Race and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Housing units	25,601	%base	15,338	%base	1,633	%base	8,630	%base
Vacant	1,138	4%	749	5%	118	7%	271	3%
Occupied	24,463	96%	14,589	95%	1,515	93%	8,359	97%
Owner occupied	7,869	31%	4,358	28%	51	3%	3,460	40%
Renter occupied	16,594	65%	10,231	67%	1,464	90%	4,899	57%
Percent of Race Owning Unit								
White	40.00%		37.40%		1.40%		48.90%	
Black or African American	20.80%		23.10%		0.00%		24.10%	
American Indian and Alaska Native	43.50%		43.40%		0 Div.%		43.90%	
Asian	38.70%		38.10%		0.00%		40.80%	
Native Hawaiian & Other Pacific Islander	0 Div.%		0 Div.%		0 Div.%		0 Div.%	
Other race	19.80%		20.60%		6.30%		21.20%	
Hispanic or Latino (any race)	19.90%		21.20%		3.50%		21.30%	

Table C20
Total Occupied Housing Unites by Own, Renting and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Occupied housing units	24,463	%base	14,589	%base	1,515	%base	8,359	%base
Owner occupied	7,869	32.20%	4,358	29.90%	51	3.40%	3,460	41.40%
Renter occupied	16,594	67.80%	10,231	70.10%	1,464	96.60%	4,899	58.60%

Table C21
Housing Units Owned/Rented by Latinos and by Zip Code
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Total Occupied housing units with a householder who is Hispanic or Latino	12,395	%base	8,768	%base	887	%base	2,740	%base
Owner occupied	2,470	19.90%	1,856	21.20%	31	3.50%	583	21.30%
Renter occupied	9,925	80.10%	6,912	78.80%	856	96.50%	2,157	78.70%

Table C22

Households by Income Level (1999)

Source of Income Per Capita by Race and by Zip Code

Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Households by 1999 Income Level	24,477	%base	14,633	%base	1,478	%base	8,366	%base
Less than $20,000	9,165	37%	5,788	40%	937	63%	2,440	29%
$20,000 to $34,999	5,309	22%	3,302	23%	248	17%	1,759	21%
$35,000 to $49,999	3,699	15%	2,172	15%	117	8%	1,410	17%
$50,000 to $74,999	3,640	15%	1,930	13%	119	8%	1,591	19%
$75,000 to $99,999	1,439	6%	769	5%	23	2%	647	8%
$100,000 to $149,999	923	4%	533	4%	18	1%	372	4%
$150,000 or more	302	1%	139	1%	16	1%	147	2%
Average household income	$38,628		$35,845		$22,954		$46,266	
Aggregate household income in 1999 by Source (in 000s of $)	$945,508	%base	$524,532	%base	$33,925	%base	$387,062	%base
Wage or salary income	$741,304	78%	$414,166	79%	$22,694	67%	$304,444	79%
Self-employment income	$25,806	3%	$15,573	3%	$779	2%	$9,454	2%
Interest, dividends, or net rental income	$37,299	4%	$19,453	4%	$1,281	4%	$16,577	4%
Social Security income	$51,862	5%	$28,018	5%	$3,907	12%	$19,935	5%
Supplemental Security Income	$19,990	2%	$12,032	2%	$2,059	6%	$5,900	2%
Public assistance income	$8,719	1%	$5,737	1%	$673	2%	$2,309	1%
Retirement income	$32,355	3%	$15,085	3%	$908	3%	$16,361	4%
Other income	$28,173	3%	$14,468	3%	$1,624	5%	$12,082	3%
Per Capita Income by Race								
White	$16,987		$14,453		$14,596		$20,872	
Black or African American	$13,768		$11,433		$18,521		$18,321	
American Indian & Alaska Native	$8,225		$9,268		0 Div.		$5,018	
Asian	$14,375		$13,538		$14,875		$14,845	
Other race	$9,349		$9,443		$7,386		$9,425	
Hispanic or Latino (any race)	$9,868		$9,600		$10,168		$10,661	

Table C23
Population 3+ Years by Level of School and Type of School
Lawrence, Massachusetts

Category	Lawrence, MA		Zip Code 01841		Zip Code 01840		Zip Code 01843	
Population 3 years or older by Level of School	68,266	%base	43,180	%base	2,938	%base	22,148	%base
Preprimary school	2,714	4%	1,841	4%	61	2%	812	4%
Nursery school, preschool	1,418	2%	935	2%	16	1%	467	2%
Kindergarten	1,296	2%	906	2%	45	2%	345	2%
Elementary/high school	16,506	24%	11,046	26%	394	13%	5,066	23%
Grade 1 to 4	5,713	8%	3,593	8%	124	4%	1,996	9%
Grade 5 to 8	5,660	8%	3,818	9%	123	4%	1,719	8%
Grade 9 to 12	5,133	8%	3,635	8%	147	5%	1,351	6%
College	3,457	5%	2,240	5%	167	6%	1,050	5%
College, undergraduate years	3,104	5%	2,047	5%	160	5%	897	4%
Graduate or Professional school	353	1%	193	0%	7	0%	153	1%
Not in school	45,589	67%	28,053	65%	2,316	79%	15,220	69%
Population 3 years or older by Type of School	68,266	%base	43,180	%base	2,938	%base	22,148	%base
Preprimary school	2,714	4%	1,841	4%	61	2%	812	4%
Public school	2,155	3%	1,494	3%	44	1%	617	3%
Private school	559	1%	347	1%	17	1%	195	1%
Elementary/high school	16,506	24%	11,046	26%	394	13%	5,066	23%
Public school	14,657	21%	9,999	23%	363	12%	4,295	19%
Private school	1,849	3%	1,047	2%	31	1%	771	3%
College	3,457	5%	2,240	5%	167	6%	1,050	5%
Public school	2,354	3%	1,567	4%	98	3%	689	3%
Private school	1,103	2%	673	2%	69	2%	361	2%

Table C24
Assets in 2001 by Households and Census Tracts
Lawrence, Massachusetts

Category	Lawrence	251000	250100	251100	250200	251200	251300	250300
Aggregate Value of Assets								
Transaction Accounts	$262,673,000	$5,446,000	$8,709,000	$13,895,000	$20,512,000	$4,929,000	$10,788,000	$6,119,000
Certificates of Deposit	$130,636,000	$2,664,000	$5,202,000	$8,480,000	$9,747,000	$2,687,000	$5,164,000	$2,821,000
Savings Bonds	$20,252,000	$419,000	$735,000	$1,167,000	$1,560,000	$398,000	$812,000	$454,000
Bonds (Not US Savings)	$113,189,000	$2,182,000	$3,489,000	$5,997,000	$8,978,000	$1,898,000	$4,376,000	$2,551,000
Stocks	$175,169,000	$3,496,000	$5,552,000	$9,419,000	$13,734,000	$3,128,000	$6,999,000	$4,027,000
Mutual Funds	$276,586,000	$5,543,000	$8,919,000	$14,770,000	$21,466,000	$5,040,000	$11,086,000	$6,186,000
Retirement Accounts	$954,568,000	$19,664,000	$27,670,000	$42,904,000	$76,525,000	$17,034,000	$39,522,000	$22,635,000
Cash Value Life Insurance	$154,567,000	$3,208,000	$5,179,000	$7,935,000	$12,114,000	$2,990,000	$6,337,000	$3,549,000
Other Managed Accounts	$112,445,000	$2,198,000	$4,055,000	$7,034,000	$8,504,000	$2,149,000	$4,341,000	$2,404,000
Other Financial Assets	$63,242,000	$1,228,000	$2,513,000	$4,630,000	$4,620,000	$1,223,000	$2,412,000	$1,348,000
Any Financial Assets	$2,263,323,000	$46,047,000	$72,023,000	$116,231,000	$177,760,000	$41,476,000	$91,836,000	$52,093,000
Vehicles Owned	$785,989,000	$17,028,000	$28,373,000	$41,457,000	$60,758,000	$16,269,000	$33,333,000	$18,356,000
Home Equity	$4,630,770,000	$92,960,000	$146,120,000	$224,040,000	$370,980,000	$84,270,000	$184,590,000	$103,100,000
Investment Property Equity	$1,033,146,000	$21,527,000	$32,296,000	$50,010,000	$81,435,000	$19,295,000	$42,914,000	$24,178,000
Business Equity	$979,478,000	$20,798,000	$28,827,000	$45,163,000	$78,082,000	$17,560,000	$41,806,000	$24,126,000
Other Non-Financial Assets	$88,657,000	$1,857,000	$2,946,000	$4,533,000	$6,960,000	$1,694,000	$3,655,000	$2,069,000

Source: Data base collected and prepared for GIS application by Applied Geographic Solutions and Tetrad, "Household Finances, 2001 (Massachusetts)."

Table C24 (Continued)
Assets in 2001 by Households and Census Tracts
Lawrence, Massachusetts

Category	251400	250400	251500	250500	251600	250600	251700	250700
Aggregate Value of Assets								
Transaction Accounts	$15,807,000	$10,821,000	$23,293,000	$9,371,000	$20,637,000	$17,234,000	$16,168,000	$16,425,000
Certificates of Deposit	$7,461,000	$5,461,000	$11,739,000	$4,308,000	$10,110,000	$8,557,000	$8,027,000	$7,921,000
Savings Bonds	$1,202,000	$836,000	$1,822,000	$702,000	$1,590,000	$1,332,000	$1,245,000	$1,256,000
Bonds (Not US Savings)	$6,830,000	$4,539,000	$9,952,000	$3,907,000	$8,743,000	$7,439,000	$7,046,000	$6,906,000
Stocks	$10,466,000	$7,102,000	$15,412,000	$6,141,000	$13,607,000	$11,481,000	$10,818,000	$10,851,000
Mutual Funds	$16,547,000	$11,290,000	$24,327,000	$9,524,000	$21,483,000	$18,148,000	$17,318,000	$16,943,000
Retirement Accounts	$59,023,000	$38,620,000	$83,714,000	$34,849,000	$75,272,000	$62,700,000	$59,751,000	$59,814,000
Cash Value Life Insurance	$9,334,000	$6,332,000	$13,803,000	$5,477,000	$12,155,000	$10,163,000	$9,601,000	$9,609,000
Other Managed Accounts	$6,541,000	$4,568,000	$10,048,000	$3,717,000	$8,629,000	$7,383,000	$6,936,000	$6,821,000
Other Financial Assets	$3,540,000	$2,633,000	$5,673,000	$2,050,000	$4,790,000	$4,124,000	$3,782,000	$3,833,000
Any Financial Assets	$136,752,000	$92,202,000	$199,783,000	$80,046,000	$177,017,000	$148,561,000	$140,691,000	$140,379,000
Vehicles Owned	$47,151,000	$32,900,000	$70,940,000	$28,198,000	$62,509,000	$51,700,000	$48,375,000	$49,528,000
Home Equity	$283,050,000	$186,790,000	$410,860,000	$161,790,000	$359,720,000	$305,210,000	$290,160,000	$282,880,000
Investment Property Equity	$62,852,000	$42,328,000	$91,003,000	$37,149,000	$81,450,000	$67,789,000	$64,525,000	$64,570,000
Business Equity	$60,032,000	$40,687,000	$85,328,000	$36,699,000	$77,338,000	$63,889,000	$60,194,000	$62,206,000
Other Non-Financial Assets	$5,353,000	$3,649,000	$7,866,000	$3,174,000	$7,000,000	$5,819,000	$5,494,000	$5,541,000

Table C24 (Continued)
Assets in 2001 by Households and Census Tracts
Lawrence, Massachusetts

Category	251800	250800	250900
Aggregate Value of Assets			
Transaction Accounts	$31,556,000	$24,125,000	$6,838,000
Certificates of Deposit	$15,093,000	$11,643,000	$3,551,000
Savings Bonds	$2,339,000	$1,843,000	$540,000
Bonds (Not US Savings)	$14,709,000	$10,816,000	$2,831,000
Stocks	$22,083,000	$16,370,000	$4,483,000
Mutual Funds	$35,233,000	$25,811,000	$6,952,000
Retirement Accounts	$121,437,000	$90,118,000	$23,316,000
Cash Value Life Insurance	$18,566,000	$14,278,000	$3,937,000
Other Managed Accounts	$13,748,000	$10,382,000	$2,987,000
Other Financial Assets	$7,377,000	$5,634,000	$1,832,000
Any Financial Assets	$282,139,000	$211,020,000	$57,267,000
Vehicles Owned	$87,993,000	$70,401,000	$20,720,000
Home Equity	$586,300,000	$445,460,000	$112,490,000
Investment Property Equity	$128,267,000	$95,757,000	$25,801,000
Business Equity	$121,654,000	$90,145,000	$24,944,000
Other Non-Financial Assets	$10,637,000	$8,139,000	$2,271,000

Table C25
Consumer Spending by Households by Census Tracts (2002)
Lawrence, Massachusetts

2002 Consumer Spending	251000	250100	251100	250200	251200	251300	250300	251400
Households	$505	$1,068	$1,258	$1,780	$464	$1,104	$533	$1,467
Aggregate household income	$11,698,000	$19,580,000	$53,083,000	$103,316,000	$13,628,000	$24,147,000	$22,497,000	$74,097,000
Total expenditure	$13,798,000	$28,350,000	$49,626,000	$84,323,000	$14,641,000	$29,059,000	$20,524,000	$62,721,000
Total non-retail expenditures	$8,083,000	$16,451,000	$28,751,000	$49,255,000	$8,538,000	$16,997,000	$12,002,000	$36,673,000
Total retail expenditures	$5,715,000	$11,899,000	$20,876,000	$35,069,000	$6,102,000	$12,062,000	$8,521,000	$26,049,000
Apparel	$771,900	$1,584,300	$2,765,700	$4,677,100	$820,600	$1,631,100	$1,147,200	$3,482,500
Contributions	$377,500	$790,300	$1,395,800	$2,393,000	$398,500	$792,400	$563,700	$1,771,400
Education	$256,900	$551,900	$950,400	$1,538,600	$274,900	$544,500	$379,200	$1,143,900
Books and supplies	$38,500	$80,700	$140,000	$232,100	$41,000	$81,000	$56,900	$172,300
Tuition	$218,500	$471,200	$810,400	$1,306,500	$233,900	$463,400	$322,300	$971,600
Entertainment	$717,400	$1,469,100	$2,575,800	$4,408,200	$760,000	$1,510,900	$1,069,400	$3,275,900
Food and beverages	$2,334,400	$4,759,900	$8,314,700	$14,120,800	$2,473,800	$4,922,800	$3,471,500	$10,531,200
Food at home	$1,380,600	$2,800,000	$4,880,500	$8,306,500	$1,459,800	$2,913,700	$2,050,000	$6,198,800
Food away from home	$819,200	$1,673,500	$2,936,200	$4,987,400	$869,600	$1,725,600	$1,221,400	$3,719,600
Gifts	$417,300	$885,800	$1,546,400	$2,560,800	$449,800	$884,000	$620,000	$1,899,800
Health care	$841,900	$1,753,500	$3,062,100	$5,131,300	$899,500	$1,776,400	$1,252,900	$3,814,000
Household furnishings & equipment	$550,900	$1,134,600	$1,989,700	$3,394,500	$586,300	$1,160,200	$821,000	$2,521,600
Shelter	$2,331,300	$4,896,800	$8,671,000	$14,473,000	$2,500,600	$4,922,400	$3,496,600	$10,733,300
Household operations	$421,000	$852,600	$1,494,800	$2,609,400	$441,100	$882,200	$625,700	$1,938,000
Babysitting and elderly care	$87,000	$177,500	$308,700	$524,500	$90,800	$182,000	$127,700	$390,400
Household services	$90,800	$190,100	$328,900	$575,600	$95,300	$189,500	$133,600	$423,200
Utilities	$1,101,200	$2,271,100	$3,935,000	$6,687,400	$1,170,100	$2,322,600	$1,630,800	$4,967,800

Source: Data base collected and prepared for GIS application by Applied Geographic Solutions and Tetrad, "Consumer Expenditures 2002 (Massachusetts)."

Table C25 (Continued)
Consumer Spending by Households by Census Tracts (2002)
Lawrence, Massachusetts

2002 Consumer Spending	250400	251500	250500	251600	250600	251700	250700
Households	$1,081	$2,107	$901	$1,890	$1,650	$1,497	$1,408
Aggregate household income	$25,373,000	$108,002,000	$23,176,000	$89,739,000	$74,468,000	$76,079,000	$63,652,000
Total expenditure	$29,560,000	$92,425,000	$25,845,000	$79,286,000	$66,615,000	$65,292,000	$57,156,000
Total non-retail expenditures	$17,281,000	$53,936,000	$15,152,000	$46,356,000	$38,925,000	$38,158,000	$33,439,000
Total retail expenditures	$12,279,000	$38,489,000	$10,693,000	$32,931,000	$27,690,000	$27,134,000	$23,717,000
Apparel	$1,658,800	$5,133,700	$1,451,500	$4,428,000	$3,710,400	$3,629,200	$3,192,900
Contributions	$798,400	$2,619,500	$696,000	$2,218,000	$1,857,300	$1,844,700	$1,581,100
Education	$548,700	$1,704,400	$475,900	$1,458,700	$1,220,600	$1,193,400	$1,052,700
Books and supplies	$82,600	$256,000	$71,700	$219,700	$184,100	$180,400	$158,200
Tuition	$466,100	$1,448,300	$404,200	$1,239,000	$1,036,400	$1,012,900	$894,500
Entertainment	$1,535,000	$4,828,400	$1,341,400	$4,142,400	$3,470,300	$3,410,900	$2,977,800
Food and beverages	$5,011,600	$15,477,700	$4,392,900	$13,349,400	$11,203,800	$10,956,000	$9,645,200
Food at home	$2,963,100	$9,108,000	$2,601,400	$7,876,600	$6,603,300	$6,448,000	$5,693,600
Food away from home	$1,760,700	$5,458,400	$1,542,300	$4,696,800	$3,949,100	$3,866,700	$3,394,100
Gifts	$898,000	$2,817,100	$778,000	$2,401,700	$2,022,800	$1,982,200	$1,729,500
Health care	$1,813,600	$5,648,300	$1,572,700	$4,860,100	$4,057,800	$4,005,200	$3,478,000
Household furnishings & equipment	$1,181,900	$3,715,800	$1,030,600	$3,179,800	$2,671,600	$2,624,100	$2,288,300
Shelter	$5,015,300	$15,856,600	$4,362,600	$13,470,400	$11,397,100	$11,129,100	$9,732,400
Household operations	$892,900	$2,847,500	$783,700	$2,429,000	$2,039,300	$2,008,900	$1,747,900
Babysitting and elderly care	$183,200	$576,900	$161,200	$491,600	$414,100	$403,400	$355,900
Household services	$190,600	$629,800	$165,100	$527,200	$443,800	$440,400	$376,200
Utilities	$2,357,100	$7,351,500	$2,059,500	$6,328,600	$5,293,800	$5,191,300	$4,548,200

Table C25 (Continued)
Consumer Spending by Households by Census Tracts (2002)
Lawrence, Massachusetts

2002 Consumer Spending	251800	250800	250900
Households	$2,852	$2,182	$677
Aggregate household income	$192,262,000	$133,415,000	$15,071,000
Total expenditure	$150,348,000	$111,664,000	$18,032,000
Total non-retail expenditures	$87,589,000	$65,199,000	$10,509,000
Total retail expenditures	$62,759,000	$46,466,000	$7,523,000
Apparel	$8,265,900	$6,188,500	$1,009,900
Contributions	$4,393,800	$3,175,800	$493,500
Education	$2,723,400	$2,030,400	$341,200
Books and supplies	$411,700	$306,700	$50,500
Tuition	$2,311,600	$1,723,600	$290,600
Entertainment	$7,879,600	$5,837,200	$936,500
Food and beverages	$24,959,400	$18,671,700	$3,048,300
Food at home	$14,606,500	$10,975,200	$1,800,400
Food away from home	$8,865,500	$6,601,600	$1,071,100
Gifts	$4,599,700	$3,397,800	$551,900
Health care	$9,177,400	$6,794,900	$1,104,800
Household furnishings & equip Ment	$6,093,900	$4,499,700	$721,200
Shelter	$26,089,200	$19,180,400	$3,095,500
Household operations	$4,702,600	$3,453,200	$546,600
Babysitting and elderly care	$933,500	$693,200	$113,300
Household services	$1,062,500	$761,000	$118,000
Utilities	$11,843,500	$8,860,800	$1,435,200