

## CHAPTER 9

### DIRECTIONS FOR FURTHER RESEARCH AND IMPLICATIONS FOR PUBLIC POLICY

Certainly the analysis that has been presented in this thesis does not solve the problems of economic change and concentrated urban poverty in the city of Lawrence. However, it does help to clarify and redefine the problems. I have presented acute patterns of socioeconomic and spatial polarization taking place in Lawrence relative to the cities and towns in the surrounding Lower Merrimack Valley region. I also extended my analysis to show how, at the block group level, growing patterns of ghettoization are taking place within the city of Lawrence.

As this case study suggests, Wilson's model is limited in its ability to explain the socioeconomic changes taking place in the Merrimack Valley. In the case of Lawrence, an entire city is rapidly becoming a ghetto relative to its surrounding region, rather than isolated sections of the city. In addition, economic restructuring is probably only one of many complex forces behind alarming socioeconomic changes taking place in Lawrence. For example, this work has suggested the importance of understanding concentrated urban poverty in terms of politically and socially defined spaces and within a regional context.

#### 9.1 Directions for Further Research

As I have suggested in the analysis that has just been presented, the following areas represent directions for further research.

In *Chapter 6*, I stressed important limitations in the available data that do not allow us to clearly define relationships between industrial change in the region and high rates of poverty in Lawrence. Do lack of skills, distance from the jobs, or lack of transportation options prevent the workforce in Lawrence, particularly the Hispanic workforce, from securing employment -- either in the surrounding suburbs or in the city itself? Or are there other explanations? Is it the case that jobs are simply not available and must be created instead. Are the jobs available to Lawrence's unemployed workforce primarily part-time, contingent, low-paying, or part of a large informal sector. Does discrimination plays an important role in keeping Hispanics out of the labor force or out of the higher-paying jobs. It is clear that Lawrence lost 23% (6,976 jobs) of its total employment base between 1980 and 1990 and that this loss dramatically impacted the city's population. But exactly how many of these jobs were held by city residents and how many were held by employees living outside the city? Clearer answers to these question would tell us if the focus of public policies should be directed towards job creation; training or re-training the workforce; affirmative action policies; upgrading jobs and pay scales; or developing policies that encourage the formalization of informal sector employment.

The region's economy is also linked to the state's economy and to the larger national and global economies. The loss of "mill-based" manufacturing jobs, particularly in Lawrence, and the recent recession both in Massachusetts and in the United States have made these facts painfully clear. Furthermore, the immigration of large numbers of Dominicans and Puerto Ricans to Lawrence is motivated in part by economic conditions in the sending countries and the hope of finding better economic opportunities in the United States. How do we better understand and respond to the effects of these larger economic forces

at the regional and local level? These are very complex and poorly understood questions, however, an understanding of and effective response to such economic forces are vital to the survival of cities like Lawrence. Have other cities or communities like Lawrence been able to respond and adapt successfully to similar economic and demographic changes? What explains their successes and what important lessons can be gleaned from their experiences?

The second important area of research that I do not address in this thesis is the question of why large numbers of Dominicans and Puerto Ricans come to the region in the first place. Possible factors that explain their immigration patterns were suggested in *Chapter 3*. They include severe economic conditions in the sending countries; hope of a better life in the United States; and the lure of friends and family in the United States, among other factors. Who comes; from what parts of their respective countries do they come; and why do they come are all important questions that would help us better understand the current needs and expectations of these people. Answers to these questions would also help us predict if current immigration patterns will continue in the future.

Third, I have suggested that municipally defined zoning regulations and local tax policies play an important role in influencing the dynamics of the regional housing market which, in turn, restrict the poor from living in wealthier communities. These constraints have played an important role in maintaining the high concentration of Dominicans and Puerto Ricans in Lawrence. In order to confirm if this is, indeed, the case, further research would be required to examine zoning regulations, growth policies, and tax structures in each of the municipalities within the Lower Merrimack Valley and to correlate these with the cost and availability of both renter and owner occupied housing in the region.

Fourth, and as suggested in *Chapter 4*, the accuracy of census data, which provided most of the data for this thesis, is questionable. Because of census undercounts, it is probably the case that Hispanics constitute a much larger share of Lawrence's population than the 42% figure published by the Census Bureau. In addition, other statistics including poverty rates, per-capita incomes, and unemployment rates could be off because of inaccuracies in census data or because financial transactions and employment within a large informal economy are not recorded. Although census data often provides the best, and sometimes only source of data, its limitations must be acknowledged. Further and substantial research would be required to determine the exact extent of census undercount in Lawrence as well as the size of the informal economy.

Finally, the model and the analytical tools used in this case study of Lawrence and the Lower Merrimack Valley can be applied to other smaller cities and their surrounding regions. For example, smaller cities in Massachusetts that have experienced similar demographic shifts include Lowell, Chelsea, Brockton, and Springfield, among others. Of particular interest would be a comparison between Lawrence and Lowell. Both cities have experienced large increases in their immigrant populations and out-migration of non-Hispanic whites. However, the immigrant population in Lowell consists primarily of Asians. A preliminary analysis of socioeconomic changes in Lowell indicate that poverty rates, rates of female headship, unemployment, etc. have increased in Lowell, but at lower rates than Lawrence. Furthermore, in addition to developing a general framework for similar studies, this model can also be used to incorporate yet to be released census data in future studies. These data include more detailed demographic data; poverty and income data broken down by race and Hispanic origin; education data; employment data;

data on migration patterns; and many other variables.

## **9.2 The Policy Implications of This Work**

Despite the gaps and the limitations just reviewed, directions for public policy can be drawn from this work. I think the most obvious implication of this work is the importance of approaching poverty in Lawrence, and other cities like Lawrence, from a regional perspective. As a result of the important structural forces I have identified, particularly constraints in the regional housing market and the social forces that keep the Dominican and Puerto Rican community segregated from the rest of the region, poverty will tend to remain concentrated in Lawrence. If these forces are left to their own devices, the natural outcome of socioeconomic conditions in the region is one of spatial polarization rather than a more equal distribution of wealth, resources, and social responsibility among the surrounding cities and towns.

These dynamics of spatial polarization clearly imply that mechanisms which transfer resources to cities like Lawrence should become the focus of public policy, rather than "trickle down" policies which support municipalities with higher per-capita tax bases and more resources. Furthermore, because most local governments have almost no control over the regional consequences of policy decisions made in other cities and towns, such redistributive policies must become the responsibility of the state and federal government, or perhaps even regional governing bodies with legal and regulatory powers over the municipalities within their jurisdiction. The only example of a regional planning agency in Massachusetts with such powers is the Cape Cod Commission. Among other goals, this agency has organized a comprehensive plan to promote economic

development within the Cape; protect its fragile ecosystem; control how growth takes place; and ensure that low-income housing and other programs are in place to support and redistribute resources to the Cape's disadvantaged residents. However, this governing body is still relatively new and its success is yet to be tested.

Furthermore, the focus of any comprehensive plan designed to tackle the problems of urban poverty in cities like Lawrence must: (1) ensure that the basic needs of the population are met including food, shelter, and health care; (2) rebuild a safe and hospitable environment for residents, business people, and visitors to the city; (3) provide education and training linked to jobs that offer hope and genuine opportunities for advancement; (4) move families off welfare and into the mainstream economy; and (5) create wealth and build up equity within the city (and particularly within the Hispanic community in Lawrence).

Reaching these goals is a difficult task and I do not pretend to have comprehensive answers to the problems that face the Lawrence community or other cities like Lawrence. However, the following recommendations offer examples of the direction public policies must begin to take.

### **Jobs Creation**

It is not enough to simply create jobs and bring business and industry to Lawrence. There is no guarantee that many of the new jobs would go to Lawrence residents. Already, a large portion of the city's workforce lives outside the city. Instead, jobs must be created both in the city and within the region that provide opportunities for the city's unemployed workforce. One example of such a program, perhaps difficult to carry out,

would be a linkage program that assures a certain portion of new jobs in the region go to Lawrence residents. As the results of this study show, most of the new job growth in the region is taking place outside of Lawrence. There must also be some assurance that a portion of the new, higher paying jobs go to Lawrence residents. This may mean the development of education and technical training programs to provide the workforce with the skills they need for these higher paying jobs.

A second type of program could be one that creates jobs to improve the city's infrastructure with grant money from the state or federal government. Jobs within the school department, public works projects, or projects to clean and renovate crowded and growing areas (for example Broadway St.) could improve the city and make it a safer and more inviting place to live, work, or shop. These jobs should also go to Lawrence residents.

Job creation programs must also be targeted to meet the needs of the groups they are designed to serve. A program that targets welfare mothers should be different from one that targets individuals without children. For example, one that meets the needs of welfare mothers would have to provide childcare while the mother is working or going to school. Furthermore, welfare policies must be changed so that a mother is not penalized by the system if she begins to work. For example, if her new job does not provide health insurance, the state should continue to provide this important benefit.

### **Housing Policies**

Housing policies in Lawrence must target at the city's low income population who are using the majority of their incomes to rent substandard, crowded, and dilapidated

housing. It is not enough to simply create more low-income housing in Lawrence. Instead, low income residents must begin to own the housing they live in. This will create a sense of pride and ownership in the community and a sense that those who live within it have a stake in its future. It is clear from the recent wave of arson fires in Lawrence that many current owners no longer want financial responsibility for the properties they own. Then why not turn financial responsibility of these properties over to those who live in them? Welfare payments or housing vouchers used to pay rents could be turned into mortgages instead. Furthermore, once residents begin to own the housing they live in, they become responsible for its care and maintenance. This provides another opportunity for job creation. Why not train residents to become carpenters, electricians, and plumbers and then provide home improvement loans or grants to put these new skills to work? This way wealth gets generated within the community; those who live in the community are now responsible for it; and new jobs begin to stimulate a local economy.

Another approach to the housing issues in Lawrence would be to provide more housing options in the surrounding communities. Those who would like to move elsewhere would then have the option to do so. There are laws in Massachusetts stating that every municipality must dedicate a certain portion of its housing stock to low-income housing. Compliance with these regulations should be enforced in the region. A second approach could be the development of mixed income housing projects in Lawrence that try to lure higher income individuals back into the city. However, this would be a great challenge because of deteriorating socioeconomic conditions in the city and Lawrence's image as a dangerous place to live.



### **Community Economic Development**

Even though many people in Lawrence are poor, the community does have money to spend. According to census statistics, the 1990 per-capita income in Lawrence was \$9,686. This means that the 70,200 people living in Lawrence have at least \$679,957,200 per year to spend on food, clothing, shelter, entertainment, and the other necessities of life. Economic development programs should be targeted at keeping this income cycling within the city in order to build up the city's wealth. Currently much of this spending power goes out of the city to malls and shopping centers in other areas (Stevenson, 1991). This means that more Lawrence residents should own the businesses in the city, they should work in them, and they should be encouraged to shop in them.

In fact, businesses that are owned by the Hispanic community and cater to the needs of the Hispanic market have grown in Lawrence. Many of these businesses are profitable and some are thriving. Their growth should be supported and promoted by the city. Furthermore, advertising and promotion campaigns can educate the city's residents about the importance of shopping in Lawrence. Advertising should also reach out to a growing regional Hispanic market that includes parts of New Hampshire and the Boston Metropolitan area.

Furthermore, much of the empty mill space and vacant properties in Lawrence offer opportunities for ambitious projects that could help pull the community together and offer creative and constructive activities. State and federal grants or loans could be used to turn some of this space into a community arts center and a sports facility that are affordable and available to the entire community. However, other important, and already established organizations, should also be provided with the resources they need to

continue providing services to the community: the school system, the community college, the public library, programs at the YMCA, and many other programs.

These suggestions offer some directions for public policy. There are also many others. However, it must also be stressed that no good ideas will bring genuine change unless institutions and people at all levels (national, state, and local) acknowledge and respond realistically to the extent and severity of growing urban poverty in Lawrence and cities like Lawrence. In addition, rapidly changing and complex regional, national, and global forces must also be confronted. Real solutions will require full-fledged and long term efforts by public officials, private citizens, and public and private institutions. They will not come quickly and easily.

## APPENDIX 1

### DATA SOURCES

The following is a description of the data sources used in this study.

#### **Demographic Data**

Census data, provided in digital format, was the source of demographic data for this research. These data, including population counts by race and Hispanic origin and household composition data, were extracted from both the 1980 and 1990 Summary Tape Files 1A (STF-1A), available on CD-ROM. STF-1A contains a complete count of population characteristics including race and Hispanic origin, age, household type and relationship. These data are available (in digital format only) at the census block group level and above. The 1990 data, stored in dBase III+ format, were read directly off a CD-ROM provided by the Bureau of the Census. The 1980 data were extracted using a proprietary software package entitled *Supermap™*.

#### **Poverty Data**

Data on income and poverty status in 1979 were taken from published Massachusetts census data at the tract level for Lawrence and at the municipal level for the cities and towns in the Lower Merrimack Valley Service Delivery Area and Lowell. These statistics were not available below the tract level in 1979. Similar 1989 statistics were not available on CD-ROM format at the time of this study. They were obtained, instead, through the MISER State Data Center and were available at the block group level and

above.

### **Welfare Data**

Welfare data was provided by the Massachusetts Department of Welfare. Annual data for January of 1990, 1991, and 1992 were provided on hardcopy at the ZIP code level for each of the cities and towns in the region of study. The categories of assistance in the ZIP code reports included the following programs: Refugee Assistance, Supplemental Security Income (SSI), Aid to Families with Dependent Children (AFDC), General Relief, Medicaid, and Food Stamps. These data were aggregated to the MCD level and input manually into a database for analysis. Only the data for 1990 was analyzed in detail. These data were not available in digital format.

### **Employment and Industry Data**

Employment, unemployment, and industry data for this study came from two primary sources: 1980 census data and Massachusetts Department of Employment and Training (DET) data. Employment totals for 1980 by industry, broken down by race and Hispanic origin, were gathered from a series of reports entitled *Report 3: Social Indicators for Planning and Evaluation, 1980 Census of Population*. These reports contained data for Lawrence and for Massachusetts. They were produced by the Lawrence Berkeley Laboratory in Berkeley, California using 1980 census data.

Employment and wage data by industry, for establishments covered by unemployment compensation, were provided by the DET. These data included total number of jobs by industry for each of the cities and towns in the LMVSDA and Lowell. DET data was collected back to 1967, however, only a very small portion of the early data was used.

Changes in standard industrial classification (SIC) codes in 1967 and 1972 and the addition of Government as an included sector in 1972 posed problems for time series data comparability. Sectors used in this study included the following: Government, Agriculture, Forestry & Fisheries, Mining, Contract Construction, Manufacturing, Transportation, Communication & Utilities, Wholesale & Retail Trade, Finance, Insurance & Real Estate, and Services. Monthly and annual unemployment statistics by city and town were also provided by the DET.

### **Housing Data**

Like the demographic data, these data were extracted from the 1980 and 1990 STF's-1A. In addition to demographic data, STF-1A also contains a complete count of housing data including units in structure, value and rent, number of rooms, tenure, and vacancy characteristics. The fields that were extracted included data on tenure, values, and rents at the block group level for Lawrence and at the MCD level for the cities and towns in the Lower Merrimack Valley Service Delivery Area and Lowell.

### **TIGER/Line™ Files**

TIGER stands for Topologically Integrated Geographic Encoding and Referencing System. It is the automated geographic data base used by the Census Bureau for their 1990 census taking. One extract of selected geographic and cartographic information is called the TIGER/Line™ Files. A partial listing of the information in the TIGER/Line™ Files includes roads, railroads, water bodies, geographic area codes, latitude/ longitude coordinates of geographic features, and the name and type of each feature. Address ranges and ZIP Codes are also available for street segments in densely settled urban areas. The TIGER System was developed jointly with the U.S. Geological Survey

(USGS). Like the demographic data, TIGER/Line™ Files are available in CD-ROM format. Because the TIGER/Line™ Files provide geographic area codes including census block, block group, and tract numbers, they provide a powerful base map to help display census and other geographically referenced attribute data.

## APPENDIX 2

### CENSUS DEFINED COHORTS

This appendix provides a brief description of each of the census defined cohorts used in the study.

#### **Spanish Origin/Hispanic and non-Spanish Origin/ non-Hispanic**

The terms Spanish Origin and Hispanic are used interchangeably in this thesis.<sup>1</sup> The term Spanish origin refers to the 1980 census questionnaire asking people to identify their ancestry, nationality group, or lineage. The term Hispanic Origin refers to a similar question on the 1990 Census. Spanish Origin/ Hispanic refers to any one of the following categories: Mexican, Puerto Rican, Cuban, or other Spanish/ Hispanic origin. For the purposes of census cohort classification, persons are classified as either Spanish/ non-Spanish origin or Hispanic/ non-Hispanic. Persons of Spanish or Hispanic origin may be of any race. Race classifications are explained in the following sections.

#### **White**

White includes people who indicated their race as "White" or reported entries such as Canadian, German, Italian, Lebanese, Near Eastener, Arab or Polish.

#### **Black**

Black includes people who identified their race as "Black or Negro" or reported entries such as African American, Afro-American, Black Puerto Rican, Jamacian, Nigerian,

---

<sup>1</sup> For a more detailed discussion of the subtleties between these two terms see the *1990 Census of Population and Housing Technical Documentation*.

**West Indian, or Hatian.**

**American Indian, Eskimo, and Aleut**

This category includes people who identified themselves as either American Indian, Eskimo, or Aleut.

**Asian and Pacific Islander**

Asian and Pacific Islander includes persons who reported one of the following groups.

Asian includes Chinese, Filipino, Japanese, Asian Indian, Korean, Vietnamese, Cambodian, Hmong, Laotian, Thai, or other Asian. Pacific Islander includes Hawaiian, Samoan, Guamanian, or other Pacific Islander.

**Other Race**

This category includes all persons not included in the previous categories including those reporting multiracial, multiethnic, etc.



## BIBLIOGRAPHY

Auletta, Ken. 1982. *The Underclass*. New York: Random House.

Bane, Mary Jo and Paul A. Jargowsky. 1990. "Ghetto Poverty: Basic Questions." In *Inner-City Poverty in the United States*, ed. Lawrence E. Lynn, Jr. and Michael G.H. McGeary. Washington, D.C.: National Academy Press. pp. 16-67.

Bier, Thomas and Edward H. Hill. 1989. "Economic Restructuring: Earnings, Occupations, and Housing Values in Cleveland." *Economic Development Quarterly*. Vol. 3, No. 2. pp. 123-144.

Berns, Bernard J. 1991. *Analysis of Employment Trends in the Lower Merrimack Valley Service Delivery Area*. Boston, MA: Department of Employment and Training.

Bluestone, Barry and Bennett Harrison. 1982. *The Deindustrialization of America*. New York: Basic Books.

Castells, Manuel. 1989. *The Informational City: Information Technology, Economic Restructuring, and the Urban-Regional Process*. London: Blackwell.

Central Merrimack Valley Regional Planning District. 1968. *Population Report*. Lawrence, Ma.: Central Merrimack Valley Regional Planning District

Chelsea Commission on Hispanic Affairs. 1990. *The Hispanics in Chelsea: Who Are They? A Demographic Portrait*. Boston, Ma.: Chelsea Commission on Hispanic Affairs.

Cogdon, P. 1990. "The Analysis of Small Area Social Change." *Progress in Planning*. Vol. 34. pp. 189-290.

Cole, Donald. B. 1963. *Immigrant City Lawrence, Massachusetts, 1845-1921*. Chapel Hill: The University of North Carolina Press.

Cuciti, Peggy and Franklin James. 1990. "A Comparison of Black and Hispanic Poverty in Large Cities of the Southwest." *Hispanic Journal of Behavioral Sciences*. Vol. 12. No. 1. pp. 50-75.

Donaghy, Kiemen P. and Francis X. Tannian. *Neighborhoods and Industrial Restructuring*. "Economic Development Quarterly." Vol. 3. No. 2. pp. 145-156.

Ellwood, David T. 1986. "The Spatial Mismatch Hypothesis: Are there Jobs Missing in the Ghetto?" In *The Black Youth Employment Crisis*, ed. Richard B. Freeman and Harry J. Holzer. Chicago: University of Chicago Press. pp. 147-190.

Farley, John E. 1987. "Disproportionate Black and Hispanic Unemployment in U.S. Metropolitan Areas: The Roles of Racial Inequality and Discrimination in Male Joblessness." *The American Journal of Economics and Sociology*. Vol. 46. No. 2. pp. 129-150.

Glickman, N.J. 1983. "International Trade, Capital Mobility and Economic Growth: Some Implications for American Cities and Regions in the 1980s." In *Transition to the 21st Century: Prospects and Policies for Economic and Urban-Regional Transformation*, ed. D. Hicks and N. Glickman. Greenwich, Conn: JAI Press.

Gordon, Peter, Ajay Kumar, and Harry W. Richardson. 1989. "The Spatial Mismatch Hypothesis: Some New Evidence." *Urban Studies*. Vol. 26. No. 3. pp. 315-326.

Gottdiener, M and Feagin, Joe R. 1988. "The Paradigm Shift in Urban Sociology." *Urban Affairs Quarterly*. Vol. 24. No. 2. pp. 163-187.

Grollman, Lisa Ruth. 1987. *Homeless Prevention of AFDC Families: Local Housing Market Dynamics and Public Intervention Strategies*. Cambridge: MIT, Department of Urban Studies and Planning.

Harrison, Bennett and Barry Bluestone. 1988. *The Great U-Turn: Corporate Restructuring and the Polarizing of America*. New York: Basic Books.

James, David R. and Karl E. Taeuber. 1985. "Measures of Spatial Segregation." In *Sociological Methodology*, ed. Nancy B. Tuma. San Francisco: Jossey-Bass. pp. 1-32.

James, Franklin J. 1988. "Persistent Urban Poverty and the Underclass: A Perspective on the Hispanic Experience." paper presented at a conference of the Thomas Rivera Center, San Antonio, TX.

Jenks, Christopher. 1991. "Is the American Underclass Growing?" In *The Urban Underclass*, ed. C. Jenks and P.E. Patterson. Washington, D.C.: The Brookings Institution. pp. 28-102.

Johnson, James H. and Melvin L. Oliver. 1991. "Economic Restructuring and Black Male Joblessness in U.S. Metropolitan Areas." presented at the Conference on Urban Labor Markets and Labor Mobility. Airlie House, Virginia: The Urban Institute.

Kasarda, John D. 1985. "Urban Change and Minority Opportunities." In *The New Urban Reality*, ed. Paul E. Patterson. Washington, D.C.: The Brookings Institution. pp. 33-67.

Logan, John R. 1978. "Growth, Politics, and the Stratification of Places." *American Journal of Sociology*. Vol. 84. pp. 404-416.

Logan and Molotch. 1987. *Urban Fortunes*. Berkeley and Los Angeles: University of California Press.

Logan and Swanstrom. 1990. *Beyond the City Limits: Urban Policy and Economic Restructuring in Comparative Perspective*. Philadelphia: Temple University Press.

Light, I. and Bonacich. 1988. *Immigrant Enterprise*. Berkeley, CA: University of California Press.

Massey, Douglas S. and Nancy A. Denton. 1988. "Suburbanization and Segregation in U.S. Metropolitan Areas." *American Journal of Sociology*. Vol. 94. No. 3. pp. 592-626.

Massey, Douglas S. and Mitchell L. Eggers. 1990. "The Ecology of Inequality: Minorities and the Concentration of Poverty, 1970-1980." *American Journal of Sociology*. Vol. 95. No. 5. pp. 1153-88.

Mitroff, Ian I., Richard O. Mason, and Vincent P. Barabba. 1983. *The 1980 Census: Policymaking Amid Turbulence*. Lexington, Ma.: Lexington Books.

Mofford, Juliet H. 1978. *Greater Lawrence: A Bibliography, An Annotated Guide to the History of Andover, Methuen, Lawrence, and North Andover*. North Andover, Ma.: Merrimack Valley Textile Museum.

Mollenkopf, John Hull and Manuel Castells. 1991. *Dual City Restructuring New York*. New York: Russell Sage Foundation.

Molotch, Harvey L. 1967. "Toward a More Human Human Ecology: An Urban Research Strategy." *Land Economics*. Vol. 43. pp. 336-341.

Ortiz, Vilma. 1991. "Latinos and Industrial Change in New York and Los Angeles." In *Hispanics in the Labor Force*. ed. Edwin Melendez, Clara Rodriguez, and Janis B. Figueroa. New York: Plenum Press.

Peterson, Paul E. 1985. *The New Urban Reality*. Washington, D.C.: Brookings Institute.

Piore, Michael. 1979. *Birds of Passage*. Cambridge: Cambridge University Press.

Portes, Alejandro. 1989. "Unauthorized Immigration and Immigration Reform: Present Trends and Prospects." Working Paper No. 8. Commission for the Study of International Migration and Cooperative Economic Development.

Portes, Alejandro, Manuel Castells, and Lauren Benton. 1989. *The Informal Economy: Studies in Advanced and Lesser Developed Countries*. Baltimore, MD: Johns Hopkins University Press.

Portes, Alejandro, Manuel Castells, and Lauren Benton. 1989. *World Underneath: The Origins, Dynamics, and Effects of the Informal Economy*. Baltimore, MD: Johns Hopkins University Press.

Portes, Alejandro and Ruben G. Rumbaut. 1990. *Immigrant America*. University of California Press.

Ricketts, Erol and Isabel Sawhill. 1988. "Defining and Measuring the Underclass." *Journal of Policy Analysis and Management*. Vol. 7 No. 2. pp. 316-325.

Sassen, Saskia. "Economic Restructuring and the American City." 1990. *Annu. Rev. Sociol.* Vol. 16. pp. 465-90.

Sassen, Saskia. *The Global City*. 1991. Princeton: Princeton University Press.

Sassen, Saskia et al. 1987. *The Informal Economy in Low-Income Communities, New York City*. N.Y: Prepared by the Urban Planning Studio Spring 1987, Graduate School of Architecture, Planning & Preservation, Columbia University.

Sheets, R. G., S. Nord., and Phelps, J. J. 1987. *The Impact of Service Industries on Underemployment in Metropolitan Economies*. Lexington, MA: Heath & Co.

Simpson, Wayne. 1987. "Workplace Location, Residential Location, and Urban Commuting." *Urban Studies*. Vol. 24. pp. 119-128.

Stanback, T. M. Jr. and T. J. Noyelle 1982. *Cities in Transition: Changing Jobs Structures in Atlanta, Denver, Buffalo, Phoenix, Columbus (Ohio), Nashville, Charlotte*. Totowa, NJ: Allenheld, Osmun.

Stevenson, Kim. 1991. *Hispanic and Minority Owned Business in Lawrence: A Market Study of Essex Street and Downtown Lawrence, MA*. Lawrence Community Development Department.

Space-Time Research. 1988. *Supermap™ User's Guide and Reference, Version 2.0 General User Reference*. Melbourne, Australia: 1988.

Tienda, Marta. 1990. "Welfare and Work in Chicago's Inner City." *American Economic Review*. Vol. 80.No. 2. pp. 372-376.

Tienda, Marta, L. Jensen, and R. Bach. 1984. "Immigration, Gender, and the Process of Occupational Change in the United States. *Women Migr. Int. Migr. Rev.* Vol. 18 No. 4. pp. 1021-44.

U.S. Bureau of the Census. 1983. *1980 Census of the Population: General Social and Economic Characteristics*. PC80-1-C23. Washington, D.C.: U.S. Bureau of the Census

U.S. Bureau of the Census. 1991. *Census of Population and Housing, 1990: Summary Tape File 1 (MA) [machine readable data files]* prepared by the Bureau of the Census. Washington, D.C.: U.S. Bureau of the Census.

U.S. Bureau of the Census. 1991. *Census of Population and Housing, 1990: Summary Tape File 3 Technical Documentation*. Washington, D.C.: U.S. Bureau of the Census.

U.S. Department of Health and Human Services, Social Security Administration, Office of Research and Statistics. December 1990. *OASDI Benefits by ZIP Code Area December 1989 Boston (Region I)*. SSA Publication No. 13-11936. Washington, D.C.: Division of Statistics Analysis, Office of Research and Statistics, Social Security Administration.

Wilson, William J. 1987. *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Chicago: University of Chicago Press.