

**THE LATINO BUSINESS COMMUNITY OF  
LAWRENCE, MASSACHUSETTS: A PROFILE AND ANALYSIS**

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Founded in 1984, The William Monroe Trotter Institute addresses the needs and concerns of the Black community and other communities of color in Boston and Massachusetts through research, technical assistance, and public service. The Institute sponsors public forums and reports as a means of disseminating research and involving the community in the discussion of public policy.

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## *I INTRODUCTION*

The purpose of this study is to provide information and analysis about Lawrence's Latino business community. This is a timely topic in that much of the future of this city lies in the hands of its newly arrived resident population, most especially its Latino entrepreneurs. The growing number of Latinos in Lawrence, and its small business sector represent a vital resource to the health of this city. Additionally, the report serves to challenge several myths about Latinos, and certainly Latino businesses. A purpose of this study is to provide and share information with others trying to gain an understanding of the characteristics and patterns of Latino business owners in order to challenge certain myths. Unlike other reviews by graduate students where anecdotal information is provided, or surveys that are limited in scope, this research project is based on a range of demographic, social, and economic data, as well as a survey that reports how respondents assess City services related to their businesses.

The City of Lawrence was selected for this survey because of its high number and concentration of Latino businesses. While many New England cities and towns maintain sizeable number of Latino businesses, the highest concentration and number are based in Lawrence. The social and economic profile of the City also indicates that Lawrence is a distressed municipality. The data in Appendix A, for example, indicate that in 1999 a significant number of residents in the three zip codes had no high school diploma, presenting a challenge to the educational institutions in the area. Multiple attempts to revitalize the City have had limited (if any) success. The interest in conducting this survey of Latino businesses in Lawrence is also based, therefore, in the realization that it is this sector of the local economy, that represents a key part of the City's future, a fact supported by other studies.

The research project was primarily based on face-to-face interviews, including numerous follow-up questions with select interviews. The research team participated in numerous public meetings focusing on this, and related topics. A total of 149 businesses were surveyed, comprising over 55% of the known Latino entrepreneurs. During the months of June 1999 through January 2000 the research team interviewed Latino businesses using a formal survey instrument (see Appendix B). As data were collected, the research team coded and analyzed the information using the *Statistical Package for the Social Sciences*, creating a database capable of providing a wide variation of analysis<sup>1</sup>. Hopefully, this research will represent a toll for Lawrence in determining how local institutions, including institutions of education, can help to meet the needs of Latino businesses. We propose, in other words, that the stronger the Latino business sector becomes the healthier Lawrence will be as a city in terms of its economic and social conditions.

The report is divided into several parts, following much of the format of the survey instrument, with the addition of a concluding section. After the Introduction, part two focuses on a "Business Profile of the Latino Community," highlighting data that

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<sup>1</sup> For purposes of this report only "frequencies," highlighting number and percent have been used. Inferential statistical analyses were not necessary for purposes of analyzing the findings in this report (See, Statistical Package for the Social Scientists, Graduate Pack 9.0, SPSS, Inc., Chicago, IL, 1999).

provide a better understanding of Latino businesses. Section three provides a "Profile of Latino Entrepreneurs," emphasizing information on the owners' social background. The next part four, focusing on "Assessing City Services for Latino Businesses," concentrates on how Latino businesses assess basic services provided by the City of Lawrence including snow removal and public safety and other issues. Part five summarizes the kinds of services identified as important by respondents for expanding businesses. The report ends with concluding comments by the authors based on the research findings.

## **II BUSINESS PROFILE OF THE LATINO COMMUNITY**

The attached map (see Appendix C) illustrates that Latino businesses are mostly concentrated in the North Lawrence neighborhood of the City (zip codes 01840 and 01841). Latino businesses are heavily concentrated where the majority of Latinos reside, with major nodes of such activities focused on the Broadway, Essex, Lawrence and Jackson streets. Table 1 demonstrates that the majority of Latino businesses are located on two streets in particular, Broadway and Essex, accounting for 117 of these establishments in the City (61 or 40.9% and 56 or 37.6% respectively). While Latino businesses can be found throughout the City, it is apparent that these two streets represent the prime focus of these establishments and economic activities. This geographic concentration may represent an important advantage both for Latino businesses in terms of the market it represents, but also for the City of Lawrence.

<i>Zone</i>	<i>Number of Businesses</i>	<i>Percent</i>
Lawrence Street	21	14.1
Essex Street	56	37.6
Broadway Street	61	40.9
Jackson Street	11	7.4
<i>Total</i>	149	100

The data in Table 2 reveal that 77 (51.8%) of Latino businesses have existed for three years or less. Further, 31 (20.8%) of the businesses sampled existed for less than one year at the time of this survey. If, as some business experts and economists have noted that the majority of small businesses fail in their first 1-3 years of existence, then it is at this time period when assistance to these establishments should be assessed and provided.

<i>Amount of Time</i>	<i>Number of Businesses</i>	<i>Percent</i>
Less than one year	31	20.8
One to three years	46	30.9
Four to six years	25	16.8
More than six years	46	30.9
No response	1	0.7
<i>Total</i>	149	100

Table 2 shows that 46 (30.9%) of those surveyed have existed for six years or more; and only 25 (16.8%) have been around for 4-6 years. It is apparent from the data in Table 2 that Latino businesses, in significant numbers, account for the two extremes when it comes to the amount of time they have been in existence. The data show that the majority of Latino businesses, around for three

years or less (77 or 51.8%), as well as those establishments around for six or more years (46 or 30.9%), when combined accounted for 123 (82.7%) of the business in the survey. The data suggest that assistance is needed in the early years in order to help more businesses to survive, and join the ranks of those in existence for six or more years.

The data in Table 3 illustrate that in the majority of cases Latino owners in Lawrence had no prior business experience. Specifically, 102 (68.5%) of those interviewed stated that they had no business experience prior to owning or operating the current establishment. Only 47 (31.5%) had indicated that they had owned and/or operated another business before. This fact illustrates how much assistance Latino entrepreneurs will probably need if they are expected to survive beyond the usual first 1-3 years of most small micro-enterprises.

<i>Business Experience</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	47	31.5
No	102	68.5
<b>Total</b>	149	100

In all 149 cases Latino businesses indicated and demonstrated that they have a city permit to operate their establishments (see Table 4). While often rumored not to be the case by some City officials, community workers, and others, the fact is that in all probability Latino businesses located in storefronts throughout the City of Lawrence are legitimate establishments, debunking the stereotype or myth that many are "illegal." Perhaps many budding businesses within apartments or homes (estimated to number anywhere between 200-350 depending on who one speaks with) do not have city permits to operate, and thus many confuse the two types of businesses, often lumping them together solely because they are Latino. This kind of "cottage industry," however, is not the focus of the current study.

<i>City Permit</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	149	100
No	0	0
<b>Total</b>	149	100

The research team attempted to gauge how many clients are serviced by Latino businesses on a daily basis, as well as determine the characteristics of the consumers. Table 5 indicates that the level of daily consumers placed most of these businesses under the rubric of "low" or "mid-size" levels of consumer numbers. Specifically, 72 (48.3%) indicated they saw anywhere from 1-20 clients per day, while 57 (38.3%) assisted 25-99 consumers. Twenty Latino businesses in the survey indicated they serviced 100 or more clients per day, representing 13.4% of the respondents. This suggests that small businesses in this

<i>Amount of Clients</i>	<i>Number of Businesses</i>	<i>Percent</i>
Up to 20 clients	72	48.3
25 to 99 clients	57	38.3
100 & more clients	20	13.4
<b>Total</b>	149	100

concentration are in constant communication with relatively large, but geographically based clientele.

In the vast majority of cases the consumers of Latino businesses come from Lawrence proper. Table 6 indicates that in 101 cases (67.8%) ninety percent or more of the clients came from Lawrence. Further, 40 businesses (26.8%) indicated that sixty to eighty-five percent of their clients came from the City itself, while only 8 (5.4%) indicated that up to fifty percent of their clientele were from Lawrence. The data indicate that consumers for Latino businesses are predominantly contained within the City itself.

<i>Percent of Clients</i>	<i>Number of Businesses</i>	<i>Percent</i>
Up to 50%	8	5.4
60-85%	40	26.8
90% and more	101	67.8
<b>Total</b>	149	100

Survival of these micro-enterprises depends on the residents of Lawrence, as well as on the ability of these establishments to export or market their goods and services outside of the City. Attempts to revitalize neighborhoods therefore, that rely on the process of "gentrification," in which the influx of a wealthier class of resident is the goal, can undermine the consumer base of Latino businesses, and thus hamper and hurt the development of the City's primary economic base. Instead, efforts to rejuvenate the housing stock of many of the neighborhoods in the northern section of the City should be aimed at the low and moderate-income Latino population, adding strength to the consumer base of Latino entrepreneurs. Here, we want to emphasize that evidence points to focusing on the needs of low and moderate-income groups as a way to help revitalize Lawrence. A strategy that emphasizes exclusively the return of a middle-class sector, therefore, could be problematic.

If the consumers come from the City of Lawrence in the majority of the cases then it is expected that most of them be of Latino background. Table 7 indicates that in 124 cases (83.2%) up to seventy-five consumers per day is Latino in most of these establishments, highlighting the importance of this ethnic group to the survival of these establishments.

<i>Number of Latino Customers</i>	<i>Number of Businesses</i>	<i>Percent</i>
Up to 25 customers	78	52.3
26-50 customers	36	24.2
51-75 customers	10	6.7
76-100 customers	15	10.1
100 + customers	5	3.4
No response	5	3.4
<b>Total</b>	149	100

The study has established that there are many Latino businesses in Lawrence, and that this sector is a critical component to the well being of this community. So, who are these entrepreneurs? Table 8 indicates that 27 (18.1%) are grocery stores ("bodegas"), and 24 (16.1%) are barbershops or beauty salons, and 17 (11.4%) are auto related businesses. The rest are scattered over a wide range of business types, with multi-service/import/export and clothing/shoe/jewelry establishments account for 12 (8.1%) each, and restaurants accounting for 10 (6.7%).

This makes Lawrence the Mecca for Latinos in satisfying their cultural, material, and service needs. Often, unfortunately, the assumption is that most of these businesses survive because of "illegal activities," highlighting a stereotype based on ethnicity and/or social class. If we look at Table 6 again we realize that approximately 30% of the consumers who frequent these businesses, however, come from outside of Lawrence. These outsiders come for the variety of Latino businesses found in no other city or town in the Commonwealth; or actually, not in any other state in New England. This fact illustrates that community development illustrates that community development initiatives need to be aimed at strengthening and expanding this richness rather than limiting and/or damaging such variety. There should be no doubt that the vast majority of Latino businesses are truly "small" or micro-enterprises.

According to Table 9 in the vast majority of cases 125 (83.9%) had three or less employees. These were mostly "Mom and Pop" establishments, with family members often their principal source of workforce. Because of the small size of these enterprises whatever efforts to assist them must take this factor into consideration (e.g., business owners cannot often leave their establishments to attend meetings or classes).

The research team asked the respondents what hours of operation did their businesses usually maintain on a daily basis. Table 10 indicates that most establishments are open six to seven days per week from early morning to five p.m. The figures were 65 (43.6%) six days a week from early morning to around five p.m.; and 79 (53%) seven days a week from early morning to around five p.m. Many noted that they stayed open beyond 7 p.m., especially restaurants and grocery stores two of the largest business types. To operate these small enterprises the

<i>Type of Business</i>	<i>Number of Businesses</i>	<i>Percent</i>
Grocery store	27	18.1
Barber/beauty salons	24	16.1
Auto-related store	17	11.4
Multi-service/import/export bus.	12	8.1
Clothing/shoe/jewelry	12	8.1
Restaurant	10	6.7
Calling center	6	4
Music/video stores	6	4
Travel agency	3	2
Botanica/religious	3	2
Furniture store	3	2
Real estate/apartments	3	2
Electronics center	2	1.3
Medical/nutrition	2	1.3
Insurance company	2	1.3
Other	17	11.4
<b>Total</b>	<b>149</b>	<b>100</b>

<i>Number of Employees</i>	<i>Number of Businesses</i>	<i>Percent</i>
One	60	40.3
Two	40	26.8
Three	25	16.8
Four	5	3.4
Five	5	3.4
Six	7	4.7
Seven	1	0.7
Eight	3	2
Twelve	1	0.7
No response	2	1.3
<b>Total</b>	<b>149</b>	<b>100</b>

<i>Hours</i>	<i>Number of Businesses</i>	<i>Percent</i>
Early morning to 5 p.m. Monday to Saturday	65	43.6
Early morning to 5 p.m. weekends only	1	0.7
Early morning to 5 p.m. seven days a week	79	53
5 p.m. to 12 a.m. seven days a week	1	0.7
All others	3	2
<b>Total</b>	<b>149</b>	<b>100</b>



commitment to long multiple days per week is essential in order that they meet the consumer's needs, remain competitive, and survive. Often, Latino entrepreneurs are criticized for their lack of participation in civic activities. It is apparent from the data above that for many, outside participation is hampered by their long hours of work, along with their limited amount of employees. Still, the data in Table 11 indicate that a little over one third of those interviewed participate in City activities with 54 (36.2%) informing us they do get involved. Ninety-five (63.8%), however, indicated they did not, suggesting that innovative methods to include more Latino entrepreneurs in City activities need to be developed and implemented (e.g., taking activities away from the central part of the City and decentralizing them into the specific nodes of Latino business activity).

<i>Participation</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	54	36.2
No	95	63.8
<b>Total</b>	149	100

At times, public officials in Lawrence have proffered that a significant number of Latino entrepreneurs may intend to someday leave the mainland United States and re-establish themselves in their homeland of Puerto Rico or Dominican Republic. For this reason, the argument goes, most send their profits back home and invest very little back into the City. The data in Table 12 suggest that 76 (51%) do send money home while 72 (48.3%) do not. When we controlled for age of the respondents who do send money back home however, we discovered that the majority who did were older in age. This suggests that sending money back home, in order to re-establish himself or herself in Puerto Rico or Dominican Republic, reflects a generation factor that is limited in its predictability about future interests of Latino businesses. Older Latino business owners do intend to return back to their country of origin while younger entrepreneurs, often mainland born or raised, plan to remain in Lawrence. Also, since most of these business owners, including second and third generation Latinos, still have family in Puerto Rico and/or Dominican Republic they send money to help financially, but have no intention of moving permanently out of Lawrence. Many who do not send money home noted that they spend much of their surplus funds on their business and/or homes, indicating that the City enjoys the fruit of the hard Latino labor from these establishments.

<i>Sending Money</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	76	51
No	72	48.3
No response	1	0.7
<b>Total</b>	149	100

We asked the 149 Latino respondents how they finance their businesses, and 91 (61.1%) said they used their own savings (see Table 13). Forty-two (28.2%) told us they obtained loans in order to start their businesses. Further, most who obtained loans

<i>Method of Financing</i>	<i>Number of Businesses</i>	<i>Percent</i>
Savings	91	61.1
Loans	42	28.2
Other	2	1.3
No response	14	9.4
<b>Total</b>	149	100

did so from family or close friends. Very few financed their establishments through conventional loans from lending institutions. It seems that equity accumulated on the basis of home ownership is not a major factor in the establishing of businesses. This points to a need for policies that facilitate home ownership in other parts of the City, and surrounding areas. Home ownership is a key resource for starting businesses, but also represents a potentially large market for local banks.

As noted earlier, Lawrence is an economically distressed city. This is partially indicated by the fact that zip code 01840 is among the highest in the state with the most number of welfare recipients in January 1999. To determine if welfare reform, which has had a significant impact on other types of businesses in the City (e.g., non-profit community based organizations), had some kind of impact on these Latino businesses we asked respondents to tell us if it had and if so how. Table 14 indicates that one third (45 or 30.2%) of the respondents said that it had. When asked how they were affected many noted that more of their clients had less money to purchase goods and services than in the past. This was especially true for grocery storeowners who indicated that many more people had little or no food stamps to spend when compared to the era prior to reform. Still, the majority (102 or 68.5%) indicated that welfare reform has had no impact on their businesses.

<i>Adverse Effects of Welfare Reform</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	45	30.2
No	102	68.5
No response	2	1.3
<b>Total</b>	149	100

### **III PROFILE OF LATINO ENTREPRENEURS**

The research team collected data on particular aspects of the demographic and social backgrounds of Latino entrepreneurs. The intent was to provide a “snap shot” of who these individuals were in hopes that policy makers, community workers, educators, and others attempting to work with these institutions would better understand this constituency. Table 15 demonstrates that the vast majority of Latino business owners are Dominican, representing 82.6% (123) of the respondents, while Puerto Rican owners accounted for 10.1% (15). These data highlight the fact that today’s Latino citizenry in Lawrence is predominantly an immigrant resident population, and mostly from the Dominican Republic. While in earlier periods Puerto Ricans represented the majority of Lawrence’s Latino population, the natural “push and pull” forces of urban immigrant cities have replaced them with Dominicans. Notably, the

<i>Country</i>	<i>Number of Businesses</i>	<i>Percent</i>
Puerto Rico	15	10.1
Dominican Republic	123	82.6
Cuba	5	3.4
All others	4	2.7
No response	2	1.3
<b>Total</b>	149	100

Puerto Rican community in other cities is experiencing similar “natural” demographic changes as they move into the economic and social mainstreams of American society.<sup>2</sup>

Latino business owners were asked whether they lived in the City of Lawrence, or whether they resided in other communities. Table 16 demonstrates that the vast majority of Latino business owners live in Lawrence, accounting for 127 (85.2%) of the respondents. Only 21 (14.1%) lived elsewhere, and most of these resided in nearby Methuen or Salem, New Hampshire. Thus, most of the Latino entrepreneurs live, work, and play in Lawrence spending, in all probability, a great deal of their income in the City itself.

When asked how long they lived in the City of Lawrence a total of 68 (45.6%) indicated that he had lived here for ten or less years. Twenty-one (14.1%) had lived in the City for 3 years or less; while 49 (32.9%) indicated they had resided here for 11-20 years in length. Only 15 (10.1%) indicated they had lived in Lawrence for 21 or more years. The data thus illustrate that most of the City’s growth, in both the Latino resident population and in its micro-business segment, has occurred during the past decade (see Table 17).

In an attempt to look further into the notion that most Latinos in Lawrence, especially the small business owner, plan to move back to their country of origin, the research team asked the respondents if such a return was in their future plans. Table 18 indicates that 82 (55%) had no such plans, and intended to stay; while 61 (40.9) did plan to return to their home country. As noted earlier, most who planned to return to their country of origin were older in age when compared to those who planned to stay. Further, when

**TABLE 16: DOES BUSINESS OWNER LIVE IN LAWRENCE**

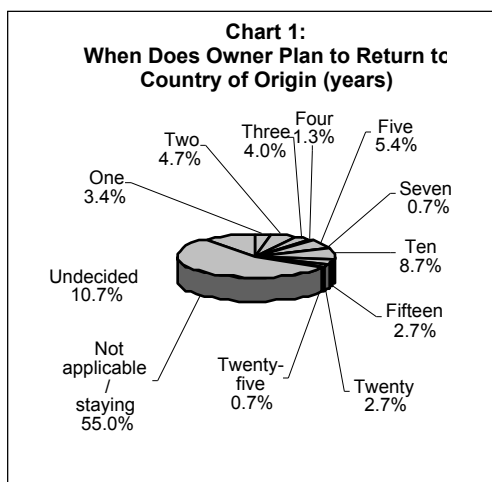
<i>Live in Lawrence</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	127	85.2
No	21	14.1
No response	1	0.7
<b>Total</b>	<b>149</b>	<b>100</b>

**TABLE 17: LENGTH OF TIME RESIDING IN LAWRENCE**

<i>Length of Time</i>	<i>Number of Businesses</i>	<i>Percent</i>
Three years or less	21	14.1
Four to ten years	47	31.5
Eleven to twenty years	49	32.9
Twenty-one to thirty years	15	10.1
No response	17	11.4
<b>Total</b>	<b>149</b>	<b>100</b>

**TABLE 18: OWNER PLANNING TO RETURN TO COUNTRY OF ORIGIN**

<i>Returning to Country of Origin</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	61	40.9
No	82	55
No response	6	4
<b>Total</b>	<b>149</b>	<b>100</b>



<sup>2</sup> This is a normal demographic trend resulting from the natural “push and pull” forces of urban centers. See Mireya Navarro, “Puerto Rican Presence Wanes in New York,” *The New York Times*, February 28, 2000; and for a historical explanation of this dynamic situation see E.W. Burgess, “The Growth of the City,” in *The City*, Robert F. Park, et. al., Chicago: University of Chicago Press, 1925.

pressed on when they planned to return, 22 (36.1%) of the sixty-one said in 10 or more years (see Chart 1). The data also demonstrate that most Latino business owners plan to stay in Lawrence permanently, and those who plan to return to their country of origin intend to nevertheless remain for 10 or more years.

Table 19 indicates that 95 (63.8%) of business owners are males, while 54 (36.2%) were females. This is significant since historically Latinas have chosen the traditional cultural occupation of homemaker, yet many in this survey indicate that they prefer to own their own business rather than stay at home. Thus this may point to the need for services aimed at enhancing the availability and capacity of Latina women interested in owning their own business.

Table 20 indicates that 63 (42.3%) of the respondents were 20-35 years of age; and 69 (46.3%) were 36 to 49 years of age. Only 15 (10.1%) were 50 years of age or older. Like trends in the general Latino population, Latino entrepreneurs are relatively young in age.

In the vast majority of cases Latino business owners are married comprising 104 (69.8%) of the sample. Only 41 (27.5%) were single according to Table 21, indicating that most Latino business owners are “family people” with family responsibilities. Any targeted services, meetings, or group activities aimed at providing services to the Latino business sector, therefore, need to take this into consideration for planning purposes.

As noted earlier, many of these small businesses depend on family members as a source of employees. Table 22, while indicating that 86 (57.7%) of the businesses surveyed did not use family members as workers, maintained that a significant number of these entrepreneurs (60 or 40.3%) used one or more family members. When questioned further however, many of those who indicated they did not use family members as workers did mention that, from time-to-time, they did use siblings and/or spouses to help when

<i>Gender</i>	<i>Number of Businesses</i>	<i>Percent</i>
Male	95	63.8
Female	54	36.2
<b>Total</b>	149	100

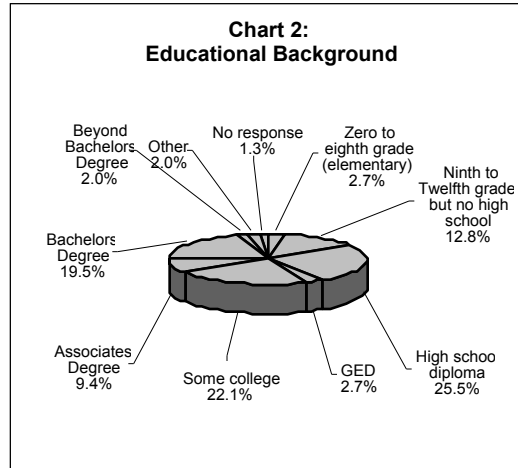
<i>Age Range</i>	<i>Number of Businesses</i>	<i>Percent</i>
Twenty thru thirty-five years of age	63	42.3
Thirty-six thru forty-nine years of age	69	46.3
Fifty plus years of age	15	10.1
No response	2	1.3
<b>Total</b>	149	100

<i>Status</i>	<i>Number of Businesses</i>	<i>Percent</i>
Married	104	69.8
Single/divorced/widow	41	27.5
No response	4	2.7
<b>Total</b>	149	100

<i>Amount of Staff</i>	<i>Number of Businesses</i>	<i>Percent</i>
Zero	86	57.7
One	28	18.8
Two	16	10.7
Three	9	6
Four	6	4
Five	1	0.7
No response	3	2
<b>Total</b>	149	100

needed.

Latino business owners in Lawrence are highly educated according to the data on Chart 2. Twenty-nine (19.5%) had a Bachelors Degree; 14 (9.4%) had an Associates Degree; and 33 (22.1%) hold some college education but no degree. A total of 42 (28.2%) had at the very least a high school diploma or GED. The conventional notion that language barriers imply a lack or low level of education is a myth. The data in this survey indicate that 76 (51%) of the Latino business owners interviewed had obtained some college education or have a college degree.



The survey also shows that while most Latino business owners can always use more English language skills, 63 (42.3%) nonetheless were classified by the research team member conducting the interview as “good to excellent” in their ability to speak English. Table 23 illustrates that 85 (57%) still demonstrated “fair to poor” English speaking abilities.

<i>English Speaking Ability</i>	<i>Number of Businesses</i>	<i>Percent</i>
Excellent	31	20.8
Good	32	21.5
Fair	55	36.9
Poor	30	20.1
No response	1	0.7
<b>Total</b>	<b>149</b>	<b>100</b>

While categorization of ability to speak English was made in an informal basis by the research team member, other data, to be presented below, indicate that the respondents themselves concur that more English skills training is needed. Language skills are very important for these business owners if they are to compete effectively in non-Latino markets.

The data in Table 24 indicate that Latino businesses in Lawrence generate a considerable market.. Sixty-five (43.6%), the majority of those surveyed, indicated that they had made twenty-five thousand dollars or more in 1998 after all expenses were paid for operating their business. They indicated that most were able to realize profits in Lawrence, and that the potential for further growth was very high. Only a very small amount (3 or 2%) reported making little or no money in their businesses. Again, this should serve as a message to local and regional institutions that a yet untapped market is represented by the Latino business sector in Lawrence.

<i>Income</i>	<i>Number of Businesses</i>	<i>Percent</i>
\$0 to \$5,000	3	2
\$5,001 to \$10,000	3	2
\$10,001 to \$15,000	19	12.8
\$15,001 to \$20,000	15	10.1
\$25,000 and more	65	43.6
No response	44	29.5
<b>Total</b>	<b>149</b>	<b>100</b>

#### *IV ASSESSING CITY SERVICES FOR LATINO BUSINESSES*

A critical area for local Latino businesses in Lawrence to succeed concerns the quality of municipal services. Earlier efforts to collect information about the experiences and concerns of entrepreneurs ignored their assessments of City services important for the success of businesses. The research team asked those surveyed to assess six types of municipal services. Respondents rated these services as good, fair, or poor as it related to the location of their business specifically rather than citywide. Table 25 illustrates that the majority of Latino businesses feel that parking in their business area is poor. A total of 80 (53.7%) felt this way; another 20 (13.4%) felt parking was fair; and 47 (31.5%) felt that parking was good. Parking for these small businesses is very important in order that they succeed. When asked to elaborate on why they felt that parking was poor many noted that there were not enough parking spaces around their establishments, or that the City allowed too many car owners to double and triple-park on the streets. These criticisms were especially pronounced in the business zones of Broadway, Jackson, and Lawrence Streets.

<i>Quality of Parking Availability</i>	<i>Number of Businesses</i>	<i>Percent</i>
Good	47	31.5
Fair	20	13.4
Poor	80	53.7
No response	2	1.3
<i>Total</i>	149	100

Public safety is especially important for Latino businesses to succeed in the City of Lawrence. Latino entrepreneurs do not support the historical perception that crime runs rampant on the streets of Lawrence. Table 26 demonstrates that 91 (61.1%) respondents felt public safety in their respective business areas was good to fair, while 57 (38.3%) felt it was poor. Many Latino business owners in the Lawrence and Jackson Street areas believe that street gangs are a major problem, but during the evening hours and weekends. On Broadway Street concern was directed toward prostitution activity, as well as drug trafficking. There was little comment about public safety issues on Essex Street, which could possibly be explained by the high level of police presence and therefore a perception that public safety is good. This finding highlights indirectly the need for youth services. The City of Lawrence must engage youth as partners in enhancing the capacity of the Latino Business sector.

<i>Assessment</i>	<i>Number of Businesses</i>	<i>Percent</i>
Good	50	33.6
Fair	41	27.5
Poor	57	38.3
No response	1	0.7
<i>Total</i>	149	100

Table 27 demonstrates that Latino business owners feel that traffic flow within their areas is good to fair (102 or 68.5%). Most of the 44 (29.5%) who assessed traffic flow as poor were located on Essex Street who felt the City did not do enough to keep down the level of double parking, impeding the smooth flow of traffic.

When asked about whether the City did a good job of snow removal 65 (43.7%) responded negatively. Approximately equal number of respondents (68 or 45.6%) said the City's efforts were good. Most of the negative assessments (see Table 28) came from the smaller business zones of Jackson and Lawrence Streets, with parking problems that often impedes the City's ability to adequately remove large amounts of snow during snow emergencies.

Clean streets for these small businesses are very important, especially if they are to attract clientele from other sectors of the City and/or from other municipalities. The majority of respondents felt that the City does do a good job in street cleaning with 99 (66.4%) agreeing, and 49 (32.9%) giving an unfavorable rating, according to table 29.

In assessing the local government's ability to adequately inform Latino entrepreneurs on what is needed to do business in Lawrence 125 (83.9%) felt no, the City did not do a good job, while 23 (15.4%) felt it did do an adequate job (see Table 30). This is a very important finding since the lack of information from the City can place many of these Latino business owners in violation of local ordinances and requisites due in no part to themselves.

#### ***V NEED FOR TARGETED SERVICES AND TECHNICAL ASSISTANCE***

In an effort to help guide institutions and organizations within city and state governments concerned with providing information, training, and services, to these micro-enterprises the research team asked the respondents to provide suggestions regarding specific subject areas. Chart 3 illustrates that for most (51 or 34.2%) information on business loans was the one area most noted. This was followed by 28 (18.8%) indicating they could use business counseling on a one-on-one basis.

<b>Table 27: Assessment of Traffic Flow</b>		
<i>Assessment</i>	<i>Number of Businesses</i>	<i>Percent</i>
Good	64	43
Fair	38	25.5
Poor	44	29.5
No response	3	2
<b>Total</b>	<b>149</b>	<b>100</b>

<b>TABLE 28: DOES THE CITY DO A GOOD JOB OF SNOW REMOVAL?</b>		
<i>Good Job of Snow Removal</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	68	45.6
No	65	43.6
No response/don't know	16	10.7
<b>Total</b>	<b>149</b>	<b>100</b>

<b>TABLE 29: DOES THE CITY DO A GOOD JOB OF STREET CLEANING?</b>		
<i>Good Job of Street Cleaning</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	99	66.4
No	49	32.9
No response	1	0.7
<b>Total</b>	<b>149</b>	<b>100</b>

<b>TABLE 30: DOES THE CITY DO A GOOD JOB OF INFORMING SMALL ENTREPRENEURS OF WHAT IS NEEDED TO DO BUSINESS?</b>		
<i>City Providing Information To Businesses</i>	<i>Number of Businesses</i>	<i>Percent</i>
Yes	23	15.4
No	125	83.9
No response	1	0.7
<b>Total</b>	<b>149</b>	<b>100</b>

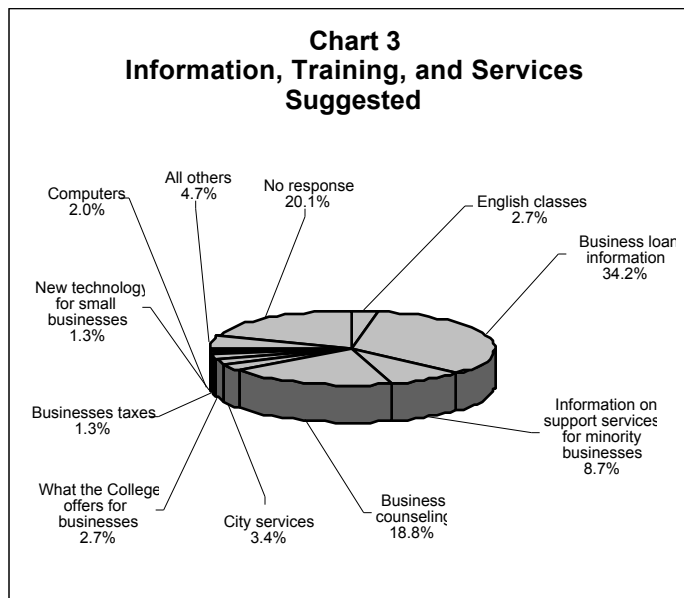


Chart 3 indicates that when asked to specify what classes Northern Essex Community College should provide for assisting businesses, 65 (43.6%) noted English as a Second Language. Further, the 149 business owners suggested that the College provide them business development and basic computer seminars (37 or 24.8% and 27 or 18.1% respectively).

The surveyed Latino businesses were asked which day of the week would be best for them to attend meetings and/or classes and most noted “any day” (see Table 31). Further, they were asked in a separate question what time of the day would be best for such meetings and/or classes and most noted in the evening hours (see Table 32). Specifically, Table 31 indicates that 59 (39.6%) suggested any day of the week was fine, and 27 (18.1%) noted Monday would be best. Table 32 indicates that 98 (65.8%) suggested the evening hours, usually after 7:00 p.m.

<i>Days of Week</i>	<i>Number of Businesses</i>	<i>Percent</i>
Monday	27	18.1
Tuesday	13	8.7
Wednesday	10	6.7
Thursday	3	2
Friday	2	1.3
Saturday	7	4.7
Any day	59	39.6
Never	11	7.4
No response	17	11.4
<b>Total</b>	149	100

There is also a need to assist Latino businesses interact and collaborate on a range of civic issues facing Lawrence. Historically, traditional business associations have not reached out to Latino businessmen and women in many cities in Massachusetts. Only the recent formations of the Latino business owners association, with 150-175 members, have the needs of these small entrepreneurs begun to be addressed. Members of this

<i>Best Time</i>	<i>Number of Businesses</i>	<i>Percent</i>
Morning	24	16.1
Afternoon/Evening	98	65.8
No response	27	18.1
<b>Total</b>	149	100



association, however, need to also collaborate with non-Latino business organizations, build partnerships, and collaborate on citywide issues that benefit everyone, including the citizenry.

## ***VI CONCLUSION***

The purpose of this research study is to provide a “snap shot,” of Latino businesses in Lawrence, Massachusetts in the current period. The systematic collection of demographic data about the owners and these establishments, providing them an opportunity to rate key City services, and assessing informational and training needs represents one of the first studies about this topic for the City of Lawrence. The study should be repeated periodically in order to assess trends and patterns, as well as determine the public pulse and practices for enhancing Latino businesses.

The study serves to highlight several key findings that need to be considered when government and other entities attempt to work with Latino entrepreneurs. These include:

- *Most Latino businesses are located in the northern section of the City and are highly concentrated on a few major streets.*
- *The majority of business types are in the service sector.*
- *Most Latino businesses have new and have a high start-up costs.*
- *Many consumers come from outside of Lawrence proper making the City the Mecca for Latinos to meet their cultural needs; this represents a major contribution to the City’s economy.*
- *The vast majority of Latino businesses are “small” and have three or less workers.*
- *While many send money out of the country, most of the profits are spent on their businesses and/or homes, thus contributing to an important monetary multiplier effect for the City.*
- *Most Latino business owners financed their establishments through their savings and/or loans from family or close friends.*
- *Latino business owners express serious concerns about the quality of certain kinds of municipal services.*

What is clear from the data and findings based on this survey is that Latino business owners comprise an important part of the economic future of the City of Lawrence. Latino businesses generate income, attract consumers from outside Lawrence, invest income in the City and represent a potential interest group in ensuring quality municipal

services for all residents. Further, the data in this study exposes myths and stereotypes about Latino business owners that have been expressed in the popular medium and even among government officials. In particular, most do plan to stay in Lawrence for 10 years or more, and a sizeable number intend to stay permanently. While most Latino business owners send money to family and love ones outside of the City, most of their profit remains in the City through investments in their homes and businesses. Lawrence has become the cultural Mecca for Latinos in all of New England, bringing increased business activity to the City through these small entrepreneurs. As such, expansion of this sector is vital for the economic success of the City.

Community and economic development initiatives that fail to take these factors into consideration about Latino businesses and their owners will undoubtedly have limited impact in enhancing the economic health of the City. Such efforts should highlight Latino business community as an asset rather than a limitation as is often the case. The traditional approaches for community and economic development, including a focus on attracting a population that displaces poor and working class communities, will not work for Lawrence. Imputing a nostalgic history of years gone by when it was mostly a white and working class mill city in such development efforts will also have limited success. A new approach, which includes the Latino business sector and community as a whole, will undoubtedly do better for the City. Lawrence must now embrace the vitality and importance of the Latino business sector as a major component for the City to revitalize its economic sector.

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**Appendix A: Social and Economic Overview of Lawrence, Massachusetts**

<b>Demographic Trends: 1980-2004</b>	<b>City of Lawrence</b>	<b>Lawrence Zip Code 01840</b>	<b>Lawrence Zip Code 01841</b>	<b>Lawrence Zip Code 01843</b>
Population				
1990 Population	70,203	3,852	44,066	22,285
1999 Estimate	70,834	4,122	45,450	21,262
2004 Projection	70,777	4,263	46,006	20,508
Households				
1990 Households	24,269	1,664	14,349	8,256
1999 Households	24,279	1,868	14,754	8,057
2004 Households	24,775	1,983	14,915	7,877
1999 Median Income	33,219	13,124	30,497	42,863

	City of Lawrence		Lawrence Zip Code 01840		Lawrence Zip Code 01841		Lawrence Zip Code 01843	
Population (1999)								
Population by age (1999)	70,834	%	4,122	%	45,450	%	21,262	%
0 to 4 years	6,872	10%	340	8%	4,735	10%	1,797	8%
5 to 9 years	6,298	9%	309	7%	4,321	10%	1,668	8%
10 to 13 years	4,515	6%	183	4%	3,103	7%	1,229	6%
14 to 17 years	4,541	6%	224	5%	3,092	7%	1,225	6%
18 to 20 years	2,997	4%	162	4%	2,040	4%	795	4%
21 to 24 years	3,955	6%	230	6%	2,612	6%	1,113	5%
25 to 29 years	5,722	8%	299	7%	3,695	8%	1,728	8%
30 to 34 years	5,608	8%	287	7%	3,607	8%	1,714	8%
35 to 39 years	5,237	7%	284	7%	3,393	7%	1,560	7%
40 to 44 years	4,577	6%	244	6%	2,874	6%	1,459	7%
45 to 49 years	3,793	5%	231	6%	2,352	5%	1,210	6%
50 to 54 years	2,987	4%	202	5%	1,782	4%	1,003	5%
55 to 59 years	2,295	3%	118	3%	1,337	3%	840	4%
60 to 64 years	2,134	3%	151	4%	1,193	3%	790	4%
65 to 69 years	2,307	3%	154	4%	1,274	3%	879	4%
70 to 74 years	2,360	3%	201	5%	1,310	3%	849	4%
75 to 79 years	2,029	3%	217	5%	1,149	3%	663	3%
80 to 84 years	1,313	2%	131	3%	767	2%	415	2%
85 years and over	1,294	2%	154	4%	815	2%	325	2%
Median age (1999)	30		34		28		32	

<b>1999 Estimates- Population by Race</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Population by race	70,834	%	4,121	%	45,451	%	21,262	%
White	46,006	65%	2,133	52%	27,214	60%	16,659	78%
Black	6,745	10%	605	15%	4,945	11%	1,195	6%
American Indian, Eskimo, Aleut	404	1%	46	1%	313	1%	45	0%
Asian or Pacific Islander	1,706	2%	55	1%	733	2%	918	4%
Other	15,973	23%	1,282	31%	12,246	27%	2,445	11%
Hispanic origin	70,834	%	4,122	%	45,450	%	21,262	%
Hispanic origin	34,615	49%	2,861	69%	26,200	58%	5,554	26%
Not of Hispanic origin	36,219	51%	1,261	31%	19,250	42%	15,708	74%
Mexican	1,312	2%	103	2%	1,000	2%	209	1%
Puerto Rican	15,174	21%	1,183	29%	11,528	25%	2,463	12%
Cuban	580	1%	47	1%	432	1%	101	0%
Other Hispanic origin	17,549	25%	1,528	37%	13,240	29%	2,781	13%
Hispanic origin by race	34,615	%	2,861	%	26,200	%	5,554	%
White	12,459	36%	970	34%	9,321	36%	2,168	39%
Black	5,325	15%	526	18%	4,037	15%	762	14%
American Indian	320	1%	43	2%	256	1%	21	0%
Asian or Pacific Islander	560	2%	44	2%	358	1%	158	3%
Other Race	15,951	46%	1,278	45%	12,228	47%	2,445	44%

<b>2004 Estimates- Population by Race</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Population by race	70,777	%	4,264	%	46,005	%	20,508	%
White	44,027	62%	2,104	49%	26,271	57%	15,652	76%
Black	7,574	11%	682	16%	5,580	12%	1,312	6%
American Indian, Eskimo, Aleut	498	1%	58	1%	386	1%	54	0%
Asian or Pacific Islander	1,926	3%	66	2%	856	2%	1,004	5%
Other	16,752	24%	1,354	32%	12,912	28%	2,486	12%
Hispanic origin	70,777	%	4,263	%	46,006	%	20,508	%
Hispanic origin	36,782	52%	3,038	71%	27,973	61%	5,771	28%
Not of Hispanic origin	33,995	48%	1,225	29%	18,033	39%	14,737	72%
Mexican	2,389	3%	191	4%	1,825	4%	373	2%
Puerto Rican	15,589	22%	1,236	29%	11,890	26%	2,463	12%
Cuban	698	1%	59	1%	524	1%	115	1%
Other Hispanic origin	18,106	26%	1,552	36%	13,734	30%	2,820	14%
Hispanic origin by race	36,782	%	3,039	%	27,972	%	5,771	%
White	12,925	35%	992	33%	9,699	35%	2,234	39%
Black	6,056	16%	594	20%	4,621	17%	841	15%
American Indian	399	1%	54	2%	319	1%	26	0%
Asian or Pacific Islander	680	2%	52	2%	444	2%	184	3%
Other Race	16,722	45%	1,347	44%	12,889	46%	2,486	43%
Marital status, 25 years and over	51,938	%	3,355	%	32,908	%	15,675	%
Never married	18,736	36%	1,217	36%	12,350	38%	5,169	33%
Now married	19,837	38%	774	23%	12,226	37%	6,837	44%
Separated	5,077	10%	538	16%	3,376	10%	1,163	7%
Widowed	3,541	7%	401	12%	2,042	6%	1,098	7%
Divorced	4,747	9%	425	13%	2,914	9%	1,408	9%

<b>1999 Estimates-Population by Employment and Industry</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Population by Labor Force	50,876	%	3,176	%	31,743	%	15,957	%
Civilian Employed	29,166	57%	1,378	43%	17,770	56%	10,018	63%
Civilian Unemployed	2,148	4%	133	4%	1,445	5%	570	4%
In Armed Forces	31	0%	5	0%	26	0%	0	0%
Not In Labor Force	19,531	38%	1,660	52%	12,502	39%	5,369	34%
Labor Force by Industry	29,166	%	1,379	%	17,769	%	10,018	%
Agriculture	122	0%	0	0%	55	0%	67	1%
Mining	37	0%	0	0%	27	0%	10	0%
Construction	1,058	4%	29	2%	654	4%	375	4%
Manufacturing durables	3,210	11%	221	16%	2,232	13%	757	8%
Manufacturing, non-durables	6,138	21%	209	15%	3,791	21%	2,138	21%
Transportation	865	3%	9	1%	487	3%	369	4%
Communications	772	3%	33	2%	490	3%	249	2%
Wholesale trade	971	3%	30	2%	541	3%	400	4%
Retail trade	3,918	13%	229	17%	2,328	13%	1,361	14%
Finance, insurance, & real estate	1,442	5%	42	3%	834	5%	566	6%
Business & repair services	1,606	6%	34	2%	1,078	6%	494	5%
Personal Services	918	3%	63	5%	577	3%	278	3%
Entertainment & recreation services	285	1%	12	1%	175	1%	98	1%
Health services	2,762	9%	181	13%	1,660	9%	921	9%
Educational services	1,714	6%	74	5%	903	5%	737	7%
Other professional & related services	1,947	7%	126	9%	1,165	7%	656	7%
Public administration	1,401	5%	87	6%	772	4%	542	5%



<b>1999 Estimates-Population by Employment and Industry</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Labor force by Occupation	29,166	%	1,379	%	17,769	%	10,018	%
Executive, Adm., & managerial	2,697	9%	126	9%	1,359	8%	1,212	12%
Professional specialty occupations	2,843	10%	79	6%	1,600	9%	1,164	12%
Technicians & related support occupations	1,259	4%	51	4%	691	4%	517	5%
Sales occupations	2,260	8%	91	7%	1,368	8%	801	8%
Administrative support occupations, including clerical	4,665	16%	141	10%	2,735	15%	1,789	18%
Private household occupations	55	0%	6	0%	30	0%	19	0%
Protective service occupations	453	2%	39	3%	235	1%	179	2%
Service occupations, except protective & household	4,552	16%	347	25%	2,983	17%	1,222	12%
Farming, forestry & fishing occupations	151	1%	0	0%	87	0%	64	1%
Precision prod., craft & repair occupations	3,764	13%	111	8%	2,328	13%	1,325	13%
Machine operators, assemblers & inspectors	4,551	16%	311	23%	3,167	18%	1,073	11%
Transportation & material moving	820	3%	4	0%	481	3%	335	3%
Handlers, equipment cleaners, helpers & laborers	1,096	4%	73	5%	705	4%	318	3%

<b>1999 Estimates-Educational Attainment</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Educational Attainment	41,656	%	2,673	%	25,548	%	13,435	%
Less than 9 <sup>th</sup> grade	6,565	16%	680	25%	4,372	17%	1,513	11%
9 <sup>th</sup> grade to 12 <sup>th</sup> grade, no diploma	6,305	15%	398	15%	4,184	16%	1,723	13%
High school graduate	15,005	36%	727	27%	9,001	35%	5,277	39%
Some college, no degree	5,100	12%	347	13%	3,077	12%	1,676	12%
Associate degree	2,556	6%	167	6%	1,462	6%	927	7%
Bachelor's degree	4,154	10%	211	8%	2,327	9%	1,616	12%
Graduate or profession degree	1,971	5%	143	5%	1,125	4%	703	5%

<b>1999 Estimates-Households by Size, Tenure and Age of Householder</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Households	24,679		1,868		14,754		8,057	
Families	16,892		862		10,473		5,557	
Households by size	24,679	%	1,868	%	14,754	%	8,057	%
1 Person	6,759	27%	969	52%	3,624	25%	2,166	27%
2 Persons	6,160	25%	370	20%	3,469	24%	2,321	29%
3 Persons	4,265	17%	199	11%	2,612	18%	1,454	18%
4 Persons	3,830	16%	160	9%	2,428	16%	1,242	15%
5 Persons	2,116	9%	89	5%	1,483	10%	544	7%
6 or more Persons	1,549	6%	81	4%	1,138	8%	330	4%
Population by household type	70,834	%	4,122	%	45,450	%	21,262	%
Persons in families	57,059	81%	2,600	63%	36,875	81%	17,484	82%
Persons in non-family households	12,252	17%	1,342	33%	7,341	16%	3,569	17%
Persons in group quarters	1,523	2%	180	4%	1,134	2%	209	1%
Households by age of householder	24,679	%	1,867	%	14,755	%	8,057	%
Under 25 years	1,819	7%	144	8%	1,207	8%	468	6%
25 to 34 years	5,223	21%	308	16%	3,305	22%	1,610	20%
35 to 44 years	5,265	21%	306	16%	3,303	22%	1,665	21%
45 to 54 years	3,861	16%	266	14%	2,315	16%	1,280	16%
55 to 64 years	2,645	11%	173	9%	1,475	10%	997	12%
65 to 74 years	2,842	12%	258	14%	1,495	10%	1,089	14%
75 years and over	3,024	12%	412	22%	1,655	11%	957	12%

<b>1999 Estimates-Families and Family Income</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Households with children	10,562	%	558	%	7,002	%	3,002	%
Married couple family	5,106	48%	384	33%	3,248	46%	1,674	56%
Lone parent male	642	6%	37	7%	441	6%	164	5%
Lone parent female	4,721	45%	333	50%	3,244	46%	1,144	38%
Non-family male head	66	1%	3	1%	50	1%	13	0%
Non-family female head	27	0%	1	0%	19	0%	7	0%
Households without children	14,117	%	1,311	%	7,751	%	5,055	%
Married couple family	4,409	31%	190	14%	2,337	30%	1,882	37%
Lone parent male	687	5%	36	3%	424	5%	227	4%
Lone parent female	1,327	9%	83	6%	778	10%	466	9%
Lone male householder	3,296	23%	439	33%	1,879	24%	978	19%
Lone female householder	4,398	31%	563	43%	2,333	30%	1,502	30%
Families by income	16,892	%	862	%	10,473	%	5,557	%
Less than \$5,000	1,207	7%	98	11%	821	8%	288	5%
\$5,000 to \$9,999	1,294	8%	130	15%	923	9%	241	4%
\$10,000 to \$14,999	1,433	8%	160	19%	966	9%	307	6%
\$15,000 to \$19,999	559	3%	36	4%	351	3%	172	3%
\$20,000 to \$24,999	1,197	7%	73	8%	745	7%	379	7%
\$25,000 to \$29,999	914	5%	56	6%	609	6%	249	4%
\$30,000 to \$34,999	674	4%	40	5%	440	4%	194	3%
\$35,000 to \$39,999	825	5%	34	4%	542	5%	249	4%
\$40,000 to \$49,999	1,702	10%	47	5%	1,025	10%	630	11%
\$50,000 to \$59,999	1,699	10%	40	5%	991	9%	668	12%
\$60,000 to \$74,999	2,0144	12%	61	7%	1,148	11%	805	14%
\$75,000 to \$99,999	1,786	11%	47	5%	1,017	10%	722	13%
\$100,000 to \$124,999	935	6%	21	2%	535	5%	379	7%
\$125,000 to \$149,999	341	2%	9	1%	187	2%	145	3%
\$150,000 and over	312	2%	10	1%	173	2%	129	2%
Median family income	41,717		20,478		38,518		51,039	

<b>1999 Estimates- Housing and Vehicles</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Housing units by occupancy status	27,262	%	2,124	%	16,447	%	8,691	%
Vacant	2,583	9%	256	12%	1,693	10%	634	7%
Owner-occupied	8,243	30%	126	6%	4,662	28%	3,455	40%
Renter-occupied	16,436	60%	1,742	82%	10,092	61%	4,602	53%
Households by vehicles available	24,679	%	1,868	%	14,754	%	8,057	%
None	7,237	29%	988	53%	4,711	32%	1,538	19%
1 vehicle	9,797	40%	659	35%	5,753	39%	3,385	42%
2 or more vehicles	7,645	31%	221	12%	4,290	29%	3,134	39%
Total vehicles available	27,182	110%	1,203	64%	15,397	104%	10,582	131%

<b>1999 Businesses by Major Categories</b>	<b>City of Lawrence</b>	<b>Lawrence Zip Code 01840</b>	<b>Lawrence Zip Code 01841</b>	<b>Lawrence Zip Code 01843</b>
Establishments by major category	1,911	645	671	595
Agricultural, forestry, fishing	8	4	1	3
Mining	1	0	1	0
Construction	103	18	49	36
Manufacturing	179	63	44	72
Transportation and communications	61	20	25	16
Wholesale trade	121	33	36	52
Retail trade	459	144	170	145
Finance, Insurance and real estate	119	54	33	32
Services	802	276	300	226
Public Administration	45	29	8	8
Unclassified	13	4	4	5
Employees by major category	34,500	7,360	11,161	15,979
Agricultural, forestry, fishing	23	15	3	5
Mining	3	0	3	0
Construction	559	75	352	132
Manufacturing	16,396	2,82	3,725	9,849
Transportation and communications	2,234	376	1,648	210
Wholesale trade	1,212	264	150	798
Retail trade	3,414	659	730	2,025
Finance, Insurance and real estate	791	331	281	179
Services	9,059	2,567	3,947	2,545
Public Administration	641	239	229	173
Unclassified	168	12	93	63

<b>1999 Businesses by Major Categories</b>	<b>City of Lawrence</b>	<b>Lawrence Zip Code 01840</b>	<b>Lawrence Zip Code 01841</b>	<b>Lawrence Zip Code 01843</b>
Payroll by major category	1,095,415,800	199,275,500	343,257,200	552,883,100
Agricultural, forestry, fishing	507,000	331,000	66,600	109,400
Mining	105,200	0	105,200	0
Construction	18,725,000	2,495,200	11,770,500	4,459,300
Manufacturing	555,160,300	70,072,000	96,828,100	388,260,200
Transportation and communications	90,003,300	12,090,500	71,309,300	6,606,500
Wholesale trade	37,047,500	8,391,500	4,706,700	23,949,300
Retail trade	67,552,400	12,449,800	14,605,000	40,497,600
Finance, Insurance and real estate	24,628,900	10,300,400	8,782,300	5,546,200
Services	275,147,700	74,922,900	124,509,000	75,715,800
Public Administration	21,027,400	7,828,600	7,523,700	5,675,100
Unclassified	5,511,100	393,600	3,050,800	2,066,700

<b>1998 Occupations</b>	<b>City of Lawrence</b>		<b>Lawrence Zip Code 01840</b>		<b>Lawrence Zip Code 01841</b>		<b>Lawrence Zip Code 01843</b>	
Occupation by type	34,480	%	7,361	%	11,141	%	15,978	%
Executive and Managerial	1,803	5%	415	6%	527	5%	861	5%
Professional	4,069	12%	587	8%	1,110	10%	2,372	15%
Technical	4,227	12%	798	11%	1,534	14%	1,895	12%
Sales	2,617	8%	422	6%	520	5%	1,675	10%
Clerical	4,422	13%	1,082	15%	1,411	13%	1,929	12%
Private Household	27	0%	9	0%	7	0%	11	0%
Protective Services	999	3%	286	4%	322	3%	391	2%
Services	2,681	8%	787	11%	1,023	9%	871	5%
Agriculture, forestry and fishing	99	0%	32	0%	34	0%	33	0%
Production and related	3,474	10%	677	9%	1,370	12%	1,427	9%
Operators	7,523	22%	1,610	22%	2,353	21%	3,560	22%
Material handlers	1,620	5%	429	6%	591	5%	600	4%
Laborers	919	3%	227	3%	339	3%	353	2%