

Towards a More Prosperous Springfield, Massachusetts: Project Introduction and Motivation

Federal Reserve Bank of Boston: Lynn Browne, DeAnna Green, with Marques Benton, Prabal Chakrabarti, Yolanda Kodrzycki, Ana Patricia Muñoz, David Plasse, and Richard Walker.



Towards a More Prosperous Springfield, Massachusetts: Project Introduction and Motivation* August 10, 2009 (previous: April 17, 2009)

The Federal Reserve Bank of Boston has committed to supporting ongoing efforts at the state and local levels to revitalize the City of Springfield, Massachusetts. Drawing upon its analytical capabilities, its experience working with community organizations and earlier research on poverty in Springfield, the Bank seeks to develop strategies that will enable Springfield residents, particularly those living in impoverished neighborhoods in and near downtown, to participate more fully in the Springfield economy and the revitalization process. The Bank's efforts are also intended to complement the development of an economic vision for Springfield that is currently being undertaken by the civic think tank, MassINC, as well as efforts by Massachusetts and Springfield public officials and the local business community to attract jobs to the City.

This is the first of a number of discussion papers and reports that the Bank will be producing on Springfield. This report provides a brief overview of the economic changes that have taken place in Springfield over the past 50 years. It highlights how Springfield has lost economic ground to the nation, Massachusetts and other mid-sized, manufacturing centers. As Springfield has lost ground, its economic distress has become geographically concentrated in its downtown neighborhoods. These neighborhoods are the focus of Springfield's development efforts. Therefore, creating opportunities for residents of these neighborhoods to participate in the re-vitalization process is a critical challenge. In future papers, the Bank will look at current and potential employment opportunities for Springfield residents, barriers to accessing these jobs, impediments to

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^{*} Federal Reserve Bank of Boston, Springfield Team – Marques Benton, Lynn Browne, Prabal Chakrabarti, DeAnna Green, Yolanda Kodrzycki, Ana Patricia Muñoz, David Plasse, Richard Walker.

local business formation, potential models of workforce development and job creation, and lessons from other manufacturing cities.

Overview

Springfield is located in western Massachusetts and is the third largest city in the state (after Boston and Worcester), with a population of roughly 150,000. It is the largest city in the Springfield metropolitan statistical area, which had a population of 682,000 in 2007. Hartford, Connecticut, located 26 miles to the south, is the closest city of any substantial size and has longstanding industrial ties to Springfield, as well as similar economic challenges.

Springfield boasts many historical firsts. Most notably, the Springfield Armory played a critical role in the 19th century in the development of the American System of Manufactures, which is characterized by interchangeable parts made by machine tools. Many innovations in metal working had their origins in the Springfield Armory, with the result that Springfield was at the center of a cluster of machinery and metal working operations running up and down the Connecticut River. These operations included, at various times, arms manufacturers and makers of bicycles, clocks, sewing machines, machine tools and fabricated metal products of all kinds. In 1893, the first gasoline powered automobile in the United States was produced in Springfield by the Duryea brothers; and for a time, Springfield and its environs were a center for automobile production. The famous Indian motorcycle, which was Harley Davidson's primary competitor in the 1930s and 1940s, was produced in Springfield.

Springfield in 1960

As of 1960, manufacturing was the dominant industry in Springfield, employing 34 percent of the workforce (Table 1). The city enjoyed a degree of prosperity. Median family income in Springfield was higher than the national average (106 percent²), and a little below that in Massachusetts as a whole. The fraction of the population aged 25 and over with at least a high school education, at 42 percent, was slightly above that nationally (41 percent). Bachelor's degrees were less common in Springfield than the nation (6.4 percent versus 7.7 percent); but high school was the more relevant credential at that time, as the number of people with college degrees was small everywhere, and high school was sufficient to perform many well-paying jobs. Springfield's population had grown at a significant rate in the previous twenty years, reaching almost 175,000 in 1960.

Springfield also compared reasonably favorably with other medium-sized manufacturing cities. The table that follows lists a comparison group of 25 cities that has been compiled to evaluate Springfield's progress over time relative to cities facing similar challenges. Like Springfield, the comparison cities are centers of metropolitan statistical areas. All had large manufacturing bases in 1960. Most had populations between 100,000 and 250,000 over the period 1960 to 2000, although a few somewhat larger cities were added because their experience seemed relevant. Most of the cities are in the Northeast and the Midwest, with a couple in the South. In drawing comparisons, Springfield is included as one of the "peer" cities, making a total of 26 cities.

Peer Cities to Compare with Springfield

Core cities*	Allentown, PA	Bridgeport, CT	Erie, PA	
	Evansville, IN	Flint, MI	Fort Wayne, IN	
	Gary, IN	Grand Rapids, MI	Greensboro, NC	
	Paterson, NJ	Peoria, IL	Providence, RI	
	Rockford, IL	South Bend, IN	Waterbury, CT	
	Winston-Salem, NC	Worcester, MA	Youngstown, OH	
In addition#:	Akron, OH	Dayton, OH	Jersey City, NJ	
	Rochester, NY			
In addition^:	Hartford, CT	New Haven, CT		

^{*}Core cities for comparison purposes were identified using the following criteria:

- central city (or one of several central cities) in MSA
- population between 100,000 and 250,000 in 1960, 1970 and 1980
- at least 25 percent of employment in manufacturing in 1960, 1970 and 1980

#Five somewhat larger central cities that had large manufacturing shares in 1960

^Two New England central cities that had large manufacturing shares in 1960

In terms of median income, Springfield ranked 14 out of 26 among the group of comparable cities in the 1960 decennial census – right in the middle. The fraction of the adult population with a high school degree was higher in Springfield than most of its peers, while the fraction with a BA was at the median.

Over 90 percent of Springfield's population was white in 1960, with blacks making up 7.5 percent of the population. Figures for the median peer city were similar, but in 11 of Springfield's peers the black population was considerably larger.³ (The Census did not collect information about Hispanic or Latino populations at that time.)

Decline from 1960 to 1980

Between 1960 and 1980, Springfield lost economic ground to the nation and to the rest of Massachusetts. Most of the peer manufacturing cities also struggled; but even within this group, Springfield saw its position decline.

Median family income in mid-sized manufacturing cities grew more slowly than in the nation, and more slowly in Springfield than in most of its peers (Table 2).

According to the 1980 census, median family income in Springfield was only 83 percent of the national average, and the city ranked 19th among its peers. Springfield's poverty rate, which had been similar to that nationally in 1970, was 1.5 times the national rate by 1980.⁴

Educational attainment increased everywhere, including in Springfield. By 1980, the fraction of Springfield's population aged 25 and over that had graduated from high school approached 64 percent (Table 3). But gains elsewhere were greater. Nationally, 67 percent of the adult population had a high school degree or better in 1980. And the gap was also pronounced when measured by college degrees, with only 12 percent of Springfield's population aged 25 and over possessing a BA or better, compared with 16 percent nationwide. Meanwhile, Massachusetts as a whole was following a different path and establishing itself as a premier source of educated workers. By 1980, 20 percent of the Massachusetts population had at least a BA, up from 9 percent twenty years earlier.

Population declined in Springfield, from 175,000 to 152, 000; but the decrease was less than in most peer cities. The decline was accompanied by a shift in composition. The fraction of the population that was black more than doubled, to over 15 percent.

Latinos, previously not counted in the Census, represented 9 percent of the population.

Most of Springfield's Latinos were of Puerto Rican ancestry. During the 1950s, large numbers of Puerto Ricans were recruited to work in the factories of New York City; and some moved north to Hartford and Springfield and neighboring communities. Puerto Rican agricultural workers, displaced by industrialization at home, were also attracted to the farms along the Connecticut River.

Among the challenges faced by Springfield in the twenty years between 1960 and 1980, one of the most important was the closing of the Springfield Armory in 1968. The Armory employed over 2000 workers at the time of its closing.⁶ It had been a source of technological innovation for metal-working manufacturers in the Springfield area for roughly 200 years. The closing is characterized on the Armory museum's web site as a cost cutting move, but commentary at the time indicated that tensions over the Vietnam War and concerns about relying on a government agency to produce key weapons also played a role. By 1980, manufacturing's share of employment in Springfield had fallen to 28 percent; but many of Springfield's peers had seen bigger declines (Table 4).

Another important development in the 1960s was construction of Route I-91, which linked Springfield with Hartford and New York, as well as to points north. While the highway facilitated travel and commerce, it put a barrier between the city and the Connecticut River. Although it paralleled an existing railroad, the highway was highly visible, and its construction divided the North End neighborhood into two separate neighborhoods – Brightwood and Memorial Square. (See maps for locations of neighborhoods.) Brightwood, in particular, was cut off from the rest of the city. To address this separation, a tunnel and a sunken school and community center were built in the 1970s to link the two neighborhoods. However, budget cuts and destructive floods led

to the decline of the community center. The original plans called for the highway to be built on the west side of the river, but the highway was moved to the east bank to support Springfield's urban renewal program.

One of the centerpieces of Springfield's urban renewal plans was the Baystate West complex, which included a mall, an office tower, a hotel and a parking garage. The hope was that Baystate West would attract shoppers and visitors from a broad area and foster growth in the city. Accounts by those who remember the mall's early days indicate that it experienced some success when it opened in the early 1970s. However, the combination of the closing of adjacent department stores, an increasingly impoverished downtown population, and probably most importantly, competition from the development of malls in near-by communities and on the northeastern edge of Springfield led to decline. Baystate West still exists today but serves a daytime population of office workers.

The decline continues: 1980 to present

Since 1980, Springfield has seen further erosion of its economic position. The 2000 census shows median family income in Springfield at only 73 percent of the national average (Table 2). The American Community Survey (ACS), which is based on a sample rather than a census, shows a further relative decline to 65 percent of the national average for the three years 2005-2007. According to the ACS, 28 percent of Springfield's population was in poverty in the 2005-2007 time period, up from 23 percent in 2000 and 18 percent in 1980.

Springfield's manufacturing peers also continued to lose ground, but slightly less so. As of 2005-2007, the median family income in the median peer city was 71 percent

of the U.S. average and the poverty rate was 22 percent. Nationally, the poverty rate in 2005-2007 was 13 percent, up slightly from 12 percent in 1980. For Massachusetts as a whole, the poverty rate was 10 percent and median family income was 128 percent of the national average.

By 2007, the term "manufacturing city" was no longer applicable to Springfield; only 12.5 percent of Springfield residents were employed in manufacturing (Table 4).

During the 1980s, a number of prominent manufacturers closed in Springfield; among the more important was American Bosch, which employed more than 1000 people in the City. Other companies moved to Springfield's outskirts, where they continue to provide jobs for semi-skilled workers in the Greater Springfield area. Growth industries have been educational services and health care and professional services. The finance, insurance and real estate industry has been a consistently significant employer, largely because of the presence of the Massachusetts Mutual Life Insurance Company.

Elsewhere in the country, the decline in manufacturing was similarly pronounced; among Springfield's peers, the share of the workforce in manufacturing in the median city was only 13.5 percent in 2007.

While educational levels in Springfield have continued to rise, as they have everywhere, the shortfalls relative to the nation, the city's manufacturing peers, and Massachusetts as a whole have remained large, especially when measured by college degrees. In 2007, 77 percent of Springfield's population aged 25 and older had high school degrees, compared with 85 percent nationally; and just 17 percent had BAs or better compared with 27.5 percent nationally (Table 3). In Massachusetts as a whole, 37

percent of those aged 25 and over had BAs or better, and the share with advanced degrees almost matched Springfield's fraction with BAs.

Springfield's population has been fairly stable in numbers over the past 20 to 30 years, but the demographics have changed. As of 2005-2007, whites accounted for 51 percent of the population and blacks for 22 percent. Latinos, who may be white, black or "some other race," made up 34 percent of Springfield's population. People of Puerto Rican descent still account for most of Springfield's Latinos.

Concentrated poverty

As Springfield has lost economic ground, its economic distress has become geographically concentrated. The most recent data at the neighborhood level available are from the 2000 Census. However, the city-wide data on family income and poverty cited above do not show any improvement; so there is little reason to think that these patterns have changed for the better.

The neighborhoods abutting the downtown area (Metro Center) and closest to the Connecticut River have substantially lower incomes and higher poverty rates than do the neighborhoods on the eastern periphery. As can be seen from Map 1, poverty rates were highest (exceeding 40 percent) and incomes lowest in Memorial Square, South End, and Six Corners; poverty also approached 40 percent in the Bay, Brightwood, Metro Center and Old Hill neighborhoods – all in and around Springfield's downtown. In contrast, poverty was very low in East Forest Park and Sixteen Acres, both of which lie to the east and abut the comparatively affluent suburban community of East Longmeadow.

A striking feature of Springfield's impoverished neighborhoods is the low fraction of the adult population with jobs¹. In most of these neighborhoods, less than 45 percent of the population 16 and older was employed; in Memorial Square, the poorest and most impoverished neighborhood, the fraction with jobs was less than 30 percent (Map 2). In contrast, over 60 percent of the population over 16 in Sixteen Acres and East Forest Park was employed. While unemployment rates were high in the poor neighborhoods, low participation in the workforce was a more important factor in explaining low rates of employment. Thus, in Memorial Square, only a third of the population 16 and over was in the labor force (working or looking for work) and 16 percent of those in the labor force were unemployed; in Sixteen Acres, two-thirds of the population 16 and over was in the labor force and 7 percent of the labor force was unemployed.

The Brightwood, Memorial Square and South End neighborhoods were predominantly Latino in 2000. In the Bay, McKnight, Metro Center and Old Hill neighborhoods, blacks constituted a majority of the population, but the Latino shares were also substantial. Educational levels tend to be low in these neighborhoods, with large fractions of the adult population having less than high school. English is not spoken at home by many families; and according to the 2000 Census, over 20 percent of those who spoke Spanish at home did not speak English well.¹⁰

The population in Springfield's poor neighborhoods is generally young. In Memorial Square, Old Hill, Brightwood, and the South End over 35 percent of the population was under 18 in 2000, compared with less than 25 percent in the more affluent neighborhoods of Sixteen Acres and East Forest Park. A notable exception to this pattern is the Metro Center neighborhood; while poor, only 22 percent of the population was

under 18 – the lowest of any neighborhood. In the poor neighborhoods, families with children under 18 are more likely to be headed by single females, in most cases by a substantial margin.

Springfield's current development plans

Springfield's economic future is tied to the fortunes of its poor neighborhoods, because so many of the city's current and planned development projects are concentrated in or near these areas.

In 2006, the Urban Land Institute (ULI) conducted an assessment of Springfield's development opportunities. ULI had been engaged by Springfield's government and business leadership to "explore strategies to renew and sustain a vibrant community." ULI's recommendations focused on the downtown areas and making Springfield the "urban and cultural center of the Pioneer Valley." The ULI advisory panel offered a vision of an active downtown that would build on the city's museums and historic buildings, as well as its new convention center, and that would draw students, artists, and empty nesters to live in the area, as well as visitors from surrounding communities.

To achieve this vision, ULI called for the completion of many projects that had dragged on for years and for initiating several "catalytic" projects. Key priorities included a mix of market-rate housing and retail activity in the Court Square area, located downtown in the Metro Center area, and the revitalization of the South End neighborhood. ULI also called for a general focus on improving the key arteries of Main Street and State Street, the intersection of which defines the downtown and one or the other of which runs through most of the neighborhoods in question.

State Street is currently the focus of a major "Roadway Improvement Project," which is intended to improve traffic flow and also enhance the general street environment with sideways, lighting and plantings. In addition, the State Street Alliance, "an affiliation of business, community and government entities," including the City of Springfield, engaged consultants to evaluate development possibilities along State Street. The State Street Corridor Redevelopment Program was released in September 2008. As with the ULI report, the Alliance's report identifies projects that could have meaningful effects on the image and economy of the area along State Street. The projects that the Alliance sees as priorities are consistent with the thrust of the ULI report; however, the Alliance focuses more on the feasibility of retail developments, and it concludes that some of the most promising opportunities lie in modest-size shopping centers serving local residents. It also argues that market-rate housing developments, particularly in proximity to local colleges, would enhance these retail possibilities. For most of the priority projects, public subsidies will be required in the form of historic tax credits, new market tax credits or other financing vehicles.

The City of Springfield is attempting to move forward along the paths recommended by the ULI and State Street Alliance reports. Improvements are being made to State Street and to the section of Main Street running through the South End. A developer has been selected for the Court Square area. More generally, the thrust of Springfield's economic development program is downtown or close to downtown – in or near the neighborhoods that are most distressed.

These development plans have the potential to enhance the quality of life and the economic opportunities available to residents of these neighborhoods. If these

development plans are successful, the neighborhoods will be more attractive, vibrant and convenient; they will offer more retail and entertainment possibilities, as well as more social and other services. There will be more jobs for neighborhood residents, particularly in retailing but potentially in construction and various services.

At the same time, these development efforts are more likely to succeed if the economic circumstances of neighborhood residents can be improved. If residents have jobs, they can directly support the new projects by their patronage. Perhaps more significantly, improvements to the image of local neighborhoods will enhance the appeal to outside visitors, private investors and potential new residents. Currently, deteriorating buildings, dark and empty streets, and the presence of idle youth project a threatening image that reinforces public perceptions of economic decline and high crime rates.

Perceptions of crime are an issue for Springfield. The ULI report, the Federal Reserve Bank of Boston's analysis of poverty, and a report by the UMass Donahue Institute all stressed the importance of improving public safety in Springfield, although both the ULI and the Boston Fed reports observed that perceptions of criminal activity may be worse than the reality.¹³ One explanation is that the distress in Springfield is very visible, being concentrated in and near the downtown and along major roadways.

Discussion and conclusion

A confluence of forces has created the opportunity to strengthen the economy of Springfield. In particular, the Springfield Finance Control Board, which was created by the Commonwealth of Massachusetts in July 2004 to rectify the City's inability to manage its finances and to provide residents with critical city services, not only reestablished the City's fiscal integrity but also undertook a comprehensive re-examination

of the City's practices in delivering services. Not only did the Control Board fund outside reviews of the activities of police, fire and other key departments, but it also brought in the Urban Land Institute (ULI) to evaluate development possibilities. The two are complementary, as well-functioning City services are essential to attracting private investment dollars and to persuading households with alternatives to make their homes in Springfield. As an example of the links between city services and economic development, the ULI report emphasized the importance of public safety to development prospects. However, the Control Board's review of the police department found that Springfield was not reporting crime statistics accurately, leading to an overstatement of criminal activity relative to other cities.

Additionally, the administration of Governor Patrick has taken an interest in the revitalization of Springfield and has encouraged the University of Massachusetts to become more actively engaged. A number of studies of the City's challenges have been undertaken, providing a wealth of statistics, as well as valuable recommendations. As noted, MassINC is currently developing a vision for Springfield, drawing heavily upon the aspirations of Springfield's residents and business owners, as well as from models offered by other cities.

The Federal Reserve Bank of Boston sees an opportunity to contribute to these efforts by focusing on how the residents of Springfield's low-income neighborhoods might contribute to and share in the re-vitalization of Springfield. To this end, the Bank will identify current and potential employment opportunities and the barriers to accessing these opportunities, including barriers to local business formation. It will seek out successful models of training, job matching and job development. It will also analyze the

experiences of cities that have faced economic challenges similar to those confronting Springfield: do any of these cities offer valuable lessons? Creating income-earning opportunities for Springfield's lower income residents will not only benefit those residents but also enhance the prospects that planned development efforts will succeed.

This is the first of a series of short discussion papers that the Boston Reserve Bank will produce on the City of Springfield. Others will address the employment opportunities in the Springfield area by industry, occupation and by neighborhood; barriers to accessing employment; prevalence of retail and other smaller businesses; barriers to business formation; workforce development models; lessons from former manufacturing centers; and other pertinent issues.

Table 1. Springfield relative to Peer Cities, Massachusetts and United States in 1960¹

Percent	Springfield	Median Peer	Massachusetts	United States
Median family income relative to U.S. ²	106	106	111	100
Education of population 25 and over - high school graduate or higher	42.0	39.1	47.0	41.0
- bachelor's degree or higher	6.4	6.4	8.8	7.7
Manufacturing share of employment	33.9	37.2	33.0	27.1
Median home value relative to U.S.	102	102	116	100

Source: U.S. Bureau of the Census, Decennial Census

¹ A comparison group of 25 medium-sized manufacturing cities was developed. See text for list of cities ² Income data refer to the prior year.

Table 2. Springfield loses ground – income and poverty

Perce	ent	1960	1980	2000	2005-007	
Median family income relative to U.S. ¹						
	Springfield	106	83	73	65	
	Median peer city	106	91	76	71	
	Massachusetts	111	106	123	128	
Poverty rate		1970 ²	1980	2000	2007	
	Springfield	9.7	17.8	23.1	27.7	
	Median peer city	9.0	16.6	18.7	22.1	
	Massachusetts	6.2	9.6	9.3	10.1	
	United States	10.0	11.7	12.4	13.3	

Source: U.S. Bureau of the Census, Decennial Census and American Community Survey.

¹ Income data in decennial censuses refer to prior year; in ACS to the previous 12 month period.
² Poverty rates for 1970 are family poverty rates; poverty rates for other years are population poverty rates

Table 3. Springfield loses ground – educational attainment (population age 25 and older)

Percent		1960	1980	2000	2007
High sch	nool graduate or higher				
S	pringfield	42.0	63.5	73.4	76.6
N	Median peer city	39.5	61.0	74.8	81.2
N	Massachusetts	47.0	72.2	84.8	87.9
U	Inited States	41.0	66.5	80.4	84.5
Bachelor's degree or higher		1960	1980	2000	2007
S	pringfield	6.4	11.8	15.4	17.3
N	Median peer city	6.4	12.2	18.7	19.6
M	A assachusetts	8.8	20.0	33.2	37.1
U	Inited States	7.7	16.2	24.4	27.5

 $Table \ 3. \ Spring field \ loses \ ground-educational \ attainment$

Difference from United States	1960	1980	2000	2007
High school graduate or higher				
Springfield	1.0	-3.0	-7.0	-7.9
Median peer city	-1.5	-5.5	-5.6	-3.3
Massachusetts	6.0	5.7	4.4	3.4
United States - level	41.0	66.5	80.4	84.5
Bachelor's degree or higher	1960	1980	2000	2007
Springfield	-1.3	-4.4	-9.0	-10.2
Median peer city	-1.3	-4.0	-5.7	-7.9
Massachusetts	1.1	3.8	8.8	9.6
United States - level	7.7	16.2	24.4	27.5

Source: U.S. Bureau of the Census, Decennial Census and American Community Survey

Table 4. Decline of manufacturing in Springfield and elsewhere

Percent	1960	1980	2000	2007
Manufacturing share of employment				
Springfield	33.9	28.2	14.0	12.5
Median peer city	37.2	28.0	18.0	13.5
Massachusetts	33.0	26.0	12.8	9.7
United States	27.1	25.0	14.0	11.3

Source: U.S. Bureau of the Census, Decennial Census and American Community Survey

¹ Policy Program at the Brookings Institution, *The Enduring Challenge of Concentrated Poverty in America: Case Studies from Communities Across the U.S.*, 2008.

² Data based on 1959 figures provided in the 1960 census

³ The percent of the population that was black exceeded 13 percent in 11 cities, with Gary and Winston-Salem having black population shares approaching 40 percent. In 11 other cities, the black population share was less than 10 percent.

⁴ Poverty rates refer to families, except for the 1980 data, which refer to individuals. However, the magnitude of the change is evident, independent of the base. In 1970, Springfield's family poverty rate was 9.7 percent compared with a U.S. figure of 10.0 percent. In 1980, 17.8 percent of the Springfield population was below the poverty line compared with 11.7 percent nationally.

⁶ "New England's Defense Closings, Part 1," *New England Business Review*, October 1966, table 2, page 4. (Reprinted in *Economic Effect of Vietnam Spending*, table 2, page 794. <<u>http://www.vietnam.ttu.edu/star/images/227/2274105001c.pdf</u>>. Cited 17 February 2009.)

⁷ Robert Forrant, "Region much poorer for industrial job loss," editorial in the *Springfield Republican*. (Can be found on the University of Massachusetts Lowell web site. http://www.uml.edu/Media/News%20Articles/2005%20UML%20in%20the%20News/a rticle397.html>. Cited 17 February 2009.

⁸ Most Latinos consider themselves white or "some other race" rather than black, so that together blacks and Latinos account for about half of Springfield's population. For a discussion of race and Hispanic origin see National Atlas, *Overview of Race and Hispanic Origin* at http://www.nationalatlas.gov/articles/people/a_race.html. Cited 17 March 2009.

⁹ Neighborhood data are from *Springfield and its Neighborhoods, Statistical Profile for Springfield, Massachusetts*, prepared by Springfield Planning Department, March 2003.

¹⁰ According to the 2000 U.S. Census, 24 percent of Springfield's population 5 years and over spoke Spanish at home; of this group, 14 percent did not speak English well and 7 percent did not speak English at all. Source: U.S. Census Bureau, Census 2000 Summary File 3, matrices P19, P20, PCT 13 and PCT14 as found on the American FactFinder web site. <factfinder.census.gov/servlet/QTTable?_bm=y&geo_id=16000US2567000&-qr_name=DEC_2000_SF3_U_QTP17&-ds_name=DEC_2000_SF3_U> . Cited 17 March 2009.

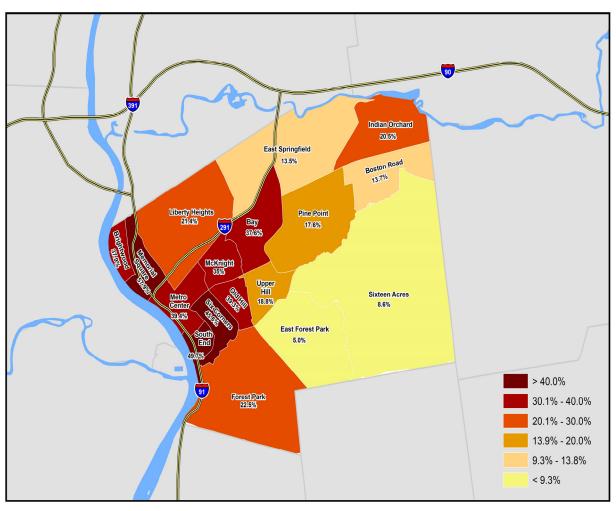
¹¹ Urban Land Institute, *Springfield, Massachusetts, Strategies for a Sustainable City,* Advisory Services Panel Report, September 24-29, 2006, page 4. The Urban Land Institute (ULI) is a nonprofit research and educational organization focused on "responsible use of land and creating and sustaining thriving communities," according to its web site. www.uli.org/learnaboutuli.aspx>. Cited 24 February 2009.

¹² ULI Springfield report, page 7.

¹³ UMass Donahue Institute, City of Springfield Economic Assessment, January 2008.

¹⁴ Other studies, in addition to those noted in the text, include the Pioneer Valley Commission's *A Demographic and Economic Analysis of the City of Springfield*, September 2006 and the report by the Regional Employment Board of Hampden County, Inc., *Building a Better Workforce, Closing the Skills Gap on the Road to Economic Resurgence*, approved by the City of Springfield, Massachusetts – June 2008.

Map 1

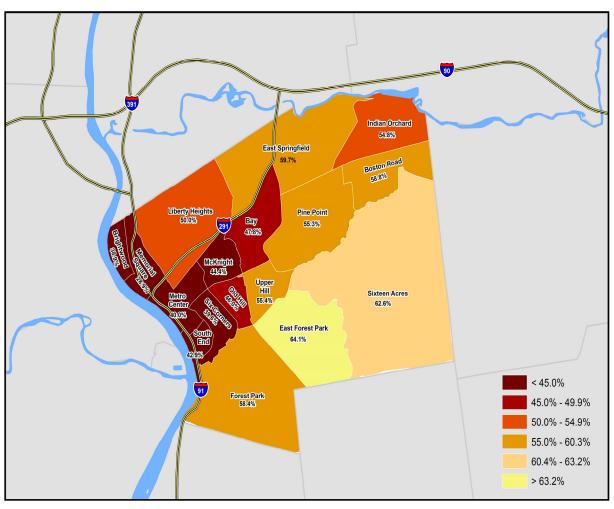


Percent of Population Living in Poverty (1999)

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Source: 2000 Census, U.S. Census Bureau

Map 2



Percent of the population 16 years and older that is employed (1999)

FEDERAL RESERVE BANK OF BOSTON™

Source: 2000 Census, U.S. Census Bureau