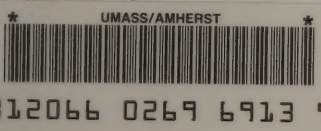


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REPORT ON CIVIL DISORDERS

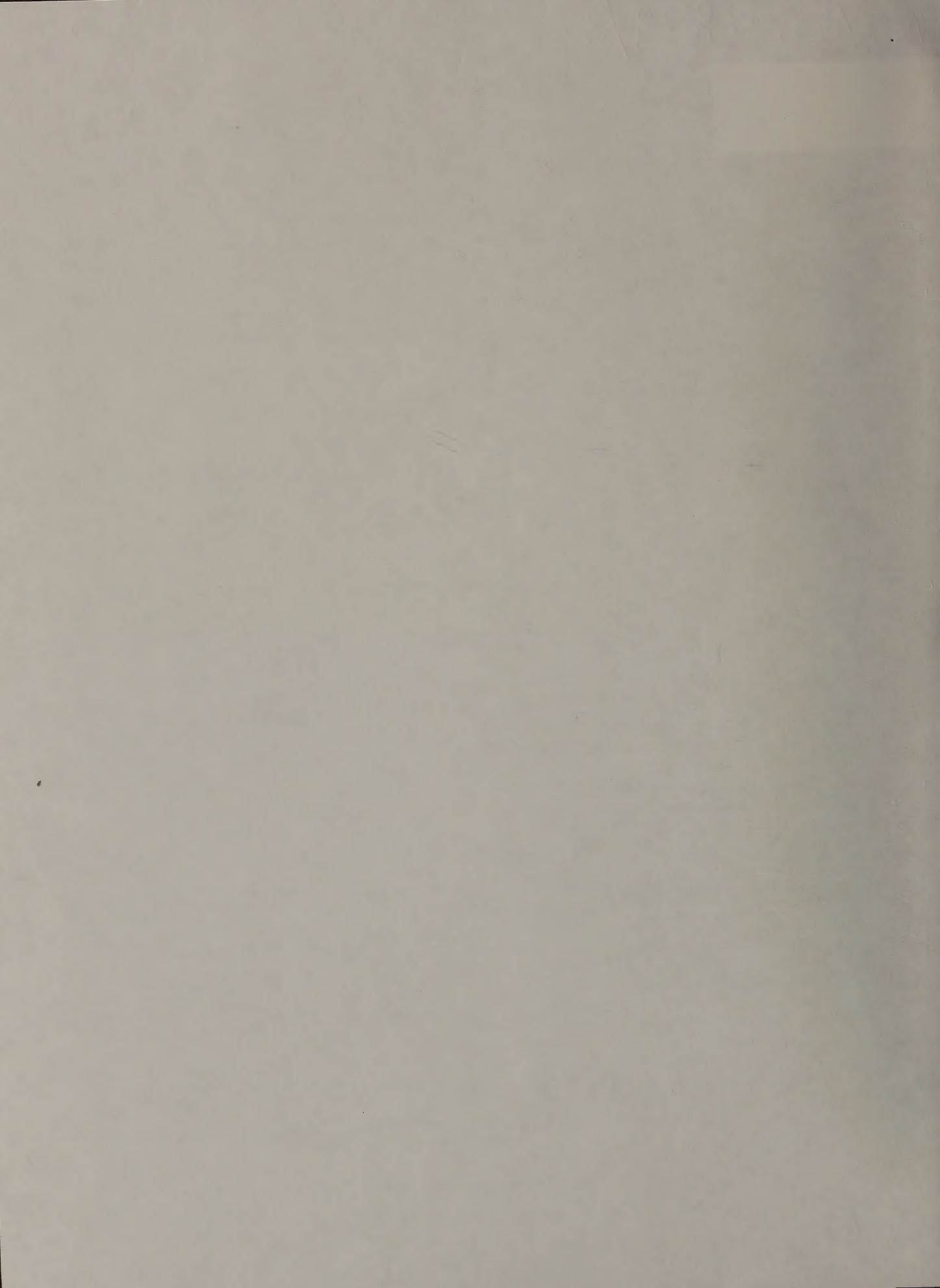
Could it happen here?



Massachusetts Commission Against Discrimination

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REPORT ON CIVIL DISORDERS
Could it happen here?

In the wake of the 'Rodney King Riots' in Los Angeles the Massachusetts Commission Against Discrimination commissioned a survey of Massachusetts cities and towns to determine the potential for similar civil disorders here in the Commonwealth. The results are sobering. Deprivation and inequality are turning some cities into urban funeral pyres that may burst into flames if lit by the slightest incendiary spark. Rising unemployment and layoffs only compound the problem.

It was only eight years ago that the City of Lawrence erupted into violence. What follows are some excerpts taken from the Boston Globe at the time of the Lawrence riots in 1984.

LAWRENCE IGNORED WARNINGS the Boston Globe headlines reported on Sunday August 12, 1984. City officials had ignored three years of warning signs that led to rioting. There were many issues - police harassment, minority hiring, education and neighborhood services - that needed to be addressed.

* * *

"On Wednesday night a crowd of about 150 people took over Oxford Street between Haverhill and Lowell Streets in the lower Tower Hill section of the city between about 9 P.M. and 1:30 A.M. looting a barroom and hurling rocks and Molotov cocktails... A 19 year old woman who said she was involved in the original dispute said it began about 2 A.M. when someone tossed a rock through her children's bedroom window... The Puerto Rican-born woman, who asked not to be named, said that later that day two Puerto Rican women were subjected to racial taunts from "Americans" while they were walking past Pettoruo's liquor store at Haverhill and Oxford Streets. That evening, the woman said three "American" men with a baseball bat broke the windshield of a car parked near her home. She said she approached three men who lived above the liquor store and said, 'If you have a beef with someone, don't take it out on my house.' She said they responded by throwing rocks at her... Neighborhood residents said the fight started with a dispute over a broken windshield and taunts directed at Puerto Rican residents by neighbors of French-Canadian descent."

* * *

"Gaudette, a grandson of French-speaking Canadian immigrants, said, 'I'm not a prophet, but I think a lot of us saw it coming. And I'm at a loss to say when it will end.' ... On Oxford Street in Lawrence, shaken by two nights of rioting, the talk is of racial hatred, anger, and retribution. At City Hall, the talk is of curfews, a state of emergency, and plans to control violence. Behind the talk is a city in trouble... Unemployment in June, at 7.4 percent, was higher than any other city in the state, and even that rate was almost certainly underestimated, according to a spokeswoman for the DES. The City's poverty rate in 1980, 19.6 percent, was double the statewide rate."

* * *

"City Officials here ignored three years of warning signs that led to this past week's rioting between Hispanics and French-Canadians, according to federal Justice Department officials... Residents on Oxford street said yesterday that the riots were racially motivated. They said the tension between Puerto Ricans and those of the French-Canadian descent was behind the violence... Police and City officials said the first violence was started by opposing groups arguing over a broken car windshield on Oxford Street. Residents said yesterday that longstanding racial tension ignited as a result of that dispute."

* * *

If anything, many of the problems that led to rioting in Lawrence in 1984 have worsened. The unemployment rate at that time, which was then considered to be unacceptably high at 7.4 percent, is more than double that figure today.

This report is not intended to predict riots that will happen but is instead a warning of what may happen until we, as a society, address the underlying problems that have made so many cities tinderboxes of social unrest.

This report, in the hopes of addressing the problems underlying social unrest, includes factors that are indicative of the causes of civil disorders. It is based in part on The Report on the National Advisory Commission on Civil Disorders, commonly known as the Kerner Commission Report, which was published in March of 1968. Events of the past 25 years have shown that their findings on some of the causes of civil disorders that occurred then, are still relevant to predicting civil disorders today. The Kerner Commission noted that the basic causes of civil disorders included pervasive discrimination and segregation; black migration and white exodus; and the existence of ghettos. They noted that these factors alone did not cause the disorders, but that powerful ingredients - frustrated hopes, powerlessness, legitimization, incitement and encouragement of violence - helped to catalyze the mixture.

The factors that the Commission Against Discrimination specifically looked at in this report include: minority presence in a city or town; the continued concentration of minorities by a white exodus and minority in-migration; significant minority population and youth population; significant percent of minorities with incomes below those of whites and a high poverty level of minorities; high unemployment in the city/town and, in particular, the minority community; the minority representation in municipal employment, particularly in the police departments; the presence of minorities in public office and in policy-making positions; and the high incidence of civil rights/ Hate crimes. This information was reviewed with community members who were able to assess these factors for their cities and towns.

I. Minority Presence.

The first factor examined in this report is where minorities live in Massachusetts. Sixteen cities and towns were chosen for review based on the fact that they have approximately ten or more percent minority residents. These communities are listed in Chart I. They include: Boston, Brockton, Cambridge, Chelsea, Framingham, Holyoke, Lawrence, Lowell, Lynn, Malden, New Bedford, Quincy, Revere, Somerville, Springfield, and Worcester. The information was obtained from the 1990 census, and indicates that the following communities have a significant African-American population: Boston, Brockton, Cambridge, Lynn, New Bedford, Somerville, Springfield, and Worcester. The following communities have a significant Latino population: Boston, Brockton, Chelsea, Framingham, Holyoke, Lawrence, Lowell, Lynn, Springfield, and Worcester. The following communities have a significant Asian population: Boston, Chelsea, Lowell, Malden, Quincy, Revere, and Worcester.

II. Minority In-migration and White Exodus.

The next factor that was examined was the percentage increase and decrease in municipal population, and the percentage increase or decrease in the minority population between 1980 and 1990.

The information on Chart I notes the census information which indicates that there was an increase in the minority population in all sixteen communities, while at the same time a decrease in the white population. The Chart also shows the percent of young people between the ages of 15 and 24 for each city in the survey. The summary chart notes those cities with this youth population, if it is 20% or greater.

III. Systemic Discrimination.

The Commission reviewed the most recent data on the percentage of people below the poverty level. According to the 1990 census, fifteen of the sixteen communities reviewed indicate that the percentage of minorities below the poverty level is between two and four times the rate for non-minorities. Those with a significantly greater proportion of poverty are noted in Chart 2.

We examined the unemployment rates for the cities and towns with respect to white and minority residents to see if they follow the national trend which indicates that minorities bear a much greater burden of unemployment than whites as noted in Chart 2.

IV. Minority Lack of Power.

After looking at the unequal share of unemployment and poverty for the communities in this survey, the Commission then looked at who was employed by the municipal government. In most cases the municipal government was the largest employer in the community. In Chart 3 we have compared the minority presence in a community to the numbers of minorities employed by the municipality, and in all but four of the cities and towns, minorities were found to be significantly under-represented.

A survey of the presence of minorities in the police departments was conducted, we found that the percent of minorities was low. If the police department minority percentage was less than half the percent of the minorities in a city or town, then we noted it. The lack of minorities in the police department is indicative of the larger problem of minorities in the work force. It is also a clear statement to the minority community of where the visible power is, and it reconfirms the impression of white power, white racism and repression. Eleven of the cities did not meet the minimum test factor.

Communities that had little or no minority participation in elected offices were also noted.

II. Monthly Inquiries and Sales Orders

The past year has been a very successful one for the company and we are pleased to report that our sales have increased by 15% over the previous year. This is due to a combination of factors, including a strong marketing campaign and a focus on customer service.

The information in this report is based on the data provided to us by the sales department. It is important to note that this information is confidential and should not be shared with anyone outside of the company. We will continue to monitor our sales and marketing efforts to ensure that we are meeting our goals for the next year.

III. Systemic Disruptions

The Commission has received reports of systemic disruptions in the market. These disruptions have caused significant volatility in the market and have led to a loss of confidence among investors. The Commission is currently investigating the causes of these disruptions and is working to implement measures to prevent them from occurring again.

We are committed to ensuring the integrity and stability of the market. We will continue to work closely with the Commission and other regulatory bodies to address these issues and to protect the interests of our investors. We will also be implementing new measures to improve our risk management and to ensure that we are better prepared to handle any future market disruptions.

IV. Monthly Sales Report

The following table shows the monthly sales data for the past year. The data shows a steady increase in sales over the course of the year, with a particularly strong performance in the fourth quarter. This is a result of our continued focus on product development and marketing, as well as our commitment to providing excellent customer service. We are confident that we will continue to see strong growth in the coming year.

A review of the market conditions in the past year shows that the market has been characterized by volatility and uncertainty. This has led to a decline in investor confidence and a loss of market liquidity. However, we believe that the market is beginning to stabilize and that we will see a recovery in the coming year. We are committed to providing our investors with the best possible returns and to ensuring that we are well-positioned to take advantage of any market opportunities that may arise.

Management has a strong track record of delivering superior performance and we are confident that we will continue to do so in the coming year. We will continue to focus on our core business and on providing excellent customer service. We will also be investing in new technologies and in our marketing efforts to ensure that we are staying ahead of the competition.

V. Hate Crimes.

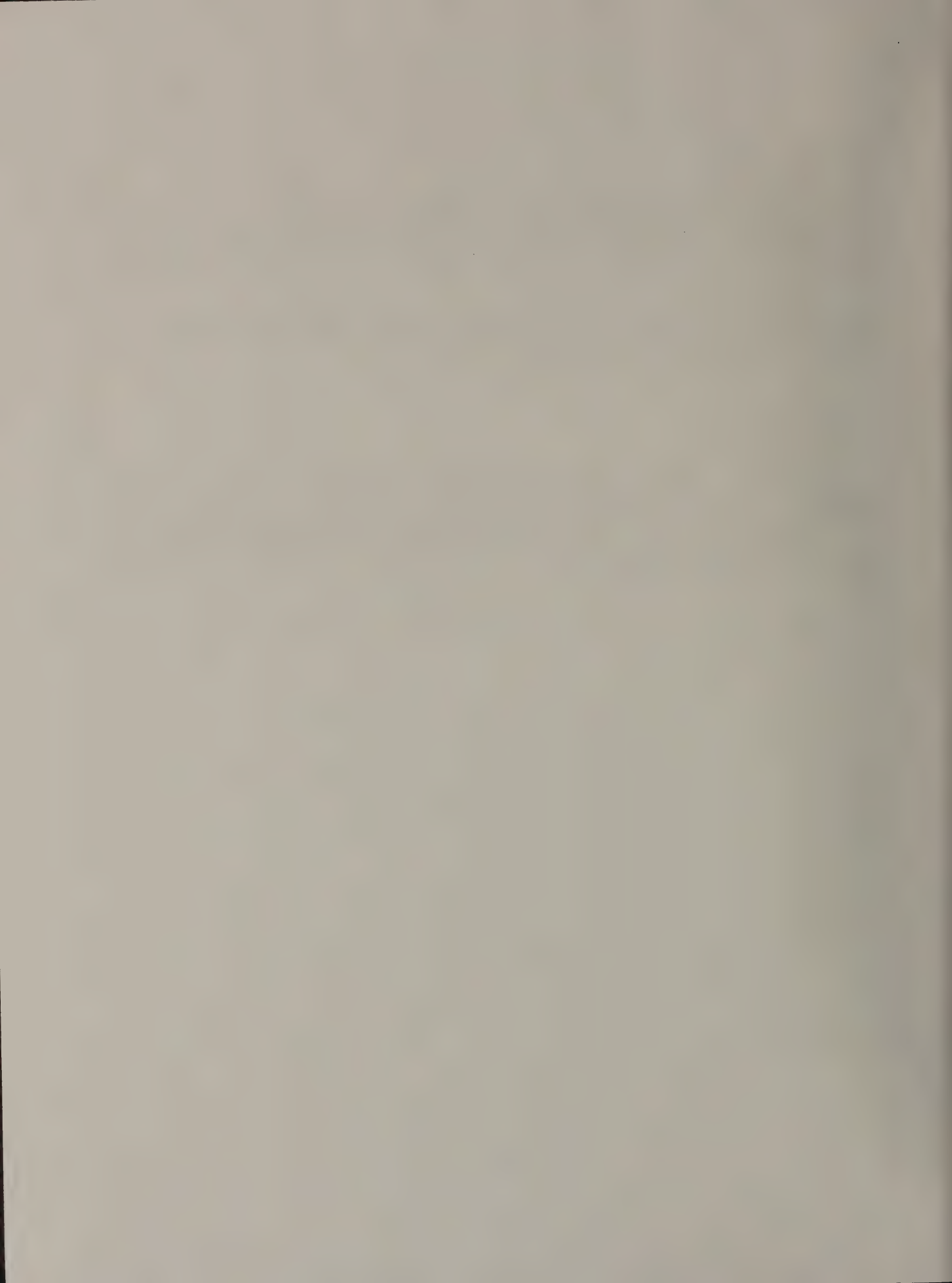
Tension between minority groups manifests itself in violence in the form of hate crimes. These hate crimes are a problem in and of themselves, but can also be a catalyst when added to the other factors that the Kerner Commission cited in the causes of civil disorders.

We surveyed the documentation of hate crimes in each of the cities, and found that nine of the sixteen communities had high levels of reported hate crimes.

VI Conclusion.

A review of the Kerner Commission factors shows that the potential for riots and civil unrest is highest in Chelsea, Lawrence, Lowell, and Holyoke. Some of the factors that contribute to a breakdown in order are present in Boston, Brockton, Worcester, Lynn, and Springfield. Unless we take steps now, social disaster almost certainly awaits us.

October 10, 1992



POPULATION CHANGES 1980 and 1990 & PERCENTAGE OF YOUTH

City:	Minority Population %	% of White		Minority %		% of City Youth Age 15 - 24
		Decrease	Increase	Increase		
Boston	37	-8	+5	22.8		
Brockton*	21	-14.8	+127	16		
Cambridge	29	-8	+9.3	23.8		
Chelsea	42	-13.4	+24	23		
Frammingham	15	-5	+8.1	17.7		
Holyoke	36	-16.6	+19.5	20.6		
Lawrence	50.5	-16.7	+31.4	23.6		
Lowell	24	-5.3	+17	20		
Lynn	21.2	-8.2	+14.4	15.6		
Malden	12.2	-7.1	+8.7	14.7		
New Bedford*	12	-0.58	+4.3	15.8		
Quincy	9.3	-6.6	+7.4	14.8		
Revere	9.1	-5.2	+7.7	14.5		
Somerville	15.7	-9.1	+10.9	20.8		
Springfield	37.3	-7.1	+11.3	20		
Worcester	17.2	-2.7	+9.2	20.2		

* These cities have a large Cape Verdean population which the U.S. Census does not count as a separate category.

Source: U. S. Bureau of the Census

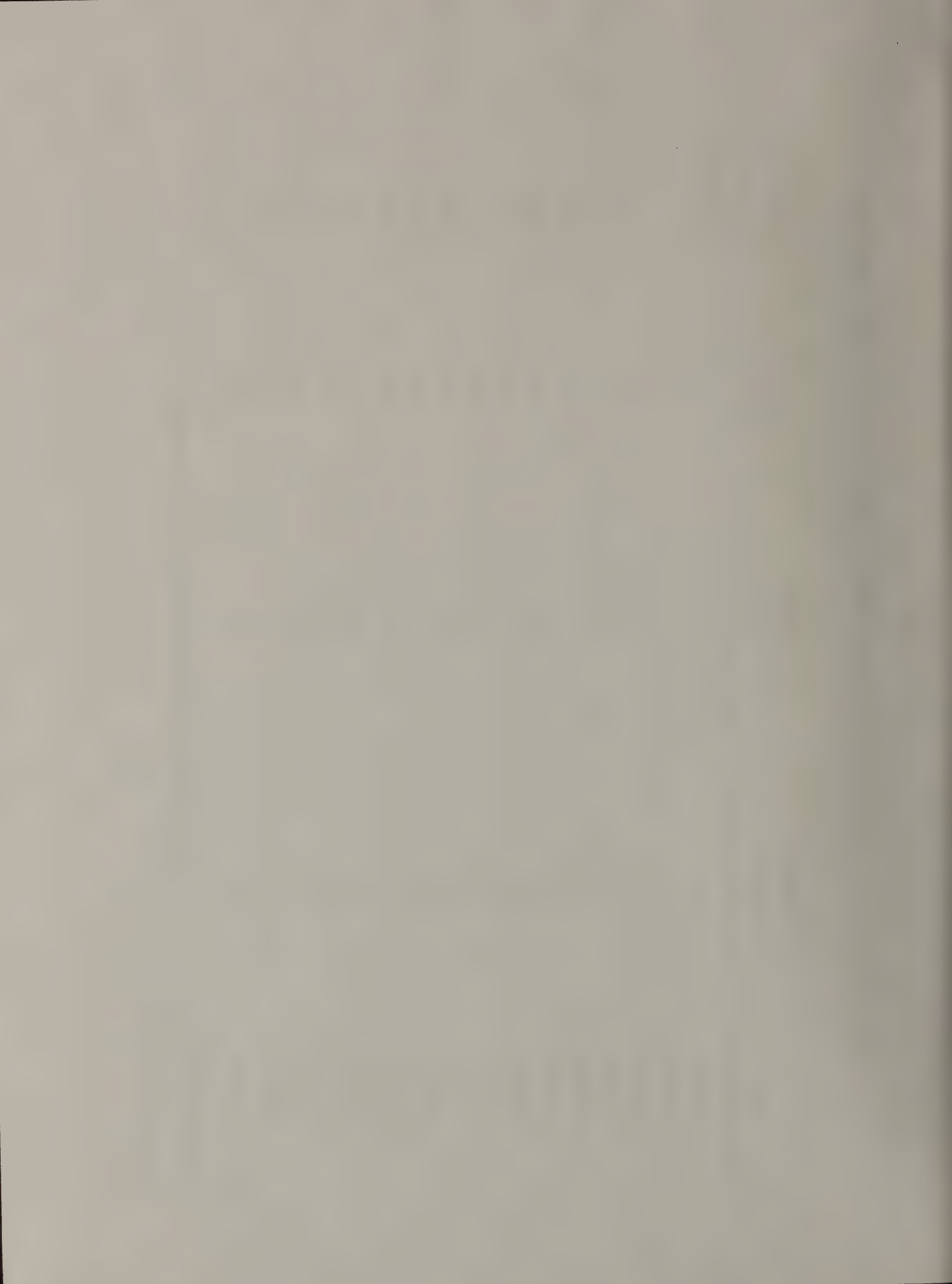


Chart 2

PERCENTAGE BELOW POVERTY
LEVEL, BY RACE

<u>City</u>	<u>All Race</u>	<u>Black</u>	<u>Hispanic</u>
Boston	15	22	32
Brockton	12	23	36
Cambridge	7	14	16
Chelsea	23	38	45
Framingham	4	11	14
Holyoke	23	36	61
Lawrence	26	34	47
Lowell	15	31	45
Lynn	14	33	41
Malden	6	6	11
N. Bedford	15	32	52
Quincy	5	33	24
Revere	9	28	14
Somerville	8	16	15
Springfield	18	25	53
Worcester	12	26	48

UNEMPLOYMENT BY RACE

<u>All Race</u>	<u>Black</u>	<u>Hispanic</u>
8	14	13
9	16	13
5	9	7
12	20	20
6	4	13
10	12	27
15	24	2
11	22	1
9	19	21
8	9	11
12	22	22
7	10	15
8	13	10
6	14	13
9	14	19
8	17	22

Source: U.S. Bureau of the Census

MUNICIPAL EMPLOYMENT AND POLICE OFFICERS

City:	Minority %	Municipal Minority	Police Officers
	in Cities and Towns	Employment by %	Minority Percentage
Boston*	37	24	25
Brockton	21	7	9
Cambridge	29	21	18
Chelsea	42	9	4
Frammingham	15	4	6
Holyoke	36	9	17
Lawrence	50.5	14	8
Lowell	24	5	7
Lynn	21.2	9	11
Malden	12.2	4	2
New Bedford*	12	15	14
Quincy	9.3	2	2
Revere	9.1	0.3	0
Somerville	15.7	2.9	3
Springfield	37.3	24	20
Worcester	17.2	9	8

NOTE: * The City of Boston Employment Profile Excluding the BHA, BRA, and Boston City Hospital.

Source: Municipal Employment Reports

FACTORS THAT CONTRIBUTE TO CIVIL UNREST

City	White Flight & Minority Population Increase	High % of Youth	High % Minority Unemployment	High % Below Poverty Level	Low % Of Minority Workforce Participation	Low % Minority Police Officers	High % Minority Students	Low % of Minority Elected Officials	High Incidence Of Hate Crimes
Boston	X	X	X	X			X		X
Brockton	X		X	X	X	X	X	X	X
Cambridge	X	X					X		
Chelsea	X	X	X	X	X	X	X	X	X
Framingham	X				X	X	X	X	
Holyoke	X	X	X	X	X	X	X		X
Lawrence	X	X	X	X	X	X	X	X	X
Lowell	X	X	X	X	X	X	X	X	X
Lynn	X		X	X	X		X	X	X
Malden	X				X	X	X		
New Bedford	X		X	X			X		X
Quincy	X		X		X	X		X	X
Revere	X		X	X	X	X		X	X
Somerville	X	X			X	X	X	X	X
Springfield	X	X	X	X			X	X	X
Worcester	X	X	X	X		X	X	X	X

