MASSACHUSETTS PLANS
AN ECONOMIC DEVELOPMENT STRATEGY

RURAL AND SMALL CITY DEVELOPMENT

Nancy Goff
Center for Rural Massachusetts
University of Massachusetts at Amherst

This paper summarizes the proceedings and recommendations of a conference of the same name, co-sponsored by the Massachusetts Executive Office of Economic Affairs and the University of Massachusetts, Maurice A. Donahue Institute. The conference was held on August 6, 1992 at Mt. Wachusett Community

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I. INTRODUCTION

As the "miracle" economy of the 1980s has given way to the harsh dislocations of the 1990s, Massachusetts is experiencing some of its worst economic times in more than half a century, and, according to the Massachusetts Division of Employment and Training (DET), the worst job loss of any state since the 1930s. The boom and bust business cycle of the past decade has been truly extraordinary. During the 1980s, nearly 400,000 jobs were added to the Massachusetts economy; the unemployment rate dipped to 3%, essentially a full employment economy. However, the last three years have witnessed the complete unraveling of this growth. Virtually all the job gains have been lost, and unemployment rates have reached double digit levels in many areas of the state. Job loss in the construction and manufacturing industries has been particularly severe, with over 100,000 jobs lost in each of these sectors alone. Since 1988, 1 in 5 manufacturing jobs has disappeared, representing a staggering 12% of the state's base employment.

It is important to note that this trend of declining employment in manufacturing did not begin in this recession. Indeed, throughout the 1980s manufacturing employment fell, although the losses were disguised in state employment statistics by the rapid rise of service sector jobs. However, in those regions where traditional manufacturing industries such as paper, plastics, metalworking, and machining were important elements of the economic base, the impacts were severe. For example, in the small cities of the Northern Tier -- Athol, Gardner, Fitchburg, and Leominster -- service jobs did not replace manufacturing as a new economic base. Because manufacturing still accounts for nearly 1/3 of all employment (nearly twice the state average) the current recession has hit especially hard these manufacturing

communities which lack the cushion of service sector jobs.

In this environment of precipitous economic decline, the Conference on Rural and Small City Development was organized by the Executive Office of Economic Affairs to assist in formulating a state economic strategic plan. The conference was designed to explore issues such as:

- How can the state address the particular problems of economic decline and dislocation in small cities and rural areas?
- How can state agencies do a better job in encouraging economic development?
- What needs to be done to nurture and expand the state's base industries?
- What is an appropriate role for state government in this process, given political realities and fiscal limitations?

SIMILARITIES AND DIFFERENCES:

RURAL AND SMALL CITY MASSACHUSETTS

Although Massachusetts is geographically a small state, each of its 351 cities and towns enjoys a unique character and political tradition. While some of these differences may be more apparent than real, the distinction among types of communities -- major metropolitan centers, small cities, and rural towns -- are more compelling. This paper examines the economic difficulties faced by small cities and rural towns highlighting, both their similarities and differences.

Many changes have occurred in Massachusetts communities during the last decade. As the building boom of the '80s brought residential growth to outlying areas of the state, many rural towns and small cities became commuter or bedroom communities for the larger metropolitan centers. The job growth and increased tax base that did occur in these small communities rarely kept pace with the influx of new residents, resulting in increased demands for new or expanded services, and altering the character of many communities. Changing state and national political agendas also affect small cities and rural communities. Local government must underwrite the costs of programs that state or federal laws mandate, but do not fund. Recent reductions in state financial assistance to towns, coupled with the difficulty of raising additional local property tax revenues (from Proposition 2 1/2 limitations and recessionary impacts on individual incomes) have created additional burdens for local government in both small cities and rural towns. Some argue that the impacts of reduced state aid are more severe on rural towns, because most small cities have a broader tax base. However, all are feeling the pain, as state government (as well as private industry) downsizes its workforce and its role in supporting local government.

The character of rural towns and small cities is distinctly different from that of the Commonwealth's major population centers. These smaller communities do not face the same type or level of social problems, poverty, and violence encountered daily in cities such as Boston, Worcester, Lawrence, or Springfield.

On closer examination, however, the problems of rural towns and small cities differ from one another. The employment base of a rural town is often dispersed and distant -- typically to a larger regional center (e.g., a small city) where there are factories, a state hospital or other major employers. Thus many small towns have no direct influence over their economic base, whereas small cities typically have an employment base within their jurisdiction. Conversely, a small city may depend on an outer fringe of rural communities for its workforce and retail market area.

Another important difference between rural towns and small cities is in the organization of their governmental functions. Small town government is characterized by volunteer boards and town meeting decision-making, while small cities usually have professional staff capacity, with policy decision-making carried out by a city or town council. These differences can be significant for economic development, because it is difficult and more time-consuming for a business to access a local government with no staff available during business hours to answer questions or to provide necessary permits. Further, the planning board, board of health, or conservation commission may meet only twice a month, making the permitting process frustratingly slow. These problems often combine to make economic development in rural communities a very slow and cumbersome process. Developers with the resources to "wait it out" can succeed, but their projects can be large and overwhelming to local volunteer boards. This situation is not conducive to the small-scale economic development projects that might be more appropriate in a rural setting.

One way small cities and rural communities can and do succeed in their economic

development strategies is by cooperating in regionally-based organizational efforts. A county-wide community development corporation or regional chamber of commerce can often keep abreast of economic conditions, help the business community to circumnavigate the permit process, and coordinate economic development programs on behalf of its constituent communities. In this way, small communities, where neither local government nor the business community is large enough to support economic development staff, can participate in economic development activities.

THE ISSUES

The following issues were raised by conference attendees as being **critical** elements of the state's economic strategy:

1. Recognition of the existence of rural areas and small cities in the Commonwealth of Massachusetts.

Critical to the success of the state's economic development strategy is the recognition that the state's economy is comprised of urban, metropolitan, suburban, and rural areas. While the cities of Boston, Worcester and Springfield are major economic forces and population centers, the growth of smaller cities and rural towns across the Commonwealth has outpaced that of the central cities over the past decade. These areas are vital to the state's economic future. Yet their needs and characteristics -- different from those of the urban core -- must be acknowledged and accommodated if they are to become active participants in the state's economic recovery.

Key to the success of any statewide economic strategy must be the recognition that different tools are needed to solve the unique economic problems of rural areas, small cities and urban centers. It is not simply a difference of magnitude, it is also a difference in kind. The assumption of homogeneity among places has made ineffective many well-intentioned state and federal policies and programs.

2. Recognition of the need for a regional approach to economic development.

The Commonwealth of Massachusetts is comprised of a number of diverse and unique regions that are economically, politically, and historically distinct from each other. Strong

forces link communities into economic regions. The interrelationships among businesses, communities, and institutions (financial, educational, etc.) override the issues of rural town versus small city. The role of separate communities within an economic region may differ -- one community may be a retail center, another a bedroom community -- but the overall health of the economy is dependent on the existence of this regional linkage. These regions (identified in the structuring of these conferences throughout the state) have different economic needs that must be recognized if economic strategy is to succeed. Where Cape Cod, the Islands and southern Berkshire County rely on tourist dollars for their economic well-being, in the rest of Berkshire County, northern Worcester County, and the Blackstone Valley, traditional industries such as plastics, paper, and machining are critical. These areas stand in marked contrast to the reliance of metropolitan Boston on high tech and information service industries. Many of the common problems faced by businesses within a region relating to need for infrastructure improvements, transportation systems, technical assistance, capitalization, employee training, etc., can be addressed in a regionally-defined strategy for economic growth. Because the particular obstructions to economic growth vary among regions, each must develop its own solutions. One statewide policy or economic strategy will not "fit all."

Further, the kinds of organizational players involved in economic development are different for the Cape, the City of Boston and the Town of Greenfield. For a regional strategy to succeed, the critical players representing public and private interests in an area must be identified and convinced to participate.

The political reality is that communities compete within and between regions for economic growth and state support. Because the property tax base is local, not regional, it can be in a community's best fiscal interest to site as much development as possible within its borders, but to shift as much of the infrastructure costs of that development onto others.

For example, locating an industrial park or shopping mall on a community's border might shift some of the costs of traffic congestion to the neighboring town. Unraveling this state of mind is important, because it discourages communities from viewing their problems regionally and encourages them to compete, rather than cooperate with each other.

3. State coordination of regional economic strategies.

An important obstacle to economic growth is the lack of cooperation and communication among the many economic development players within a region. The profusion of players -- Chambers of Commerce executives, local government officials, non-profit corporations, educational institutions, regional planning authorities and community development corporations -- often fail to adequately communicate or coordinate their service plans.

The process of developing a regional economic strategy can bring these various groups together to discuss their programs, share their visions, and work out their differences. This process is not an easy one, and the state must provide leadership as well as financial incentives, perhaps a small amount of seed money to cover the costs of organizing the process, combined with some kind of sanctions for not completing the job. The state must also develop clear guidelines describing the kinds of linkages that should be forged among the players.

The benefits of a regionally-based development strategy are many. First, the overall plan will recognize each community's role in their economic sub-region, ensuring that no community is "left out" of the game. Second, the process will bring together the business community, residents, and members of neighboring communities to discuss their common economic futures. This means that issues such as growth, quality of life, land use, and infrastructure capacities will be considered in a regional, not just a local, context. The region

may want to consider zones for highly intensive growth, moderate growth, and no growth. The collaboration of neighboring towns is essential for this kind of approach to work. Finally, the obvious advantage of a regionally-developed plan over a state-mandated one is that the regional plan will be more reflective of local concerns and local political realities, and thus more likely to be implemented.

4. Need for coordination among the Commonwealth's economic development, educational and regulatory agencies, the quasi-public agencies, and local economic development groups and for a better system of communication with their potential clients.

Massachusetts has an abundance of resources and programs to promote economic growth. The many independent quasi-public corporations that provide specialized financial and technical assistance are a tremendous resource to entrepreneurs and businesses interested in locating or expanding in the state. The public higher education system also has the capacity to provide employee training, as well as specialized management, engineering and other technical industrial support to Massachusetts companies.

There is, however, a major problem with the system -- it is not a system at all. Instead, this patchwork of programs and resources is available only to those aware of it and who know how to access it -- and even many economic development professionals have difficulty accessing and understanding these "alphabet soup" programs. Scattered among various addresses in the Boston metropolitan area, statewide among the college and university campuses of higher education, and in various state agencies (DET, EOCD, MOBD) in regional locations, the Commonwealth's economic development programs are wide-ranging, and also widely misunderstood. The problem is particularly acute in the more remote areas of the state. With few staff resources in rural areas, there is virtually no one who has the time to learn about the many and often-changing programs offered by the state, the educational

institutions, and the quasi-publics. The net result is that many of these programs do not serve the entire state, and in many areas the entrepreneurs and companies these programs were designed to assist -- the actual clients -- are not receiving the services they need to prosper and grow.

What is needed is a coordinated delivery system that recognizes that while each of the institutions is independent, they serve the same public. Several programs, notably the Small Business Development Center, MassPort, and the Massachusetts Land Bank, have opened regional offices in the past few years. While this is helpful, it is not enough. The agencies should join together to make it easier to access their services. More decentralization is needed so that the state can offer a coordinated effort to assist companies who might be located anywhere in the state. The essential idea is to provide "one-stop shopping" through local offices or a toll-free phone number which businesses or local economic development officials could call to access current, accurate information about all the business services available in the state.

5. Restructure the system of employment-related education and training to eliminate duplication and to find the gaps in services.

Massachusetts has a poorly organized system of job education and training. Indeed, its problems have been the subject of numerous studies and commissions, so only a few will be touched on here. Education and training programs cover a broad spectrum of activities, ranging from job placement and training, to educating managers about organizational issues, providing technical assistance to industry, and offering entrepreneurial development to new business startups. Service locations vary too, from vocational high schools and community colleges to private schools, regional skills centers and on-site job training. Linkages need to be forged among these institutions, local primary schools, and colleges and universities, the

businesses who are seeking a well-trained workforce, and the individuals who require education and training for continued employment.

The need to organize this system so it is accessible to all the clients and businesses who need to use it, and comprehensible to those who work within it, cannot be emphasized enough. The "system" has only weak links with other economic development efforts, so that agencies providing the services are often unaware of the economic development activities of others. Some of the institutions within it, specifically the colleges and universities, may not even recognize that they have can a significant and direct role to play. Further, there is circumstantial evidence that job training offices vary from region to region within the state in their interpretation of regulations, as well in their service offerings.

Structural problems also abound. The policy that requires a trainee to be placed in a job within three months does not provide either the agencies or their clients sufficient time to assess whether the particular job is an appropriate fit for the client's needs. The net result is that clients are often placed in jobs they dislike, consequently they do poorly, quit or are fired, go back to the public welfare system, and get back into line for another placement. The business community is not well served by this system either, because employee turnover is costly. Finally, it perpetuates the notion of a fragmented and inefficient government bureaucracy.

Other issues stem from the need for agencies to apply annually for funding, so a disproportionate amount of time is spent fundraising. Multi-year contracts would make the funding process more cost-effective, allowing agencies to spend more of their efforts on service delivery.

It is most often in the area of education and training that social welfare issues intersect with economic development activities. The state can have an important role in forestalling the need for retraining programs by developing a "prevention policy" that would sustain early

enrichment programs such as Head Start, support daycare and after-school programs for children of working parents, maintain school breakfast and lunch programs, and work to keep children in school through the end of high school.

6. Restructure the state tax code to make economic development easier.

Proposition 2 1/2 severely restricts the ability of communities to raise tax money for prospective economic development. With limits placed on the total property tax levy, large and small communities are unable to raise the funds needed to make infrastructure improvements for planned future industrial development. These communities are struggling to meet their current fiscal requirements. The political and economic climate has severely restricted the availability of state and federal funds for this purpose.

One of the unexpected impacts of Proposition 2 1/2 is that communities are accepting growth wherever they can find it, whether or not it seems appropriate for the community. Because "new growth" is exempt from the levy limit, communities are able to raise additional property tax revenues based on the valuation of new construction. Poor planning and land-use decisions are often the result. Thus, even if a community would prefer to slow or restrict certain kinds of growth (for example, commercial strip development that is hurting its downtown business area) it may not be in the town's fiscal interest to do so. Moreover, even if the long-term fiscal cost of this growth is greater than the short-term gain (e.g., development in environmentally-sensitive areas that will eventually result in the need for additional sewer capacity) it may be in the community's short-term fiscal interest to accept the development.

It is important for communities to maintain and upgrade their existing infrastructure. Older areas of a rural community, such as the center of town, may be the only places with public sewer and water. Yet the pressure for development may be occurring in the outlying

districts. There are no economic development tools that encourage reuse of vacant buildings or reinvestment in existing infrastructure.

Various bills currently before the Massachusetts Legislature would authorize communities to provide Tax Increment Financing on specified projects for infrastructure improvements for economic development. Structured as a betterment fee, tax increment financing would allow communities to fund physical improvements, perhaps in specified areas such as enterprise zones, but outside of the limits of Proposition 2 1/2. The cost of the improvements would be paid by those enjoying the benefits, and the charges would be phased over time.

7. Structure state programs to be responsive to the needs and capacities of rural areas as well as urban centers.

Too often, the people who set the policies for economic development programs have only an urban perspective. Regular visits to the more remote areas of the state should be made by state officials so they can personally experience the character of non-urban communities. Here they would become more directly aware that rural areas lack the professional staff support of cities. Rural towns are run by part-time volunteer boards. Thus information about new state initiatives, programs or agencies may never be heard, or may be difficult to access or understand, because there is no one at the local level to make the necessary connections or with time to fill out the necessary application forms. Similarly, development is hampered because a business needing information has no one to call. When local decisions are made, they are often made slowly, because there is simply no professional staff support to advise the selectmen, planning board, board of health or conservation commission. This too impacts the business community, which needs decisions to be made more quickly.

An example of a policy whose urban focus causes hardship in rural areas is the statewide wage rate requirement for job placements from education and training programs. This policy does not reflect the reality of lower-paying rural jobs, making appropriate placements for employment very difficult to find in rural areas. Changing state regulations to refer to a local or regional wage rate rather than the one statewide rate would create more opportunities to find employment for people in job-training programs in rural areas.

8. Provide state funding for programs which directly benefit rural communities.

The concept of several towns sharing administrative staff was popular several years ago. The Circuit Rider Program was a state initiative, funded out of the Executive Office of Communities and Development, that allowed two or three communities to share a professional staff person. It worked well, although unfortunately state funding was cut, and through the subsequent fiscal crises, many communities have been unable to sustain their financial share of the administrator's salary. Restoring funding to this small program would go a long way toward helping rural communities with economic development needs.

The Agricultural Preservation Restriction program is another state initiative whose benefits are important to rural areas. By deciding to purchase the development rights to agricultural lands, communities can help to ensure that their agricultural base is maintained. The implications for open space preservation are obvious; however, the farms themselves are a part of the region's economic fabric, and in supporting them, other rural businesses, such as farm equipment suppliers, machinery mechanics and local trucking companies also benefit.

OTHER ISSUES

The following issues were discussed as being **important** to economic development in small cities and rural towns:

9. Change the liability for "21 (e)" violations to encourage the reuse of old industrial buildings.

The problem of liability for vacant old mill buildings which may be major or minor hazardous waste sites needs to be addressed. The liability issue and the uncertainty of the cost of clean-up makes it very difficult to sell or rehabilitate old, vacant industrial buildings that are otherwise structurally sound. The current recession removes what little incentive there might have been during boom times to reuse these buildings, which are a blight on communities and a potential danger, since many owners do little to maintain them. Communities have been advised NOT to take them for tax title, because of the possibility of expensive clean up costs.

One unintended impact of the hazardous waste clean-up stipulation is that development is occurring on new land which is more remote from town centers. Where the old mill building may be linked to public water and sewer, the new development is increasingly costly because of the need to extend these services. There are state and federal programs to pay for these infrastructure costs. However, it might be more in the community's interest to reuse the existing building, upgrade the existing infrastructure and clean up the site.

10. Recognize that many kinds of industries will be able to grow and prosper in the state's diverse economy.

The state should not rest its economic strategy solely on the potential growth of "new" industries, such as information, biotech or high tech. Instead, a policy that also promotes innovations and expansions in the nation's "mature" industries could benefit the small cities where workers are accustomed to such jobs. Either through attraction strategies to locate expanding firms or through local expansion strategies to encourage their growth in Massachusetts, it is important to recognize the strength and potential of mature industries.

11. Help businesses and development organizations attend trade shows in this country and abroad. Encourage exporting overseas to Canada and Mexico.

The implications, challenges, and opportunities arising from the North American Free Trade Agreement are unknown. The state can share information, foster discussion and formulate policies to assist Massachusetts businesses to deal with foreign trade in the future.

Trade shows can be a successful means for a business to expand its market. Many small firms are unaware of how lucrative this approach can be, and they need help and encouragement to attempt it. The state should encourage small firms to attend trade shows, and provide information on how to prepare for and select appropriate U.S. and foreign exhibitions. The state could also assist by coordinating firms to share space with each other or by sponsoring a state booth. While MassPort currently assists businesses in this way, the state's role might be to ensure that the link-up occurs and that MassPort has the resources to serve the smaller firms of the state.

The Canadian market is one that is nearby, with fewer political, transportation and language barriers to entry than overseas, and perhaps a good first start for small firms seeking export opportunities.

12. Recognize the importance of tourism to the state's economy; think of tourism as an "export industry".

The Cape, the Islands and the Berkshires are rural regions with well-developed tourist industries. It is important for these areas to have the resources to market themselves -- especially to increasingly distant markets. This year, many Canadian tourists visited Cape Cod, yet the state's promotional efforts in that direction seem minimal to some observers. Increasing the quality of promotional materials to more distant markets is seen as important to sustaining the tourist industry.

It is unclear whether the state's tourist regions and agencies could be doing a better job themselves coordinating their institutions and businesses to bring more visitors or encourage visitors to stay longer in their regions.

13. Encourage industrial, retail and financial businesses to develop their competitive advantage through finding and exploiting a market niche.

Some companies are successfully growing through this recession in Massachusetts by targeting their efforts toward a specific market. For example, downtowns are increasingly becoming filled with retail shops that specialize in particular items or styles in response to competition from large scale regional discount retail operations, like Costco and Walmart. Manufacturers can also pursue a specific market niche, like the woodworking company that changed its product line from "colonial" to "contemporary" style furniture in response to a changing market. Software firms can specialize in educational programs for PCs or business applications for minicomputers. Finally, in this current crisis in banking, one success story is a local lender that specializes in commercial loans for small companies in central Massachusetts. The important lesson is that the successful firms are those which have defined themselves in terms of their market and have effectively adapted themselves to meet its demands.

14. State should monitor the Community Reinvestment Act requirements of banks to ensure that the needs of businesses in small cities and rural areas are being met.

During this recession and banking crisis, some small businesses are having particular difficulty locating financing. A gap seems to exist in the range of $25,000 - $75,000 loans, especially for mature industries or newer companies. There is concern that banks are unable to make these medium-sized loans because small manufacturers need funds for equipment and working capital. The local loan funds that operate in the state cannot service requests of this magnitude, yet the state's public financing programs need larger scale loans cover their transaction costs.

The reasons that banks are not making these loans are not entirely clear. On one hand, the problems of risky loans gone sour from the recent past make bank officers shy away from writing loans that are not well secured. On the other hand, lack of capital is a significant impediment to business growth and can lead to the demise of a firm, so that in a sense the lack of available resources is creating a self-fulfilling prophesy.

APPENDICES

AGENDA

Rural and Small City Development
Thursday, August 6, 1992
Mount Wachusett Community College

9:00 a.m. Coffee and Registration

9:30 a.m. Opening Session: Introduction and Statement of the Task for the Meeting

Dr. J. Lynn Griesemer, University of Massachusetts, Donahue Institute
Richard Henderson, Executive Office of Economic Affairs

9:45 a.m. Presentation of Trends: Employment Trends in Rural and Small City Areas of the Commonwealth

Paul Simpson, Economist, Department of Employment and Training

10:15 a.m. Panel Discussion: What industries and employment opportunities form the economic base of the rural and small city areas of Massachusetts? What are the special characteristics of this economic base?

Moderator: Michael Kane, Mt. Auburn Associates

Panelists: Ann Hamilton, Executive Director, Franklin County Chamber of Commerce
Nancy Goff, Economic Development Planner, Center for Rural Massachusetts
Mark Goldstein, Vice President, North Central Massachusetts Chamber of Commerce
Robert Randolph, Lower Cape Community Development Corporation

11:15 a.m. Break

11:30 a.m. Lunch and Continued Discussion

11:40 a.m. Working Groups (will deal with all of the questions but focus primarily on the assigned question.)

Group 1: How can State environmental and other regulations encourage economic activity and job creation in rural and small city areas?

Group 2: What is the State's role in helping to provide sites, transportation, and infrastructure that support businesses in rural and small city areas of the Commonwealth?

Group 3: How can the State help ensure that rural and small city businesses and entrepreneurs have access to credit, capital, and technical assistance they require to create jobs?

Group 4: What can the State do to make education and training effectively match rural and small city businesses' need for skilled workers with residents' needs for good jobs?

1:30 p.m. Presentation and discussion of findings

2:30 p.m. Development of preliminary recommendations

3:30 p.m. Conclusion

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