



M A S S A C H U S E T T S
C L E A N W A T E R T R U S T

2022 Affordability Calculation for the 2023 IUP

Adjusted Per Capita Income (APCI) = PCI*employment rate*(pop 2020/pop 2010)

State APCI= \$50,006.20

Tier	Community	Per Capita Income	Employment Rate**	Population Trend	Adjusted Per Capita Income	Percent of State Adjusted Per Capita Income
2	Abington	\$ 38,406.11	96.64%	107%	\$ 39,617.68	79.23%
	Acton	\$ 70,003.51	97.61%	110%	\$ 74,865.58	149.71%
2	Acushnet	\$ 33,074.73	94.99%	102%	\$ 32,197.64	64.39%
3	Adams	\$ 23,696.38	94.82%	96%	\$ 21,625.21	43.25%
3	Agawam	\$ 30,743.26	96.61%	101%	\$ 29,965.08	59.92%
2	Alford	\$ 38,739.75	98.30%	98%	\$ 37,463.67	74.92%
1	Amesbury	\$ 41,297.00	96.88%	107%	\$ 42,668.00	85.33%
3	Amherst	\$ 19,921.43	96.24%	104%	\$ 19,905.18	39.81%
	Andover	\$ 87,339.37	97.39%	110%	\$ 93,685.54	187.35%
	Aquinnah	\$ 45,256.25	99.20%	141%	\$ 63,369.50	126.72%
	Arlington	\$ 65,778.33	97.80%	108%	\$ 69,533.95	139.05%
2	Ashburnham	\$ 36,488.34	96.60%	104%	\$ 36,605.68	73.20%
2	Ashby	\$ 33,069.90	96.83%	104%	\$ 33,259.61	66.51%
3	Ashfield	\$ 27,622.02	98.25%	98%	\$ 26,481.66	52.96%
	Ashland	\$ 54,874.15	97.23%	113%	\$ 60,555.50	121.10%
3	Athol	\$ 21,544.83	95.53%	103%	\$ 21,222.18	42.44%
2	Attleboro	\$ 34,233.04	96.13%	107%	\$ 35,074.64	70.14%
2	Auburn	\$ 35,763.57	96.69%	104%	\$ 36,077.62	72.15%
1	Avon	\$ 38,140.69	96.18%	110%	\$ 40,229.31	80.45%
1	Ayer	\$ 36,672.89	96.10%	114%	\$ 40,233.90	80.46%
1	Barnstable	\$ 42,925.60	96.62%	108%	\$ 44,890.89	89.77%
3	Barre	\$ 27,000.18	95.39%	102%	\$ 26,385.37	52.76%
2	Becket	\$ 31,375.87	96.22%	109%	\$ 32,769.30	65.53%
	Bedford	\$ 77,640.66	96.99%	108%	\$ 81,311.41	162.60%
2	Belchertown	\$ 37,377.00	96.99%	105%	\$ 37,988.61	75.97%
2	Bellingham	\$ 36,840.24	96.81%	104%	\$ 37,003.53	74.00%
	Belmont	\$ 98,942.33	97.41%	110%	\$ 106,385.69	212.74%
1	Berkley	\$ 39,460.66	96.31%	106%	\$ 40,098.40	80.19%
	Berlin	\$ 52,418.52	97.10%	110%	\$ 56,086.77	112.16%
3	Bernardston	\$ 31,439.23	96.45%	99%	\$ 29,938.34	59.87%
	Beverly	\$ 50,164.22	96.87%	108%	\$ 52,493.45	104.97%
1	Billerica	\$ 39,855.65	96.92%	105%	\$ 40,428.41	80.85%

2	Blackstone	\$ 32,963.72	95.98%	102%	\$ 32,277.06	64.55%
2	Blandford	\$ 31,952.08	97.36%	99%	\$ 30,653.77	61.30%
	Bolton	\$ 82,548.47	97.51%	116%	\$ 93,120.76	186.22%
	Boston	\$ 53,562.33	96.47%	109%	\$ 56,529.13	113.04%
2	Bourne	\$ 39,386.35	96.57%	104%	\$ 39,379.26	78.75%
	Boxborough	\$ 61,952.01	97.33%	110%	\$ 66,453.32	132.89%
	Boxford	\$ 101,338.57	97.72%	103%	\$ 101,987.40	203.95%
	Boylston	\$ 66,047.11	97.34%	111%	\$ 71,586.43	143.16%
1	Braintree	\$ 46,267.81	97.03%	110%	\$ 49,162.86	98.31%
2	Brewster	\$ 39,210.74	97.03%	105%	\$ 39,977.57	79.95%
2	Bridgewater	\$ 35,348.06	96.06%	108%	\$ 36,599.54	73.19%
2	Brimfield	\$ 39,580.71	96.72%	102%	\$ 39,185.84	78.36%
3	Brockton	\$ 22,876.39	94.72%	113%	\$ 24,401.06	48.80%
3	Brookfield	\$ 28,790.56	96.17%	101%	\$ 28,089.34	56.17%
	Brookline	\$ 95,466.42	97.64%	108%	\$ 100,289.18	200.55%
3	Buckland	\$ 23,203.89	96.90%	95%	\$ 21,468.10	42.93%
	Burlington	\$ 48,303.70	97.29%	108%	\$ 50,601.34	101.19%
	Cambridge	\$ 68,001.13	97.55%	113%	\$ 74,687.77	149.36%
	Canton	\$ 61,996.89	96.71%	113%	\$ 67,771.50	135.53%
	Carlisle	\$ 155,314.36	97.68%	108%	\$ 163,745.72	327.45%
2	Carver	\$ 32,568.71	96.72%	101%	\$ 31,873.44	63.74%
3	Charlemont	\$ 22,473.64	97.36%	94%	\$ 20,480.46	40.96%
2	Charlton	\$ 38,984.54	96.55%	103%	\$ 38,606.32	77.20%
	Chatham	\$ 79,459.21	97.11%	108%	\$ 83,068.43	166.12%
	Chelmsford	\$ 56,597.69	96.98%	108%	\$ 59,094.05	118.17%
3	Chelsea	\$ 20,706.55	96.38%	116%	\$ 23,140.28	46.27%
2	Cheshire	\$ 31,416.11	95.98%	101%	\$ 30,366.21	60.72%
3	Chester	\$ 23,972.24	95.22%	92%	\$ 20,965.24	41.93%
3	Chesterfield	\$ 22,243.39	97.76%	97%	\$ 21,104.58	42.20%
3	Chicopee	\$ 21,803.09	95.27%	100%	\$ 20,870.87	41.74%
	Chilmark	\$ 75,880.69	98.14%	140%	\$ 104,221.31	208.42%
3	Clarksburg	\$ 25,626.37	96.83%	97%	\$ 24,156.80	48.31%
2	Clinton	\$ 32,620.00	96.50%	113%	\$ 35,695.18	71.38%
	Cohasset	\$ 128,353.07	97.54%	111%	\$ 139,119.40	278.20%
2	Colrain	\$ 33,015.65	97.28%	96%	\$ 30,866.85	61.73%
	Concord	\$ 154,426.05	97.41%	105%	\$ 157,432.50	314.83%
2	Conway	\$ 37,266.42	98.25%	93%	\$ 33,988.80	67.97%
3	Cummington	\$ 31,606.41	97.00%	95%	\$ 29,145.11	58.28%
2	Dalton	\$ 35,453.79	95.77%	94%	\$ 31,813.25	63.62%
	Danvers	\$ 51,852.55	97.00%	106%	\$ 53,321.15	106.63%
2	Dartmouth	\$ 37,127.44	95.98%	99%	\$ 35,373.79	70.74%
	Dedham	\$ 60,764.74	96.93%	103%	\$ 60,414.23	120.81%
1	Deerfield	\$ 43,188.54	97.90%	99%	\$ 41,991.46	83.97%
2	Dennis	\$ 38,727.34	96.14%	103%	\$ 38,455.11	76.90%
2	Dighton	\$ 36,288.31	96.33%	114%	\$ 39,965.16	79.92%
2	Douglas	\$ 38,214.10	96.83%	106%	\$ 39,240.46	78.47%
	Dover	\$ 240,778.36	97.56%	106%	\$ 248,937.32	497.81%
2	Dracut	\$ 36,546.31	96.84%	111%	\$ 39,188.83	78.37%
3	Dudley	\$ 29,141.85	95.64%	105%	\$ 29,171.02	58.33%

	Dunstable	\$ 61,274.17	96.75%	106%	\$ 62,623.55	125.23%
	Duxbury	\$ 88,032.60	97.05%	107%	\$ 91,282.64	182.54%
2	East Bridgewater	\$ 36,855.50	96.76%	105%	\$ 37,333.12	74.66%
2	East Brookfield	\$ 33,798.64	95.73%	102%	\$ 32,962.16	65.92%
1	East Longmeadow	\$ 43,755.19	97.24%	105%	\$ 44,471.07	88.93%
1	Eastham	\$ 38,632.90	97.52%	116%	\$ 43,724.28	87.44%
2	Easthampton	\$ 31,497.88	96.95%	101%	\$ 30,839.16	61.67%
	Easton	\$ 52,550.97	96.52%	108%	\$ 54,995.16	109.98%
	Edgartown	\$ 66,700.09	97.35%	127%	\$ 82,514.91	165.01%
2	Egremont	\$ 31,765.98	97.88%	112%	\$ 34,825.19	69.64%
3	Erving	\$ 23,256.00	96.48%	93%	\$ 20,754.66	41.50%
	Essex	\$ 70,423.80	97.39%	105%	\$ 71,933.50	143.85%
3	Everett	\$ 22,568.00	96.69%	118%	\$ 25,700.52	51.39%
3	Fairhaven	\$ 31,353.15	95.36%	100%	\$ 29,993.16	59.98%
3	Fall River	\$ 18,948.14	94.65%	106%	\$ 18,972.68	37.94%
1	Falmouth	\$ 47,421.48	96.60%	103%	\$ 47,242.16	94.47%
3	Fitchburg	\$ 21,452.06	94.77%	104%	\$ 21,151.38	42.30%
3	Florida	\$ 19,732.87	97.40%	92%	\$ 17,737.91	35.47%
	Foxborough	\$ 53,381.65	97.28%	110%	\$ 57,328.25	114.64%
2	Framingham	\$ 36,678.00	97.26%	106%	\$ 37,785.72	75.56%
	Franklin	\$ 51,461.26	97.02%	105%	\$ 52,494.61	104.98%
2	Freetown	\$ 37,193.31	96.49%	104%	\$ 37,248.63	74.49%
3	Gardner	\$ 22,360.34	95.46%	105%	\$ 22,462.27	44.92%
	Georgetown	\$ 52,365.31	97.53%	104%	\$ 52,861.37	105.71%
3	Gill	\$ 26,501.71	97.23%	103%	\$ 26,643.20	53.28%
2	Gloucester	\$ 39,872.40	96.63%	103%	\$ 39,787.46	79.57%
3	Goshen	\$ 13,830.97	97.87%	91%	\$ 12,328.62	24.65%
3	Gosnold	\$ 25,333.33	100.00%	93%	\$ 23,644.44	47.28%
	Grafton	\$ 50,924.75	96.78%	111%	\$ 54,554.25	109.09%
2	Granby	\$ 34,242.09	97.60%	98%	\$ 32,725.25	65.44%
2	Granville	\$ 33,936.06	96.56%	98%	\$ 32,181.28	64.35%
1	Great Barrington	\$ 44,392.22	96.51%	101%	\$ 43,253.34	86.50%
3	Greenfield	\$ 23,415.98	96.77%	102%	\$ 23,063.95	46.12%
	Groton	\$ 70,927.95	97.60%	106%	\$ 73,579.32	147.14%
1	Groveland	\$ 42,413.20	97.43%	105%	\$ 43,195.65	86.38%
2	Hadley	\$ 36,660.99	97.50%	101%	\$ 36,256.32	72.50%
2	Halifax	\$ 35,308.89	96.23%	103%	\$ 35,020.14	70.03%
	Hamilton	\$ 77,045.71	97.51%	97%	\$ 73,165.73	146.31%
2	Hampden	\$ 40,946.11	97.10%	97%	\$ 38,420.61	76.83%
3	Hancock	\$ 14,245.69	98.41%	106%	\$ 14,801.69	29.60%
	Hanover	\$ 58,467.40	97.18%	107%	\$ 60,725.87	121.44%
2	Hanson	\$ 38,037.66	96.54%	104%	\$ 38,269.11	76.53%
3	Hardwick	\$ 21,140.33	97.50%	89%	\$ 18,384.33	36.76%
	Harvard	\$ 70,910.73	97.13%	105%	\$ 72,373.57	144.73%
1	Harwich	\$ 41,451.08	96.61%	110%	\$ 43,959.72	87.91%
2	Hatfield	\$ 40,016.30	97.23%	102%	\$ 39,772.16	79.53%
2	Haverhill	\$ 31,362.51	96.50%	111%	\$ 33,697.37	67.39%
3	Hawley	\$ 24,736.53	97.22%	105%	\$ 25,191.21	50.38%
3	Heath	\$ 13,500.72	97.26%	102%	\$ 13,447.02	26.89%

	Hingham	\$ 121,097.69	97.19%	110%	\$ 128,994.14	257.96%
2	Hinsdale	\$ 35,431.19	94.66%	94%	\$ 31,674.92	63.34%
2	Holbrook	\$ 32,628.57	95.94%	106%	\$ 33,083.68	66.16%
	Holden	\$ 46,270.32	97.35%	115%	\$ 51,689.81	103.37%
2	Holland	\$ 36,145.04	96.53%	105%	\$ 36,604.85	73.20%
	Holliston	\$ 60,935.29	97.20%	111%	\$ 65,567.18	131.12%
3	Holyoke	\$ 18,353.29	94.07%	96%	\$ 16,554.21	33.10%
1	Hopedale	\$ 44,179.80	97.25%	102%	\$ 43,733.49	87.46%
	Hopkinton	\$ 85,045.48	97.34%	126%	\$ 104,047.70	208.07%
2	Hubbardston	\$ 35,038.93	96.92%	99%	\$ 33,541.51	67.07%
1	Hudson	\$ 41,179.82	96.78%	105%	\$ 42,002.98	84.00%
1	Hull	\$ 43,922.48	96.61%	98%	\$ 41,522.50	83.03%
3	Huntington	\$ 31,871.37	95.49%	96%	\$ 29,234.13	58.46%
	Ipswich	\$ 59,942.59	97.41%	105%	\$ 61,093.46	122.17%
1	Kingston	\$ 44,096.08	97.21%	109%	\$ 46,528.86	93.05%
1	Lakeville	\$ 42,546.23	96.80%	109%	\$ 44,760.48	89.51%
1	Lancaster	\$ 44,074.73	97.18%	105%	\$ 44,883.40	89.76%
3	Lanesborough	\$ 28,927.55	96.35%	98%	\$ 27,394.53	54.78%
3	Lawrence	\$ 17,984.09	92.66%	117%	\$ 19,449.38	38.89%
2	Lee	\$ 33,198.27	96.54%	97%	\$ 31,212.51	62.42%
2	Leicester	\$ 31,458.43	96.68%	101%	\$ 30,738.46	61.47%
	Lenox	\$ 54,283.17	96.10%	101%	\$ 52,891.78	105.77%
2	Leominster	\$ 30,446.66	95.80%	107%	\$ 31,331.63	62.66%
1	Leverett	\$ 47,495.37	97.65%	101%	\$ 46,728.61	93.45%
	Lexington	\$ 196,680.37	97.42%	110%	\$ 210,276.50	420.50%
1	Leyden	\$ 41,567.83	97.72%	103%	\$ 41,935.20	83.86%
	Lincoln	\$ 155,262.20	97.27%	110%	\$ 166,509.12	332.98%
	Littleton	\$ 54,236.92	97.48%	114%	\$ 60,081.31	120.15%
	Longmeadow	\$ 77,765.23	97.39%	100%	\$ 76,067.49	152.12%
3	Lowell	\$ 23,331.09	95.81%	108%	\$ 24,250.47	48.49%
3	Ludlow	\$ 30,357.23	96.07%	100%	\$ 29,024.74	58.04%
1	Lunenburg	\$ 39,032.98	96.78%	117%	\$ 44,126.98	88.24%
3	Lynn	\$ 23,098.98	95.41%	112%	\$ 24,704.66	49.40%
	Lynnfield	\$ 84,195.32	97.55%	112%	\$ 92,079.81	184.14%
2	Malden	\$ 30,767.45	96.52%	111%	\$ 33,100.47	66.19%
	Manchester-by-the-Sea	\$ 149,728.38	96.86%	105%	\$ 152,338.23	304.64%
1	Mansfield	\$ 49,268.17	97.29%	103%	\$ 49,331.66	98.65%
	Marblehead	\$ 94,921.04	97.09%	103%	\$ 95,108.10	190.19%
	Marion	\$ 65,256.55	95.35%	109%	\$ 67,798.93	135.58%
1	Marlborough	\$ 38,618.63	97.04%	109%	\$ 40,682.10	81.35%
	Marshfield	\$ 51,394.35	97.12%	103%	\$ 51,291.02	102.57%
1	Mashpee	\$ 42,586.34	96.78%	108%	\$ 44,317.30	88.62%
	Mattapoissett	\$ 62,046.71	96.00%	108%	\$ 64,129.51	128.24%
1	Maynard	\$ 40,982.27	97.53%	106%	\$ 42,502.88	85.00%
	Medfield	\$ 99,241.76	97.07%	106%	\$ 102,543.19	205.06%
1	Medford	\$ 42,894.58	97.15%	106%	\$ 44,257.43	88.50%
	Medway	\$ 55,691.30	97.08%	103%	\$ 55,603.81	111.19%
	Melrose	\$ 56,441.78	97.49%	111%	\$ 60,802.03	121.59%
	Mendon	\$ 57,369.28	97.16%	107%	\$ 59,456.14	118.90%

1	Merrimac	\$ 39,809.77	97.19%	106%	\$ 41,043.37	82.08%
2	Methuen	\$ 32,435.67	95.65%	112%	\$ 34,836.23	69.66%
2	Middleborough	\$ 29,971.10	96.30%	105%	\$ 30,270.90	60.53%
3	Middlefield	\$ 17,256.55	97.90%	74%	\$ 12,483.91	24.96%
	Middleton	\$ 55,532.84	96.43%	109%	\$ 58,268.25	116.52%
2	Milford	\$ 34,602.21	97.08%	109%	\$ 36,448.65	72.89%
2	Millbury	\$ 35,503.62	96.88%	104%	\$ 35,872.64	71.74%
1	Millis	\$ 46,450.90	96.82%	107%	\$ 48,217.70	96.42%
2	Millville	\$ 32,127.72	95.62%	99%	\$ 30,565.31	61.12%
	Milton	\$ 75,560.00	97.10%	106%	\$ 77,788.41	155.56%
3	Monroe	\$ 11,139.13	98.63%	98%	\$ 10,714.15	21.43%
3	Monson	\$ 31,636.17	96.24%	95%	\$ 28,987.83	57.97%
3	Montague	\$ 24,895.15	95.99%	102%	\$ 24,300.86	48.60%
2	Monterey	\$ 30,935.06	96.73%	114%	\$ 34,095.60	68.18%
2	Montgomery	\$ 39,336.03	96.91%	98%	\$ 37,256.70	74.50%
3	Mount Washington	\$ 27,796.18	98.78%	96%	\$ 26,306.30	52.61%
	Nahant	\$ 77,150.87	96.92%	98%	\$ 73,107.48	146.20%
	Nantucket	\$ 70,196.95	97.60%	140%	\$ 96,015.88	192.01%
	Natick	\$ 64,848.57	97.53%	112%	\$ 70,908.78	141.80%
	Needham	\$ 123,020.84	97.50%	111%	\$ 133,248.33	266.46%
2	New Ashford	\$ 30,825.11	96.95%	110%	\$ 32,767.42	65.53%
3	New Bedford	\$ 19,207.68	94.27%	106%	\$ 19,252.00	38.50%
2	New Braintree	\$ 40,192.38	96.28%	100%	\$ 38,582.03	77.15%
2	New Marlborough	\$ 37,459.53	97.61%	101%	\$ 37,024.66	74.04%
3	New Salem	\$ 25,557.30	97.40%	99%	\$ 24,716.38	49.43%
	Newbury	\$ 73,077.08	97.13%	101%	\$ 71,510.31	143.00%
	Newburyport	\$ 70,373.34	97.37%	105%	\$ 71,953.87	143.89%
	Newton	\$ 149,667.38	97.37%	104%	\$ 152,190.95	304.34%
	Norfolk	\$ 58,124.22	97.32%	104%	\$ 58,760.27	117.51%
3	North Adams	\$ 17,907.46	94.51%	95%	\$ 16,001.61	32.00%
	North Andover	\$ 60,206.59	96.82%	109%	\$ 63,559.00	127.10%
1	North Attleborough	\$ 42,323.22	96.81%	107%	\$ 44,001.39	87.99%
3	North Brookfield	\$ 27,783.60	96.60%	101%	\$ 27,154.35	54.30%
	North Reading	\$ 64,186.64	97.33%	104%	\$ 65,250.55	130.48%
2	Northampton	\$ 39,190.71	97.15%	104%	\$ 39,436.76	78.86%
	Northborough	\$ 73,986.76	97.15%	111%	\$ 79,929.70	159.84%
2	Northbridge	\$ 36,174.65	96.44%	104%	\$ 36,281.08	72.55%
3	Northfield	\$ 31,003.72	97.49%	95%	\$ 28,569.44	57.13%
2	Norton	\$ 38,688.29	96.52%	101%	\$ 37,678.71	75.35%
	Norwell	\$ 100,540.03	97.33%	108%	\$ 105,723.87	211.42%
1	Norwood	\$ 44,476.67	96.63%	111%	\$ 47,499.67	94.99%
2	Oak Bluffs	\$ 29,348.19	97.43%	118%	\$ 33,734.61	67.46%
2	Oakham	\$ 34,393.97	96.00%	97%	\$ 32,131.65	64.26%
3	Orange	\$ 21,446.98	95.70%	97%	\$ 19,817.15	39.63%
	Orleans	\$ 56,544.75	97.73%	107%	\$ 59,175.53	118.34%
2	Otis	\$ 35,152.70	97.46%	101%	\$ 34,726.13	69.44%
3	Oxford	\$ 31,312.66	96.90%	97%	\$ 29,540.37	59.07%
3	Palmer	\$ 29,236.43	95.22%	103%	\$ 28,544.96	57.08%
1	Paxton	\$ 42,710.05	97.07%	104%	\$ 43,166.03	86.32%

2	Peabody	\$ 34,926.27	96.63%	106%	\$ 35,875.36	71.74%
2	Pelham	\$ 38,728.10	96.15%	97%	\$ 36,080.80	72.15%
1	Pembroke	\$ 43,860.72	96.93%	103%	\$ 43,761.03	87.51%
2	Pepperell	\$ 39,032.85	97.29%	101%	\$ 38,328.17	76.65%
3	Peru	\$ 20,437.65	97.06%	96%	\$ 19,064.90	38.13%
2	Petersham	\$ 34,487.20	95.86%	97%	\$ 31,989.18	63.97%
2	Phillipston	\$ 30,481.10	96.47%	103%	\$ 30,175.28	60.34%
3	Pittsfield	\$ 28,672.04	95.92%	98%	\$ 27,004.79	54.00%
3	Plainfield	\$ 25,948.56	98.09%	98%	\$ 24,864.43	49.72%
	Plainville	\$ 44,489.40	97.20%	120%	\$ 52,037.91	104.06%
1	Plymouth	\$ 38,939.83	96.92%	108%	\$ 40,912.61	81.82%
1	Plympton	\$ 41,004.35	96.55%	104%	\$ 41,133.00	82.26%
	Princeton	\$ 57,789.56	97.33%	102%	\$ 57,595.05	115.18%
	Provincetown	\$ 61,308.34	97.22%	125%	\$ 74,230.05	148.44%
1	Quincy	\$ 38,359.01	96.76%	110%	\$ 40,881.46	81.75%
2	Randolph	\$ 29,081.49	95.53%	109%	\$ 30,267.11	60.53%
1	Raynham	\$ 42,085.28	96.21%	113%	\$ 45,809.72	91.61%
	Reading	\$ 66,250.35	97.62%	103%	\$ 66,686.97	133.36%
	Rehoboth	\$ 50,494.15	96.67%	108%	\$ 52,574.66	105.14%
2	Revere	\$ 27,286.19	96.37%	120%	\$ 31,594.41	63.18%
1	Richmond	\$ 50,242.94	97.50%	95%	\$ 46,728.49	93.45%
1	Rochester	\$ 44,102.16	96.43%	109%	\$ 46,470.32	92.93%
2	Rockland	\$ 32,368.06	96.87%	102%	\$ 31,919.14	63.83%
1	Rockport	\$ 49,719.86	96.52%	101%	\$ 48,265.90	96.52%
2	Rowe	\$ 29,298.20	96.30%	108%	\$ 30,438.54	60.87%
1	Rowley	\$ 48,107.06	97.11%	105%	\$ 49,149.68	98.29%
3	Royalston	\$ 25,062.65	97.62%	99%	\$ 24,311.16	48.62%
3	Russell	\$ 25,574.22	96.20%	93%	\$ 22,771.66	45.54%
1	Rutland	\$ 37,548.00	96.65%	113%	\$ 41,188.38	82.37%
2	Salem	\$ 33,516.68	96.26%	108%	\$ 34,715.49	69.42%
2	Salisbury	\$ 31,292.43	96.91%	112%	\$ 33,815.87	67.62%
3	Sandisfield	\$ 22,113.36	97.37%	108%	\$ 23,274.14	46.54%
1	Sandwich	\$ 44,941.10	96.92%	98%	\$ 42,680.57	85.35%
2	Saugus	\$ 36,470.26	95.89%	107%	\$ 37,586.53	75.16%
3	Savoy	\$ 29,090.37	97.26%	93%	\$ 26,371.71	52.74%
	Scituate	\$ 70,405.62	97.44%	105%	\$ 72,119.28	144.22%
1	Seekonk	\$ 39,248.57	96.80%	113%	\$ 43,002.14	85.99%
	Sharon	\$ 67,810.85	97.30%	105%	\$ 69,589.71	139.16%
2	Sheffield	\$ 37,741.45	96.82%	102%	\$ 37,325.35	74.64%
3	Shelburne	\$ 23,193.61	96.59%	100%	\$ 22,295.51	44.59%
	Sherborn	\$ 212,855.59	97.68%	107%	\$ 222,150.50	444.25%
3	Shirley	\$ 29,257.60	96.05%	103%	\$ 28,958.00	57.91%
	Shrewsbury	\$ 60,082.49	97.30%	108%	\$ 62,921.61	125.83%
3	Shutesbury	\$ 28,682.44	97.91%	97%	\$ 27,225.38	54.44%
2	Somerset	\$ 32,878.04	95.88%	101%	\$ 31,763.54	63.52%
1	Somerville	\$ 47,230.21	97.64%	107%	\$ 49,337.58	98.66%
2	South Hadley	\$ 33,087.15	96.69%	104%	\$ 33,152.70	66.30%
1	Southampton	\$ 41,806.35	97.16%	107%	\$ 43,649.97	87.29%
	Southborough	\$ 123,270.38	97.22%	107%	\$ 128,217.51	256.40%

3	Southbridge	\$ 21,877.77	94.77%	106%	\$ 21,998.74	43.99%
2	Southwick	\$ 37,604.00	96.85%	97%	\$ 35,383.94	70.76%
3	Spencer	\$ 28,925.76	95.95%	103%	\$ 28,475.48	56.94%
3	Springfield	\$ 16,405.68	92.76%	102%	\$ 15,503.93	31.00%
1	Sterling	\$ 48,045.14	97.16%	102%	\$ 47,736.51	95.46%
1	Stockbridge	\$ 42,258.73	96.09%	104%	\$ 42,085.85	84.16%
1	Stoneham	\$ 44,657.67	97.33%	108%	\$ 47,127.79	94.24%
2	Stoughton	\$ 34,656.10	96.45%	109%	\$ 36,299.00	72.59%
	Stow	\$ 71,446.23	97.70%	109%	\$ 75,986.15	151.95%
	Sturbridge	\$ 49,009.59	97.01%	106%	\$ 50,617.76	101.22%
	Sudbury	\$ 120,475.91	97.47%	107%	\$ 125,908.69	251.79%
3	Sunderland	\$ 30,914.85	97.50%	99%	\$ 29,970.47	59.93%
	Sutton	\$ 56,186.29	96.90%	104%	\$ 56,839.18	113.66%
	Swampscott	\$ 71,258.40	97.25%	110%	\$ 75,957.10	151.90%
2	Swansea	\$ 34,864.86	96.89%	108%	\$ 36,503.99	73.00%
3	Taunton	\$ 27,148.13	95.51%	106%	\$ 27,570.39	55.13%
3	Templeton	\$ 27,596.58	95.78%	102%	\$ 26,880.57	53.75%
1	Tewksbury	\$ 43,047.89	97.05%	108%	\$ 45,214.51	90.42%
3	Tisbury	\$ 24,564.13	95.89%	122%	\$ 28,718.89	57.43%
3	Tolland	\$ 26,269.69	98.63%	97%	\$ 25,160.71	50.32%
	Topsfield	\$ 81,042.61	97.56%	108%	\$ 85,358.36	170.70%
2	Townsend	\$ 34,991.58	96.69%	102%	\$ 34,594.87	69.18%
	Truro	\$ 49,681.27	96.87%	123%	\$ 58,964.02	117.91%
1	Tyngsborough	\$ 43,783.91	96.92%	110%	\$ 46,525.55	93.04%
2	Tyringham	\$ 27,051.28	98.65%	131%	\$ 34,846.50	69.68%
	Upton	\$ 55,126.47	96.63%	106%	\$ 56,503.38	112.99%
2	Uxbridge	\$ 37,988.80	96.50%	105%	\$ 38,578.52	77.15%
	Wakefield	\$ 51,145.05	97.43%	109%	\$ 54,141.25	108.27%
3	Wales	\$ 23,995.20	96.24%	100%	\$ 23,016.64	46.03%
	Walpole	\$ 59,098.77	96.69%	110%	\$ 62,634.50	125.25%
1	Waltham	\$ 41,058.47	97.03%	108%	\$ 42,854.27	85.70%
3	Ware	\$ 24,565.75	95.56%	102%	\$ 23,937.43	47.87%
3	Wareham	\$ 27,316.51	95.79%	107%	\$ 27,943.32	55.88%
3	Warren	\$ 20,314.82	95.96%	97%	\$ 18,887.10	37.77%
3	Warwick	\$ 23,875.16	96.89%	100%	\$ 23,133.41	46.26%
3	Washington	\$ 30,824.40	96.42%	92%	\$ 27,289.31	54.57%
	Watertown	\$ 48,632.32	97.43%	111%	\$ 52,449.20	104.89%
	Wayland	\$ 150,252.62	97.40%	107%	\$ 157,027.76	314.02%
3	Webster	\$ 28,697.39	95.14%	106%	\$ 28,946.50	57.89%
	Wellesley	\$ 220,432.23	97.29%	106%	\$ 226,479.87	452.90%
	Wellfleet	\$ 49,927.68	97.27%	130%	\$ 62,976.54	125.94%
3	Wendell	\$ 20,888.38	97.84%	109%	\$ 22,269.93	44.53%
	Wenham	\$ 76,926.68	97.25%	102%	\$ 76,405.89	152.79%
2	West Boylston	\$ 36,685.77	95.88%	103%	\$ 36,129.00	72.25%
1	West Bridgewater	\$ 39,981.60	96.93%	111%	\$ 43,185.75	86.36%
1	West Brookfield	\$ 40,689.03	96.38%	104%	\$ 40,613.87	81.22%
	West Newbury	\$ 70,872.30	97.62%	106%	\$ 73,517.51	147.02%
3	West Springfield	\$ 28,481.40	96.15%	102%	\$ 27,812.88	55.62%
1	West Stockbridge	\$ 46,190.93	98.39%	103%	\$ 46,736.51	93.46%

	West Tisbury	\$ 41,970.04	98.08%	130%	\$ 53,407.19	106.80%
	Westborough	\$ 64,294.87	97.15%	118%	\$ 73,728.99	147.44%
3	Westfield	\$ 28,510.61	96.00%	99%	\$ 27,198.03	54.39%
	Westford	\$ 63,199.50	97.17%	112%	\$ 68,939.31	137.86%
1	Westhampton	\$ 46,549.18	98.09%	101%	\$ 46,084.46	92.16%
1	Westminster	\$ 39,876.95	97.10%	113%	\$ 43,699.93	87.39%
	Weston	\$ 354,387.50	97.44%	105%	\$ 363,407.46	726.72%
1	Westport	\$ 45,791.88	95.76%	105%	\$ 46,129.10	92.25%
	Westwood	\$ 117,976.71	97.41%	111%	\$ 127,872.29	255.71%
2	Weymouth	\$ 37,358.10	96.60%	107%	\$ 38,567.80	77.13%
3	Whately	\$ 25,034.46	98.02%	107%	\$ 26,359.70	52.71%
2	Whitman	\$ 33,138.93	96.26%	104%	\$ 33,291.31	66.57%
	Wilbraham	\$ 50,470.96	97.15%	103%	\$ 50,389.80	100.77%
3	Williamsburg	\$ 29,258.32	96.82%	101%	\$ 28,579.94	57.15%
2	Williamstown	\$ 39,110.84	96.71%	97%	\$ 36,649.81	73.29%
	Wilmington	\$ 53,878.91	97.15%	105%	\$ 54,742.40	109.47%
3	Winchendon	\$ 23,172.76	96.50%	101%	\$ 22,501.68	45.00%
	Winchester	\$ 127,272.16	97.43%	107%	\$ 133,263.59	266.49%
3	Windsor	\$ 28,301.39	95.46%	92%	\$ 24,974.01	49.94%
1	Winthrop	\$ 37,900.67	97.22%	110%	\$ 40,676.47	81.34%
1	Woburn	\$ 43,351.30	97.23%	107%	\$ 45,196.35	90.38%
3	Worcester	\$ 23,986.57	95.40%	114%	\$ 26,103.77	52.20%
3	Worthington	\$ 29,980.43	93.99%	103%	\$ 29,079.28	58.15%
	Wrentham	\$ 55,846.79	97.22%	111%	\$ 60,353.10	120.69%
2	Yarmouth	\$ 35,634.83	96.63%	105%	\$ 36,213.17	72.42%

**For the 2023 Affordability Calculation the data source for the employment calculation was unavailable through the Department of Revenue's Division of Local Services' (DLS) Municipal Databank. To ensure the timely calculation of the annual disadvantage community determinations the Trust staff utilized the Executive Office of Labor and Workforce Development's Department of Economic Research's data from their Labor Force, Employment and Unemployment Massachusetts and Cities and Towns comparison page. DLS has confirmed this is the source of their data for the Municipal Databank. The data can be found at the link below. The Trust relied on August 2022 data as of October 27, 2022.

Link: <https://lmi.dua.eol.mass.gov/lmi/LaborForceAndUnemployment/TownComparison>