



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

**2023 Affordability Calculation for the 2024 IUP**

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

**State APCI= \$50,092.88**

<b>Tier</b>	<b>Community</b>	<b>Per Capita Income</b>	<b>Employment Rate**</b>	<b>Population Trend</b>	<b>Adjusted Per Capita Income</b>	<b>Percent of State Adjusted Per Capita Income</b>
2	Abington	\$ 37,848.14	97.14%	106.74%	\$ 39,241.64	<b>78.34%</b>
	Acton	\$ 72,152.20	97.48%	109.56%	\$ 77,059.59	<b>153.83%</b>
2	Acushnet	\$ 35,648.36	96.75%	102.48%	\$ 35,346.26	<b>70.56%</b>
3	Adams	\$ 23,406.69	96.63%	96.24%	\$ 21,768.28	<b>43.46%</b>
2	Agawam	\$ 31,125.89	97.49%	100.89%	\$ 30,616.99	<b>61.12%</b>
2	Alford	\$ 33,769.55	98.72%	98.38%	\$ 32,798.55	<b>65.48%</b>
1	Amesbury	\$ 41,139.41	97.61%	106.65%	\$ 42,826.24	<b>85.49%</b>
3	Amherst	\$ 19,440.85	96.64%	103.82%	\$ 19,504.66	<b>38.94%</b>
	Andover	\$ 87,282.43	97.60%	110.14%	\$ 93,828.55	<b>187.31%</b>
1	Aquinnah	\$ 29,446.47	98.46%	141.16%	\$ 40,923.97	<b>81.70%</b>
	Arlington	\$ 65,927.27	97.85%	108.09%	\$ 69,724.47	<b>139.19%</b>
2	Ashburnham	\$ 36,252.57	97.26%	103.85%	\$ 36,617.56	<b>73.10%</b>
2	Ashby	\$ 38,602.88	97.80%	103.87%	\$ 39,214.16	<b>78.28%</b>
3	Ashfield	\$ 28,254.87	98.31%	97.58%	\$ 27,105.61	<b>54.11%</b>
	Ashland	\$ 53,140.40	97.65%	113.49%	\$ 58,896.05	<b>117.57%</b>
3	Athol	\$ 22,039.68	96.50%	103.12%	\$ 21,931.49	<b>43.78%</b>
2	Attleboro	\$ 34,583.13	96.90%	106.58%	\$ 35,715.52	<b>71.30%</b>
2	Auburn	\$ 38,584.11	97.41%	104.33%	\$ 39,211.25	<b>78.28%</b>
2	Avon	\$ 36,558.72	96.15%	109.66%	\$ 38,549.50	<b>76.96%</b>
1	Ayer	\$ 37,291.66	96.86%	114.16%	\$ 41,239.13	<b>82.33%</b>
1	Barnstable	\$ 41,053.77	97.39%	108.24%	\$ 43,276.73	<b>86.39%</b>
3	Barre	\$ 28,156.78	97.00%	102.45%	\$ 27,981.33	<b>55.86%</b>
2	Becket	\$ 29,000.52	97.23%	108.54%	\$ 30,604.97	<b>61.10%</b>
	Bedford	\$ 76,026.84	97.59%	107.98%	\$ 80,113.68	<b>159.93%</b>
2	Belchertown	\$ 36,853.42	97.74%	104.79%	\$ 37,744.58	<b>75.35%</b>
2	Bellingham	\$ 38,417.41	97.07%	103.75%	\$ 38,693.25	<b>77.24%</b>
	Belmont	\$ 97,965.49	97.85%	110.38%	\$ 105,802.66	<b>211.21%</b>
1	Berkley	\$ 41,947.52	97.15%	105.51%	\$ 42,994.74	<b>85.83%</b>
	Berlin	\$ 59,308.11	97.44%	110.19%	\$ 63,680.81	<b>127.13%</b>
2	Bernardston	\$ 31,593.72	97.52%	98.73%	\$ 30,419.23	<b>60.73%</b>
	Beverly	\$ 50,335.36	97.52%	108.02%	\$ 53,023.39	<b>105.85%</b>
1	Billerica	\$ 42,562.86	97.49%	104.66%	\$ 43,430.29	<b>86.70%</b>

2	Blackstone	\$ 34,914.31	96.88%	102.02%	\$ 34,506.09	<b>68.88%</b>
2	Blandford	\$ 32,466.67	97.72%	98.54%	\$ 31,261.68	<b>62.41%</b>
	Bolton	\$ 79,953.22	97.46%	115.68%	\$ 90,140.84	<b>179.95%</b>
	Boston	\$ 55,037.62	97.08%	109.40%	\$ 58,453.39	<b>116.69%</b>
1	Bourne	\$ 40,068.06	96.85%	103.53%	\$ 40,175.56	<b>80.20%</b>
	Boxborough	\$ 66,226.84	97.48%	110.21%	\$ 71,147.55	<b>142.03%</b>
	Boxford	\$ 110,612.22	97.81%	102.99%	\$ 111,422.48	<b>222.43%</b>
	Boylston	\$ 63,180.86	97.50%	111.34%	\$ 68,587.07	<b>136.92%</b>
1	Braintree	\$ 44,497.99	97.48%	109.51%	\$ 47,501.37	<b>94.83%</b>
1	Brewster	\$ 42,062.03	97.69%	105.07%	\$ 43,173.81	<b>86.19%</b>
2	Bridgewater	\$ 34,141.27	96.56%	107.79%	\$ 35,535.92	<b>70.94%</b>
1	Brimfield	\$ 40,800.49	97.94%	102.36%	\$ 40,900.57	<b>81.65%</b>
3	Brockton	\$ 21,719.48	95.90%	112.61%	\$ 23,456.79	<b>46.83%</b>
3	Brookfield	\$ 29,784.24	96.96%	101.45%	\$ 29,296.71	<b>58.48%</b>
	Brookline	\$ 83,209.00	97.85%	107.59%	\$ 87,603.80	<b>174.88%</b>
3	Buckland	\$ 24,544.08	98.12%	95.48%	\$ 22,994.45	<b>45.90%</b>
	Burlington	\$ 53,982.79	97.74%	107.67%	\$ 56,811.88	<b>113.41%</b>
	Cambridge	\$ 72,859.13	97.77%	112.59%	\$ 80,207.03	<b>160.12%</b>
	Canton	\$ 60,189.74	97.16%	113.03%	\$ 66,098.67	<b>131.95%</b>
	Carlisle	\$ 132,901.47	97.53%	107.93%	\$ 139,909.83	<b>279.30%</b>
2	Carver	\$ 35,597.25	97.66%	101.18%	\$ 35,175.38	<b>70.22%</b>
3	Charlemont	\$ 24,055.70	97.07%	93.60%	\$ 21,856.38	<b>43.63%</b>
1	Charlton	\$ 40,880.89	97.26%	102.57%	\$ 40,785.27	<b>81.42%</b>
	Chatham	\$ 70,189.87	97.58%	107.66%	\$ 73,739.18	<b>147.20%</b>
	Chelmsford	\$ 56,759.64	97.49%	107.66%	\$ 59,576.18	<b>118.93%</b>
3	Chelsea	\$ 21,162.28	97.16%	115.95%	\$ 23,840.19	<b>47.59%</b>
2	Cheshire	\$ 30,914.67	97.54%	100.71%	\$ 30,367.87	<b>60.62%</b>
3	Chester	\$ 25,662.87	96.98%	91.85%	\$ 22,859.36	<b>45.63%</b>
3	Chesterfield	\$ 31,220.91	97.86%	97.05%	\$ 29,652.99	<b>59.20%</b>
3	Chicopee	\$ 21,906.10	96.29%	100.47%	\$ 21,193.49	<b>42.31%</b>
	Chilmark	\$ 69,930.69	97.71%	139.95%	\$ 95,628.13	<b>190.90%</b>
3	Clarksburg	\$ 25,605.31	97.12%	97.36%	\$ 24,210.96	<b>48.33%</b>
2	Clinton	\$ 30,702.29	97.37%	113.39%	\$ 33,898.77	<b>67.67%</b>
	Cohasset	\$ 130,976.61	97.63%	111.12%	\$ 142,098.90	<b>283.67%</b>
3	Colrain	\$ 28,572.85	97.92%	96.11%	\$ 26,889.88	<b>53.68%</b>
	Concord	\$ 152,244.55	97.51%	104.66%	\$ 155,362.84	<b>310.15%</b>
2	Conway	\$ 37,358.89	98.56%	92.83%	\$ 34,180.49	<b>68.23%</b>
3	Cummington	\$ 31,279.86	97.59%	95.07%	\$ 29,020.04	<b>57.93%</b>
2	Dalton	\$ 34,247.24	97.30%	93.69%	\$ 31,221.87	<b>62.33%</b>
1	Danvers	\$ 48,405.88	97.49%	106.02%	\$ 50,030.71	<b>99.88%</b>
1	Dartmouth	\$ 41,840.22	96.89%	99.27%	\$ 40,241.21	<b>80.33%</b>
	Dedham	\$ 60,878.88	97.44%	102.57%	\$ 60,842.00	<b>121.46%</b>
1	Deerfield	\$ 46,378.19	98.13%	99.32%	\$ 45,199.93	<b>90.23%</b>
2	Dennis	\$ 39,306.94	97.31%	103.29%	\$ 39,506.08	<b>78.87%</b>
1	Dighton	\$ 37,358.72	97.05%	114.32%	\$ 41,448.51	<b>82.74%</b>
1	Douglas	\$ 40,081.04	97.74%	106.04%	\$ 41,541.76	<b>82.93%</b>
	Dover	\$ 245,806.69	97.76%	105.98%	\$ 254,669.50	<b>508.39%</b>
2	Dracut	\$ 36,277.28	97.36%	110.73%	\$ 39,108.18	<b>78.07%</b>
3	Dudley	\$ 29,563.46	96.87%	104.66%	\$ 29,972.64	<b>59.83%</b>

	Dunstable	\$ 67,243.60	97.98%	105.63%	\$ 69,597.98	<b>138.94%</b>
	Duxbury	\$ 113,829.33	97.52%	106.85%	\$ 118,610.32	<b>236.78%</b>
2	East Bridgewater	\$ 37,747.99	96.99%	104.68%	\$ 38,326.82	<b>76.51%</b>
2	East Brookfield	\$ 34,844.42	97.18%	101.88%	\$ 34,497.23	<b>68.87%</b>
1	East Longmeadow	\$ 44,610.89	97.69%	104.52%	\$ 45,549.37	<b>90.93%</b>
1	Eastham	\$ 37,871.87	97.90%	116.06%	\$ 43,033.25	<b>85.91%</b>
2	Easthampton	\$ 32,264.02	97.67%	100.98%	\$ 31,823.05	<b>63.53%</b>
	Easton	\$ 53,525.62	97.09%	108.42%	\$ 56,340.93	<b>112.47%</b>
	Edgartown	\$ 68,651.51	97.92%	127.07%	\$ 85,421.55	<b>170.53%</b>
2	Egremont	\$ 28,981.05	98.31%	112.00%	\$ 31,909.40	<b>63.70%</b>
3	Erving	\$ 26,157.96	97.95%	92.50%	\$ 23,700.72	<b>47.31%</b>
	Essex	\$ 70,357.82	98.23%	104.88%	\$ 72,488.43	<b>144.71%</b>
3	Everett	\$ 22,805.58	97.40%	117.78%	\$ 26,160.80	<b>52.22%</b>
2	Fairhaven	\$ 32,597.34	96.88%	100.32%	\$ 31,680.79	<b>63.24%</b>
3	Fall River	\$ 18,669.39	95.75%	105.79%	\$ 18,911.06	<b>37.75%</b>
1	Falmouth	\$ 47,075.07	97.49%	103.13%	\$ 47,328.00	<b>94.48%</b>
3	Fitchburg	\$ 21,698.14	96.05%	104.04%	\$ 21,681.83	<b>43.28%</b>
3	Florida	\$ 20,909.22	98.46%	92.29%	\$ 18,998.91	<b>37.93%</b>
	Foxborough	\$ 53,347.67	97.20%	110.39%	\$ 57,241.24	<b>114.27%</b>
2	Framingham	\$ 38,374.55	97.61%	105.92%	\$ 39,676.50	<b>79.21%</b>
	Franklin	\$ 54,470.88	97.35%	105.14%	\$ 55,751.13	<b>111.30%</b>
2	Freetown	\$ 39,541.06	97.30%	103.79%	\$ 39,929.74	<b>79.71%</b>
3	Gardner	\$ 22,070.09	96.56%	105.24%	\$ 22,427.33	<b>44.77%</b>
	Georgetown	\$ 52,908.62	97.55%	103.51%	\$ 53,421.34	<b>106.64%</b>
3	Gill	\$ 25,535.14	98.13%	103.40%	\$ 25,908.45	<b>51.72%</b>
1	Gloucester	\$ 41,150.16	97.32%	103.27%	\$ 41,355.10	<b>82.56%</b>
3	Goshen	\$ 16,412.50	98.29%	91.08%	\$ 14,693.83	<b>29.33%</b>
3	Gosnold	\$ 12,557.14	100.00%	93.33%	\$ 11,720.00	<b>23.40%</b>
	Grafton	\$ 51,557.62	97.33%	110.69%	\$ 55,545.38	<b>110.88%</b>
2	Granby	\$ 35,990.67	97.84%	97.92%	\$ 34,478.95	<b>68.83%</b>
2	Granville	\$ 36,024.71	97.39%	98.21%	\$ 34,455.87	<b>68.78%</b>
1	Great Barrington	\$ 48,548.80	97.63%	100.96%	\$ 47,851.93	<b>95.53%</b>
3	Greenfield	\$ 23,563.43	97.51%	101.79%	\$ 23,387.32	<b>46.69%</b>
	Groton	\$ 68,993.11	97.41%	106.28%	\$ 71,432.65	<b>142.60%</b>
1	Groveland	\$ 43,642.03	97.86%	104.54%	\$ 44,645.36	<b>89.13%</b>
2	Hadley	\$ 35,597.56	98.09%	101.43%	\$ 35,416.40	<b>70.70%</b>
1	Halifax	\$ 43,559.69	97.09%	103.07%	\$ 43,592.93	<b>87.02%</b>
	Hamilton	\$ 79,695.41	97.70%	97.39%	\$ 75,823.22	<b>151.37%</b>
1	Hampden	\$ 46,240.64	97.79%	96.63%	\$ 43,695.74	<b>87.23%</b>
3	Hancock	\$ 14,993.39	98.15%	105.58%	\$ 15,537.47	<b>31.02%</b>
	Hanover	\$ 57,308.64	97.54%	106.87%	\$ 59,742.71	<b>119.26%</b>
1	Hanson	\$ 39,721.97	97.34%	104.21%	\$ 40,295.55	<b>80.44%</b>
3	Hardwick	\$ 24,890.89	98.14%	89.20%	\$ 21,789.07	<b>43.50%</b>
	Harvard	\$ 70,623.27	97.33%	105.08%	\$ 72,230.75	<b>144.19%</b>
1	Harwich	\$ 41,696.43	97.44%	109.78%	\$ 44,599.43	<b>89.03%</b>
2	Hatfield	\$ 39,946.30	97.41%	102.23%	\$ 39,778.31	<b>79.41%</b>
2	Haverhill	\$ 30,224.05	97.03%	111.35%	\$ 32,653.47	<b>65.19%</b>
3	Hawley	\$ 20,019.83	96.79%	104.75%	\$ 20,296.97	<b>40.52%</b>
3	Heath	\$ 12,987.55	97.74%	102.41%	\$ 12,999.71	<b>25.95%</b>

	Hingham	\$ 127,974.59	97.31%	109.60%	\$ 136,485.04	<b>272.46%</b>
2	Hinsdale	\$ 38,216.26	97.01%	94.44%	\$ 35,012.03	<b>69.89%</b>
2	Holbrook	\$ 32,685.40	96.86%	105.69%	\$ 33,460.65	<b>66.80%</b>
	Holden	\$ 45,889.12	97.51%	114.75%	\$ 51,348.34	<b>102.51%</b>
2	Holland	\$ 34,469.46	97.59%	104.92%	\$ 35,291.36	<b>70.45%</b>
	Holliston	\$ 86,397.91	97.24%	110.70%	\$ 92,994.83	<b>185.64%</b>
3	Holyoke	\$ 19,720.46	95.43%	95.88%	\$ 18,044.08	<b>36.02%</b>
1	Hopedale	\$ 46,612.76	97.48%	101.79%	\$ 46,254.19	<b>92.34%</b>
	Hopkinton	\$ 87,002.19	97.29%	125.68%	\$ 106,385.04	<b>212.38%</b>
2	Hubbardston	\$ 38,753.00	97.89%	98.77%	\$ 37,466.91	<b>74.79%</b>
1	Hudson	\$ 41,482.43	97.25%	105.40%	\$ 42,518.42	<b>84.88%</b>
1	Hull	\$ 49,078.53	97.12%	97.85%	\$ 46,639.97	<b>93.11%</b>
2	Huntington	\$ 32,904.01	97.41%	96.06%	\$ 30,787.16	<b>61.46%</b>
	Ipswich	\$ 68,857.31	97.82%	104.63%	\$ 70,474.58	<b>140.69%</b>
1	Kingston	\$ 44,705.65	97.58%	108.54%	\$ 47,352.14	<b>94.53%</b>
1	Lakeville	\$ 43,927.80	97.36%	108.69%	\$ 46,485.31	<b>92.80%</b>
2	Lancaster	\$ 38,357.42	97.42%	104.79%	\$ 39,158.97	<b>78.17%</b>
3	Lanesborough	\$ 29,422.32	97.78%	98.29%	\$ 28,276.00	<b>56.45%</b>
3	Lawrence	\$ 17,224.15	94.87%	116.71%	\$ 19,071.44	<b>38.07%</b>
2	Lee	\$ 33,286.11	97.82%	97.39%	\$ 31,712.77	<b>63.31%</b>
2	Leicester	\$ 33,187.79	97.65%	101.07%	\$ 32,753.67	<b>65.39%</b>
	Lenox	\$ 56,098.92	96.75%	101.39%	\$ 55,031.15	<b>109.86%</b>
2	Leominster	\$ 29,996.14	96.86%	107.42%	\$ 31,210.36	<b>62.30%</b>
1	Leverett	\$ 44,587.13	97.88%	100.76%	\$ 43,973.80	<b>87.78%</b>
	Lexington	\$ 131,387.24	97.42%	109.75%	\$ 140,467.60	<b>280.41%</b>
2	Leyden	\$ 30,170.30	98.72%	103.23%	\$ 30,746.11	<b>61.38%</b>
	Lincoln	\$ 156,203.45	97.59%	110.25%	\$ 168,064.04	<b>335.50%</b>
	Littleton	\$ 58,519.57	97.33%	113.64%	\$ 64,724.18	<b>129.21%</b>
	Longmeadow	\$ 77,796.63	97.59%	100.44%	\$ 76,250.97	<b>152.22%</b>
3	Lowell	\$ 23,092.41	96.44%	108.48%	\$ 24,159.52	<b>48.23%</b>
3	Ludlow	\$ 30,493.14	97.21%	99.52%	\$ 29,501.58	<b>58.89%</b>
1	Lunenburg	\$ 40,783.91	97.37%	116.82%	\$ 46,389.84	<b>92.61%</b>
3	Lynn	\$ 22,291.65	96.60%	112.09%	\$ 24,137.58	<b>48.19%</b>
	Lynnfield	\$ 88,287.46	97.71%	112.11%	\$ 96,713.96	<b>193.07%</b>
2	Malden	\$ 29,297.01	97.09%	111.46%	\$ 31,705.16	<b>63.29%</b>
	Manchester-by-the-Sea	\$ 179,744.76	97.78%	105.04%	\$ 184,625.05	<b>368.57%</b>
	Mansfield	\$ 53,922.21	97.49%	102.92%	\$ 54,099.49	<b>108.00%</b>
	Marblehead	\$ 94,092.02	97.56%	103.20%	\$ 94,729.11	<b>189.11%</b>
	Marion	\$ 64,736.67	97.33%	108.97%	\$ 68,661.01	<b>137.07%</b>
2	Marlborough	\$ 36,482.02	97.45%	108.56%	\$ 38,593.79	<b>77.04%</b>
	Marshfield	\$ 54,168.44	97.59%	102.76%	\$ 54,321.28	<b>108.44%</b>
1	Mashpee	\$ 41,619.59	97.50%	107.53%	\$ 43,631.63	<b>87.10%</b>
	Mattapoisett	\$ 57,787.49	97.19%	107.66%	\$ 60,465.67	<b>120.71%</b>
1	Maynard	\$ 42,854.36	97.81%	106.33%	\$ 44,568.88	<b>88.97%</b>
	Medfield	\$ 99,599.66	97.27%	106.45%	\$ 103,122.26	<b>205.86%</b>
1	Medford	\$ 43,186.91	97.48%	106.21%	\$ 44,710.99	<b>89.26%</b>
	Medway	\$ 56,185.82	97.59%	102.85%	\$ 56,392.70	<b>112.58%</b>
	Melrose	\$ 53,938.42	97.51%	110.50%	\$ 58,121.76	<b>116.03%</b>
	Mendon	\$ 58,997.91	97.44%	106.66%	\$ 61,317.32	<b>122.41%</b>

	Merrimac	\$ 54,259.85	97.58%	106.07%	\$ 56,160.99	<b>112.11%</b>
2	Methuen	\$ 32,038.22	96.78%	112.28%	\$ 34,813.80	<b>69.50%</b>
2	Middleborough	\$ 33,232.09	97.13%	104.88%	\$ 33,853.58	<b>67.58%</b>
3	Middlefield	\$ 26,387.01	98.49%	73.90%	\$ 19,204.49	<b>38.34%</b>
	Middleton	\$ 59,433.17	97.40%	108.81%	\$ 62,991.45	<b>125.75%</b>
2	Milford	\$ 34,057.74	97.46%	108.50%	\$ 36,013.87	<b>71.89%</b>
2	Millbury	\$ 37,249.37	97.14%	104.30%	\$ 37,738.70	<b>75.34%</b>
1	Millis	\$ 47,364.54	97.20%	107.21%	\$ 49,359.31	<b>98.54%</b>
2	Millville	\$ 33,965.34	97.06%	99.50%	\$ 32,800.45	<b>65.48%</b>
	Milton	\$ 77,849.04	97.13%	106.03%	\$ 80,170.98	<b>160.04%</b>
3	Monroe	\$ 8,322.03	98.63%	97.52%	\$ 8,004.53	<b>15.98%</b>
2	Monson	\$ 33,948.10	97.17%	95.21%	\$ 31,406.86	<b>62.70%</b>
3	Montague	\$ 23,959.32	96.96%	101.69%	\$ 23,625.27	<b>47.16%</b>
2	Monterey	\$ 27,043.84	97.65%	113.94%	\$ 30,091.42	<b>60.07%</b>
2	Montgomery	\$ 36,297.92	98.02%	97.73%	\$ 34,772.47	<b>69.42%</b>
3	Mount Washington	\$ 20,131.25	98.78%	95.81%	\$ 19,052.21	<b>38.03%</b>
	Nahant	\$ 69,505.10	97.37%	97.77%	\$ 66,168.60	<b>132.09%</b>
	Nantucket	\$ 59,170.68	98.05%	140.14%	\$ 81,302.82	<b>162.30%</b>
	Natick	\$ 62,985.11	97.60%	112.12%	\$ 68,920.54	<b>137.59%</b>
	Needham	\$ 119,154.34	97.67%	111.10%	\$ 129,290.17	<b>258.10%</b>
3	New Ashford	\$ 27,696.00	97.69%	109.65%	\$ 29,667.61	<b>59.23%</b>
3	New Bedford	\$ 18,858.03	95.57%	106.32%	\$ 19,160.48	<b>38.25%</b>
2	New Braintree	\$ 39,525.10	97.38%	99.70%	\$ 38,375.21	<b>76.61%</b>
2	New Marlborough	\$ 35,566.75	97.86%	101.26%	\$ 35,245.42	<b>70.36%</b>
3	New Salem	\$ 27,579.86	98.02%	99.29%	\$ 26,842.57	<b>53.59%</b>
	Newbury	\$ 69,851.55	97.56%	100.75%	\$ 68,655.92	<b>137.06%</b>
	Newburyport	\$ 65,978.73	97.61%	105.01%	\$ 67,630.84	<b>135.01%</b>
	Newton	\$ 146,399.85	97.53%	104.44%	\$ 149,112.52	<b>297.67%</b>
	Norfolk	\$ 61,775.25	97.56%	103.87%	\$ 62,605.15	<b>124.98%</b>
3	North Adams	\$ 17,732.74	96.49%	94.55%	\$ 16,177.44	<b>32.29%</b>
	North Andover	\$ 62,374.64	97.28%	109.04%	\$ 66,160.21	<b>132.08%</b>
1	North Attleborough	\$ 41,167.28	97.28%	107.39%	\$ 43,006.05	<b>85.85%</b>
3	North Brookfield	\$ 30,229.78	96.98%	101.18%	\$ 29,661.72	<b>59.21%</b>
	North Reading	\$ 68,612.51	97.53%	104.45%	\$ 69,891.08	<b>139.52%</b>
2	Northampton	\$ 37,315.00	97.61%	103.58%	\$ 37,728.77	<b>75.32%</b>
	Northborough	\$ 64,510.39	97.11%	111.20%	\$ 69,668.05	<b>139.08%</b>
2	Northbridge	\$ 36,836.91	96.96%	104.00%	\$ 37,143.22	<b>74.15%</b>
2	Northfield	\$ 32,833.91	97.65%	94.53%	\$ 30,308.16	<b>60.50%</b>
2	Norton	\$ 40,339.44	96.98%	100.90%	\$ 39,474.60	<b>78.80%</b>
	Norwell	\$ 101,463.92	97.24%	108.04%	\$ 106,601.54	<b>212.81%</b>
1	Norwood	\$ 43,884.82	97.22%	110.52%	\$ 47,152.59	<b>94.13%</b>
2	Oak Bluffs	\$ 26,046.99	98.36%	117.98%	\$ 30,226.89	<b>60.34%</b>
2	Oakham	\$ 37,169.10	97.25%	97.32%	\$ 35,177.79	<b>70.23%</b>
3	Orange	\$ 21,468.89	96.41%	96.56%	\$ 19,985.23	<b>39.90%</b>
	Orleans	\$ 55,453.78	97.73%	107.08%	\$ 58,034.19	<b>115.85%</b>
2	Otis	\$ 35,225.83	97.86%	101.36%	\$ 34,941.78	<b>69.75%</b>
2	Oxford	\$ 33,541.32	97.42%	97.36%	\$ 31,812.34	<b>63.51%</b>
3	Palmer	\$ 26,701.72	96.76%	102.54%	\$ 26,493.35	<b>52.89%</b>
1	Paxton	\$ 39,965.03	97.33%	104.12%	\$ 40,501.28	<b>80.85%</b>

2	Peabody	\$ 35,612.53	97.50%	106.30%	\$ 36,911.42	<b>73.69%</b>
1	Pelham	\$ 42,315.63	97.87%	96.90%	\$ 40,128.64	<b>80.11%</b>
1	Pembroke	\$ 45,729.54	97.46%	102.94%	\$ 45,875.25	<b>91.58%</b>
1	Pepperell	\$ 41,127.97	97.49%	100.93%	\$ 40,466.94	<b>80.78%</b>
3	Peru	\$ 23,885.75	97.47%	96.10%	\$ 22,375.22	<b>44.67%</b>
2	Petersham	\$ 35,924.62	97.28%	96.76%	\$ 33,814.99	<b>67.50%</b>
2	Phillipston	\$ 31,486.67	98.10%	102.62%	\$ 31,696.21	<b>63.27%</b>
3	Pittsfield	\$ 27,685.50	96.80%	98.19%	\$ 26,313.79	<b>52.53%</b>
3	Plainfield	\$ 28,661.93	97.84%	97.69%	\$ 27,393.08	<b>54.68%</b>
	Plainville	\$ 44,251.68	97.39%	120.34%	\$ 51,861.15	<b>103.53%</b>
1	Plymouth	\$ 41,347.63	97.38%	108.41%	\$ 43,652.78	<b>87.14%</b>
1	Plympton	\$ 42,640.27	97.18%	103.90%	\$ 43,053.36	<b>85.95%</b>
	Princeton	\$ 60,600.29	97.44%	102.40%	\$ 60,467.51	<b>120.71%</b>
	Provincetown	\$ 59,743.72	97.87%	124.54%	\$ 72,820.11	<b>145.37%</b>
2	Quincy	\$ 36,763.04	97.33%	110.15%	\$ 39,413.84	<b>78.68%</b>
2	Randolph	\$ 29,645.38	96.72%	108.94%	\$ 31,236.32	<b>62.36%</b>
1	Raynham	\$ 41,372.08	96.83%	113.14%	\$ 45,328.28	<b>90.49%</b>
	Reading	\$ 68,897.29	97.63%	103.12%	\$ 69,358.91	<b>138.46%</b>
	Rehoboth	\$ 49,536.63	97.39%	107.70%	\$ 51,956.92	<b>103.72%</b>
3	Revere	\$ 24,894.49	97.05%	120.15%	\$ 29,030.67	<b>57.95%</b>
1	Richmond	\$ 47,461.27	97.64%	95.39%	\$ 44,204.27	<b>88.24%</b>
1	Rochester	\$ 46,133.81	97.54%	109.27%	\$ 49,171.26	<b>98.16%</b>
2	Rockland	\$ 32,769.59	97.48%	101.80%	\$ 32,517.90	<b>64.92%</b>
	Rockport	\$ 52,921.77	97.46%	100.58%	\$ 51,876.22	<b>103.56%</b>
3	Rowe	\$ 26,889.15	96.91%	107.89%	\$ 28,114.80	<b>56.13%</b>
	Rowley	\$ 50,744.85	97.77%	105.21%	\$ 52,194.78	<b>104.20%</b>
3	Royalston	\$ 25,944.80	97.89%	99.36%	\$ 25,236.70	<b>50.38%</b>
2	Russell	\$ 35,190.51	96.81%	92.56%	\$ 31,535.32	<b>62.95%</b>
1	Rutland	\$ 39,756.00	97.35%	113.50%	\$ 43,923.62	<b>87.68%</b>
2	Salem	\$ 33,600.83	96.84%	107.60%	\$ 35,009.13	<b>69.89%</b>
2	Salisbury	\$ 35,524.79	97.67%	111.51%	\$ 38,690.57	<b>77.24%</b>
3	Sandisfield	\$ 19,337.71	97.60%	108.09%	\$ 20,399.63	<b>40.72%</b>
1	Sandwich	\$ 46,082.33	97.43%	97.99%	\$ 43,992.72	<b>87.82%</b>
2	Saugus	\$ 37,997.73	96.97%	107.48%	\$ 39,603.33	<b>79.06%</b>
3	Savoy	\$ 29,941.09	97.80%	93.21%	\$ 27,292.47	<b>54.48%</b>
	Scituate	\$ 72,613.23	97.48%	105.13%	\$ 74,413.90	<b>148.55%</b>
1	Seekonk	\$ 40,351.94	97.35%	113.18%	\$ 44,459.70	<b>88.75%</b>
	Sharon	\$ 69,554.24	97.53%	105.47%	\$ 71,543.27	<b>142.82%</b>
2	Sheffield	\$ 36,561.17	97.52%	102.15%	\$ 36,421.50	<b>72.71%</b>
3	Shelburne	\$ 23,491.95	98.02%	99.52%	\$ 22,916.29	<b>45.75%</b>
	Sherborn	\$ 214,974.32	97.52%	106.85%	\$ 223,993.32	<b>447.16%</b>
2	Shirley	\$ 30,439.64	96.99%	103.05%	\$ 30,423.50	<b>60.73%</b>
	Shrewsbury	\$ 59,685.77	97.25%	107.63%	\$ 62,471.07	<b>124.71%</b>
3	Shutesbury	\$ 30,955.74	98.33%	96.95%	\$ 29,510.73	<b>58.91%</b>
2	Somerset	\$ 33,507.29	96.80%	100.76%	\$ 32,681.83	<b>65.24%</b>
	Somerville	\$ 51,512.23	97.72%	106.98%	\$ 53,851.11	<b>107.50%</b>
2	South Hadley	\$ 32,744.02	97.22%	103.63%	\$ 32,990.99	<b>65.86%</b>
	Southampton	\$ 47,719.79	97.82%	107.46%	\$ 50,161.88	<b>100.14%</b>
	Southborough	\$ 123,267.27	97.18%	106.99%	\$ 128,163.17	<b>255.85%</b>

3	Southbridge	\$ 21,520.97	96.13%	106.11%	\$ 21,951.63	<b>43.82%</b>
2	Southwick	\$ 42,190.97	97.44%	97.16%	\$ 39,943.52	<b>79.74%</b>
3	Spencer	\$ 29,933.62	96.81%	102.60%	\$ 29,733.47	<b>59.36%</b>
3	Springfield	\$ 16,838.73	94.74%	101.87%	\$ 16,251.78	<b>32.44%</b>
	Sterling	\$ 51,377.08	97.28%	102.27%	\$ 51,112.69	<b>102.04%</b>
1	Stockbridge	\$ 49,167.00	97.80%	103.65%	\$ 49,837.47	<b>99.49%</b>
	Stoneham	\$ 47,784.33	97.52%	108.43%	\$ 50,524.91	<b>100.86%</b>
2	Stoughton	\$ 35,656.67	96.94%	108.60%	\$ 37,538.65	<b>74.94%</b>
	Stow	\$ 76,709.92	97.87%	108.86%	\$ 81,730.68	<b>163.16%</b>
	Sturbridge	\$ 48,399.31	97.54%	106.46%	\$ 50,261.00	<b>100.34%</b>
	Sudbury	\$ 120,466.04	97.42%	107.22%	\$ 125,833.51	<b>251.20%</b>
3	Sunderland	\$ 30,020.20	98.38%	99.43%	\$ 29,364.51	<b>58.62%</b>
	Sutton	\$ 58,151.01	97.56%	104.40%	\$ 59,223.06	<b>118.23%</b>
	Swampscott	\$ 72,187.21	97.47%	109.60%	\$ 77,120.97	<b>153.96%</b>
2	Swansea	\$ 34,518.26	97.44%	108.06%	\$ 36,347.24	<b>72.56%</b>
3	Taunton	\$ 27,015.42	96.33%	106.32%	\$ 27,670.73	<b>55.24%</b>
3	Templeton	\$ 28,751.26	97.09%	101.70%	\$ 28,389.26	<b>56.67%</b>
1	Tewksbury	\$ 43,650.28	97.46%	108.22%	\$ 46,040.79	<b>91.91%</b>
3	Tisbury	\$ 21,660.31	97.63%	121.93%	\$ 25,783.10	<b>51.47%</b>
3	Tolland	\$ 26,649.68	97.93%	97.11%	\$ 25,344.96	<b>50.60%</b>
	Topsfield	\$ 76,334.30	97.84%	107.95%	\$ 80,622.82	<b>160.95%</b>
2	Townsend	\$ 36,998.47	97.29%	102.25%	\$ 36,805.10	<b>73.47%</b>
	Truro	\$ 46,290.55	98.43%	122.52%	\$ 55,825.20	<b>111.44%</b>
1	Tyngsborough	\$ 45,820.19	97.32%	109.64%	\$ 48,889.08	<b>97.60%</b>
3	Tyringham	\$ 22,311.48	98.00%	130.58%	\$ 28,551.87	<b>57.00%</b>
	Upton	\$ 57,870.63	97.02%	106.07%	\$ 59,554.60	<b>118.89%</b>
1	Uxbridge	\$ 39,948.17	97.33%	105.24%	\$ 40,916.52	<b>81.68%</b>
	Wakefield	\$ 53,217.50	97.63%	108.66%	\$ 56,455.11	<b>112.70%</b>
3	Wales	\$ 25,027.84	96.78%	99.67%	\$ 24,143.09	<b>48.20%</b>
	Walpole	\$ 58,731.87	97.32%	109.61%	\$ 62,653.43	<b>125.07%</b>
1	Waltham	\$ 41,041.35	97.48%	107.56%	\$ 43,032.01	<b>85.90%</b>
3	Ware	\$ 24,066.56	96.62%	101.97%	\$ 23,710.69	<b>47.33%</b>
3	Wareham	\$ 27,200.92	96.96%	106.79%	\$ 28,165.03	<b>56.23%</b>
3	Warren	\$ 21,220.90	96.90%	96.88%	\$ 19,921.72	<b>39.77%</b>
3	Warwick	\$ 24,253.85	97.63%	100.00%	\$ 23,679.79	<b>47.27%</b>
3	Washington	\$ 32,995.95	98.34%	91.82%	\$ 29,795.79	<b>59.48%</b>
	Watertown	\$ 53,769.82	97.84%	110.70%	\$ 58,238.53	<b>116.26%</b>
	Wayland	\$ 143,103.35	97.40%	107.30%	\$ 149,562.72	<b>298.57%</b>
3	Webster	\$ 28,898.29	96.41%	106.02%	\$ 29,538.27	<b>58.97%</b>
	Wellesley	\$ 211,459.76	97.01%	105.60%	\$ 216,631.40	<b>432.46%</b>
	Wellfleet	\$ 43,130.96	97.93%	129.67%	\$ 54,769.27	<b>109.34%</b>
3	Wendell	\$ 21,477.27	97.60%	108.96%	\$ 22,840.06	<b>45.60%</b>
	Wenham	\$ 78,744.53	97.11%	102.13%	\$ 78,102.52	<b>155.92%</b>
2	West Boylston	\$ 37,377.05	96.72%	102.71%	\$ 37,131.68	<b>74.13%</b>
1	West Bridgewater	\$ 37,721.55	97.20%	111.44%	\$ 40,860.78	<b>81.57%</b>
2	West Brookfield	\$ 36,623.53	97.20%	103.57%	\$ 36,868.39	<b>73.60%</b>
	West Newbury	\$ 78,618.67	97.76%	106.26%	\$ 81,664.93	<b>163.03%</b>
3	West Springfield	\$ 29,531.85	97.02%	101.56%	\$ 29,100.52	<b>58.09%</b>
1	West Stockbridge	\$ 43,220.40	98.14%	102.83%	\$ 43,617.44	<b>87.07%</b>

	West Tisbury	\$ 67,702.39	98.38%	129.74%	\$ 86,417.63	<b>172.51%</b>
	Westborough	\$ 58,863.54	97.36%	118.03%	\$ 67,645.55	<b>135.04%</b>
3	Westfield	\$ 30,014.42	97.01%	99.37%	\$ 28,934.11	<b>57.76%</b>
	Westford	\$ 66,151.77	97.42%	112.26%	\$ 72,351.80	<b>144.44%</b>
1	Westhampton	\$ 42,319.36	98.06%	100.93%	\$ 41,885.77	<b>83.62%</b>
1	Westminster	\$ 40,151.22	97.67%	112.86%	\$ 44,260.91	<b>88.36%</b>
	Weston	\$ 333,105.05	97.85%	105.24%	\$ 343,009.16	<b>684.75%</b>
1	Westport	\$ 48,170.15	96.99%	105.20%	\$ 49,149.30	<b>98.12%</b>
	Westwood	\$ 123,062.15	97.58%	111.27%	\$ 133,623.19	<b>266.75%</b>
2	Weymouth	\$ 38,419.50	97.35%	106.87%	\$ 39,971.59	<b>79.79%</b>
3	Whately	\$ 22,706.29	98.18%	107.42%	\$ 23,947.57	<b>47.81%</b>
2	Whitman	\$ 34,792.28	97.09%	104.36%	\$ 35,253.00	<b>70.38%</b>
1	Wilbraham	\$ 49,928.01	97.36%	102.77%	\$ 49,958.53	<b>99.73%</b>
3	Williamsburg	\$ 29,991.84	98.22%	100.89%	\$ 29,720.44	<b>59.33%</b>
2	Williamstown	\$ 35,823.11	96.96%	96.89%	\$ 33,655.58	<b>67.19%</b>
	Wilmington	\$ 49,991.61	97.54%	104.59%	\$ 50,999.06	<b>101.81%</b>
3	Winchendon	\$ 26,540.24	97.14%	100.62%	\$ 25,942.55	<b>51.79%</b>
	Winchester	\$ 121,867.57	97.62%	107.47%	\$ 127,845.87	<b>255.22%</b>
3	Windsor	\$ 29,663.06	97.68%	92.44%	\$ 26,783.04	<b>53.47%</b>
2	Winthrop	\$ 36,943.62	97.35%	110.40%	\$ 39,702.17	<b>79.26%</b>
1	Woburn	\$ 44,750.78	97.34%	107.23%	\$ 46,710.20	<b>93.25%</b>
3	Worcester	\$ 22,458.61	96.65%	114.07%	\$ 24,760.37	<b>49.43%</b>
3	Worthington	\$ 28,870.91	97.35%	103.20%	\$ 29,006.29	<b>57.91%</b>
	Wrentham	\$ 60,601.66	97.64%	111.16%	\$ 65,779.58	<b>131.32%</b>
2	Yarmouth	\$ 35,035.45	97.54%	105.17%	\$ 35,940.45	<b>71.75%</b>

\*\*For the 2024 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. The data can be found at the link below. The Trust relied on August 2023 data as of October 16, 2023.

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