



MASSACHUSETTS CLEAN WATER TRUST

2024 Affordability Calculation for the 2025 IUP

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

State APCI= \$53.549.85

Tier	Community	Per Capita Income	Employment Rate**	Population Trend	Adjusted Per Capita Income	Percent of State Adjusted Per Capita Income
2	Abington	\$ 40,313	95.18%	106.74%	\$ 40,954.68	76.48%
	Acton	\$ 81,081	95.80%	109.56%	\$ 85,100.73	158.92%
2	Acushnet	\$ 38,638	95.35%	102.48%	\$ 37,757.53	70.51%
3	Adams	\$ 25,288	95.29%	96.24%	\$ 23,190.53	43.31%
2	Agawam	\$ 34,173	95.90%	100.89%	\$ 33,065.27	61.75%
2	Alford	\$ 38,213	97.61%	98.38%	\$ 36,695.32	68.53%
1	Amesbury	\$ 42,503	96.32%	106.65%	\$ 43,659.77	81.53%
3	Amherst	\$ 20,969	94.61%	103.82%	\$ 20,595.02	38.46%
	Andover	\$ 91,198	95.90%	110.14%	\$ 96,325.87	179.88%
	Aquinnah	\$ 50,593	98.51%	141.16%	\$ 70,350.40	131.37%
	Arlington	\$ 74,842	96.33%	108.09%	\$ 77,926.73	145.52%
2	Ashburnham	\$ 39,153	95.52%	103.85%	\$ 38,839.81	72.53%
2	Ashby	\$ 38,719	96.44%	103.87%	\$ 38,786.57	72.43%
3	Ashfield	\$ 29,593	97.42%	97.58%	\$ 28,132.68	52.54%
	Ashland	\$ 59,335	95.86%	113.49%	\$ 64,553.21	120.55%
3	Athol	\$ 23,504	95.06%	103.12%	\$ 23,040.73	43.03%
2	Attleboro	\$ 36,760	95.14%	106.58%	\$ 37,276.13	69.61%
2	Auburn	\$ 40,005	96.00%	104.33%	\$ 40,068.30	74.82%
2	Avon	\$ 39,809	95.39%	109.66%	\$ 41,646.56	77.77%
1	Ayer	\$ 40,320	94.87%	114.16%	\$ 43,671.61	81.55%
1	Barnstable	\$ 44,786	95.86%	108.24%	\$ 46,468.78	86.78%
3	Barre	\$ 30,154	94.78%	102.45%	\$ 29,279.30	54.68%
2	Becket	\$ 31,490	95.68%	108.54%	\$ 32,703.70	61.07%
	Bedford	\$ 82,483	95.60%	107.98%	\$ 85,142.59	159.00%
2	Belchertown	\$ 39,345	96.25%	104.79%	\$ 39,680.16	74.10%
2	Bellingham	\$ 41,502	95.77%	103.75%	\$ 41,239.95	77.01%
	Belmont	\$ 116,207	95.95%	110.38%	\$ 123,069.06	229.82%
1	Berkley	\$ 44,901	96.09%	105.51%	\$ 45,521.48	85.01%
	Berlin	\$ 54,143	95.74%	110.19%	\$ 57,117.04	106.66%
3	Bernardston	\$ 33,016	96.14%	98.73%	\$ 31,337.63	58.52%
	Beverly	\$ 53,934	95.77%	108.02%	\$ 55,795.02	104.19%
1	Billerica	\$ 46,050	95.69%	104.66%	\$ 46,121.04	86.13%

2	Blackstone	\$	37,751	95.20%	102.02%	\$	36,664.95	68.47%
2	Blandford	\$	35,472	97.77%	98.54%	\$	34,174.25	63.82%
	Bolton	\$	84,611	95.79%	115.68%	\$	93,759.19	175.09%
	Boston	\$	61,801	95.40%	109.40%	\$	64,501.87	120.45%
1	Bourne	\$	43,619	95.43%	103.53%	\$	43,097.48	80.48%
	Boxborough	\$	73,599	95.68%	110.21%	\$	77,611.78	144.93%
	Boxford	\$	114,859	96.50%	102.99%	\$	114,149.74	213.17%
	Boylston	\$	65,579	96.87%	111.34%	\$	70,731.81	132.09%
1	Braintree	\$	48,491	95.89%	109.51%	\$	50,920.72	95.09%
1	Brewster	\$	45,494	96.51%	105.07%	\$	46,132.25	86.15%
2	Bridgewater	\$	36,036	94.90%	107.79%	\$	36,861.48	68.84%
2	Brimfield	\$	40,907	95.66%	102.36%	\$	40,054.51	74.80%
3	Brockton	\$	24,130	93.91%	112.61%	\$	25,520.09	47.66%
3	Brookfield	\$	31,924	94.90%	101.45%	\$	30,732.57	57.39%
	Brookline	\$	91,400	96.66%	107.59%	\$	95,056.62	177.51%
3	Buckland	\$	25,194	96.63%	95.48%	\$	23,243.80	43.41%
	Burlington	\$	59,089	95.78%	107.67%	\$	60,937.08	113.80%
	Cambridge	\$	74,061	96.38%	112.59%	\$	80,367.73	150.08%
	Canton	\$	64,467	95.53%	113.03%	\$	69,605.47	129.98%
	Carlisle	\$	229,125	95.83%	107.93%	\$	236,986.36	442.55%
2	Carver	\$	36,643	96.18%	101.18%	\$	35,660.68	66.59%
3	Charlemont	\$	26,589	94.21%	93.60%	\$	23,446.84	43.79%
2	Charlton	\$	43,371	95.60%	102.57%	\$	42,528.06	79.42%
	Chatham	\$	70,620	96.35%	107.66%	\$	73,254.48	136.80%
	Chelmsford	\$	61,805	95.56%	107.66%	\$	63,589.56	118.75%
3	Chelsea	\$	23,243	95.43%	115.95%	\$	25,718.68	48.03%
3	Cheshire	\$	32,228	96.33%	100.71%	\$	31,266.12	58.39%
3	Chester	\$	29,093	96.03%	91.85%	\$	25,659.72	47.92%
3	Chesterfield	\$	22,602	97.53%	97.05%	\$	21,394.04	39.95%
3	Chicopee	\$	23,956	94.37%	100.47%	\$	22,713.95	42.42%
	Chilmark	\$	104,706	94.94%	139.95%	\$	139,123.04	259.80%
3	Clarksburg	\$	27,477	94.74%	97.36%	\$	25,343.85	47.33%
2	Clinton	\$	33,412	95.28%	113.39%	\$	36,099.36	67.41%
	Cohasset	\$	147,522	96.15%	111.12%	\$	157,613.93	294.33%
3	Colrain	\$	29,984	96.48%	96.11%	\$	27,802.46	51.92%
	Concord	\$	166,197	95.69%	104.66%	\$	166,436.21	310.81%
2	Conway	\$	43,459	97.38%	92.83%	\$	39,286.62	73.36%
1	Cummington	\$	57,245	95.40%	95.07%	\$	51,917.74	96.95%
2	Dalton	\$	37,609	95.79%	93.69%	\$	33,754.39	63.03%
	Danvers	\$	53,419	96.11%	106.02%	\$	54,429.42	101.64%
2	Dartmouth	\$	41,898	95.27%	99.27%	\$	39,624.40	74.00%
	Dedham	\$	68,317	95.94%	102.57%	\$	67,226.71	125.54%
1	Deerfield	\$	50,775	96.91%	99.32%	\$	48,869.59	91.26%
2	Dennis	\$	42,683	95.99%	103.29%	\$	42,318.76	79.03%
1	Dighton	\$	39,879	95.19%	114.32%	\$	43,398.68	81.04%
1	Douglas	\$	42,470	96.18%	106.04%	\$	43,318.01	80.89%
	Dover	\$	271,550	96.27%	105.98%	\$	277,056.05	517.38%
2	Dracut	\$	39,887	95.32%	110.73%	\$	42,099.42	78.62%
3	Dudley	\$	31,914	95.43%	104.66%	\$	31,876.68	59.53%

	Dunstable	\$	78,539	96.12%	105.63%	\$	79,741.89	148.91%
	Duxbury	\$	100,256	96.17%	106.85%	\$	103,015.48	192.37%
2	East Bridgewater	\$	40,119	96.13%	104.68%	\$	40,373.80	75.39%
2	East Brookfield	\$	36,816	95.65%	101.88%	\$	35,875.61	66.99%
1	East Longmeadow	\$	48,438	96.37%	104.52%	\$	48,787.97	91.11%
1	Eastham	\$	39,014	96.92%	116.06%	\$	43,886.76	81.95%
2	Easthampton	\$	33,894	96.35%	100.98%	\$	32,979.34	61.59%
	Easton	\$	57,176	95.43%	108.42%	\$	59,159.49	110.48%
	Edgartown	\$	67,275	97.20%	127.07%	\$	83,097.70	155.18%
2	Egremont	\$	34,152	96.84%	112.00%	\$	37,042.82	69.17%
3	Erving	\$	27,367	96.46%	92.50%	\$	24,417.28	45.60%
	Essex	\$	73,034	96.55%	104.88%	\$	73,956.10	138.11%
3	Everett	\$	24,363	95.99%	117.78%	\$	27,544.09	51.44%
2	Fairhaven	\$	34,968	95.28%	100.32%	\$	33,425.45	62.42%
3	Fall River	\$	20,697	93.63%	105.79%	\$	20,499.61	38.28%
1	Falmouth	\$	50,597	95.95%	103.13%	\$	50,064.38	93.49%
3	Fitchburg	\$	23,651	93.55%	104.04%	\$	23,020.26	42.99%
3	Florida	\$	23,828	96.85%	92.29%	\$	21,297.78	39.77%
	Foxborough	\$	56,963	95.99%	110.39%	\$	60,364.66	112.73%
2	Framingham	\$	41,182	96.19%	105.92%	\$	41,956.44	78.35%
	Franklin	\$	58,842	95.62%	105.14%	\$	59,155.61	110.47%
2	Freetown	\$	42,049	96.01%	103.79%	\$	41,900.38	78.25%
3	Gardner	\$	24,122	94.30%	105.24%	\$	23,937.56	44.70%
	Georgetown	\$	57,825	96.37%	103.51%	\$	57,677.65	107.71%
3	Gill	\$	25,636	97.09%	103.40%	\$	25,735.36	48.06%
1	Gloucester	\$	45,773	95.56%	103.27%	\$	45,166.65	84.35%
3	Goshen	\$	17,533	96.87%	91.08%	\$	15,468.48	28.89%
3	Gosnold	\$	1,229	98.04%	93.33%	\$	1,124.18	2.10%
	Grafton	\$	55,978	95.70%	110.69%	\$	59,298.80	110.74%
2	Granby	\$	40,285	96.27%	97.92%	\$	37,973.27	70.91%
2	Granville	\$	38,723	96.27%	98.21%	\$	36,612.60	68.37%
1	Great Barrington	\$	45,947	96.02%	100.96%	\$	44,538.83	83.17%
3	Greenfield	\$	24,870	96.24%	101.79%	\$	24,363.40	45.50%
	Groton	\$	86,514	96.01%	106.28%	\$	88,278.75	164.85%
1	Groveland	\$	46,444	96.49%	104.54%	\$	46,844.55	87.48%
2	Hadley	\$	38,484	96.80%	101.43%	\$	37,786.66	70.56%
2	Halifax	\$	39,416	95.24%	103.07%	\$	38,693.49	72.26%
	Hamilton	\$	94,639	96.08%	97.39%	\$	88,550.31	165.36%
1	Hampden	\$	46,559	96.37%	96.63%	\$	43,357.13	80.97%
3	Hancock	\$	16,835	96.80%	105.58%	\$	17,204.95	32.13%
	Hanover	\$	63,650	95.92%	106.87%	\$	65,251.97	121.85%
2	Hanson	\$	42,195	95.73%	104.21%	\$	42,095.51	78.61%
3	Hardwick	\$	29,421	96.14%	89.20%	\$	25,229.64	47.11%
	Harvard	\$	73,389	95.28%	105.08%	\$	73,475.21	137.21%
1	Harwich	\$	46,127	96.27%	109.78%	\$	48,749.26	91.04%
2	Hatfield	\$	39,779	96.44%	102.23%	\$	39,217.46	73.24%
2	Haverhill	\$	32,578	95.28%	111.35%	\$	34,561.82	64.54%
3	Hawley	\$	22,046	96.05%	104.75%	\$	22,180.85	41.42%
3	Heath	\$	15,631	97.32%	102.41%	\$	15,578.09	29.09%

	Hingham	\$	140,318	95.70%	109.60%	\$	147,181.15	274.85%
2	Hinsdale	\$	42,067	95.11%	94.44%	\$	37,787.00	70.56%
2	Holbrook	\$	35,211	95.04%	105.69%	\$	35,369.10	66.05%
	Holden	\$	48,972	96.12%	114.75%	\$	54,013.54	100.87%
2	Holland	\$	36,504	95.54%	104.92%	\$	36,591.41	68.33%
	Holliston	\$	65,547	96.18%	110.70%	\$	69,789.75	130.33%
3	Holyoke	\$	21,212	92.90%	95.88%	\$	18,894.34	35.28%
1	Hopedale	\$	46,973	96.08%	101.79%	\$	45,943.52	85.80%
	Hopkinton	\$	94,319	95.48%	125.68%	\$	113,178.86	211.35%
2	Hubbardston	\$	40,903	95.75%	98.77%	\$	38,681.04	72.23%
1	Hudson	\$	44,478	95.52%	105.40%	\$	44,776.61	83.62%
1	Hull	\$	51,670	95.50%	97.85%	\$	48,283.38	90.17%
2	Huntington	\$	37,464	95.07%	96.06%	\$	34,210.29	63.88%
	Ipswich	\$	72,017	96.43%	104.63%	\$	72,662.33	135.69%
1	Kingston	\$	47,566	96.09%	108.54%	\$	49,612.03	92.65%
1	Lakeville	\$	47,342	95.48%	108.69%	\$	49,128.00	91.74%
2	Lancaster	\$	40,295	96.12%	104.79%	\$	40,585.68	75.79%
3	Lanesborough	\$	30,599	96.20%	98.29%	\$	28,932.87	54.03%
3	Lawrence	\$	20,035	91.81%	116.71%	\$	21,468.66	40.09%
2	Lee	\$	36,446	96.74%	97.39%	\$	34,339.14	64.13%
2	Leicester	\$	35,514	95.85%	101.07%	\$	34,403.10	64.24%
	Lenox	\$	60,813	95.64%	101.39%	\$	58,970.34	110.12%
2	Leominster	\$	32,707	95.05%	107.42%	\$	33,394.02	62.36%
	Leverett	\$	55,550	96.55%	100.76%	\$	54,038.91	100.91%
	Lexington	\$	139,581	95.79%	109.75%	\$	146,739.17	274.02%
1	Leyden	\$	49,860	97.18%	103.23%	\$	50,023.41	93.41%
	Lincoln	\$	160,933	95.55%	110.25%	\$	169,538.19	316.60%
	Littleton	\$	64,359	95.91%	113.64%	\$	70,145.14	130.99%
	Longmeadow	\$	87,417	96.37%	100.44%	\$	84,614.19	158.01%
3	Lowell	\$	25,563	94.26%	108.48%	\$	26,139.94	48.81%
3	Ludlow	\$	33,454	95.50%	99.52%	\$	31,796.93	59.38%
1	Lunenburg	\$	44,044	95.59%	116.82%	\$	49,180.14	91.84%
3	Lynn	\$	24,358	94.76%	112.09%	\$	25,874.28	48.32%
	Lynnfield	\$	93,034	96.32%	112.11%	\$	100,464.27	187.61%
2	Malden	\$	32,422	95.32%	111.46%	\$	34,445.06	64.32%
	Manchester-by-the-Sea	\$	158,051	96.13%	105.04%	\$	159,594.53	298.03%
	Mansfield	\$	56,411	95.78%	102.92%	\$	55,603.45	103.83%
	Marblehead	\$	100,752	96.19%	103.20%	\$	100,006.74	186.75%
	Marion	\$	74,538	95.55%	108.97%	\$	77,610.97	144.93%
2	Marlborough	\$	40,015	95.77%	108.56%	\$	41,601.20	77.69%
	Marshfield	\$	57,220	96.16%	102.76%	\$	56,540.24	105.58%
1	Mashpee	\$	48,640	96.08%	107.53%	\$	50,251.65	93.84%
	Mattapoisett	\$	70,199	95.72%	107.66%	\$	72,338.14	135.09%
1	Maynard	\$	46,985	96.20%	106.33%	\$	48,061.25	89.75%
	Medfield	\$	108,657	95.73%	106.45%	\$	110,722.81	206.77%
1	Medford	\$	44,898	95.99%	106.21%	\$	45,773.03	85.48%
	Medway	\$	65,475	96.12%	102.85%	\$	64,726.46	120.87%
	Melrose	\$	60,541	96.20%	110.50%	\$	64,354.62	120.18%
	Mendon	\$	61,823	95.77%	106.66%	\$	63,152.34	117.93%

1	Merrimac	\$	44,435	96.24%	106.07%	\$	45,363.22	84.71%
2	Methuen	\$	35,187	94.76%	112.28%	\$	37,436.52	69.91%
2	Middleborough	\$	35,248	95.21%	104.88%	\$	35,199.64	65.73%
3	Middlefield	\$	25,010	97.45%	73.90%	\$	18,010.50	33.63%
	Middleton	\$	64,329	96.10%	108.81%	\$	67,270.48	125.62%
2	Milford	\$	37,137	95.75%	108.50%	\$	38,579.80	72.04%
2	Millbury	\$	39,343	95.75%	104.30%	\$	39,290.50	73.37%
1	Millis	\$	50,912	96.05%	107.21%	\$	52,428.96	97.91%
2	Millville	\$	36,874	95.50%	99.50%	\$	35,037.16	65.43%
	Milton	\$	82,782	95.62%	106.03%	\$	83,922.62	156.72%
3	Monroe	\$	6,345	97.40%	97.52%	\$	6,026.80	11.25%
2	Monson	\$	35,825	95.07%	95.21%	\$	32,427.38	60.56%
3	Montague	\$	25,969	95.59%	101.69%	\$	25,243.41	47.14%
2	Monterey	\$	37,831	96.70%	113.94%	\$	41,681.42	77.84%
2	Montgomery	\$	38,802	97.13%	97.73%	\$	36,834.34	68.79%
2	Mount Washington	\$	38,887	97.73%	95.81%	\$	36,410.06	67.99%
	Nahant	\$	75,116	96.24%	97.77%	\$	70,682.61	131.99%
	Nantucket	\$	70,084	97.27%	140.14%	\$	95,539.01	178.41%
	Natick	\$	69,429	96.32%	112.12%	\$	74,981.55	140.02%
	Needham	\$	131,986	96.15%	111.10%	\$	140,983.96	263.28%
2	New Ashford	\$	31,629	95.71%	109.65%	\$	33,194.63	61.99%
3	New Bedford	\$	20,894	93.69%	106.32%	\$	20,813.05	38.87%
2	New Braintree	\$	40,846	94.89%	99.70%	\$	38,640.93	72.16%
2	New Marlborough	\$	36,247	96.94%	101.26%	\$	35,579.41	66.44%
3	New Salem	\$	29,547	96.31%	99.29%	\$	28,254.49	52.76%
	Newbury	\$	77,926	95.69%	100.75%	\$	75,126.29	140.29%
	Newburyport	\$	74,538	96.31%	105.01%	\$	75,384.87	140.78%
	Newton	\$	163,628	96.06%	104.44%	\$	164,158.96	306.55%
	Norfolk	\$	67,473	95.65%	103.87%	\$	67,037.49	125.19%
3	North Adams	\$	19,293	94.71%	94.55%	\$	17,277.56	32.26%
	North Andover	\$	66,995	95.64%	109.04%	\$	69,867.60	130.47%
1	North Attleborough	\$	45,856	95.64%	107.39%	\$	47,100.33	87.96%
3	North Brookfield	\$	32,378	96.19%	101.18%	\$	31,511.80	58.85%
	North Reading	\$	72,066	96.46%	104.45%	\$	72,603.03	135.58%
1	Northampton	\$	43,997	96.31%	103.58%	\$	43,892.51	81.97%
	Northborough	\$	64,398	95.56%	111.20%	\$	68,431.11	127.79%
1	Northbridge	\$	43,500	95.38%	104.00%	\$	43,149.16	80.58%
2	Northfield	\$	35,093	97.00%	94.53%	\$	32,175.83	60.09%
2	Norton	\$	42,227	95.39%	100.90%	\$	40,642.09	75.90%
	Norwell	\$	108,943	96.00%	108.04%	\$	112,996.70	211.01%
1	Norwood	\$	47,686	95.62%	110.52%	\$	50,394.02	94.11%
3	Oak Bluffs	\$	27,860	97.12%	117.98%	\$	31,922.43	59.61%
2	Oakham	\$	38,769	96.05%	97.32%	\$	36,239.84	67.67%
3	Orange	\$	22,828	94.82%	96.56%	\$	20,898.90	39.03%
	Orleans	\$	58,150	96.28%	107.08%	\$	59,949.30	111.95%
2	Otis	\$	41,157	96.62%	101.36%	\$	40,308.48	75.27%
2	Oxford	\$	35,696	95.96%	97.36%	\$	33,348.42	62.28%
3	Palmer	\$	28,908	94.71%	102.54%	\$	28,074.11	52.43%
2	Paxton	\$	42,698	95.32%	104.12%	\$	42,375.43	79.13%

2	Peabody	\$	38,421	95.83%	106.30%	\$	39,141.37	73.09%
2	Pelham	\$	42,185	96.45%	96.90%	\$	39,423.54	73.62%
1	Pembroke	\$	47,620	95.78%	102.94%	\$	46,950.34	87.68%
1	Pepperell	\$	45,071	95.70%	100.93%	\$	43,534.85	81.30%
3	Peru	\$	30,516	97.41%	96.10%	\$	28,566.24	53.35%
2	Petersham	\$	40,581	96.31%	96.76%	\$	37,817.30	70.62%
2	Phillipston	\$	35,381	95.43%	102.62%	\$	34,646.22	64.70%
3	Pittsfield	\$	29,180	95.64%	98.19%	\$	27,402.54	51.17%
3	Plainfield	\$	26,949	96.14%	97.69%	\$	25,310.11	47.26%
1	Plainville	\$	45,269	96.32%	120.34%	\$	52,472.11	97.99%
1	Plymouth	\$	44,583	95.76%	108.41%	\$	46,284.81	86.43%
1	Plympton	\$	50,068	95.68%	103.90%	\$	49,775.03	92.95%
	Princeton	\$	69,905	96.32%	102.40%	\$	68,951.84	128.76%
	Provincetown	\$	70,869	96.05%	124.54%	\$	84,776.98	158.31%
2	Quincy	\$	39,487	95.66%	110.15%	\$	41,607.33	77.70%
2	Randolph	\$	32,345	94.24%	108.94%	\$	33,210.03	62.02%
1	Raynham	\$	44,685	94.93%	113.14%	\$	47,993.75	89.62%
	Reading	\$	73,100	96.31%	103.12%	\$	72,597.19	135.57%
1	Rehoboth	\$	51,083	95.72%	107.70%	\$	52,665.27	98.35%
2	Revere	\$	28,282	95.39%	120.15%	\$	32,415.22	60.53%
1	Richmond	\$	52,093	97.12%	95.39%	\$	48,258.21	90.12%
1	Rochester	\$	49,982	95.23%	109.27%	\$	52,010.55	97.13%
2	Rockland	\$	35,238	96.02%	101.80%	\$	34,441.98	64.32%
	Rockport	\$	55,748	95.61%	100.58%	\$	53,605.96	100.10%
2	Rowe	\$	35,299	93.64%	107.89%	\$	35,661.49	66.59%
	Rowley	\$	54,626	96.12%	105.21%	\$	55,239.82	103.16%
3	Royalston	\$	26,525	95.36%	99.36%	\$	25,134.20	46.94%
3	Russell	\$	32,566	96.23%	92.56%	\$	29,008.10	54.17%
1	Rutland	\$	41,837	95.41%	113.50%	\$	45,302.94	84.60%
2	Salem	\$	35,787	95.08%	107.60%	\$	36,612.44	68.37%
2	Salisbury	\$	36,714	95.87%	111.51%	\$	39,247.53	73.29%
3	Sandisfield	\$	23,596	97.12%	108.09%	\$	24,769.33	46.25%
	Sandwich	\$	57,581	95.89%	97.99%	\$	54,105.23	101.04%
2	Saugus	\$	40,834	95.22%	107.48%	\$	41,789.54	78.04%
3	Savoy	\$	33,253	96.40%	93.21%	\$	29,878.75	55.80%
	Scituate	\$	79,111	95.81%	105.13%	\$	79,684.20	148.80%
1	Seekonk	\$	44,931	96.01%	113.18%	\$	48,822.77	91.17%
	Sharon	\$	83,474	95.82%	105.47%	\$	84,356.61	157.53%
2	Sheffield	\$	40,782	96.19%	102.15%	\$	40,072.44	74.83%
3	Shelburne	\$	25,154	96.71%	99.52%	\$	24,210.75	45.21%
	Sherborn	\$	236,034	96.76%	106.85%	\$	244,032.12	455.71%
2	Shirley	\$	35,497	95.07%	103.05%	\$	34,775.20	64.94%
	Shrewsbury	\$	65,138	96.24%	107.63%	\$	67,472.73	126.00%
3	Shutesbury	\$	34,018	97.23%	96.95%	\$	32,066.17	59.88%
2	Somerset	\$	35,430	95.15%	100.76%	\$	33,967.54	63.43%
	Somerville	\$	52,596	96.20%	106.98%	\$	54,129.08	101.08%
2	South Hadley	\$	35,076	95.75%	103.63%	\$	34,804.90	65.00%
1	Southampton	\$	48,600	96.47%	107.46%	\$	50,381.93	94.08%
	Southborough	\$	122,554	95.70%	106.99%	\$	125,484.31	234.33%

3	Southbridge	\$	23,718	93.91%	106.11%	\$	23,635.23	44.14%
2	Southwick	\$	45,086	95.98%	97.16%	\$	42,042.85	78.51%
3	Spencer	\$	32,393	94.61%	102.60%	\$	31,444.30	58.72%
3	Springfield	\$	18,687	91.99%	101.87%	\$	17,512.45	32.70%
1	Sterling	\$	51,644	95.76%	102.27%	\$	50,576.54	94.45%
1	Stockbridge	\$	50,257	95.61%	103.65%	\$	49,804.24	93.01%
	Stoneham	\$	52,421	96.03%	108.43%	\$	54,582.32	101.93%
2	Stoughton	\$	38,538	95.32%	108.60%	\$	39,893.47	74.50%
	Stow	\$	83,990	95.86%	108.86%	\$	87,645.98	163.67%
1	Sturbridge	\$	50,826	96.02%	106.46%	\$	51,959.82	97.03%
	Sudbury	\$	120,396	95.68%	107.22%	\$	123,512.58	230.65%
3	Sunderland	\$	31,406	97.03%	99.43%	\$	30,299.36	56.58%
	Sutton	\$	59,022	96.38%	104.40%	\$	59,388.75	110.90%
	Swampscott	\$	76,318	95.98%	109.60%	\$	80,282.47	149.92%
2	Swansea	\$	38,064	96.36%	108.06%	\$	39,634.94	74.02%
3	Taunton	\$	29,258	94.51%	106.32%	\$	29,399.65	54.90%
3	Templeton	\$	31,122	95.54%	101.70%	\$	30,239.77	56.47%
1	Tewksbury	\$	47,985	95.66%	108.22%	\$	49,677.52	92.77%
3	Tisbury	\$	26,541	97.03%	121.93%	\$	31,401.03	58.64%
3	Tolland	\$	29,095	97.97%	97.11%	\$	27,682.05	51.69%
	Topsfield	\$	79,613	96.63%	107.95%	\$	83,047.21	155.08%
2	Townsend	\$	40,552	95.31%	102.25%	\$	39,520.75	73.80%
	Truro	\$	49,165	96.58%	122.52%	\$	58,174.82	108.64%
1	Tyngsborough	\$	49,058	95.93%	109.64%	\$	51,593.90	96.35%
3	Tyringham	\$	21,043	96.88%	130.58%	\$	26,618.91	49.71%
	Upton	\$	60,961	96.29%	106.07%	\$	62,261.77	116.27%
1	Uxbridge	\$	43,667	95.69%	105.24%	\$	43,974.25	82.12%
	Wakefield	\$	55,294	96.27%	108.66%	\$	57,836.13	108.00%
3	Wales	\$	27,752	94.37%	99.67%	\$	26,103.59	48.75%
	Walpole	\$	61,804	95.68%	109.61%	\$	64,815.20	121.04%
1	Waltham	\$	43,501	95.82%	107.56%	\$	44,836.05	83.73%
3	Ware	\$	26,022	94.90%	101.97%	\$	25,181.71	47.02%
3	Wareham	\$	28,897	95.40%	106.79%	\$	29,438.30	54.97%
3	Warren	\$	23,046	94.12%	96.88%	\$	21,015.03	39.24%
3	Warwick	\$	24,501	97.03%	100.00%	\$	23,772.62	44.39%
	Washington	\$	76,746	95.14%	91.82%	\$	67,042.69	125.20%
	Watertown	\$	54,414	96.24%	110.70%	\$	57,971.33	108.26%
	Wayland	\$	177,727	95.94%	107.30%	\$	182,969.15	341.68%
3	Webster	\$	31,254	94.73%	106.02%	\$	31,387.28	58.61%
	Wellesley	\$	229,263	95.55%	105.60%	\$	231,331.06	431.99%
	Wellfleet	\$	52,453	96.95%	129.67%	\$	65,946.11	123.15%
3	Wendell	\$	22,032	96.42%	108.96%	\$	23,147.80	43.23%
	Wenham	\$	82,356	95.27%	102.13%	\$	80,137.10	149.65%
2	West Boylston	\$	39,325	94.22%	102.71%	\$	38,058.40	71.07%
1	West Bridgewater	\$	40,491	95.16%	111.44%	\$	42,936.48	80.18%
2	West Brookfield	\$	40,530	95.38%	103.57%	\$	40,035.86	74.76%
	West Newbury	\$	77,798	95.69%	106.26%	\$	79,105.79	147.72%
3	West Springfield	\$	32,640	94.90%	101.56%	\$	31,460.25	58.75%
	West Stockbridge	\$	65,286	96.29%	102.83%	\$	64,645.53	120.72%

1	West Tisbury	\$	41,587	97.06%	129.74%	\$	52,371.16	97.80%
	Westborough	\$	62,154	95.89%	118.03%	\$	70,346.68	131.37%
3	Westfield	\$	32,840	95.14%	99.37%	\$	31,047.22	57.98%
	Westford	\$	72,500	95.35%	112.26%	\$	77,608.75	144.93%
1	Westhampton	\$	51,424	97.00%	100.93%	\$	50,348.62	94.02%
1	Westminster	\$	43,466	95.95%	112.86%	\$	47,070.92	87.90%
	Weston	\$	430,522	96.12%	105.24%	\$	435,510.94	813.28%
1	Westport	\$	49,149	95.14%	105.20%	\$	49,192.08	91.86%
	Westwood	\$	133,029	95.97%	111.27%	\$	142,057.64	265.28%
2	Weymouth	\$	40,953	95.53%	106.87%	\$	41,812.00	78.08%
3	Whately	\$	24,126	97.13%	107.42%	\$	25,173.90	47.01%
2	Whitman	\$	36,269	95.66%	104.36%	\$	36,208.42	67.62%
1	Wilbraham	\$	51,045	96.16%	102.77%	\$	50,443.06	94.20%
3	Williamsburg	\$	30,381	95.68%	100.89%	\$	29,325.79	54.76%
2	Williamstown	\$	37,710	95.21%	96.89%	\$	34,787.23	64.96%
	Wilmington	\$	53,566	95.88%	104.59%	\$	53,715.56	100.31%
3	Winchendon	\$	26,821	95.24%	100.62%	\$	25,703.04	48.00%
	Winchester	\$	136,891	95.97%	107.47%	\$	141,180.72	263.64%
3	Windsor	\$	32,240	97.02%	92.44%	\$	28,912.63	53.99%
1	Winthrop	\$	42,618	96.09%	110.40%	\$	45,210.92	84.43%
1	Woburn	\$	49,289	95.89%	107.23%	\$	50,677.96	94.64%
3	Worcester	\$	24,300	94.61%	114.07%	\$	26,224.23	48.97%
2	Worthington	\$	33,833	95.10%	103.20%	\$	33,204.65	62.01%
	Wrentham	\$	63,456	96.21%	111.16%	\$	67,869.10	126.74%
2	Yarmouth	\$	37,034	95.97%	105.17%	\$	37,379.10	69.80%

**For the 2025 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 2024 data as of October 7, 2024.

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