



ECONOMIC TRENDS

Fitchburg, Massachusetts
A City by the River

February 2018

*Prepared for the City of Fitchburg by the
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at the University of Massachusetts, Boston
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INTRODUCTION

Fitchburg is a diverse city with a rich history that remains a hallmark of its current character. Founded in the mid-17th century, the city was a mostly agrarian community for its first 150 years, before emerging as a regional hub of industrial paper and textile manufacturing. The end of the Industrial Revolution, however, hit Fitchburg hard, and ushered in a nearly century-long period of declining economic conditions. During this period, though total population in the city remained stagnant, the composition of city residents changed dramatically, with several waves of mostly Hispanic immigrants turning Fitchburg into a popular gateway community. Most recently, the city has worked to turn around its economy and the fortunes of its residents, with new initiatives and industries brought in to revive this once bustling industrial center.

This report discusses the current status of Fitchburg's population and economy, with an eye towards what has helped the city begin its revitalization, and what conditions continue to impede further progress. A set of findings about socio-demographic, economic, business and land-use trends within the city are presented, set in context (where appropriate) through comparisons to other similarly situated communities, as well as the Commonwealth as a whole.

The report is divided into five sections: History, Resident Characteristics, Local Business Economy, Local Revenues, and Land Use Trends. It is followed by appendix tables that further detail recent conditions in Fitchburg, as a supplement to the data presented in the main body of the report.

Comparison with Other Jurisdictions

To provide context for Fitchburg's current status, this report discusses demographic and economic trends in a set of 'comparison communities'. These comparison communities are similar to Fitchburg: i.e., former industrial areas that still have a strong urban character, but have struggled economically. The populations of the five communities are also within a few thousand of Fitchburg's, though population densities do vary widely.

Population and Land Area of Comparison Communities			
	Estimated Population (2015)	Land Area (Sq. Miles)	Population Density (Persons/Sq. Mile)
Fitchburg	40,545	27.8	1,458
Everett	46,050	3.4	13,544
Leominster	41,569	28.9	1,438
Pittsfield	43,303	40.7	1,064
Westfield	41,641	46.6	894
Woburn	39,555	12.7	3,115

Source: U.S. Census Bureau, Population Estimates Program (2015 vintage)

These comparison communities were also chosen to represent different parts of the Commonwealth, including areas close to Boston (Everett and Woburn), Central Massachusetts (Leominster and Westfield), and the western Berkshires (Pittsfield). Leominster in particular is a relevant comparison community, as it borders

Fitchburg and shares many of the same regional resources. Three of the five communities also share a designation with Fitchburg as a 'Gateway City'¹ – Pittsfield, Leominster, and Westfield.

Data Sources and Methodology

Data for this report came largely from the U.S. Census Bureau, including the decennial census and the 5-year average American Community Survey (ACS). The Census Bureau provides demographic data that are extremely rich in detail; however, limitations must be acknowledged and considered when viewing results:

1. Some data in this report comes from the 2010 Decennial Census. 2010 is the latest version of the Decennial Census currently available and current conditions may differ somewhat from those recorded at the turn of the decade.
2. Additional data comes from estimates published by the Census Bureau as part of the American Community Survey. To achieve an appropriate level of geographic detail, this report uses results from 5 years (2011-2015) of averaged annual ACS data. This data is estimated and has a margin of error of around 3-5%. It is also not directly comparable to Decennial Census data.
3. The Census is prone to undercounting specific groups of persons especially low-income persons, young adults, non-English speakers, recent immigrants, and persons "doubled up" in housing units.

Another key source of data was the Massachusetts Executive Office of Labor and Workforce Development, which provides information on municipal-level trends in businesses, employment, and wages by industry. The Massachusetts Department of Revenue's "Municipal Databank" was used relative to municipal tax levy and finances. The Fitchburg City Assessor provided key information on property types and values within the city. Additional information was gathered from commercial data providers and online resources, as relevant.

Some Census Bureau data collected and analyzed for this report is presented geographically, to demonstrate how conditions can vary across Fitchburg by location. The Census Bureau collects this data at the individual and/or household level, but aggregates the data to larger geographic units before publication. The most detailed data are generally published by 'Block Group'. Fitchburg has 31 block groups with populations ranging from 600 to 3,400 each. This report contains several maps that present data within block group boundaries (see map following "Key Findings").

¹ Under Massachusetts General Laws Chapter 23A, Section 3A, a Gateway City is defined as a municipality with population greater than 35,000 and less than 250,000; with a median household income below the state average and a rate of educational attainment of a bachelor's degree or above that is below the state average. Massachusetts Department of Housing and Economic Development. Gateway Cities and Program Information, <http://www.mass.gov/hed/community/planning/gateway-cities-and-program-information.html>.

KEY FINDINGS

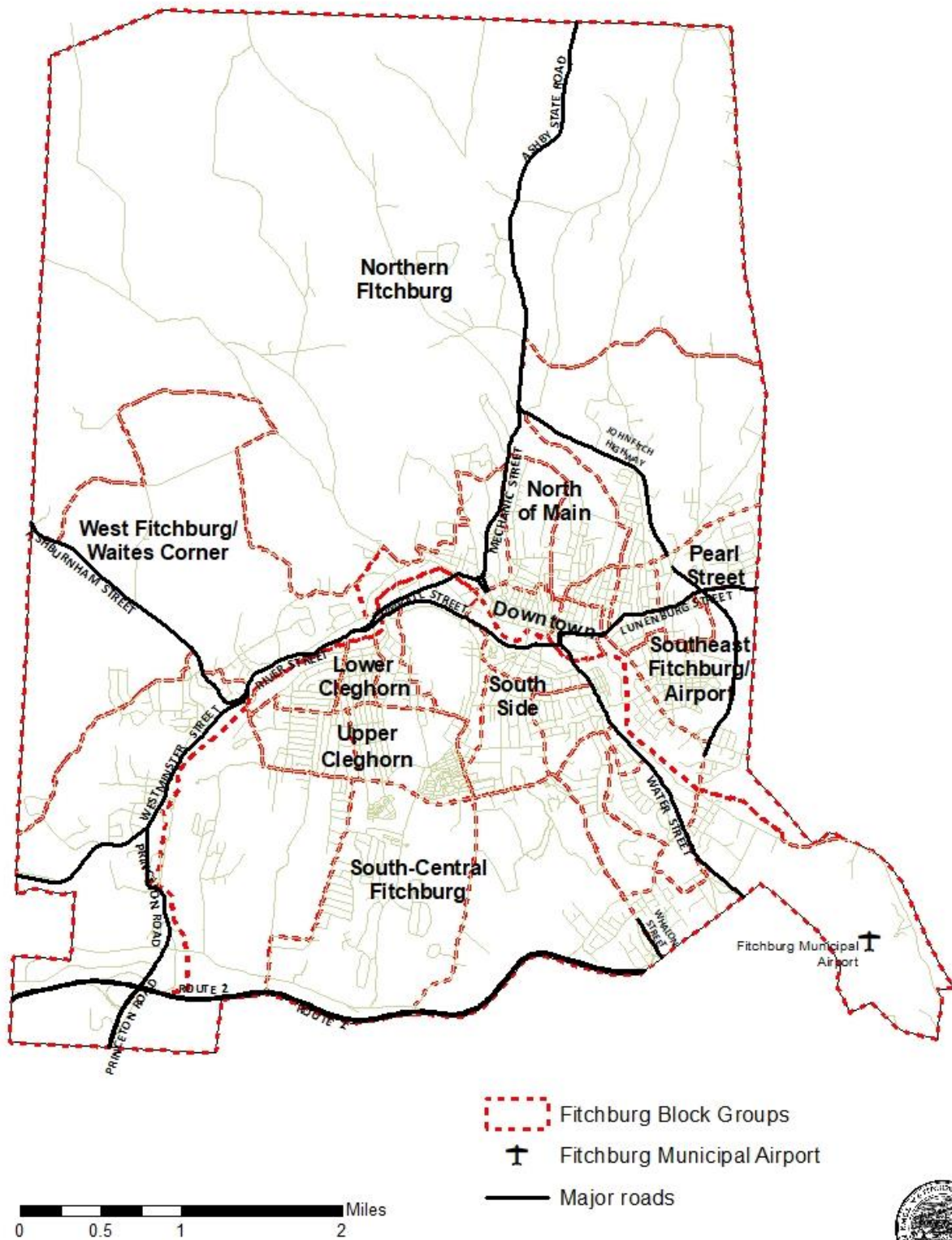
FITCHBURG ECONOMIC TRENDS

The Economic Trends Report was prepared by the Edward J. Collins, Jr. Center for Public Management at UMass Boston to establish a solid foundation of data from which to inform future policy decisions. Key findings of the report include the following:

1. Fitchburg's population peaked at 43,343 in 1970, then declined to 40,318 (-7.0%) by 2010, even as most comparison communities and the state grew.
2. Fitchburg is generally a young community, with both the lowest median age (34.5 years) and smallest share of working-age residents (59.3%) relative to comparison communities.
3. Fitchburg is more diverse (34% minority) than all comparison communities except Everett. However, its share of foreign-born residents (11%) is smaller than in Everett (41%), Woburn (17%), and the state (16%).
4. The educational attainment of Fitchburg residents ages 25 and older lags all comparison communities except Everett.
5. Fitchburg has the second-smallest share of married couples with children (16.4%) among comparison communities, and the second-highest share of single-parent households (12.9%), after Everett (15.2%).
6. Median household income in Fitchburg (\$48,724) is the second-lowest of all the comparison communities. Per capita income is also second-lowest.
7. Fitchburg has the highest share of residents living in poverty among the comparison communities, including among seniors (13.5%) and children (29.1%).
8. The unemployment rate in Fitchburg (5.3% in 2016) is higher than that of the comparison communities.
9. By industry, Fitchburg residents are most likely to work in manufacturing (15.7%) and retail trade (13.5%).
10. Fitchburg residents are less likely to work in higher paying employment industries when compared to the state average. When they do work in higher paying industries, their wages remain below the state average.
11. Nearly four out of five Fitchburg workers are employed by private companies, while only 5% are self-employed, the lowest among comparison communities.
12. By occupation, Fitchburg residents are most likely to be in office and administrative support jobs (14.5%), followed by sales (10.1%).
13. Nearly 80% of Fitchburg residents in the workforce drive alone to work.
14. Although the number of business establishments in Fitchburg increased 15.6% between 2001 and 2015, the city has fewer businesses than nearly all comparison communities.
15. Despite the growth in the number of Fitchburg business establishments, local jobs declined by 10.1% between 2001 and 2015. As of 2015, there were 0.62 jobs per resident in the workforce.
16. Among businesses with payrolls, nearly half (47%) in Fitchburg have fewer than 5 employees.
17. Although a number of different business sectors can be found in Fitchburg, in 2015, 40% of Fitchburg businesses were in the Education and Health Service sector, the highest share among the comparison communities.
18. Large employers in Fitchburg, with 100 or more employees, are predominantly in the Health Care and Social Assistance (6 employers), Manufacturing (5 employers), and Retail Trade (3 employers) sectors.

19. The Education and Health Services business sector has the greatest number of jobs in Fitchburg, followed by Trade, Transportation and Utilities, Leisure and Hospitality, and Manufacturing, each of which contains more than 10% of total local jobs.
20. Most Education and Health Services companies in Fitchburg are Individual and Family Service providers. However, Elementary and Secondary Schools have the greatest number of jobs.
21. Nearly 20% of jobs in Fitchburg are in the Trade, Transportation and Utilities sector; more than half of these are in Retail Trade.
22. Though much reduced from its heyday, manufacturing establishments still employ 12% of Fitchburg workers, with nearly half of these engaged in paper and metal fabrication.
23. Fitchburg's top two subsectors, i.e., Health Care and Social Assistance, and Educational Services are projected to be among the fastest growing sectors in Central Massachusetts through 2024.
24. Retail establishments in Fitchburg sell more than \$726 million in goods, a figure that is \$41.5 million greater than local demand.
25. The category of Food Service & Drinking Places had the largest retail opportunity gap, with nearly \$50 million in local demand not being met by Fitchburg businesses.
26. Nearly 74% of property tax revenues in Fitchburg are generated by residential property owners. Leominster (78.4%) is the only comparison community with a greater reliance on residential property taxes.
27. Fitchburg has the highest residential tax rate and the 4th highest commercial rate among the comparison communities, yet it has the lowest average single-family tax bill and generates the least amount of total tax levy.
28. The amount of new tax levy growth each year in Fitchburg has been highly variable since before the Great Recession.
29. Local receipts (e.g., motor vehicle excise, fees and fines, and payments in lieu of taxes) have grown by \$2.5 million since FY2012. A significant share of this growth is due to Fitchburg's adoption of the room tax.
30. Fitchburg has made significant progress in increasing its free cash and stabilization fund balance since the end of Great Recession.
31. Residential land (7,885 acres) accounts for 44% of land area in Fitchburg, excluding roads and railways.
32. The total value of land parcels in Fitchburg is \$2.7 billion, 62% of which is residential and 24% of which is tax exempt. On average, land in Fitchburg is used for low intensity uses.
33. Single-family homes account for more than half (56% of parcels and 55% of acres) of all residential land in Fitchburg.
34. Overall, industrial land area is nearly 1 ½ times the size of commercial land area (902 v 626 acres), but its value is only approximately half that of commercial property.
35. Nearly half of tax-exempt properties (311 parcels) are owned by the City and schools, covering over 3,000 acres.
36. Fitchburg is home to several thousand acres of open space, recreational, and agricultural land, which are owned by the Commonwealth, the City of Fitchburg, non-profits, and private entities.

Fitchburg Block Groups, Neighborhoods, and Major Roads



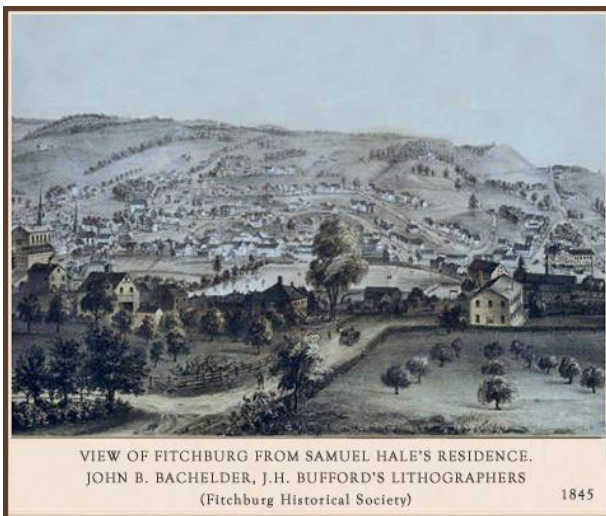
Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

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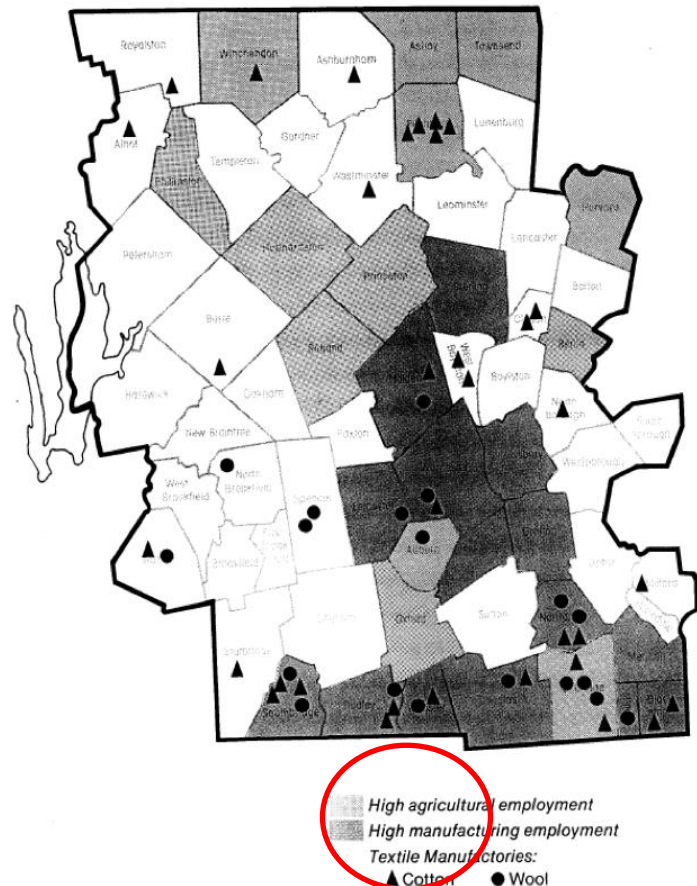
HISTORY OF FITCHBURG²

As with much of the Commonwealth of Massachusetts, the area now known as Fitchburg was originally a wilderness used by local Native Americans for hunting and horticultural gathering, with no known fixed settlements. European colonization of the area, which began in the mid-1600s, slowly changed the landscape from forest to frontier, as more and more residents moved west from Boston in search of land to settle and farm. The first known clearing and structure in Fitchburg was a garrison built in 1735, to defend the growing regional population from Native American attacks. Indeed, the name for the eventual town, incorporated in 1764 from the western part of Lunenburg, was inspired by local resident John Fitch, who survived an attack and kidnapping by Native Americans.³

Following the Revolutionary War, the population of Fitchburg grew rapidly, from 643 residents in 1776 to 2,169 in 1830. It was during this period that the North Nashua River was identified as a prime location for water-powered industry. A dam built in 1794 helped control the river flow,



Concentration of Textile Manufacturing in Central Massachusetts (c. 1820)



Source: Massachusetts Historical Commission, Reconnaissance Survey Report for Central Massachusetts, 1985, p. 108

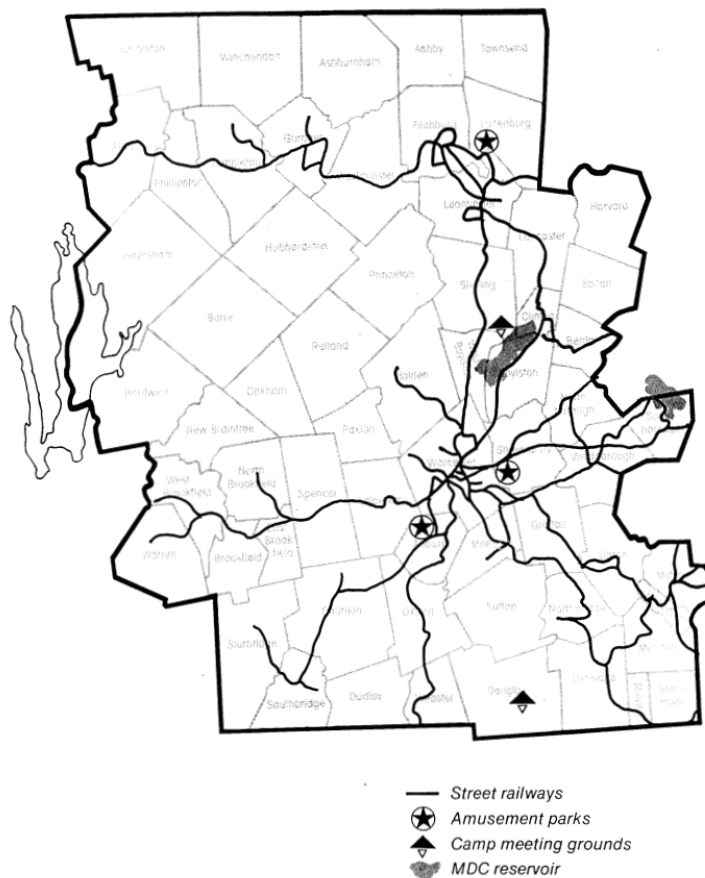
and eight textile factories were built on its banks between 1807 and 1832. The town soon became the industrial center of Massachusetts' north-central region, adding paper and timber mills to the cotton and wool factories. The concentration of manufacturing production in Fitchburg also helped bring early railroad service to the town, linking it to Boston in 1845.

² Most information in this section is from the Massachusetts Historical Commission's 1984 Reconnaissance Survey Report of Fitchburg, and the 1985 report on Central Massachusetts. Both reports are available at <https://www.sec.state.ma.us/mhc/mhchpp/TownSurveyRpts.htm>

³ City of Fitchburg, <http://www.ci.fitchburg.ma.us/443/Brief-History>

Central Massachusetts Street Railways c.1870-915

Late Industrial Period Street Railways and Recreation Areas



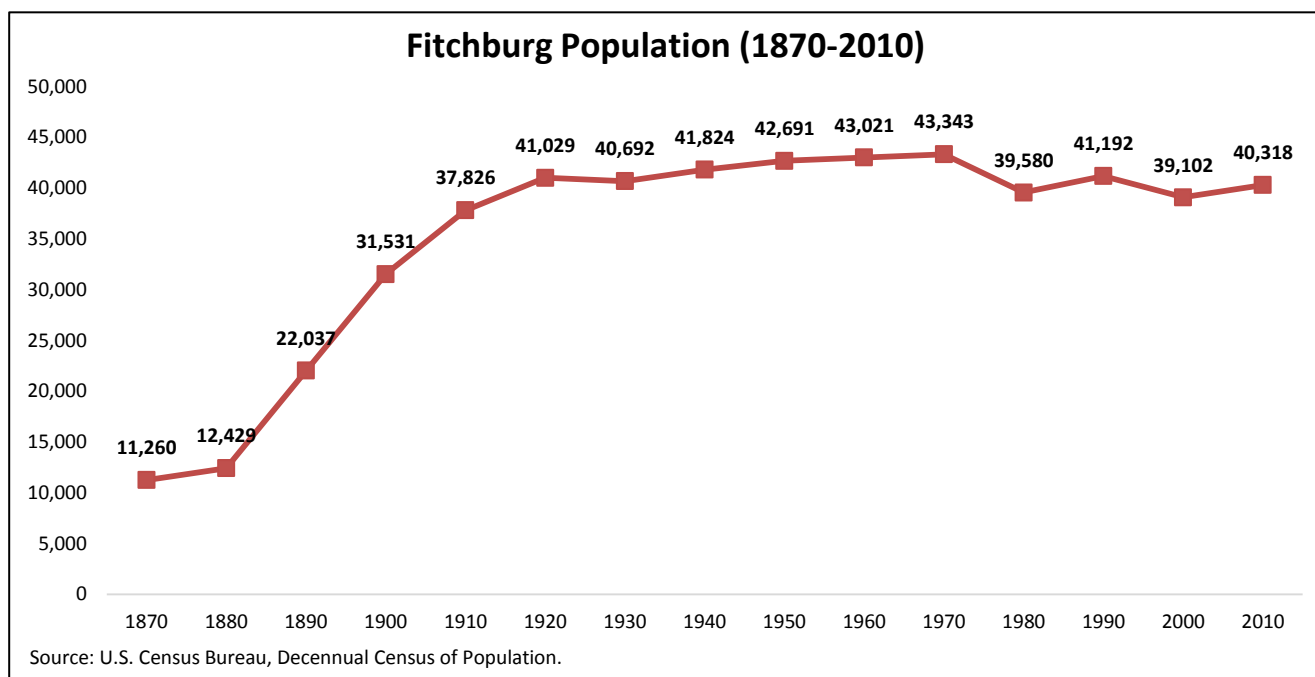
Source: Massachusetts Historical Commission, Reconnaissance Survey Report for Central Massachusetts, 1985, p. 155.

The virtuous cycle of population increase and industrial production continued for almost a century, with the number of residents growing to 11,260 by 1870, and 41,029 by 1920. Many of these new residents were immigrants, who as a share of the population increased from 19% to 35% over this fifty year period. Most early immigrants were Irish and Canadians, though later cohorts included more Germans and Italians. Residential enclaves emerged around the factories, with a large commercial center built around the railroad station and courthouse on Main Street.

Fitchburg gained city status in 1872, as it solidified its position as the north-central regional hub. In addition to the courthouse, Fitchburg was home to the county jail and the region's first public high school, built in 1849. Fitchburg also developed its own streetcar system, initially using horse-drawn trolleys in the 1880s, then converting to an electric system in the 1890s. This system connected the city to routes running through other neighboring towns, further increasing access to and the importance of Fitchburg's commercial center in the region. Textile and paper production continued to drive Fitchburg's economy, with machine manufacturing later emerging as an important industry.

Fitchburg's fortunes, however, began to turn in the early part of the 20th century. The role of the textile industry, which employed over 15% of male workers in the city in 1915, began to decline when many operations moved from Massachusetts to southern states after WWI. The onset of the Great Depression caused even more factories to close and jobs to disappear, although Fitchburg's commercial and professional sector remained important to the region. In 1939, General Electric (GE) opened a plant in Fitchburg, bringing back hope of a return to the city's manufacturing heyday, though few other new employers followed. In 1998, GE closed the plant.

The change in Fitchburg's economy greatly impacted its population size and make up. After nearly quadrupling between 1870 and 1920, Fitchburg's population grew anemically for the next 50 years, to a high of 43,343 in 1970. At the same time, the composition of the population changed dramatically, as many higher-income households left for surrounding suburban communities and were replaced with lower-income (and increasingly immigrant and minority) households. The automobile age contributed to this shift, especially after the construction of Route 2 through south Fitchburg, as this road greatly improved commuting to and from the surrounding suburbs. Eventually many shops and commercial enterprises also left for suburban shopping centers, draining the city of much of its remaining economic base.



These economic and population trends continued through the second half of the 20th century, negatively affecting Fitchburg's fortunes. The decline of its manufacturing sector hit Fitchburg especially hard; the number of jobs in this industry fell from over 10,000 in 1966 to under 3,700 in 1996 (before the GE plant closed).⁴ Some of these losses were offset by growth in service-related fields, such as healthcare and education, which collectively employed more than 4,300 people in 1996, up from 3,500 in 1980.⁵ A small boost to the city came in 1960, when a small teachers college was expanded into Fitchburg State College (renamed Fitchburg State University in 2010). Nonetheless, Fitchburg struggled to regain its former economic glory.

Coupled with the loss of the city's standing as a regional commercial hub, a perception grew of Fitchburg as a city in decline, further discouraging both economic development and residential growth.⁶ Except for a small bump during the late-1980s regional housing boom, the population of Fitchburg declined by over 4,000 between 1970 and 2000. The residential composition also shifted, with the minority share of the population growing from under 5% in 1980⁷ to 25% in 2000.⁸ The Hispanic population, in particular, began increasing rapidly in the 1980s and now makes up a significant portion of the residential population (see Finding 2).

The onset of the Great Recession in 2008 further darkened Fitchburg's economic fortunes. Declines in house values left many properties underwater (i.e., worth less than the value of their outstanding mortgage balance) and in foreclosure. Job losses compounded these troubles, with unemployment jumping from 7% in 2007 to over 11% by 2010.⁹ Nor has Fitchburg rebounded much from the crisis; indeed, as late as 2015, still more than one-quarter of Fitchburg properties were underwater, the second-highest share in the state at that time.¹⁰

⁴ City of Fitchburg, Vision2020 Comprehensive Master Plan (1998). <http://www.ci.fitchburg.ma.us/153/Vision2020>

⁵ Ibid. Due to changes in definitions, counts of service industry employment in Fitchburg are not available pre-1980.

⁶ Ibid.

⁷ Ibid.

⁸ U.S. Census Bureau, 2000 Decennial Census.

⁹ Massachusetts Executive Office of Labor and Workforce Development.

¹⁰ Boston Globe, "Mass. still recovering from housing crash", September 11, 2015.

<https://www.bostonglobe.com/business/2015/09/11/decade-later-effects-housing-crash-linger-many-communities/p6oKXSosynqDUXtUB3zg6J/story.html>.

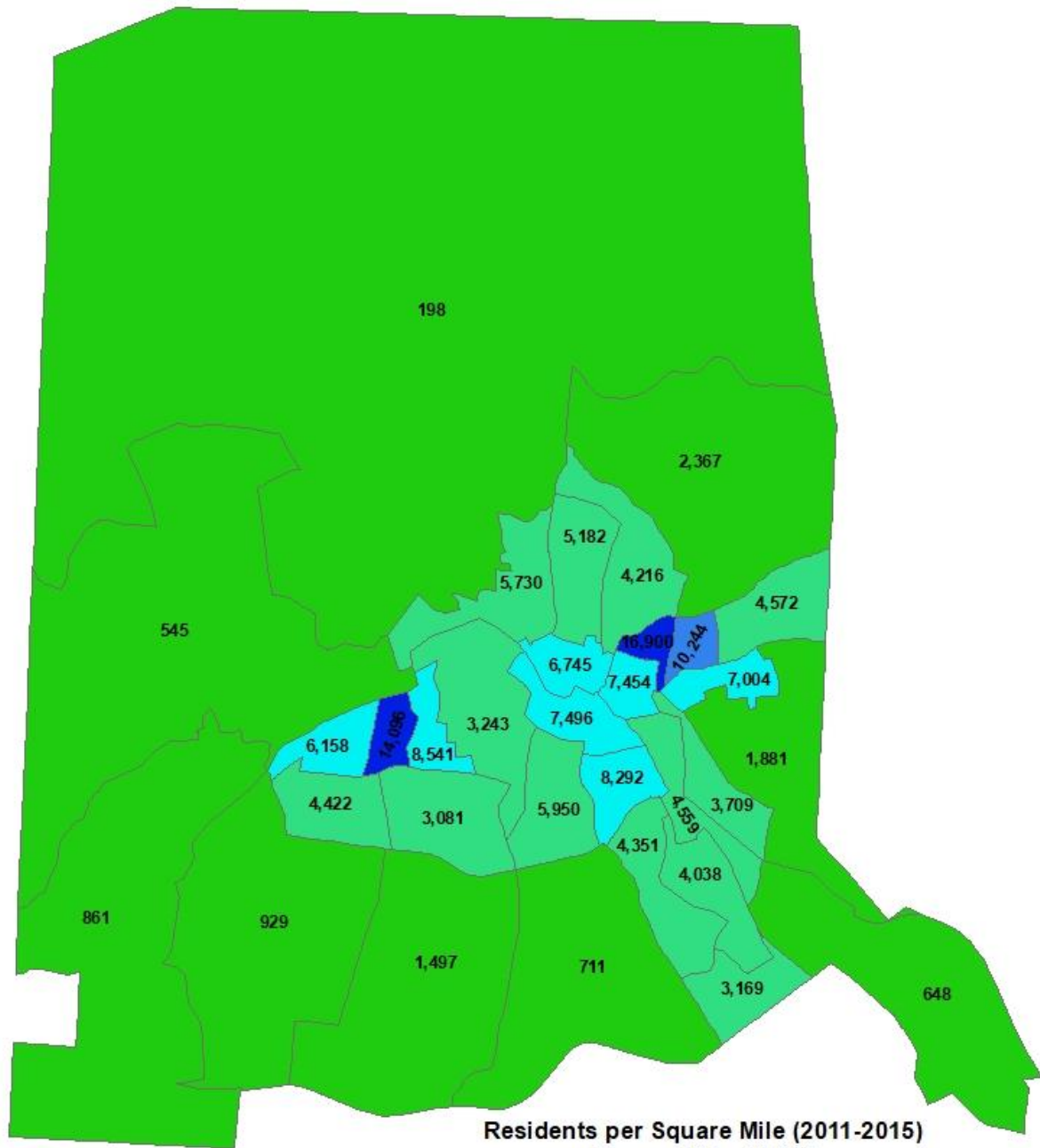
Over the last decade, however, Fitchburg has actively worked to change its image and its potential for economic success. Since 2007, due to local efforts, the City's bond rating rose two levels, from BBB- to A-, and crime rates fell.¹¹ Fitchburg received a substantial Working Cities grant from the BostonFed to enhance the North of Main neighborhood and also joined the MassINC Gateway Cities Initiative, which conducts research and policy advocacy in support of formerly-industrial mid-size urban centers in the Commonwealth, to further its growth agenda.¹² Other recent economic redevelopment projects have included Putnam Place (site of the former GE plant), the Main Street expansion of Fitchburg State University, and the Great Wolf Lodge resort.

Physically, Fitchburg has retained its historic configuration, with a strong urban downtown surrounded by large low-density neighborhoods (see map, next page). The areas with the greatest population density include Lower Cleghorn and the Pearl Street neighborhood near downtown, while large areas of lower density, predominantly residential neighborhoods are found on the city periphery. Nestled among these neighborhoods are several open recreational areas, including the Coggs Hall Park and Bird Sanctuary in South-Central Fitchburg – the product of an 1894 gift to the city by an executive of the Fitchburg Gas Company, Mass Audubon's Flat Rock Wildlife Sanctuary in North Fitchburg, and the West Fitchburg Steam Line Trail.

¹¹ U.S. Census Bureau, 2000 Decennial Census.

¹² Additional information on the MassINC Gateway Cities Initiative can be found at <https://massinc.org/research/gateway-cities/>.

Population Density by Block Group



0 0.5 1 2 Miles



Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.



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RESIDENT CHARACTERISTICS

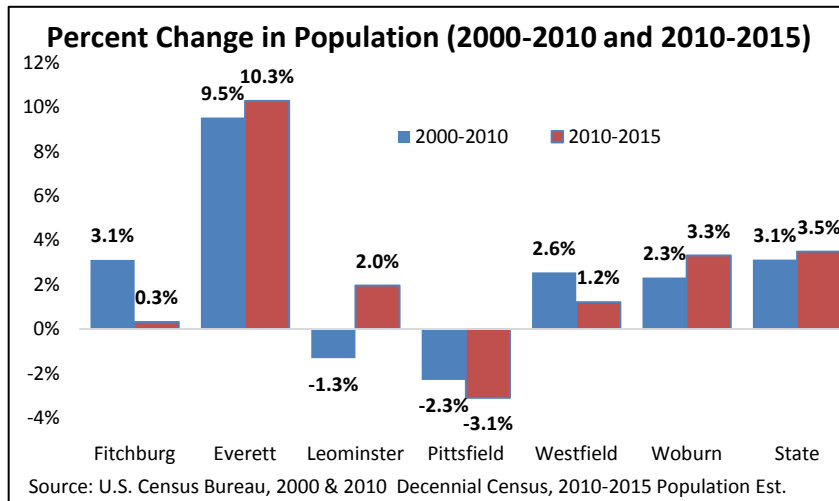
POPULATION AND DEMOGRAPHICS

Finding 1: Fitchburg's population peaked at 43,343 in 1970, then declined to 40,318 (-7.0%) by 2010, even as most comparison communities and the state grew.

Population decline over the last 40 years has not been steady, as increases were recorded between 1980 and 1990 (+1,612), and between 2000 and 2010 (+1,216). But losses during the 1970s (-3,763) and 1990s (-2,090) were large enough that they produced a net decline of -3,025 residents over this time period. This 7.0% drop stands in contrast to population trends in the other five comparison communities, among which only Pittsfield experienced a greater decline during this period. Everett also lost population between 1970-2010 (-818), though at one-third the rate of Fitchburg (-1.9% vs -7.0%). Two other comparison communities (Leominster and Westfield), meanwhile, grew by more than 23% during the same period.

Population Change (1970-2010)			
	1970 Census	2010 Census	Percent Change 1970-2010
Fitchburg	43,343	40,318	-7.0%
Everett	42,485	41,667	-1.9%
Leominster	32,939	40,759	23.7%
Pittsfield	57,020	44,737	-21.5%
Westfield	31,433	41,094	30.7%
Woburn	37,406	38,120	1.9%
State	5,689,377	6,547,629	15.1%

Source: U.S. Census Bureau, 1970-2010 Decennial Census of Population.



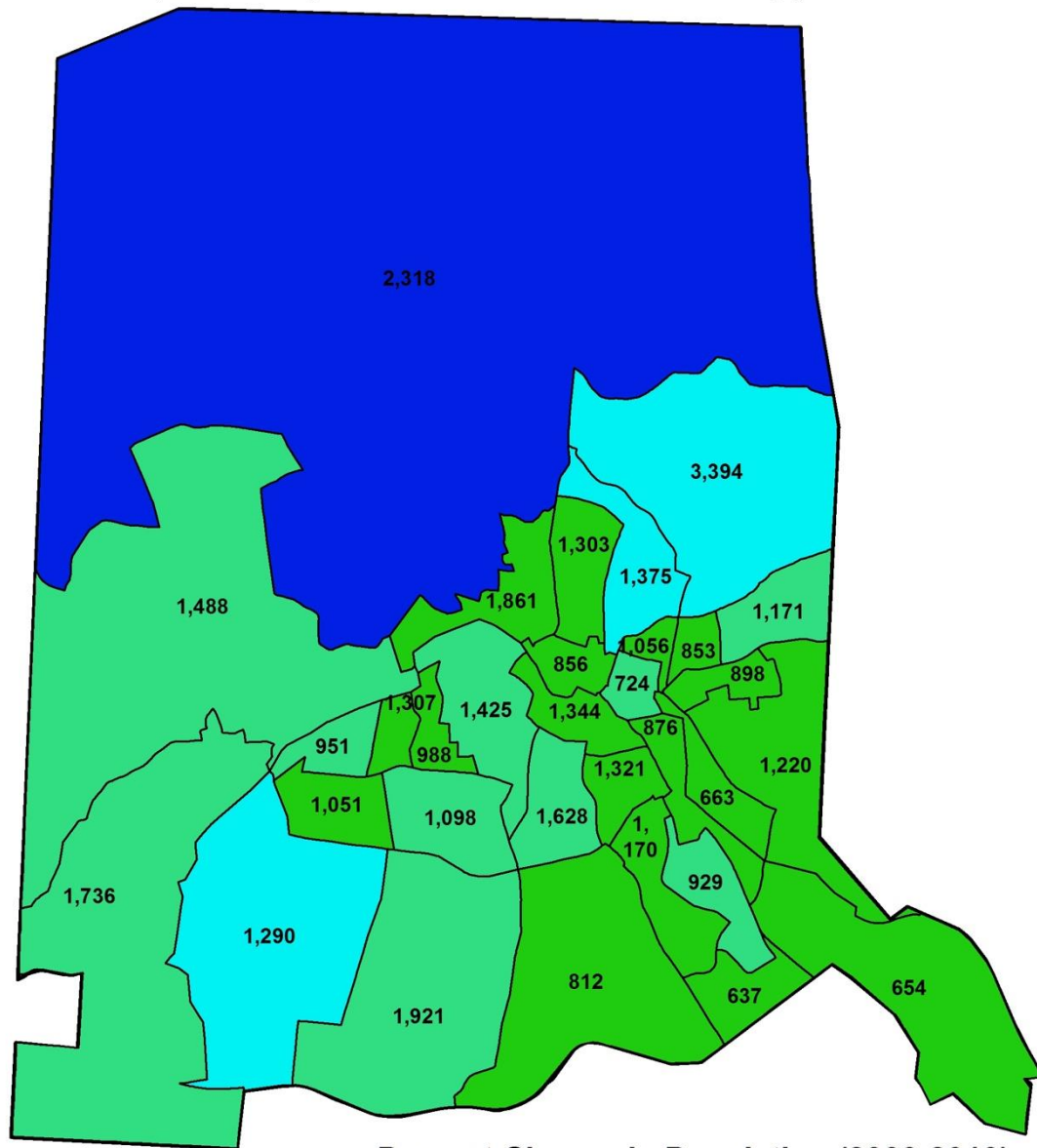
Estimates of more recent population growth suggest that, though Fitchburg's population appears to have stabilized since 2010, with a modest 0.3% increase (+126) projected in the five years since the last Decennial Census count.¹³ All comparison communities except Pittsfield, however, are still growing at a faster pace. Even Everett, which lost population 1970-2010, is estimated to have gained the most since 2010.¹⁴

Fitchburg's population growth from 2000 to 2010 was 3.1% city-wide, but unevenly distributed. The largest percentage growth was concentrated in the north, while losses occurred in the southwest parts of the city (see map, next page).

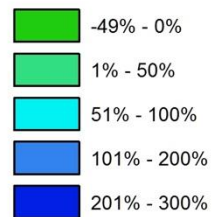
¹³ Data from the Census Bureau's Intercesnal Population Estimates Program are from a different source and not directly comparable to population counts from the Decennial Census.

¹⁴ Everett is somewhat unique among the comparison communities in terms of population change. The city experienced significant population declines between 1970 and 1990 (-12% in the 1970s and -4% in the 1980s), but rapid growth thereafter (+7% in the 1990s and almost +10% from 2000 to 2010).

Population Change 2000-2010 by Block Group (2010 Population shown within map)



Percent Change in Population (2000-2010)
(Range: -27% to 253%)

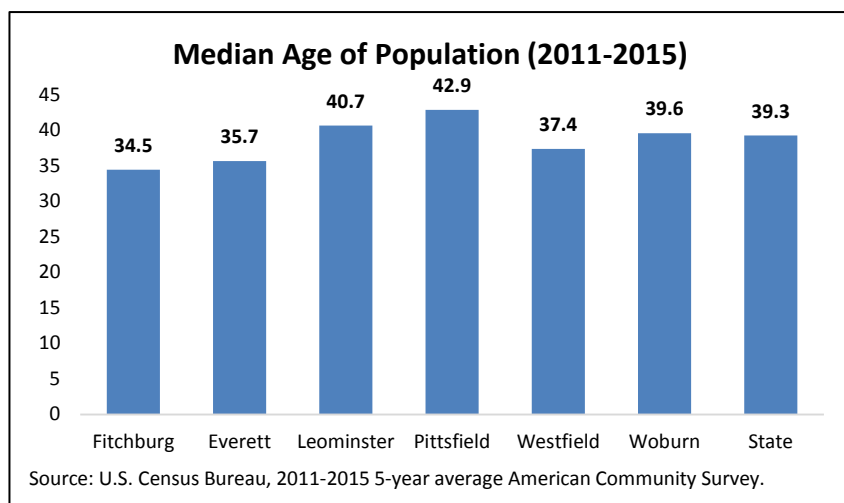


0 0.5 1 2 Miles

Source: U.S. Census Bureau, 2000 and 2010 Decennial Census.



Finding 2: Fitchburg is generally a young community, with both the lowest median age (34.5 years) and smallest share of working-age residents (59.3%) relative to comparison communities.



Fitchburg's young median age comes from its large share of children and young adults, and a small share of older adults and seniors. Specifically, Fitchburg has the highest share of children and youth ages 0-19 (27.1%) among comparison communities, a rate that is 3.1 percentage points greater than the state average. While some of this is attributable to students attending Fitchburg State University, the city also has the highest share of residents ages 0-4 (7.1%), and is tied with Everett in the share of 5-9 year olds (5.9%) among

the comparison communities. Indeed, Fitchburg is a full percentage point behind Westfield (home of another eponymous state university) in the share of residents ages 15-19 (8.2% versus 9.2%), and more than two percentage points behind in the share ages 20-24 (9.0% versus 11.4%). Also of note is the fact that the youth population in Fitchburg is 3.8 percentage points higher than abutting Leominster.

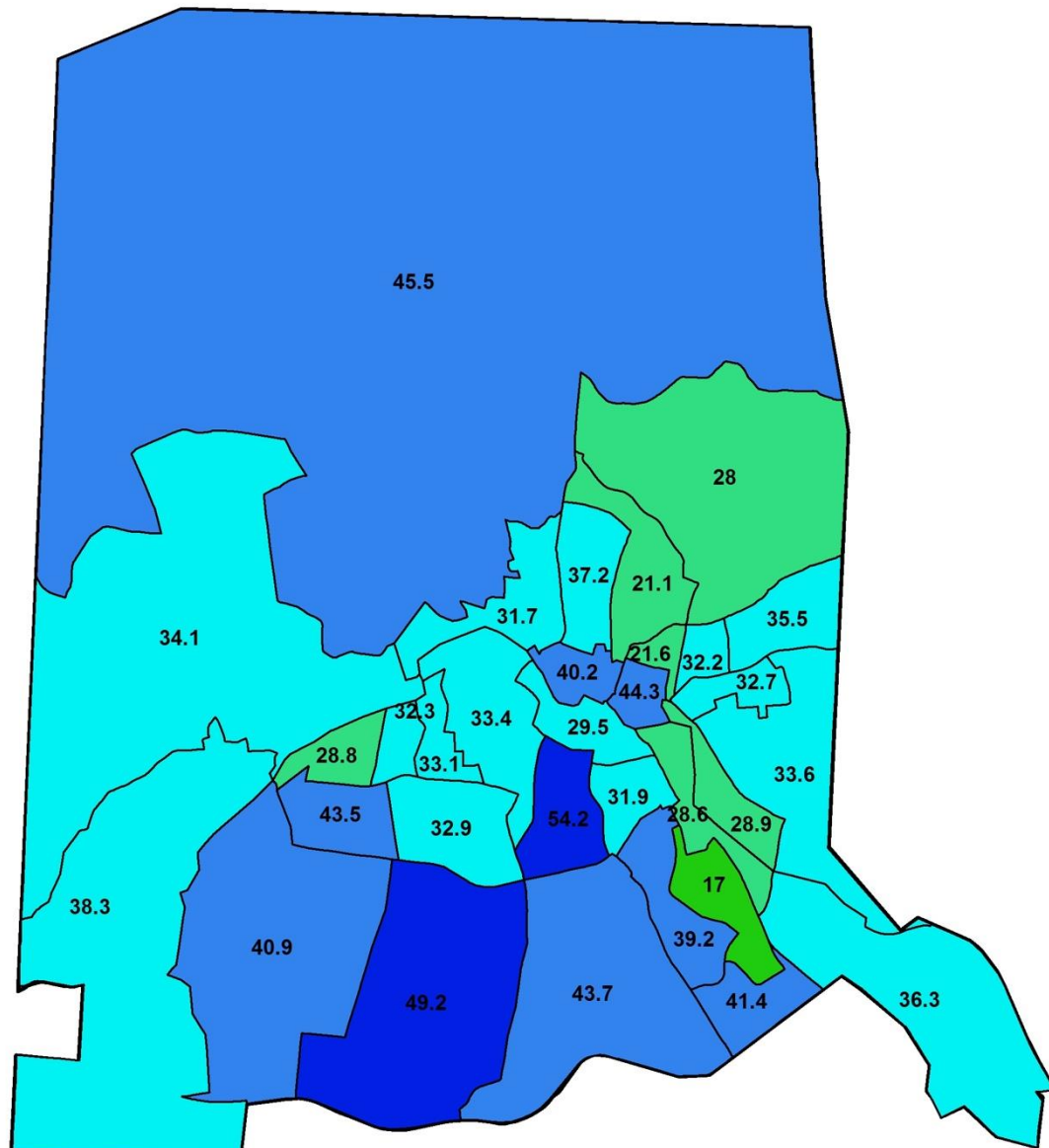
Population Distribution by Age (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
0-19	27.1%	25.5%	23.3%	21.7%	25.6%	21.8%	24.0%
20-44	35.4%	38.8%	32.5%	31.4%	33.1%	36.0%	33.6%
45-64	23.9%	24.3%	29.3%	28.6%	26.6%	27.2%	27.9%
65+	13.5%	11.6%	14.9%	18.2%	14.8%	15.1%	14.7%
TOTAL	40,462	43,885	41,176	43,926	41,480	39,104	6,705,586

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

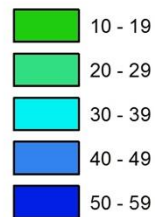
Even within Fitchburg's relatively small share of working age (20-64 years old) residents, its population is skewed towards younger ages. At 35.4%, the share of Fitchburg residents ages 20-44 falls in the middle of comparison communities and is higher than the state share. However, the share of residents in the later stage of their working years, ages 45-64 (23.9%), is smaller than in comparison communities and significantly lower than the state average. Typically, workers in this age range are at the peak of their earning potential, and having such a small share of residents in this age group may have an adverse impact on household income in Fitchburg (see also Finding 6).

Overall, the share of Fitchburg residents of working age (i.e., age 20-64) is lower than all of the comparison communities and the state average. Fitchburg does have the second smallest share of residents ages 65 and over, at 13.5%, a figure that is greater than only Everett at 11.6%. In general, the median age in Fitchburg is lowest adjacent to Fitchburg State University and in the downtown and nearby neighborhoods, and is higher in the lower density outlying neighborhoods.

Age of Residents by Block Group



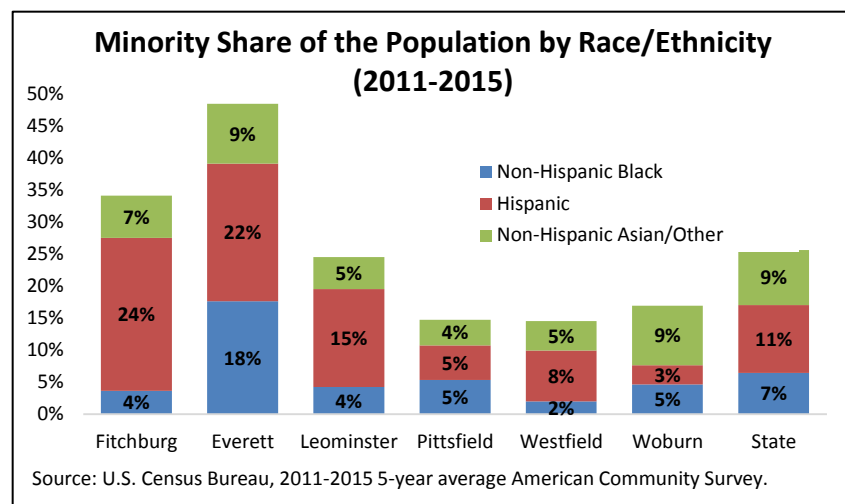
Median Age of Residents (2011-2015)
(Range: 17-54)



Source: U.S. Census Bureau, 2011-2015 5 year average American Community Survey.



Finding 3: Fitchburg is more diverse (34% minority) than all comparison communities except Everett. However, its share of foreign-born residents (11%) is smaller than in Everett (41%), Woburn (17%), and the state (16%).



Hispanics are the largest minority group in Fitchburg, accounting for nearly one-quarter of the total population (24%). Indeed, this is the largest single minority group among all comparison communities, and more than twice the share of Hispanics statewide. Nearly two-thirds of Hispanics in Fitchburg (or 15% of the population) are of Puerto Rican descent. Just under two-thirds (66%) of the total population of Fitchburg, meanwhile, are non-Hispanic White.

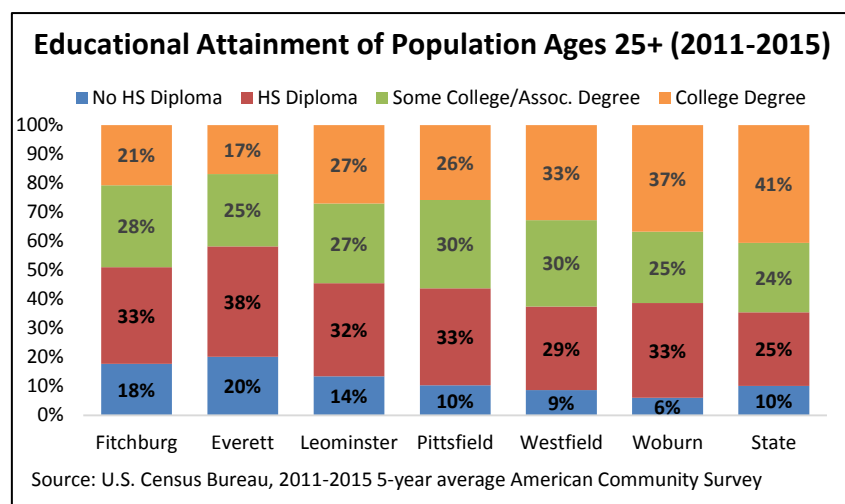
Despite its diversity, Fitchburg's population has a relatively small share of foreign-born residents (11%) relative to the state (16%). Nearly half (46%) of foreign-born residents are from Latin America (which does not include Puerto Rico, a U.S. territory), and an additional quarter (25%) are from Asia. More than half (52%) are naturalized citizens, and 58% have been in the United States since at least 2000.

Information on languages spoken is available only for the total population of Fitchburg and all comparison communities. Almost three-quarters (73%) of Fitchburg residents ages 5 and older primarily speak English at home, and another 18% speak English "very well". Only 9% do not speak English very well, which is the same as the state share but higher than all comparison communities except Everett (29%).

Language Spoke at Home among Residents ages 5 and Older (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
English only	73%	44%	80%	91%	86%	80%	78%
Language other than English	27%	56%	20%	9%	14%	20%	23%
Speak English "very well"	18%	28%	12%	5%	9%	13%	14%
Speak English less than "very well"	9%	29%	9%	4%	6%	7%	9%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

Finding 4: The educational attainment of Fitchburg residents ages 25 and older lags all comparison communities except Everett.



Fitchburg has the second lowest share of residents with a bachelor's degree or higher level of education (21%), behind only Everett (17%) among comparison communities. In contrast, across Massachusetts, 41% of residents have at least a bachelor's degree. In Fitchburg, one-third of residents have a high school diploma but no higher education, a share that is more in line with the other comparison communities. However, the city has the second highest share of residents ages 25 and older with no high school diploma (18%).

Overall, 49% of Fitchburg residents have pursued some type of higher education, including some college/associates degree, while 65% of Massachusetts residents have done so.

Low educational attainment in Fitchburg (relative to comparison communities) generally aligns with poorer performance of the local public schools. In 2016, 10th graders at Fitchburg High School had the lowest share scoring proficient or better on MCAS exams in ELA (79% vs. 84-95%) and science/technology (47% vs 56-84%), and the second lowest on the Math exam (56% vs 55-83%) of the comparison communities. Fitchburg also has the lowest 4-year graduation rate (73% vs. 79-91%) and highest drop-out rate (11% vs 4-10%), and lowest share of graduates attending 4-year colleges (26% vs. 37-64%), though the highest share attending 2-year colleges (43% vs. 15-41%).

Educational Performance of Public High Schools							
		Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn
2015 9 th grade cohort 4-year result	% Graduated	73	79	91	83	86	89
	% Dropped Out	11	10	4	8	5	5
2015 Plans of Grads	% 4-year College	26	41	51	37	40	64
	% 2-year college	43	16	29	41	30	15
2016 10 th grade MCAS % Proficient+	ELA	79	84	89	88	94	95
	MTH	56	55	68	73	71	83
	SCI	47	56	68	57	65	76

Source: Massachusetts Department of Elementary and Secondary Education.

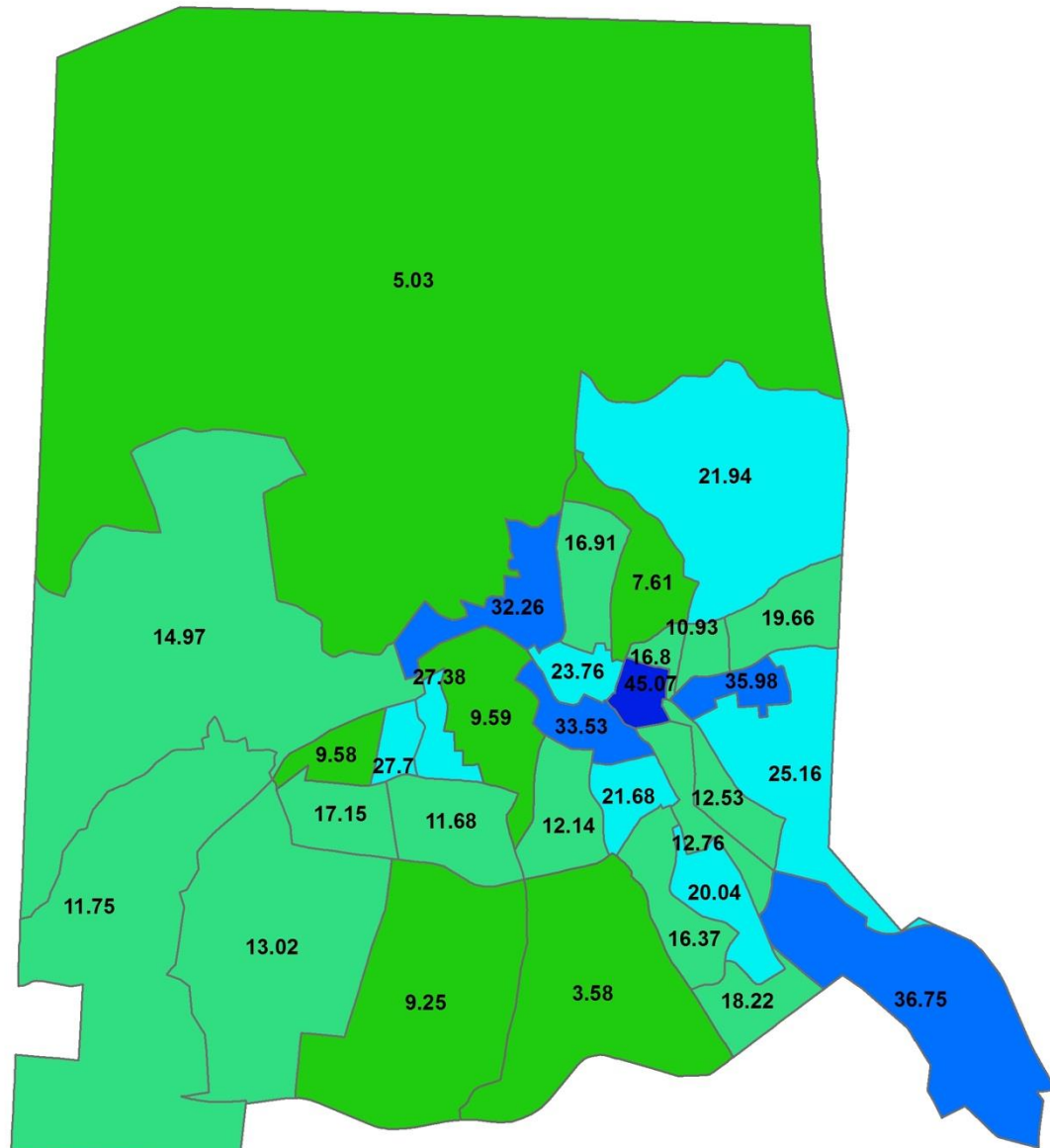
Educational attainment is closely linked to earning potential, so the low share of high school and college graduates in Fitchburg (relative to comparison communities and the state) likely contributes to lower incomes among Fitchburg households (see Finding 6). Yet even within educational categories, Fitchburg residents tend to have incomes near or below that of residents in comparison communities with the same level of education (with the exception of Pittsfield). Of note is the fact that residents with graduate/professional degrees in Leominster are earning approximately \$7,000 more per year than those with the same level of education in Fitchburg.

Median Earnings of Residents 25 Years and Older (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
No High School Diploma	\$25,843	\$26,326	\$26,405	\$16,313	\$27,386	\$22,344	\$23,412
High School Diploma only	\$30,987	\$30,055	\$31,244	\$28,309	\$31,273	\$36,560	\$32,237
Some college/assoc. degree	\$32,420	\$31,639	\$34,314	\$31,538	\$40,377	\$39,979	\$38,951
Bachelor's degree	\$50,310	\$41,864	\$51,829	\$39,543	\$46,640	\$58,960	\$57,029
Graduate/professional degree	\$61,667	\$52,448	\$69,719	\$55,604	\$67,263	\$70,534	\$73,315

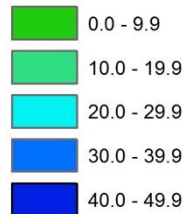
Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

Educational attainment within Fitchburg also varies by location, with higher income areas generally having a smaller share of residents 25 years and older without a high school degree (see map, next page). The exceptions are in the south-west part of the city, which is generally lower density and has higher incomes but still over 10% of residents without a high school diploma.

Educational Attainment by Block Group



**Percent of Residents Ages 25+
With No HS Diploma (2011-2015)**
(Range: 3.6% to 45.1%)



0 0.5 1 2 Miles



Source: U.S. Census Bureau, 2011-2015 5-year Average American Community Survey.

Finding 5: Fitchburg has the second-smallest share of married couples with children (16.4%) among comparison communities, and the second-highest share of single-parent households (12.9%), after Everett (15.2%).

The distribution of household types in Fitchburg, relative to comparison communities, is generally commensurate with the younger median age and smaller share of middle-age residents, as younger residents are less likely to be married relative to middle-age residents. The exception to this is Pittsfield, which has the oldest median age and highest share of residents ages 65 and older, who are more likely to be living alone rather than married or living with minor children.

Household Distribution by Type (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Married without Children	25.5%	20.7%	26.1%	24.7%	30.2%	29.7%	27.6%
Married with Children	16.4%	20.0%	17.5%	12.8%	17.0%	20.0%	19.3%
Single Parent	12.9%	15.2%	10.0%	12.1%	9.5%	7.1%	8.5%
Other Family	8.8%	11.3%	9.2%	8.0%	9.0%	8.8%	8.2%
Single Person	27.5%	24.5%	29.4%	36.0%	28.0%	27.1%	28.7%
Other Non-Family	8.9%	8.3%	7.8%	6.4%	6.3%	7.3%	7.7%
Average Household Size	2.58	2.81	2.43	2.22	2.57	2.63	2.53

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

The share of single parent households varies significantly across the comparison communities, ranging from 7.1% in Woburn to 15.2% in Everett, with a state average of 8.5%. As noted above, Fitchburg falls above the state average, having the second highest share of single parent family households among the comparison communities.

Looking more closely at this group reveals that Fitchburg trails only Pittsfield in the share of children living with unmarried female householders (36%), and is well above the state at 24%. It is also well above the statewide share of children living with unmarried males (7% vs. 5%), and below the share of children living with married couples (57% vs 71%).

Children Living in Unmarried Female-Headed Households (2011-2015)

	Number of Children	Percent of All Children
Fitchburg	2,970	36%
Everett	2,907	33%
Leominster	2,186	29%
Pittsfield	3,234	37%
Westfield	1,960	26%
Woburn	1,380	19%
State	298,571	24%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

This disparity relative to the state is important for economic development, as studies have long shown that single parent households, on average, have lower incomes than two parent households, and further, that household income can have an impact on a child's future. Although some studies have attributed social issues to the existence of single-parent households, more recent data has found that income – and not family structure – has the greater influence. “Lack of income has been identified as the single most important factor in accounting for the differences in children from various family forms (Casion, 1982; Lindblad-Goldberg, 1989; Amato and Keith, 1991).”¹⁵ Female-headed households, in particular, tend to be low income, “Mother-only

¹⁵ Kirby, Jacqueline, “Single-parent Families in Poverty”, The Ohio State University, retrieved from <http://www3.uakron.edu/schulze/401/readings/singleparfam.htm>, August 19, 2015.

families are more likely to be poor because of the lower earning capacity of women, inadequate public assistance and child care subsidies, and lack of enforced child support from nonresidential fathers.”¹⁶

Despite having fewer married and more single parent families, Fitchburg’s average household size (2.58 people) is higher than in Pittsfield (2.22), Leominster (2.43) and the State (2.53), and nearly equal to Westfield (2.57). However, households are still generally larger in Everett (2.81) and Woburn (2.63).

Fitchburg also has the greatest percentage of residents living in “other non-family” housing situations (8.9%), which are households comprised of unrelated individuals living together (i.e. roommates or unmarried partners). It is also second (11.2%, behind Westfield with 14.2%) in the share of residents not in households but rather living in group quarters, (i.e. college dormitories, assisted living complexes, military barracks, and other group home facilities).

¹⁶ Ibid.

INCOME AND EMPLOYMENT

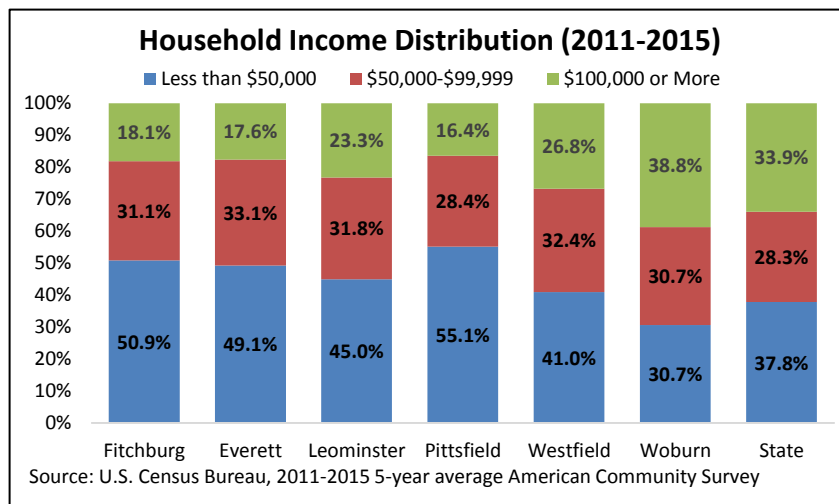
Finding 6: Median household income in Fitchburg (\$48,724) is the second-lowest of all the comparison communities. Per capita income is also second lowest.

Only Fitchburg (\$48,724) and Pittsfield (\$43,916) have median household incomes below \$50,000, while Woburn households have the highest among comparison communities (\$78,750). The state median household income, meanwhile, is \$68,563.

Fitchburg also has a lower-than-average share of households earning \$100,000 or more (18.1%) - just above Pittsfield (16.4%) and Everett (17.6%) - and the second-largest share earning less than \$50,000 (50.9%). Woburn again represents the opposite end of the spectrum, and is the only comparison community with a higher share of households with incomes of \$100,000 or more (38.8%) than with incomes under \$50,000 (30.7%).

Median Household Income (2011-2015)	
Fitchburg	\$48,724
Everett	\$50,762
Leominster	\$58,955
Pittsfield	\$43,916
Westfield	\$61,053
Woburn	\$78,750
State	\$68,563

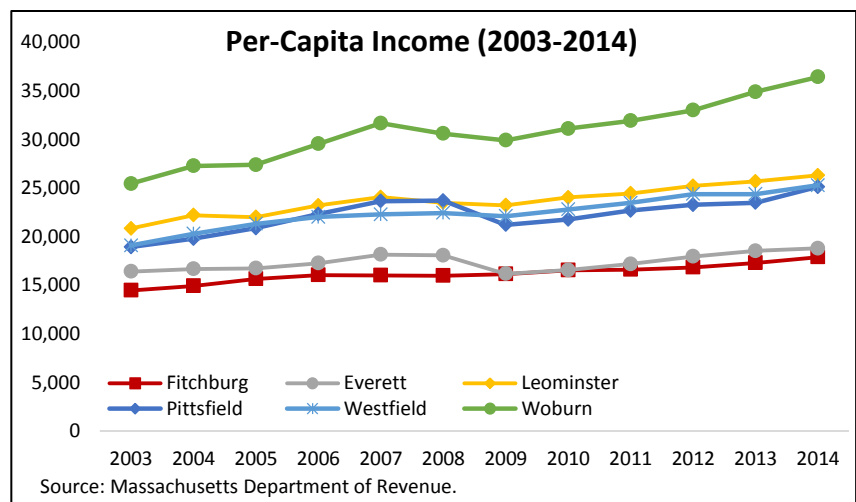
Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.



Fitchburg's low median income and income distribution are likely due to a combination of the educational attainment of residents (see finding 4) and younger median age. Household incomes tend to peak for householders between ages 45 and 64, and as noted above, Fitchburg has the smallest share of households in this age range among comparison communities. Yet even within the subset of householders ages 45 to 64, Fitchburg's median income (\$63,532) is only ahead of Everett (\$62,340)

and Pittsfield (\$53,467).

As noted above, Fitchburg's average household size (2.58 persons per household) places it in the middle of the comparison communities, and slightly above the statewide average (2.53). Per capita income figures remove some of the variability found in median household income measures, and offer more of a direct comparison between communities. On this metric, Fitchburg (\$17,894) again is lower than its comparison communities, trailing behind Everett



(\$18,814). Indeed, Fitchburg and Everett have consistently been a tier below the other comparison communities by per-capita income, with Woburn again representing the other end of the spectrum, and Leominster, Pittsfield, and Westfield steadily in the middle.

Per Capital Income (2004-2014)						
Municipality	2004	2009	% Change 2004-09	2014	% Change 2009-14	% Change 2004- 2014
Fitchburg	\$14,934	\$16,148	8.1%	\$17,894	10.8%	19.8%
Everett	\$16,677	\$16,181	-3.0%	\$18,814	16.3%	12.8%
Leominster	\$22,219	\$23,240	4.6%	\$26,317	13.2%	18.4%
Pittsfield	\$18,937	\$21,232	7.3%	\$25,133	18.4%	27.0%
Westfield	\$20,309	\$22,119	8.9%	\$25,291	14.3%	24.5%
Woburn	\$27,291	\$29,912	9.6%	\$36,431	21.8%	33.5%

Source: Massachusetts Department of Revenue.

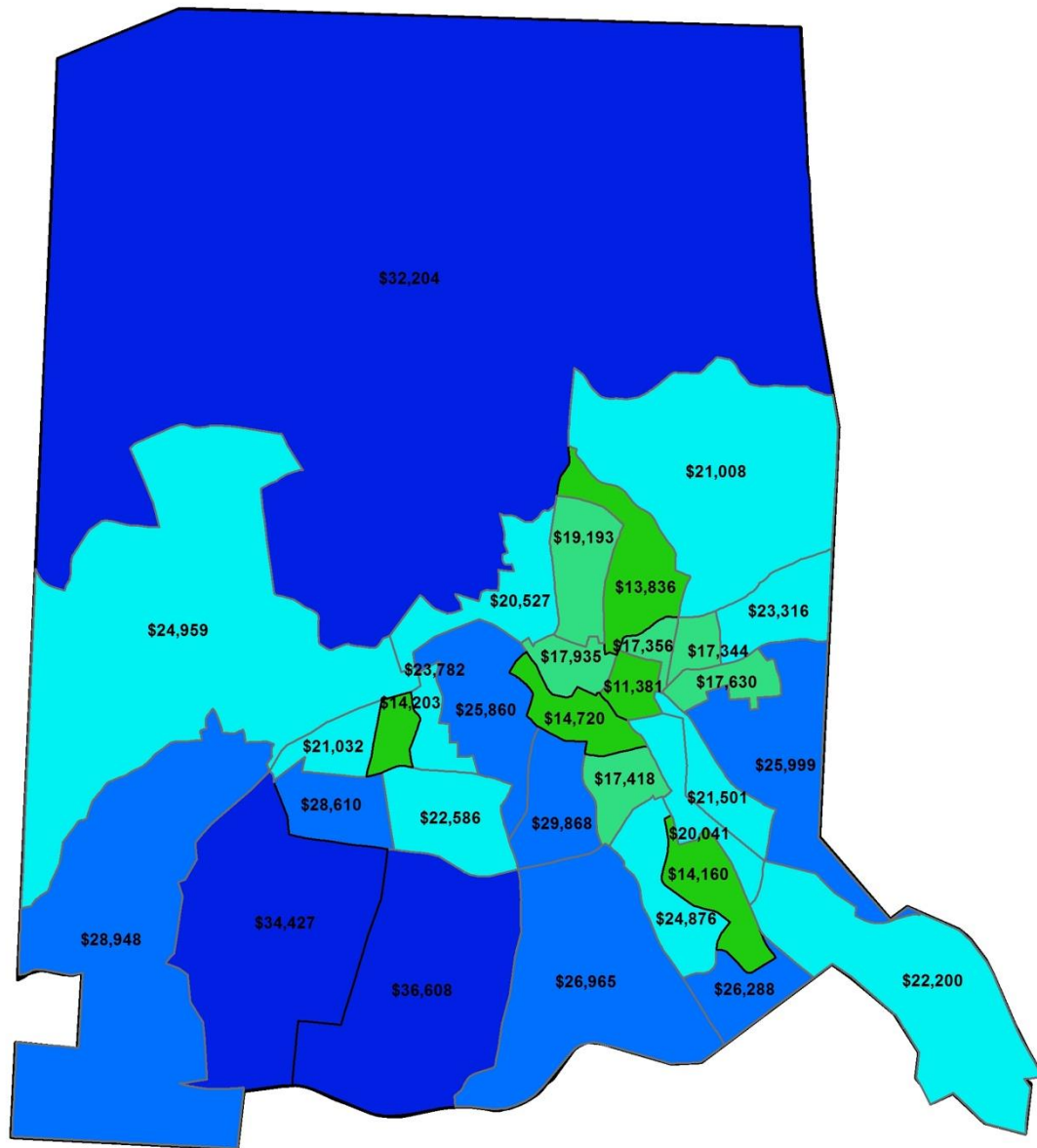
Per-capita income growth among the communities follows a similar pattern, with the higher-income municipalities (except for Leominster) gaining the most between 2004 and 2014, meaning that they pulled even farther away from the Fitchburg and Everett in terms of income over this period. Fitchburg's growth over this period, while steady, lagged the other communities during the second five-year period (2009-2014), which coincided with the recovery from the Great Recession.

It is worth noting that the cost of living for residents of Fitchburg is also generally lower than in comparison communities, which offsets some of the effect of lower incomes in the city. According to Sperling's Best Places¹⁷ cost of living index, only Pittsfield has a slightly lower (-0.9%) cost of living than Fitchburg, which is 10% cheaper than Leominster, the next most affordable community, and 52% cheaper than the most expensive, Woburn.

Within Fitchburg, median incomes are not evenly distributed, but follow a pattern similar to that of age and educational attainment (see map, next page). The highest income neighborhoods are in the north and south-central parts of the city, which are also among those with the oldest median ages and highest shares of high school graduates. The areas with low median incomes, meanwhile, are clustered in the center and south-east, which are generally younger and have lower shares of high school graduates.

¹⁷ Retrieved from http://www.bestplaces.net/cost_of_living/state/massachusetts, December 27, 2017.

Income by Block Group



Per-Capita Income (2011-2015)
(Range: \$11,381 to \$36,608)



Source: U.S. Census Bureau, 2011-2015 5 year average American Community Survey.



Finding 7: Fitchburg has the highest share of residents living in poverty among the comparison communities, including among seniors (13.5%) and children (29.1%).

With low incomes often come higher poverty rates, and Fitchburg is no exception. Nearly one in five residents lives below the poverty line, which is fully 2.2 percentage points greater than in any of the comparison communities (Pittsfield is second at 17.2%). Among families, Fitchburg comes in a close second to Pittsfield (14.5% vs. 14.8%), and is nearly twice the statewide share of families with children in poverty (25.1% vs. 13.1%).

Share of Residents with Income below Poverty (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
All Residents	19.4%	14.9%	13.1%	17.2%	9.5%	7.5%	11.6%
Under 18 years old	29.1%	20.0%	16.9%	28.3%	15.7%	12.2%	15.2%
65 years or older	13.5%	11.6%	9.0%	8.5%	6.3%	9.0%	9.2%
All Families	14.5%	13.5%	11.3%	14.8%	5.8%	5.7%	8.2%
With Children Under 18	25.1%	17.9%	15.8%	25.3%	10.8%	8.7%	13.1%
With Children under 5	21.0%	21.8%	7.7%	31.1%	8.7%	7.3%	12.3%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

High poverty rates are a problem for economic development in a community, as residents living below the poverty line generally cannot afford to spend much on discretionary items at local retailers. Indeed, many Fitchburg households struggle to even pay for their basic needs, with 33% of homeowners and 52% of renters spending 30 percent or more of their income on housing - the federal standard for affordability - despite having the lower monthly housing costs relative to comparison communities. The share of cost-burdened homeowners is higher than all comparison communities except Everett, whose proximity to Boston means higher housing costs than in communities farther away.

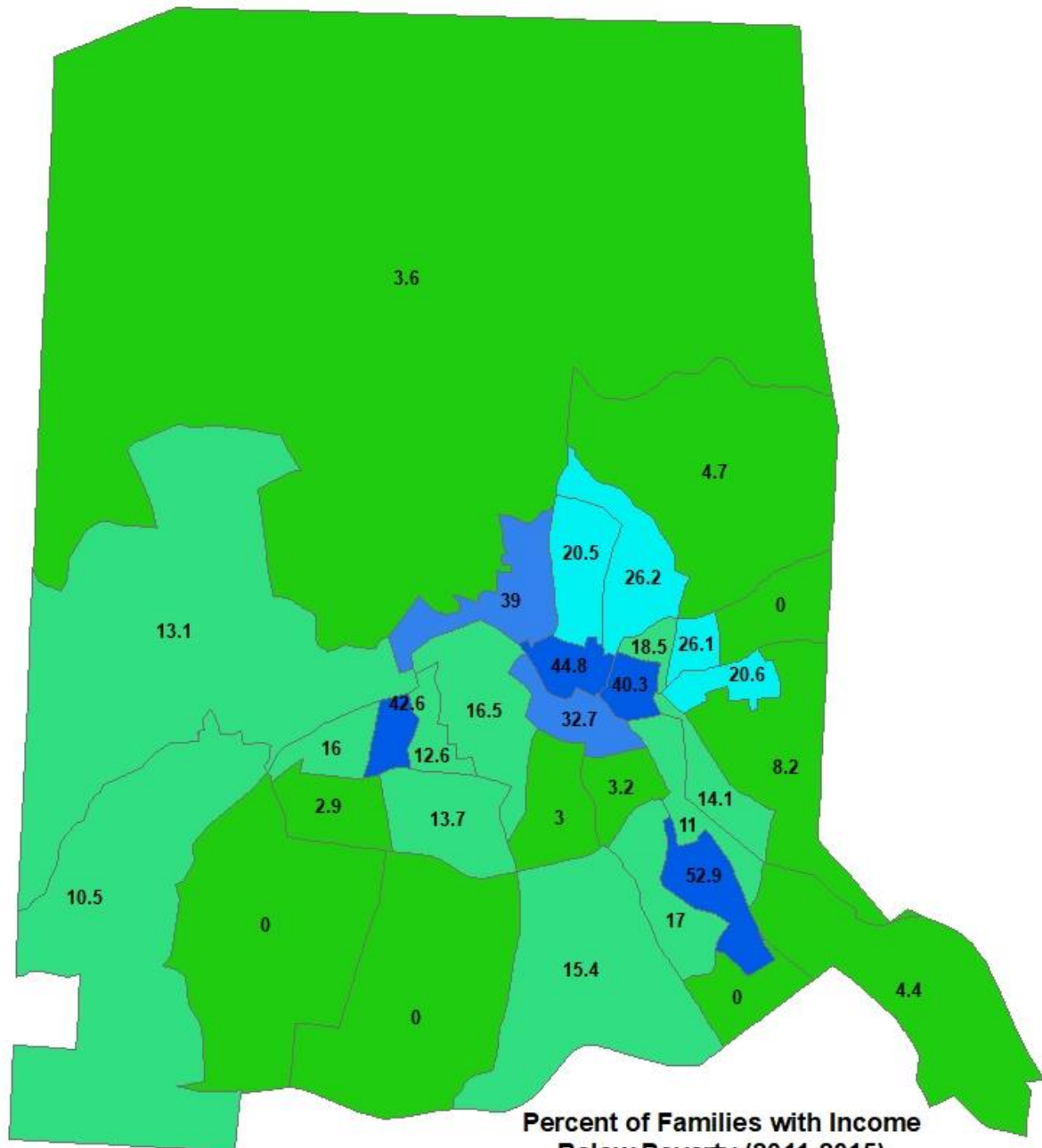
Share of Households by Sources of Income (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
With earnings	74%	82%	77%	72%	79%	82%	79%
With interest, dividends, or rents	13%	16%	18%	25%	22%	21%	25%
With Social Security income	30%	24%	28%	37%	33%	29%	29%
With Supplemental Security income	11%	7%	8%	9%	6%	4%	6%
With public assistance income	5%	4%	3%	4%	3%	2%	3%
With cash or food stamps/SNAP	22%	20%	14%	20%	15%	9%	13%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

The struggles of Fitchburg households are also visible in their sources of income. For example, only 74% of households in Fitchburg receive income from earnings, which is lower than all comparison communities except Pittsfield. Fitchburg also has the lowest share with interest, dividend or rental income (13% vs 16-25%), and the highest share with Supplemental Social Security (11% vs 3-9%), public income assistance (5% vs 2-4%), and cash/supplemental nutritional assistance (22% vs 5-20%).

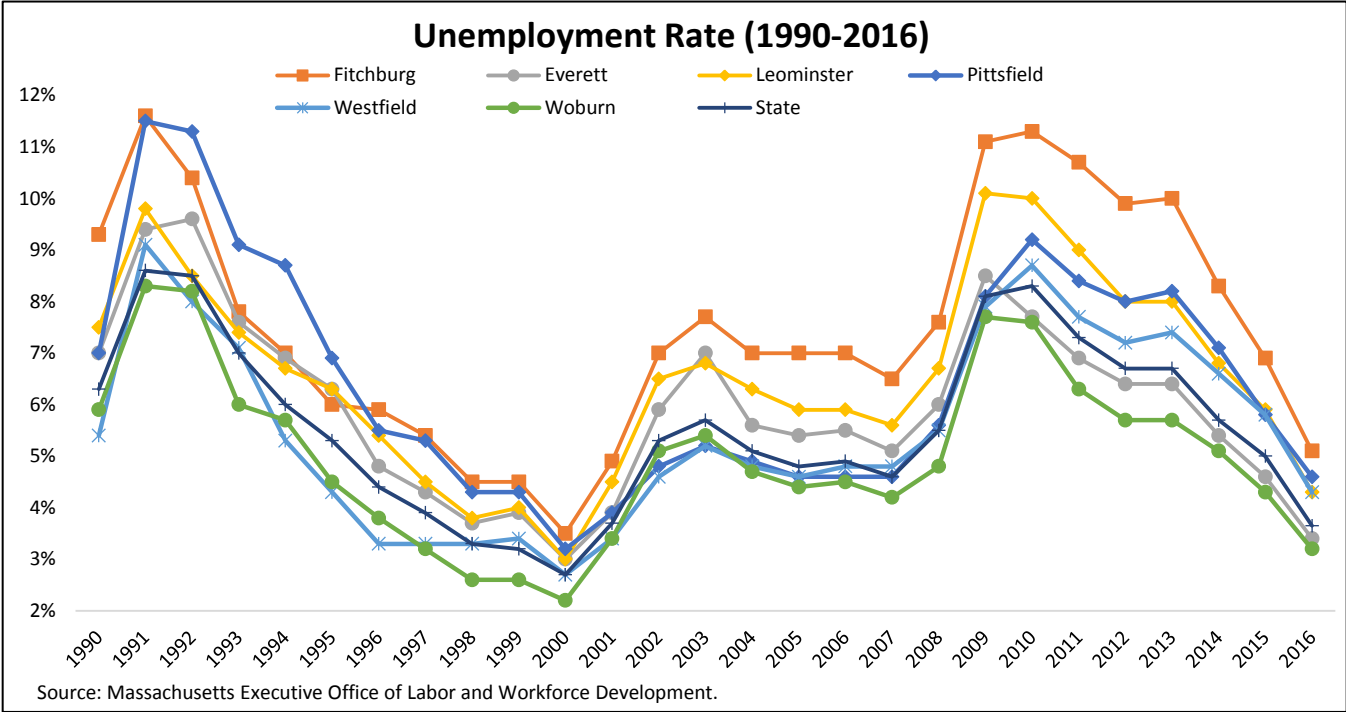
The economic distribution across Fitchburg reflects variations within the city, with the lower-density periphery having lower poverty rates than the high-density center (see map, next page).

Percent of Families Below Poverty by Block Group



Finding 8: The unemployment rate in Fitchburg (5.3% in 2016) is higher than that of the comparison communities.

Fitchburg’s unemployment rate peaked at 11.3% in 2010 during the Great Recession, and decreased by half in the six years following. Despite this, the city’s unemployment rate remains consistently higher than in the comparison communities and the state.



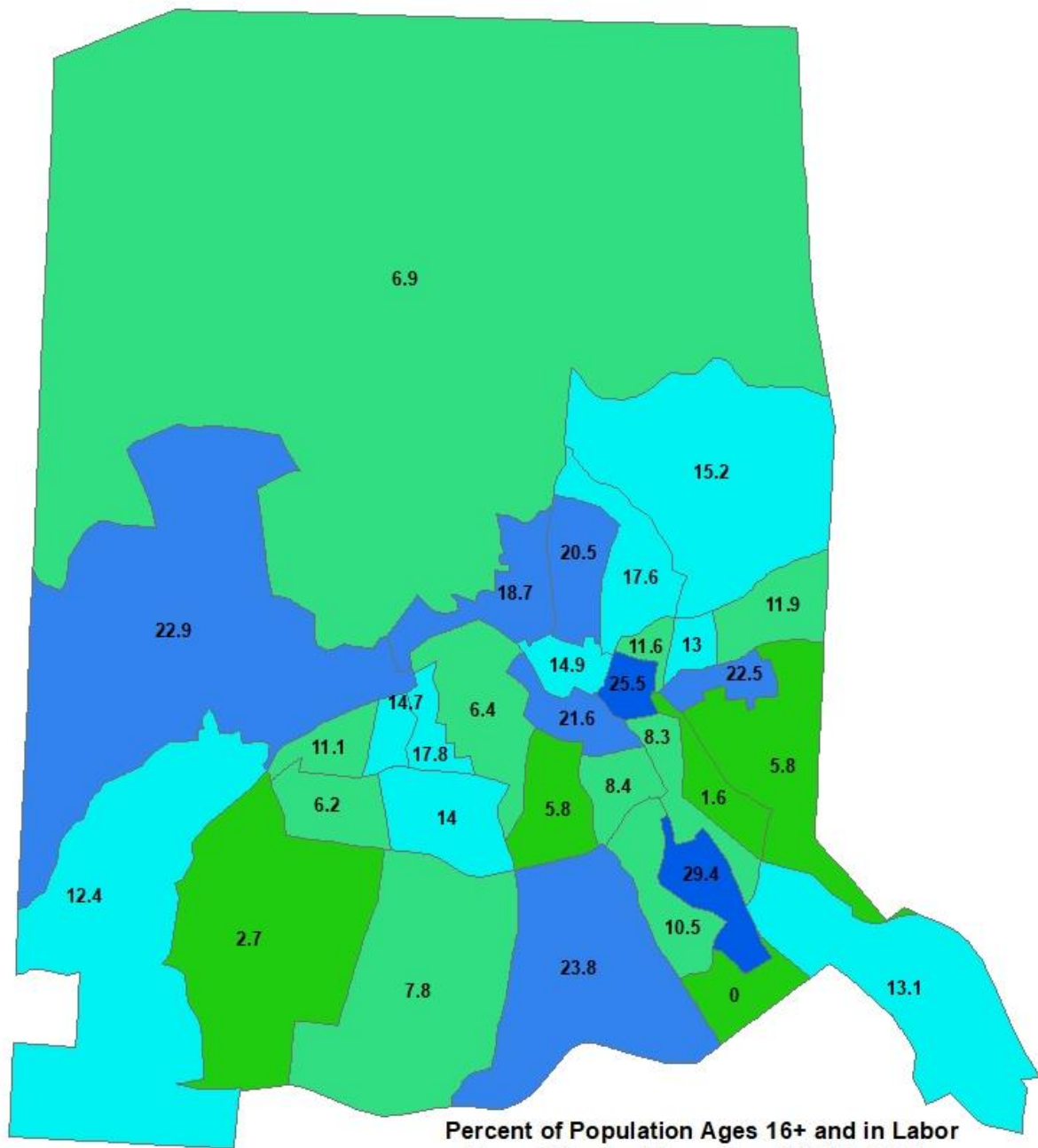
The number of Fitchburg residents in the labor force (both employed and seeking employment) has hovered around 18,500 for most of the period between 1995 and 2008, with only a small increase during 2002-2003 to 18,900. However, following the Great Recession in 2008, the size of the labor force rose sharply, eclipsing 19,000 and peaking at 19,707 in 2010. By 2012, that number was back down to 19,100, and has remained around there since.

As with income and poverty rates, unemployment rates vary within Fitchburg, in a pattern that reflects educational attainment, with areas that have lower educational attainment showing higher unemployment rates (see map, next page).

Residents in the Labor Force (1995-2016)	
1995	18,407
2000	18,351
2005	18,449
2010	19,707
2015	19,264
2016	19,171

Source: MA Executive Office of Labor and Workforce Development.

Unemployment Rate by Block Group



0 0.5 1 2 Miles

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.



Finding 9: By industry, Fitchburg residents are most likely to work in manufacturing (15.7%) and retail trade (13.5%)

Fitchburg and Leominster surpassed the other comparison communities and the state in the share of residents employed by the manufacturing industry,¹⁸ indicating that despite significant reductions from their former heydays, a cluster of manufacturing businesses remain in the area. The share of residents working in the retail sector, meanwhile, exceeds the state average and that of all comparison communities except for Westfield. Resident employment in accommodation and food services (10.0%), construction (5.8%), and transportation and warehousing (4.2%) are also above statewide shares, though not the highest among comparison communities.

Employed Residents Age 16+ by Industry (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Total	18,368	23,107	20,852	20,853	20,808	21,673	3,415,975
Manufacturing	15.7%	6.8%	15.2%	8.6%	12.7%	8.8%	9.2%
Retail trade	13.5%	11.2%	12.7%	13.5%	14.2%	11.2%	10.8%
Health care and social assistance	13.3%	14.2%	14.5%	19.9%	15.8%	16.5%	16.3%
Accommodation and food services	10.0%	13.7%	7.5%	8.6%	7.2%	6.3%	6.8%
Educational services	9.5%	5.4%	9.4%	10.8%	11.3%	8.0%	11.6%
Construction	5.8%	7.8%	5.4%	5.6%	4.1%	7.4%	5.4%
Public administration	5.4%	2.5%	3.8%	5.1%	5.4%	3.5%	4.0%
Other services, except public administration	4.8%	8.5%	6.5%	5.2%	2.9%	5.7%	4.4%
Transportation and warehousing	4.2%	6.4%	3.2%	1.9%	3.2%	3.3%	3.0%
Professional, scientific, and technical services	4.2%	4.6%	5.9%	5.3%	4.8%	9.1%	9.4%
Finance and insurance	3.7%	4.1%	4.1%	3.8%	4.6%	5.3%	5.8%
Administrative, support, & waste mgmt services	3.0%	7.2%	3.9%	3.6%	2.7%	4.6%	3.7%
Wholesale trade	2.7%	2.1%	3.2%	1.9%	3.5%	3.1%	2.4%
Arts, entertainment, and recreation	1.5%	1.5%	1.6%	2.0%	2.1%	1.6%	2.0%
Real estate and rental and leasing	1.2%	2.2%	1.4%	1.0%	1.5%	1.6%	1.7%
Information	1.2%	1.0%	1.6%	1.7%	2.6%	3.2%	2.3%
Utilities	0.3%	0.6%	0.1%	1.1%	0.7%	0.7%	0.6%
Agriculture, forestry, fishing and hunting	0.0%	0.0%	0.2%	0.3%	0.4%	0.0%	0.4%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

The largest industry in the state by share of employees, meanwhile, employs fewer residents of Fitchburg than of any comparison communities. Health care and social assistance (13.3%) is still the third largest industry in

¹⁸ When considering industries, it is important to note that within each industry there are a variety of occupations or job types that may require different levels of skills and education. For example, within Health Care and Social Assistance, jobs may include doctor, nurse, home health aide, child care employee, hospital custodian, pharmacist, etc.

Fitchburg, although it is the top industry in all other communities except Leominster. Fitchburg has also the lowest share in professional, scientific and technical services (4.2% vs. 4.6-9.1%) and in finance and insurance (3.7% vs. 3.8-5.3%).

Fitchburg has the smallest share of women among its employed residents, at 47.1% of the workforce, relative to 47.4-52.4% in comparison communities and 49.3% statewide. The industry most likely to employ female residents is health care and social assistance (23.9%), though this share is still below the state. The share of women in public administration is the highest among comparison communities (5.6% vs. 2.1-4.1%), while the share in professional, scientific and technical services is the lowest (3.7% vs. 4.8-10.6%).

Employed Female Residents Age 16+ by Industry (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Total	8,643	11,108	10,245	10,930	10,733	10,274	1,684,873
Health care and social assistance	23.9%	23.5%	23.5%	28.9%	27.6%	26.5%	25.6%
Educational services	12.4%	6.6%	13.4%	13.4%	14.4%	11.5%	15.5%
Retail trade	12.3%	12.1%	10.5%	14.9%	13.9%	10.0%	10.4%
Manufacturing	10.1%	5.0%	10.4%	3.1%	4.9%	5.5%	5.7%
Accommodation and food services	10.1%	14.1%	8.0%	9.6%	8.6%	6.6%	7.3%
Finance and insurance	5.8%	5.2%	6.0%	4.8%	6.0%	6.2%	6.2%
Public administration	5.6%	2.2%	2.1%	3.6%	4.1%	3.1%	3.2%
Other services, except public administration	5.5%	11.0%	7.3%	5.3%	3.5%	7.6%	5.2%
Professional, scientific, and technical services	3.7%	5.1%	4.9%	4.8%	4.9%	8.6%	8.0%
Transportation and warehousing	3.4%	2.1%	1.8%	0.6%	1.4%	1.7%	1.5%
Administrative, support, & waste mgmt svcs	2.0%	7.5%	4.2%	3.0%	1.2%	4.9%	2.9%
Wholesale trade	1.4%	1.1%	2.5%	1.0%	2.2%	1.1%	1.5%
Information	1.2%	0.7%	1.6%	1.6%	2.8%	3.0%	1.9%
Construction	1.0%	0.9%	1.1%	1.6%	1.2%	1.2%	0.9%
Arts, entertainment, and recreation	0.9%	1.3%	1.0%	2.5%	1.9%	1.3%	2.0%
Real estate and rental and leasing	0.5%	1.4%	1.4%	0.9%	1.0%	1.4%	1.6%
Utilities	0.1%	0.1%	0.0%	0.3%	0.3%	0.0%	0.3%
Agriculture, forestry, fishing and hunting	0.1%	0.0%	0.3%	0.1%	0.1%	0.0%	0.3%
Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.							

Finding 10: Fitchburg residents are less likely to work in higher paying employment industries when compared to the state average. When they do work in higher paying industries, their wages remain below the state average.

The lowest paying job sector in the Commonwealth, accommodation and food services, has median earnings of \$16,292 and employs 10.0% of Fitchburg residents. Retail trade, meanwhile, has the third lowest median earnings (\$23,296) and employs 13.5% of local residents.

Median Earnings of Employed Residents Age 16+ by Industry (2011-2015) <i>(sorted by share of Fitchburg residents employed by industry)</i>				
	Percent of Fitchburg Residents Employed	Median Earnings		
		Fitchburg	State	Difference
Manufacturing	15.7%	\$38,045	\$54,180	-\$16,135
Retail trade	13.5%	\$21,579	\$23,296	-\$1,717
Health care and social assistance	13.3%	\$27,734	\$40,021	-\$12,287
Accommodation and food services	10.0%	\$12,949	\$16,292	-\$3,343
Educational services	9.5%	\$39,242	\$43,246	-\$4,004
Construction	5.8%	\$37,563	\$43,982	-\$6,419
Public administration	5.4%	\$60,798	\$62,204	-\$1,406
Other services, except public administration	4.8%	\$23,750	\$25,239	-\$1,489
Transportation and warehousing	4.2%	\$31,359	\$41,511	-\$10,152
Professional, scientific, and technical services	4.2%	\$51,464	\$71,708	-\$20,244
Finance and insurance	3.7%	\$40,313	\$65,744	-\$25,431
Administrative and support and waste management services	3.0%	\$20,000	\$30,229	-\$10,229
Wholesale trade	2.7%	\$49,821	\$49,267	\$554
Arts, entertainment, and recreation	1.5%	\$8,190	\$19,524	-\$11,334
Real estate and rental and leasing	1.2%	\$37,132	\$44,899	-\$7,767
Information	1.2%	\$51,719	\$58,583	-\$6,864
Utilities	0.3%	\$86,563	\$73,048	\$13,515
Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.				

An exception to this trend is in manufacturing, which employs the most residents of Fitchburg and has the eighth-highest median earnings in the state, at \$54,180. Among employed residents of Fitchburg, however, the median earnings in manufacturing is just \$38,045, or -\$16,135 less than the state median earnings. Indeed, Fitchburg residents earn less than the state median all but two industries (wholesale trade and utilities).

Finding 11: Nearly four out of five Fitchburg workers are employed by private companies, while only 5% are self-employed, the lowest among comparison communities

The city's share of private salary workers, at 79.9%, is in the middle relative to comparison communities (77.6-82.0%) and larger than the statewide share (78.6%). However, when differentiating between for-profit and non-profit employers, it becomes clear that a greater share of Fitchburg residents work for for-profit companies (73.0%) than any other comparison community. Fitchburg also has the second-lowest share of the residents working for non-profits (6.9%).

Working Residents Ages 16+ by Class of Worker (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Civilian employed population 16 years and over	18,368	23,107	20,852	20,853	20,808	21,673	3,415,975
Private for-profit companies	73.0%	72.4%	74.2%	62.7%	69.5%	70.8%	65.8%
Private not-for-profit organizations	6.9%	9.6%	6.4%	14.9%	9.7%	9.9%	12.8%
Local, state, and federal government workers	14.8%	7.7%	11.4%	14.6%	14.5%	10.7%	12.4%
Self-employed in own incorporated business	1.2%	2.1%	1.5%	2.3%	2.0%	2.1%	2.8%
Self-employed in own not-incorporated business	4.0%	8.2%	6.4%	5.4%	4.1%	6.5%	6.1%
Unpaid family workers	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

Fitchburg residents are the least likely to be self-employed, with only 5.2% of residents working for themselves. This is a full percentage point less than the next lowest community (Westfield) and nearly four percentage points less than the statewide share. They are, however, the most likely among residents of comparison communities to be government employees, at 14.8%, topping even Westfield (14.5%), which is home to a regional air force base and training center. More than half of government employees living in Fitchburg work in education, health care, and social services, representing fully 8.0% of all working Fitchburg residents – again the highest among comparison communities.

Finding 12: By occupation, Fitchburg residents are most likely to be in office and administrative support jobs (14.5%), followed by sales (10.1%).

The shares of Fitchburg residents' in these two occupational categories are above the statewide proportions, though not the highest relative to comparison communities. Pittsfield, Westfield and Woburn all have slightly higher shares of residents employed as office and administrative support staff, while Leominster, Pittsfield and Westfield have higher shares in sales. Fitchburg residents do have the highest percent employed in production jobs (8.6%) - more than twice the share statewide (4.3%) - as well as in law enforcement (1.4% vs. 0.5-1.3%). They are also second in food preparation and serving, construction and extraction, and personal care services.

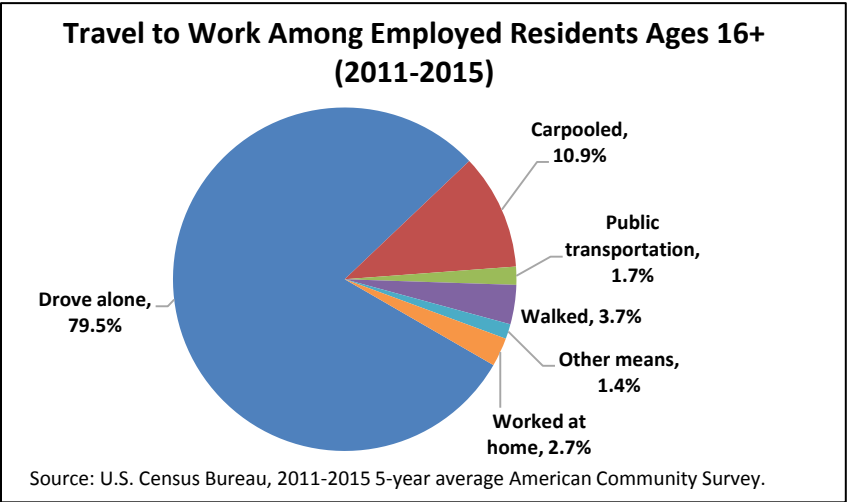
Working Residents Ages 16+ by Occupation (2011-2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Civilian employed population 16 years and over	18,368	23,107	20,852	20,853	20,808	21,673	3,415,975
Office and Admin Support	14.5%	13.8%	11.6%	14.7%	14.6%	14.7%	12.5%
Sales	10.1%	8.9%	10.5%	11.2%	11.0%	9.0%	10.0%
Production	8.6%	5.0%	6.2%	4.5%	7.3%	3.3%	4.3%
Food Prep and Serving	8.5%	9.7%	6.5%	6.7%	5.2%	5.3%	5.5%
Management	8.3%	5.8%	9.5%	6.8%	9.9%	9.4%	11.2%
Construction and Extraction	5.1%	7.2%	4.1%	4.7%	2.9%	5.6%	4.3%
Education, Training and Library	5.0%	3.0%	6.3%	7.6%	6.0%	4.9%	7.2%
Personal Care and Service	4.9%	4.7%	4.8%	5.9%	3.6%	4.0%	3.8%
Transportation	4.0%	7.2%	3.3%	3.2%	2.4%	4.7%	2.8%
Building-Grounds Maintenance	3.5%	9.8%	4.7%	4.9%	3.5%	3.7%	3.5%
Business and Finance Operations	3.3%	3.2%	4.0%	3.9%	4.3%	6.8%	6.0%
Material Moving	3.2%	3.0%	4.2%	1.1%	3.8%	1.8%	1.6%
Install, Maintenance and Repair	2.9%	3.0%	3.5%	2.5%	2.8%	3.6%	2.4%
Healthcare Support	2.7%	4.6%	2.9%	4.1%	3.9%	2.6%	2.7%
Computer and Mathematical	2.3%	1.9%	2.4%	1.8%	2.3%	4.7%	3.8%
Architecture and Engineering	2.1%	0.4%	2.5%	1.4%	2.5%	3.0%	2.2%
Health Diagnostic and Practitioners	2.1%	1.7%	2.7%	4.0%	5.1%	3.9%	4.7%
Arts, Design, Entertainment, Sports and Media	1.8%	1.0%	1.3%	2.0%	1.0%	1.5%	2.2%
Community and Social Service	1.7%	1.2%	2.4%	2.0%	1.6%	1.5%	2.0%
Health Technologists / Technicians	1.6%	1.2%	2.0%	2.4%	2.0%	2.0%	1.8%
Law Enforcement and Supervisors	1.4%	0.5%	1.0%	1.3%	1.0%	0.5%	0.9%
Fire Fighter and Prevention/Protective Service	1.1%	2.3%	1.4%	1.4%	1.9%	1.6%	1.3%
Life, Physical and Social Science	0.7%	0.6%	0.8%	0.7%	0.5%	0.6%	1.8%
Farm, Fish and Forestry	0.4%	0.0%	0.2%	0.5%	0.0%	0.0%	0.2%
Legal Occupations	0.2%	0.3%	1.2%	0.8%	1.0%	1.2%	1.4%

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

On the other end of the spectrum, Fitchburg residents are the least likely to work in legal occupations (0.2% vs. 0.3-1.2%), tied for lowest share in building & grounds maintenance (3.5% vs. 3.5-9.8%), and have the second lowest share of employees in business and finance (3.3% vs. 3.2-6.8%), healthcare support (2.7% vs. 2.6-4.6%), and healthcare practitioners/diagnostics (2.1% vs. 1.7-5.1%).

Finding 13: Nearly 80% of Fitchburg residents in the workforce drive alone to work.

The percentage of Fitchburg residents driving alone is higher than the statewide share (71%) but lower than in all comparison communities (80%-86%), except Everett (55%), which has greater access to public transportation relative to other comparison communities. Nearly 11% of working residents in Fitchburg carpooled, which is also second only to Everett (13.2%) and more than three percentage points above the statewide share (7.7%). Fitchburg also has the second-largest share of pedestrian commuters, at 3.7%, less than only Pittsfield (4.1%) among comparison communities, though all communities are below the statewide share of 4.8%. Less than 2% of working residents in Fitchburg use public transportation, compared to 9.8% statewide.

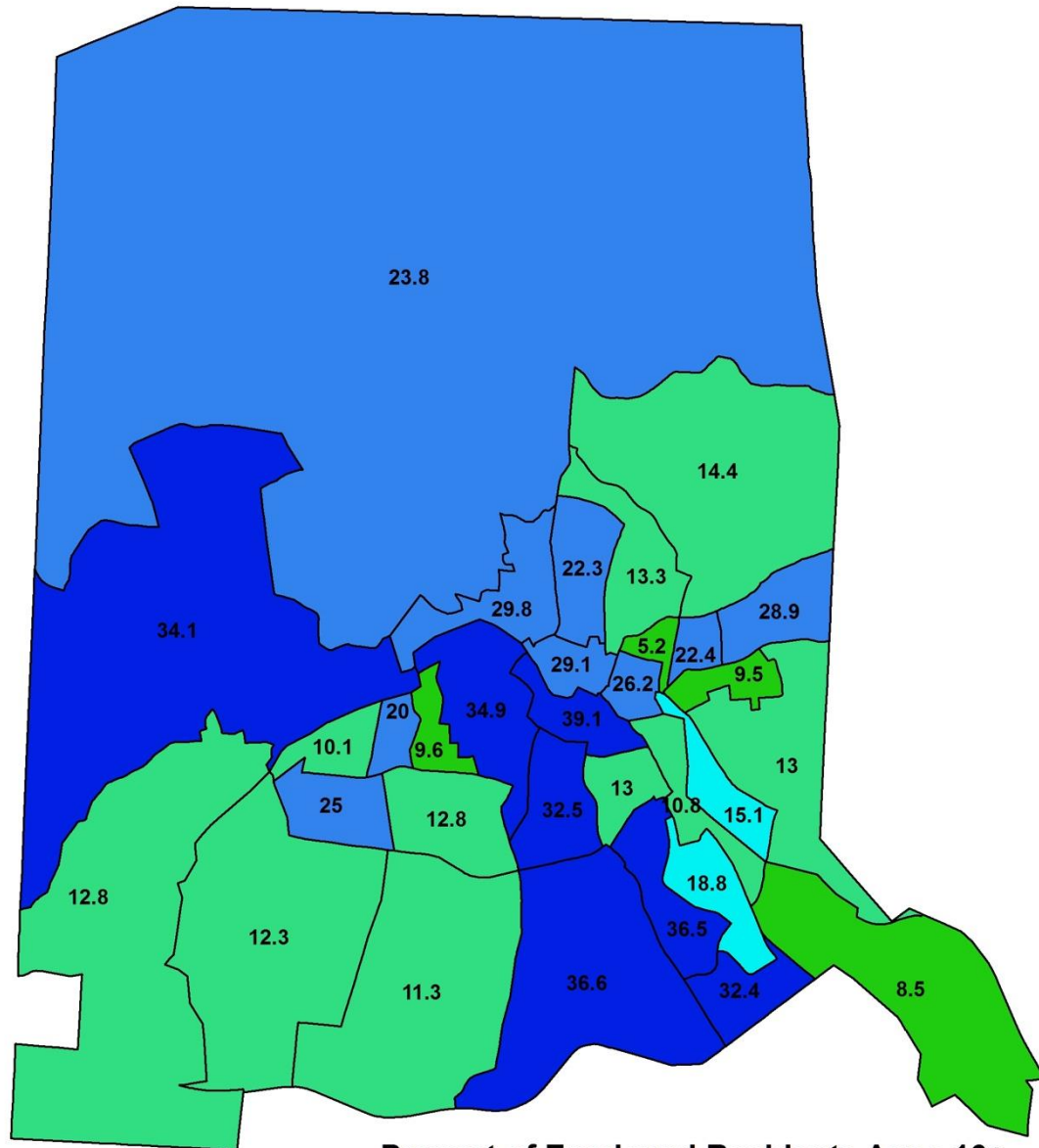


Median Travel Time to Work Among Employed Residents Ages 16+ (2011-2015) (min)	
Fitchburg	25.8
Everett	32.6
Leominster	27.1
Pittsfield	18.0
Westfield	22.6
Woburn	24.4
Massachusetts	28.7

Source: U.S. Census Bureau, 2011-2015 5-year average American Community Survey.

Median travel time among residents of Fitchburg working outside their home was just under 26 minutes, less than the state median of 29 minutes, and 3rd highest among comparison communities, which ranged from 18 to 33 minutes. Within the city, the shortest commutes are generally among residents who live in southwest Fitchburg close to Route 2 and other major roadways (see map, next page). However, residents in the southeast part of the city, have the highest share with long commutes, despite proximity to highways.

Commute Times by Block Group



0 0.5 1 2 Miles

Source: U.S. Census Bureau, 2011-2015 5-year Average American Community Survey.



LOCAL BUSINESS ECONOMY

LOCAL BUSINESS ESTABLISHMENTS

Finding 14: Although the number of business establishments in Fitchburg increased 15.6% between 2001 and 2015, the city has fewer businesses than nearly all comparison communities.

In 2015, Fitchburg had 1,080 business establishments, most closely aligning it in terms of size with Everett (936) and Westfield (1,117). In contrast, Pittsfield (1,788) and Woburn (2,409) had significantly more businesses, and Leominster fell in between (1,337). This is despite similar total residential populations among the six communities.

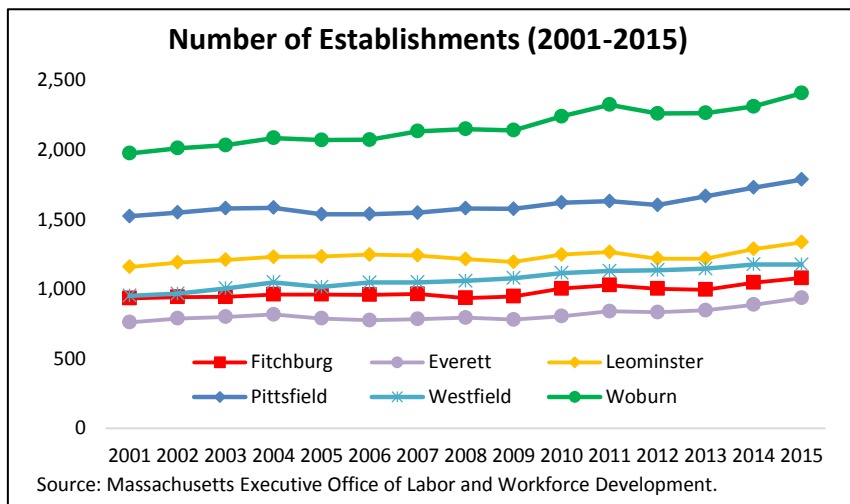
All comparison communities experienced growth in the number of business establishments between 2001 and 2015, but at different rates.

Although the numerical growth in Fitchburg establishments (+146 businesses) over this period was significant, it was the lowest among the comparison communities. In addition, while the rate of growth in Fitchburg (15.6%) was slightly greater than in Leominster (15.3%), it was lower than the other communities. Meanwhile, statewide growth in the number of business establishments was 23.2%, a rate that was greater than all comparison communities except Westfield (23.6%).

The impact of the 2007-2009 Great Recession on the total number of businesses appears to have varied by community. Specifically, Pittsfield, Westfield, and Woburn, and the State experienced a consistent increase in the number of businesses, with no decline in 2008 or 2009. Fitchburg, Everett, and Leominster were similar to each other in that they experienced a reduction in the total number of businesses in either 2008 or 2009, but all had recovered by 2010 when the total number of businesses exceeded their 2007 figures.

Fitchburg and Leominster experienced a subsequent period when the number of businesses declined. This occurred in either 2012 (Leominster) or 2012-13 (Fitchburg). Both recovered by 2014 when the total number of businesses exceeded those found in 2011.

Since 2001, Leominster has consistently had more businesses than Fitchburg, but the difference has varied over time. In 2001, Leominster had 226 more businesses than Fitchburg, and by 2006, this difference had increased to 289 businesses. By 2015, the difference had settled in the middle, at 257 more businesses in Leominster than in Fitchburg.



Number of Establishments (2001-2015)							
Year	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
2001	934	762	1,160	1,524	952	1,977	184,010
2002	943	789	1,192	1,551	967	2,014	190,114
2003	944	801	1,210	1,581	1,006	2,036	195,347
2004	962	818	1,232	1,585	1,049	2,087	200,875
2005	962	789	1,235	1,538	1,016	2,072	196,630
2006	959	777	1,248	1,539	1,048	2,075	197,171
2007	965	784	1,242	1,550	1,049	2,136	199,174
2008	936	795	1,216	1,581	1,059	2,152	200,518
2009	948	781	1,195	1,577	1,079	2,143	200,967
2010	1,004	805	1,248	1,622	1,116	2,243	207,959
2011	1,028	841	1,267	1,633	1,131	2,327	210,693
2012	1,003	834	1,219	1,605	1,137	2,263	206,846
2013	996	848	1,220	1,668	1,147	2,267	210,358
2014	1,047	888	1,289	1,730	1,178	2,314	219,551
2015	1,080	936	1,337	1,788	1,177	2,409	226,762
Change (2001-15)	146	174	177	264	225	432	42,752
% Change (2001-15)	15.6%	22.8%	15.3%	17.3%	23.6%	21.9%	23.2%
Fitchburg compare (2015)		-13.3%	+23.8%	+65.6%	+9.0%	+123.1%	

Source: Massachusetts Executive Office of Labor and Workforce Development

Finding 15: Despite the growth in the number of Fitchburg business establishments, local jobs declined by 10.1% between 2001 and 2015. As of 2015, there were 0.62 jobs per resident in the workforce.

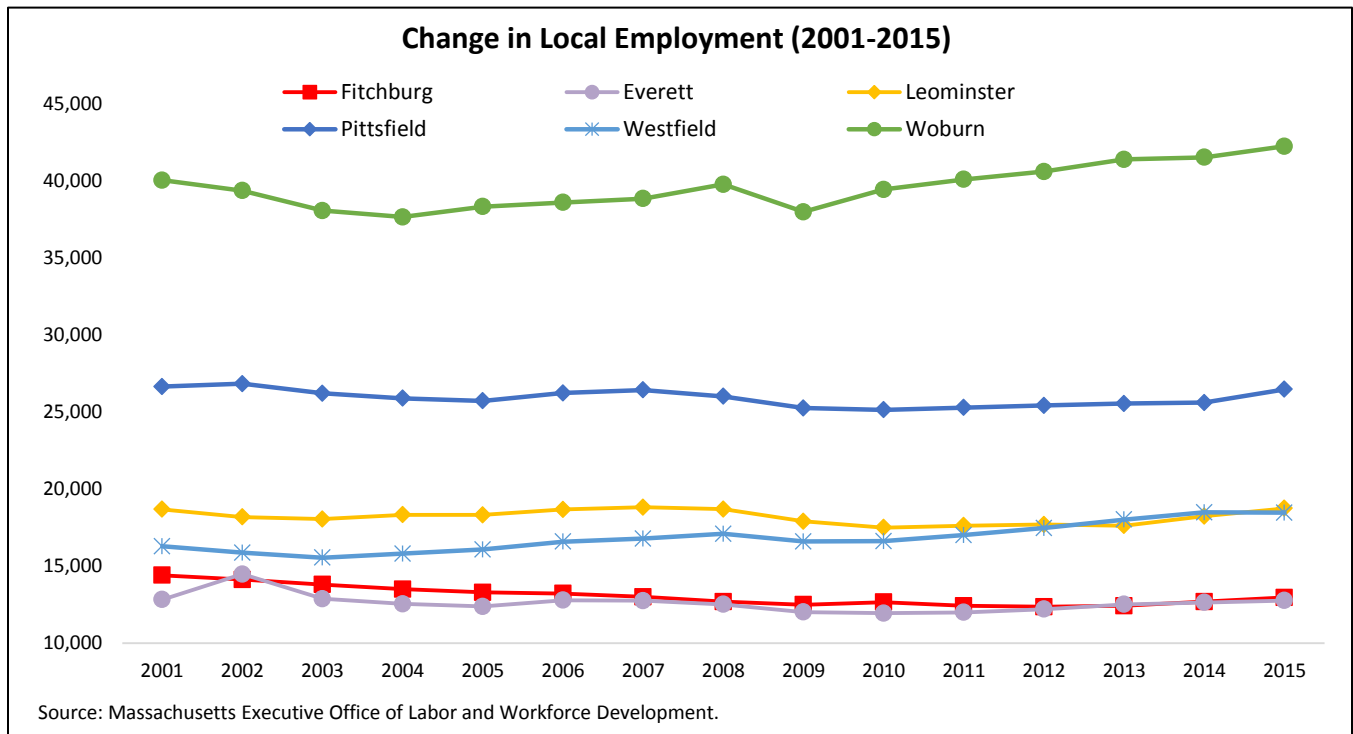
Largely consistent with the total number of businesses, in 2015, Fitchburg had a total number of local jobs¹⁹ (12,966) that is similar in size to Everett and smaller than the other comparison communities. The other communities, which had more businesses than Fitchburg, also had more jobs. The only exception is Westfield, which has a similar number of businesses to Fitchburg (9% more), but had many more jobs (42.5% more jobs) – a variance that is only possible if businesses in Westfield are significantly larger (see finding 16). Similarly, Woburn, which had more businesses (+123%) than Fitchburg, had just over 3.25 times the number of jobs (+226%).

Number of Employees (2001-2015)							
Year	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
2001	14,416	12,835	18,685	26,652	16,290	40,032	3,245,353
2002	14,129	14,484	18,189	26,830	15,880	39,364	3,171,815
2003	13,806	12,886	18,060	26,210	15,555	38,062	3,110,706
2004	13,513	12,556	18,338	25,890	15,811	37,650	3,106,453
2005	13,303	12,388	18,326	25,726	16,083	38,326	3,127,113
2006	13,227	12,795	18,677	26,230	16,596	38,594	3,160,389
2007	13,013	12,761	18,822	26,429	16,789	38,837	3,195,808
2008	12,704	12,526	18,701	26,016	17,100	39,766	3,202,339
2009	12,503	12,029	17,905	25,254	16,599	37,982	3,095,144
2010	12,667	11,948	17,507	25,142	16,623	39,431	3,111,633
2011	12,434	12,005	17,628	25,285	17,021	40,081	3,151,635
2012	12,367	12,215	17,704	25,427	17,477	40,589	3,200,127
2013	12,429	12,519	17,627	25,550	18,026	41,378	3,251,818
2014	12,703	12,646	18,241	25,610	18,490	41,516	3,315,700
2015	12,966	12,777	18,746	26,469	18,471	42,238	3,380,052
Change (2001-15)	-1,450	-58	61	-183	2,181	2,206	134,699
% Change (2001-15)	-10.1%	-0.5%	0.3%	-0.7%	13.4%	5.5%	4.2%
Fitchburg compare (2015)		-1.5%	44.6%	104.1%	42.5%	225.8%	

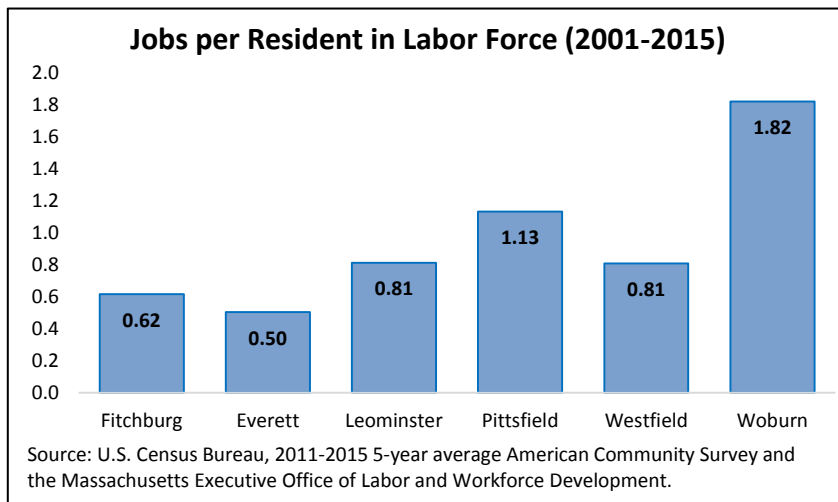
Source: Massachusetts Executive Office of Labor and Workforce Development

Since 2001, the number of workers (including full- and part-time workers) in establishments has increased significantly only in Westfield (13.4%) and Woburn (5.5%), while the number of workers stayed essentially flat in Everett, Leominster, and Pittsfield. Meanwhile, statewide employment growth for the period was 4.2%. Fitchburg is the only community among the comparison communities to experience double digit declines in the number of jobs. However, it should be noted that the declines all occurred between 2001 and 2012, when the total reduction was -2,049 jobs. Since 2012, nearly 600 jobs have been added in Fitchburg, with especially strong growth taking place in 2014 (+274) and 2015 (+263).

¹⁹ Data on local employment is derived from payroll reporting. Some discrepancies can occur if a business is located in one municipality, but its payroll is reported from another location. An example could be a business or public agency that might report payroll from a particular office, but have workers in multiple locations.



Perhaps more telling than the total number of jobs is the ratio of jobs to the number of residents in the workforce, as this considers the size of the residential community and speaks to whether jobs may be located proximate to where people live. Additionally, the ratio of jobs to resident in the workforce provides insights into whether the daytime population of a community rises, falls, or stays the same when residents leave for work. In a community with less than a 1:1 ratio, the daytime population will decline as residents leave the community to go to work and local retailers and restaurateurs may have little daytime activity. In a community with a greater than 1:1 ratio, such as Cambridge, which has a 1.8:1 ratio, the daytime population goes up which can lead to vibrant commercial centers as workers go out to get lunch or run errands.



With 12,966 jobs and 21,072 residents in the workforce²⁰, Fitchburg has a ratio of 0.62 jobs per resident in the workforce, which is less than two-thirds of 1:1, a goal often set by communities seeking to grow their economy. Relative to the comparison communities, Fitchburg's ratio is greater than only Everett's (0.50), while Westfield (0.81) and Leominster (0.81) are closer to 1:1, and Woburn has nearly twice (1.82) as many jobs as residents in the workforce.

²⁰ The number of residents in the workforce is from the 2011-2015 5-year average American Community survey, while the number of jobs is from the Massachusetts Department of Labor and Workforce Development in 2015. As a result, ratios of the two figures are approximate only and should be used only for relative comparison across communities.

Finding 16: Among businesses with payrolls, nearly half (47%) in Fitchburg have fewer than 5 employees.

Based upon payroll data²¹, the share of very small employers (i.e. with 1-4 employees) in Fitchburg (47.2%) does not stand out among the comparison communities, as in all of them small businesses represent 46% or more of total businesses. Fitchburg's share is higher than in Woburn (42.4%), and is similar to Leominster (47.8%), Pittsfield (46.0%), and Westfield (48.5%). It is far lower than Everett, where businesses with 1-4 employees constitute 56.9% of all businesses.

However, Fitchburg has the fewest number of payroll establishments with 250 employees or more, with just three (0.4%) between 250 and 499, and none with at least 500 employees. All other comparison communities, meanwhile, have at least four large employers, and at least one with 500 or more employees. Woburn stands out among the group with 20 establishments with 250 employees or more.

Payroll Establishments by Number of Employees (2015)						
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn
Number of Establishments	745	727	1,093	1,321	882	2,087
1 to 4 employees	352	414	522	607	428	885
5 to 9 employees	173	143	233	282	193	403
10 to 19 employees	105	66	156	218	112	336
20 to 49 employees	75	59	96	140	91	269
50 to 99 employees	20	26	58	42	31	107
100 to 249 employees	17	14	24	22	21	67
250 to 499 employees	3	3	3	7	6	16
500 to 999 employees	0	1	0	1	0	3
1,000 employees or more	0	1	1	2	0	1
1 to 4 employees	47.2%	56.9%	47.8%	46.0%	48.5%	42.4%
5 to 9 employees	23.2%	19.7%	21.3%	21.3%	21.9%	19.3%
10 to 19 employees	14.1%	9.1%	14.3%	16.5%	12.7%	16.1%
20 to 49 employees	10.1%	8.1%	8.8%	10.6%	10.3%	12.9%
50 to 99 employees	2.7%	3.6%	5.3%	3.2%	3.5%	5.1%
100 to 249 employees	2.3%	1.9%	2.2%	1.7%	2.4%	3.2%
250 to 499 employees	0.4%	0.4%	0.3%	0.5%	0.7%	0.8%
500 to 999 employees	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
1,000 employees or more	0.0%	0.1%	0.1%	0.2%	0.0%	0.0%

Source: U.S. Census Bureau, 2015 Zip-Code Business Patterns.

It is worth noting that these data do not include government agencies, such as public school districts, state universities, and military facilities, which are among some of the largest employers in each of these communities. In Fitchburg, the public school district employs 702 people across all school sites, and another 661 employees work in one of the city's 37 different municipal agencies²². Fitchburg State University reports an additional 510 employees. The Fitchburg Redevelopment Authority is reported as having 11 employees; however, the authority only has one full time employee. The Municipal Airport reported 6 employees.

²¹ Includes businesses that report payrolls, and excludes private households, government employees, trust and agency account administration, public administration, and crop and animal production. This is a subset of the total number of businesses described in Finding 15.

²² City of Fitchburg employees appear to have been reported within individual departments, and not as a single municipal workforce. An alternate data source (InfoUSA) identifies 661 employees across 37 different "companies" such as "Police Dept-Traffic Supervisor" (5 employees), "Highway & Sewer Yard" (5 employees), and "Fitchburg Public Works" (2 sites included with 79 and 3 employees).

LOCAL EMPLOYMENT SECTORS

Finding 17: Although a number of different business sectors can be found in Fitchburg, in 2015 40% of Fitchburg businesses were in the Education and Health Service sector, the highest share among the comparison communities.

With 40% of business establishments falling in the Education and Health Services sector, Fitchburg is well ahead of all comparison communities and the State (24.4%). Pittsfield and Westfield also exceed the statewide share of establishments in this sector, with a third or more of businesses offering education and health services. Types of businesses in this sector include schools and instructional services, doctors and outpatient clinics, residential medical and nursing facilities, and social service, day care, and elder care agencies. (See Finding 19 below for more detail.)

The second-most common sector for Fitchburg businesses is Trade, Transportation and Utilities (15.8%), which is also the most common industry among businesses in Everett (23.6%), tied for first in Leominster (22.7%), and second largest in Woburn (20.5%). This business sector includes retail establishments, transportation and warehousing, and wholesale trade services (see Finding 20 below for more detail). In terms of the Leisure and Hospitality sector, the share of businesses in Fitchburg (9.1%) is slightly higher than the State (8.9%), and is greater than Westfield and Woburn. Fitchburg is also ahead of the State in the share of businesses in the Manufacturing sector (4.9% versus 3.0%) and Public Administration (2.0% in Fitchburg as compared to 1.0% for the State). Fitchburg does fall behind considerably in several higher paying business sectors including Professional and Business Services, Construction, and Financial Activities.

Distribution of Establishments by Industry (2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
All Establishments	1,080	936	1,337	1,786	1,177	2,409	226,762
Education and Health Services	432	185	303	634	389	277	55,368
Trade, Transp. and Utilities	171	221	303	249	208	493	38,298
Leisure and Hospitality	98	98	128	168	83	151	20,220
Prof. and Business Services	97	101	189	222	125	658	39,953
Construction	73	116	109	139	111	269	19,083
Other Services	72	81	86	130	78	136	20,800
Financial Activities	54	52	96	106	65	200	15,895
Manufacturing	53	43	93	54	83	141	6,769
Public Administration	22	0	16	58	19	17	2,349
Information	8	4	9	26	8	63	4,116
Natural Resources and Mining	0	0	5	0	8	4	756
Education and Health Services	40.0%	19.8%	22.7%	35.5%	33.1%	11.5%	24.4%
Trade, Transp. and Utilities	15.8%	23.6%	22.7%	13.9%	17.7%	20.5%	16.9%
Leisure and Hospitality	9.1%	10.5%	9.6%	9.4%	7.1%	6.3%	8.9%
Prof. and Business Services	9.0%	10.8%	14.1%	12.4%	10.6%	27.3%	17.6%
Construction	6.8%	12.4%	8.2%	7.8%	9.4%	11.2%	8.4%
Other Services	6.7%	8.7%	6.4%	7.3%	6.6%	5.6%	9.2%
Financial Activities	5.0%	5.6%	7.2%	5.9%	5.5%	8.3%	7.0%
Manufacturing	4.9%	4.6%	7.0%	3.0%	7.1%	5.9%	3.0%

Distribution of Establishments by Industry (2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
Public Administration	2.0%	0.0%	1.2%	3.2%	1.6%	0.7%	1.0%
Information	0.7%	0.4%	0.7%	1.5%	0.7%	2.6%	1.8%
Natural Resources and Mining	0.0%	0.0%	0.4%	0.0%	0.7%	0.2%	0.3%

Source: Massachusetts Executive Office of Labor and Workforce Development.

Due to changes in classification of some establishments, it is difficult to accurately gauge changes in the number of businesses per sector over time. Specifically, a reclassification of establishments from the sub-category of Private Household Providers (part of the Other Services sector) to the sub-category of Individual and Family Services (part of the Education and Health Services sector) made by the U.S. Census Bureau greatly skews apparent changes in number of establishments by sector in Fitchburg.

Despite this, some insight into changes in businesses by sector can be derived from this data. Foremost among these is the fact that growth from 2001 to 2015 in the number of establishments in the Education and Health Services and the Other Services sectors combined (+251 businesses) more than accounts for all the increase in establishments in Fitchburg overall (+148 businesses). Indeed, almost every other sector appears to have lost businesses, with only Leisure and Hospitality (+6) and Public Administration (+4) showing minor gains.

Fitchburg Establishments by Year (2001-2015)					
	2001	2005	2010	2015	Change 2001-2015
All Establishments	932	962	1,002	1,080	148
Education and Health Services	135	125	134	432*	NA
Trade, Transportation and Utilities	203	185	177	171	-32
Leisure and Hospitality	92	100	102	98	6
Professional and Business Services	118	119	113	97	-21
Construction	85	83	82	73	-12
Other Services	118	167	242	72*	NA
Financial Activities	61	78	63	54	-7
Manufacturing	90	76	62	53	-37
Public Administration	18	17	17	22	4
Information	12	9	10	8	-4

Source: Massachusetts Executive Office of Labor and Workforce Development.

**Note: Starting in 2013, some establishments that had been classified as Private Household Providers (part of the Other Services category) were reclassified as Individual and Family Service (part of the Education and Health Services category). Accurate data on changes in the number and share of establishments in these categories, therefore, are not available.*

Of additional note is the reduction in Manufacturing businesses, from 90 businesses in 2001 to 53 in 2015, a 41% reduction, and in Construction, from 85 to 73 businesses, or a 14% reduction.

As seen above, Construction businesses are most often small in size, and they can offer opportunities for business ownership. In regions with strong housing markets, licenses tradespersons may have waiting lists of customers in need of work. Data from Montechusetts Technical School may provide insights into how many graduates going into the building trades stay in the Fitchburg area versus how many relocate elsewhere.

Finding 18: Large employers in Fitchburg, with 100 or more employees, are predominantly in the Health Care and Social Assistance (6 employers), Manufacturing (5 employers), and Retail Trade (3 employers) sectors.

The size of business varies by industry sector.²³ Specifically, payroll businesses with 1-4 employees are more likely to be in Retail Trade, Other Service, Health Care and Social Assistance, Construction, and the Administrative/Waste fields relative to all establishments. Larger and mid-size payroll employers, meanwhile, are more likely to be in Health Care and Social Assistance, Accommodation and Food Service, and Manufacturing. Indeed, the three payroll establishments based in Fitchburg with at least 250 employees are in retail (one) and healthcare (two).

Fitchburg Payroll Establishments by Number of Employees and Industry (2015)								
	1-4	5- 9	10-19	20-49	50-99	100-249	250-499	All
Total for all sectors	352	173	105	75	20	17	3	745
Retail trade	54	30	17	14	0	2	1	118
Health care and social assistance	39	25	26	16	3	4	2	115
Accommodation and food services	34	18	13	13	5	0	0	83
Other services (except public administration)	43	22	11	2	0	0	0	78
Construction	38	12	5	7	1	0	0	63
Manufacturing	15	9	7	10	5	5	0	51
Professional, scientific, and technical services	29	9	4	2	0	1	0	45
Administrative and Waste Services	34	5	2	1	0	0	0	42
Wholesale trade	16	7	10	3	1	0	0	37
Finance and insurance	11	14	5	1	1	2	0	34
Real estate and rental and leasing	19	8	1	1	0	0	0	29
Transportation and warehousing	7	5	0	3	2	2	0	19
Educational services	6	5	0	0	1	0	0	12
Information	3	2	2	1	0	0	0	8
Arts, entertainment, and recreation	2	2	1	1	0	0	0	6
Management of companies and enterprises	2	0	1	0	0	1	0	4
Utilities	0	0	0	0	1	0	0	1

Source: U.S. Census Bureau, 2015 Zip-Code Business Patterns.

Among the 40 largest payroll employers in Fitchburg, with 50 employees or more, 10 are in the Manufacturing sector, 9 in Health Care and Social Assistance, and 5 are in Accommodation and Food Services.

Retailers vary significantly in size, from very small retailers (which will may be operated exclusively by the owner and therefore not shown on the table above, or have 1-4 employees), to larger retailers (which can have several hundred employees).

²³ Industry sectors listed in Finding 18 are not necessarily compatible with those described in Finding 17, as Finding 18 is based on a different data source and population of establishments (all vs. payroll only)

Finding 19: The Education and Health Services business sector has the greatest number of jobs in Fitchburg, followed by Trade, Transportation and Utilities, Leisure and Hospitality, and Manufacturing, each of which contains more than 10% of total local jobs.

By number of employees²⁴, Education and Health Services again represents the largest employer in Fitchburg, with over one-third (36%) of all employees working in this sector. Fitchburg remains above the State (28.5%) and all of the comparison communities in this sector. Woburn has the smallest share of jobs in this sector (12.4%), a figure that is less than half of the Statewide share.

Trade, Transportation and Utilities (20%) and Leisure and Hospitality (13%) are the second and third largest employment sectors, the same positions as by number of establishments. However, in the Trade, Transportation and Utilities sector, Fitchburg is slightly below the State in the share of total businesses, but is above in terms of the share of total jobs. In contrast, Leominster (28.8%) is well above the State (17.2%), and the share of jobs in the Transportation sector there exceed the number in the Education and Health Services sector, even though as a share of total businesses these two sectors are equal.

Distribution of Average Annual Employees by Industry (2015)							
	Fitchburg	Everett	Leominster	Pittsfield	Westfield	Woburn	State
All Employees	12,966	12,777	18,746	26,469	18,471	42,238	3,380,052
Education and Health Svcs	4,692	2,362	4,366	8,836	5,260	5,257	962,296
Trade, Transp. and Utilities	2,547	3,509	5,396	4,464	4,256	9,097	581,237
Leisure and Hospitality	1,675	1,240	2,287	2,393	1,561	2,889	354,370
Manufacturing	1,523	994	2,627	2,419	2,851	3,902	237,363
Prof. and Business Services	639	676	1,590	3,384	1,248	11,841	521,476
Financial Activities	491	1,567	680	1,445	427	2,683	206,527
Construction	490	1,401	739	1,025	860	3,460	145,378
Public Administration	485	0	501	1,107	1,051	916	95,761
Other Services	343	451	387	892	610	1,043	114,333
Information	81	54	142	495	279	1,086	83,375
Natural Resources & Mining	0	0	32	0	68	62	4,918
Education and Health Svcs	36.2%	18.5%	23.3%	33.4%	28.5%	12.4%	28.5%
Trade, Transp. and Utilities	19.6%	27.5%	28.8%	16.9%	23.0%	21.5%	17.2%
Leisure and Hospitality	12.9%	9.7%	12.2%	9.0%	8.5%	6.8%	10.5%
Manufacturing	11.7%	7.8%	14.0%	9.1%	15.4%	9.2%	7.0%
Prof. and Business Services	4.9%	5.3%	8.5%	12.8%	6.8%	28.0%	15.4%
Financial Activities	3.8%	12.3%	3.6%	5.5%	2.3%	6.4%	6.1%
Construction	3.8%	11.0%	3.9%	3.9%	4.7%	8.2%	4.3%
Public Administration	3.7%	0.0%	2.7%	4.2%	5.7%	2.2%	2.8%
Other Services	2.6%	3.5%	2.1%	3.4%	3.3%	2.5%	3.4%
Information	0.6%	0.4%	0.8%	1.9%	1.5%	2.6%	2.5%
Natural Resources & Mining	0.0%	0.0%	0.2%	0.0%	0.4%	0.1%	0.1%

Source: Massachusetts Executive Office of Labor and Workforce Development.

²⁴ Data source used for total jobs is different than that used for employers by size, and uses slightly different names for some business sectors.

As a percentage of total jobs, Fitchburg is again higher than the State in Leisure and Hospitality, but by a greater amount. Fitchburg is also higher than all comparison communities in terms of the share of Leisure and Hospitality jobs, although it is not the largest when comparing the numbers of businesses.

The Manufacturing sector is in the fourth position in terms of numbers of jobs in Fitchburg, employing 12% of all workers, despite accounting for less than 5% of all establishments. This shows not only how important this sector continues to be in Fitchburg, but that Manufacturing businesses are among the largest in the city. The loss of one of the larger manufacturing employers would have a substantial negative impact on employment in the city. The manufacturing share in Westfield (15.4%) and Leominster (14%) is larger than Fitchburg, and both are more than double the State share (7%). It is important to note that in terms of actual numbers of jobs, Fitchburg has fewer Manufacturing jobs than all of the comparison communities except for Everett.

The disparity in the share of jobs in Professional and Business Services in Fitchburg (4.9%), when compared to the State share (15.4%) is significant. An even greater differential can be found when comparing the actual number of jobs in this sector in Fitchburg (639) to Woburn (11,841), which has many more jobs in general and has 28% of its total jobs in the Professional and Business Services sector.

Interestingly, Everett stands out in the Financial Activities (12.3%) and Construction (11%) job sectors, with a greater share of employees in these industries relative to the State and all comparison communities. This may reflect Everett's proximity to Boston and the extensive construction activity taking place there.

Finding 20: Most Education and Health Services companies in Fitchburg are Individual and Family Service providers. However, Elementary and Secondary Schools have the greatest number of jobs.

All of the job sector categories reported by the U.S. Census Bureau are divided into smaller subsectors that offer a greater level of detail regarding a community's business environment. In Fitchburg, most businesses in the Education and Health Services sector fall into the Health Care and Social Assistance subsector (406 out of 432 businesses, with only 26 businesses in the Educational Services subsector. However, on average, employers in the Educational Services Sector are larger.

With 26 businesses and nearly 2,000 jobs, the Educational Services sector contains 15.4% of the total jobs in Fitchburg. Within this sub-sector, the greatest number of jobs can be found in the Elementary and Secondary Schools category (i.e. k-12. schools). These include the Fitchburg Public School District (702 employees), and parochial and charter schools, and special education collaboratives. The associated category was not reported for an additional 800 Educational Services jobs. This most likely includes the 205 jobs reported at the Montachusett Technical/Vocational School²⁵. Other Schools and Instruction can include dance schools, driving schools, and martial art schools, among others.

Education and Health Services Industry Subsectors (2015)						
	Establishments			Average # of Jobs		
	Number	Percent of Sector	Percent of Total	Number	Percent of Sector	Percent of Total
Education and Health Services	432	100.0%	40.0%	4,692	100.0%	36.2%
Educational Services	26	6.0%	2.4%	1,999	42.6%	15.4%
<i>Elementary and Secondary Schools</i>	5	1.2%	0.5%	1,159	24.7%	8.9%
<i>Technical and Trade Schools</i>	4	0.9%	0.4%	16	0.3%	0.1%
<i>Other Schools and Instruction</i>	8	1.9%	0.7%	25	0.5%	0.2%
<i>Category Not Available</i>	9	2.1%	0.83%	799	17.03%	6.16%
Health Care and Social Assistance	406	94.0%	37.6%	2,693	57.4%	20.8%
<i>Ambulatory Health Care Services</i>	55	12.7%	5.1%	597	12.7%	4.6%
Offices of Physicians	14	3.2%	1.3%	207	4.4%	1.6%
Offices of Dentists	22	5.1%	2.0%	166	3.5%	1.3%
Offices of Other Health Practitioners	9	2.1%	0.8%	68	1.4%	0.5%
Outpatient Care Centers	8	1.9%	0.7%	126	2.7%	1.0%
<i>Nursing and Residential Care Facilities</i>	32	7.4%	3.0%	958	20.4%	7.4%
Nursing Care Facilities	5	1.2%	0.5%	450	9.6%	3.5%
Residential Mental Health Facilities	22	5.1%	2.0%	319	6.8%	2.5%
Community Care Facility for Elderly	3	0.7%	0.3%	49	1.0%	0.4%
<i>Social Assistance</i>	318	73.6%	29.4%	1,033	22.0%	8.0%
Individual and Family Services	308	71.3%	28.5%	870	18.5%	6.7%
Emergency and Other Relief Services	4	0.9%	0.4%	42	0.9%	0.3%
Child Day Care Services	4	0.9%	0.4%	97	2.1%	0.7%
<i>Category Not Available</i>	1			105	2.24%	0.81%

Source: Massachusetts Executive Office of Labor and Workforce Development.

²⁵ InfoUSA 2017 business list for Fitchburg, MA (Zip 01420)

The Health Care and Social Assistance subsector contains 406 businesses and nearly 2,700 jobs. Breaking this subsector down farther reveals that the Individual and Family Services subcategory (308 businesses) contains 71.3% of businesses within the larger industry sector and 28.5% of businesses citywide. Individual and Family Services is comprised of non-residential facilities providing social assistance services for children, the elderly, and families, such as rehabilitation hospitals, youth and community centers, drug treatment facilities, companion services, and self-help programs. By number of businesses, the next largest subcategories in this sector are Office of Dentists and Residential Mental Health Facilities, with 22 businesses each.

However, in terms of jobs, although Individual and Family Services has by far the greatest number of businesses, this subcategory only constitutes 6.7% of jobs across the City. With 870 jobs across 308 businesses, this translates into an average of 2.8 jobs per business. A number of these appear to be sole proprietor businesses, or individuals who are potentially counselors or therapists, registered to provide services. Several of these are associated with the LUK Crisis Center on Westminster Street.

By number of jobs, the Nursing Care Facilities subcategory (450 jobs) offers the next greatest number of jobs. With 5 businesses in this sector, the average is 90 jobs per business. Businesses in this subcategory include Highlands Long Term Care Center on Nichols Road and Hillcrest on Summer Street. Residential Mental Health Facilities has the third largest number of jobs (319 jobs), but across 22 businesses.

Although Health Care and Social Assistance does contain some high paying jobs such as doctors and nurses, many other positions, such as home health aides and attendants, tend to be relatively low wage and often paid on an hourly rather than salary basis.

A business that is recorded as Educational Services, but crosses into healthcare is the Fieldstone School, which provides Nurse Aide/Home Health Aide dual certification and Phlebotomy and Electrocardiogram (ECG/EKG) Technician individual or dual certification.

Finding 21: Nearly 20% of jobs in Fitchburg are in the Trade, Transportation and Utilities sector; more than half of these are in Retail Trade.

The Trade, Transportation and Utilities sector includes businesses that supply goods to retail establishments (i.e., wholesale traders), retailers, and businesses that store and transport goods (i.e., warehouses and transportation companies.) Within this sector, the Retail Trade subsector is the largest of the three subsectors, with 115 businesses and 1,767 jobs.

Retail trade may be further broken down into specific trade areas. When reviewing this more detailed data, Motor Vehicle and Parts Dealers are the largest, with 18 establishments and 389 employees. These can be relatively large businesses, since the average across the category is 21.6 employees per establishment.

Building Material and Garden Supply Stores, Health and Personal Care Stores, and Miscellaneous Store Retailers are also among the most common retail establishments in the city.

General Merchandise Stores employ the second-largest number of workers within the subsector. They are also sizeable businesses with an average of 19.5 employees each. Retail trade also includes food and grocery stores, though these were not given their own sub-category in 2015, and are instead are part of the unclassified 28 establishments and 707 employees in this subsector. Data from 2014, meanwhile, reported 26 Food and Beverage establishments in Fitchburg.

Trade, Transportation and Utilities Subsectors (2015)						
	Establishments			Average # of Jobs		
	Number	Percent of Sector	Percent of Total	Number	Percent of Sector	Percent of Total
Trade, Transportation and Utilities	171	100.0%	15.8%	2,547	100.0%	19.6%
Wholesale Trade	30	17.5%	2.8%	185	7.3%	1.4%
<i>Merchant Wholesalers, Durable Goods</i>	14	8.2%	1.3%	91	3.6%	0.7%
<i>Merchant Wholesalers, Nondurable Goods</i>	7	4.1%	0.6%	68	2.7%	0.5%
<i>Electronic Markets and Agents/Brokers</i>	9	5.3%	0.8%	26	1.0%	0.2%
Retail Trade	115	67.3%	10.6%	1,767	69.4%	13.6%
<i>Motor Vehicle and Parts Dealers</i>	18	10.5%	1.7%	389	15.3%	3.0%
<i>Furniture and Home Furnishings Stores</i>	4	2.3%	0.4%	22	0.9%	0.2%
<i>Building Material & Garden Supply Stores</i>	10	5.8%	0.9%	79	3.1%	0.6%
<i>Health and Personal Care Stores</i>	11	6.4%	1.0%	113	4.4%	0.9%
<i>Gasoline Stations</i>	7	4.1%	0.6%	64	2.5%	0.5%
<i>Clothing and Clothing Accessories Stores</i>	7	4.1%	0.6%	52	2.0%	0.4%
<i>Sporting Goods/Hobby/Book/Music Stores</i>	3	1.8%	0.3%	31	1.2%	0.2%
<i>General Merchandise Stores</i>	7	4.1%	0.6%	136	5.3%	1.0%
<i>Miscellaneous Store Retailers</i>	12	7.0%	1.1%	96	3.8%	0.7%
<i>Non-store Retailers</i>	8	4.7%	0.7%	78	3.1%	0.6%
<i>Other (including food and beverage stores)</i>	28	16.4%	5.4%	707	27.8%	2.5%
Transportation and Warehousing	24	14.0%	2.2%	479	18.8%	3.7%
<i>Transit and Ground Passenger Transport</i>	8	4.7%	0.7%	320	12.6%	2.5%
<i>Support Activities for Transportation</i>	5	2.9%	0.5%	18	0.7%	0.1%
<i>Other (including truck transportation)</i>	11	6.4%	1.0%	141	5.5%	1.1%

Source: Massachusetts Executive Office of Labor and Workforce Development

The Transit and Ground Passenger Transport sector also has a significant number of jobs – 320 jobs across 8 businesses. Some of these businesses are relatively large, given that the average number of employees is 40. Among these are the First Student, Inc. bus company located on Airport Road and the Montachusett Regional Transit Authority (MART).

Change in Trade, Transportation and Utilities Subsectors (2001-2015)						
	Establishments			Average # of Jobs		
	2001	2010	2015	2001	2010	2015
Trade, Transportation and Utilities	203	177	171	14,416	12,667	12,966
Wholesale Trade	40	33	30	2,665	2,659	2,547
<i>Merchant Wholesalers, Durable Goods</i>	17	16	14	276	242	185
<i>Merchant Wholesalers, Nondurable Goods</i>	9	8	7	185	97	91
<i>Electronic Markets and Agents/Brokers</i>	14	9	9	46	118	68
Retail Trade	141	121	115	1,785	1,705	1,767
<i>Motor Vehicle and Parts Dealers</i>	28	22	18	356	306	389
<i>Furniture and Home Furnishings Stores</i>	6	3	4	31	11	22
<i>Building Material & Garden Supply Stores</i>	7	10	10	108	99	79
<i>Health and Personal Care Stores</i>	12	9	11	169	104	113
<i>Gasoline Stations</i>	11	9	7	80	66	64
<i>Clothing and Clothing Accessories Stores</i>	9	10	7	74	75	52
<i>Sporting Goods/Hobby/Book/Music Stores</i>	8	0	3	77	0	31
<i>General Merchandise Stores</i>	6	7	7	163	172	136
<i>Miscellaneous Store Retailers</i>	15	10	12	105	81	96
<i>Non-store Retailers</i>	8	8	8	83	83	78
<i>Other (including food and beverage stores)</i>	27	29	28	513	693	707
Transportation and Warehousing	20	21	24	516	601	479
<i>Transit and Ground Passenger Transport</i>	7	7	8	305	406	320
<i>Support Activities for Transportation</i>	4	0	5	16	0	18
<i>Other (including truck transportation)</i>	9	14	11	195	195	141

Source: Massachusetts Executive Office of Labor and Workforce Development

Since 2001, the number of businesses in this sector has fallen by 32 (-16%), with a reduction of 118 jobs (-4.4%). The Retail Trade subsector has experienced an 18% decline in the number of establishments (-26 businesses), but only been 1% reduction in the number of jobs. This means that, on average, the size of retail businesses is slightly larger in 2015 than in 2001. That said, jobs in retail tend to be hourly and many are part time, so the total number of jobs may not be fully illustrative of change since an increase in part time jobs may mask decreases in full time jobs.

Change has been more significant in the Wholesale Trade and Transportation and Warehousing subsectors. Specifically, jobs in Wholesale Trade fell by 33% over this period (-94 jobs), while the number of businesses fell by 25% (-10 businesses). Transportation and Warehousing experienced the addition of 4 businesses, but a decline of 37 jobs (-7.2%)

Finding 22: Though much reduced from its heyday, manufacturing establishments still employ 12% of Fitchburg workers, with nearly half of these engaged in paper and metal fabrication

Manufacturing holds a much smaller share of establishments in the city (5%), with only 53 separate entities engaged in this industry. The Fabricated Metal Product Manufacturing subsector contains the greatest number of manufacturing businesses (16 businesses) and jobs (374 jobs) in Fitchburg. All other subsectors have fewer than 10 businesses each, with the exception of Miscellaneous which includes manufacturing businesses that do not fall into the other subsectors. (Local data, such as a land use inventory, will be needed to determine the makeup of these remaining 12 businesses).

Paper Manufacturing remains significant in Fitchburg, with 268 jobs among 8 businesses. On average, businesses in this sector have 59 employees each, which places them among the larger employers in the city.

Manufacturing Subsectors (2015)						
	Establishments			Average # of Jobs		
	Number	Percent of Sector	Percent of Total	Number	Percent of Sector	Percent of Total
Manufacturing	53	100.0%	4.9%	1,523	100.0%	11.7%
<i>Fabricated Metal Product Manufacturing</i>	16	30%	1.5%	374	25%	2.9%
<i>Paper Manufacturing</i>	6	11%	0.6%	355	23%	2.7%
<i>Plastics & Rubber Products Manufacturing</i>	8	15%	0.7%	268	18%	2.1%
<i>Machinery Manufacturing</i>	4	8%	0.4%	135	9%	1.0%
<i>Computer and Electronic Product Manufacturing</i>	4	8%	0.4%	132	9%	1.0%
<i>Food Manufacturing</i>	3	6%	0.3%	104	7%	0.8%
<i>Textile Product Mills</i>	0	0%	0.0%	0	0%	0.0%
<i>Printing and Related Support Activities</i>	0	0%	0.0%	0	0%	0.0%
<i>Chemical Manufacturing</i>	0	0%	0.0%	0	0%	0.0%
<i>Miscellaneous Manufacturing</i>	12	23%	1.1%	155	10%	1.2%

Source: Massachusetts Executive Office of Labor and Workforce Development.

Declines in Manufacturing businesses and jobs has been significant in Fitchburg since 2001, a trend that is seen across the U.S. As noted above, the total number of businesses fell from 90 in 2001 to 53 in 2015, a 41% decrease. The total number of jobs fell from 2,373 to 1,523 over the same time period, a 36% decrease (-850 jobs).

By 2015, no businesses were reported in three subsectors that had jobs in 2001 – Textile Product Mills, Printing and Related Support Activities, and Chemical Manufacturing. Machinery Manufacturing experienced a steep decline from 14 businesses in 2001 to 4 in 2015. The number of jobs in nearly all subsectors declined as well. Other than the three subsectors that reported no jobs in 2015, significant declines were felt in the Paper Manufacturing subsector (-351 jobs), which fell by nearly 50%. Food Manufacturing and Miscellaneous Manufacturing jobs also fell by 40% and 45%, respectively.

The decline in the number of businesses has been relatively constant over the 15-year period, with declines of 14.5-18.4% every five years, but the decline in the number of jobs was much more significant between 2005 and 2010 (-17%) than in any other period.

Change in Manufacturing Subsectors (2001-2015)						
	Establishments			Average # of Jobs		
	2001	2010	2015	2001	2010	2015
Manufacturing	90	62	53	2,373	1,635	1,523
<i>Fabricated Metal Product Manufacturing</i>	16	14	16	453	454	374
<i>Paper Manufacturing</i>	10	7	6	706	424	355
<i>Plastics & Rubber Products Manufacturing</i>	12	8	8	333	208	268
<i>Machinery Manufacturing</i>	14	8	4	130	138	135
<i>Computer and Electronic Product Manufacturing</i>	0	4	4	0	113	132
<i>Food Manufacturing</i>	5	3	3	192	101	104
<i>Textile Product Mills</i>	3	0	0	19	0	0
<i>Printing and Related Support Activities</i>	7	3	0	31	12	0
<i>Chemical Manufacturing</i>	6	0	0	251	0	0
<i>Miscellaneous Manufacturing</i>	17	15	12	258	185	155

Source: Massachusetts Executive Office of Labor and Workforce Development.

In contrast, Computer and Electronic Manufacturing had grown from zero businesses in 2001 to 4 in 2015. Growth in jobs in this subsector (+132 jobs) helped offset job losses in other subsectors. In addition, Machinery Manufacturing added 5 jobs between 2001 and 2015, which shows its stability in Fitchburg.

EMPLOYMENT PROJECTIONS

Finding 23: Fitchburg’s top two subsectors, i.e., Health Care and Social Assistance, and Educational Services are projected to be among the fastest growing sectors in Central Massachusetts through 2024.

Jobs in the Health Care and Social Assistance, and Educational Services, subsectors which together employed 36% of Fitchburg workers in 2015, are projected to increase by 12.6% and 2.6% respectively in the North Central Workforce Development Area (WDA)²⁶ between 2014 and 2024. In contrast, the Retail Trade subsector, which is the third largest subsector in the city (3.6% of Fitchburg workers), is projected to grow by just 2.0%. This growth rate is lower than for all employment sectors in North Central MA (3.8%). Manufacturing jobs, meanwhile, are projected to decline by 1.8% in the area over the same time period.

The projected fastest growing subsector (+10.6%) is Professional and Technical services, in which only 2.2% of Fitchburg workers are presently employed.

Projected Change vs. Actual Employment by Subsector			
Industry Category	Projected Percent Change in Employment (2014-2024) in North Central WDA	Average Annual Employment in Fitchburg 2015	Percent of Employment in Fitchburg (2015)
All Employees	3.8%	12,966	100.0%
Health Care and Social Assistance	12.6 %	2,693	20.8%
Educational Services	2.6 %	1,999	15.4%
Retail Trade	2.0 %	1,767	13.6%
Manufacturing	-1.8 %	1,523	11.7%
Accommodation and Food Services	7.0 %	1,509	11.6%
Construction	4.5 %	490	3.8%
Transportation and Warehousing	3.1 %	479	3.7%
Finance and Insurance	3.6 %	401	3.1%
Other Services, Ex. Public Admin	3.0 %	343	2.6%
Professional and Technical Services	10.6 %	286	2.2%
Administrative and Waste Services	5.2 %	280	2.2%
Wholesale Trade	-1.8 %	185	1.4%
Arts, Entertainment, and Recreation	2.6 %	167	1.3%
Real Estate and Rental and Leasing	5.8 %	90	0.7%
Information	-3.5 %	81	0.6%
Management of Companies and Enterprises	1.2 %	73	0.6%

Source: Massachusetts Executive Office of Labor and Workforce Development.

Transportation and Warehousing, a sector in which Fitchburg has lost jobs since 2001, is expected to increase by 3.1% in the region, a rate that is less than overall employment. Construction jobs, meanwhile, are projected to outpace total job growth.

²⁶ The North Central WDA includes 23 municipalities in northern Worcester and Middlesex Counties.

RETAIL SALES

Finding 24: Retail establishments in Fitchburg sell more than \$726 million in goods, a figure that is \$41.5 million greater than local demand.

Across all categories, retail sales in Fitchburg exceed local demand by \$41.5 million (106%), as identified by Claritas, LLC²⁷ (see also Appendix C). Demand data is derived by the firm by using U.S. Bureau of Labor Statistics data, and supply data is generated by using the Census of Retail Trade, among other data sources. Three categories of sales generate all of the surplus sales, overlaying a series of categories where supply is less than local demand, (aka, “opportunity gap”).

The greatest amount of surplus can be found in the Non-Store Retailer category where sales are \$155.4 million greater than local demand. This category includes direct marketing, vending, and e-commerce companies. Review of data on the largest employers in Fitchburg identifies E&G Vending Company and Monadnock Vending Company, both of which are part of the same operation on Ashby State Road. These businesses provide vending machines, bottled water coolers, and single-serving coffee equipment/supplies. Another example is Conversation Concepts which is an online business selling animal figurines. However, none of these explain more than a small fraction of the revenue reported under the Non-Store subsector.

Retail Demand, Supply, and Opportunity Gap (2017)			
Retail Stores	Aggregate Spending		
	Demand (Consumer Expenditures)	Supply (Retail Sales)	Opportunity Gap (Surplus)
Total Retail Sales & Eating, Drinking Places	\$684,928,593	\$726,490,046	(\$41,561,453)
Non-Store Retailers	\$60,792,649	\$216,183,248	(\$155,390,599)
Food & Beverage Stores	\$95,681,313	\$160,106,532	(\$64,425,219)
Motor Vehicle & Parts Dealers	\$123,408,959	\$103,044,900	\$20,364,059
Building Material, Garden Equipment Stores	\$68,677,712	\$61,214,518	\$7,463,194
General Merchandise Stores	\$77,987,688	\$49,278,034	\$28,709,654
Foodservice & Drinking Places	\$89,026,584	\$39,426,306	\$49,600,278
Health & Personal Care Stores	\$35,228,807	\$37,568,097	(\$2,339,290)
Gasoline Stations	\$42,510,186	\$15,442,906	\$27,067,280
Miscellaneous Store Retailers	\$20,139,184	\$15,241,327	\$4,897,857
Furniture & Home Furnishings Stores	\$13,387,164	\$9,146,486	\$4,240,678
Clothing & Clothing Accessories Stores	\$32,290,088	\$7,918,550	\$24,371,538
Electronics & Appliances Stores	\$12,272,358	\$6,423,624	\$5,848,734
Sporting Goods, Hobby, Book, Music Stores	\$13,525,901	\$5,495,518	\$8,030,383

A positive number in black indicates that local demand has not yet been met. A negative figure in red parenthesis indicates that local sales exceed demand generated by Fitchburg residents alone.

Source: Claritas Retail Market Power Report.

²⁷ [Quick Market Insights-Advanced 01420 Fitchburg, MA \(ZIP Code\)](#), Claritas, LLC and Environics Analytics Group Ltd., January 31, 2017

Food and Beverage Stores also show a surplus of \$64.4 million, which includes the Market Basket and Hannaford supermarkets and Kappy's Fine Wine & Spirits, as well as other smaller grocery and liquor stores. Sales at Health and Personal Care Stores also exceed local demand by \$2.3 million. These businesses include pharmacies and beauty supply stores. In these cases, Fitchburg businesses are drawing customers from a larger radius than just within the city boundaries.

Food and Beverage Stores Demand, Supply, and Opportunity Gap			
Retail Stores	Aggregate Spending		
	Demand (Consumer Expenditures)	Supply (Retail Sales)	Opportunity Gap/Surplus
Food & Beverage Stores	\$95,681,313	\$160,106,532	(\$64,425,219)
Supermarkets & Grocery Stores	\$80,709,672	\$137,535,844	(\$56,826,172)
Convenience Stores	\$5,899,163	\$4,207,976	\$1,691,187
Specialty Food Stores	\$3,278,063	\$1,467,563	\$1,810,500
Beer, Wine & Liquor Stores	\$5,794,415	\$16,895,149	(\$11,100,734)

Source: Claritas Retail Market Power Report.

Opportunity gaps do exist in a number of categories including Foodservice and Drinking Places (see Finding 25), General Merchandise Store (\$28.7 million), Gasoline Stations (\$27 million), Clothing and Clothing Accessories (\$24.4 million), and Motor Vehicle and Parts Dealers (\$20.3 million).

General Merchandise Demand, Supply, and Opportunity Gap			
Retail Stores	Aggregate Spending		
	Demand (Consumer Expenditures)	Supply (Retail Sales)	Opportunity Gap/Surplus
General Merchandise, Apparel, Furniture and Other	\$156,358,993	\$80,528,292	\$75,830,701
General Merchandise Stores	\$77,987,688	\$49,278,034	\$28,709,654
Clothing & Accessories Stores	\$32,290,088	\$7,918,550	\$24,371,538
Furniture & Home Furnishings Stores	\$13,387,164	\$9,146,486	\$4,240,678
Electronics & Appliances Stores	\$12,272,358	\$6,423,624	\$5,848,734
Sport Gds, Hobby, Book, Music Stores	\$13,525,901	\$5,495,518	\$8,030,383
Office Suppl, Stationery, Gift Stores	\$6,895,794	\$2,266,080	\$4,629,714

Source: Claritas Retail Market Power Report.

Nearly half of demand in the general merchandise category is not being met locally. This includes General Merchandise Stores, which offer a large variety of goods, (\$28.7 million), Clothing and Clothing Accessories Stores (\$24.4 million), and Sporting Goods, Hobby, Book, and Music Stores (\$8.0 million.) More than \$4 million in unmet demand also exists in Furniture and Home Furnishing Stores and Office Supply, Stationery, and Gift Stores. Although these figures are very substantial, considerable uncertainty exists within the retail market for hard goods.

Multiple media sources have reported on changing buying patterns including increased internet shopping, discount shopping centers offering very low-cost items, and younger shopper's prioritization of technology goods above other areas such as clothing.²⁸ In May of this year, NPR reported that, "Nine U.S. chains have filed for Chapter 11 bankruptcy protection. Store closures are accelerating, and almost 90,000 retail workers have lost their jobs since October." These include The Limited, BCBG Max Azria, and Radio Shack. The article went on to report that shopping malls are having to restructure and many are adding housing, office space, or athletic gyms.²⁹ VendHQ – the website for a retail management software company- offered 12 predictions for the future of retail including:

1. Retailers who promote product quality, transparency, & sustainability will flourish.
2. Stores providing unique in-store experiences will thrive.
3. Retailers across the board will adopt mobile payment solutions.
4. Smaller stores are in; larger stores are out.
5. Personalization will become increasingly important to consumers.
6. Same-day shipping will become more prominent.
7. Retailers will continue to invest in omnichannel. (*Omnichannel is defined as mobile apps or websites such as Instagram or Facebook Messenger.*)
8. Retailtainment will pervade the industry. (*Retailtainment is defined as the intersection between entertainment and retail.*)
9. Data will continue to be a significant component of retail success.
10. Specialty stores will be more productive than department stores.
11. Retailers will turn to apps, services, and third parties to fulfill the needs of modern shoppers.
12. Retail and technology will become even more inseparable.

The "2017 will favor retailers who come up with smart, bold ways to personalize & elevate every aspect of the shopping experience."³⁰

²⁸ "Why Retailers Must Restructure in 2016", Walter Loeb in Forbes Magazine, January 4, 2016, retrieved from <https://www.forbes.com/sites/walterloeb/2016/01/04/every-sign-is-saying-retailers-must-restructure-in-2016/#31a875713162>, August 14, 2017.

²⁹ "Retailers Scrambling to Adjust to Changing Consumer Habits", Yuki Noguchi on All Things Considered, National Public Radio, May 2, 2017, retrieved from <http://www.npr.org/2017/05/02/526560158/a-rapid-shakeup-for-retailers-as-consumer-habits-change>, August 14, 2017.

³⁰ VendHQ, retrieved from <https://www.vendhq.com/us/university/retail-trends-and-predictions-2017>, August 14, 2017.

Finding 25: The category of Food Service & Drinking Places had the largest retail opportunity gap, with nearly \$50 million in local demand not being met by Fitchburg businesses.

With approximately \$39.4 million in local sales in Foodservice and Drinking Places compared to \$89 million in demand, more than ½ of local demand is not being met within city boundaries. A closer look at the subcategories reveals that more than half of this gap (\$28.3 million) was in Limited Service Eating Places. These are establishments “where patrons generally order or select items and pay before eating” (NAICS Code 722513) or, in other words, quick- or fast-food establishments. Only 1/14 of local demand within this category is being met in local establishments today.

Retail Stores	Aggregate Spending		
	Demand (Consumer Expenditures)	Supply (Retail Sales)	Opportunity Gap/Surplus
Foodservice & Drinking Places	\$89,026,584	\$39,426,306	\$49,600,278
Special Foodservices	\$6,639,925	\$9,332,854	(\$2,692,929)
Drinking Places -Alcoholic Beverages	\$2,898,503	\$563,727	\$2,334,776
Full-Service Restaurants	\$44,031,172	\$26,895,345	\$17,135,827
Limited-Service Eating Places	\$30,428,544	\$2,158,281	\$28,270,263
Cafeterias, Grill Buffets, and Buffets	\$801,677	\$0	\$801,677
Snack and Nonalcoholic Beverage Bars	\$4,226,763	\$476,099	\$3,750,664

Source: Claritas Retail Market Power Report.

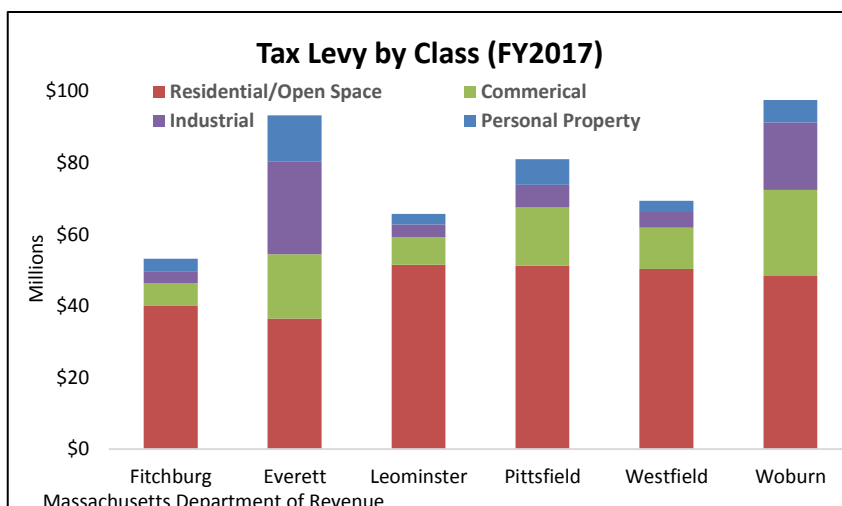
The second greatest gap in the Foodservice category is in the Full-Service Restaurant subcategory where \$17.1 million in unmet demand exists. In this subcategory local sales are equivalent to approximately 61% of local demand. Nearly \$4 million in unmet demand exists in the Snack and Nonalcoholic Beverage Bar category which includes coffee shops, ice cream stores, and businesses that sell items like cookies, popcorn, and juices. An additional \$2.3 million remains unmet in the Drinking Places - Alcoholic Beverage category.

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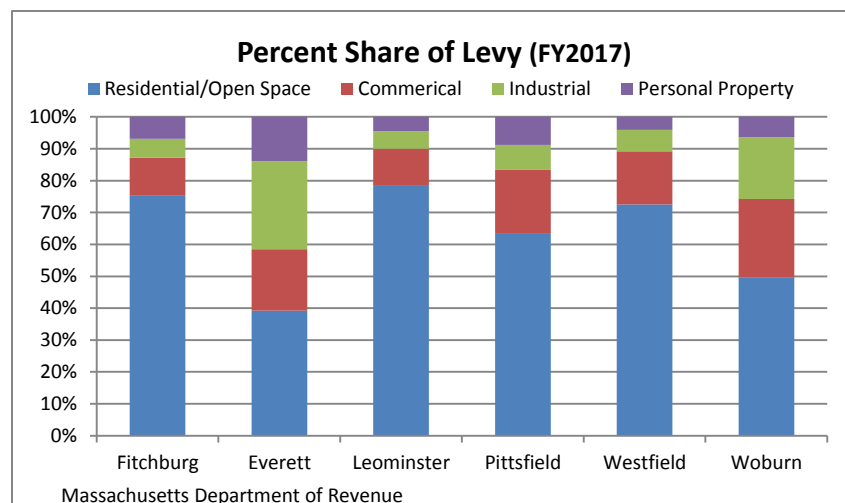
LOCAL REVENUES

Finding 26: Nearly 74% of property tax revenues in Fitchburg are generated by residential property owners. Leominster (78.4%) is the only comparison community with a greater reliance on residential property taxes.

Taxable property is divided into five categories by the local tax assessor including, residential, open space, commercial, industrial, and personal property. Personal property consists of non-real estate, tangible assets. These can include poles, underground conduit, lights in parking lots, machinery, tools and equipment (except for tools used by tradesmen), furniture, and merchandise, among others. Total assessed valuation equals the value of the property and its associated personal property, as determined by the local assessor. The assessed value multiplied by the tax rate determines the amount of property tax to be paid. The amount of property tax revenue to be received by a municipality is known as the tax levy.



Across all categories combined, Fitchburg's property tax levy totaled just under \$49.6 million in FY2017, a figure that was lower than all of the comparison communities. Among the comparison communities, Fitchburg had the least amount of revenue generated by commercial (\$6.25 million) and industrial (\$3.13 million) properties. The City did have more personal property tax levy than Leominster and Westfield. The residential property levy in Fitchburg (\$36.5 million) was lower than all of the comparison communities, as well. The two communities with the greatest tax levy – Everett (\$96.9 million) and Woburn (\$97.6 million) – had revenues from property tax that were nearly two times that of Fitchburg.



Taken as a percentage of the total tax levy, residential property generates the lion share of revenue for Fitchburg (73.7%), followed by commercial (12.6%), personal property (7.4%), and industrial (6.3%). In contrast, Everett, which is home to a large power plant and the Boston vegetable market, receives 26.6% of its levy from industrial property. Woburn, which receives just under half of its tax levy from residential property, generates 24.7% from commercial property, and 19.3% from industrial.

Finding 27: Fitchburg has the highest residential tax rate and the 4th highest commercial rate among the comparison communities, yet it has the lowest average single-family tax bill and generates the least amount of total tax levy.

At \$21.49 per \$1,000 in value, Fitchburg's residential property tax rate is higher than all of the comparison communities. However, this does not tell the true story of the cost to the local taxpayer. Under Proposition 2½, there is a variable relationship between the tax rate and local property values. Specifically, since total property tax revenues cannot grow by more than 2½ percent per year (except for new growth which is added on top of the 2½), in cases where the value of property increases significantly, communities have had to lower the tax

Average Single-Family Value and Tax Bill			
	Average SF Value	Parcels	Average SF Tax Bill
Fitchburg	\$164,498	6,535	\$3,535
Everett	N/A		N/A
Leominster	\$231,360	8,180	\$4,565
Pittsfield	\$176,120	11,340	\$3,457
Westfield	\$227,658	9,362	\$4,421
Woburn	\$409,763	8,059	\$4,073

Source: MA DOR, Municipal Databank

rate so that overall revenues do not grow more than 2½ percent. Conversely, where property is declining in value, the tax rate may need to go up to provide for the allowable 2½ percent increase. Although the average tax bill is more illustrative of local costs, many people do not recognize this and instead look to the tax rate as an indicator when determining where to move to or locate their business.

When considering the average single-family tax bill, Fitchburg has a lower residential tax burden than all

comparison communities except for Pittsfield. This is because the average single-family home in Fitchburg has an assessed value of \$164,500, a figure that is lower than all of the comparison communities. Of note is the fact that the average single-family tax bill in abutting Leominster is \$1,000 greater than in Fitchburg, even though the tax rate is lower, and the average value \$66,862 higher than Fitchburg. The higher assessed value on residential property, plus the fact that Leominster has more residential parcels allows that community to have a lower residential tax rate yet generate more revenue than Fitchburg (\$51.5 million in Leominster versus \$36.5 in Fitchburg).

Residential Assessed Values			
Fiscal Year	Average SF Value	Average SF Tax Bill	Rank in SF Tax Bill
2006	203,041	2,449	272
2007	218,604	2,523	279
2008	219,934	2,584	282
2009	207,057	2,630	287
2010	186,056	2,687	290
2011	174,093	2,820	285
2012	165,319	2,913	284
2013	156,482	2,981	286
2014	155,241	3,078	288
2015	155,826	3,222	281
2016	158,009	3,355	278
2017	164,498	3,535	272

Source: MADOR, Municipal Databank

The assessed value of the average single-family home in Fitchburg has not returned to the peak found in 2008 before the impact of the Great Recession on home values was felt. In

Residential Tax Rates FY2017	
Fitchburg	21.49
Greenfield	21.73
Amherst	21.83
Russell	21.86
Wilbraham	22.00
Maynard	22.01
Shutesbury	22.76
Ashburnham	22.97
Longmeadow	23.58

Source: MA DOR, Municipal Databank

fact, the FY2017 value remains \$55,436 lower than in FY2008 and the assessed value of Fitchburg's entire

residential property base is just under \$1.7 billion – a figure that is lower than the values found in all of the comparison communities and the state. Over this same time period, however, the average single-family tax bill has increased, rising from \$2,584 in FY2008 to \$3,535 in FY2017. The only way that these two opposing trends could occur is if the tax rate has increased over the same time period, which has been the case. In fact, Department of Revenue data reveals that only eight of Massachusetts' 351 communities have residential tax rates that are higher than Fitchburg. In contrast, Woburn has been able to provide a substantially lower tax rate for its residential

property owners (\$9.94 per \$1,000 in value).

When considering commercial, industrial, and personal property among the comparison communities, Everett, Pittsfield, and Westfield have rates that are significantly higher than Fitchburg's. Woburn's rate is relatively close to Fitchburg's, while Leominster's is lower. Across Massachusetts, 54 communities have commercial tax rates equal to or greater than Fitchburg's and 297 have a lower rate. In general, communities with more substantial commercial bases tend to have higher rates than communities with very limited commercial and industrial properties. (An exception to this is Cambridge which has the largest industrial valuation in the state yet has a low residential and commercial tax rate.) Overall, Fitchburg generated just over \$13 million in revenues from commercial properties, which is the lowest among the comparison communities albeit not significantly different from Leominster's \$14.2 million in revenue. On the opposite end of the spectrum were Everett (\$56.7 million) and Woburn (\$49.2 million).

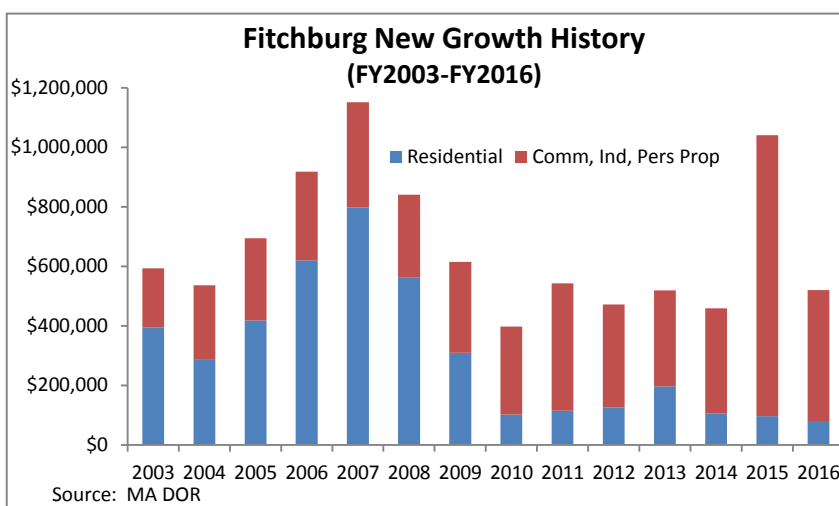
FY2017 Assessed Values, Tax Rates, and Levy by Class						
	Residential	Open Space	Commercial	Industrial	Personal Property	Total Valuation (billion)
Assessed Value						
Fitchburg	1,699,988,895	0	239,010,591	119,545,970	140,755,393	\$4.75
Everett	3,162,161,321	0	503,718,289	723,295,700	363,009,200	\$2.2
Leominster	2,611,716,215	338,400	389,632,070	182,265,120	149,574,850	\$3.33
Pittsfield	2,613,060,177	322,000	407,407,067	160,253,058	179,037,370	\$3.36
Westfield	2,593,197,583	0	310,567,364	126,935,900	75,545,071	\$3.1
Woburn	4,870,083,757	0	963,771,243	754,986,300	250,187,700	\$6.84
Tax Rate by Class						
Fitchburg	21.49	0.00	26.16	26.16	26.16	
Everett	14.44	0.00	35.69	35.69	35.69	
Leominster	19.73	19.73	19.73	19.73	19.73	
Pittsfield	19.63	19.63	39.78	39.78	39.78	
Westfield	19.42	0.00	37.08	37.08	37.08	
Woburn	9.94	0.00	24.97	24.97	24.97	
Tax Levy by Class						
Fitchburg	36,532,761	0	6,252,517	3,127,323	3,682,161	49,594,762
Everett	40,159,143	0	17,977,706	25,814,424	12,955,798	96,907,071
Leominster	51,529,161	6,677	7,687,441	3,596,091	2,951,112	65,770,482
Pittsfield	51,294,371	6,321	16,206,653	6,374,867	7,122,107	81,004,319
Westfield	50,359,897	0	11,515,838	4,706,783	2,801,211	69,383,729
Woburn	48,408,633	0	24,065,368	18,852,008	6,247,187	97,573,196

MA DOR, Municipal Databank

Leominster does stand out among the comparison communities as the only one that maintains a single tax rate, one which is significantly lower than all of the comparison communities for commercial, industrial, and personal property. In fact, Leominster's rate is lower than Fitchburg's residential and commercial/industrial rates by \$1.76 and \$6.43 per thousand dollars of property value, respectively. That said, Leominster's rates are an outlier among all of the comparison communities.

Finding 28: The amount of new tax levy growth each year in Fitchburg has been highly variable since before the Great Recession.

New tax levy growth (known as “new growth”) in Fitchburg since FY2003 has been significant, but highly volatile. New growth represents the change in property values resulting from improvements made to a property during the fiscal year. The improvements are most commonly identified through the building permit process and can be anything from construction of a new building on a vacant lot to a kitchen renovation in a residential unit. New growth is added on top of the 2½% growth allowed



under Proposition 2½ and is used to generate property tax revenues. During the 5-year period prior to the Great Recession of 2007-2008, new growth increased year over year, until it reached a peak of \$1.15 million in FY2007. Following this, new growth fell significantly as property owners were not making improvements to their properties during difficult economic times. New growth fell to a low in FY2010 of just under \$400,000. Although growth in recent years has been somewhat healthier, the amount of growth has ranged from approximately \$460,000 to \$520,000 over the past five years, with the exception of FY2015 when new growth exceeded \$1 million.

As can be seen from the graphic above, prior to the Great Recession, residential new growth was significantly greater than commercial new growth. However, since then residential new growth has slowed dramatically while the commercial value as a whole has remained relatively consistent. In the past two fiscal years, nearly all of the new growth has come from the commercial sector. Within the commercial sector, personal property (e.g., new equipment installation) constitutes the vast majority of the new growth. However, personal property typically depreciates in value over time which can have an impact on future valuation.

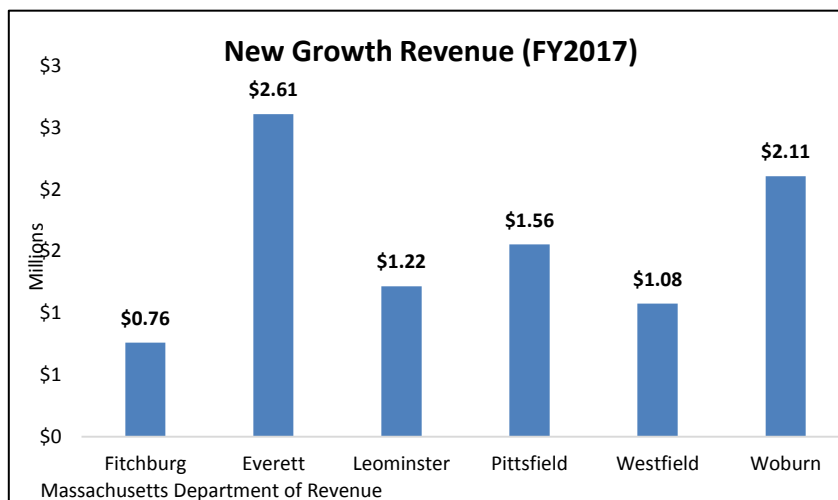
New Growth History (FY2003-FY2016)							
Fiscal Year	Residential	Commercial	Industrial	Personal Property	Total New Growth	CIPP	% CIPP
2003	394,018	36,330	14,258	148,445	593,051	199,033	33.6%
2004	285,434	37,828	43,620	170,018	536,900	251,466	46.8%
2005	418,173	105,203	24,086	147,290	694,752	276,579	39.8%
2006	620,938	105,430	32,029	159,485	917,882	296,944	32.4%
2007	797,496	142,334	28,529	183,708	1,152,067	354,571	30.8%
2008	562,946	89,920	29,665	158,330	840,861	277,915	33.1%
2009	309,261	18,210	28,745	258,406	614,622	305,361	49.7%
2010	101,423	82,578	10,341	203,603	397,945	296,522	74.5%
2011	114,913	57,661	3,156	366,777	542,507	427,594	78.8%
2012	125,789	70,836	12,457	262,396	471,478	345,689	73.3%
2013	196,394	42,236	7,880	272,561	519,071	322,677	62.2%
2014	104,923	24,865	2,343	327,165	459,296	354,373	77.2%

New Growth History (FY2003-FY2016)								
Fiscal Year	Residential	Commercial	Industrial	Personal Property	Total New Growth		CIPP	% CIPP
2015	96,616	538,762	285	405,301	1,040,964		944,348	90.7%
2016	77,494	28,164	3,263	411,769	520,690		443,196	85.1%
2017	168,838	55,127	55,013	481,876	760,854		592,016	77.8%

Source: MA DOR, Municipal Databank

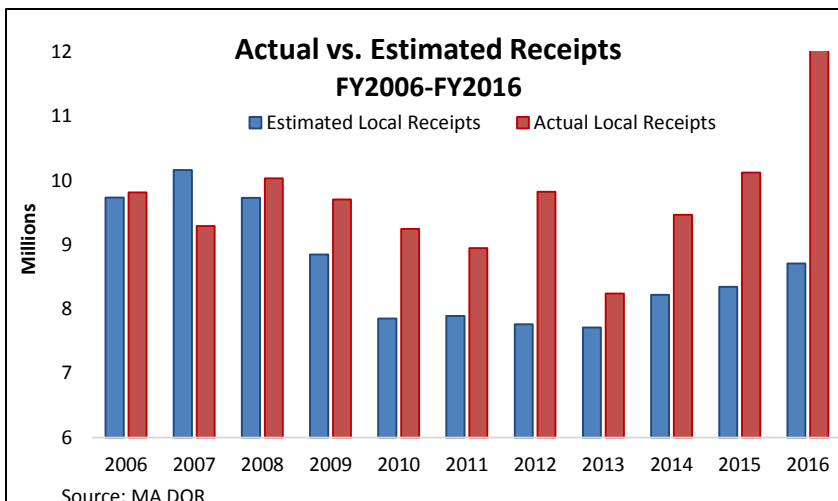
Despite the positive increases in new growth in Fitchburg, the city falls significantly behind the comparison communities in terms of revenue generated (see graphic to the right).

However, when taken as a share of the total tax levy, new growth in FY2017 in Fitchburg was on par with the other communities. Specifically, new growth rate was 0.035% in Fitchburg. The same rate of growth occurred in Westfield, while Woburn's growth was 0.031% and Leominster was 0.037%. Everett (0.055%) and Pittsfield (0.046%) had the greatest growth rates of the comparison communities.



Finding 29: Local receipts (e.g., motor vehicle excise, fees and fines, and payments in lieu of taxes) have grown by \$2.5 million since FY2012. A significant share of this growth is due to Fitchburg's adoption of the room tax.

Local receipts have varied over the past 10 years in Fitchburg, but have seen a positive upturn since FY2013. Local receipts consist of fees and fines generated by a municipality, motor vehicle excise taxes, and payments in lieu of taxes. In FY2007, even prior to the Great Recession, revenues received were lower than the prior year (-\$521,000) and lower than what was anticipated in the budget (-\$869,000). As can be seen to the right, revenue estimates were revised downward by nearly \$1 million



between FY2008 and FY2009 and again between FY2009 and FY2010, which represented very significant changes in both of those years. Actual revenues did not fall as dramatically, but for three years between FY2009 and FY2011 revenues fell consistently between \$300,000-\$460,000. Revenues fell again in FY2013 but this appears to have been predominantly due to miscellaneous recurring and non-recurring revenues.

Local Receipts (FY2012, FY2014, FY2016)							
Receipt Description	2012		2014		2016		FY2012-16
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Actual
Motor Vehicle Excise	2,592,795	3,004,650	2,898,988	3,343,847	3,120,652	3,769,005	764,355
Other Excise							
a. Meals			0	0	0	0	0
b. Room			0	47,086	610,000	1,014,748	1,014,748
c. Other			0	0	0	0	0
Penalties/int on taxes/excises	420,000	561,304	530,000	602,946	530,000	780,293	218,989
Payments in lieu of taxes	176,541	322,302	226,541	302,320	225,000	312,749	-9,553
Charges for services – solid waste fees	1,600,000	2,073,633	1,680,000	1,474,093	1,600,000	3,109,246	1,035,613
Other charges for svcs	28,000	32,811	28,000	27,236	28,000	34,952	2,141
Fees	82,500	202,739	232,000	305,755	206,800	250,880	48,141
Rental	11,600	12,841	10,000	12,783	10,000	9,647	-3,194
Dept rev – cemeteries	48,000	45,085	40,000	45,925	40,000	46,604	1,519
Other dept revenue	95,500	140,332	145,000	145,941	94,810	203,644	63,312
Licenses and permits	610,500	682,386	590,000	923,694	664,000	879,754	197,368
Fines and forfeits	260,000	231,518	150,000	152,042	124,000	167,957	-63,561
Investment income	63,000	84,603	50,000	60,577	45,000	54,770	-29,833
Misc. recurring	1,006,250	1,214,066	335,250	258,422	206,000	193,694	-1,020,372
Misc. non-recurring	768,500	1,218,594	805,030	1,010,474	605,030	939,732	-278,862
Medicaid Reimburse			500,000	755,383	600,000	586,634	586,634
TOTAL	7,763,186	9,826,864	8,220,809	9,468,524	8,709,292	12,354,309	2,527,445

Source: MA DOR, Municipal Databank

The revenue trend has turned upward in recent years. Between FY2012 and FY2016, local receipts grew by nearly \$2.5 million, with the growth driven primarily by solid waste fees, adoption of the local room tax, and Medicaid reimbursement. Solid waste fee revenue has been somewhat variable in recent years, having fallen between FY2012 and FY2014 and then increased between FY2014 and FY2016. In contrast, room excise taxes have risen consistently, with \$47,000 in revenue in FY2014, \$937,000 in FY2015, and just over \$1 million in FY2016.

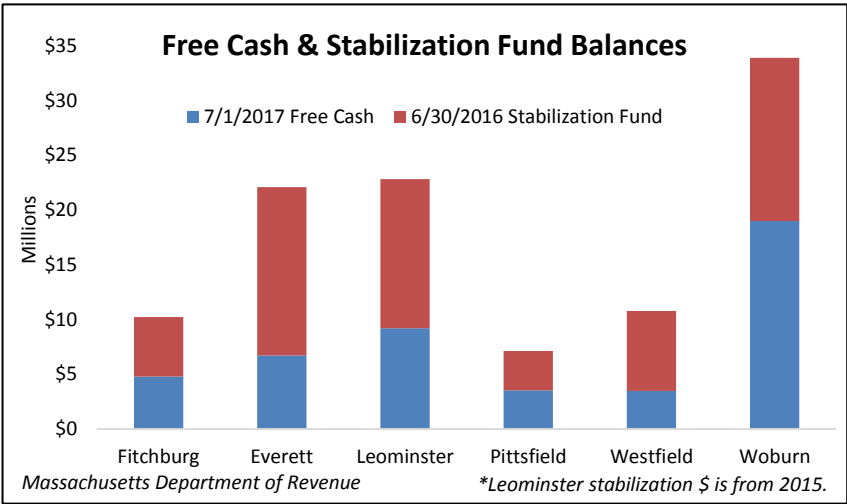
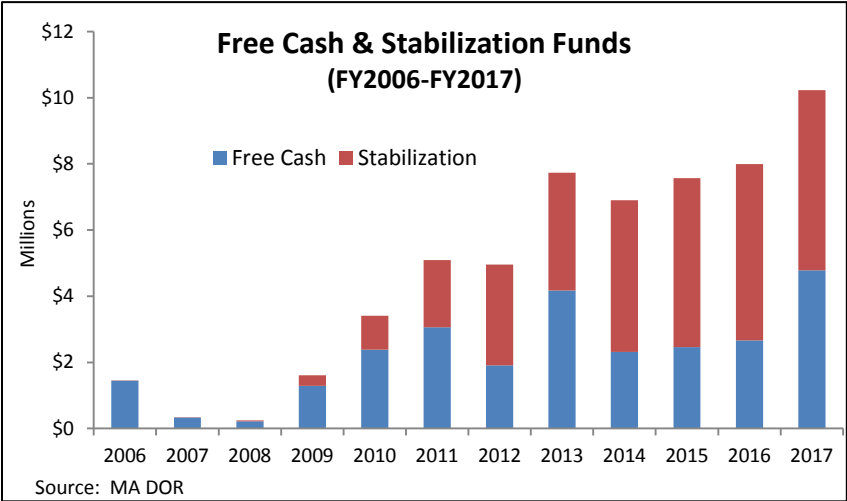
Of note is the fact that Fitchburg has not adopted the local meals tax even though 203 cities and towns in Massachusetts have done so. Across the Commonwealth in FY2016, \$114 million in revenue was generated by the meals tax. Locally, Leominster generated \$359,600 and Lunenburg raised \$107,500 that same year. (Boston earned \$28 million in meals tax in FY2016). Fitchburg has not yet adopted the local meals tax, although the City may still do so.

In FY2016, Leominster generated approximately \$1.1 million in licenses and permits, a figure that is 25% greater than licenses and permits in Fitchburg. This may be a result of greater construction activity in Leominster and/or any differences in the fee schedules for building and zoning permits.

Finding 30: Fitchburg has made significant progress in increasing its free cash and stabilization fund balance since the end of Great Recession.

Following upon a number of very challenging fiscal years, the City of Fitchburg has made great strides in building up its stabilization fund and free cash balances. A stabilization fund consists of monies that are appropriated by the local legislative body, either a city council or town meeting, and are set aside in event of an unanticipated emergency expenditure. A specific action is required to utilize stabilization funds and best practice is to replenish the fund as soon as possible. Many communities strive to have 10% of their annual budget within the stabilization fund. Free cash is the cumulative difference between annual revenue receipts and annual expenditures (e.g., the FY2016 free cash balance is added to the difference between FY2017 collected revenues and actual expenditures). Best practice is to use free cash for one time expenditures such as capital items or to eliminate snow/ice deficits in the year they occur.

Since FY2008, Fitchburg has been able to steadily increase its stabilization fund balance and has built up a free cash balance of nearly \$4.8 million in FY2017. Today, Fitchburg’s combined free cash and stabilization fund balances equal 7.53% of the annual budget. This is significantly greater than Pittsfield (3.7%) and Westfield (4.2%), but lower than the other communities.



In terms of dollars, Woburn’s combined balance exceeds all of the other comparison communities.

It should be noted that Leominster data is from FY2015 since its more recent data is not available through the Department of Revenue.

LAND USE

Finding 31: Residential land (7,885 acres) accounts for 44% of land area in Fitchburg, excluding roads and railways.

Almost 85% of developable land parcels (e.g. excluding roads, railways, and bodies of water) in Fitchburg are designated as residential. These include a mix of single-family and multifamily dwellings. In addition, some of the 138 mixed-use parcels in Fitchburg may also include residential units. However, most residential parcels are small, averaging less than an acre per parcel (0.68 acres or 29,621 sf), and thus add up to only 44% of the parcel acreage in the city.

Distribution of Land Parcels in Fitchburg by Type					
Land Type	Parcels		Acres		Avg Parcel Size (ac)
	#	%	#	%	
Residential	11,598	84.8%	7,885	44.0%	0.68
Tax-Exempt Property	667	4.9%	4,638	25.9%	6.95
Commercial	744	5.4%	755	4.2%	1.01
Industrial	217	1.6%	902	5.0%	4.16
Multiple-Use	138	1.0%	1,414	7.9%	10.25
Agricultural / Rec / Wetlands	156	1.1%	1,386	7.7%	8.88
Total	13,676	100.0%	16,979	94.8%	1.34

Source: City of Fitchburg, Office of the Assessor. Parcels listed above do not include road and railways, which account for 5.2% of the total 17,914 acres of land in the city.

Following residential, the next largest category of land type is tax-exempt property, which includes any land parcels owned by governmental, educational, religious, and select other non-profit organizations. Some of these parcels are quite large, including the Fitchburg Municipal Airport, Fitchburg State University, the Coggs Hall Park and Bird Sanctuary south of Electric Avenue, Mass Audubon's Flat Rock Animal Sanctuary, and other government-owned land (see map, next page). As such, while tax exempt parcels account for only about 5% of total parcels, they cover over a quarter of the parcel acreage (4,638 acres) within the city, and average almost 7 acres per parcel (see also Findings 34 and 36 below).

Just under 10% of parcel acreage (1,657 acres combined) is designated as commercial or industrial. Many of the 217 industrial properties (1.6% of parcels) in the city are in or near areas that have historically been predominately industrial, including along the Nashua River and/or near Route 2 in the southeast and southwest corners of the city. As with the tax-exempt land, a few notably large properties skew the average size of industrial parcels high, to just over 4 acres per parcel. The largest of these is the Caraustar Paperboard mill. Indeed, the five largest industrial parcels, all located on Princeton Road in the southwest corner of the city, combined account for almost one-third of all industrial acreage (271 out of 906 acres) in the city.

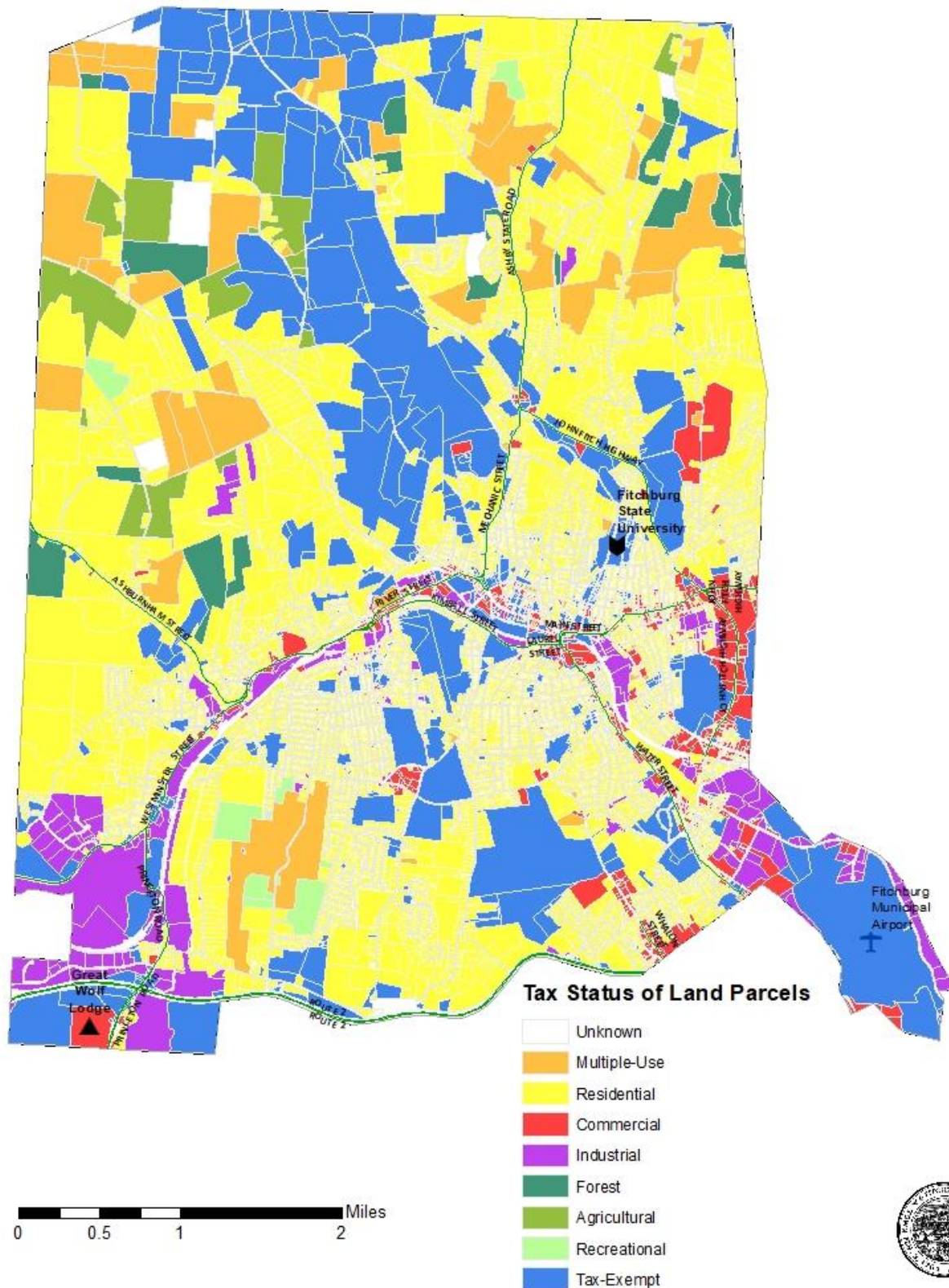
Commercial parcels, meanwhile, are generally concentrated in the downtown, along John Fitch Highway on the east side of the city, near the airport, and along Whalon Street in the southeast part of the city. Most are not large, averaging around one acre per parcel, though there are some outliers. The largest commercial property in the Fitchburg is a commercial farm straddling either side of Marshall Road (Hollis Hills Farm), just northeast of Fitchburg State University. The second largest is Great Wolf Lodge, an indoor waterpark and resort in the southwest corner of the city, and third is the John Fitch Shopping Plaza on the east side of the John Fitch Highway.

While only 138 parcels (1%) fall into the category of multiple-use, this land has the largest average parcel size, topping 10 acres per parcel. These are mostly privately-owned but publicly-accessible green space, but also

include some street-level commercial properties with residential space above. The Oak Hill Country Club on Franklin Street in the south-central part of the city is the largest of these, combining open/recreational space with private commercial services. Various properties owned by S&M Farms/Soini Erosion Control in the northern part of the city are also among the largest parcels designated for multiple use.

The remaining 8% of land area is designated agricultural, recreational, or wetlands. However, as noted above, a substantial amount of tax exempt and mixed-use land is also agricultural or open space (see also Finding 36).

Fitchburg Land Parcels by Taxable Use Categories



Finding 32: The total value of land parcels in Fitchburg is \$2.7 billion, 62% of which is residential and 24% of which is tax exempt. On average, land in Fitchburg is used for low intensity uses.

Value of Land Parcels in Fitchburg by Type					
Land Type	Acres		Value (\$M)		Value/ Acre
Residential	7,885	44.0%	\$1,677.5	61.9%	\$212,758
Tax Exempt Property	4,638	25.9%	\$652.6	24.1%	\$140,714
Commercial	755	4.2%	\$222.5	8.2%	\$294,947
Industrial	902	5.0%	\$119.0	4.4%	\$131,872
Multiple-Use	1,414	7.9%	\$39.0	1.4%	\$27,597
Agricultural/Recreational/ Wetlands	1,386	7.7%	\$0.5	0.0%	\$332
Total	16,979	94.8%	\$2,711.1	100.0%	\$159,674

Source: City of Fitchburg, Office of the Assessor

As a class, all residential property in Fitchburg is worth \$1.68 billion, or \$212,800 per acre. The next greatest class by value is tax exempt property, at \$653 million or \$140,700 per acre. Following significantly behind this is commercial property (\$222 million), which despite its small total value has the highest value per acre, at \$294,950. Rounding out the remaining parcels in the city are industrial property (\$119 million), multiple-use parcels (\$39 million), and taxable agricultural/recreational/wetlands (\$500,000). The lowest values per acre are in multiple-use (\$27,600 per acre) due to the large farm acreage included in this category, and industrial use (\$131,900 per acre)

In addition to value per acre, floor area ratio (FAR) is one measure used to determine how intensively used a property is. FAR is calculated by dividing the total square footage of a building by the square footage of land. For example, a 4,000 sf. house on an acre of land (43,560 sf.) lot would have a FAR of 0.092. A four-story building in the downtown that covers much of its lot could have a FAR of between 2.5 to 3.5 depending upon how much land is dedicated to landscaping, parking, and loading. A 40,000 sf building on a 40,000 sf lot would have an FAR of 1.

Floor Area Ratio (FAR) by Parcel Type						
Prop Type	# of Parcels	Total Acres	Total Land SqFt	Gross Bld Area Sqft	Avg FAR	Range
Residential	11,598	7,885	343,459,362	37,716,518	0.110	0.0011 – 5.80
Exempt Property	667	4,638	202,013,738	6,683,841	0.033	0.0002 – 5.57
Commercial	744	755	32,867,810	5,427,884	0.165	0.0003 – 5.45
Industrial	217	902	39,298,395	6,846,833	0.174	0.0005 – 2.82
Multiple-Use	138	1,414	61,594,814	1,299,974	0.021	0.0004 – 4.03
Agricultural/Recreational/ Wetlands	156	1386	60,374,160	6,144	0.000	0.0031
Total	13,520	16,979	739,609,190	57,981,194	0.078	

Source: Source: City of Fitchburg, Office of the Assessor.

On average, industrial land is the most intensively used property type (0.174 FAR), followed by commercial property (0.165 FAR), even though both reflect very low intensity of use. However, more telling than the average is the range of FAR values observed among different property use types. Here, it can be seen that the range among individual industrial parcels is the narrowest (except for among agricultural properties, for which

there is only one parcel with a structure on it available to calculate a FAR value), topping out at only 2.82 square feet of floor space per acre. All other categories of parcels have at least a handful of properties with FARs over 3.0, which generate much higher values.

The most intensively used commercial parcels include the Santander bank building at 280-288 Main Street at Water Street (5.45 FAR), the Roux Travel Building at 350-356 Main Street (4.63 FAR), a red brick office building at 625 Main Street across from Monument Park at the corner of Wallace Street (4.35 FAR), and 326-344 Main Street, home to Destaré restaurant (4.01 FAR). Industrial parcels are less intensively used, with only two parcels above 2.0 FAR, including the Westminster Millwork Co. building at 310 Broad Street (2.82 FAR) and the Recovery Room Reupholstering building at 962 Main Street (2.20 FAR). Following this are a multi-use industrial building at 25 Sawyer Passway (1.76 FAR), 64 Main Street home to Fitchburg Plumbing Supply (1.53 FAR), a 3-story mixed use building at 35 Daniels Street between the Nashua River and Cleghorn Street (1.52 FAR), the former fire station at 15 Summer Street (1.51 FAR), and a mixed-use building at 318-348 Broad Street (across from 310 Broad Street) (1.51 FAR).

Among the most intensively used residential parcels are Fitchburg Place at 16 Pritchard Street (5.80 FAR), a Fitchburg Housing Authority property on Wallace Street (5.57 FAR), and an 8-unit apartment building on Second Street (4.27 FAR).

Finding 33: Single-family homes account for more than half (56% of parcels and 55% of acres) of all residential land in Fitchburg.

By value, single family homes represent over \$1 billion (64%) of all residential properties. With 6,535 parcels over 4,339 acres, this translates into an average parcel size of nearly 29,000 sf, or 0.66 of an acre. The average value is just under \$164,500 per single family home.

Condominiums total 9% of residential value and 10% of residential parcels. It is estimated that they total 215 acres of land, but this was generated using GIS software since the Fitchburg

Assessor's Office (and others in Massachusetts) does not record land area for condominium parcels. Condominium parcels have an average value of \$127,000 based upon the number of parcels and total value.

Two-and three-family homes combined constitute 18% of residential property value and 19% of parcels. A total of 353 parcels are recorded as having 4+ unit structures. The relatively modest land area recorded for these properties suggests that the average parcel is less than ½ acre in size (18,386 sf or 0.42 acres). The average value per parcel is \$322,846.

Vacant residential land accounts for one-third of all residential acres, though only 11% of parcels. About half (604) of these parcels, covering 379 acres (15% of all vacant acreage) and worth \$2.8M (10% of all total vacant property value) are designated as undevelopable, while the rest (nearly 2,200 acres) are at least potentially developable. Vacant residential parcels have an average value of \$22,728. However, by acre, the value is even lower, at \$10,900. Vacant residential land is located largely on the periphery of the city (see map, next page), with concentrations found along the western and north-eastern borders of Fitchburg. The largest of these parcels (137 acres) is off Ashburnham St and is owned by a private realty trust. Indeed, all of the 18 largest parcels (all 28 acres or more) are on developable land, and most are owned by realty trusts, suggesting the potential for future housing developments in these locations.

Fitchburg Residential Land Parcels by Type			
Land Owner	Number of Parcels	Total Acres	Total Value
Single Family	6,535	4,339	\$1,074,995,900
Condominium	1,126	215*	\$143,004,200
Two-Family	1,510	340	\$202,519,800
Three-Family	723	123	\$95,698,700
Apartments (4+ units)	353	149	\$113,964,900
Other Residences**	99	92	\$10,176,400
Non-Transient Group Quarters	8	4	\$7,028,800
Vacant Land	1,236	2,576	\$28,092,200
Child Care Facility	4	1	\$748,300

Source: City of Fitchburg, Office of the Assessor.

*Note that the Assessor's Office does not record land acreage of condominium parcels; value given is approximated using GIS records of land parcel sizes.

***"Other residences" include mobile homes and accessory structures.

Residential Land Parcels by Type of Dwelling

Type of Residential Parcel

- Single Family
- Two-Family
- Three-Family
- Condominium
- Apartments
- Group Quarters
- Child Care Facility
- Other Residences
- Vacant

0 0.5 1 2 Miles

Seal of the City of Jackson, Mississippi

Finding 34: Overall, industrial land area is nearly 1½ times the size of commercial land area (902 v 626 acres), but its value is only approximately half that of commercial property.

Utilities, such as telephone, cable, electrical, gas, etc. and vacant industrial land are categorized as industrial, along with manufacturing and processing uses. These uses have low values per acre ranging from \$15,400 (vacant industrial land) to \$66,600 (communications utilities). A total of 606 acres are presently used for manufacturing and processing purposes and across this category, the average value is \$183,500 per acre.

Fitchburg Industrial Parcels by Type				
Type of Property	Number of Parcels	Total Acres	Total Value	Value per Acre
Manufacturing & Processing	139	606	111,261,370	183,534
Utility – Communications	8	42	2,804,500	66,610
Utility Properties	22	34	1,518,100	44,602
Vacant Industrial	48	220	3,386,700	15,407
Total	217	902	118,970,670	131,872

Source: City of Fitchburg, Office of the Assessor.

Retail properties are valued at \$108 million (49% of all commercial), and are mostly located in downtown Fitchburg, along John Fitch Highway (including the 21 acre John Fitch shopping plaza), and along Route 2.

Fitchburg Commercial Parcels by Type				
Type of Property	Number of Parcels	Total Acres	Total Value	Value per Acre
Retail Trade	318	238	\$108,309,400	\$455,082
Office Building	150	84	\$47,013,200	\$559,681
Storage / Distrib Facilities	130	49	\$18,656,200	\$380,739
Vacant Land Accessory to Comm	124	180	\$7,402,300	\$41,124
Privately-Owned Service Orgs (e.g. fraternal & cultural societies)	11	19	\$3,737,700	\$196,721
Transient Group Quarters	7	53	\$35,773,200	\$674,966
Indoor Recreational Facilities	2	2	\$1,352,600	\$676,300
Cultural / Entertain Properties	1	0	\$50,400	N/A
Total	743	626	\$222,295,000	\$482,700

Source: City of Fitchburg, Office of the Assessor.

An additional 20% of commercial parcels (150) contain office space, which are scattered across the city. The largest office building parcel (11.4 acres) is the headquarters of Headwall Photonics on 601 River Street at Wallace Road. However, the building on this parcel is only 22,208 sf in size, resulting in an extremely low FAR of 0.04. The second largest parcel (9.4 acres) is 285 John Fitch Highway and is home to Unitil Fitchburg Gas & Electric Light Company. The structure on this property is 58,600 sf in size, leading to an FAR of 0.14.

Several storage and distribution properties are located near the Fitchburg Municipal Airport, with 64 of these located in commercial condos on one parcel at 557 Airport Road. An additional 17% (124) of commercial parcels have no structures (i.e., may be vacant or used for agricultural purposes.) These include some commercial farms, such as Hollis Hills Farm on Marshall Road.

Transient Group Quarters and Indoor Recreational Facilities have the greatest value per acre. Transient Group Quarters (\$675,000 per acre) includes five nursing/rest homes, one veteran's clinic, and Great Wolf Lodge, with Great Wolf Lodge representing more than half of the total value of this category. The indoor recreation facilities include the Global Fitness Center on Horseshoe Park Drive and New Palace (Bowling) Lanes on Daniels Street.

Finding 35: Nearly half of tax-exempt properties (311 parcels) are owned by the City and schools, covering over 3,000 acres.

Fitchburg Tax-Exempt Land Parcels by Owner			
Land Owner	Number of Parcels	Total Acres	Total Value
Federal Government	11	17	\$31,555,800
Commonwealth of Massachusetts	84	558	\$194,143,200
Mass Highway Department	27	82	2,185,100
DCR / MassDEP / Fish & Game	15	292	2,318,000
Other state	2	2	8,621,800
State College/Univ	40	183	181,018,300
Municipal or County	311	3,019	\$256,657,500
City Government	258	2,665	111,182,600
Conservation	36	191	1,660,700
Public Schools	17	164	143,814,200
Private Schools	26	104	\$39,289,500
Charitable/Non-Profit Organizations	116	694	\$66,028,800
Cemeteries	4	23	846,700
Function Halls, Comm. Centers, Fraternal Orgs.	3	1	740,800
Hospitals	4	55	32,533,500
Libraries, Museums	8	2	6,584,100
Conservation	14	513	3,261,600
Other Non-profit	78	95	19,166,400
Recreation	5	5	2,895,700
Religious Organizations	78	148	\$31,802,400
City Housing Authority	27	35	\$20,650,500
Other Municipalities	6	47	\$477,300
Other Non-Taxable	8	17	\$11,969,300
Total	667	4,637	\$652,574,300

Source: City of Fitchburg, Office of the Assessor

By acres, City-owned parcels account for more than two-thirds (65%) of all tax-exempt property (3,019 acres), though less than 40% of its value (\$257M). More than half of these properties are vacant land (1,740 acres), mostly managed by the Water (972 acres) or Parks (200 acres) departments and located around the Falulah Brook watershed and Lovell Reservoir (see map, next page). The largest City-owned developed properties are the Fitchburg Municipal Airport, Coggs Hall Park (managed by City Hall), Falulah Park (managed by the Water and Public Works departments), Fitchburg High School, and the Civic Center at Coolidge Park. Included in this figure is Monte Tech with 12.6 acres and the Fitchburg School Department with 151 acres of land and buildings.

State-owned land accounts for 79 (12%) of tax-exempt parcels, 388 (9%) of tax-exempt acreage, and \$193M (30%) of property value. The bulk of this land is Fitchburg State University, which covers 25 parcels and 167 acres. The Massachusetts Highway Department manages 27 parcels and 82 acres of land, mostly along Route 2, while the Department of Conservation & Recreation (DCR), Department of Environmental Protection (MassDEP), and the Department of Fish and Game altogether manage 10 parcels which total 122 acres.

City-Owned Property by Type and Managing Department

Type of City-Owned Property

- Government Services
- City, Vacant
- City, Improved
- Conservation
- Education
- Public Safety
- Tax, Vacant
- Tax, Improved

Finding 36: Fitchburg is home to several thousand acres of open space, recreational, and agricultural land which are owned by the Commonwealth, City, non-profits, and private entities.

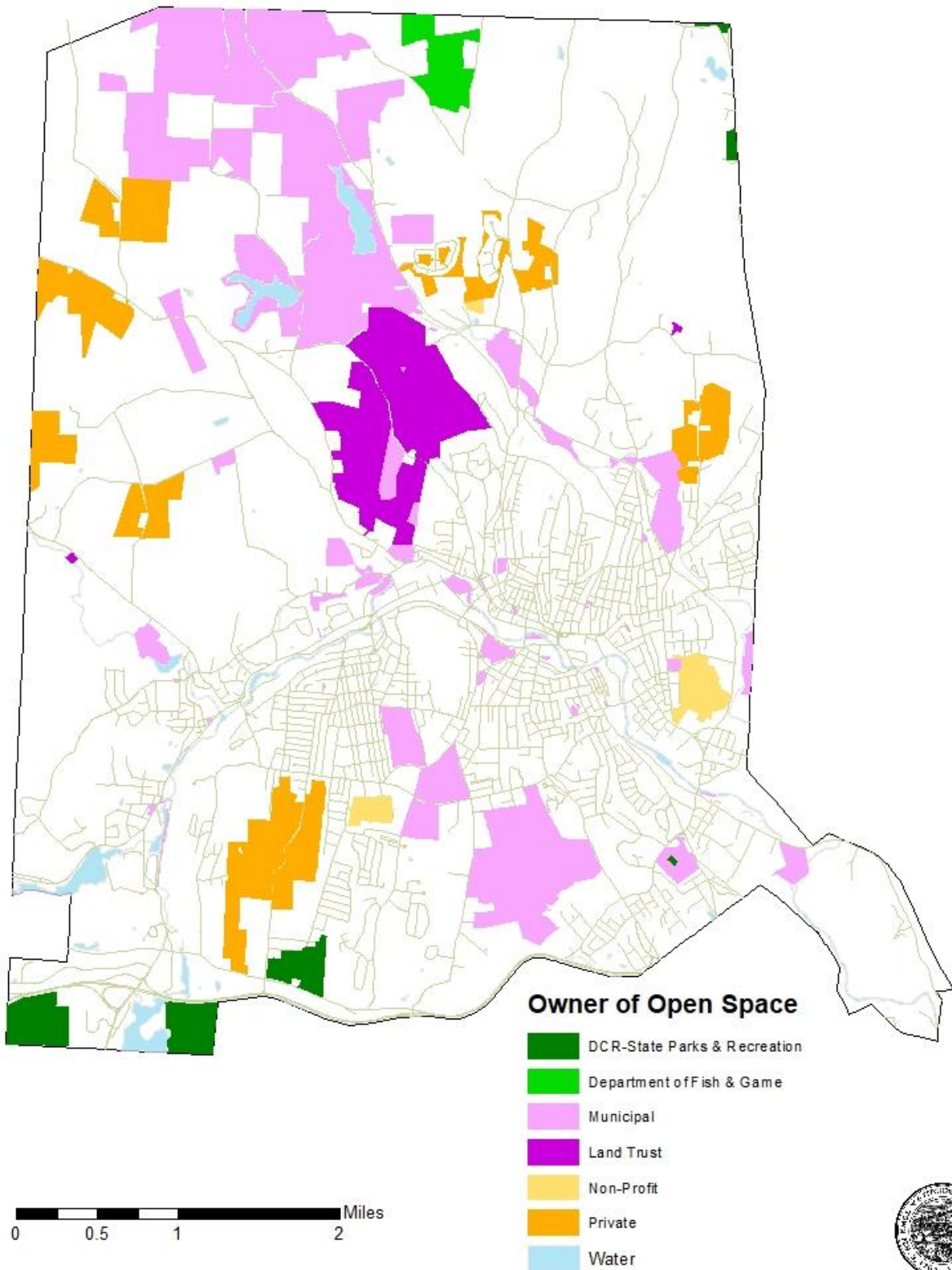
Fitchburg Open Space Parcels by Type		
Owner/Manager	Number of Parcels	Number of Acres
State	8	297
DCR	6	195
Department of Fish and Game	2	102
City of Fitchburg	135	1,948
City Hall	20	368
Conservation Commission	31	172
Fire Department	1	0.25
Parks and Recreation Department	41	458
School Department	1	8
Town Forest Committee	1	31
Water Department	40	911
Charitable Land Trusts	14	484
Massachusetts Audubon Society	10	329
North County Land Trust	4	155
Private Non-profit	7	96
Private For-Profit	23	744
Carlson Custom Homes	2	27
Doak, S. and K.	1	55
Hertel Farm	3	210
Kelly, B. and A.	2	43
Marshall Farms Inc	2	85
Oak Hill Country Club	6	234
Rosbach Farm	3	66
Stoneybrook Village Homeowners Assoc	4	24
Total	187	3,569

Source: Massachusetts Executive Office of Energy and Environmental Affairs.

As mentioned above, open space parcels are found among residential, industrial, commercial, tax-exempt and mixed-use properties, depending on their use and ownership. Most open space is defined as tax-exempt, including all parcels owned/managed by the City and State. Indeed, among the nearly 3,600 acres defined as open space, more than half (1,948) are owned by the City of Fitchburg, such as watersheds managed by the Water Department, properties managed by Parks and Recreation Department (including the Coggs Hall Park and Bird Sanctuary), and the Green's Hill and Littlefield Farm properties managed by the Conservation Commission (see map, next page). The nearly-300 acres of State-owned open space includes the Willard Brook and Leominster State Forests managed by the Department of Conservation and Recreation (DCR), and the Scripture Hill wildlife area managed by the Department of Fish and Game.

Private entities own another quarter of open space (840 acres), with most held by for-profit entities. The largest of these is Oak Hill Country Club, which owns 234 acres in the southwest part of the city, while the rest are a mix of privately-owned farms, individual holdings, residential developments, and cemeteries owned by non-profit religious organizations. In addition, two charitable land trusts own nearly 500 acres of publicly-accessible open space, almost all of which is located in the center of the city around the Mass Audubon Society's Flat Rock Wildlife Sanctuary and the North County Land Trust's Crocker Conservation Area.

Fitchburg Protected and Recreational Open Space



APPENDICES

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Appendix A – Top Businesses by Reported Number of Employees

Top Businesses by Reported Number of Employee <i>City of Fitchburg (2017)</i>				
Company Name	Number of EEs	Sales Volume	Industry Sector / Sub-Sector	Sub-Category
Fitchburg State College (sic)	500	\$0	Educational Services	Colleges, Universities & Professional Schools
Market Basket	310	\$59,397,000	Retail Trade	Supermarkets/Other Grocery
Highlands Long Term Care Center	268	\$20,113,000	Health Care and Social Assistance	Nursing Care Facilities
Great Wolf Lodge	245	\$17,059,000	Accommodation and Food Services	Hotels & Motels
Montachusett Regional Voc/Tech	205	\$0	Educational Services	Junior Colleges
CHC-Behavioral Health Care	200	\$10,928,000	Health Care and Social Assistance	Other Individual & Family Services
Marriott International Inc ³¹	200	\$13,926,000	Accommodation and Food Services	Hotels & Motels
Marriott International Inc ¹	200	\$13,926,000	Accommodation and Food Services	Hotels & Motels
Hillcrest	155	\$11,519,000	Health Care and Social Assistance	Nursing Care Facilities
Boutwell Owens & Co Inc	150	\$24,861,000	Manufacturing	Paper Manufacturing
Avery Dennison Corp	150	\$44,807,000	Manufacturing	Chemical Manufacturing
Market Basket	150	\$28,741,000	Retail Trade	Supermarkets/Other Grocery
First Student Inc	150	\$13,341,000	Transportation and Warehousing	Charter Bus Industry
South Fitchburg School	150	\$0	Educational Services	Elementary & Secondary Schools
Fitchburg High School	145	\$0	Educational Services	Elementary & Secondary Schools
I-C Federal Credit Union	140	\$24,942,000	Finance and Insurance	Credit Unions
Golden Living Center	130	\$9,661,000	Health Care and Social Assistance	Continuing Care Retirement Communities
Caraustar Industries	125	\$23,441,000	Manufacturing	Paper Manufacturing
Arrhythmia Research Technology	108	\$21,495,000	Manufacturing	Electronic Instrument Manufacturing

Source: InfoUSA 2017 business list for Fitchburg, MA (Zip 01420).

Note: Twelve additional businesses report employing 100 people.

³¹ Two separate addresses were reported for Marriot Hotels with equal number of employees and sales volume.

Appendix B – Top Businesses by Reported Sales

Top Business by Reported Sales <i>City of Fitchburg (2017)</i>				
Company Name	Number of EEs	Sales Volume	Industry Sector/Sub-Sector	Sub-Category
Rollstone Bank & Trust	100	\$285,082,000	Finance and Insurance	Commercial Banking
Family Federal Savings	19	\$95,721,000	Finance and Insurance	Savings Institutions
Mar-Lee Packaging & Consumer	50	\$84,936,000	Wholesale Trade	Plastics Materials Merchant Wholesaler
Sherman V Allen Inc	5	\$66,197,000	Wholesale Trade	Petroleum Merchant Wholesale
Therrien & Sons Oil	5	\$66,197,000	Wholesale Trade	Petroleum Merchant Wholesale
Twin City Fuel	5	\$66,197,000	Wholesale Trade	Petroleum Merchant Wholesale
Brideau Oil	25	\$64,474,000	Manufacturing	Petroleum Refineries
Market Basket	310	\$59,397,000	Retail Trade	Supermarkets/Other Grocery
Ron Bouchard's Mitsubishi	100	\$53,500,000	Retail Trade	New Car Dealers
My Oil Four Less	4	\$52,958,000	Wholesale Trade	Petroleum Merchant Wholesale
Republic Services	45	\$48,258,000	Wholesale Trade	Recyclable Material Merchant Wholesalers
Avery Dennison Corp	150	\$44,807,000	Manufacturing	Chemical Manufacturing
S S Lobster LTD	29	\$42,371,000	Wholesale Trade	Fish & Seafood Merchant Wholesalers
Geosearch Inc	36	\$36,631,000	Wholesale Trade	Industrial Machinery & Equipment Merchant Wholesaler
DRS Power Technology	100	\$34,524,000	Technical Services	Engineering Services
Interstate Brands Corp	25	\$32,845,000	Wholesale Trade	Grocery & Related Merchant Wholesaler
Market Basket	150	\$28,741,000	Retail Trade	Supermarkets/Other Grocery
Whitney & Son Mfg & Warehouse	30	\$27,098,000	Wholesale Trade	Miscellaneous Durable Goods Merchant Wholesaler
Pace Energy	2	\$26,479,000	Wholesale Trade	Petroleum Merchant Wholesaler
I-C Federal Credit Union	140	\$24,942,000	Finance and Insurance	Credit Unions
Boutwell Owens & Co Inc	150	\$24,861,000	Manufacturing	Paper Manufacturing
Caraustar Industries	125	\$23,441,000	Manufacturing	Paper Manufacturing
Arrhythmia Research Technology	108	\$21,495,000	Manufacturing	Electronic Instrument Manufacturing
Highlands Long Term Care Ctr	268	\$20,113,000	Health Care and Social Assistance	Nursing Care Facilities
Source: InfoUSA 2017 business list for Fitchburg, MA (Zip 01420)				

Appendix C – Retail Market Supply & Opportunity Gap

Retail Market Power

Retail Stores Opportunity

Retail Stores	Aggregate		
	2017 Demand (Consumer Expenditures)	2017 Supply (Retail Sales)	Opportunity Gap/Surplus
Total Retail Sales & Eating, Drinking Places	\$684,928,593	\$726,490,046	-\$41,561,453
Motor Vehicle & Parts Dealers-441	\$123,408,959	\$103,044,900	\$20,364,059
Automotive Dealers-4411	\$106,851,580	\$78,977,286	\$27,874,294
Other Motor Vehicle Dealers-4412	\$4,720,921	\$2,160,419	\$2,560,502
Automotive Parts/Accessories, Tire Stores-4413	\$11,836,458	\$21,907,195	-\$10,070,737
Furniture & Home Furnishings Stores-442	\$13,387,164	\$9,146,486	\$4,240,678
Furniture Stores-4421	\$7,172,355	\$4,196,112	\$2,976,243
Home Furnishing Stores-4422	\$6,214,809	\$4,950,374	\$1,264,435
Electronics & Appliances Stores-443	\$12,272,358	\$6,423,624	\$5,848,734
Electronics & Appliance Stores-44314	\$12,272,358	\$6,423,624	\$5,848,734
Household Appliances Stores-443141	\$1,580,539	\$1,240,103	\$340,436
Electronics Stores-443142	\$10,691,819	\$5,183,521	\$5,508,298
Building Material, Garden Equipment Stores -444	\$68,677,712	\$61,214,518	\$7,463,194
Building Material & Supply Dealers-4441	\$63,013,077	\$59,509,698	\$3,503,379
Home Centers-44411	\$25,373,456	\$980,496	\$24,392,960
Paint & Wallpaper Stores-44412	\$1,181,616	\$616,955	\$564,661
Hardware Stores-44413	\$6,683,889	\$8,463,262	-\$1,779,373
Other Building Materials Dealers-44419	\$29,774,116	\$49,448,985	-\$19,674,869
Building Materials, Lumberyards-444191	\$11,663,004	\$18,449,529	-\$6,786,525
Lawn/Garden Equipment/Supplies Stores-4442	\$5,664,635	\$1,704,820	\$3,959,815
Outdoor Power Equipment Stores-44421	\$945,169	\$745,376	\$199,793
Nursery & Garden Centers-44422	\$4,719,466	\$959,444	\$3,760,022
Food & Beverage Stores-445	\$95,681,313	\$160,106,532	-\$64,425,219
Grocery Stores-4451	\$86,608,835	\$141,743,820	-\$55,134,985
Supermarkets, Grocery (Exc Convenience) Stores-44511	\$80,709,672	\$137,535,844	-\$56,826,172
Convenience Stores-44512	\$5,899,163	\$4,207,976	\$1,691,187
Specialty Food Stores-4452	\$3,278,063	\$1,467,563	\$1,810,500
Beer, Wine & Liquor Stores-4453	\$5,794,415	\$16,895,149	-\$11,100,734
Health & Personal Care Stores-446	\$35,228,807	\$37,568,097	-\$2,339,290
Pharmacies & Drug Stores-44611	\$28,796,583	\$35,056,335	-\$6,259,752
Cosmetics, Beauty Supplies, Perfume Stores-44612	\$2,853,134	\$1,493,708	\$1,359,426
Optical Goods Stores-44613	\$1,399,545	\$809,200	\$590,345
Other Health & Personal Care Stores-44619	\$2,179,545	\$208,854	\$1,970,691
Gasoline Stations-447	\$42,510,186	\$15,442,906	\$27,067,280
Gasoline Stations with Convenience Stores-44711	\$21,397,705	\$11,523,011	\$9,874,694
Other Gasoline Stations-44719	\$21,112,481	\$3,919,895	\$17,192,586
Clothing & Clothing Accessories Stores-448	\$32,290,088	\$7,918,550	\$24,371,538
Clothing Stores-4481	\$24,400,344	\$7,442,601	\$16,957,743
Men's Clothing Stores-44811	\$1,130,251	\$0	\$1,130,251
Women's Clothing Stores-44812	\$5,315,953	\$360,181	\$4,955,772
Children's, Infants' Clothing Stores-44813	\$1,362,294	\$0	\$1,362,294
Family Clothing Stores-44814	\$13,432,266	\$5,971,834	\$7,460,432
Clothing Accessories Stores-44815	\$1,252,688	\$303,003	\$949,685
Other Clothing Stores-44819	\$1,906,892	\$807,583	\$1,099,309

Retail Stores	Aggregate		
	2017 Demand (Consumer Expenditures)	2017 Supply (Retail Sales)	Opportunity Gap/Surplus
Shoe Stores-4482	\$4,469,993	\$226,678	\$4,243,315
Jewelry, Luggage, Leather Goods Stores-4483	\$3,419,751	\$249,271	\$3,170,480
Jewelry Stores-44831	\$3,064,292	\$249,271	\$2,815,021
Luggage & Leather Goods Stores-44832	\$355,459	\$0	\$355,459
Sporting Goods, Hobby, Book, Music Stores-451	\$13,525,901	\$5,495,518	\$8,030,383
Sporting Goods, Hobby, Musical Instrument Stores-4511	\$10,984,154	\$4,974,649	\$6,009,505
Sporting Goods Stores-45111	\$7,359,384	\$4,905,444	\$2,453,940
Hobby, Toy & Game Stores-45112	\$2,720,641	\$69,205	\$2,651,436
Sewing, Needlework & Piece Goods Stores-45113	\$250,897	\$0	\$250,897
Musical Instrument & Supplies Stores-45114	\$653,232	\$0	\$653,232
Book, Periodical & Music Stores-4512	\$2,541,747	\$520,869	\$2,020,878
Book Stores & News Dealers-45121	\$2,541,747	\$520,869	\$2,020,878
Book Stores-451211	\$2,244,175	\$520,869	\$1,723,306
News Dealers & Newsstands-451212	\$297,572	\$0	\$297,572
General Merchandise Stores-452	\$77,987,688	\$49,278,034	\$28,709,654
Department Stores, Excluding Leased Departments-4521	\$39,628,767	\$10,030,529	\$29,598,238
Other General Merchandise Stores-4529	\$38,358,921	\$39,247,505	-\$888,584
Miscellaneous Store Retailers-453	\$20,139,184	\$15,241,327	\$4,897,857
Florists-4531	\$861,079	\$1,294,110	-\$433,031
Office Supplies, Stationery, Gift Stores-4532	\$6,895,794	\$2,266,080	\$4,629,714
Office Supplies & Stationery Stores-45321	\$3,941,074	\$905,879	\$3,035,195
Gift, Novelty & Souvenir Stores-45322	\$2,954,720	\$1,360,201	\$1,594,519
Used Merchandise Stores-4533	\$2,711,843	\$635,365	\$2,076,478
Other Miscellaneous Store Retailers-4539	\$9,670,468	\$11,045,772	-\$1,375,304
Non-Store Retailers-454	\$60,792,649	\$216,183,248	-\$155,390,599
Foodservice & Drinking Places-722	\$89,026,584	\$39,426,306	\$49,600,278
Special Foodservices-7223	\$6,639,925	\$9,332,854	-\$2,692,929
Drinking Places -Alcoholic Beverages-7224	\$2,898,503	\$563,727	\$2,334,776
Full-Service Restaurants-722511	\$44,031,172	\$26,895,345	\$17,135,827
Limited-Service Eating Places-722513	\$30,428,544	\$2,158,281	\$28,270,263
Cafeterias, Grill Buffets, and Buffets-722514	\$801,677	\$0	\$801,677
Snack and Nonalcoholic Beverage Bars-722515	\$4,226,763	\$476,099	\$3,750,664
GAFO *	\$156,358,993	\$80,528,292	\$75,830,701
General Merchandise Stores-452	\$77,987,688	\$49,278,034	\$28,709,654
Clothing & Clothing Accessories Stores-448	\$32,290,088	\$7,918,550	\$24,371,538
Furniture & Home Furnishings Stores-442	\$13,387,164	\$9,146,486	\$4,240,678
Electronics & Appliances Stores-443	\$12,272,358	\$6,423,624	\$5,848,734
Sporting Goods, Hobby, Book, Music Stores-451	\$13,525,901	\$5,495,518	\$8,030,383
Office Supplies, Stationery, Gift Stores-4532	\$6,895,794	\$2,266,080	\$4,629,714

GAFO (General Merchandise, Apparel, Furniture and Other) represents sales at stores that sell merchandise normally sold in department stores. This category is not included in Total Retail Sales Including Eating and Drinking Places.



Retail Market Power

Retail Market Power 2017

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The Edward J. Collins, Jr. Center for Public Management in the McCormack Graduate School of Policy and Global Studies at the University of Massachusetts Boston was established in 2008 to improve the efficiency and effectiveness of all levels of government. The Center is funded by the Commonwealth and through fees charged for its services.



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