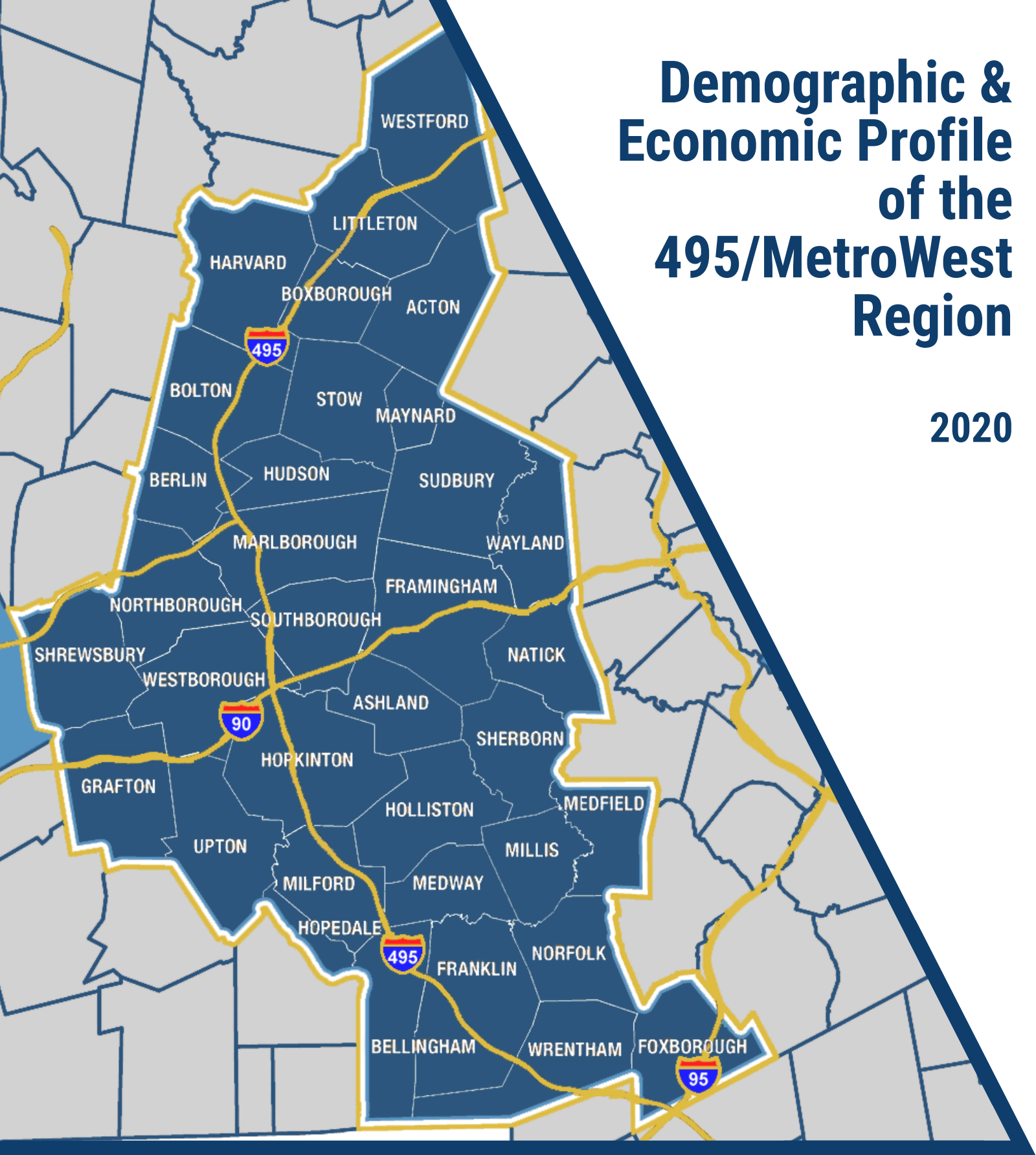


Demographic & Economic Profile of the 495/MetroWest Region

2020



495/METROWEST
PARTNERSHIP

Leaders for Regional Prosperity

Public Policy Center

UMass Dartmouth

The 495/MetroWest Partnership

The 495/MetroWest Partnership, through a unique public-private collaboration with businesses, municipalities, and other stakeholders, is the regional leader for creating an environment that prepares for and cultivates sustainable growth. We accomplish this by coordinating, educating, and advocating for solutions to regional constraints and limited natural resources. This work is being completed on behalf of the Suburban Edge Commission, as established in Section 30 of Chapter 119 of the Acts of 2015.

Public Policy Center

UMass Dartmouth

The PPC's primary goal is to inform public policy discussions by providing policy makers with university quality research, technical assistance, and analytical services designed to help make our state, region, and communities better places to live, work, and do business. We do this by leveraging the substantial skills of our students and faculty partners, and enhancing the connections between the University and the communities it serves.

The mission of the Public Policy Center (PPC) at UMass Dartmouth is to:

- Inform evidence-based policy making.
- Improve public understanding of critical policy issues.
- Provide educational and research opportunities to our faculty and students.
- Connect the resources of the University of Massachusetts to the communities we serve.

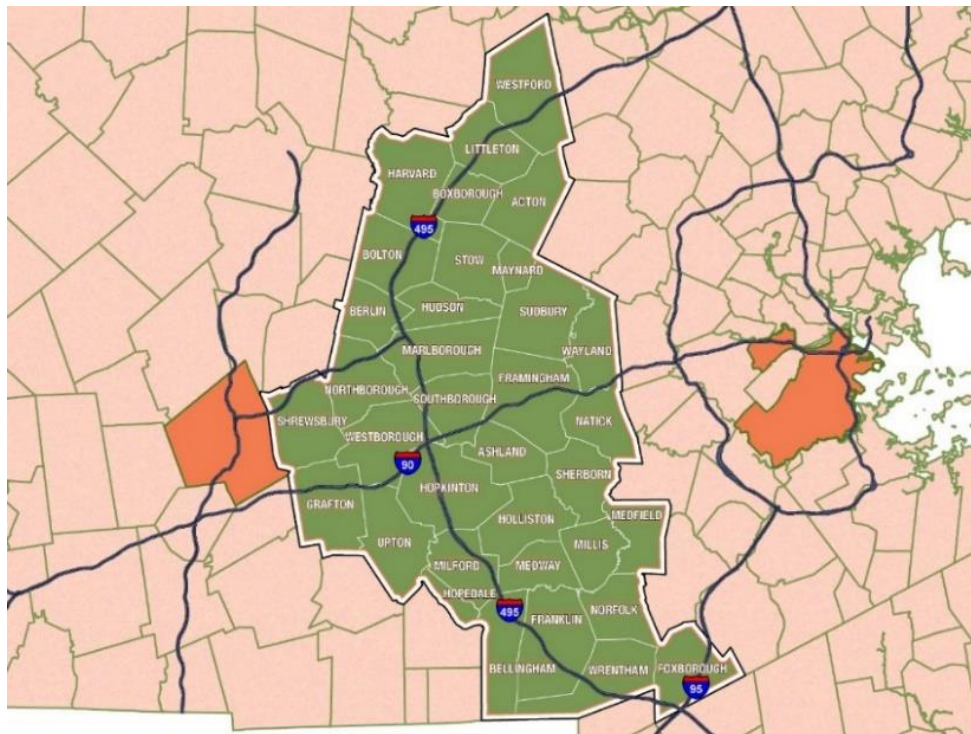
CONTENTS

| | | |
|----------|--|-----------|
| 1 | Socio-Demographic Indicators..... | 1 |
| 1.1 | Population..... | 1 |
| 1.2 | Age Cohorts | 3 |
| 1.3 | Race / Ethnicity | 4 |
| 1.4 | English Language Proficiency | 5 |
| 1.5 | Nativity and Citizenship | 6 |
| 1.6 | Educational Attainment..... | 6 |
| 2 | Income & Poverty | 8 |
| 2.1 | Median Household income..... | 8 |
| 2.2 | Per Capita Income..... | 9 |
| 2.3 | Household Poverty | 10 |
| 3 | Employment and Unemployment..... | 11 |
| 3.1 | Total Employment | 11 |
| 3.2 | Unemployment | 12 |
| 4 | Jobs and Wages | 13 |
| 4.1 | Jobs and Wages | 13 |
| 5 | Industry And Occupational Profile..... | 14 |
| 5.1 | Largest Industries..... | 14 |
| 5.2 | High Growth Industries..... | 15 |
| 5.3 | Industry Cluster Analysis..... | 15 |
| 5.4 | Industry Clusters by Location Quotient | 17 |
| 5.5 | Top Occupations | 19 |
| 6 | Commuting Patterns | 20 |
| 6.1 | Inflow and Outflow | 20 |
| 6.2 | Workers Living in The Region | 21 |
| 7 | Housing | 23 |
| 7.1 | Housing Stock | 23 |
| 7.2 | Housing Occupancy..... | 24 |
| 7.3 | Housing Cost Burden | 25 |
| 8 | Trends in Property Values | 26 |
| 8.1 | Assessed Value By Property Type | 26 |
| 8.2 | Commercial Properties | 28 |
| | Appendix A: Description of Major Industries..... | 30 |
| | Appendix B: Description of Industry Clusters..... | 31 |
| | Appendix C: Community Snapshots | 32 |

Executive Summary

The 495/MetroWest Partnership, through a unique public-private collaboration with businesses, municipalities, and other stakeholders, is the regional leader for creating an environment that prepares for and cultivates sustainable growth. The organization accomplishes this by coordinating, educating, and advocating for solutions to regional constraints. The region represented by the Partnership is comprised of 35 communities in the Middlesex, Norfolk, and Worcester counties of Massachusetts that stretch along Interstate-495 from Route 2 in the north to Route 1 in the south (see Figure 1). These communities grapple with similar challenges and opportunities related to infrastructure, transportation, housing, water resources, and wastewater, among other issues.

Figure 1
495/MetroWest Region



Source: 495/MetroWest Partnership

Since 2017, the Public Policy Center (PPC) at UMass Dartmouth provided research and analytical support to the 495/MetroWest Partnership to study the development challenges experienced by the region. The challenges identified by the Partnership include transportation, water, telecommunications, and energy infrastructure; transit services; residential development; reuse of former industrial facilities and historic mills; brownfields reclamation; and downtown redevelopment. The PPC has provided data, research, and analysis to give additional context and to identify actionable insights for the Partnership, with particular emphasis on the priorities of the state's economic development strategy, *Opportunities for All: The Baker-Polito Strategy and Plan for Making Massachusetts Great Everywhere*. The approach was designed to build upon the substantial work that had already been conducted, to close known gaps in strategically valuable information, and to provide research on an ad-hoc basis throughout the project as strategically important questions arose and the needs of the Partnership evolved.

Informed by these meetings and analyses, the PPC prepared a comprehensive regional, demographic, economic, and workforce analysis in 2017, followed by a second analysis in 2018. These reports included a profile of the social

and demographic characteristics of the region and a strategic analysis of the region's economic base including the identification of leading and emerging industry clusters, employment and unemployment levels, industry and occupational growth projections, and an analysis of current housing conditions. The profile that follows updates this data and demonstrates that the region continues to face many of the same issues that were salient in 2017. Highlights of the profile include:

Sociodemographic

- The 495/MetroWest region's population increased by 44.4 percent from 1970 to 2018, compared to 20.1 percent statewide. The region's population growth continued to outpace the state's from 2010 to 2018, increasing by 5.7 percent in comparison to 4.3 percent for the state.
- The region's residents are more educated than the state, with 56.8 percent having a Bachelor's Degree or higher, compared to 42.9 percent statewide. Notably, Massachusetts has one of the highest educational attainment levels in the nation, thus the MetroWest region is likely one of the more highly educated regions in the country.
- Overall, the households and residents of the 495/MetroWest region are wealthier in comparison to households and residents statewide. Each community in the 495/MetroWest region has a higher median household income than Massachusetts as a whole. In addition, the region's per capita income is 123 percent of the state per capita income. Consequently, the region overall has much lower poverty rates in comparison to the state.
- The naturalized citizen share of the regional population nearly doubled from 2000 to 2018 (4.1% to 8.1%), and during the same period, the region experienced a small increase in the percentage of noncitizens from (1.8%), compared to an increase of 0.9 percent statewide.

Jobs and Wages

- The region's unemployment rate has been consistently lower than that of the statewide rate since 1990.
- An average of 370,210 jobs were located within the 495/MetroWest region in 2019, an increase of 5.1 percent from 2001. This compares to a job increase of 10.1 percent statewide over this period. This is partly due to the significant number of bedroom communities in the region whose residents commute daily to the Greater Boston area for work, as opposed to the region being the home to larger urban job centers.
- In 2019, residents in the region earned an average annual wage that was 107 percent of the Massachusetts average annual wage (\$75,170 and \$70,564, respectively). Year-to-year changes in the region's average annual wage are in step with statewide trends from 2001 to 2019, although consistently higher.

Industry and Occupations

- In terms of the region's largest industries, Computer Systems Design accounts for the largest number of jobs (21,031 jobs, 5.7% of all jobs), followed by Restaurants & Eating Places (20,733 jobs, 5.6% of all jobs) and Education & Hospitals (19,507 jobs, 5.3% of all jobs).
- Business Services is the region's largest industry cluster, having a combined total of 52,792 jobs. Business Services is also the fastest growing cluster in terms of the number of jobs added, although the Education & Knowledge Creation cluster is growing the most quickly on a percentage basis.

- The region specializes in IT & Analytics. In fact, the region is over five times more specialized than the nation. The region also highly specialized in Business Services, a cluster that has experienced a 28.4 percent increase in employment since 2010.
- Office & Administrative Support (45,696 jobs) and Sales (38,906 jobs) are the largest occupation groups. Several top occupations are also related to education and tech-driven industries, such as Computer & Mathematical occupations (22,617 jobs) and Education, Training & Library occupations (22,735 jobs).

Commuting

- On a daily basis, a large volume of workers commute into and out of the region for work, which greatly contributes to traffic congestion.
- The region is a net labor importer that is, more workers commute into the region than commute out of the region; 207,941 workers who work in the region commute from outside the region, while 190,336 resides of the region commute to jobs elsewhere.
- While 122,676 workers both live and work in the region, these workers also contribute to the region's road congestion due to the large geographic area that comprises MetroWest.
- While the region's workers are more likely to commute out of the region to work than to work in the region, this effect is stronger for higher earners. Workers who commute into the region are more likely to be low wage workers.

Housing

- The majority of the region's housing units are in single-unit buildings (72.9%). The region's housing stock is newer than that of the state, with 40.0 percent of housing units developed between 1980 and 2018, compared to 28.2 percent statewide. The vast majority of the region's housing units are owner-occupied; 74.8 percent versus 62.3 percent statewide.
- Building permit estimates show that 15,768 new permits were approved between 2005 and 2018, for a total of 25,642 new units (a single building permit can include multiple units).
- Nearly one-quarter (23.8%) of owners and 45.0 percent of renters in the region are cost-burdened. This compares to 27.5 percent of owners and 50.0 percent of renters who are housing cost-burdened statewide.

Trends in Property Values

- The total assessed value of land in the 495/MetroWest region was \$114.4 billion in FY 2020, which is an increase from \$95.6 billion from the 2008-2009 recession (not inflation adjusted).
- Residential parcels accounted for 83.0 percent of all assessed values in the region.
- Assessed values for residential and commercial properties have been increasing in lockstep since 2014, although residential values have been increasing at a slightly higher rate. Assessed values for industrial parcels have been lagging.

1 SOCIO-DEMOGRAPHIC INDICATORS

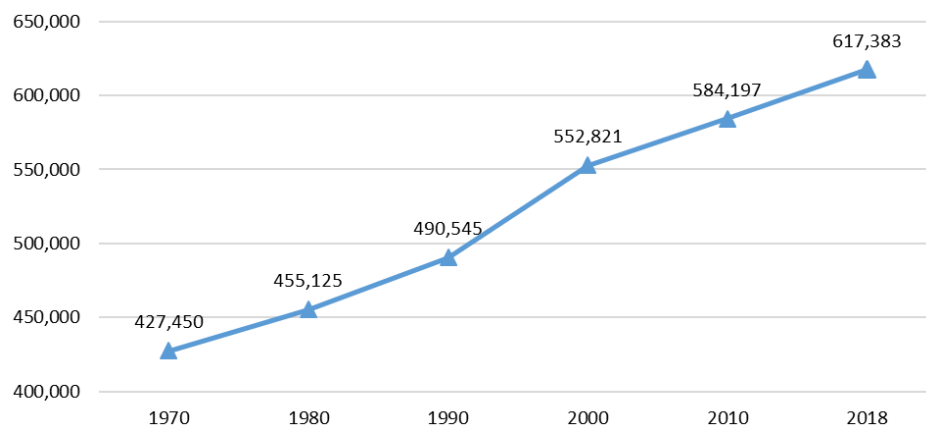
Highlights

- The 495/MetroWest region's population increased by 44.4 percent from 1970 to 2018, compared to 20.1 percent statewide. The region's population growth continued to outpace the state's from 2010 to 2018, increasing by 5.7 percent in comparison to 4.3 percent for the state.
- The majority of the region's population identifies as white (82.8%), although this share decreased by 8.8 percentage points between 2000 and 2018. During the same period, the share of individuals who identify as Asian more than doubled, from 3.5 percent to 8.9 percent.
- Adults in the 495/MetroWest region are more educated than the state as a whole, with 56.8 percent having a Bachelor's Degree or higher, compared to 42.9 percent statewide. Notably, Massachusetts has one of the highest educational attainment levels in the nation, thus the MetroWest region is likely one of the more highly educated regions in the country.
- The vast majority of residents (92.1%) living in the region are U.S. citizens, with 84.1 percent being native citizens and 8.1 percent being naturalized citizens.

1.1 POPULATION

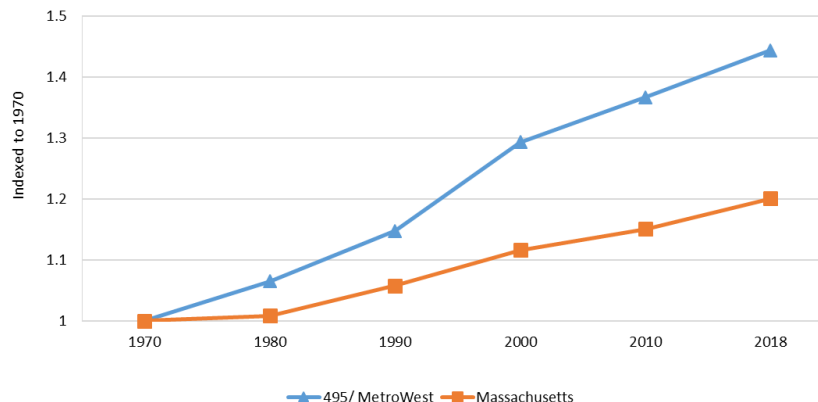
The 495/MetroWest region's population grew by 44.4 percent from 1970 to 2018, or an additional 189,933 residents (see Figure 2). This compares to a change in population of 20.1 percent statewide. The population growth rate of the 495/MetroWest region has continually outpaced that of the Commonwealth since 1970 (see Figure 3).

Figure 2
Total Population, 495/MetroWest Region, 1970–2018



Source: U.S. Census Bureau (1970–2000 decennial Census, 2014–2018 ACS 5-year estimates)

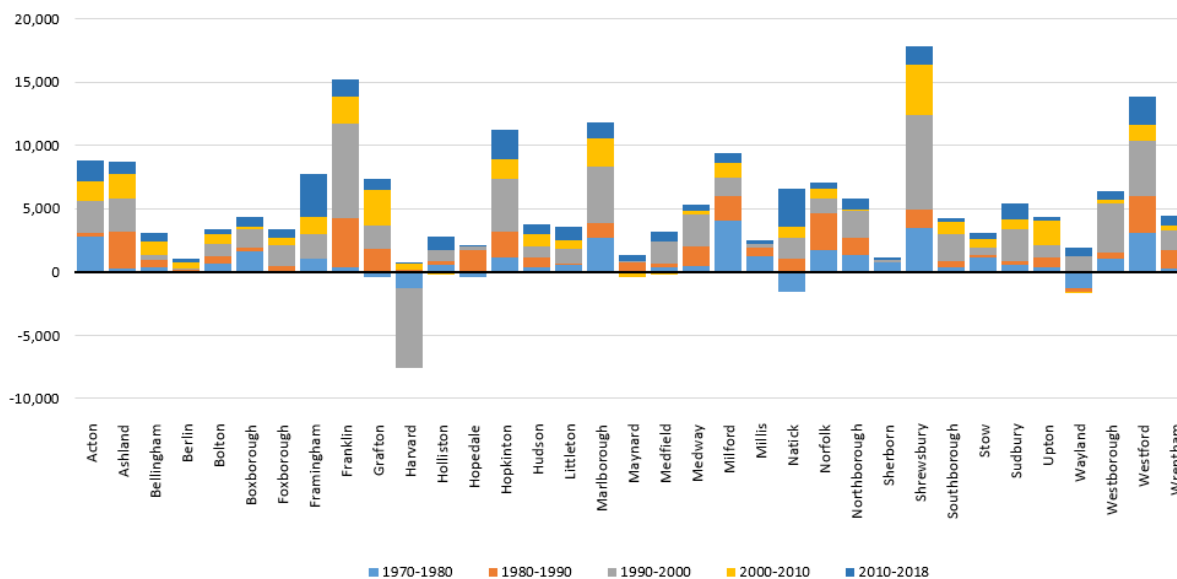
Figure 3
Index of Total Population, 495/MetroWest and Massachusetts, 1970–2018



Source: U.S. Census Bureau (1970–2000 decennial Census, 2014–2018 ACS 5-year estimates)

The communities experiencing the largest absolute population growth from 1970 to 2018 are Shrewsbury (+17,841), Franklin (+15,192), and Westford (+13,826).¹ Each of the region’s communities added residents from 2010 to 2018, with Framingham (+3,331), Natick (+3,077), and Hopkinton (+2,253) experiencing the largest increase in the number of residents over this period (see Figure 4). In terms of percentage growth, Boxborough (+16.0%), Hopkinton (+15.1%), and Littleton (+11.3%) underwent the largest percent change in population from 2010 to 2018, and Boxborough also experienced the largest percent change in population from 1970 to 2018 (+299.3%) (see Figure 5).²

Figure 4
Absolute Population Change By Decade, 495/MetroWest Region, 1970–2018

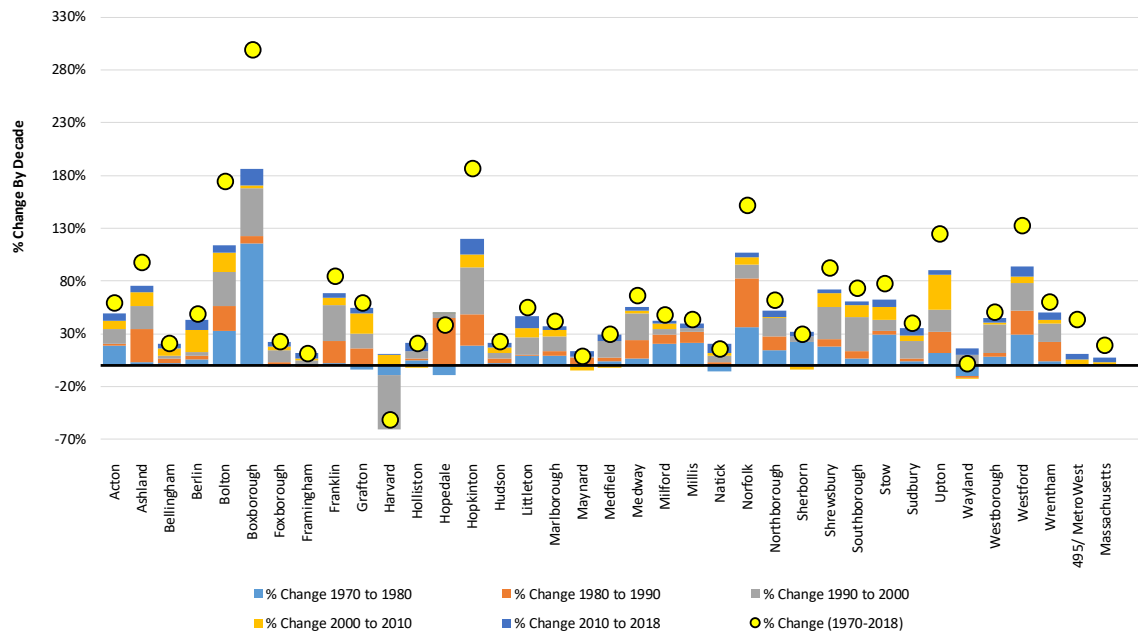


Source: U.S. Census Bureau (1970–2000 decennial Census, 2014–2018 ACS 5-year estimates)

¹ The decline in the population of the town of Harvard from 1990 to 2000 is attributable to the closure of Fort Devens in 1996, which was converted primarily to commercial use.

² Note that summing the percentage change for each decade does not equal the percentage change from 1970 to 2018.

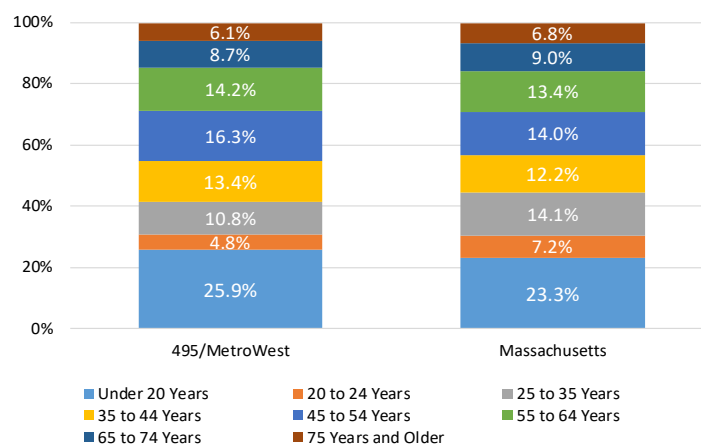
Figure 5
Percent Population Change By Decade, 495/MetroWest, 1970–2018



1.2 AGE COHORTS

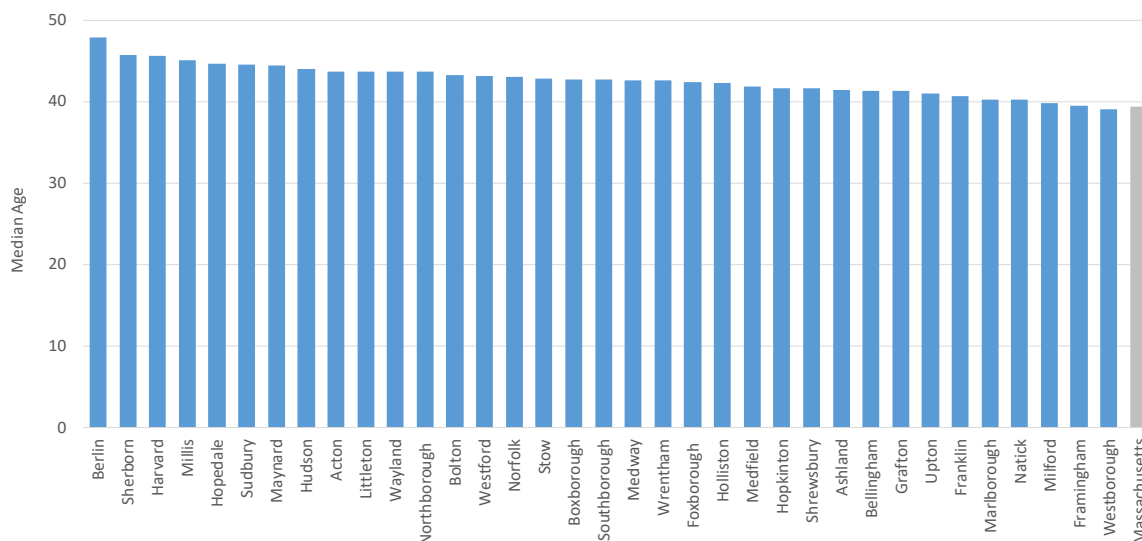
In terms of age cohorts, the region's population is similar to the the state as a whole (see Figure 6). Massachusetts and the 495/MetroWest region had similar shares of individuals of “prime working age”—those who are between 25 and 54 years old (Massachusetts: 40.3%, 495/MetroWest: 40.5%).³ Median age is higher in all 35 of the region's communities in comparison to the state (see Figure 7).

Figure 6
Age Cohorts, 495/MetroWest and Massachusetts, 2018



³ Defined by the Organization of Economic and Cooperational Development (OECD) as individuals in their “prime working lives.”

Figure 7
Median Age by Community, 2018

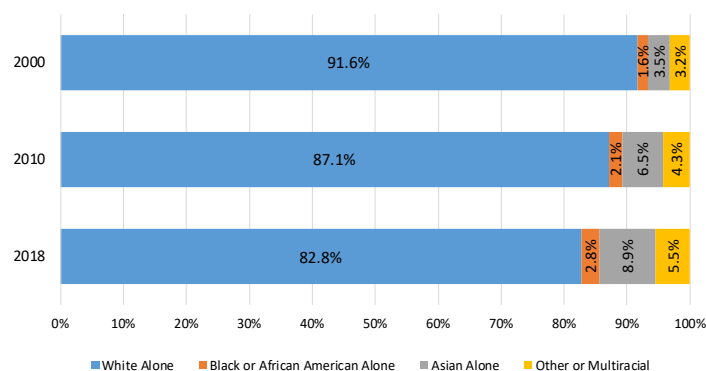


Source: 2014–2018 ACS 5-year estimates

1.3 RACE / ETHNICITY

The region is historically home to a high portion of residents who identify as White alone. Nonetheless, this figure declined by over 8 percentage points from 2000 to 2018 (91.6% to 82.8%), while the percentage of those who identify with other races increased, albeit modestly (see Figure 8). Asian alone is the most significant minority portion of the population in the region (8.9%).⁴ Acton, Westborough, Shrewsbury, and Boxborough are the most diverse communities in the region, with considerably larger portions of Asian residents in comparison to the state average (see Figure 9). Framingham is also comparatively diverse, with a higher percentage of residents identifying as other or multiracial.

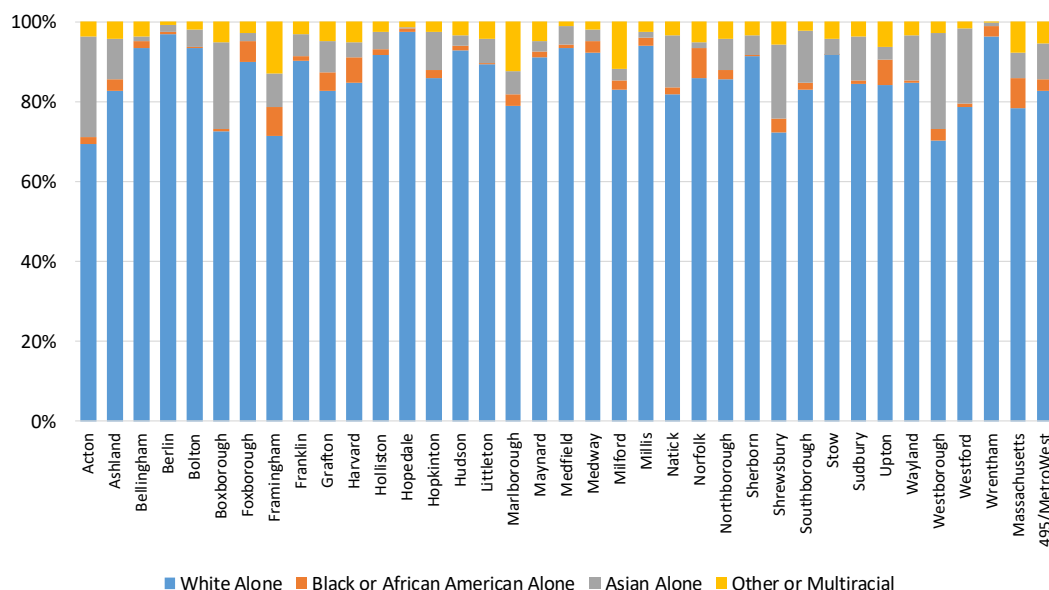
Figure 8
Race, 495/MetroWest, 2000–2018



Source: 2000 Census, 2010 Census, 2014–2018 ACS 5-year estimates

⁴ Asian Indians account for just over half (50.1%) of the total Asian population in the region, followed by Chinese (31.1%), Other Asian (6.6%), Korean (4.6%), Vietnamese (3.4%), Filipino (2.5%), and Japanese (1.6%).

Figure 9
Race by Community, 495/MetroWest, 2018

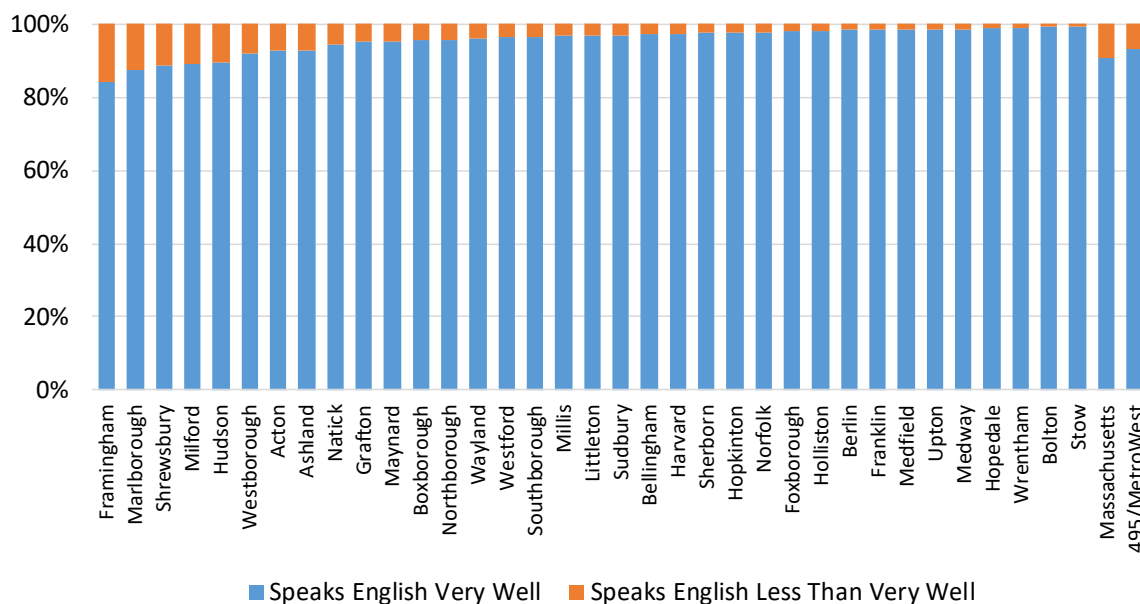


Source: 2014–2018 ACS 5-year estimates

1.4 ENGLISH LANGUAGE PROFICIENCY

The region’s residents as a whole are very proficient English speakers, with 93.3 percent of residents age five and older speaking English “very well.” This compares to 90.9 percent of residents statewide who speak English “very well.” Only five MetroWest communities have smaller portions of English proficient residents compared to Massachusetts as a whole, although English speaking ability is still very high in these communities (see Figure 10).

Figure 10
English Language Proficiency by Community, 495/MetroWest, 2018



Source: 2014–2018 ACS 5-year estimates. Residents 5-years of age and older. Sorted by percent proficient.

1.5 NATIVITY AND CITIZENSHIP

The majority of residents in the region are native-born (84.1%), which is slightly higher than the statewide average of 83.5 percent.⁵ From 2000 to 2018, the naturalized citizen share of the regional population nearly doubled (4.1% to 8.1%), and during the same period, the region experienced a small increase in the percentage of noncitizens from (1.8%), compared to an increase of 0.9 percent statewide. Overall, the region has about the same percentage of noncitizens as Massachusetts as a whole (7.9% and 7.8%, respectively) (see Table 1).

Table 1
Nativity/Citizenship, 495/MetroWest and Massachusetts, 2000–2018

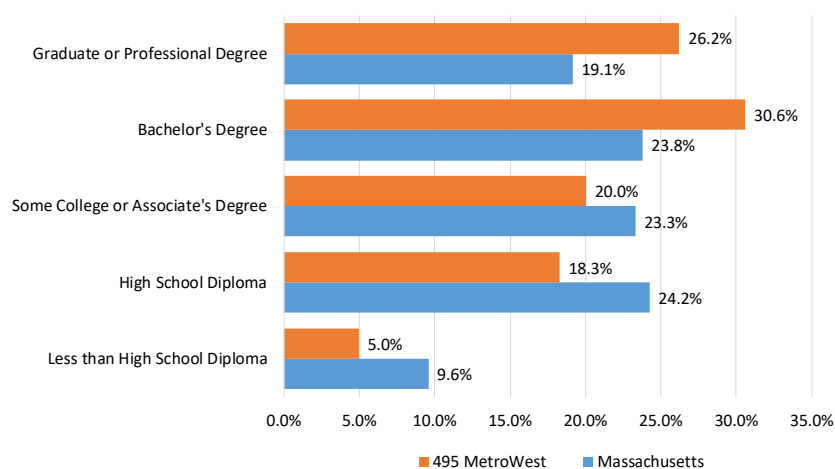
| | 495/MetroWest | | | Massachusetts | | |
|--------------------------|---------------|-------|----------------------|---------------|-------|----------------------|
| | 2000 | 2018 | % Change (2000-2018) | 2000 | 2018 | % Change (2000-2018) |
| Native | 89.8% | 84.1% | 6.3% | 87.8% | 83.5% | 2.2% |
| Naturalized U.S. Citizen | 4.1% | 8.1% | 121.1% | 5.3% | 8.7% | 76.7% |
| Not a U.S. Citizen | 6.1% | 7.9% | 46.9% | 6.9% | 7.8% | 22.5% |

Source: 2014–2018 ACS 5-year estimates

1.6 EDUCATIONAL ATTAINMENT

The 495/MetroWest population is more educated than the state’s population as a whole. For example, 56.8 percent of the region’s residents have a Bachelor’s Degree or higher, which compares to 42.9 percent of residents statewide (see Figure 11). Overall, educational attainment levels have risen since 2000, with the percentage of residents age 25 and older with a Bachelor’s Degree or higher increasing by 10.7 percentage points from 2000 to 2018. Conversely, the percentage of residents who have not earned a high school diploma decreased by 4.6 percentage points over this period (see Figure 12).

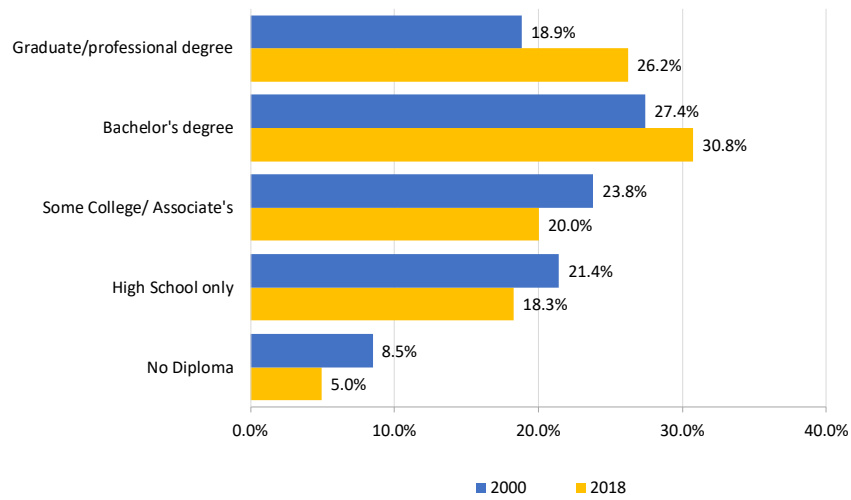
Figure 11
Educational Attainment, Residents 25 Years and Older
495/MetroWest and Massachusetts, 2018



Source: 2014–2018 ACS 5-year estimates

⁵ These figures do not include foreign workers with visas.

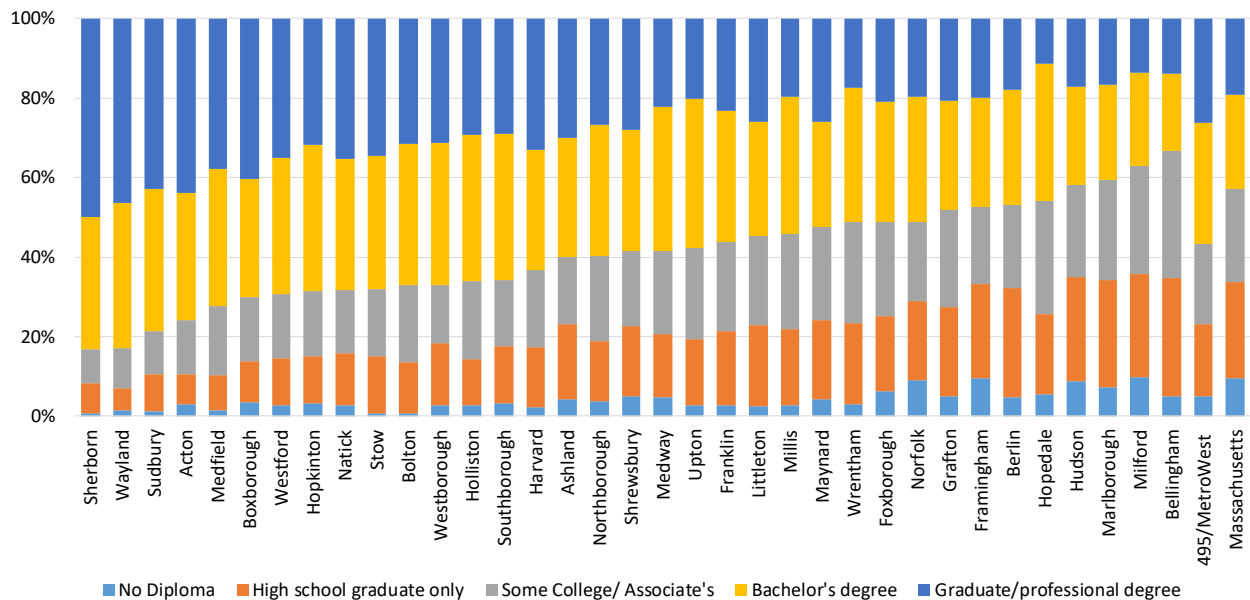
Figure 12
Educational Attainment, Residents 25 Years and Older,
495/MetroWest, 2000 and 2018



Source: 2000 Census, 2014–2018 ACS 5-year estimates

Educational attainment varies from community to community, with the towns of Sherborn (49.9%), Wayland (46.5%), Acton (44.3%), Sudbury (42.9%), and Boxborough (40.3%) having the largest share of residents with graduate or professional degrees. In comparison, 19.1 percent of Massachusetts residents have achieved this level of education (see Figure 13).

Figure 13
Educational Attainment 25 Years and Older by Community, 495/MetroWest, 2018



Source: 2014–2018 ACS 5-year estimates. Sorted by percent with bachelor's degree and higher.

2 INCOME & POVERTY

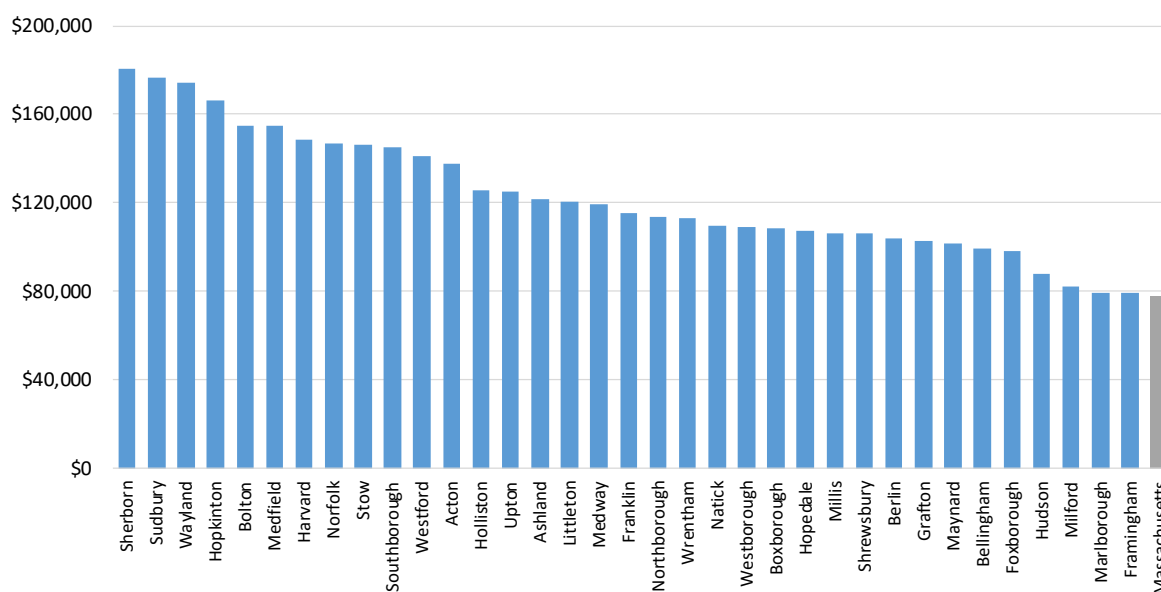
Highlights

- Overall, households and residents in the 495/MetroWest region are wealthier in comparison to households and residents statewide. Each community in the 495/MetroWest region has a higher median household income than Massachusetts as a whole.
- In addition, the region's households as a whole had a per capita income that was 123 percent of the state per capita income. Consequently, the region overall has much lower poverty rates in comparison to the state.

2.1 MEDIAN HOUSEHOLD INCOME

Every community in the 495/MetroWest region has a higher median household income than Massachusetts. Sherborn had the highest median household income in 2018 (\$180,769), followed by Sudbury (\$176,570) and Wayland (\$174,330) (see Figure 14). Framingham (\$79,136), Marlborough (\$79,228), and Milford (\$82,129) had the lowest median household incomes.⁶

Figure 14
Median Household Income, 495/MetroWest, 2018



Source: 2014–2018 ACS 5-Year estimates. Sorted by median income level.

⁶ Median household income for the region cannot be calculated.

2.2 PER CAPITA INCOME

The inflation-adjusted per capita income for the 495/MetroWest region increased 10.0 percent from 2000 to 2018, while it increased by 13.1 percent statewide.⁷ Nonetheless, the region's per capita income has been higher than the state as a whole since 2000, and was 123 percent of Massachusetts' per capita income in 2018 (see Table 2).

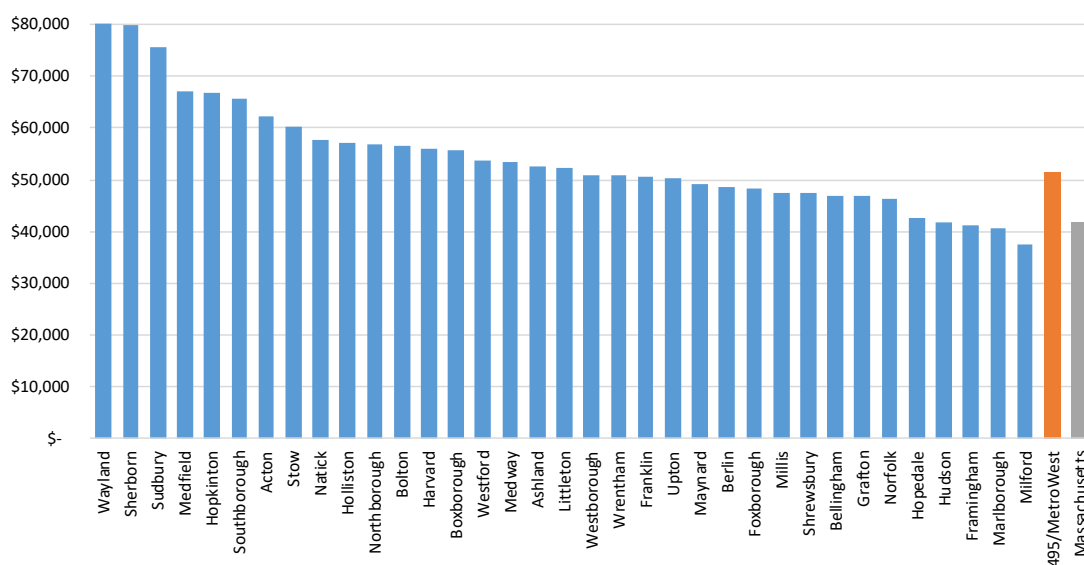
Table 2
Inflation-Adjusted Per Capita Income,
495/MetroWest and Massachusetts, 2000–2018

| | 2000 | 2018 | % Change ('00-'18) |
|---------------|----------|----------|-----------------------|
| 495/Metrowest | \$46,814 | \$51,484 | 10.0% |
| Massachusetts | \$36,942 | \$41,794 | 13.1% |

Source: 2000 Census, 2014–2018 ACS 5-year estimates

While per capita income varies among the region's individual communities, all the region's communities other than Milford, Framingham, Marlborough, and Hudson have per capita incomes greater than the statewide average (see Figure 15).

Figure 15
Per Capita Income, 495/MetroWest, 2018

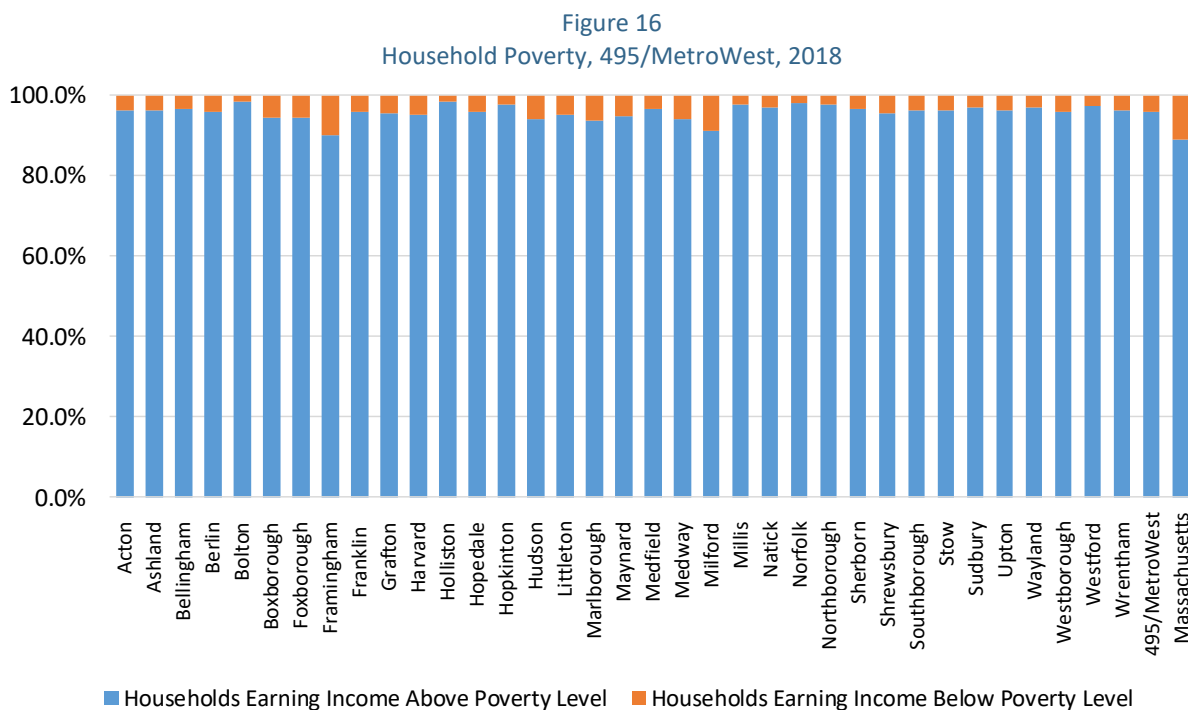


Source: 2014–2018 ACS 5-year estimates. Sorted by income level.

⁷ All per capita income values were adjusted for inflation to 2015.

2.3 HOUSEHOLD POVERTY

Only about 4 percent (4.1%) of 495/MetroWest region households earned incomes below the poverty level in 2018, compared to 10.8 percent of households statewide (see Figure 16).



Source: 2014–2018 ACS 5-year estimates

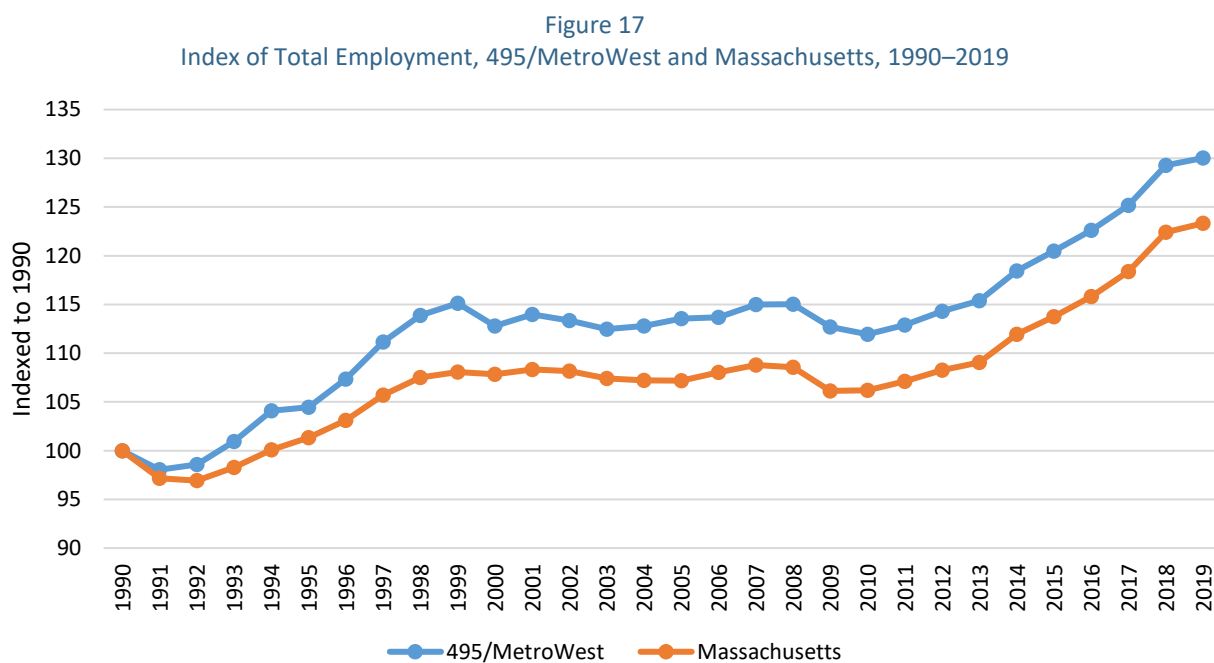
3 EMPLOYMENT AND UNEMPLOYMENT⁸

Highlights

- The employment patterns among the region's residents closely mirrored the state between 1990 and 2019, although the number of 495/MetroWest residents employed grew at a faster pace in the first 10 years.
- The region's unemployment rate has been consistently lower than that of the state as a whole since 1990.

3.1 TOTAL EMPLOYMENT

Total employment patterns in the region closely mirrored the state between 1990 and 2019, although the region's employment level grew at a faster pace in the first 10 years (see Figure 17).



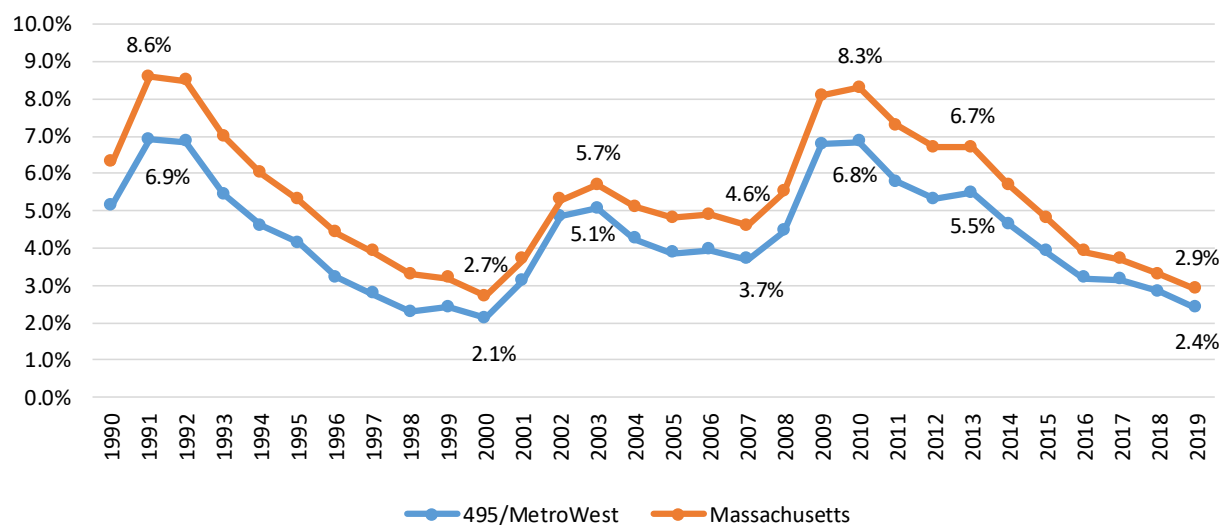
Source: Massachusetts Executive Office of Labor & Workforce Development LAUS data
(Not Seasonally Adjusted), 1990–2019 (Indexed to 1990)

⁸ This data measures the number of the region's residents who are employed, regardless of the location of their job(s).

3.2 UNEMPLOYMENT

The region's unemployment rate has been consistently lower than that of the state since 1990 (see Figure 18). The latest yearly unemployment rate for the region was 2.4 percent (2019), which compares to a statewide unemployment rate of 2.9 percent.

Figure 18
Unemployment Rates, 495/MetroWest and Massachusetts, 1990–2019



Source: Massachusetts Executive Office of Labor & Workforce Development LAUS data
(Not Seasonally Adjusted), 1990–2019

4 JOBS AND WAGES⁹

Highlights

- An average of 370,210 jobs were located within the 495/MetroWest region in 2019, an increase of 5.1 percent from 2001. This compares to a job increase of 10.1 percent statewide over this period.
- In 2019, workers in the region earned an average annual wage that was 107 percent of the state annual average wage (\$75,170 and \$70,564, respectively). Year-to-year changes in the region's average annual wage were in step with statewide trends since 2001, although consistently higher.

4.1 JOBS AND WAGES

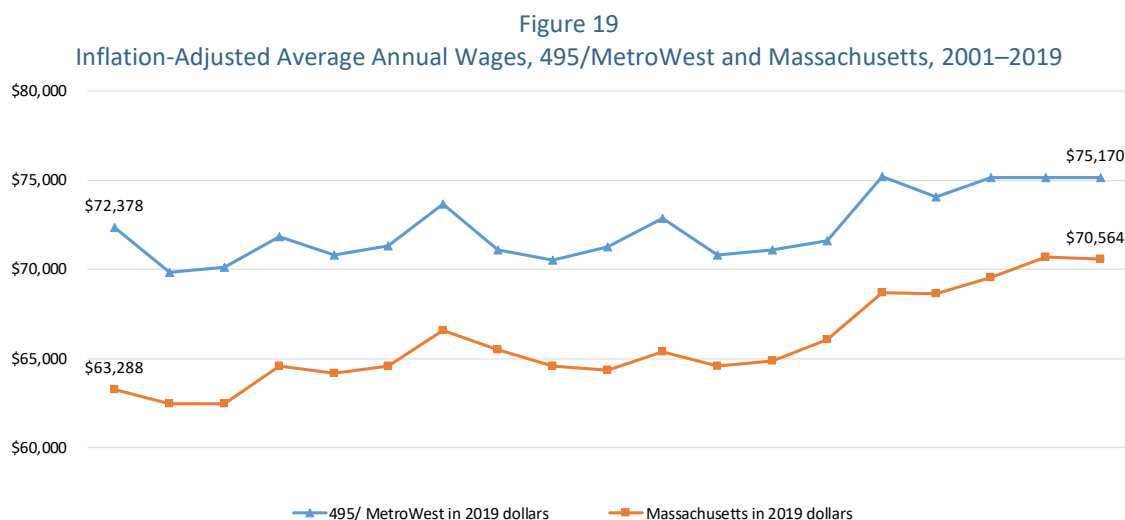
There were an average of 370,210 jobs located within the 495/MetroWest region in 2019, an increase of 5.1 percent from 2001 (+18,130 jobs). This compares to a 10.1 percent job increase statewide over this period (+371,099 jobs) (see Table 3).

Table 3
Change in Jobs, 495/MetroWest and Massachusetts, 2001–2019

| | 2001 | 2019 | % Change ('01–'19) |
|----------------------|-----------|-----------|--------------------|
| 495/MetroWest | 352,080 | 370,210 | 5.1% |
| Massachusetts | 3,631,722 | 3,999,963 | 10.1% |

Source: EMSI, 2001–2019

Workers in the 495/MetroWest region earned an average annual wage in 2019 that was 107 percent of the state annual average wage (\$75,170 and \$70,564, respectively). Year-to-year changes in the region's inflation-adjusted average annual wage were in step with statewide trends since 2001, although consistently higher (see Figure 19).



⁹ Data in this section refers to jobs located within the 495 MetroWest region, as opposed to the previous section that measures the number of the region's residents who are employed, regardless of where their job(s) is located.

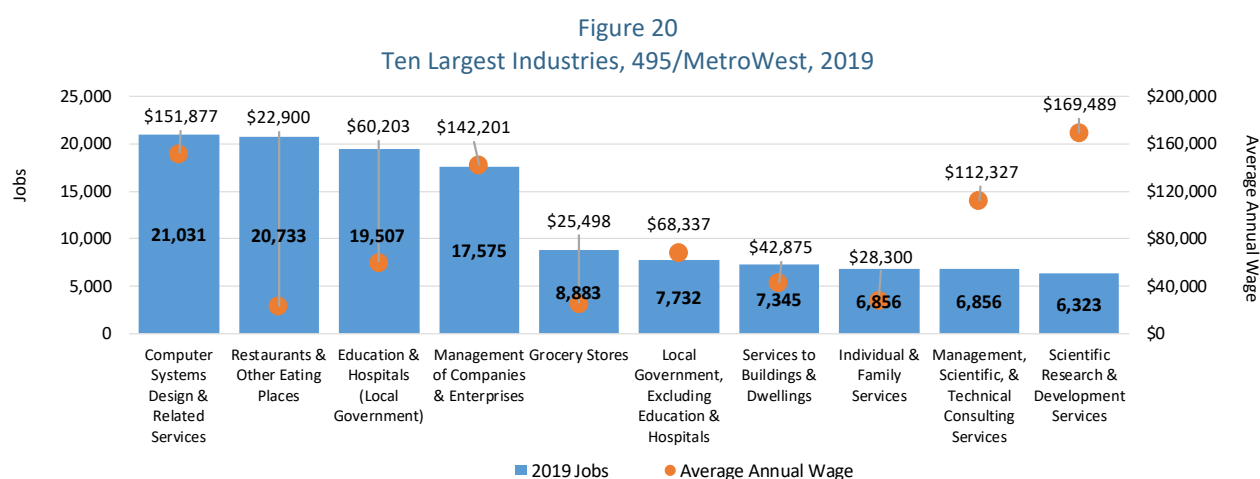
5 INDUSTRY AND OCCUPATIONAL PROFILE

Highlights

- In terms of the region's largest industries, Computer Systems Design accounts for the largest number of jobs (21,031 jobs, 5.7% of all jobs), followed by Restaurants & Eating Places (20,733 jobs, 5.6% of all jobs) and Education and Hospitals (19,507 jobs, 5.3% of all jobs).
- Annual average wages in the top industries vary considerably, with many of the smaller industries paying the highest wages.
- Business Services is the region's largest industry cluster, having a combined total of 52,792 jobs. Business Services is also the fastest growing cluster in terms of the number of jobs added, although the Education & Knowledge Creation cluster is growing the most quickly on a percentage basis.
- The region specializes in the IT & Analytics Cluster; with a location quotient (LQ) of 5.3, the region is over five times more specialized than the nation. The region also has a considerably high LQ in Business Services (4.8), a cluster that has experienced a 28.4 percent increase in employment since 2010.
- Office & Administrative Support (45,696 jobs) and Sales occupations (38,906 jobs) are the largest occupation groups. Several top occupations are also related to knowledge creation and tech-driven industries, such as Computer & Mathematical occupations (22,617 jobs) and Education, Training & Library occupations (22,735 jobs).

5.1 LARGEST INDUSTRIES¹⁰

Figure 20 displays the 495/MetroWest region's 10 largest industries in 2019 in terms of employment (based on four-digit NAICS sectors). Computer Systems Design accounted for the largest number of jobs (21,031), followed by Restaurants & Eating Places (20,733) and Education and Hospitals (Local Government) (19,507). Annual average earnings per worker vary considerably among the region's top industries.



¹⁰ Please see Appendix A for industry descriptions.

5.2 HIGH GROWTH INDUSTRIES

Table 4 displays the region's ten fastest growing industries as defined by the absolute increase in jobs between 2010 and 2019. The region's fastest growing industry is Management of Companies and Enterprises, which grew by 4,905 jobs.¹¹ Computer Systems Design & Related Services also added a sizeable number of jobs over this period.

Table 4
Ten Fastest Growing Industries, 495/MetroWest, 2010–2019

| Industry | 2010 Jobs | 2019 Jobs | Change in Jobs (2010-2019) | % Change in Jobs (2010-2019) | Average Annual Wage |
|---|-----------|-----------|----------------------------|------------------------------|---------------------|
| Management of Companies and Enterprises | 12,670 | 17,575 | 4,905 | 38.7% | \$142,201 |
| Computer Systems Design and Related Services | 16,320 | 21,031 | 4,711 | 28.9% | \$151,877 |
| Individual and Family Services | 3,053 | 6,856 | 3,803 | 124.6% | \$28,300 |
| Restaurants and Other Eating Places | 16,998 | 20,733 | 3,736 | 22.0% | \$22,900 |
| Scientific Research and Development Services | 4,021 | 6,323 | 2,302 | 57.3% | \$169,489 |
| Building Equipment Contractors | 3,595 | 5,250 | 1,656 | 46.1% | \$76,679 |
| Mngmnt./Scientific/Technical Consulting Svcs. | 5,233 | 6,856 | 1,622 | 31.0% | \$112,327 |
| Other Amusement and Recreation Industries | 4,058 | 5,550 | 1,492 | 36.8% | \$22,113 |
| Education and Hospitals (Local Government) | 18,048 | 19,507 | 1,459 | 8.1% | \$60,203 |
| Animal Production | 175 | 1,555 | 1,380 | 789.2% | \$93,521 |

Source: EMSI Highest Ranked Industries – Fastest Growing Industries, 2010–2019. Sorted by absolute change in jobs.

5.3 INDUSTRY CLUSTER ANALYSIS

Industry clusters differ from individual industries in that they consist of groups of related industries in a defined geographic area that share common markets or are interrelated in some way. Figure 21 highlights the largest industry clusters within the 495/MetroWest region in terms of the number of workers they employ, while Table 5 displays the 10 fastest growing industry clusters in the region from 2010–2019.¹²

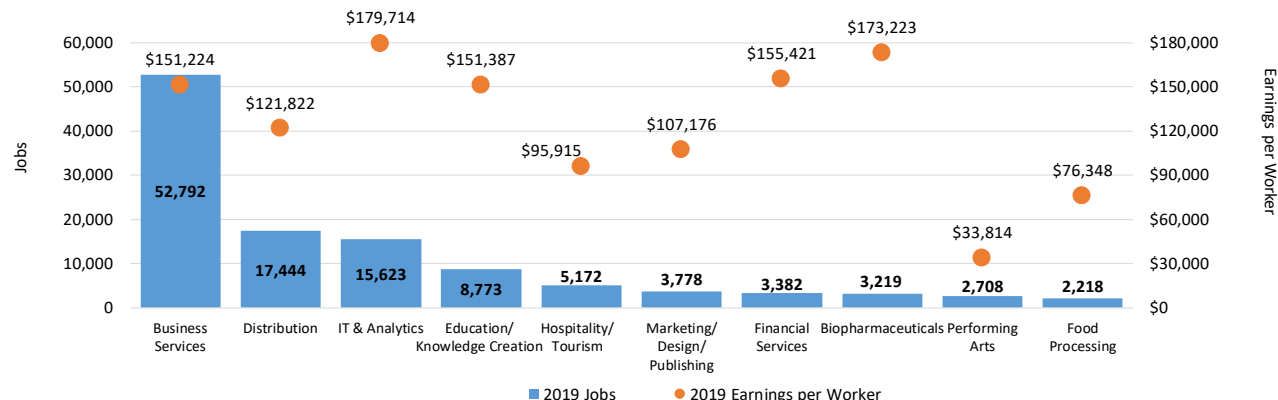
Business Services is the region's largest industry cluster, having a combined total of 52,792 jobs. This cluster includes industries pertaining to business management, business support services, corporate headquarters, computer services, employment placement services, engineering services, architectural and drafting services, and ground passenger transportation services.¹³ Business Services is also the fastest growing cluster in terms of the number of jobs added, although the Education & Knowledge Creation cluster is growing the most quickly on a percentage basis.

¹¹ Corporate headquarters located in the 495/MetroWest region, such as BJ's Wholesale Club or TJX Companies, are represented in the this industry. The Management of Companies and Enterprises sector comprises (1) establishments that hold the securities of (or other equity interests in) companies and enterprises for the purpose of owning a controlling interest or influencing management decisions or (2) establishments (except government establishments) that administer, oversee, and manage establishments of the company or enterprise and that normally undertake the strategic or organizational planning and decision making role of the company or enterprise.

¹² The clusters analyzed in this section were based on the Michael Porter cluster methodology. See <http://clustermapping.us/content/cluster-mapping-methodology>.

¹³ See Appendix B for more information on Industry Clusters.

Figure 21
Ten Largest Industry Clusters, 495/MetroWest, 2019



Source: EMSI- Industry Group Comparison- Jobs and Earnings Comparison, 2019.¹⁴

Table 5
Ten Fastest Growing Industry Clusters in 495/MetroWest, 2010–2019

| Industry Cluster | 2010 Jobs | 2019 Jobs | Change in Jobs (2010-2019) | % Change in Jobs (2010-2019) |
|--------------------------------------|-----------|-----------|-----------------------------|------------------------------|
| Business Services | 41,120 | 52,792 | 11,672 | 28.4% |
| Education and Knowledge Creation | 6,079 | 8,773 | 2,694 | 44.3% |
| Hospitality and Tourism | 4,168 | 5,172 | 1,003 | 24.1% |
| Marketing, Design, and Publishing | 3,126 | 3,778 | 652 | 20.9% |
| Food Processing and Manufacturing | 1,614 | 2,218 | 604 | 37.4% |
| Medical Devices | 1,035 | 1,576 | 541 | 52.2% |
| Performing Arts | 2,481 | 2,708 | 227 | 9.1% |
| Electric Power Generation and Trans. | 648 | 778 | 130 | 20.1% |
| Financial Services | 3,265 | 3,382 | 117 | 3.6% |
| Biopharmaceuticals | 3,116 | 3,219 | 104 | 3.3% |

Source: EMSI-Industry Group Comparison-Fastest Growing Industries, 2010–2019.
Sorted by absolute change in jobs.

¹⁴ Data for annual average wage, which was presented in the previous setion, is not available for the cluster analysis. Average annual earnings include wages and benefits such as employer pension and health insurance contributions.

5.4 INDUSTRY CLUSTERS BY LOCATION QUOTIENT

Location quotient (LQ) is a method that quantifies how concentrated a particular industry is in a region compared to the nation. Industries that have both a high LQ and relatively high total job numbers typically form a region's economic base. An LQ above 1.0 means that the region has an above average concentration of employment in that sector compared to the nation.

In 2015, the Baker-Polito administration released its economic development plan *Opportunities for All: The Baker-Polito Strategy and Plan for Making Massachusetts Great Everywhere*. The plan is oriented around 11 industry clusters in which Massachusetts competes on a national and international scale. Figure 22 displays these industry clusters and their current corresponding LQs, with Information Technology & Analytics and Biopharmaceuticals having the highest LQs in the 495/MetroWest region.

Figure 22
"Opportunities For All" Industry Cluster LQs, 2019

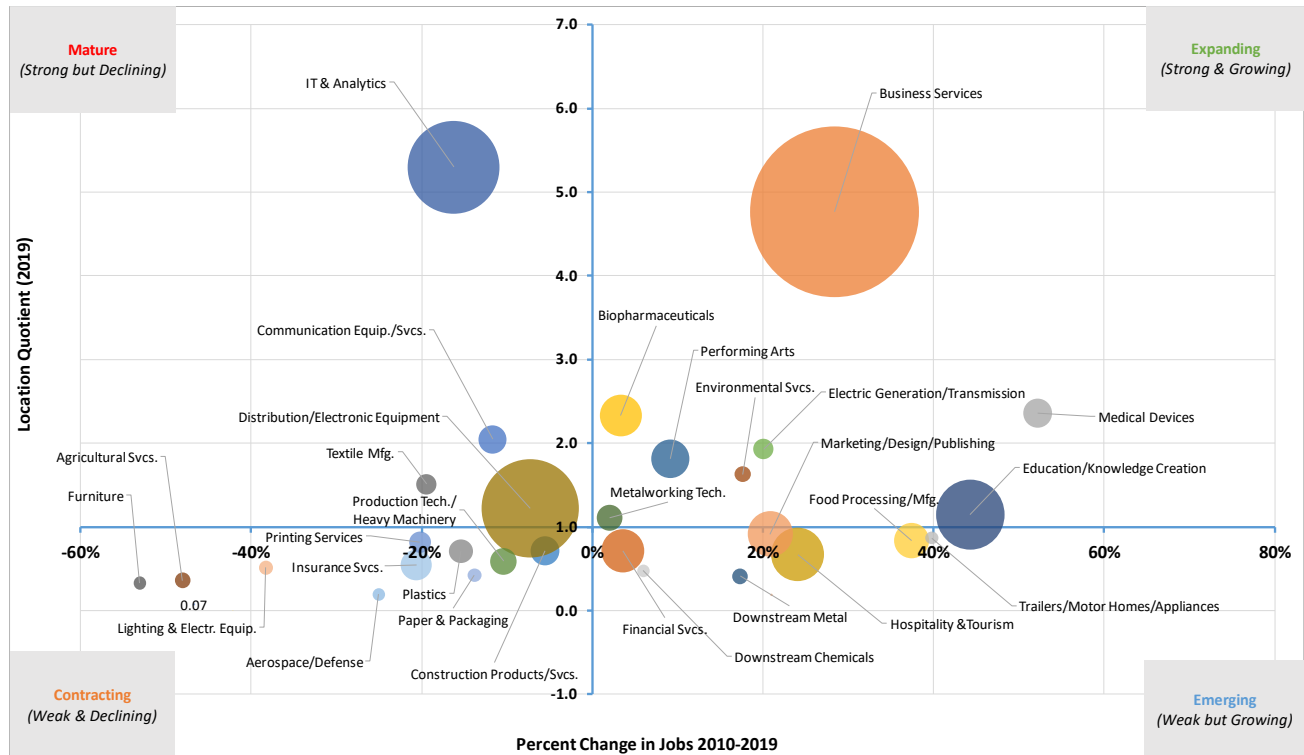
| Industry Cluster | 495/MetroWest | Massachusetts |
|-------------------------------------|---------------|---------------|
| Biopharmaceuticals | 2.3 | 1.3 |
| Education & Knowledge Creation | 1.1 | 3.1 |
| Financial Services | 0.7 | 1.4 |
| Fishing & Fishing Products | 0.1 | 3.1 |
| Footwear | 0.0 | 3.3 |
| Information Technology & Analytics | 5.3 | 2.6 |
| Insurance Services | 0.5 | 1.4 |
| Jewelry & Precious Metals | 0.2 | 1.8 |
| Marketing, Design, & Publishing | 0.9 | 1.2 |
| Medical Devices | 2.4 | 1.7 |
| Recreational & Small Electric Goods | 1.0 | 1.1 |

Source: Emsi-Industry Group Comparison, 2019; Author's Calculations

Importantly, an industry may have a high LQ but low levels of employment or declining employment, and therefore may not be as vital to a region's economy in comparison to industries with lower LQs. Figure 23 displays the LQ for each of the region's industry clusters (based on the Porter clusters described in the previous section) in relation to their size and employment growth from 2010 to 2019, which presents a more holistic view of the strength of each industry. The LQ for each industry is presented on the vertical axis, while the horizontal axis displays employment growth. The size of the bubble corresponds to current employment. There are four quadrants in the figure, with the top left quadrant representing Mature industries, the bottom left representing Contracting industries, the top right representing Expanding industries, and the bottom right representing Emerging industries.

The 495 Metro/West region specializes in the IT & Analytics Cluster; with an LQ of 5.3, the region is over 5 times as specialized in the cluster as the U.S. as a whole. However, employment in the IT & Analytics cluster declined by 16.3 percent since 2010. The region also has a high LQ in Business Services (LQ of 4.8) and Medical Devices (LQ of 2.4), clusters with 28.4 percent and 52.2 percent employment growth since 2010, respectively. Other industry clusters with positive employment growth from 2010 to 2019 and LQs above 1.0 include Biopharmaceuticals, Electric Power Generation & Transmission, Performing Arts, Environmental Services, Education & Knowledge Creation, and Metalworking Technology.

Figure 23
Industry Clusters by Location Quotient and Employment Growth, 495/MetroWest, 2010–2019¹⁵



Source: EMSI- Industry Group Comparisons, 2010–2019

¹⁵ Clusters with fewer than 250 jobs are not labelled for presentation purposes. These include Apparel, Coal Mining, Fishing and Fishing Products, Footwear, Forestry, Jewelry and Precious Metals, Leather and Related Products, Livestock Processing, Metal Mining, Music and Sound Recording, Nonmetal Mining, Oil and Gas Production and Transportation, Tobacco, Video Production and Distribution, Vulcanized and Fired Materials, Water Transportation, and Wood Products

5.5 TOP OCCUPATIONS

The occupations within 495/MetroWest are wide ranging. Figure 24 displays the largest occupations in the region and the median hourly earnings per occupation. Intuitively, the region's top occupations closely match its industrial mix presented in the previous section. Office & Administrative Support (45,696 jobs) and Sales occupations (38,906 jobs) are the largest occupation groups. Several top occupations are also related to knowledge creation and tech-driven industries, such as Computer & Mathematical occupations (22,617 jobs) and Education, Training & Library occupations (22,735 jobs). Table 6 shows the fastest growing occupations in 495/MetroWest region in terms of the number of jobs added between 2010 & 2019.

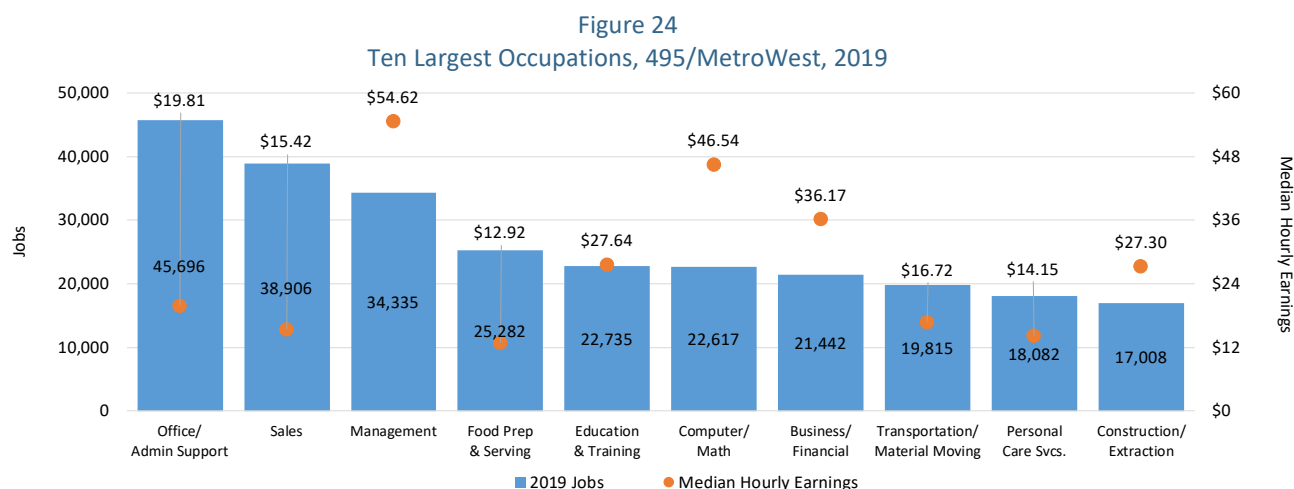


Table 6
Ten Fastest Growing Occupations, 495/MetroWest, 2010–2019

| Occupation | 2010 Jobs | 2019 Jobs | Change in Jobs (2010-2019) | % Change in Jobs (2010-2019) | Median Hourly Earnings |
|--|-----------|-----------|----------------------------|------------------------------|------------------------|
| Management | 26,399 | 34,335 | 7,936 | 30.1% | \$54.62 |
| Personal Care and Service | 12,611 | 18,082 | 5,471 | 43.4% | \$14.15 |
| Business and Financial Operations | 17,318 | 21,442 | 4,124 | 23.8% | \$36.17 |
| Food Preparation and Serving Related | 21,405 | 25,282 | 3,877 | 18.1% | \$12.92 |
| Computer and Mathematical | 19,348 | 22,617 | 3,269 | 16.9% | \$46.54 |
| Construction and Extraction | 13,953 | 17,008 | 3,055 | 21.9% | \$27.30 |
| Transportation and Material Moving | 17,141 | 19,815 | 2,674 | 15.6% | \$16.72 |
| Healthcare Practitioners and Technical | 13,469 | 15,915 | 2,446 | 18.2% | \$37.33 |
| Education, Training, and Library | 20,405 | 22,735 | 2,330 | 11.4% | \$27.64 |
| Community and Social Service | 5,116 | 6,579 | 1,463 | 28.6% | \$21.23 |

Source: EMSI- Highest Ranked Occupations, 2010–2019. Sorted by absolute change in jobs.

6 COMMUTING PATTERNS

Examining regional commuting patterns provides insight into where workers in the region live and work. This analysis utilizes data from the U.S. Census Bureau's Longitudinal Employer-House Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) program,¹⁶ which links the community in which an employee resides with the community in which they work. The resulting commuting patterns are useful in demonstrating where all people working in a particular area live or where all the residents of a particular area are employed.

Highlights

- The region is a net labor importer that is, more workers commute to the region than commute out of the region; 207,941 people commute into the region to work, while 190,336 of residents of the region commute elsewhere to work.
- While 122,676 workers both live and work in the region, these workers also contribute to the region's road congestion due to the large geographic area that comprises MetroWest (hence the need to drive long distances even within the region for some commuters).
- While the region's residents are more likely to commute out of the region to work than to work in the region, this effect is stronger for higher earners; there are more low wage workers coming into the region than leaving.
- The region is home to more jobs than employed residents. In 2017, there were 330,617 primary jobs located in the region and 313,012 employed residents.

6.1 INFLOW AND OUTFLOW

A large volume of people move into and out of the region for work on a daily basis, which greatly contributes to traffic congestion. The region is a net labor importer, which means that more workers commute into the region than commute out of the region. In 2017, 207,941 workers commuted to jobs within the region from elsewhere, while 190,336 495/MetroWest residents commuted to jobs outside the region (see Figure 25). An additional 122,676 workers both live and work in the region, and these workers also contribute to the region's road congestion due to the large geographic area that comprises MetroWest.

Figure 25
Inflow/Outflow, 495/MetroWest Region, 2017

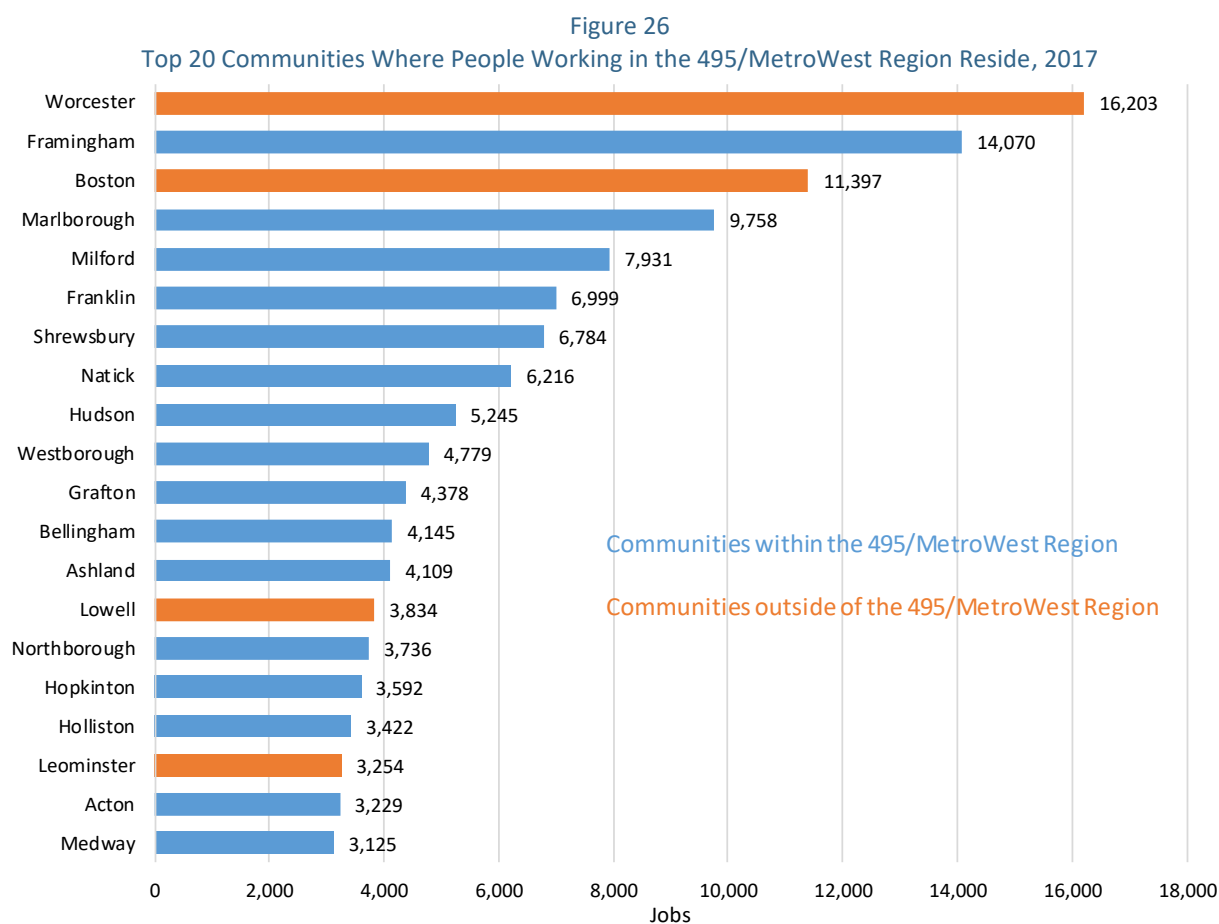


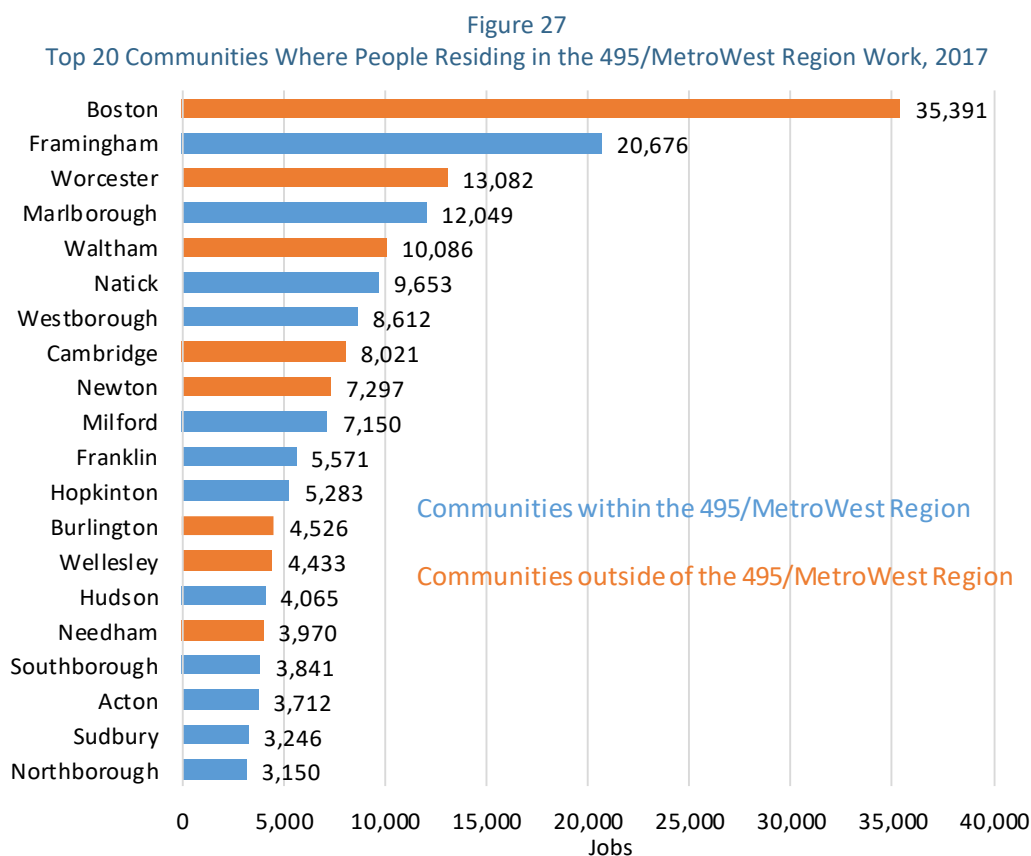
Source: Source: OnTheMap, U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES); Inflow/Outflow Analysis, All Jobs, 2017

¹⁶ See <https://lehd.ces.census.gov/data/>. LODES data includes most full-time and part-time workers, but does not include self-employed workers or students whose permanent residence is outside the study geography.

6.2 WORKERS LIVING IN THE REGION

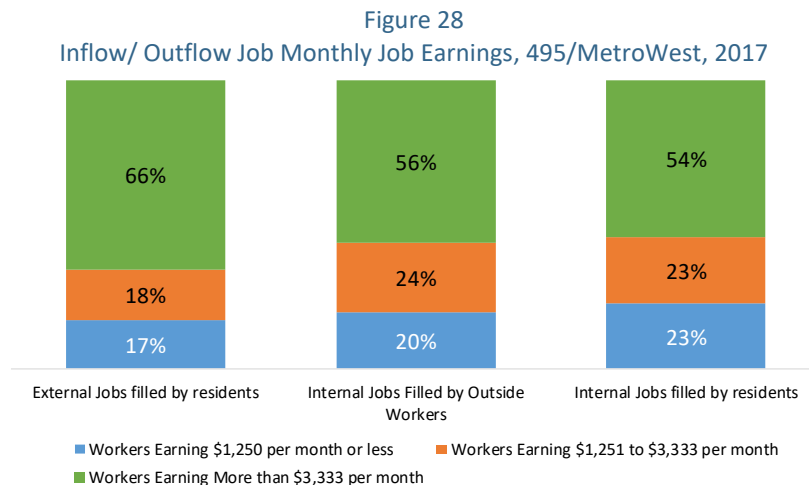
Figure 26 highlights the top communities where people working in the 495/MetroWest region reside, with all but four being 495/MetroWest communities. However, two of the top three communities—Worcester and Boston—are outside the region. Figure 27 presents the top 20 communities where residents of the 495/MetroWest region are working. Again, two of the top three communities—Boston and Worcester—are outside the region. Both of these figures highlight the significant number of workers commuting into and out of the region daily, in addition to workers who are commuting within-region.





Source: OnTheMap, U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES);
Work Destination Analysis by County Subdivision- All Jobs, 2017

A higher share of 495/MetroWest residents who are employed outside the region earn higher wages compared to workers commuting into the region, and 495/MetroWest residents who work in the region earn are least likely to earn over \$3,333 a month (see Figure 28). This result suggests that the area exports its highly skilled and educated workers, while importing workers to work in industries that pay lower wages.



Source: OnTheMap, U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES);
Home Destination Analysis by County Subdivision - All Jobs, 2017

7 HOUSING

Highlights

- There are 238,057 housing units within the 495/MetroWest region, with the majority being in single-unit buildings (72.9%).
- Building permit estimates show that 15,768 new permits were approved between 2005 and 2018, for a total of 25,642 new units (a single building permit can include multiple units).
- The region's housing stock is newer than that of the state, with 40.0 percent of housing units built between 1980 and 2018, compared to 28.2 percent statewide.
- More than 95 percent (95.4%) of the region's housing units are occupied. These units are most likely owner-occupied, since the majority of the region's housing units are—74.8 percent versus 62.3 percent statewide.

7.1 HOUSING STOCK

There are 238,057 housing units in the 495/MetroWest region. The majority of the region's occupied housing units are in single-unit buildings (72.9%). The proportion of single- and multi-unit buildings has not changed considerably since 2009 (see Table 7).

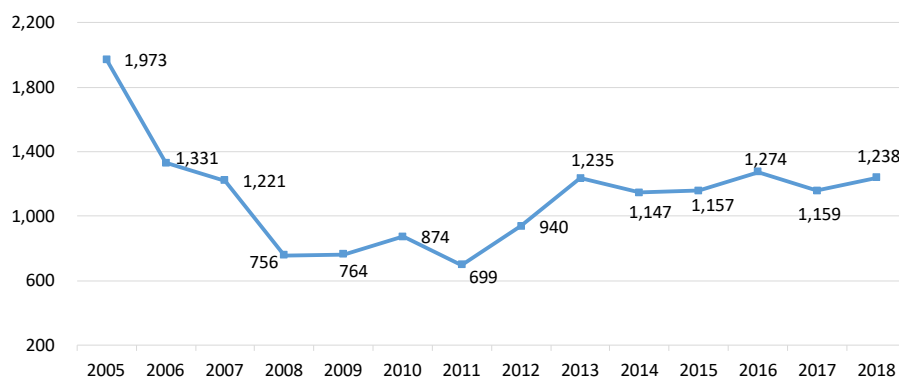
Table 7
Occupied Housing Units by Units in Structure,
495/MetroWest and Massachusetts, 2009–2018

| | 495/MetroWest | | Massachusetts | |
|--------------------------------|---------------|---------|---------------|-----------|
| | 2009 | 2018 | 2009 | 2018 |
| Total Units | 216,391 | 238,057 | 2,727,374 | 2,882,739 |
| In Single-Unit Building | 73.0% | 72.9% | 57.7% | 57.4% |
| In Multi-Unit Building | 27.0% | 27.1% | 42.3% | 42.6% |

Source: 2000 Census, 2005–2009 ACS 5-year estimates, 2014–2018 ACS 5-year estimates

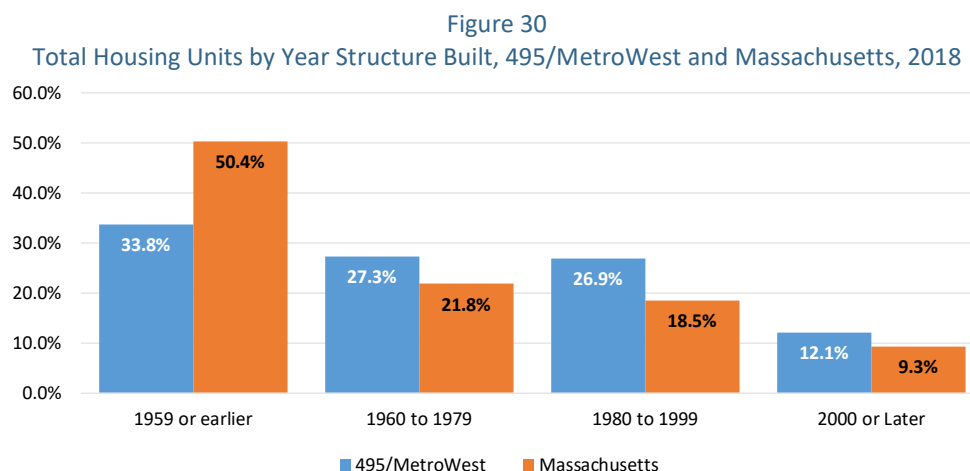
Building permit estimates show that 15,768 building permits were approved between 2005 and 2018 (see Figure 29), or a total of 25,642 new units (a single building permit can include multiple units).

Figure 29
Building Permits, 495/MetroWest



Source: ACS 2014–2018 5-Year Estimates, Census of Building Permits 2005–2018

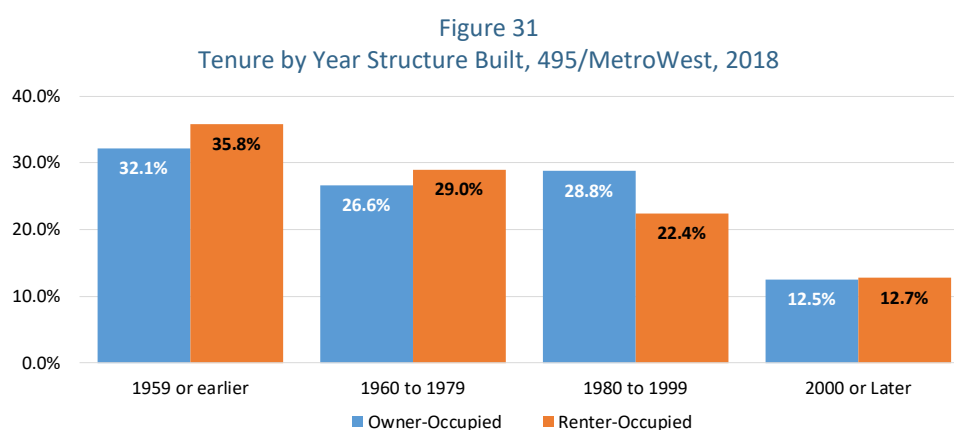
Compared to the state, the housing stock of the 495/MetroWest region is considerably newer, with 39.0 percent of housing units built between 1980 and 2018, compared to 27.8 percent statewide (see Figure 30). This is likely due to the large population growth in many of the 495/MetroWest communities in the 1990s, as previously discussed in Section 2: Socio-Demographic Indicators.



Source: 2014–2018 ACS 5-year estimates

7.2 HOUSING OCCUPANCY

More than 95 percent (95.4%) of the region's housing units are occupied. The implied vacancy rate of 4.6 percent is lower than what is considered healthy for residential churn (7.0%). The majority of the region's housing units are owner-occupied; its 74.8 percent owner occupancy rate compares to an owner occupancy rate of 62.3 percent statewide. The renter-occupied housing units tend to be older than those that are owner-occupied (see Figure 31).

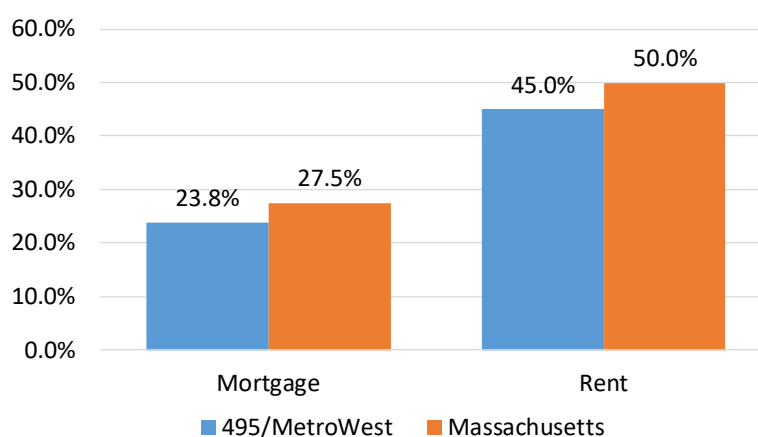


Source: 2014–2018 ACS 5-year estimates

7.3 HOUSING COST BURDEN

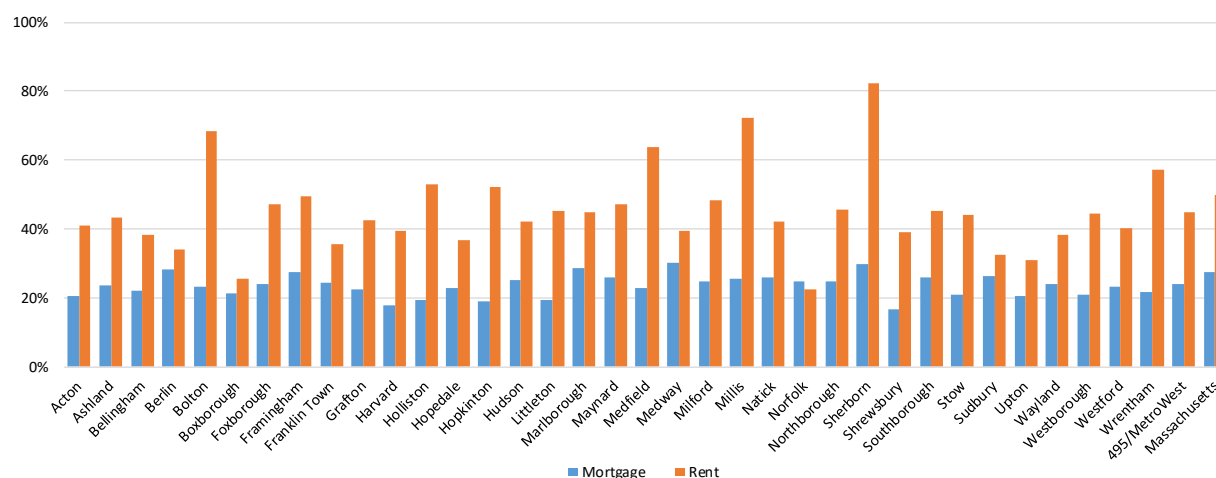
Housing cost burden refers to the percentage of household income spent on housing costs. Those spending 30 percent or more on housing are considered to be burdened. Compared to the state, a slightly lower percentage of owners and renters in the 495/MetroWest region are housing cost-burdened (see Figure 32). In Massachusetts, 27.5 percent of owners and half of renters are housing cost-burdened. In the 495/MetroWest region, 23.8 percent of owners and 45.0 percent of renters are cost-burdened. Among households with a mortgage, Shrewsbury has the lowest proportion that spend 30 percent or more of income on housing (16.7%) and Medway has the highest proportion (30.3%). Over half of renters in seven out of the 35 communities in the 495/MetroWest region are housing cost-burdened (see Figure 33).

Figure 32
Percentage of Housing Cost-Burdened Households, 2018



Source: 2014–2018 ACS 5-year estimates

Figure 33
Percentage of Housing Cost-Burdened Households By Community, 2018



Source: 2014–2018 ACS 5-year estimates

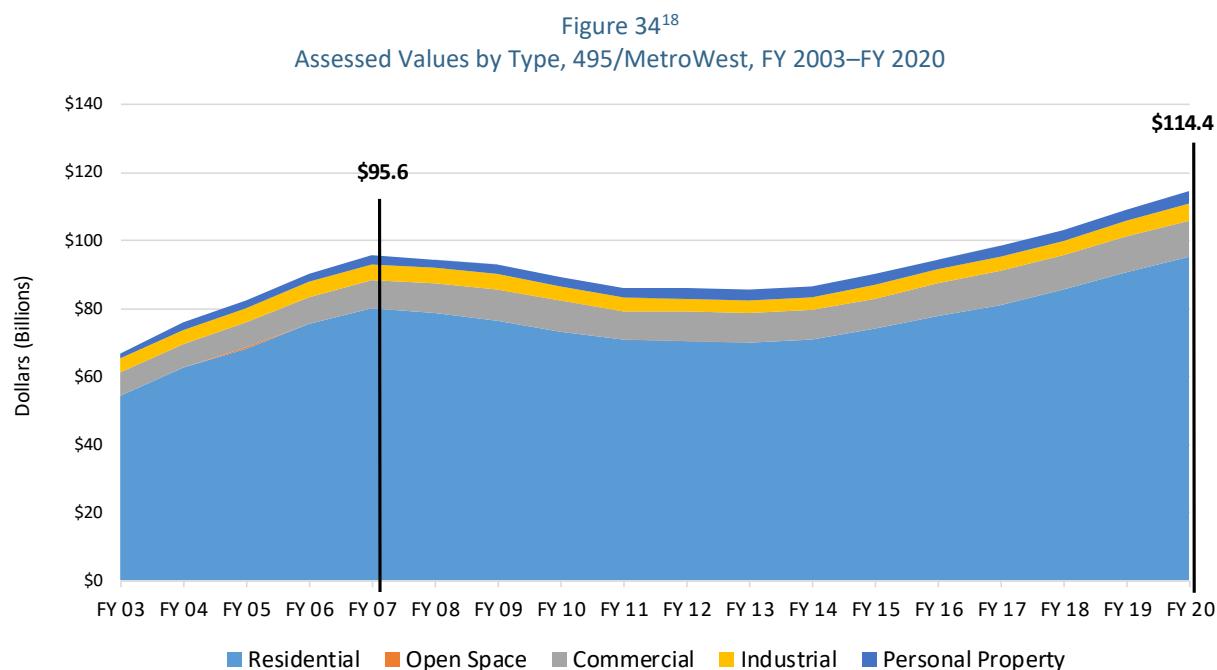
8 TRENDS IN PROPERTY VALUES

Highlights

- The total assessed value of land in the 495/MetroWest region was \$114.4 billion in FY 2020, which is an increase from \$95.6 billion pre-Great Recession.
- Residential parcels accounted for 83.0 percent of all assessed values in the region.
- Assessed values for residential and commercial properties have been increasing in lockstep since 2014, although residential values have been increasing at a slightly higher rate. Assessed values for industrial parcels have been lagging.

8.1 ASSESSED VALUE BY PROPERTY TYPE

The region's total assessed property value in FY 2020 was \$114.4 billion, which is an increase from \$95.6 billion pre-Great Recession (see Figure 34).¹⁷ Residential parcels accounted for 83.0 percent of all assessed values in the region. Both Massachusetts and the region share similar proportions of assessed values by parcel type (see Figure 35).

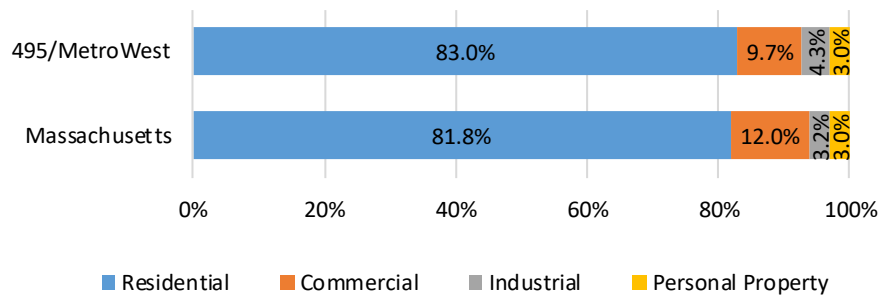


Source: MA Division of Local Services (not inflation adjusted)

¹⁷ Open space parcels account for only a very small proportion of total assessed values and is not visible on the chart.

¹⁸ Personal Property is defined as any movable goods not attached to/part of the real estate. Please visit <http://www.mass.gov/dor/all-taxes/excise-and-property/> for more information.

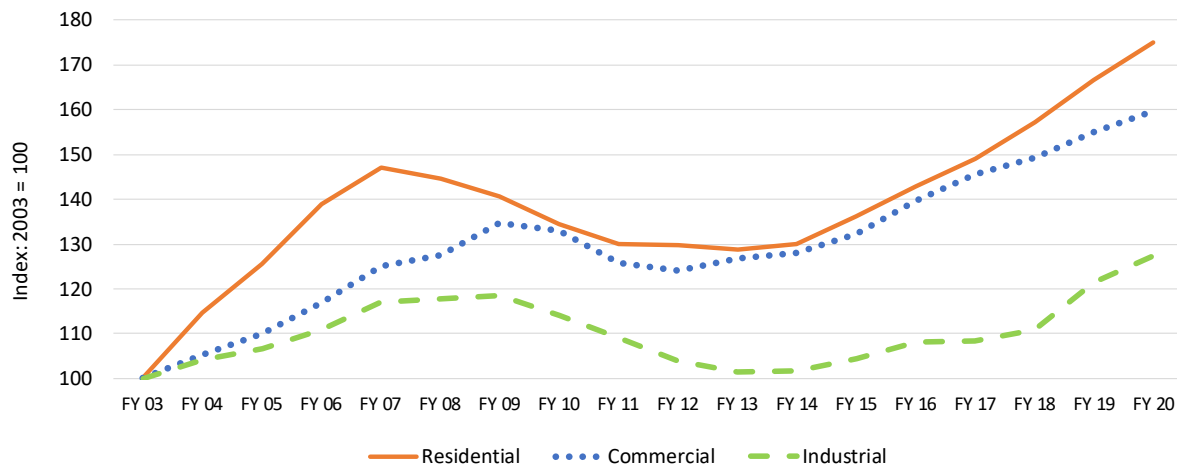
Figure 35
Assessed Values by Property Type, 495/MetroWest & Massachusetts, FY 2020



Source: MA Division of Local Services

Figure 36 indexes residential, commercial, and industrial assessed values in the 495/MetroWest region from FY 2003 to FY 2020. Assessed values for residential and commercial properties have been increasing since FY 2013, although residential values have been increasing at a higher rate. Assessed values for industrial parcels did not recover from pre-Great Recession levels until FY19.

Figure 36
Index of Assessed Value by Type, 495/ MetroWest, FY 2003–FY 2020 (not inflated adjusted)



Source: MA Division of Local Services (not inflation adjusted)

8.2 COMMERCIAL PROPERTIES

There are fifteen 495/MetroWest communities where commercial property values have grown faster than the region as a whole since FY 2009. Littleton experienced the largest increase in commercial property values among the region's communities since FY 2009 (+220.7%), followed by Northborough (+195.2%) and Hopkinton (+1791.7%) (see Figure 37).

Figure 37
Index of Change in Commercial Property Values, 495/MetroWest, FY2009–FY2020
(Communities with values growing faster than the region)

| | FY 09 | FY 10 | FY 11 | FY 12 | FY 13 | FY 14 | FY 15 | FY 16 | FY 17 | FY 18 | FY 19 | FY 20 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Littleton | 100.0 | 115.6 | 115.5 | 107.4 | 104.3 | 105.0 | 105.0 | 134.5 | 174.6 | 185.8 | 205.4 | 220.7 |
| Northborough | 100.0 | 99.6 | 98.4 | 126.4 | 158.0 | 161.9 | 163.9 | 167.0 | 175.6 | 182.3 | 186.5 | 195.2 |
| Hopkinton | 100.0 | 99.7 | 97.1 | 96.9 | 118.7 | 125.8 | 130.0 | 139.3 | 150.2 | 160.1 | 173.6 | 191.7 |
| Shrewsbury | 100.0 | 95.6 | 95.5 | 108.5 | 108.6 | 108.0 | 107.8 | 117.2 | 128.7 | 131.9 | 140.9 | 146.0 |
| Wrentham | 100.0 | 98.2 | 97.5 | 97.3 | 109.8 | 108.4 | 112.7 | 133.4 | 135.4 | 139.1 | 140.8 | 143.7 |
| Ashland | 100.0 | 95.4 | 93.6 | 93.2 | 93.3 | 94.1 | 97.0 | 112.5 | 121.8 | 127.4 | 134.8 | 142.5 |
| Medfield | 100.0 | 102.5 | 101.4 | 102.5 | 106.9 | 107.0 | 109.4 | 117.7 | 119.9 | 125.1 | 126.0 | 138.1 |
| Wayland | 100.0 | 91.9 | 89.6 | 90.4 | 114.2 | 123.9 | 124.2 | 127.3 | 129.8 | 131.6 | 136.4 | 137.1 |
| Westford | 100.0 | 100.1 | 92.6 | 106.2 | 106.7 | 113.5 | 122.3 | 130.8 | 125.6 | 133.7 | 134.0 | 132.6 |
| Norfolk | 100.0 | 103.7 | 107.1 | 107.6 | 105.6 | 105.8 | 110.3 | 126.2 | 130.6 | 129.6 | 130.2 | 129.6 |
| Southborough | 100.0 | 107.3 | 109.0 | 99.7 | 100.0 | 100.9 | 102.5 | 111.2 | 115.2 | 119.5 | 120.7 | 129.1 |
| Natick | 100.0 | 105.6 | 99.9 | 97.4 | 98.0 | 103.2 | 107.7 | 111.6 | 114.6 | 116.1 | 120.0 | 125.0 |
| Holliston | 100.0 | 105.0 | 104.2 | 103.8 | 105.5 | 107.5 | 108.1 | 116.6 | 120.2 | 122.4 | 121.9 | 124.0 |
| Medway | 100.0 | 100.1 | 100.3 | 104.3 | 102.8 | 102.3 | 110.8 | 113.4 | 117.6 | 118.3 | 119.5 | 122.6 |
| Sudbury | 100.0 | 99.9 | 92.7 | 92.6 | 93.6 | 93.4 | 94.0 | 103.0 | 109.8 | 109.8 | 120.8 | 114.3 |
| 495/MetroWest | 100.0 | 98.6 | 93.3 | 92.1 | 94.1 | 95.0 | 98.2 | 103.7 | 108.0 | 110.7 | 115.0 | 118.4 |

Source: MA Division of Local Services, author's calculations

There are fifteen 495/MetroWest communities where commercial property values have recovered to pre-Great Recession assessed values, but are growing more slowly than the region as a whole (see Figure 38).

Figure 38
Index of Change in Commercial Property Values, 495/MetroWest, FY2009–FY2020
(Communities that have recovered pre-Great Recession values but are growing more slowly than the region)

| | FY 09 | FY 10 | FY 11 | FY 12 | FY 13 | FY 14 | FY 15 | FY 16 | FY 17 | FY 18 | FY 19 | FY 20 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Marlborough | 100.0 | 93.5 | 83.7 | 81.8 | 84.5 | 86.2 | 90.6 | 98.6 | 97.7 | 103.2 | 112.5 | 116.5 |
| Hopedale | 100.0 | 98.9 | 92.1 | 90.9 | 90.9 | 96.8 | 94.4 | 94.1 | 96.1 | 102.6 | 110.2 | 116.5 |
| Bellingham | 100.0 | 93.0 | 93.1 | 93.8 | 95.6 | 97.2 | 99.6 | 99.4 | 102.5 | 104.2 | 114.5 | 116.2 |
| Hudson | 100.0 | 101.7 | 107.7 | 102.4 | 98.3 | 99.6 | 99.5 | 100.4 | 103.0 | 107.7 | 109.0 | 112.8 |
| Grafton | 100.0 | 99.6 | 100.2 | 101.4 | 97.8 | 102.5 | 97.9 | 98.6 | 104.4 | 109.3 | 107.2 | 111.3 |
| Berlin | 100.0 | 96.3 | 100.1 | 90.7 | 92.6 | 91.0 | 95.5 | 110.2 | 102.7 | 108.0 | 111.6 | 111.3 |
| Franklin | 100.0 | 95.8 | 89.2 | 88.5 | 89.0 | 93.7 | 94.5 | 98.3 | 103.4 | 103.1 | 103.4 | 110.5 |
| Foxborough | 100.0 | 120.9 | 106.9 | 101.6 | 101.8 | 92.5 | 93.1 | 95.7 | 103.4 | 101.9 | 104.0 | 109.6 |
| Milford | 100.0 | 93.8 | 91.5 | 89.9 | 88.3 | 88.3 | 90.9 | 94.5 | 95.6 | 96.2 | 99.7 | 106.4 |
| Millis | 100.0 | 99.5 | 96.6 | 97.0 | 98.1 | 97.8 | 103.4 | 104.2 | 106.1 | 112.7 | 103.8 | 105.1 |
| Westborough | 100.0 | 95.4 | 89.8 | 88.8 | 91.8 | 90.4 | 92.4 | 97.9 | 99.0 | 99.8 | 104.2 | 104.5 |
| Framingham | 100.0 | 91.7 | 84.0 | 77.7 | 77.0 | 76.8 | 83.1 | 86.2 | 96.4 | 100.0 | 102.9 | 103.7 |
| Harvard | 100.0 | 95.3 | 95.3 | 95.3 | 93.8 | 92.9 | 95.0 | 98.5 | 97.8 | 102.1 | 103.5 | 103.6 |
| Sherborn | 100.0 | 94.2 | 99.0 | 98.8 | 98.2 | 97.6 | 100.3 | 101.1 | 99.6 | 105.3 | 102.1 | 101.6 |
| Upton | 100.0 | 101.0 | 105.2 | 107.6 | 100.8 | 92.6 | 92.9 | 92.6 | 95.8 | 97.2 | 96.3 | 100.1 |
| 495/MetroWest | 100.0 | 98.6 | 93.3 | 92.1 | 94.1 | 95.0 | 98.2 | 103.7 | 108.0 | 110.7 | 115.0 | 118.4 |

Source: MA Division of Local Services, author's calculations

There are five 495/MetroWest communities where commercial property values have yet to recover pre-Great Recession values and are fluctuating between growth and decline (see Figure 39). Bolton (81.6%) and Boxborough (83.6%) have seen the largest declines in commercial property value, with values decreasing by almost 20 percent in both communities since FY 2009.

Figure 39
Index of Change in Commercial Property Values, 495/MetroWest, FY2009–FY2020
(Communities that have yet to recover pre-Great Recession values)

| | FY 09 | FY 10 | FY 11 | FY 12 | FY 13 | FY 14 | FY 15 | FY 16 | FY 17 | FY 18 | FY 19 | FY 20 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Acton | 100.0 | 95.5 | 91.9 | 89.0 | 93.0 | 90.9 | 90.3 | 94.0 | 95.5 | 93.8 | 96.8 | 98.6 |
| Stow | 100.0 | 96.5 | 93.4 | 97.5 | 97.8 | 98.8 | 101.3 | 98.5 | 98.8 | 99.9 | 104.1 | 96.9 |
| Maynard | 100.0 | 99.1 | 91.0 | 90.9 | 88.6 | 86.8 | 84.8 | 93.1 | 91.6 | 90.3 | 96.1 | 93.8 |
| Boxborough | 100.0 | 89.8 | 82.2 | 83.8 | 85.7 | 83.5 | 83.0 | 92.2 | 89.8 | 82.0 | 83.9 | 83.6 |
| Bolton | 100.0 | 95.0 | 85.8 | 83.9 | 80.7 | 84.3 | 82.2 | 83.3 | 83.5 | 79.9 | 80.6 | 81.6 |
| 495/MetroWest | 100.0 | 98.6 | 93.3 | 92.1 | 94.1 | 95.0 | 98.2 | 103.7 | 108.0 | 110.7 | 115.0 | 118.4 |

Source: MA Division of Local Services, Author's Calculations

APPENDIX A: DESCRIPTION OF MAJOR INDUSTRIES¹⁹

| Industry | 4-Digit NAICS | Definition |
|---|---------------|---|
| Animal Production & Aquaculture | 1120 | Industries within this subsector primarily raise and/or fatten animals for sale, including animal products. These industries also include the equipment and labor required for maintenance of pasture land. |
| Architectural, Engineering, & Related Services | 5413 | Includes services related to architectural and engineering such as drafting, building inspection, testing, mapping, and surveying. |
| Building Equipment Contractors | 2382 | This industry group installs, repairs, and services building equipment, such as cooling, electricity, elevators, heating, and water systems. |
| Computer Systems Design & Related Systems | 5415 | Establishments within this industry write software, design computer systems integrating software and hardware, and manage data processing facilities. |
| Education (Local Government) | 6110 | Educational services industries provide instruction and training of different types and at differing levels. |
| General Medical & Surgical Hospitals | 6221 | This industry diagnoses patients, provides medical treatment, performs X-Rays, provides patient care services, conducts laboratory services, and provides pharmaceutical services. |
| Home Health Care Services | 6216 | Includes personal care services such as home companions, physical therapy, 24-hour home care, dietary services, speech therapy, occupational therapy, and vocational therapy. |
| Individual & Family Services | 6241 | Establishments which provide social assistance to children, youth, elderly, and disabled persons outside of the home. |
| Investigation & Security Services | 5616 | Investigation & Security Services industries sells, installs, monitors, and repairs security systems such as burglar alarms, fire alarms, car alarms, and locking devices. |
| Management of Companies & Enterprises | 5511 | This industry oversees management decisions and manages other establishments. |
| Other Amusement & Recreation Industries | 7139 | Services within this industry include golf courses, country clubs, skiing and snowboarding facilities, recreational sports centers, and other amusement centers. |
| Restaurants & Other Eating Places | 7225 | Includes sit-down restaurants, fast-food restaurants, and nonalcoholic beverage counters. |
| Services to Buildings & Dwellings | 5617 | Industries within this subsector contain extermination services, janitorial services, landscaping services, and upholstery cleaning services. |

¹⁹ For more information, visit www.census.gov/NAICS. All information was gathered from the 2017 NAICS Manual.

APPENDIX B: DESCRIPTION OF INDUSTRY CLUSTERS




| Industry Cluster | Includes: |
|--|---|
| Biopharmaceuticals | Biopharmaceutical Products, Biological Products, & Diagnostic Substances |
| Business Services | Corporate Headquarters, Consulting Services, Business Support Services, Computer Services, Employment Placement Services, Engineering Services, Architectural & Drafting Services, & Ground Passenger Transportation. |
| Education & Knowledge Creation | Training Programs, Colleges, Universities, & Professional Schools, Educational Support Services, Research Organizations, & Professional Organizations. |
| Electronic Commercial Equipment | Warehousing & Storage, Electronic & Catalog Shopping, Wholesale Trade Agents & Brokers, Wholesale of Apparel & Accessories, Wholesale of Books, Periodicals, & Newspapers, Wholesale of Chemical & Allied Products, Wholesale of Farm Products & Supplies, Wholesale of Food Products, Wholesale of Furniture & Home Furnishing, Wholesale of Jewelry, Watches, Precious Stones, & Precious Metals, Wholesale of Paper & Paper Products, Wholesale of Sporting & Recreational Goods & Supplies, Wholesale of Toy & Hobby Goods & Supplies, Wholesale of Other Merchandise, Wholesale of Farm & Garden Machinery & Equipment, Wholesale of Construction & Mining Machinery & Equipment, Wholesale of Service Establishment Equipment, & Supplies, Wholesale of Transportation Equipment & Supplies, Wholesale of Professional & Commercial Equipment & Supplies, Wholesale of Electrical & Electronic Goods, Wholesale of Metals & Minerals (except Petroleum) |
| Financial Services | Financial Investment Activities, Credit Intermediation, Credit Bureaus, Monetary Authorities- Central Bank, & Securities Brokers, Dealers, & Exchanges. |
| Fishing & Fishing Products | Finfish Fishing, Shellfish Fishing, Other Marine Fishing, Seafood Product Preparation & Packaging, Seafood Canning, & Fresh & Frozen Seafood Processing. |
| Food Processing & Manufacturing | Specialty Foods & Ingredients, Baked Goods, Candy & Chocolate, Coffee & Tea, Packaged Fruit & Vegetables, Dairy Products, Animal Foods, Soft Drinks & Ice, Malt Beverages, Distilleries, Wineries, Milling & Refining of Cereals & Oilseeds, Milling & Refining of Sugar, Farm Wholesalers, & Glass Containers. |
| Footwear | Footwear, & Footwear Components. |
| Hospitality & Tourism | Spectator Sports, Amusement Parks & Arcades, Cultural & Educational Entertainment, Gambling Facilities, Other Tourism Attractions, Accommodations & Related Services, & Tourism Related Services. |
| Insurance Services | Insurance Related Services, Insurance Carriers, & Reinsurance Carriers. |
| IT & Analytics | Electronic Components, Computers & Peripherals, Semiconductors, Software Publishers, Software Reproducing, Process & Laboratory Instruments, Medical Apparatus, & Audio & Video Equipment. |
| Jewelry & Precious Metals | Jewelry & Precious Metals Products. |
| Marketing, Design, & Publishing | Advertising Related Services, Other Marketing Related Services, Design Services, & Publishing. |
| Medical Devices | Optical Instruments & Ophthalmic Goods, & Surgical & Dental Instruments & Supplies. |
| Performing Arts | Performing Artists, & Promoters & Managers. |
| Recreational & Small Electric Goods | Recreational & Decorative Goods, Games, Toys, & Children's Vehicles, Motorcycles & Bicycles, Sporting & Athletic Goods, Office Supplies, and Electric Housewares. |

APPENDIX C: COMMUNITY SNAPSHOTS

The following pages include Community Snapshots for each community and the region as a whole.

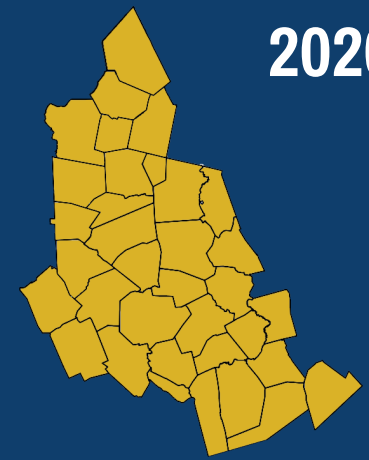
495/MetroWest

2020

 Population: 617,383
 Per Capita Income: \$51,484
 Jobs: 342,521

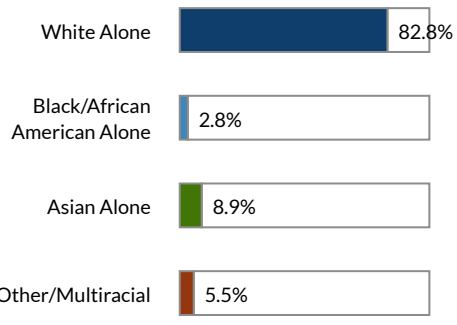
% of
MA

9.0%
123%
9.0%



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

495/MetroWest

MA

Population Growth (2010-2018)

+5.7%

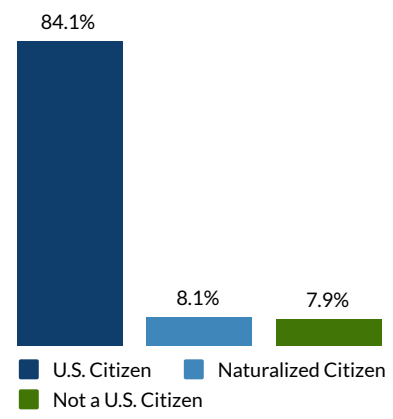
+4.3%

Residents 25+ with a Bachelor's Degree or Higher

57%

43%

Citizenship

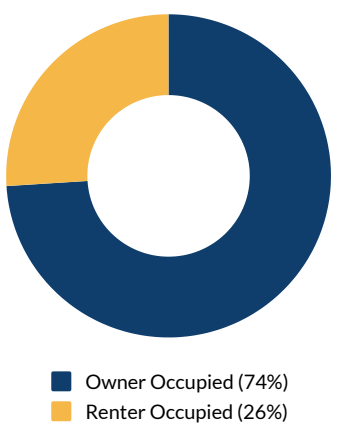


HOUSING

Total Housing Units: 238,057

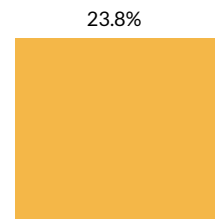
Housing Occupancy

495/MetroWest



Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



495/MetroWest

Year Structure Built

2000 or later (13%)
1980 - 1999 (27%)
1960 - 1979 (27%)
1959 or Earlier (33%)

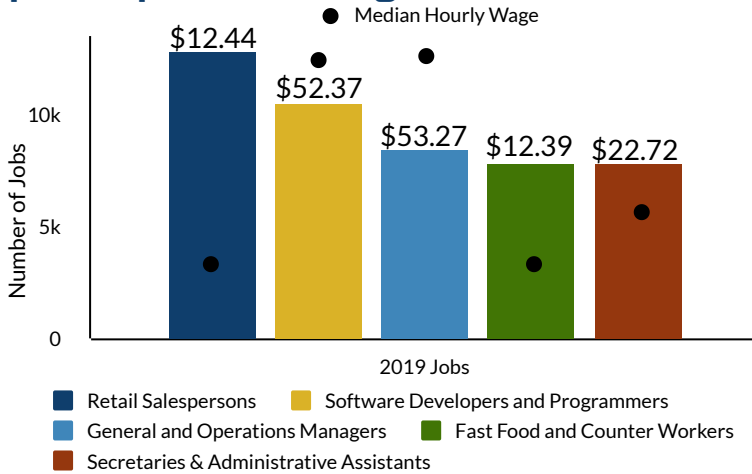


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

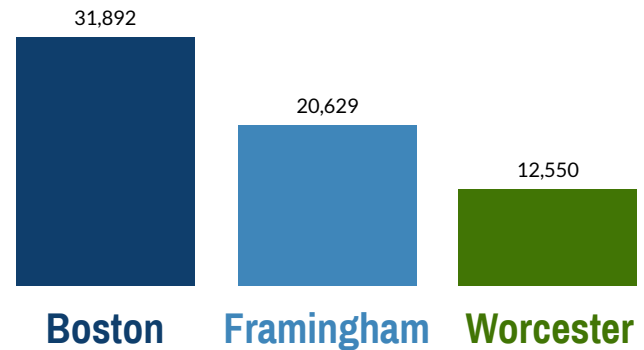
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

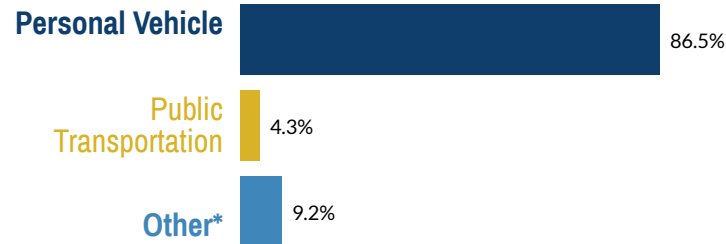
Top Occupations & Wages in 495/MetroWest



Top Communities 495/MetroWest Region Workers Commute To:



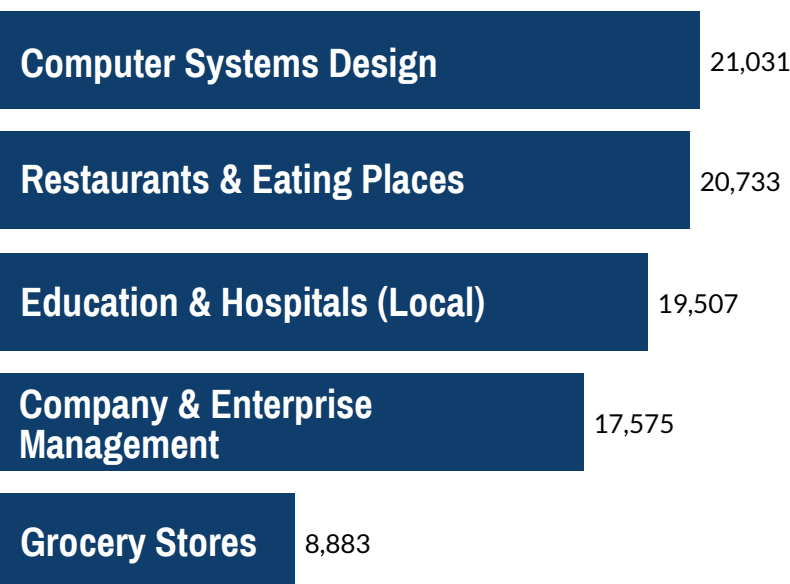
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

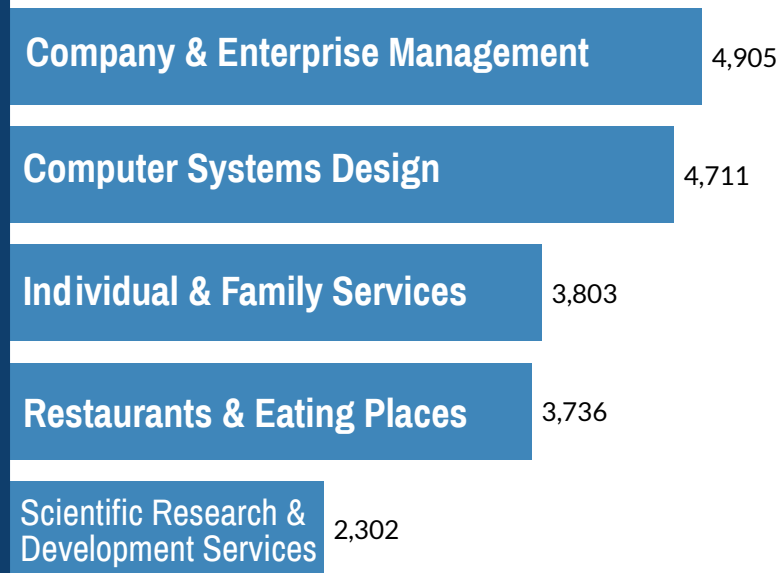
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

ACTON, MA

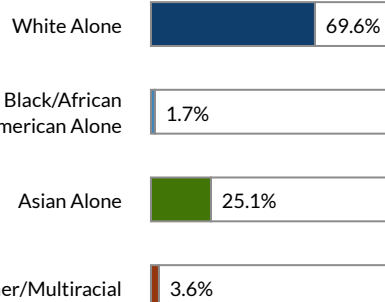
2020

| | % of 495/MetroWest | % of MA |
|---|-----------------------|------------|
|  Population: 23,561 | 3.8% | 0.3% |
|  Median Household Income: \$137,910 | 112% | 178% |
|  Per Capita Income: \$62,395 | 121% | 149% |
|  Jobs: 12,858 | 3.8% | 0.3% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Acton

495/Metro West

MA

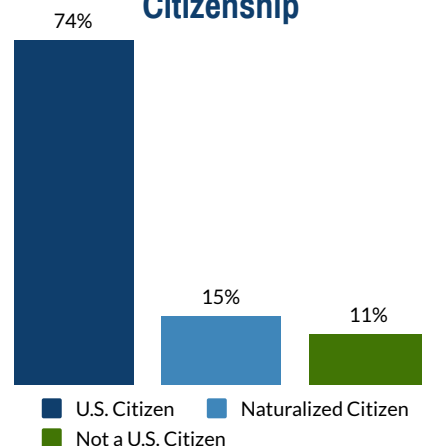
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 9,139

Housing Occupancy

Acton

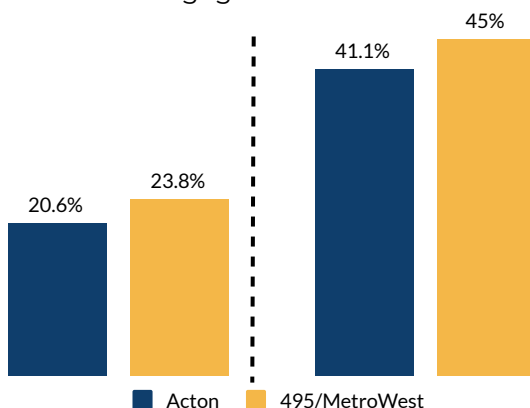


Owner Occupied (73%)
Renter Occupied (27%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built:

2000 or later (14%)
1980 - 1999 (23%)
1960 - 1979 (40%)
1959 or earlier (23%)



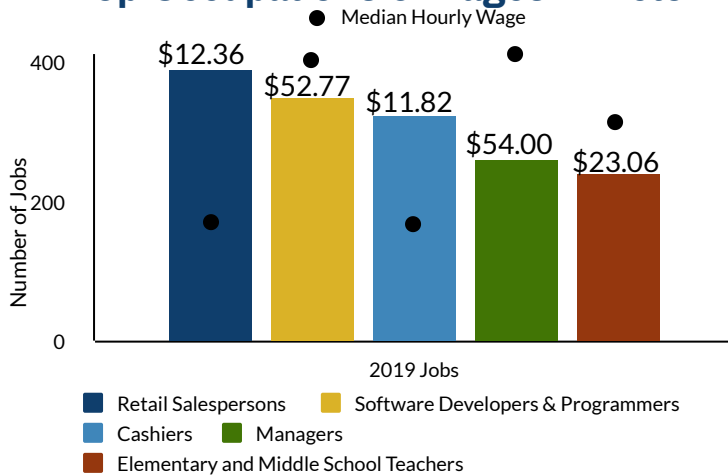
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

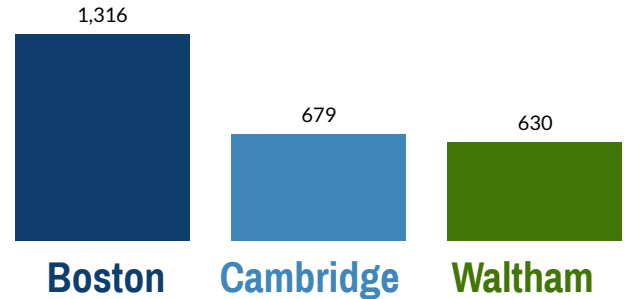
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

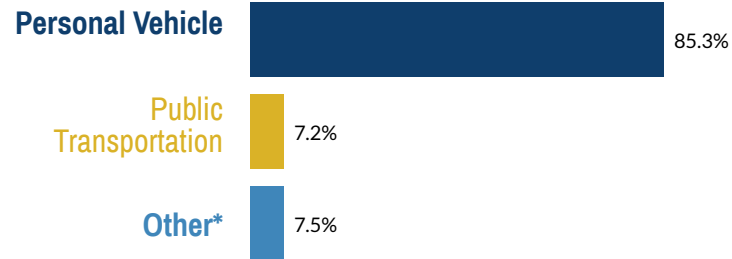
Top Occupations & Wages in Acton



Top Communities Acton Workers Commute To:



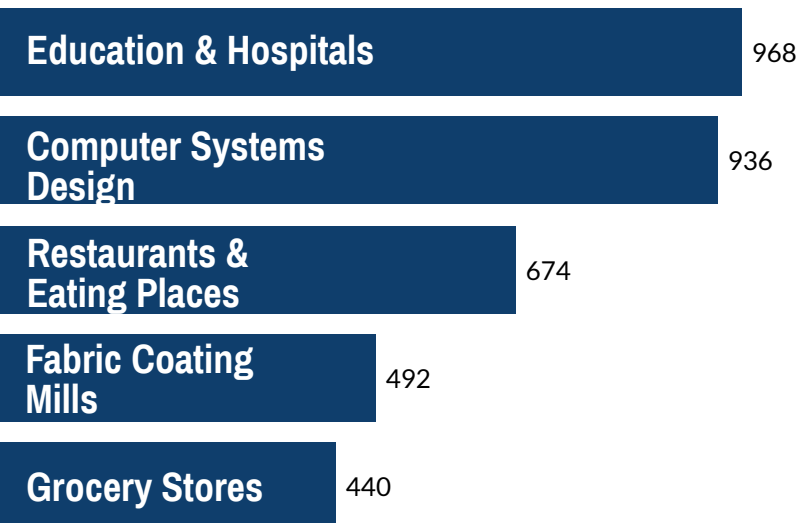
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

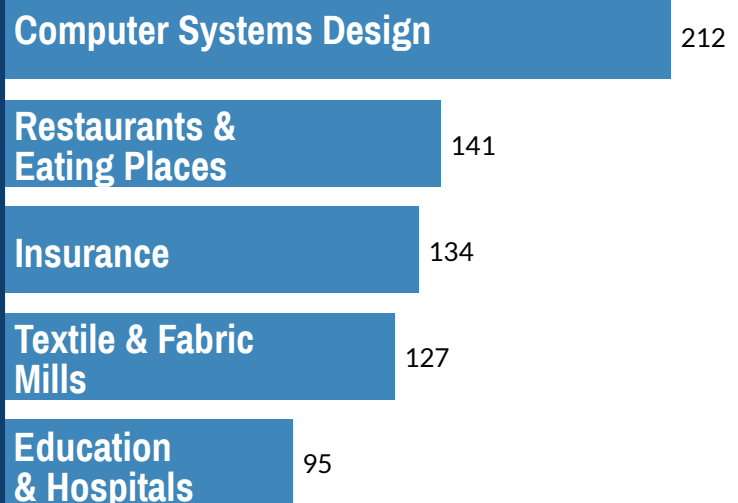
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
 COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

ASHLAND, MA

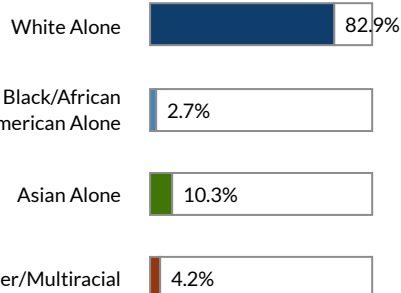
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 17,576 | 2.8% | 0.3% |
| Median Household Income: \$121,406 | 99% | 157% |
| Per Capita Income: \$52,652 | 102% | 126% |
| Jobs: 6,247 | 3.1% | 0.3% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Ashland

495/Metro West

MA

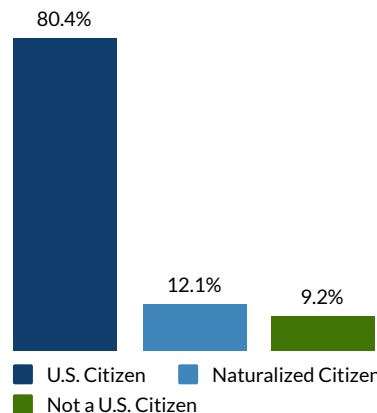
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

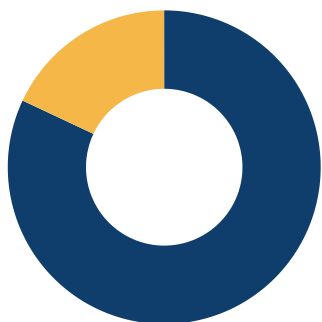


HOUSING

Total Housing Units: 6,875

Housing Occupancy

Ashland

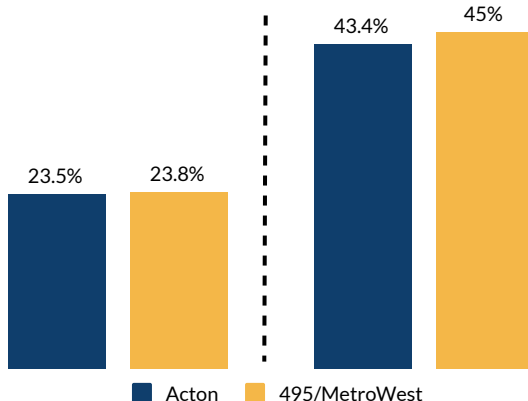


Owner Occupied (82%)
Renter Occupied (18%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built:

2000 or later
(17%)

1980 - 1999
(40%)

1960 - 1979
(20%)

1959 or earlier
(23%)



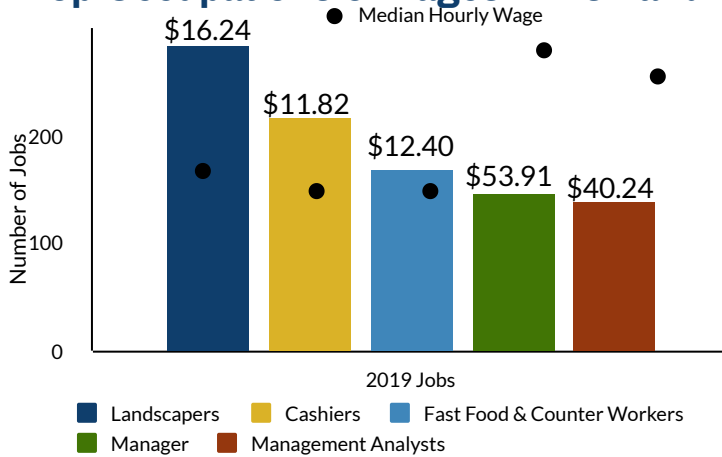
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

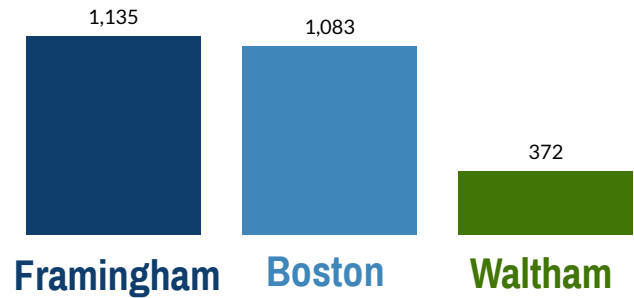
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing costs."

OCCUPATIONS & COMMUTING

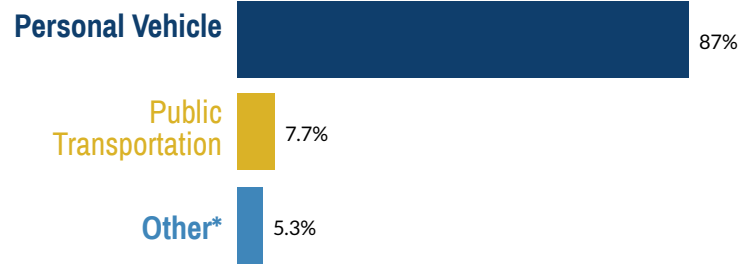
Top Occupations & Wages in Ashland



Top Communities Ashland Workers Commute To:



Getting to Work



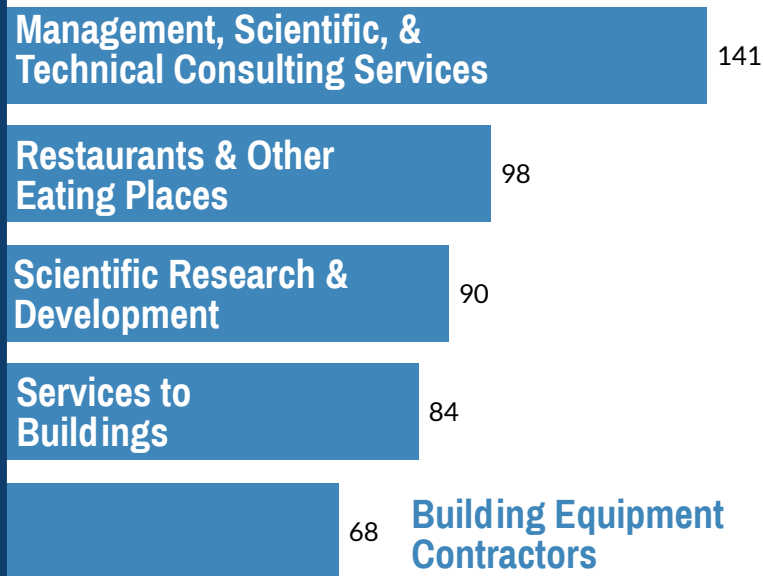
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

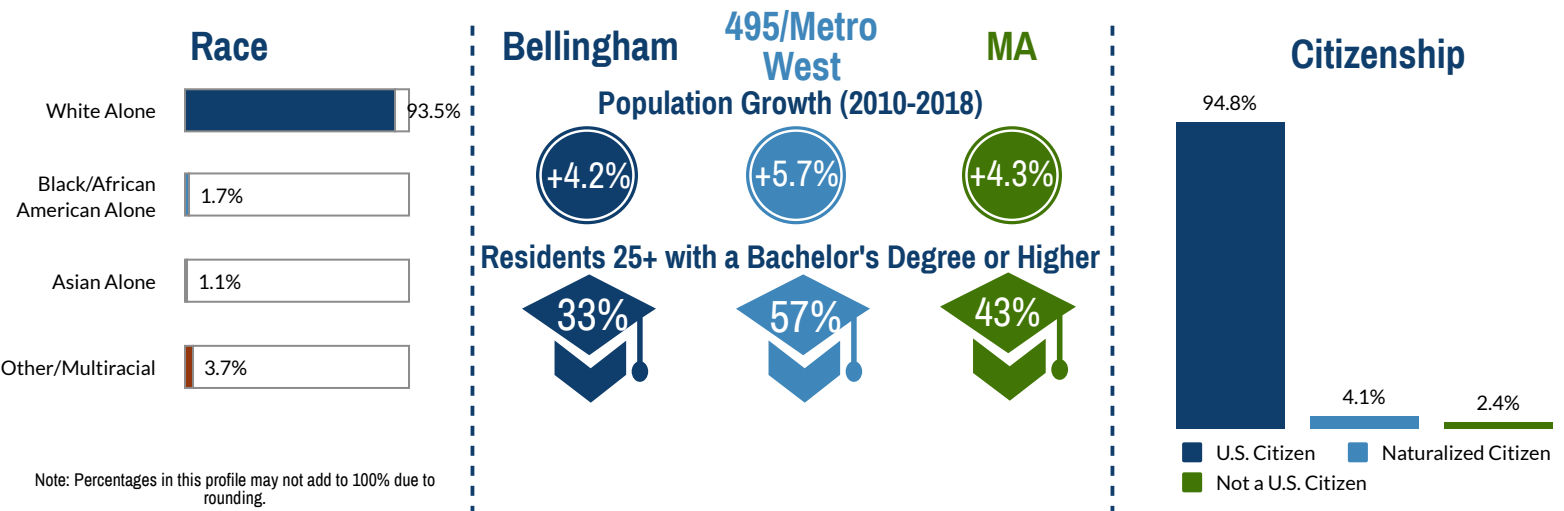
BELLINGHAM, MA

2020



| | % of 495/MetroWest | % of MA |
|-----------------------------------|-----------------------|------------|
| Population: 17,016 | 2.8% | 0.2% |
| Median Household Income: \$99,569 | 81% | 129% |
| Per Capita Income: \$47,005 | 91% | 112% |
| Jobs: | 3.0% | 0.3% |

SOCIOECONOMIC



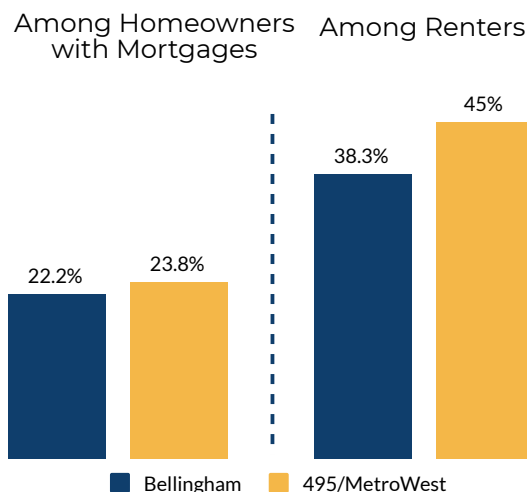
HOUSING

Total Housing Units: 6,741

Housing Occupancy

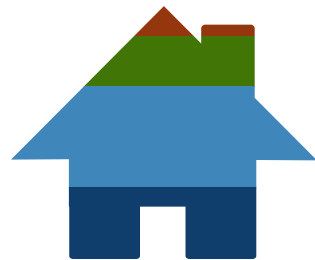


Housing Cost Burden



Year Structure Built:

2000 or later (12%)
1980-1999 (20%)
1960-1979 (40%)
1959 or earlier (28%)



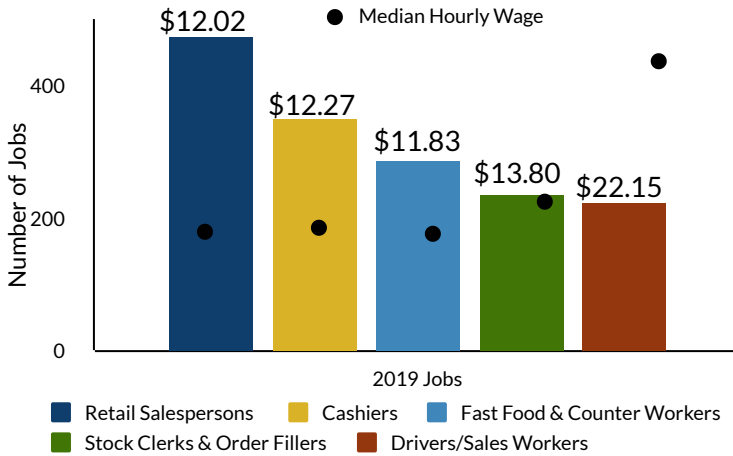
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

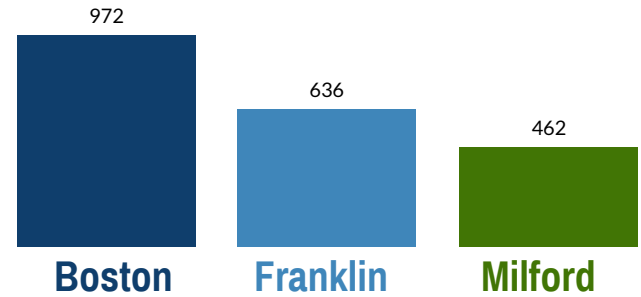
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing costs."

OCCUPATIONS & COMMUTING

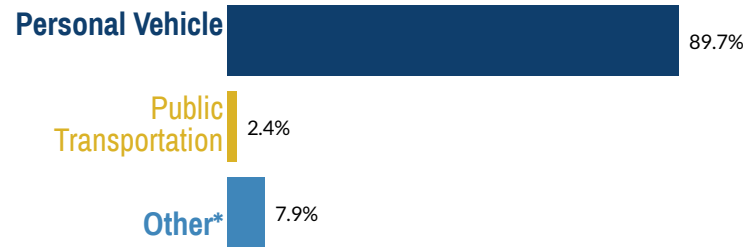
Top Occupations & Wages in Bellingham



Top Communities Bellingham Workers Commute To:



Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

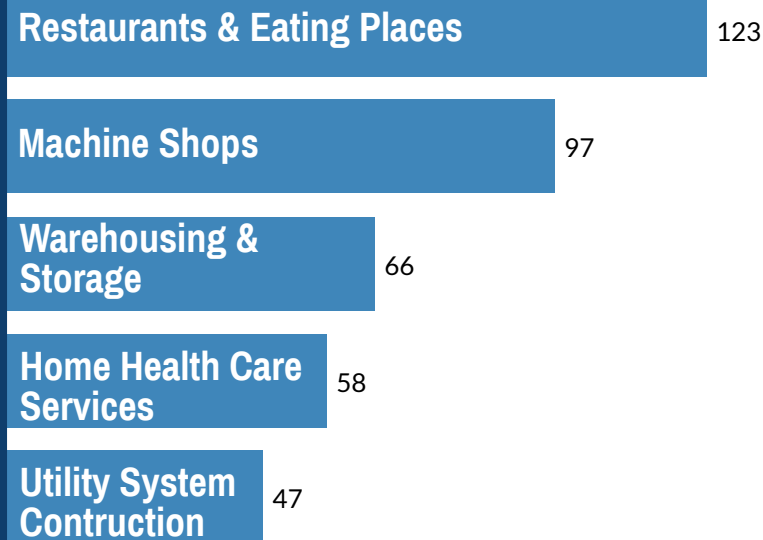
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

BERLIN, MA

2020



Population: 3,144



Median Household Income: \$104,063



Per Capita Income: \$48,666



Jobs: 682

% of
495/MetroWest

% of
MA

0.5%

0.0%

85%

134%

95%

116%

0.6%

0.0%



SOCIOECONOMIC

Race

White Alone 97.1%

Black/African American Alone 0.5%

Asian Alone 1.7%

Other/Multiracial 0.7%

Note: Percentages in this profile may not add to 100% due to rounding.

Berlin

495/Metro West

MA

Population Growth (2010-2018)

+9.7%

+5.3%

+4.3%

Residents 25+ with a Bachelor's Degree or Higher

47%

57%

43%

Citizenship

93%

4%

3%

■ U.S. Citizen ■ Naturalized Citizen ■ Not a U.S. Citizen

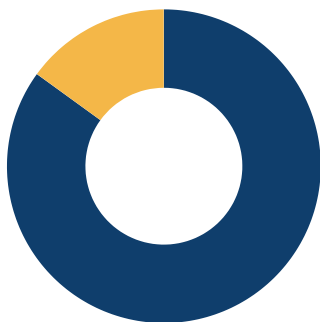


HOUSING

Total Housing Units: 1,228

Housing Occupancy

Berlin



■ Owner Occupied (85%)
■ Renter Occupied (15%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters

28.2%

23.8%

34.1%

45%

■ Berlin ■ 495/MetroWest

Year Structure Built:

2000 or later (27%)

1980 - 1999 (24%)

1960 - 1979 (15%)

1959 or earlier (33%)



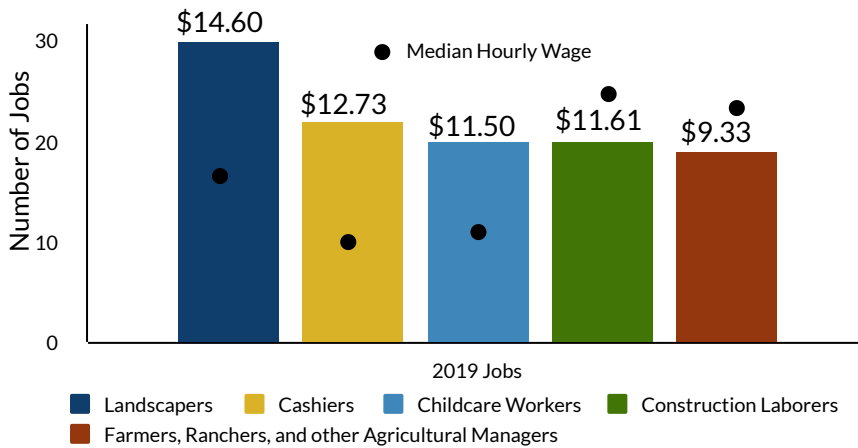
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

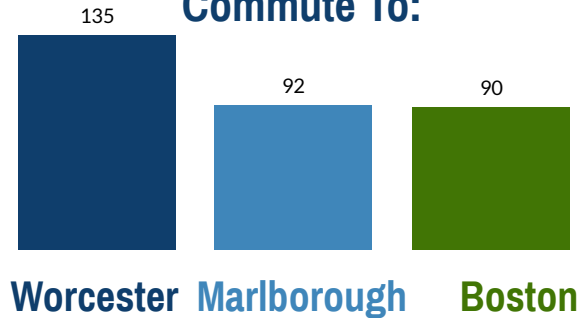
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

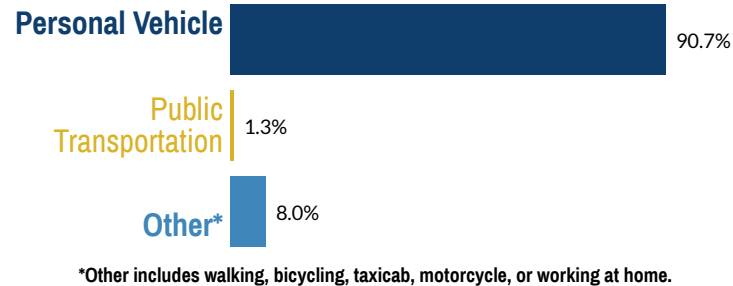
Top Occupations & Wages in Berlin



Top Communities Berlin Workers Commute To:

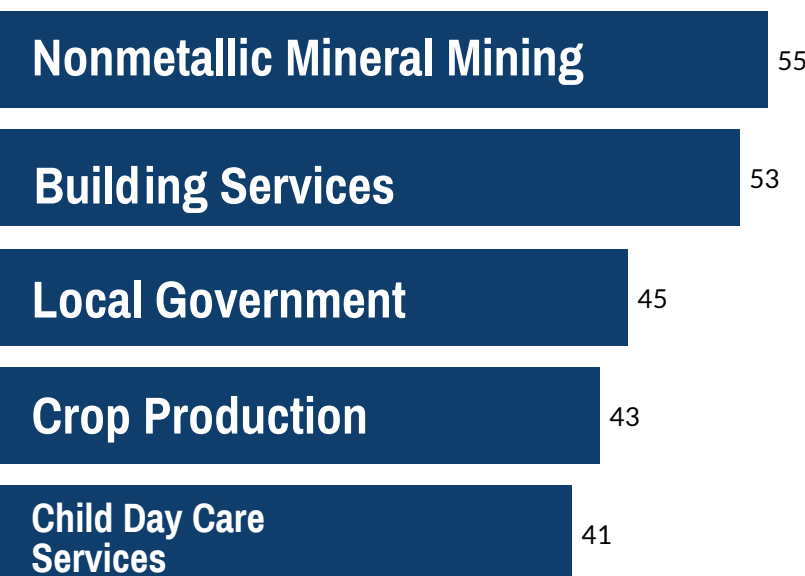


Getting to Work



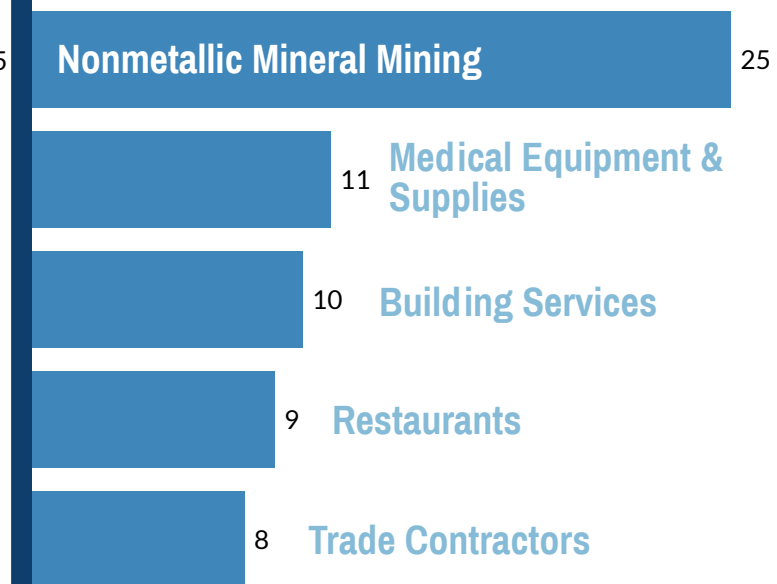
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

BOLTON, MA

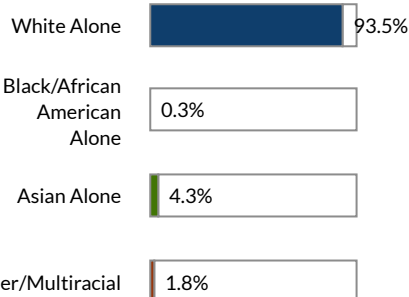
2020

| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 5,236 | 0.8% | 0.1% |
| Median Household Income: \$155,093 | 126% | 200% |
| Per Capita Income: \$56,557 | 110% | 135% |
| Jobs: 3,071 | 0.9% | 0.1% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Bolton

495/Metro West

MA

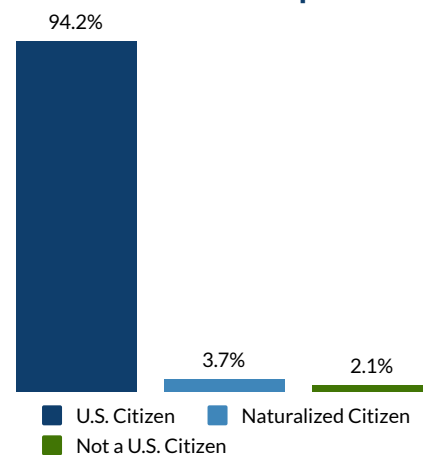
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

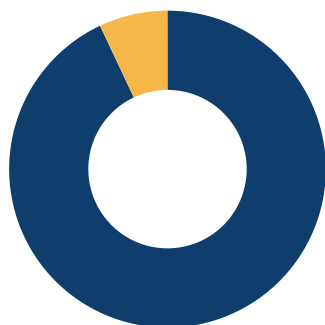


HOUSING

Total Housing Units: 1,795

Housing Occupancy

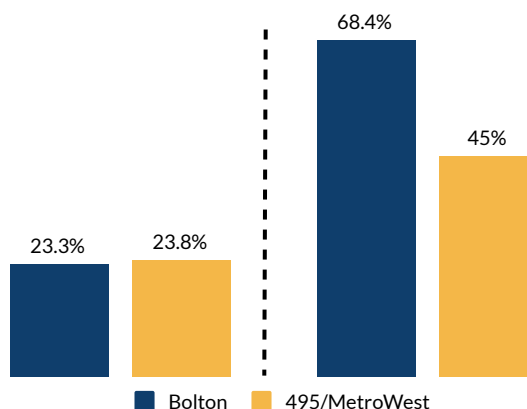
Bolton



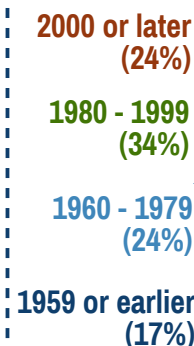
Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built:



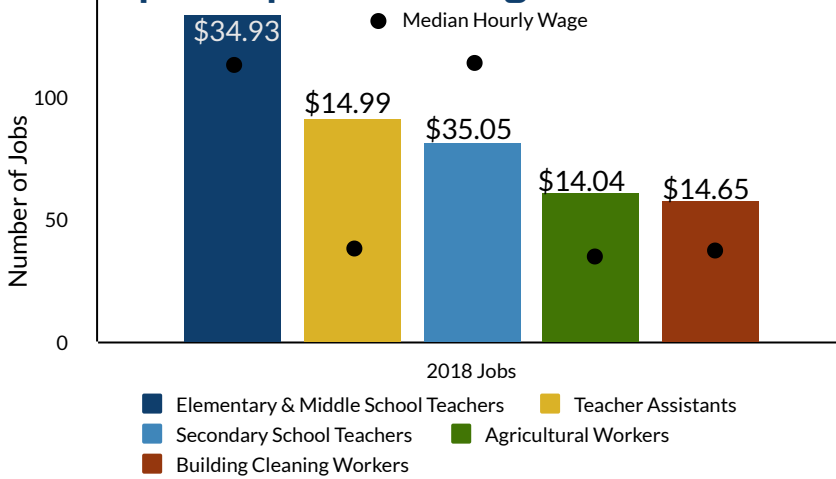
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

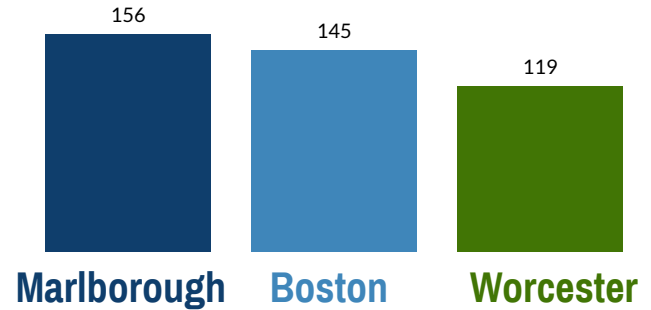
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

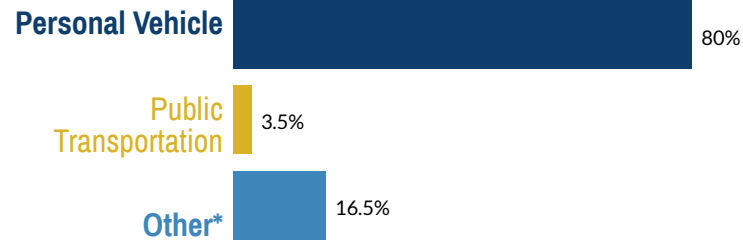
Top Occupations & Wages in Bolton



Top Communities Bolton Workers Commute To:



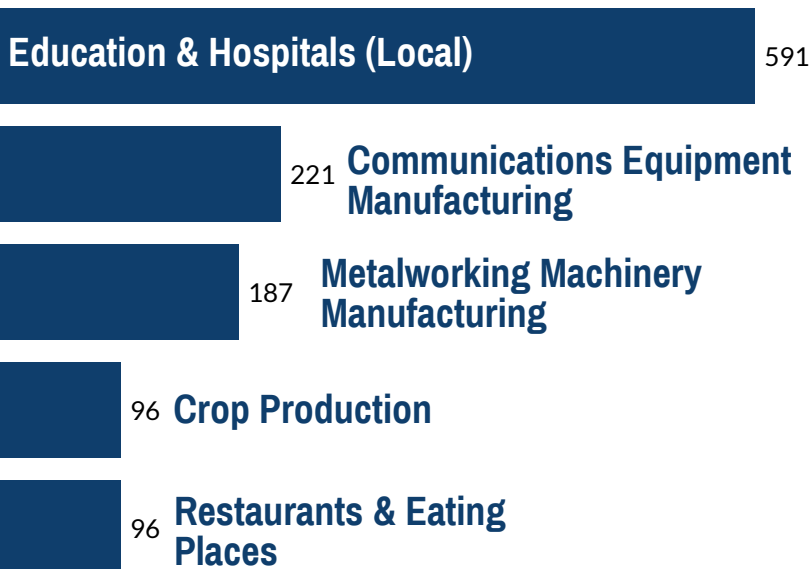
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

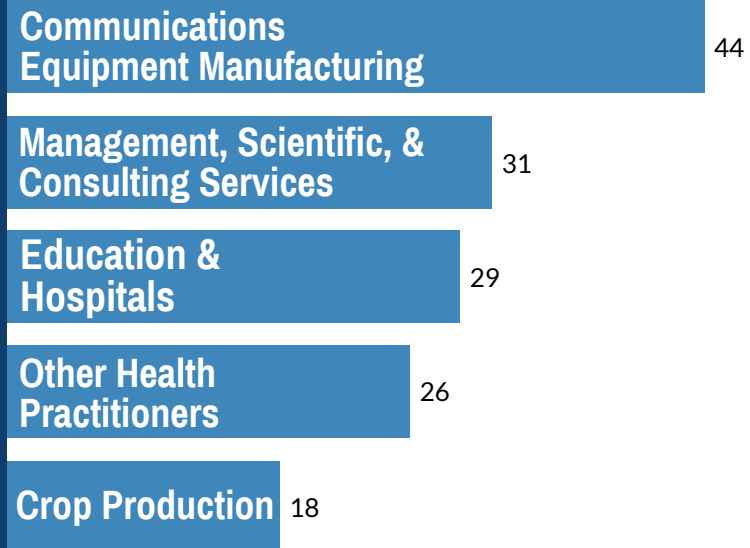
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

BOXBOROUGH, MA

2020



Population: 5,794

Median Household Income: \$108,207

Per Capita Income: \$55,571

Jobs: 3,678

% of
495/MetroWest

% of
MA

0.9%

0.1%

88%

140%

108%

133%

1%

0.1%



SOCIOECONOMIC

Race

White Alone 72.5%

Black/African American Alone 0.8%

Asian Alone 21.6%

Other/Multiracial 5.1%

Note: Percentages in this profile may not add to 100% due to rounding.

Boxborough

495/Metro West

MA

Population Growth (2010-2018)

+16.0%

+5.7%

+4.3%

Residents 25+ with a Bachelor's Degree or Higher

70%

57%

43%

Citizenship

78%

12%

10%

■ U.S. Citizen ■ Naturalized Citizen ■ Not a U.S. Citizen



HOUSING

Total Housing Units: 2,376

Housing Occupancy

Boxborough

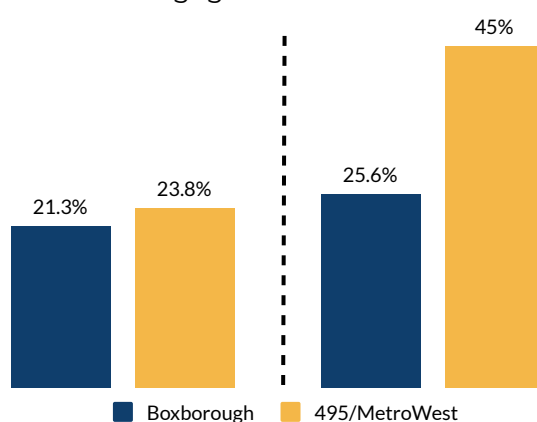


■ Owner Occupied (71%)
■ Renter Occupied (29%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



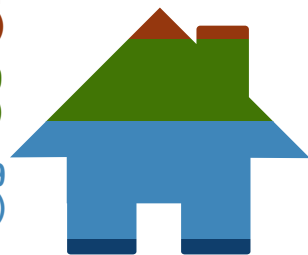
Year Structure Built:

2000 or later (13%)

1980-1999 (33%)

1960-1979 (48%)

1959 or earlier (6%)



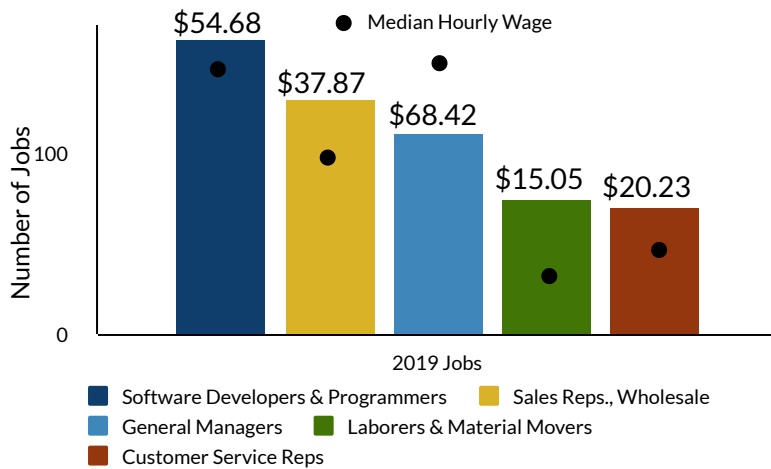
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

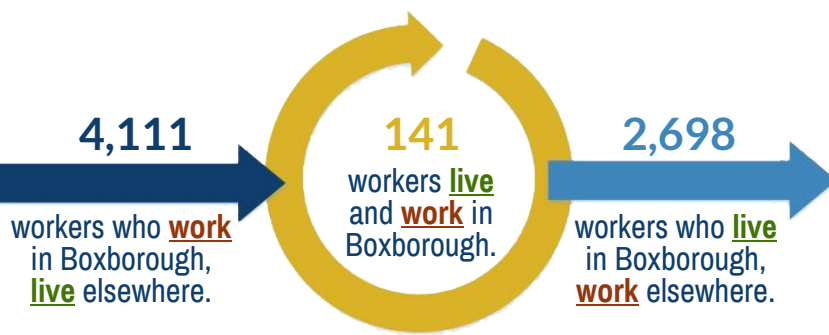
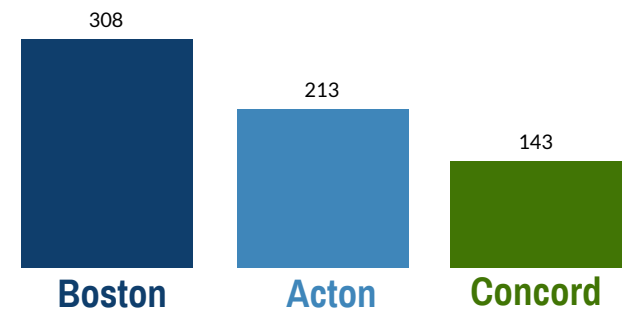
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

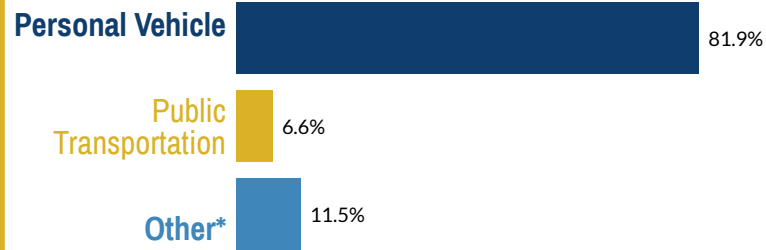
Top Occupations & Wages in Boxborough



Top Communities Boxborough Workers Commute To:



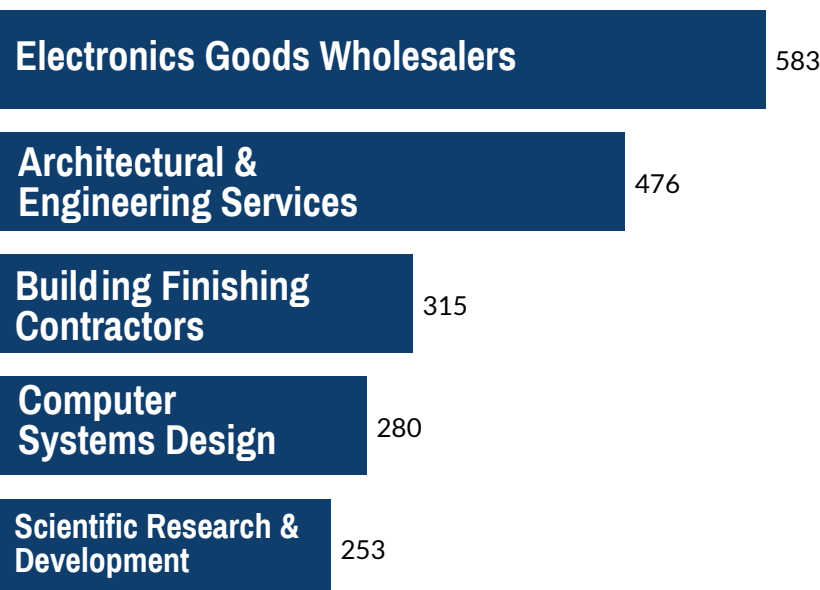
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

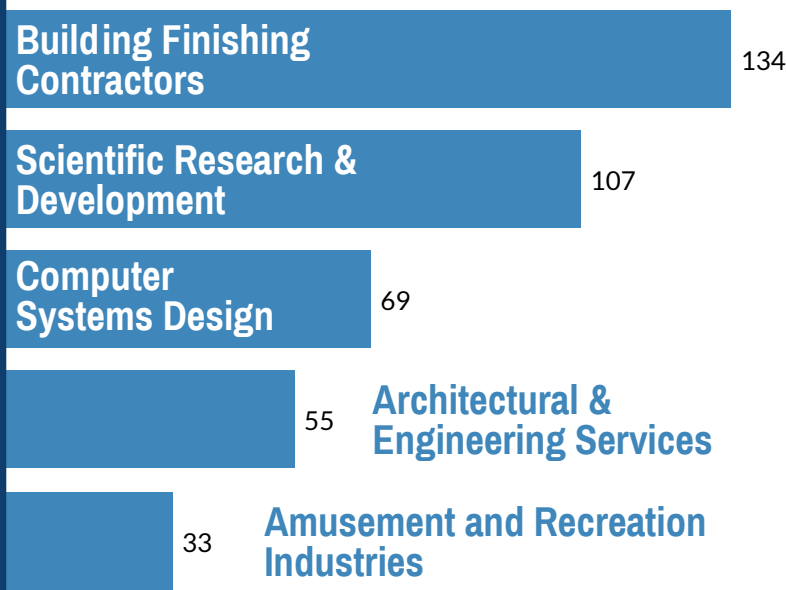
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

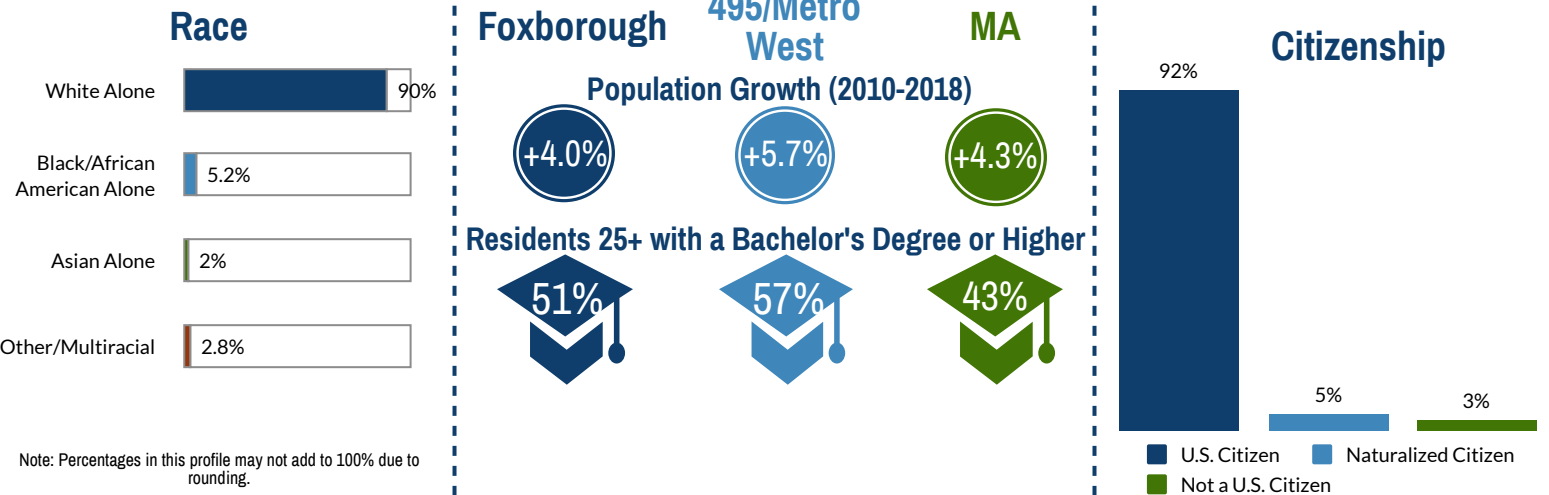
FOXBOROUGH, MA

2020



| | % of 495/MetroWest | % of MA |
|-----------------------------------|-----------------------|------------|
| Population: 17,535 | 2.8% | 0.3% |
| Median Household Income: \$98,374 | 80% | 127% |
| Per Capita Income: \$48,318 | 94% | 116% |
| Jobs: 10,127 | 3% | 0.2% |

SOCIOECONOMIC



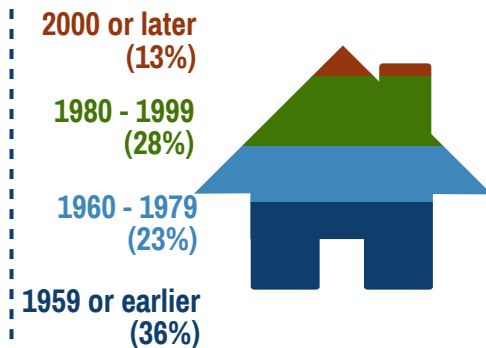
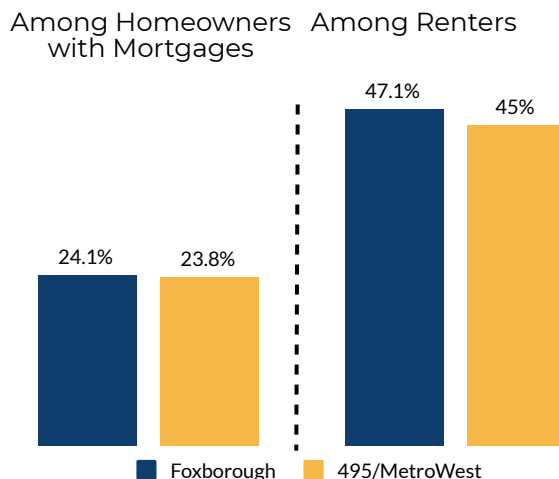
HOUSING

Total Housing Units: 6,739

Housing Occupancy

Housing Cost Burden

Year Structure Built:



Sources
 QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
 SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

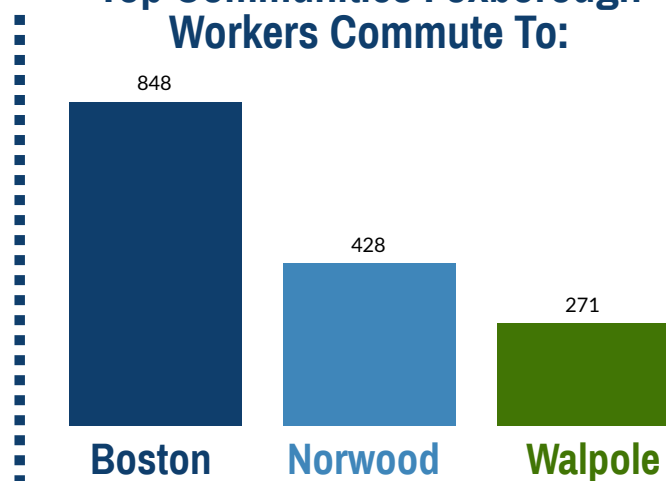
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

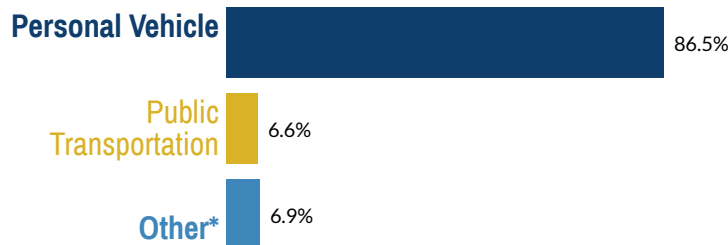
Top Occupations & Wages in Foxborough



Top Communities Foxborough Workers Commute To:



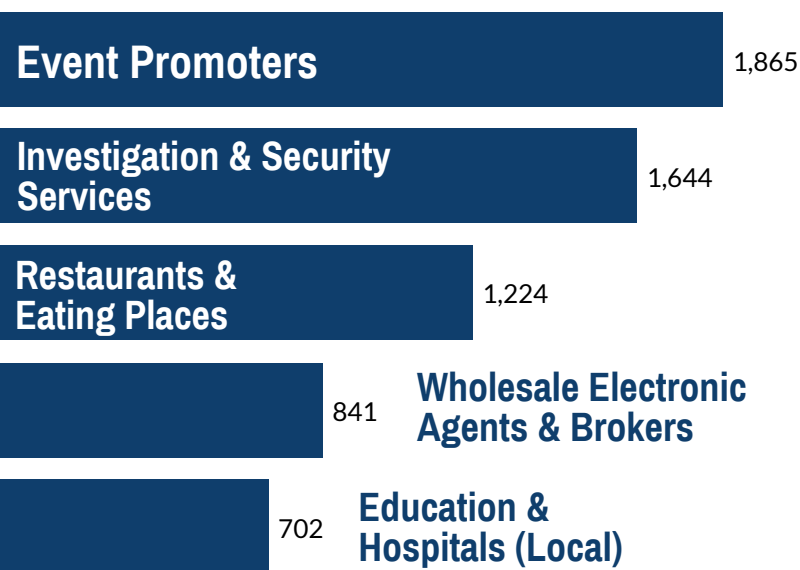
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

FRAMINGHAM, MA

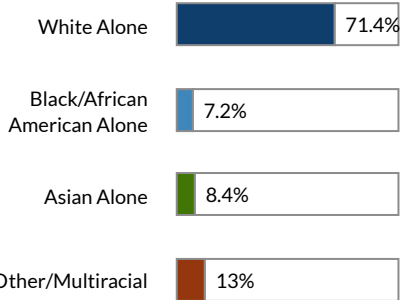
2020



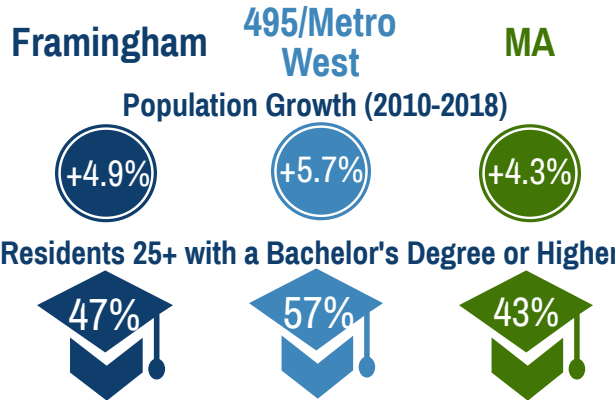
| | % of 495/MetroWest | % of MA |
|-----------------------------------|-----------------------|------------|
| Population: 71,649 | 12% | 1.0% |
| Median Household Income: \$79,136 | 64% | 102% |
| Per Capita Income: \$41,182 | 80% | 99% |
| Jobs: 40,759 | 12% | 1% |

SOCIOECONOMIC

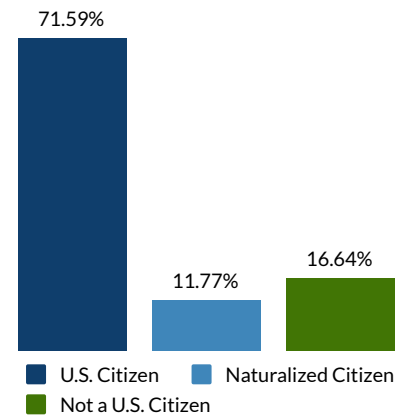
Race



Note: Percentages in this profile may not add to 100% due to rounding.



Citizenship



HOUSING

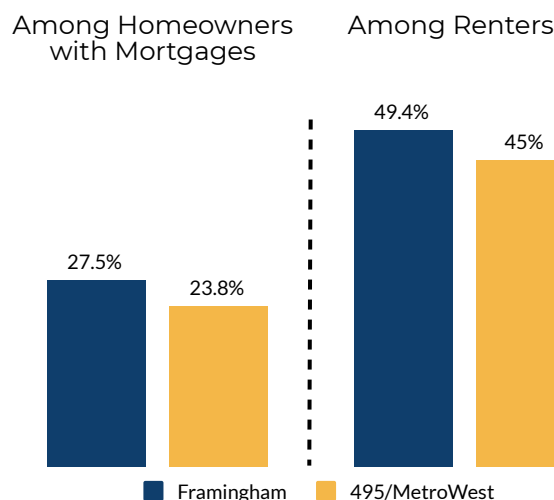
Total Housing Units: 29,332

Housing Occupancy

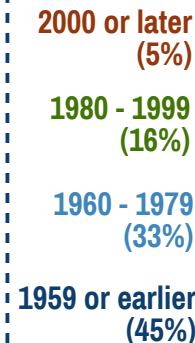
Framingham



Housing Cost Burden



Year Structure Built

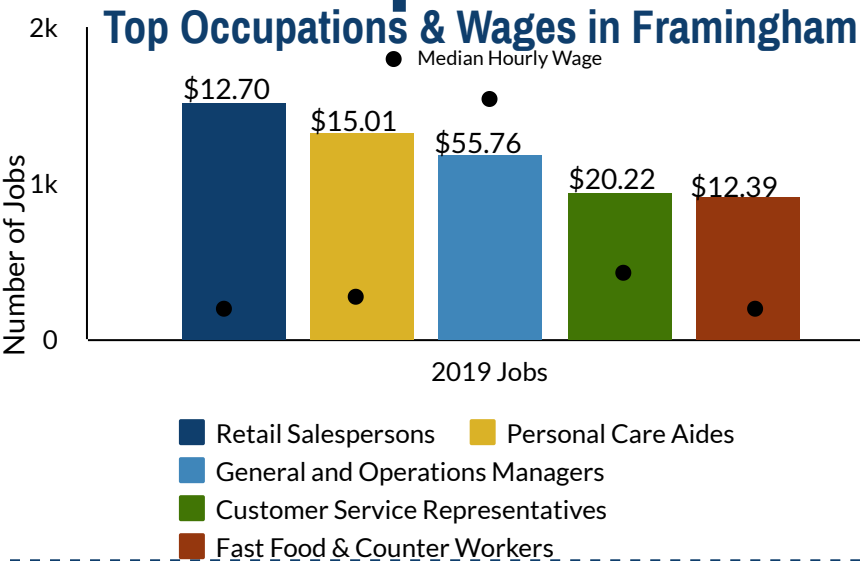


Sources

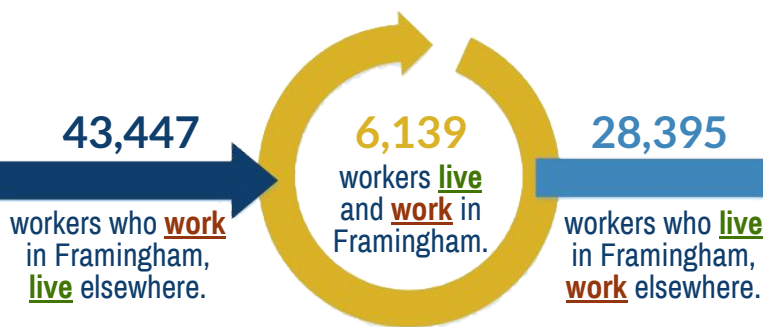
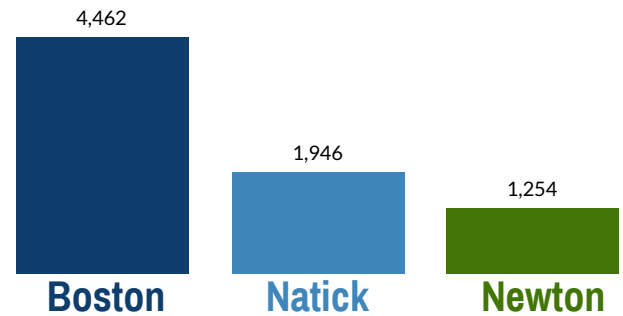
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

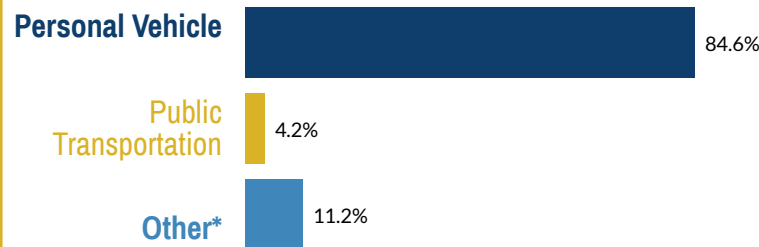
Occupations and Commuters



Top Communities Framingham Workers Commute To:



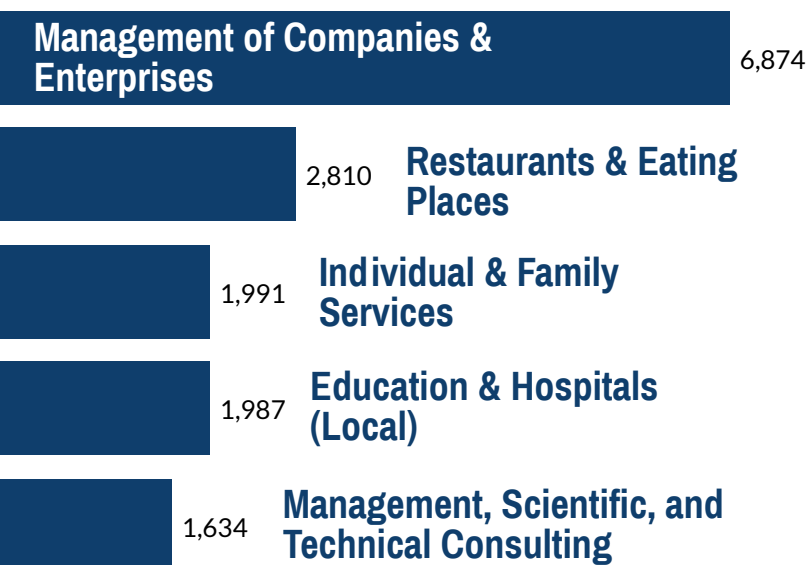
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

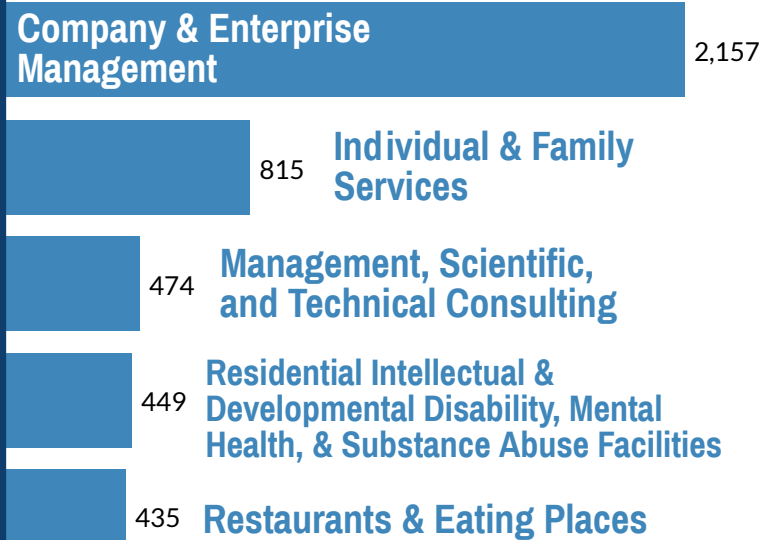
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

FRANKLIN, MA

2020



Population: 33,022

Median Household Income: \$115,355

Per Capita Income: \$50,626

Jobs: 18,187

% of
495/MetroWest

% of
MA

5.3%

0.5%

94%

149%

98%

121%

5.3%

0.5%

SOCIOECONOMIC

Race

White Alone 90.4%

Black/African American Alone 1%

Asian Alone 5.6%

Other/Multiracial 3%

Note: Percentages in this profile may not add to 100% due to rounding.

Franklin

495/Metro West

MA

Population Growth (2010-2018)

+4.4%

+5.7%

+4.3%

Residents 25+ with a Bachelor's Degree or Higher

56%

57%

43%

Citizenship

92.8%

3.6%

3.6%

U.S. Citizen

Naturalized Citizen

Not a U.S. Citizen



HOUSING

Total Housing Units: 11,928

Housing Occupancy

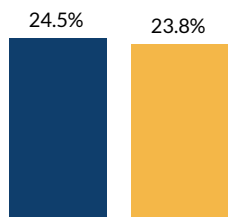
Franklin



Owner Occupied (81%)
Renter Occupied (19%)

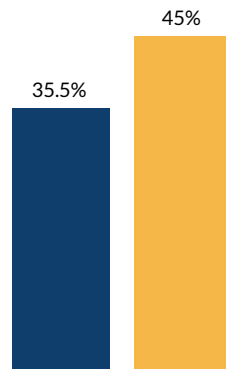
Housing Cost Burden

Among Homeowners with Mortgages



Franklin 495/MetroWest

Among Renters



Year Structure Built:

2000 or later (16%)

1980 - 1999 (42%)

1960 - 1979 (22%)

1959 or earlier (20%)



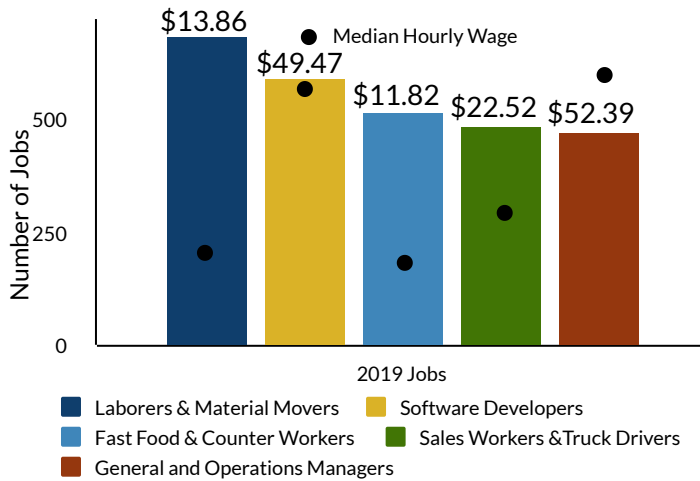
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

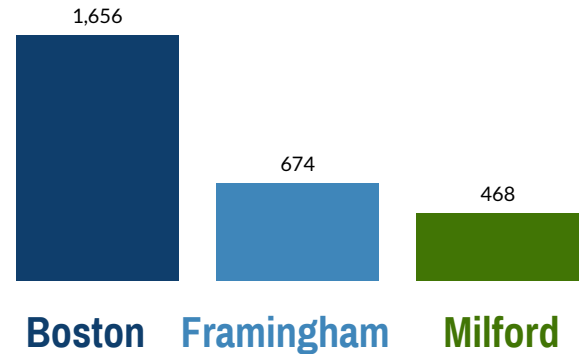
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

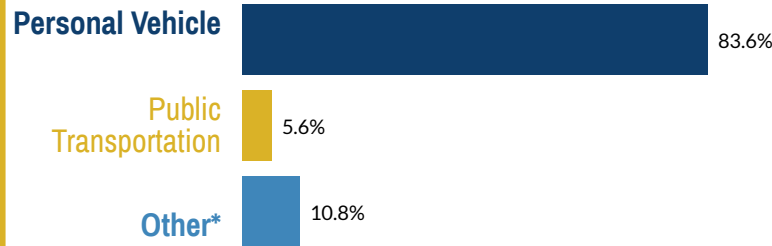
Top Occupations & Wages in Franklin



Top Communities Franklin Workers Commute To:



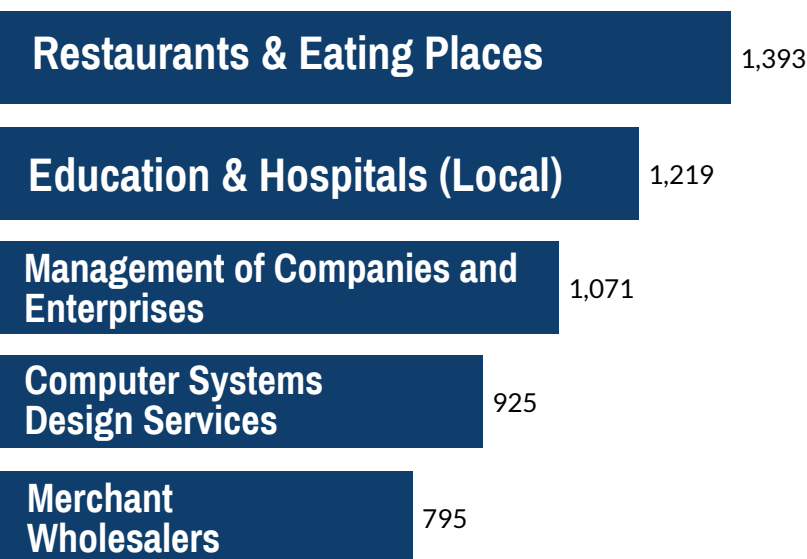
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

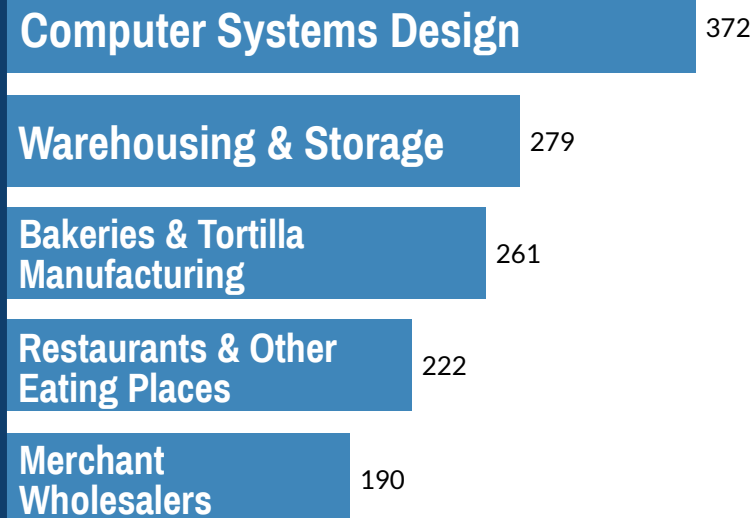
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

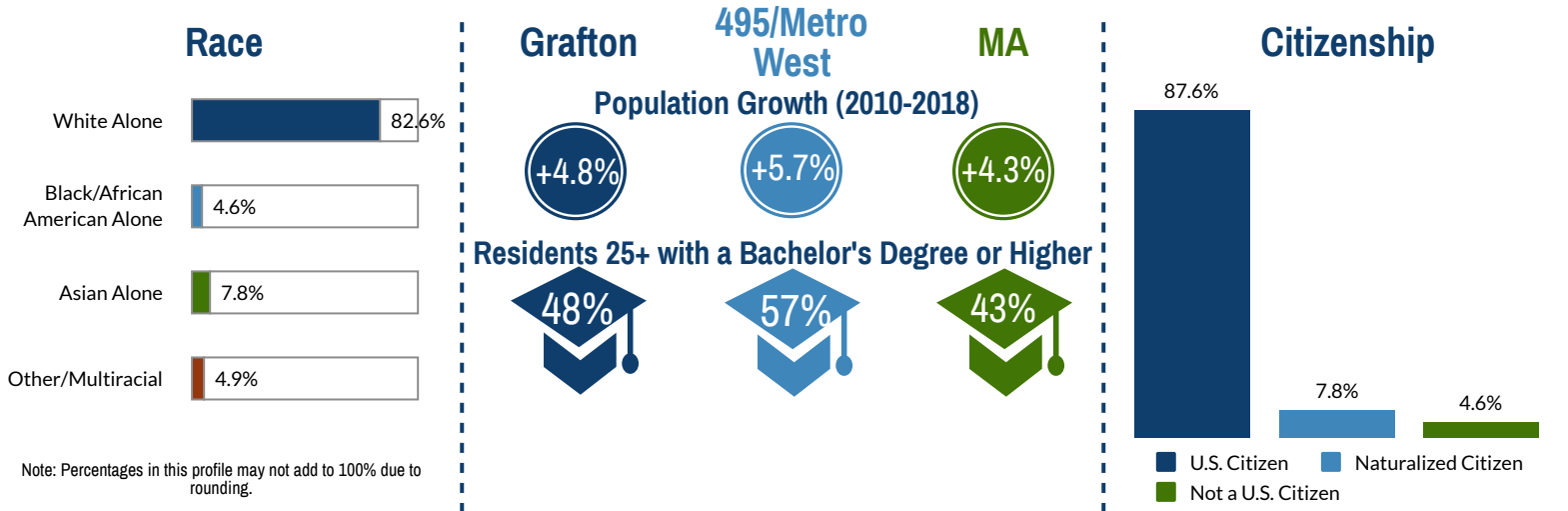
GRAFTON, MA

2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 18,624 | 3% | 0.3% |
|  Median Household Income: \$102,737 | 83% | 133% |
|  Per Capita Income: \$46,948 | 91% | 112% |
|  Jobs: 10,261 | 3% | 0.3% |



SOCIOECONOMIC



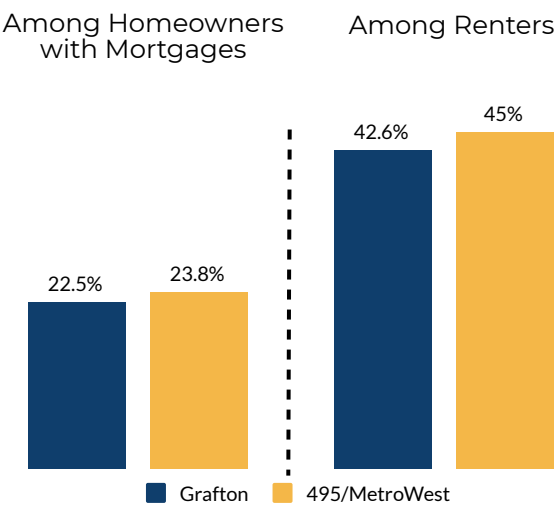
HOUSING

Total Housing Units: 7,261

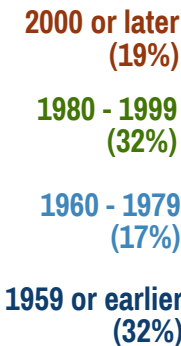
Housing Occupancy



Housing Cost Burden



Year Structure Built

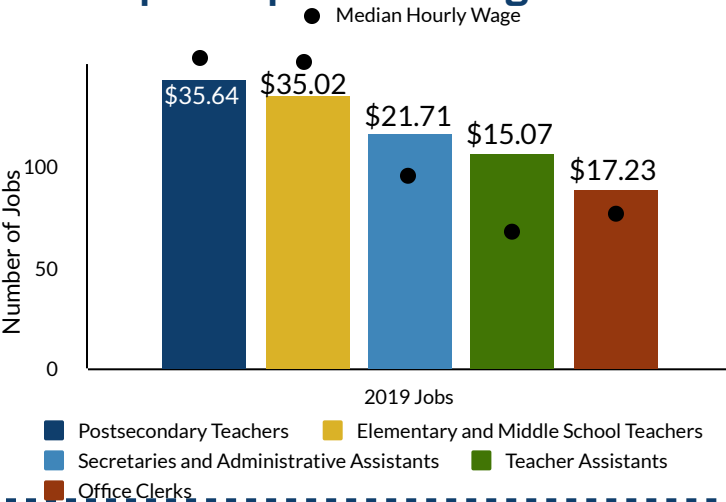


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

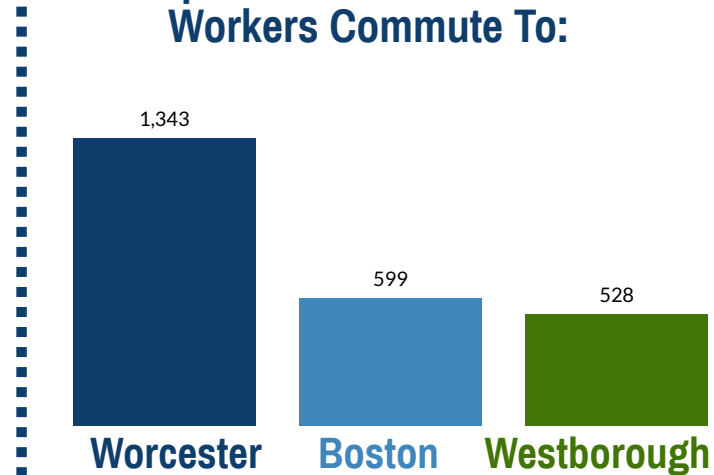
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

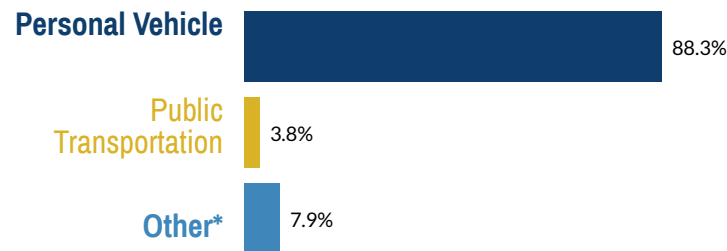
Top Occupations & Wages in Grafton



Top Communities Grafton Workers Commute To:



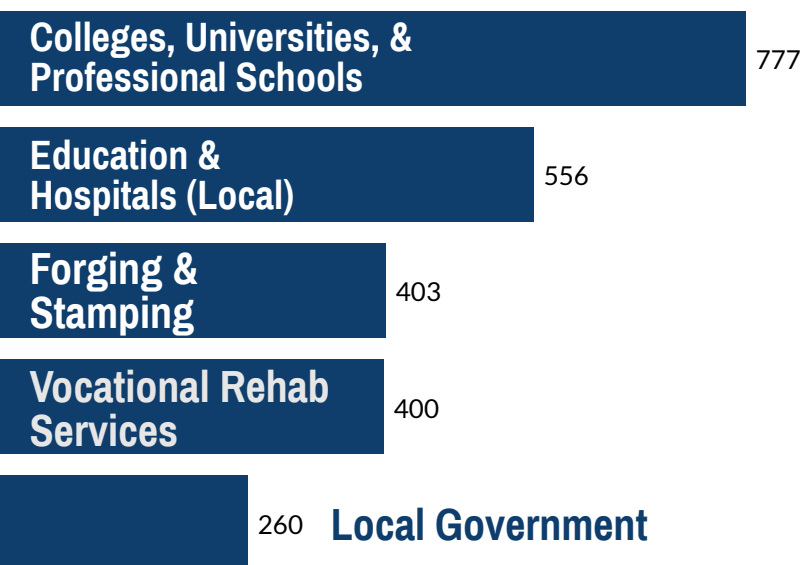
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

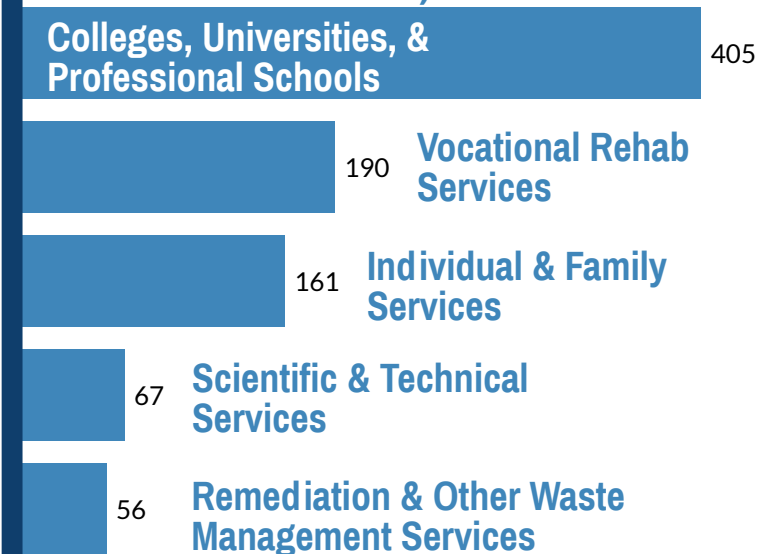
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

HARVARD, MA

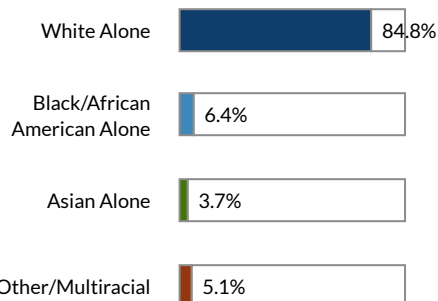
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 6,570 | 1.1% | 0.1% |
| Median Household Income: \$148,625 | 121% | 192% |
| Per Capita Income: \$55,950 | 109% | 134% |
| Jobs: 2,796 | 0.8% | 0.1% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Harvard

495/Metro West

MA

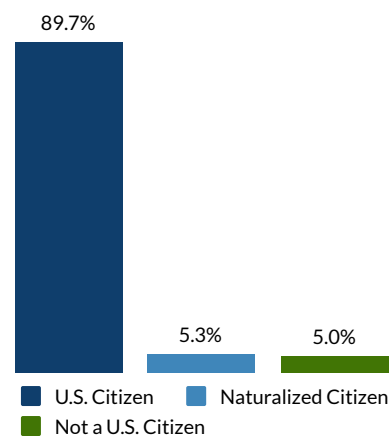
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



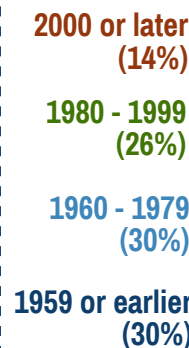
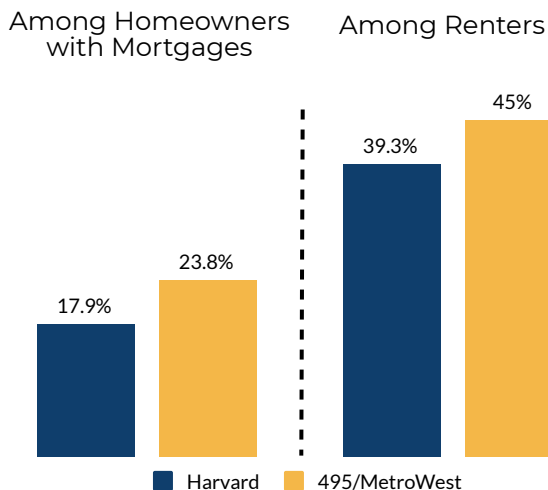
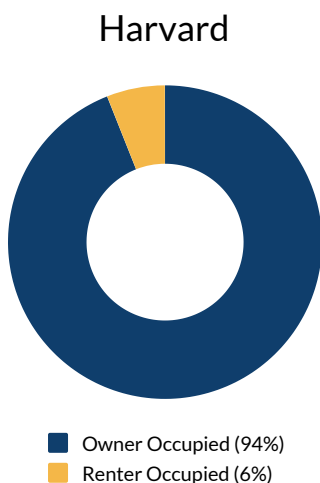
HOUSING

Total Housing Units: 1,907

Housing Occupancy

Housing Cost Burden

Year Structure Built



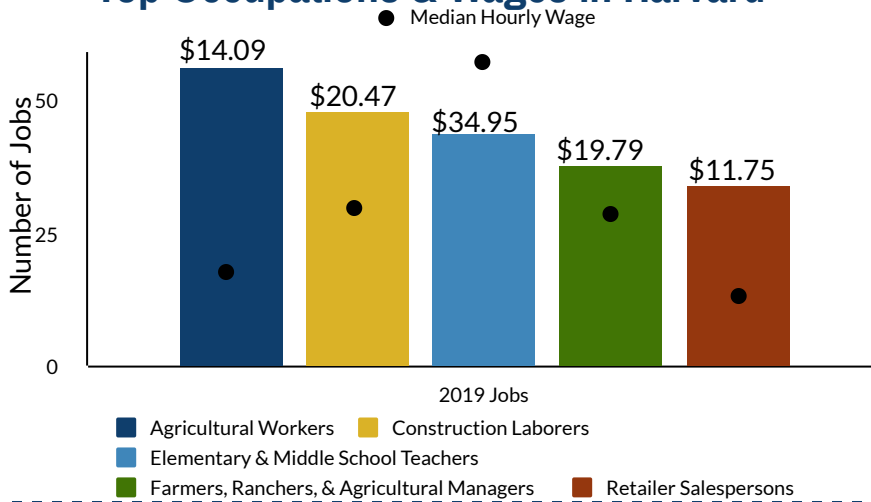
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

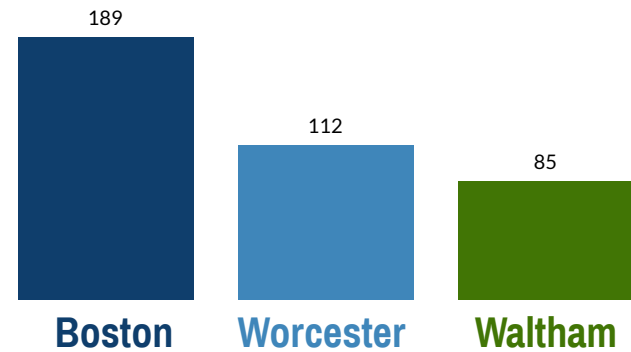
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

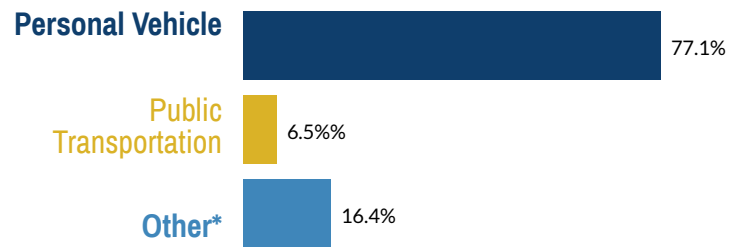
Top Occupations & Wages in Harvard



Top Communities Harvard Workers Commute To:



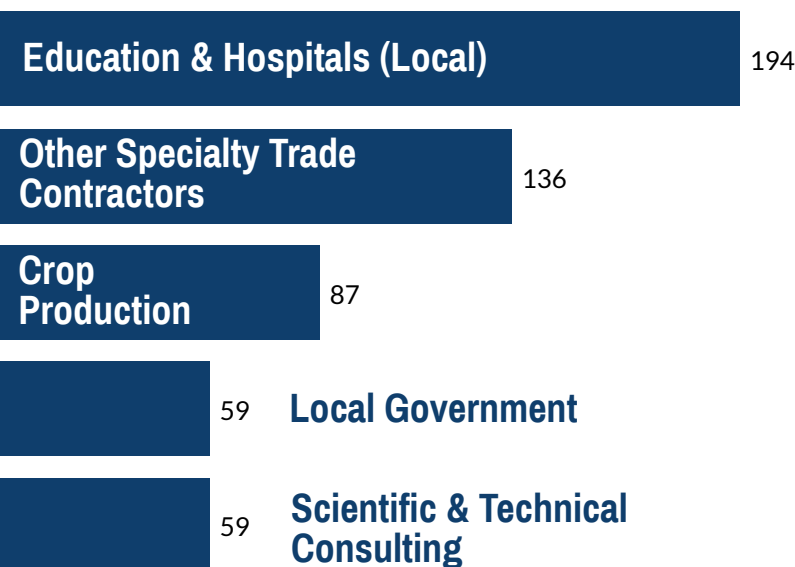
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

HOLLISTON, MA

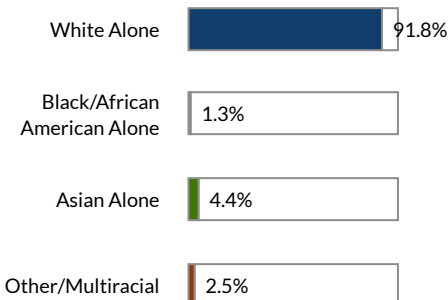
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 14,634 | 2.4% | 0.2% |
| Median Household Income: \$125,625 | 102% | 162% |
| Per Capita Income: \$57,253 | 111% | 137% |
| Jobs: 7,652 | 2.2% | 0.2% |

SOCIOECONOMIC

Race



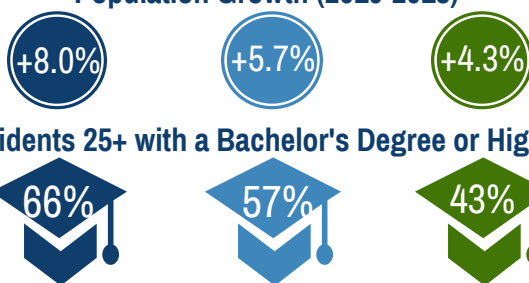
Note: Percentages in this profile may not add up to 100% due to rounding.

Holliston

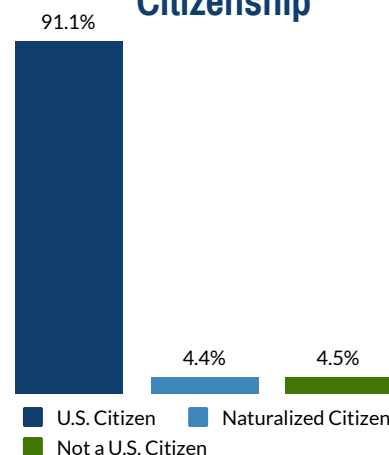
495/Metro West

MA

Population Growth (2010-2018)



Citizenship

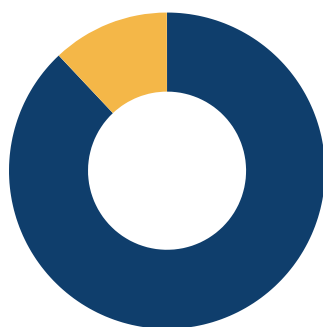


HOUSING

Total Housing Units: 5,329

Housing Occupancy

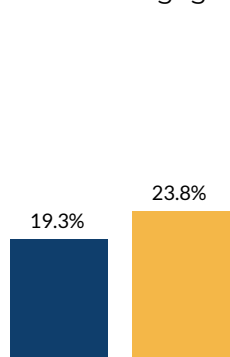
Holliston



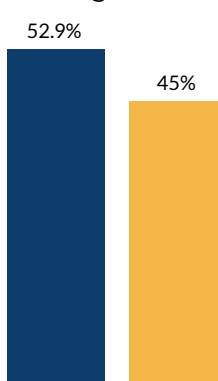
Owner Occupied (88%)
Renter Occupied (12%)

Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Holliston 495/Metro West

Year Structure Built

2000 or later (11%)
1980 - 1999 (17%)
1960 - 1979 (36%)
1959 or earlier (36%)



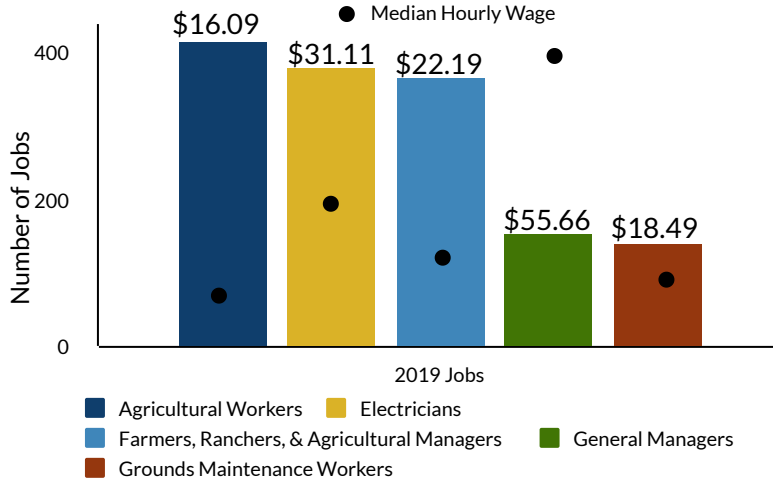
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

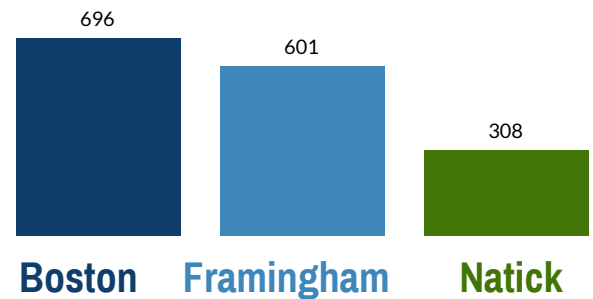
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

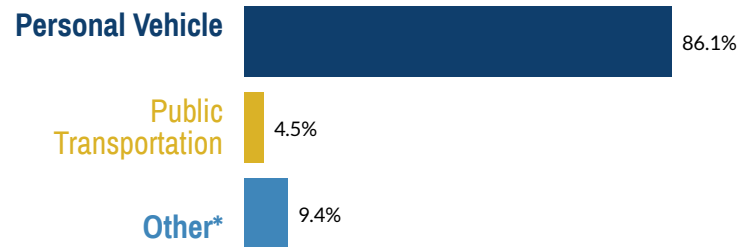
Top Occupations & Wages in Holliston



Top Communities Holliston Workers Commute To:



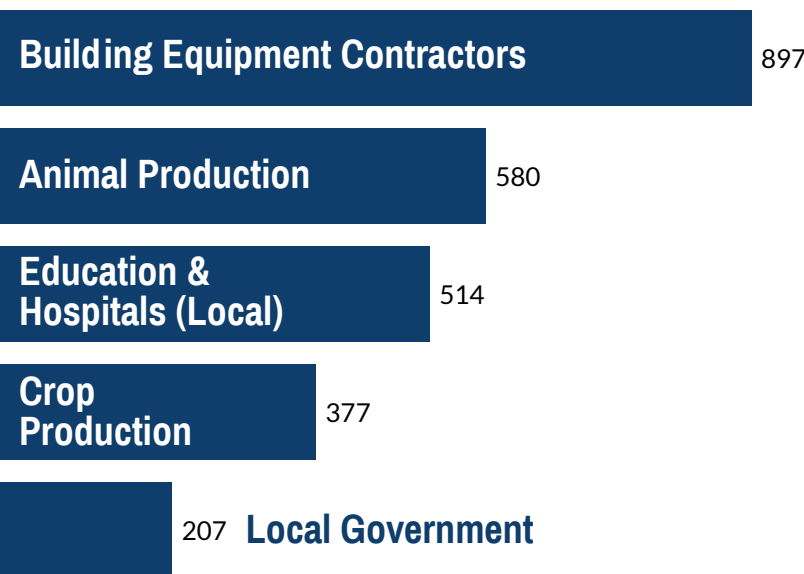
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

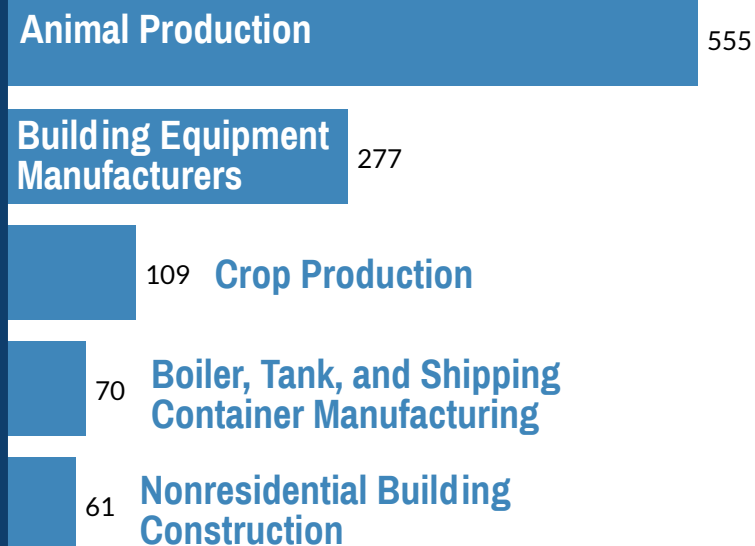
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

HOPEDALE, MA

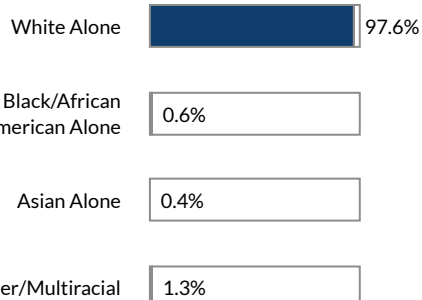
2020

| | % of 495/MetroWest | % of MA |
|-----------------------------------|-----------------------|------------|
| Population: 5,951 | 1.0% | 0.1% |
| Median Household Income: \$107,55 | 87% | 139% |
| Per Capita Income: \$42,756 | 83% | 102% |
| Jobs: 3,083 | 0.9% | 0.1% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Hopedale

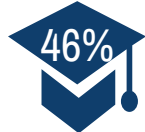
495/Metro West

MA

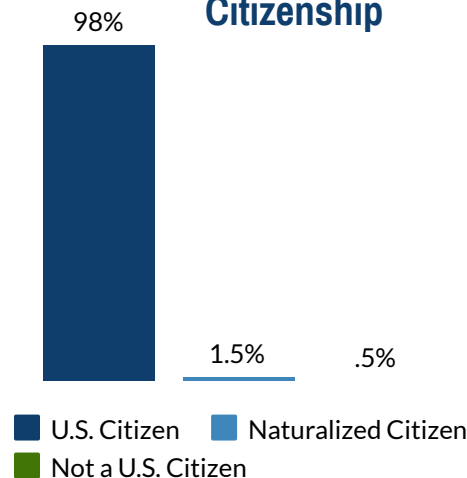
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

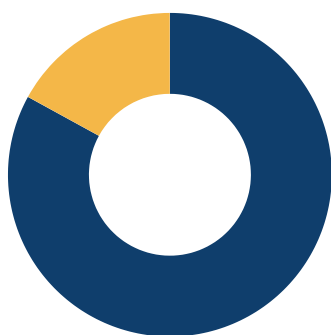


HOUSING

Total Housing Units: 2,318

Housing Occupancy

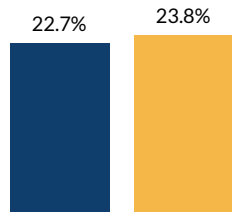
Hopedale



■ Owner Occupied (83%)
■ Renter Occupied (17%)

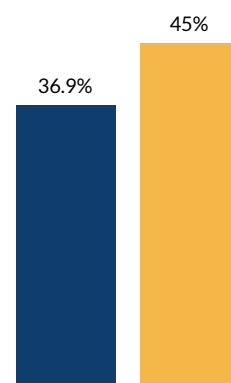
Housing Cost Burden

Among Homeowners with Mortgages



■ Hopedale ■ 495/MetroWest

Among Renters



Year Structure Built

2000 or later (12%)
1980 - 1999 (27%)
1960 - 1979 (5%)
1959 or earlier (55%)



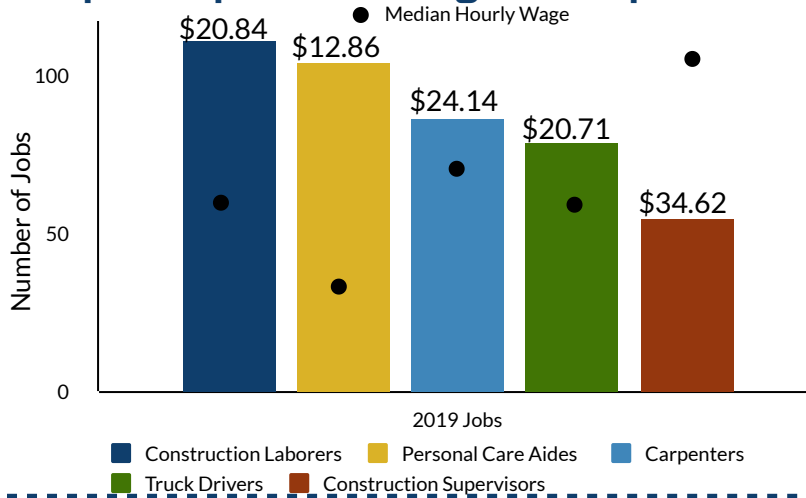
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

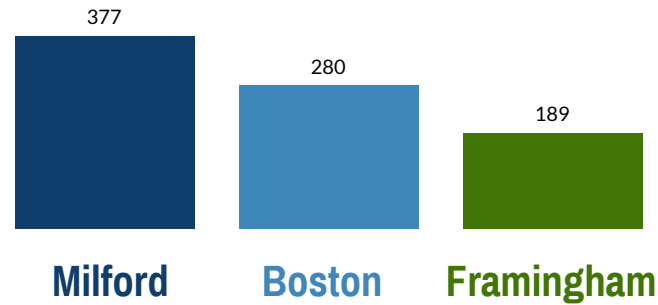
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

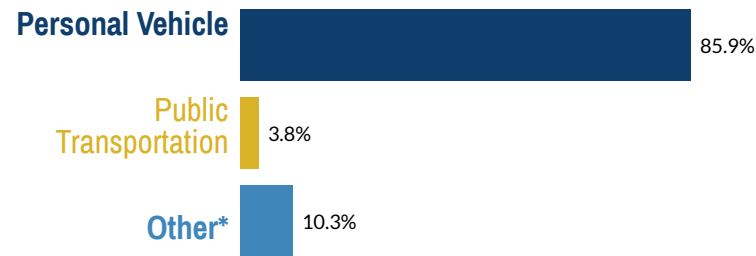
Top Occupations & Wages in Hopedale



Top Communities Hopedale Workers Commute To:



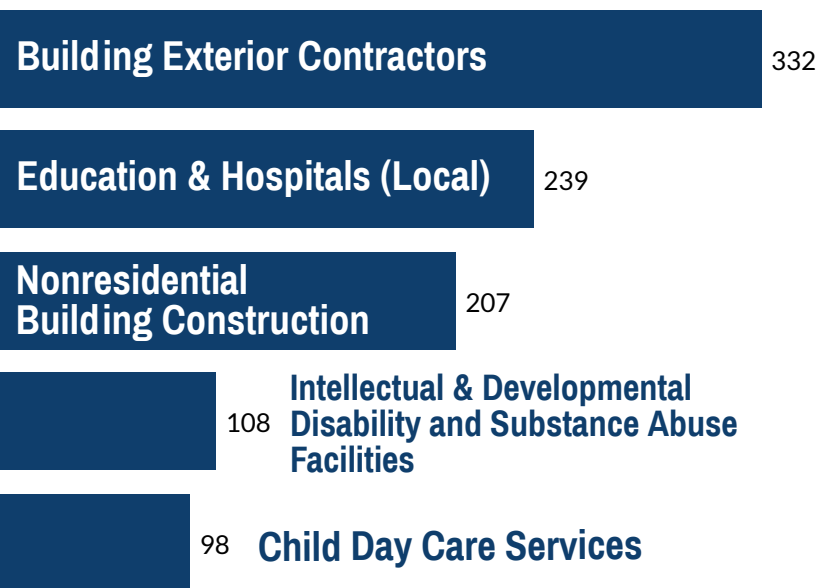
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

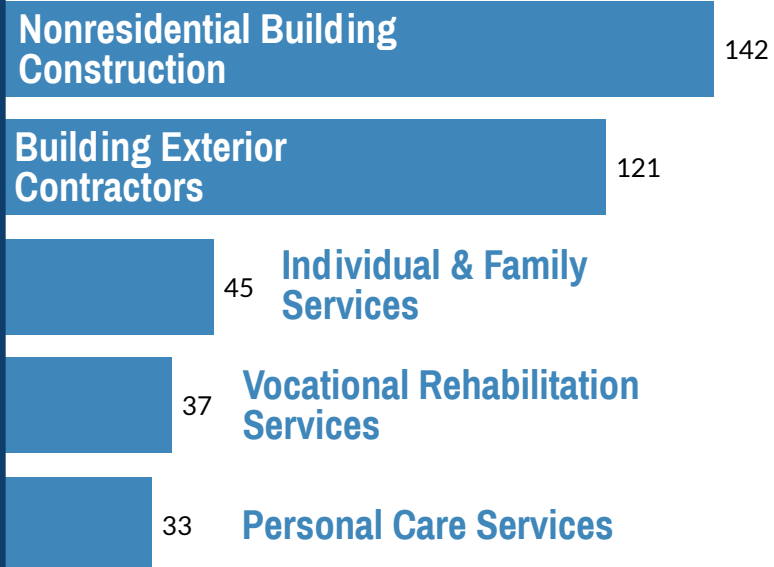
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

HOPKINTON, MA

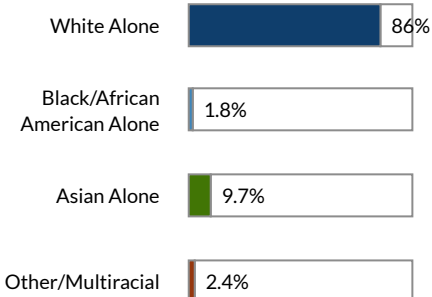
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 17,178 | 2.8% | 0.3% |
| Median Household Income: \$166,156 | 135% | 215% |
| Per Capita Income: \$66,704 | 130% | 160% |
| Jobs: 9,034 | 2.6% | 0.2% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Hopkinton

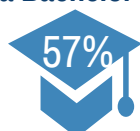
495/Metro West

MA

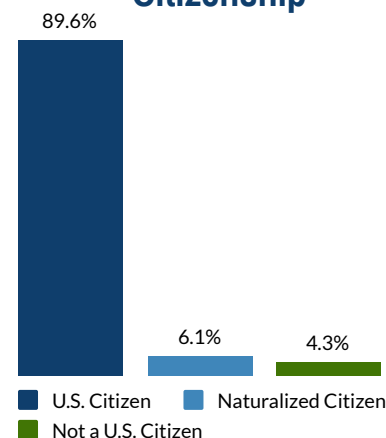
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

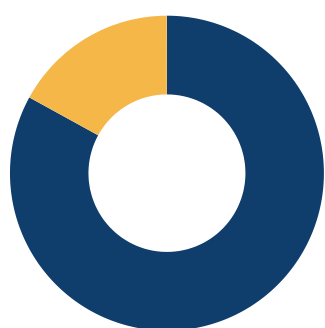


HOUSING

Total Housing Units: 6,344

Housing Occupancy

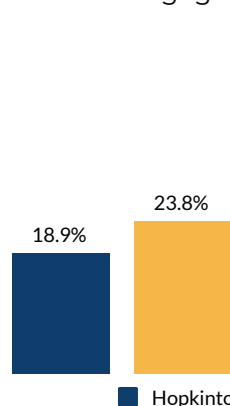
Hopkinton



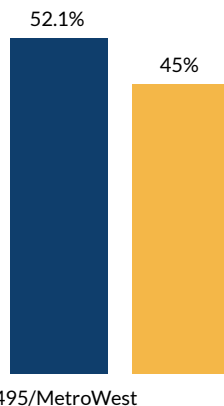
Owner Occupied (83%)
Renter Occupied (17%)

Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Year Structure Built

2000 or later
(26%)

1980- 1999
(33.8%)

1960 -1979
(19.4%)

1959 or Earlier
(20.9%)



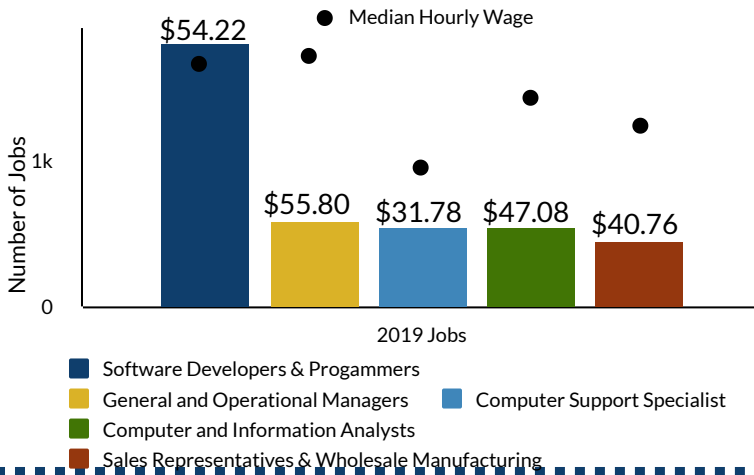
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

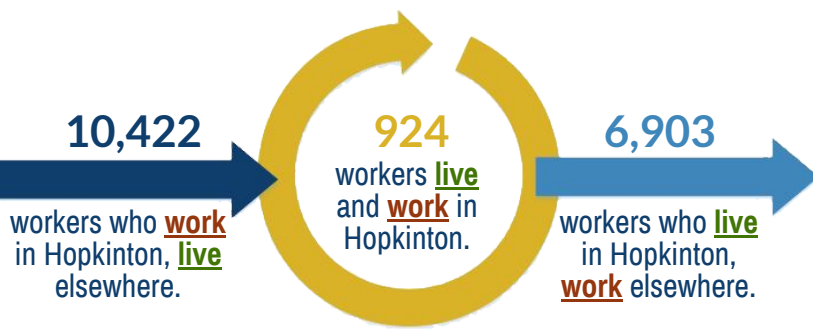
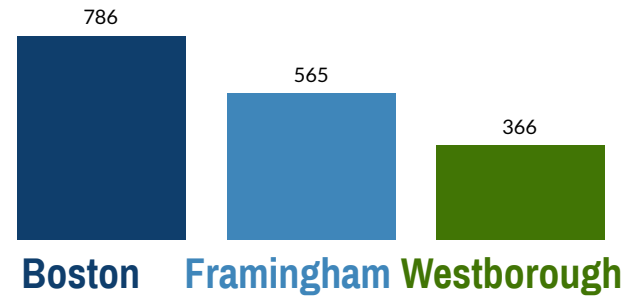
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

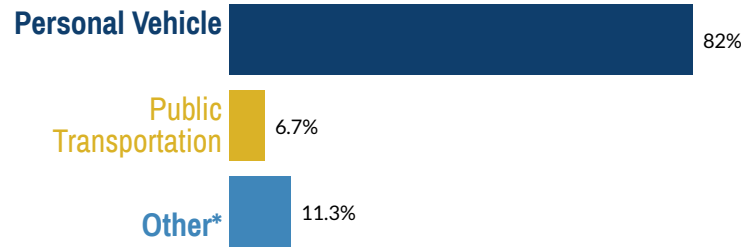
Top Occupations & Wages in Hopkinton



Top Communities Hopkinton Workers Commute To:



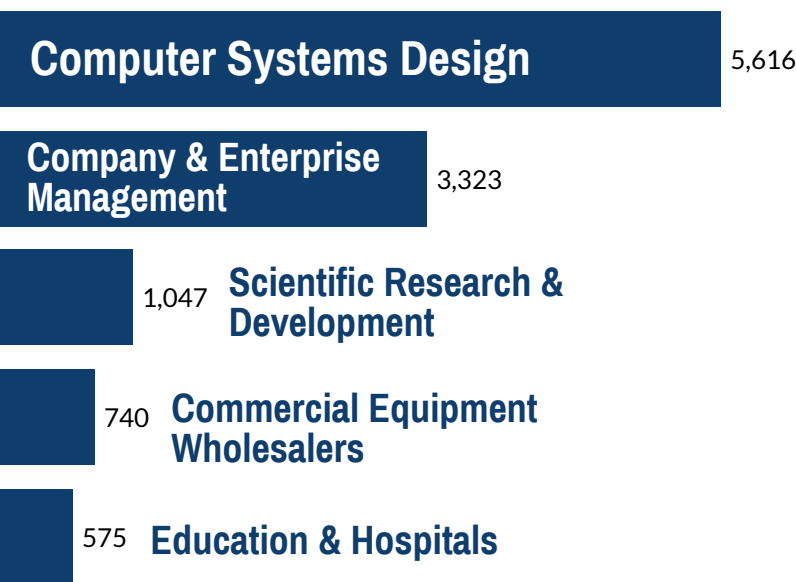
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

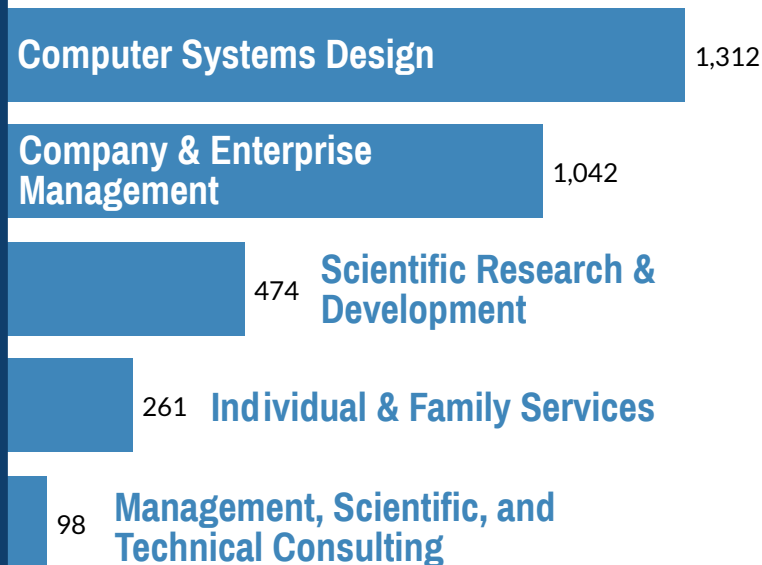
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

HUDSON, MA

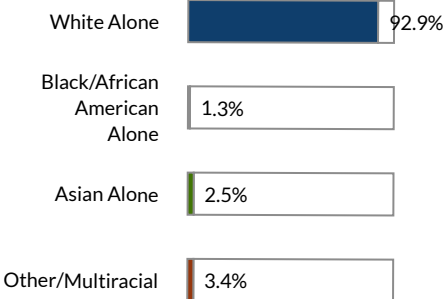
2020

| | % of 495/MetroWest | % of MA |
|---|-----------------------|------------|
|  Population: 19,868 | 3.2% | 0.3% |
|  Median Household Income: \$87,806 | 71% | 114% |
|  Per Capita Income: \$41,888 | 81% | 100% |
|  Jobs: 10,577 | 3.1% | 0.3% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Hudson

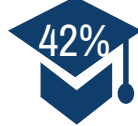
495/Metro West

MA

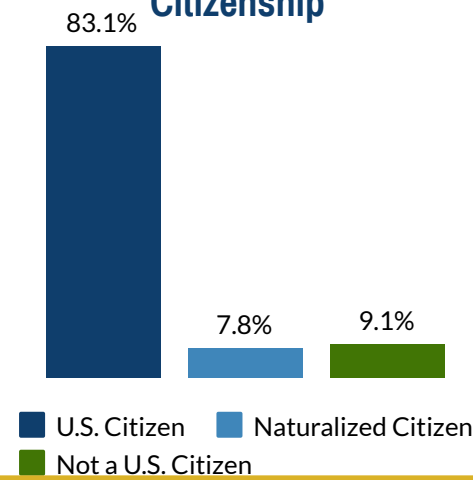
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 8,037

Housing Occupancy

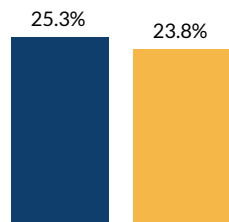
Hudson



Owner Occupied (74%)
Renter Occupied (26%)

Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Hudson 495/MetroWest

Year Structure Built

2000 or later (13%)

1980 - 1999 (25%)

1960 - 1979 (28%)

1959 or Earlier (34%)



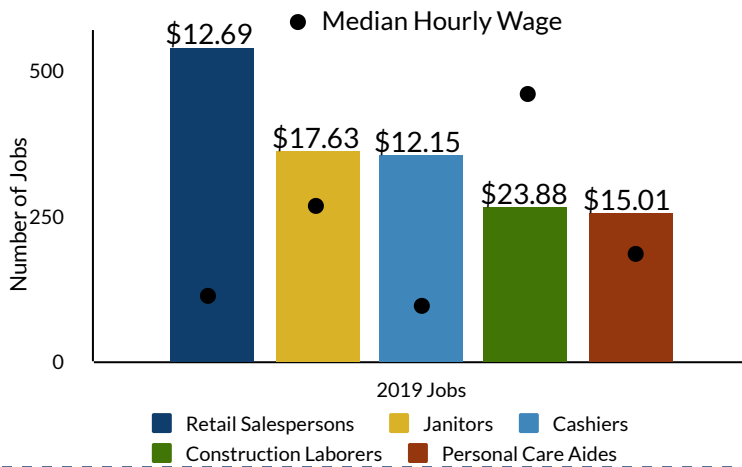
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

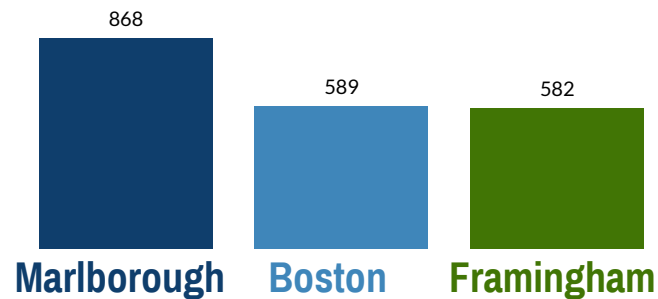
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

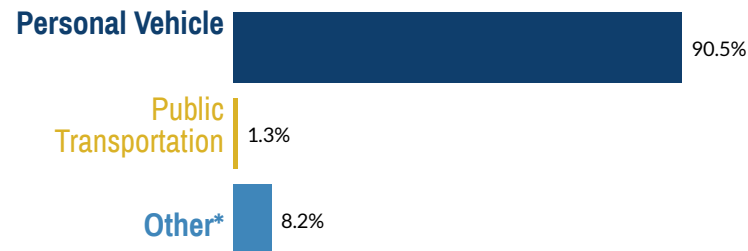
Top Occupations & Wages in Hudson



Top Communities Hudson Workers Commute To:



Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

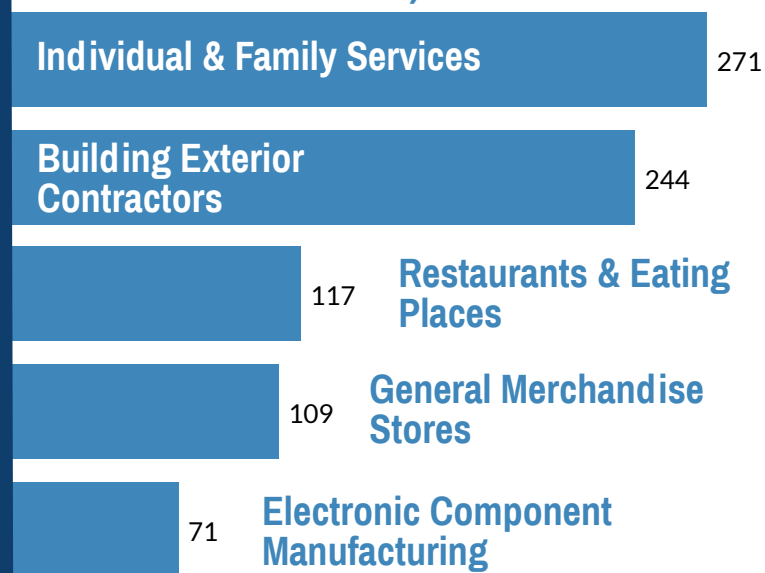
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

LITTLETON, MA

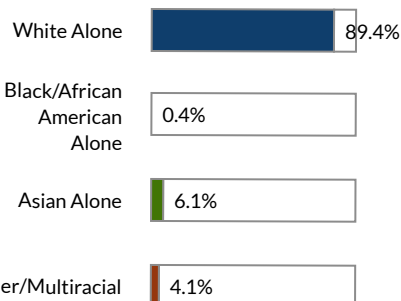
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 9,935 | 1.6% | 0.1% |
| Median Household Income: \$120,638 | 98% | 156% |
| Per Capita Income: \$52,392 | 102% | 125% |
| Jobs: 5,767 | 1.7% | 1.5% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Littleton 495/Metro West MA

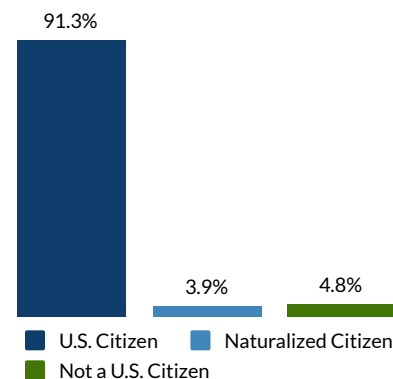
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 3,729

Housing Occupancy

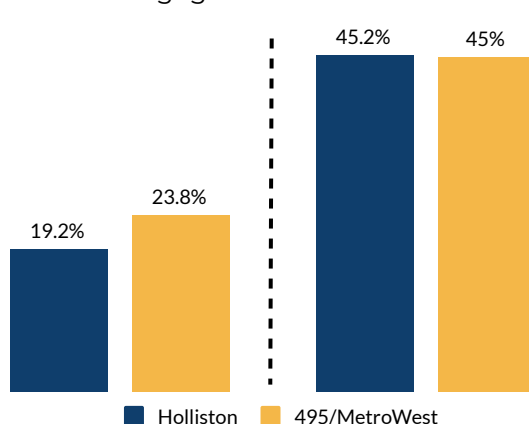
Littleton



Owner Occupied (85%)
Renter Occupied (15%)

Housing Cost Burden

Among Homeowners with Mortgages Among Renters



Year Structure Built

2000 or later (16%)
1980 - 1999 (27%)
1960 - 1979 (19%)
1959 or Earlier (38%)



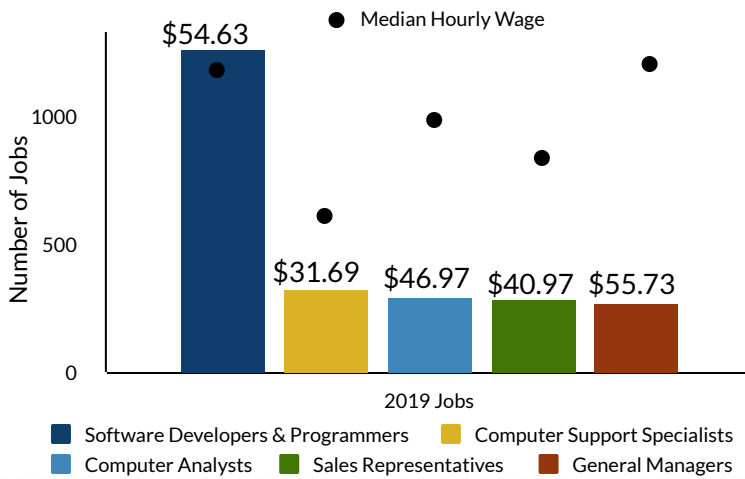
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

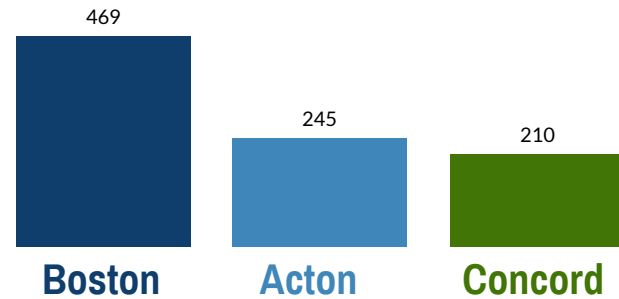
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

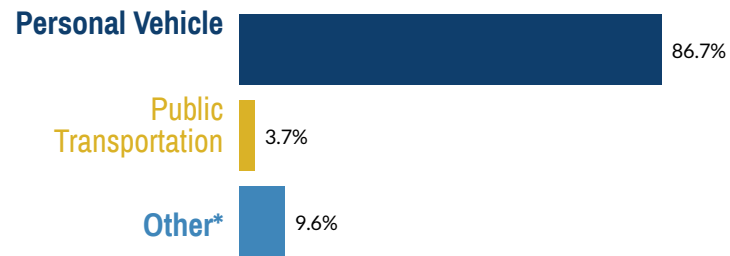
Top Occupations & Wages in Littleton



Top Communities Littleton Workers Commute To:



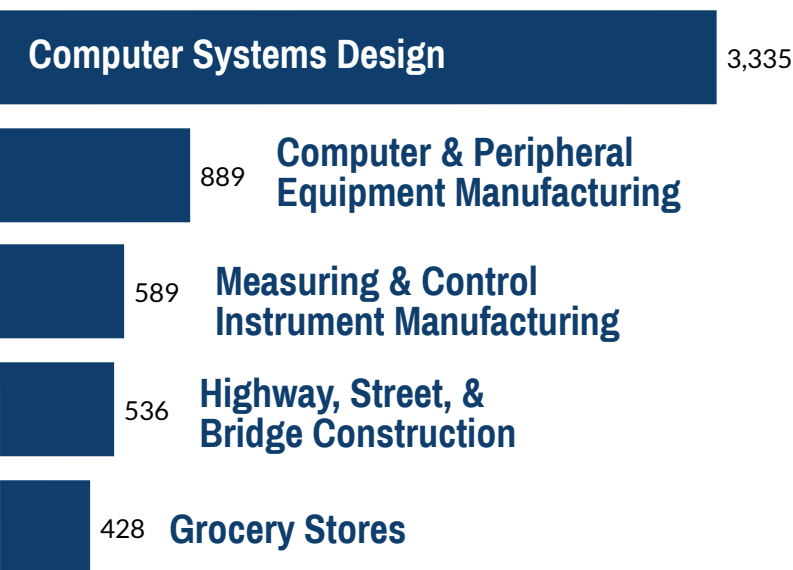
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MARLBOROUGH, MA

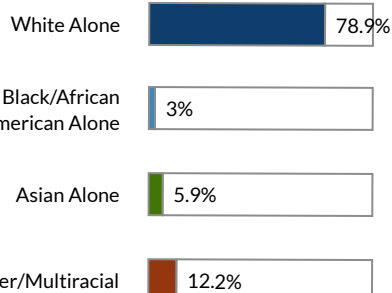
2020

| | % of 495/MetroWest | % of MA |
|---|-----------------------|------------|
|  Population: 39,776 | 6.4% | 0.6% |
|  Median Household Income: \$79,228 | 64% | 102% |
|  Per Capita Income: \$40,677 | 79% | 97% |
|  Jobs: 23,334 | 6.8% | .6% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may add to 100% due to rounding.

Marlborough 495/Metro West MA

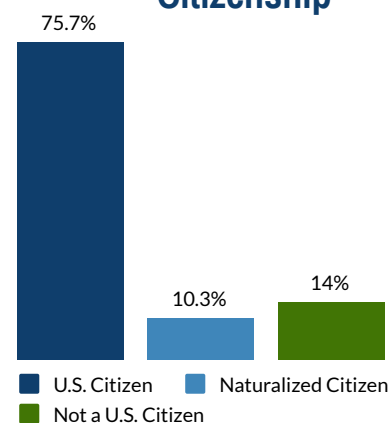
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 17,084

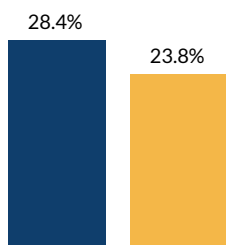
Housing Occupancy

Marlborough



Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Year Structure Built:

2000 or later (11.3%)

1980 - 1999 (27.6%)

1960 - 1979 (27.1%)

1959 or Earlier (34%)



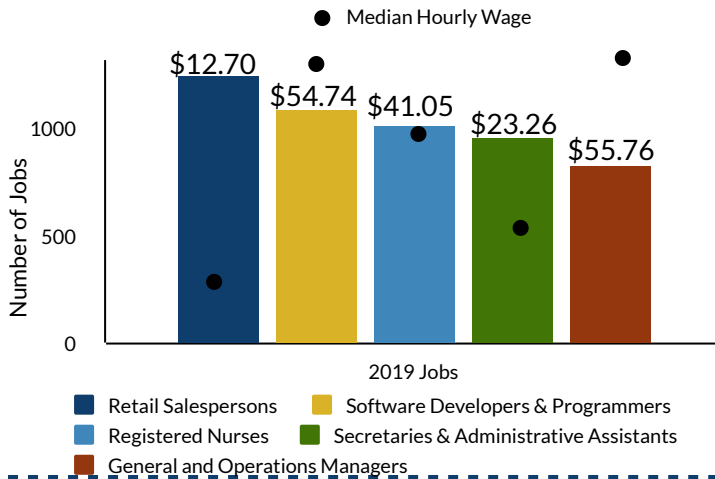
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

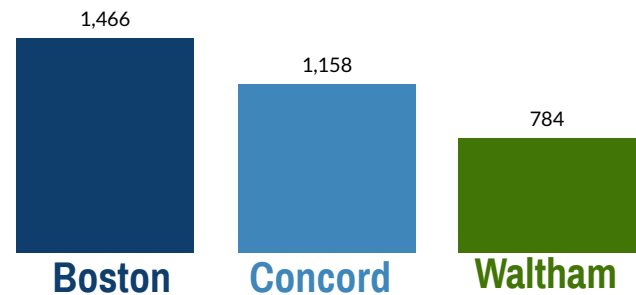
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

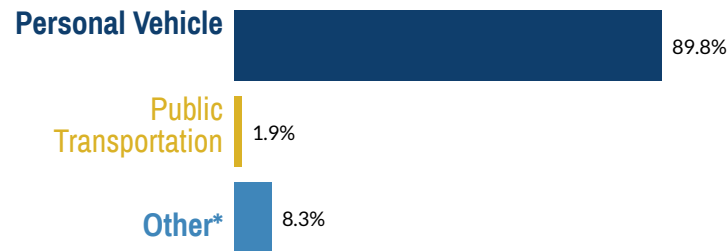
Top Occupations & Wages in Marlborough



Top Communities Marlborough Workers Commute To:



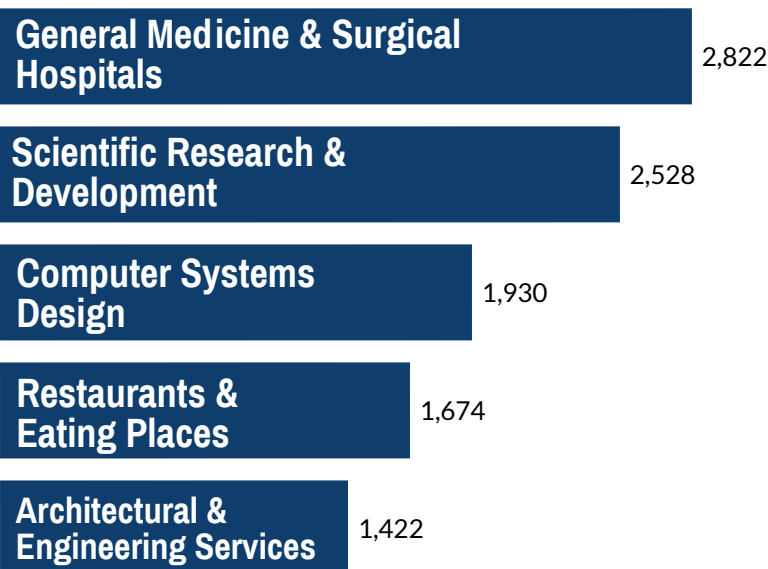
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

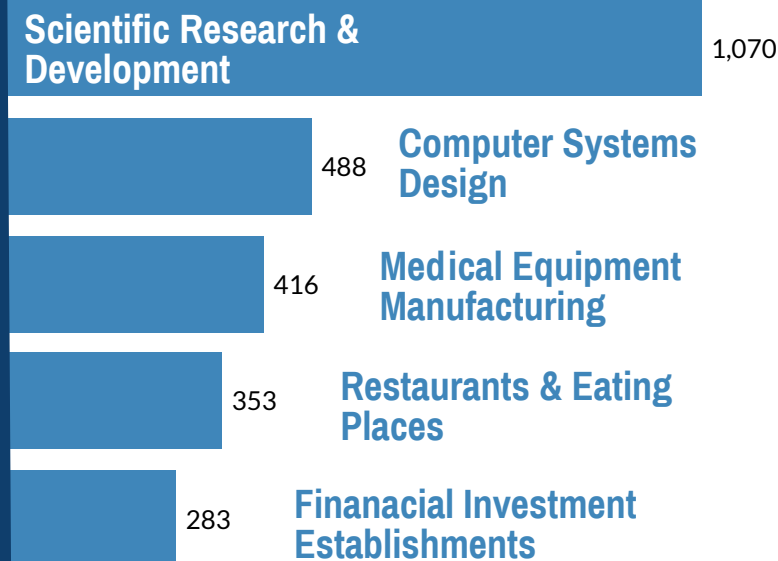
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MAYNARD, MA

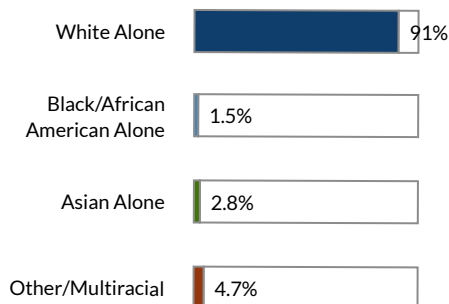
2020

| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 10,600 | 1.7% | 0.2% |
| Median Household Income: \$101,324 | 82% | 131% |
| Per Capita Income: \$49,298 | 96% | 118% |
| Jobs: 6,410 | 2% | 0.2% |



SOCIOECONOMIC

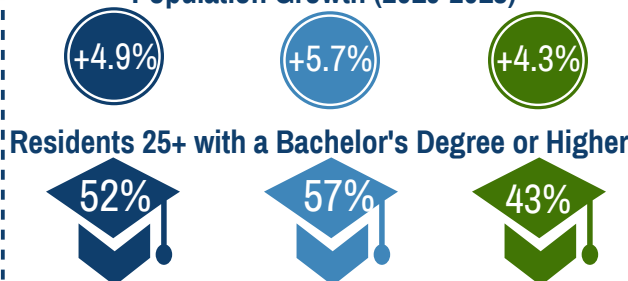
Race



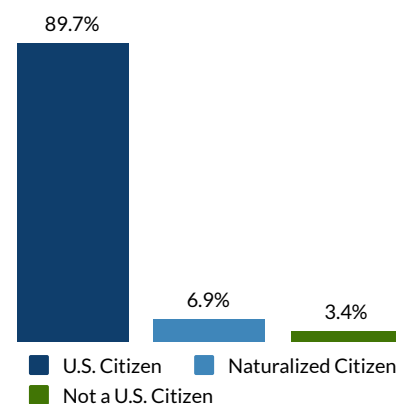
Note: Percentages in this profile may not add to 100% due to rounding.

Maynard 495/Metro West MA

Population Growth (2010-2018)



Citizenship



HOUSING

Total Housing Units: 4,605

Housing Occupancy

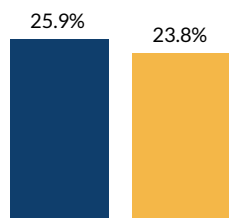
Maynard



Owner Occupied (73%)
Renter Occupied (27%)

Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Maynard 495/MetroWest

Year Structure Built:

2000 or later (4%)
1980 - 1999 (26%)
1960 - 1979 (25%)
1959 or Earlier (45%)



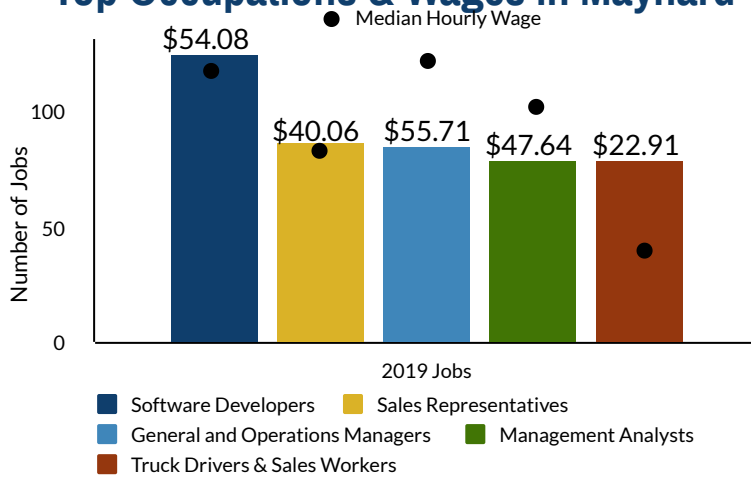
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

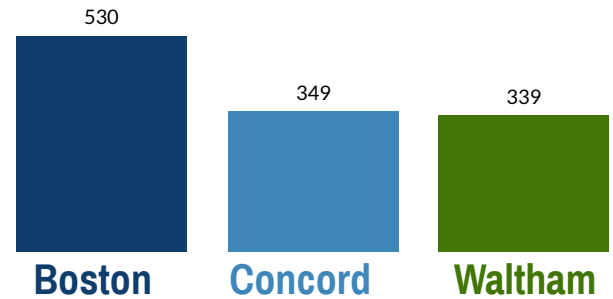
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

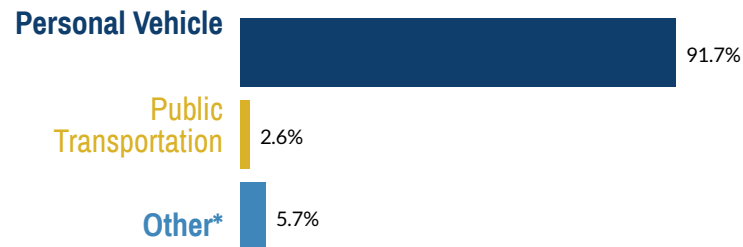
Top Occupations & Wages in Maynard



Top Communities Maynard Workers Commute To:



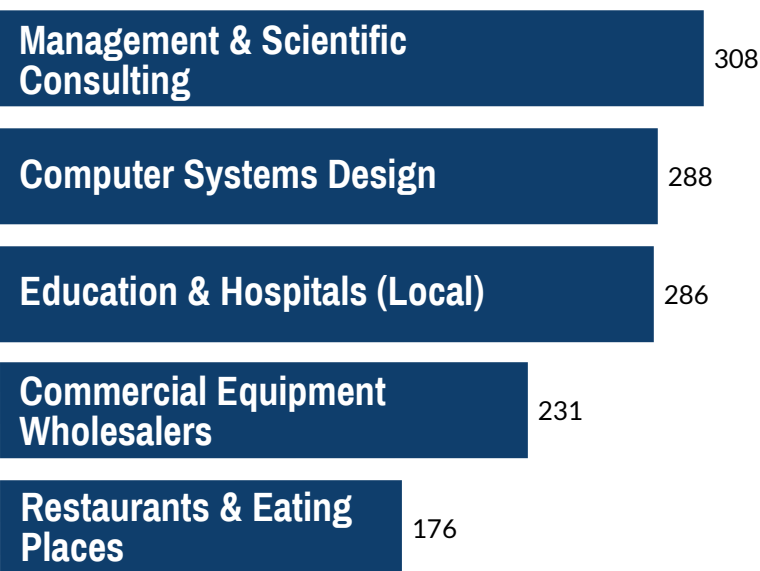
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

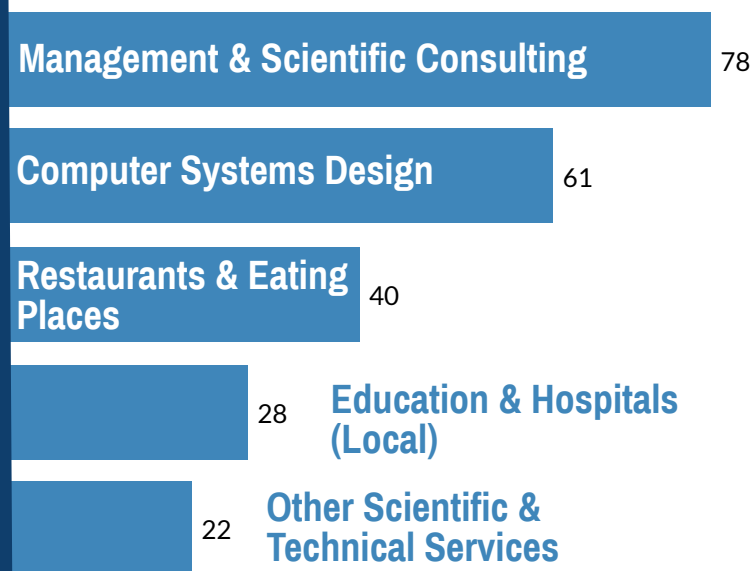
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MEDFIELD, MA

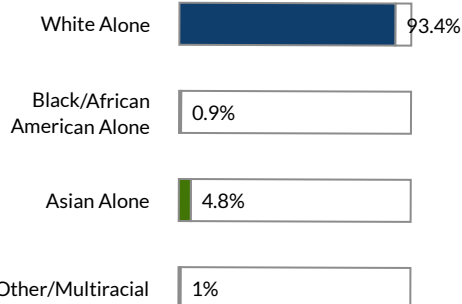
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 12,748 | 2.1% | 0.2% |
| Median Household Income: \$155,039 | 126% | 200% |
| Per Capita Income: \$67,029 | 130% | 160% |
| Jobs: 6,864 | 2.0% | 0.2% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Medfield

495/Metro West

MA

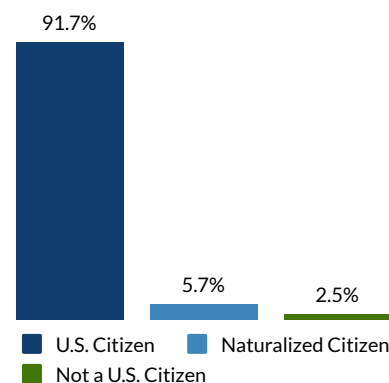
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

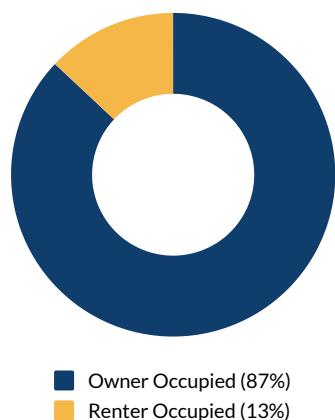


HOUSING

Total Housing Units: 4,362

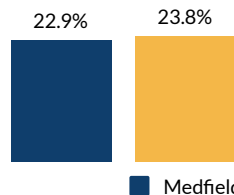
Housing Occupancy

Medfield

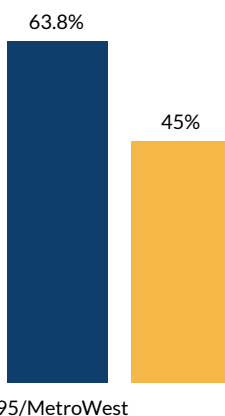


Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



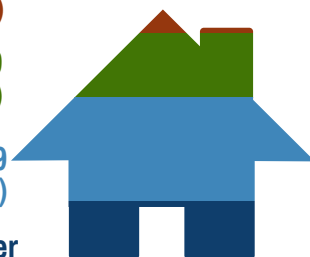
Year Structure Built

2000 or later
(9.5%)

1980 - 1999
(26%)

1960 - 1979
(41.5%)

1959 or Earlier
(23.1%)



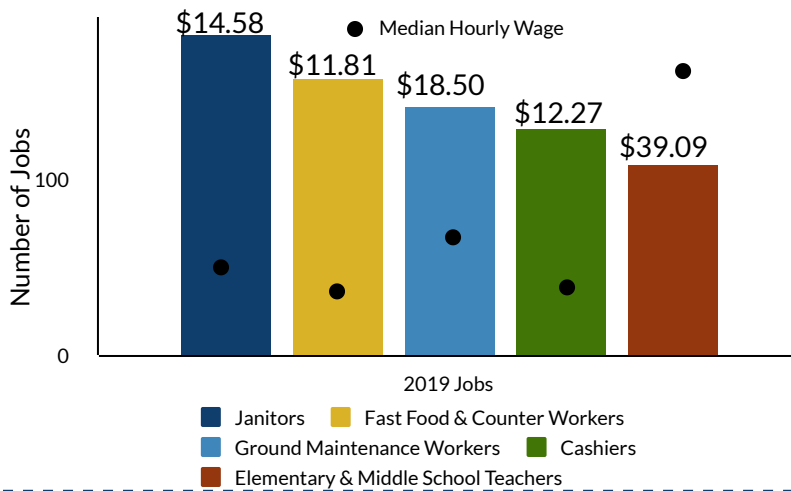
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

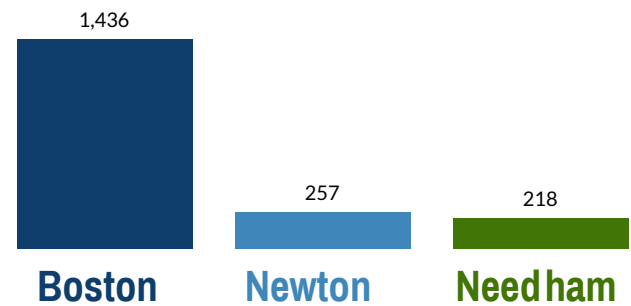
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

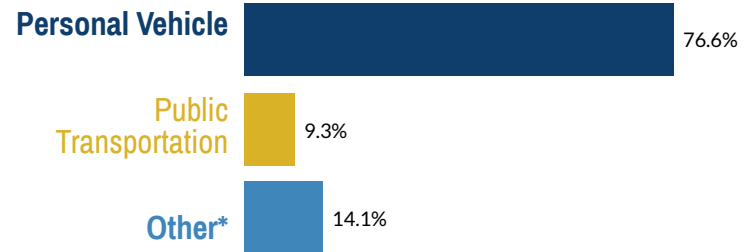
Top Occupations & Wages in Medfield



Top Communities Medfield Workers Commute To:



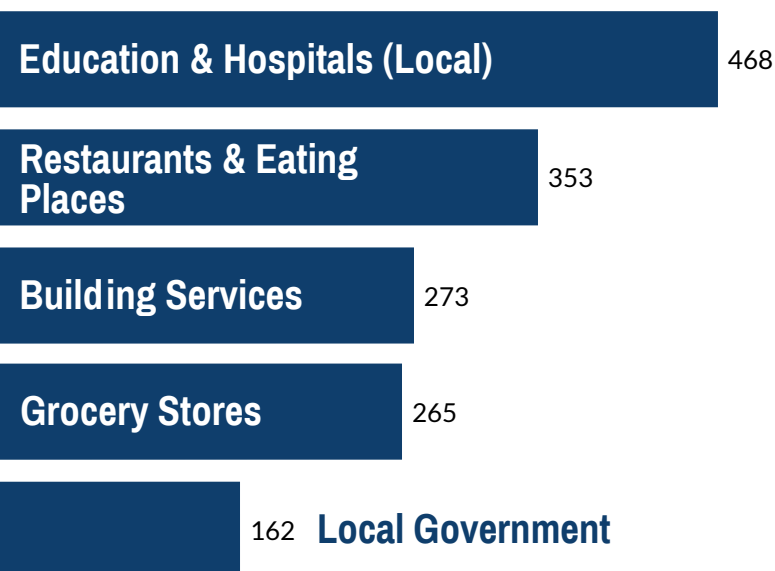
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

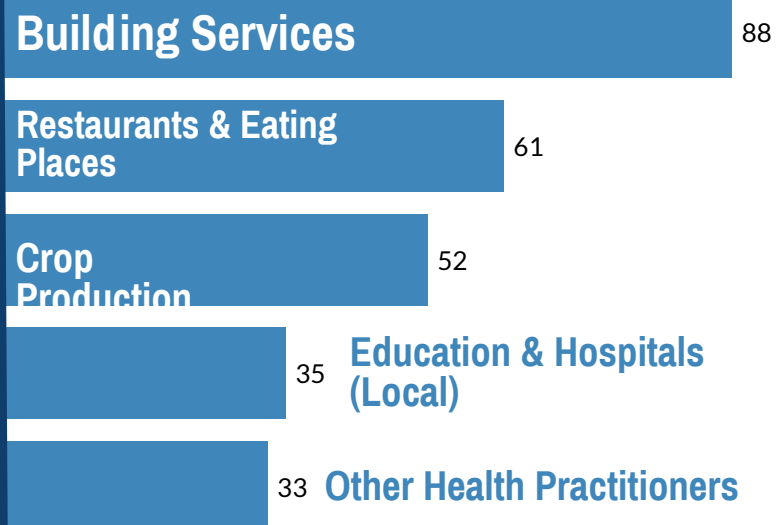
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources





OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MEDWAY, MA

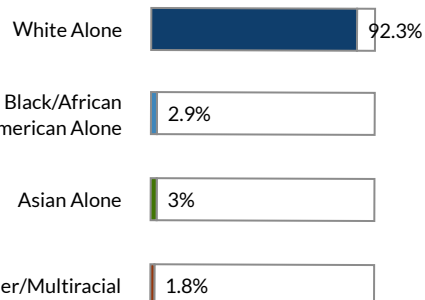
2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 13,244 | 2.1% | 0.2% |
|  Median Household Income: \$119,450 | 97% | 154% |
|  Per Capita Income: \$53,330 | 104% | 128% |
|  Jobs: 7,539 | 2.2% | 0.2% |



SOCIOECONOMIC

Race



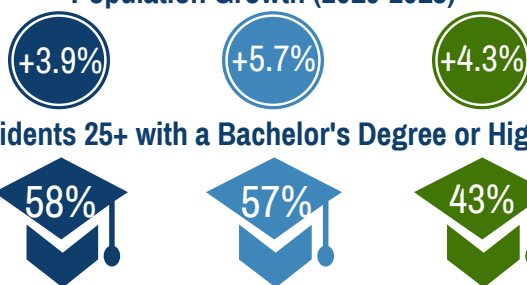
Note: Percentages in this profile may not add to 100% due to rounding.

Medway

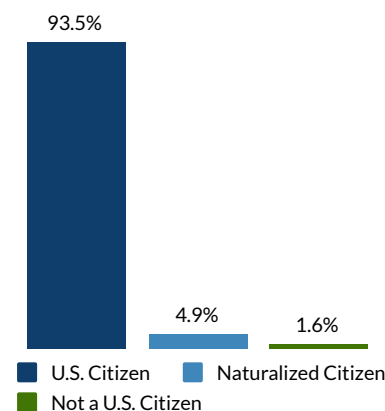
495/Metro West

MA

Population Growth (2010-2018)



Citizenship

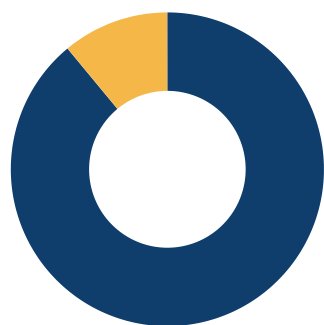


HOUSING

Total Housing Units: 4,914

Housing Occupancy

Medway

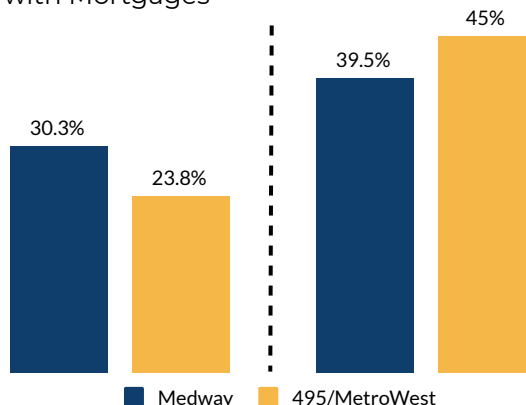


Owner Occupied (89%)
Renter Occupied (11%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built

2000 or later (9.7%)
1980 - 1999 (35.3%)
1960 - 1979 (21.8%)
1959 or Earlier (33.2%)



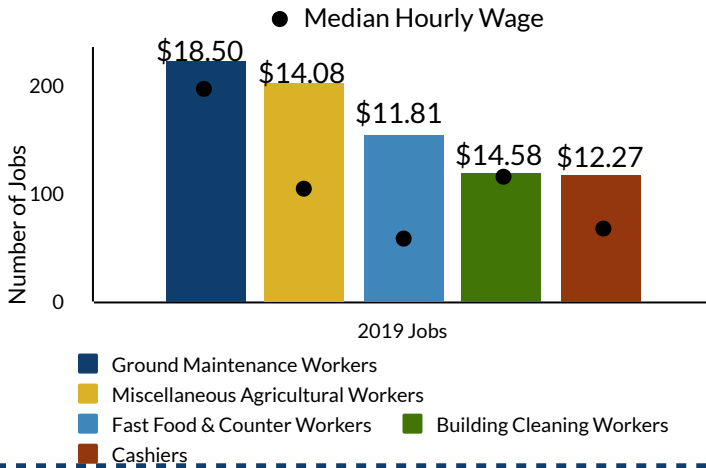
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

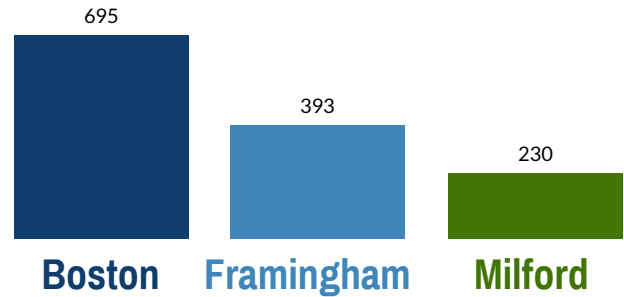
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

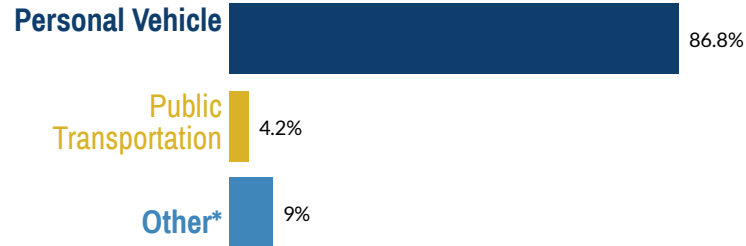
Top Occupations & Wages in Medway



Top Communities Medway Workers Commute To:



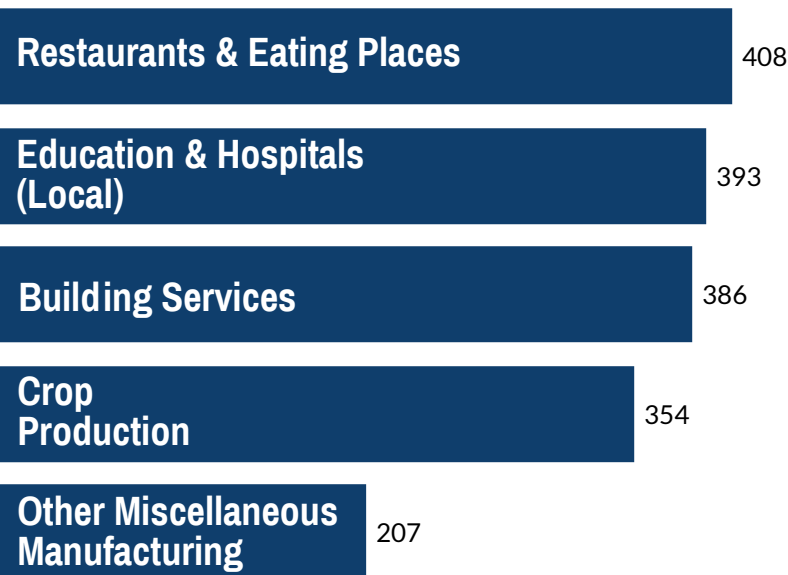
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

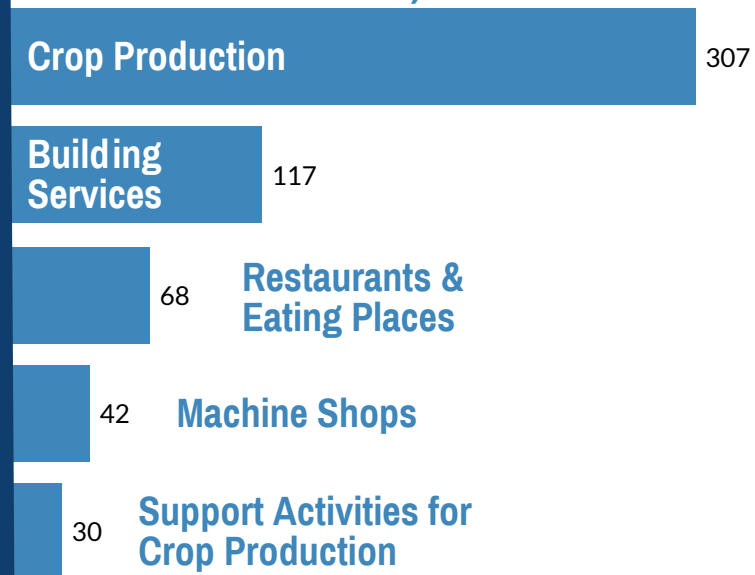
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):







Labels to right of bars represent number of jobs.

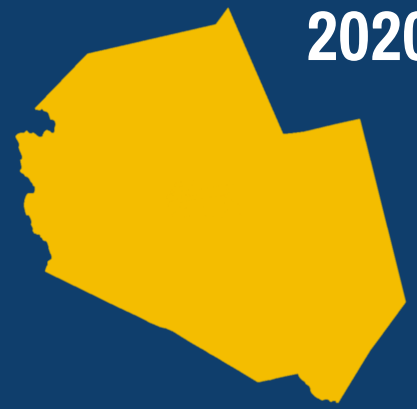
Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MILFORD, MA

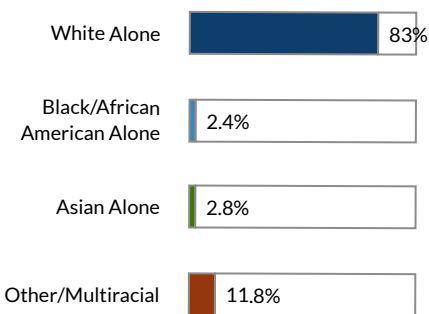
2020

| | % of 495/MetroWest | % of MA |
|---|-----------------------|------------|
|  Population: 28,789 | 4.7% | 0.4% |
|  Median Household Income: \$82,129 | 67% | 106% |
|  Per Capita Income: \$37,537 | 6.0% | 94% |
|  Jobs: 15,462 | 0.9% | 0.5% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Milford

495/Metro West

MA

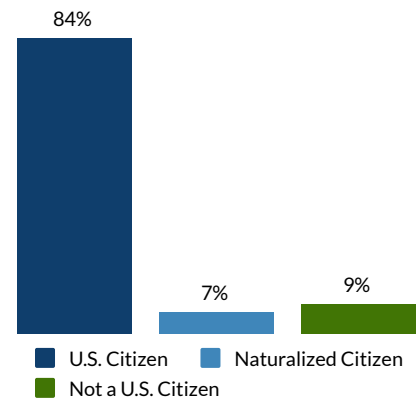
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 11,606

Housing Occupancy

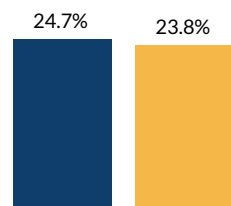
Milford



Owner Occupied (68%)
Renter Occupied (32%)

Housing Cost Burden

Among Homeowners with Mortgages



Among Renters



Milford 495/MetroWest

Year Structure Built

2000 or later (8%)

1980 - 1999 (22%)

1960 - 1979 (31%)

1959 or Earlier (39%)



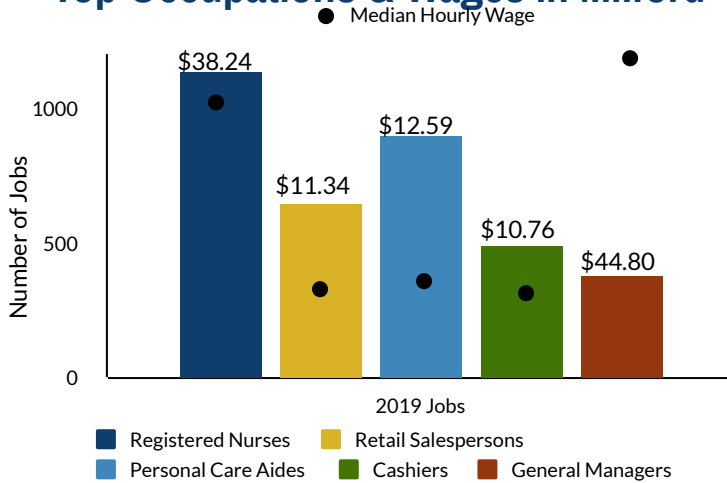
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

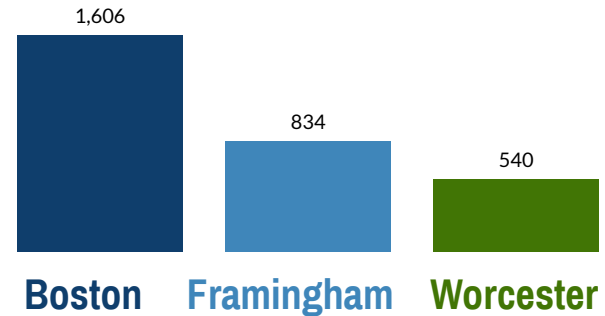
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

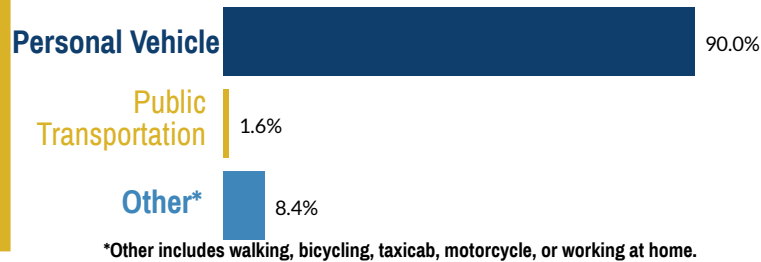
Top Occupations & Wages in Milford



Top Communities Milford Workers Commute To:

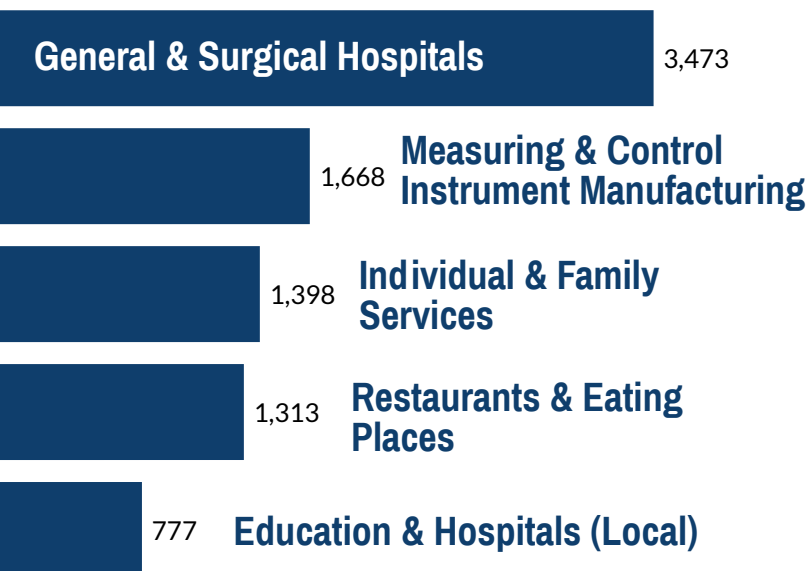


Getting to Work



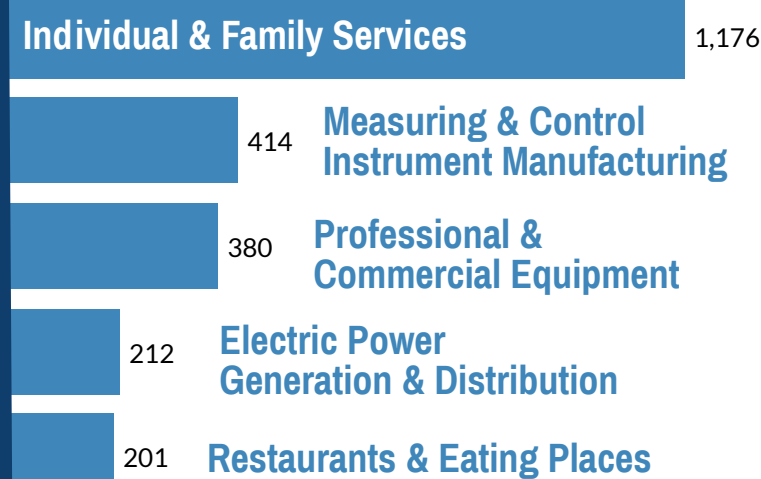
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

MILLIS, MA

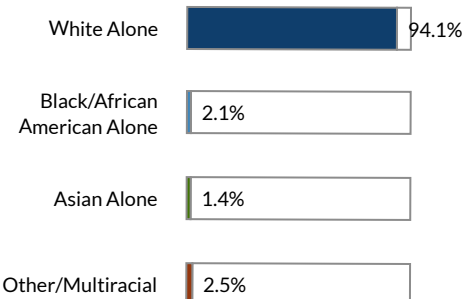
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 8,202 | 1.3% | 0.1% |
| Median Household Income: \$106,336 | 86% | 137% |
| Per Capita Income: \$47,497 | 92% | 114% |
| Jobs: 4,418 | 1.3% | 0.1% |

SOCIOECONOMIC

Race



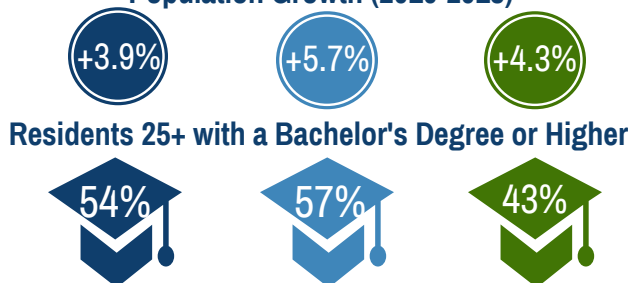
Note: Percentages in this profile may not add to 100% due to rounding.

Millis

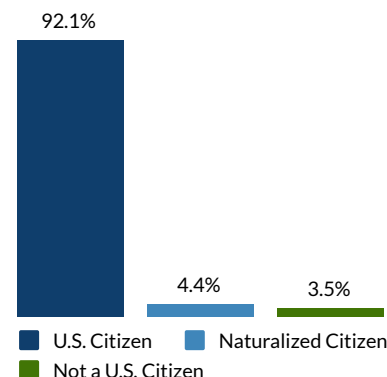
495/Metro West

MA

Population Growth (2010-2018)



Citizenship



HOUSING

Total Housing Units: 3,158

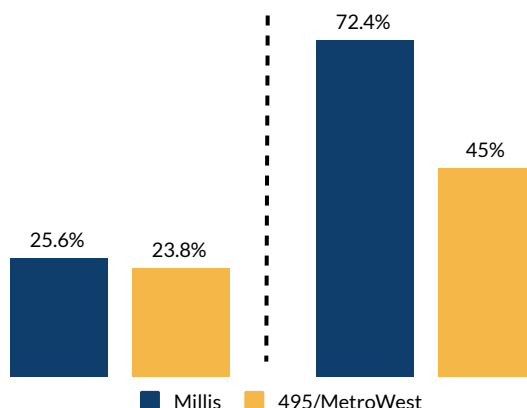
Housing Occupancy

Millis

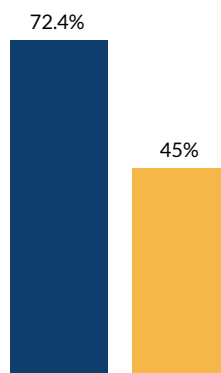


Housing Cost Burden

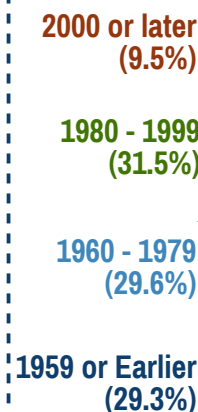
Among Homeowners with Mortgages



Among Renters



Year Structure Built



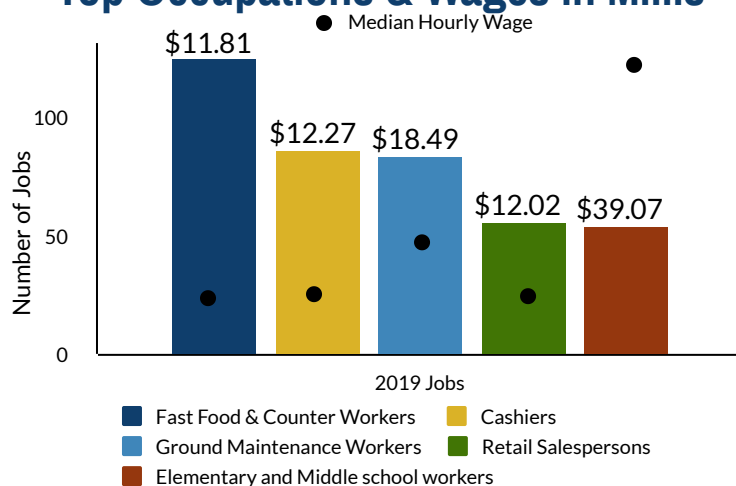
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

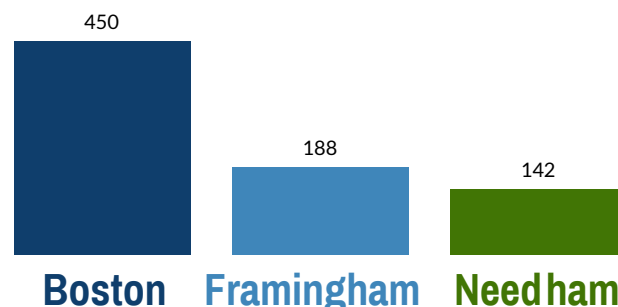
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

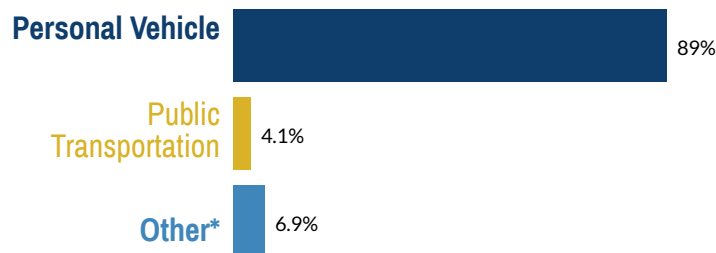
Top Occupations & Wages in Millis



Top Communities Millis Workers Commute To:



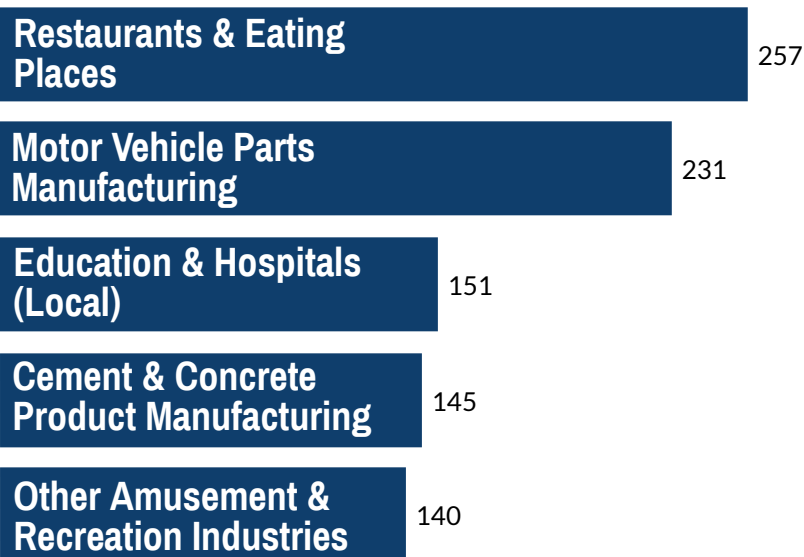
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

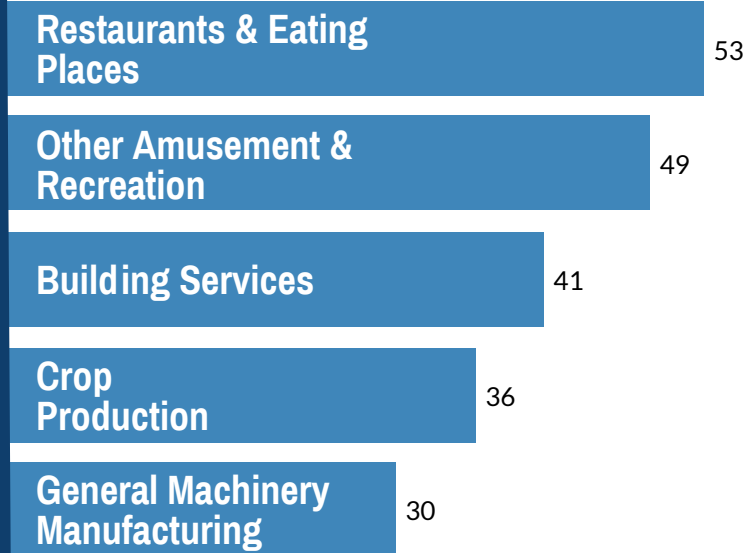
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

NATICK, MA

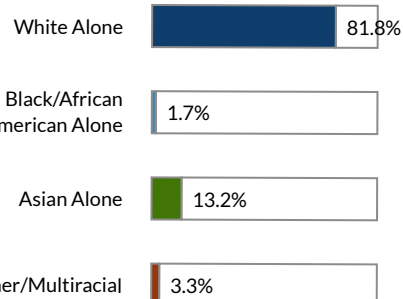
2020

| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 36,083 | 5.8% | 0.5% |
| Median Household Income: \$109,490 | 89% | 142% |
| Per Capita Income: \$57,746 | 112% | 138% |
| Jobs: 20,438 | 6.0% | 0.5% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Natick

495/Metro West

MA

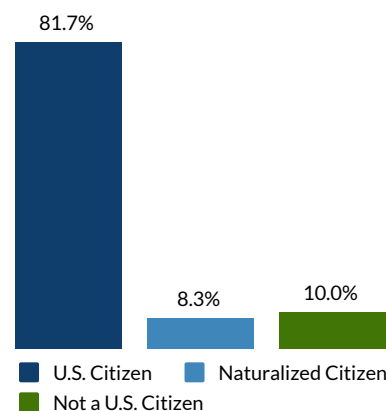
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 15,046

Housing Occupancy

Natick

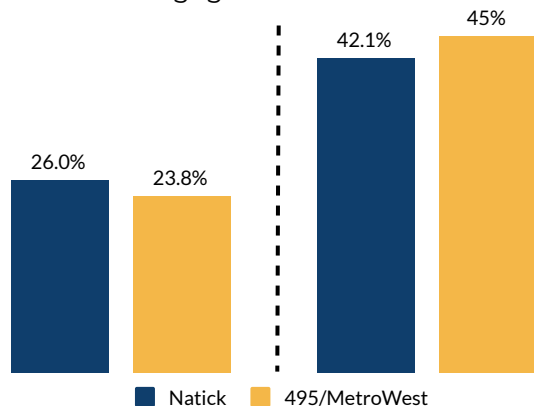


Owner Occupied (71%)
Renter Occupied (29%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built

2000 or later (12.4%)
1980 - 1999 (21.9%)
1960 - 1979 (16.3%)
1959 or Earlier (49.3%)



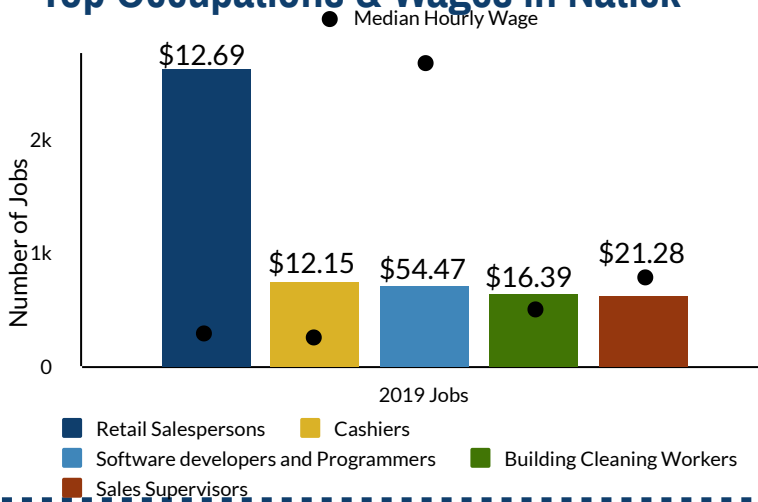
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

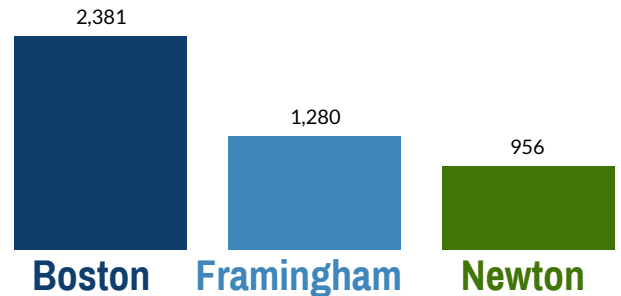
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

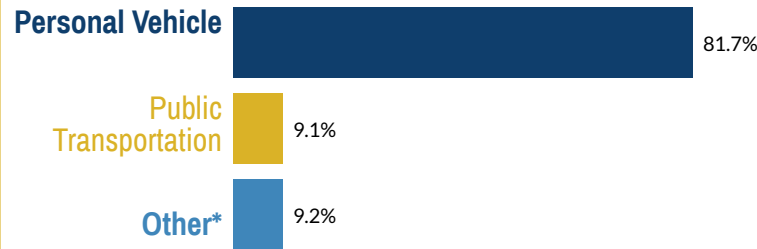
Top Occupations & Wages in Natick



Top Communities Natick Workers Commute To:



Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

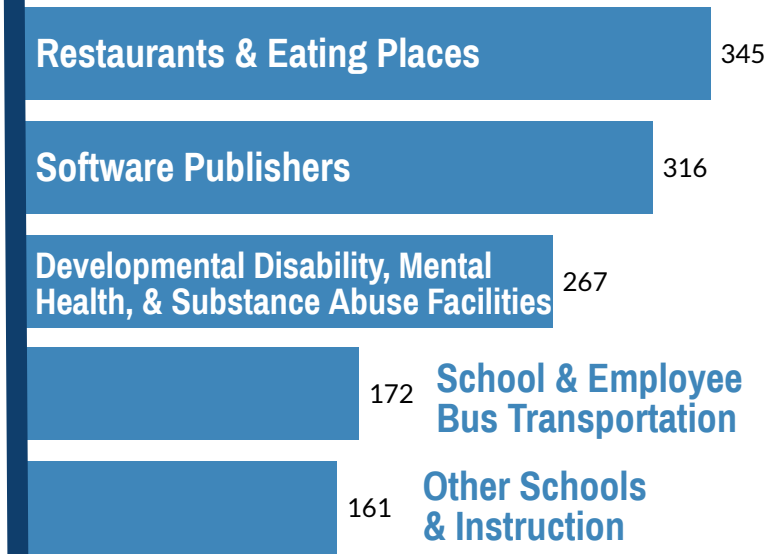
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

NORFOLK, MA

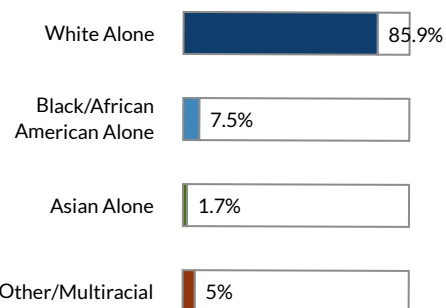
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 11,748 | 1.9% | 0.2% |
| Median Household Income: \$146,607 | 119% | 190% |
| Per Capita Income: \$46,397 | 90% | 111% |
| Jobs: 5,306 | 1.6% | 0.1% |

SOCIOECONOMIC

Race



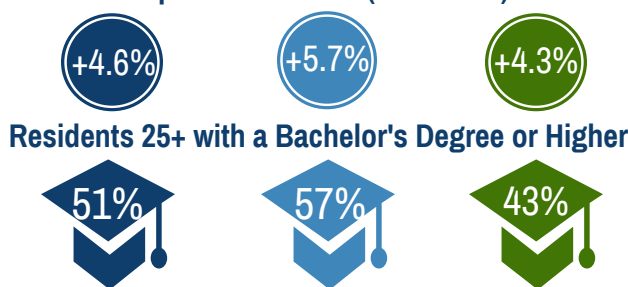
Note: Percentages in this profile may not add to 100% due to rounding.

Norfolk

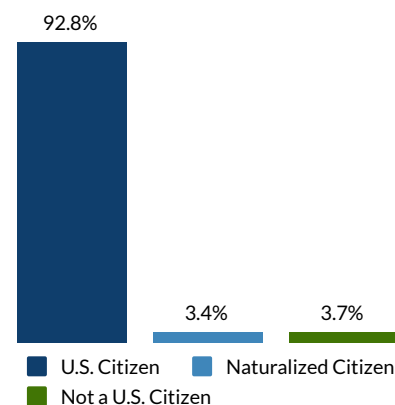
495/Metro West

MA

Population Growth (2010-2018)



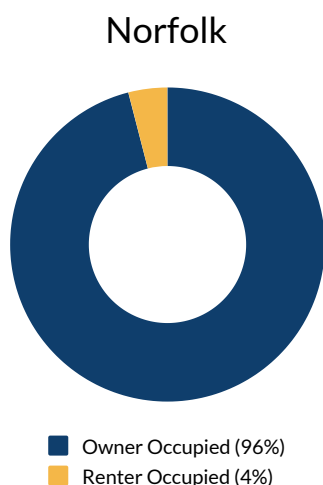
Citizenship



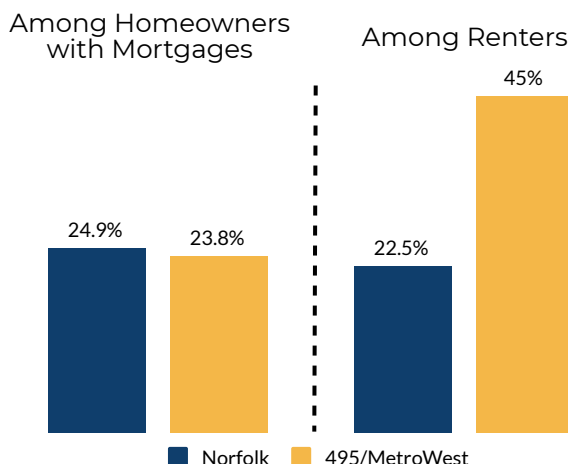
HOUSING

Total Housing Units: 3,370

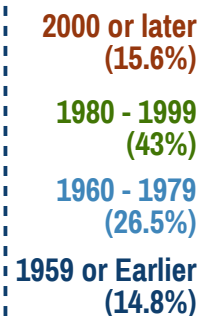
Housing Occupancy



Housing Cost Burden



Year Structure Built

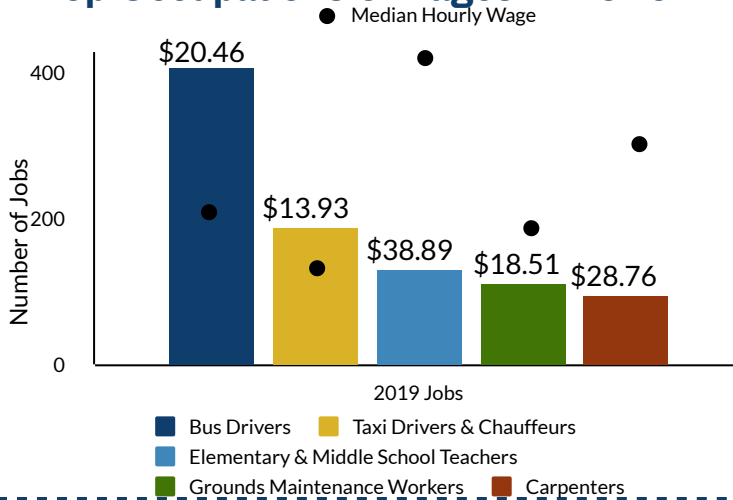


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

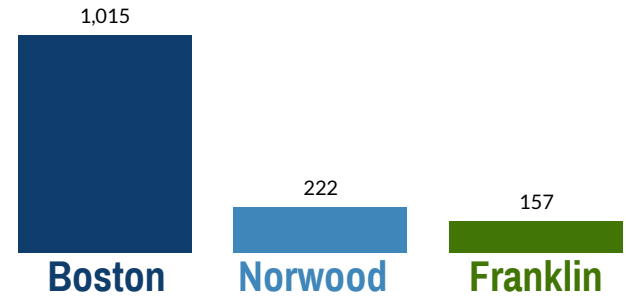
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

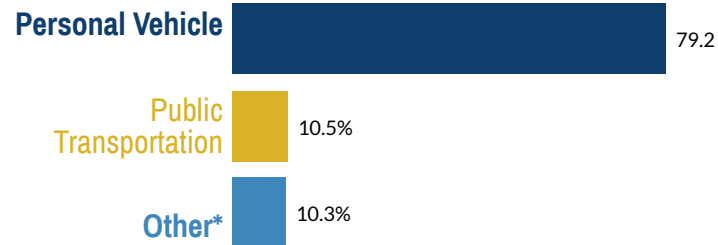
Top Occupations & Wages in Norfolk



Top Communities Norfolk Workers Commute To:



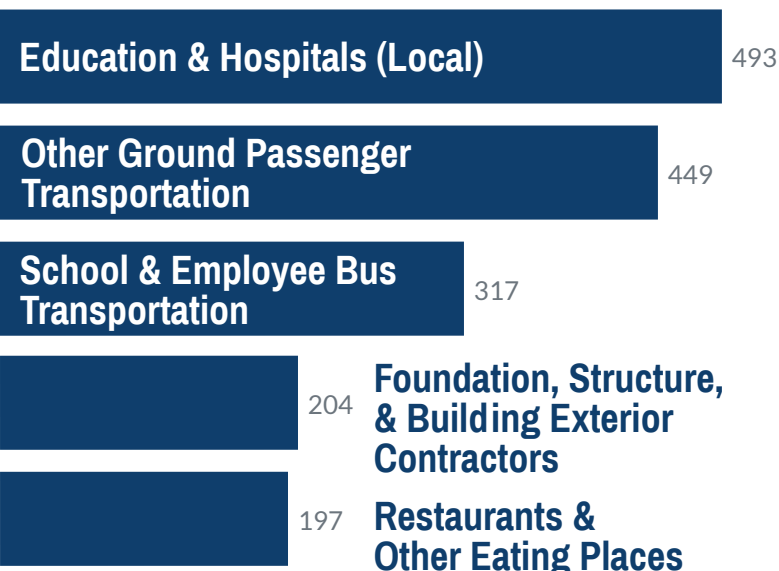
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

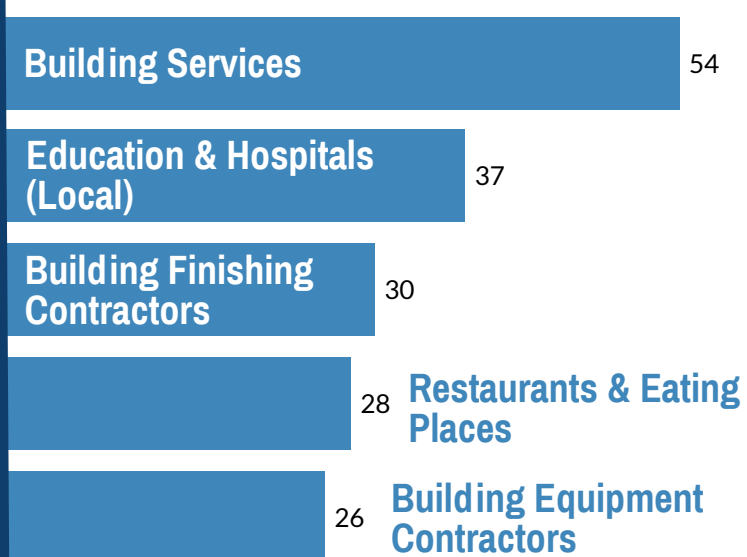
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

NORTHBOROUGH, MA

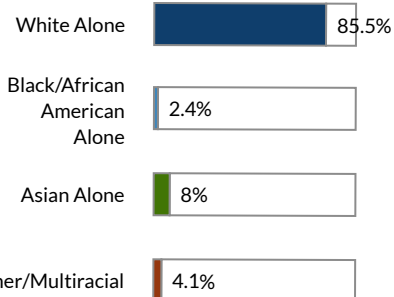
2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 14,985 | 2.4% | 0.2% |
|  Median Household Income: \$113,608 | 92% | 147% |
|  Per Capita Income: \$56,781 | 110% | 136% |
|  Jobs: 8,013 | 2.3% | 0.2% |

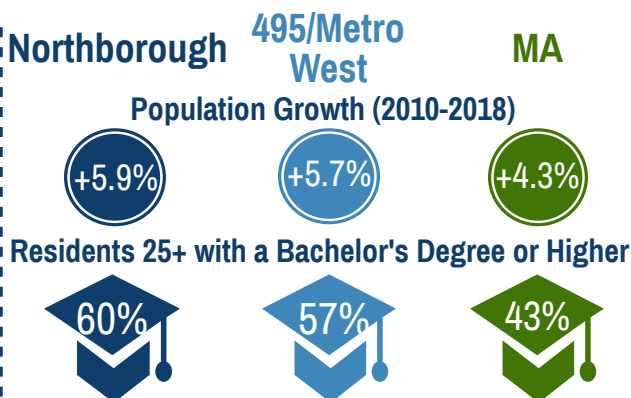


SOCIOECONOMIC

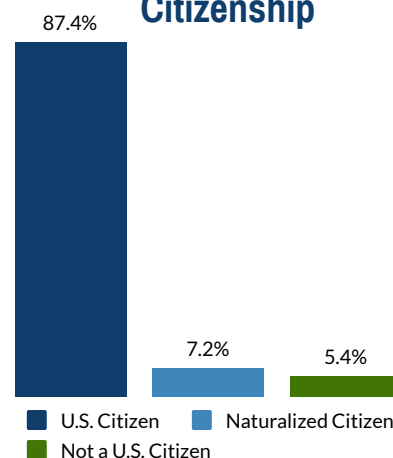
Race



Note: Percentages in this profile may not add to 100% due to rounding.



Citizenship



HOUSING

Total Housing Units: 5,637

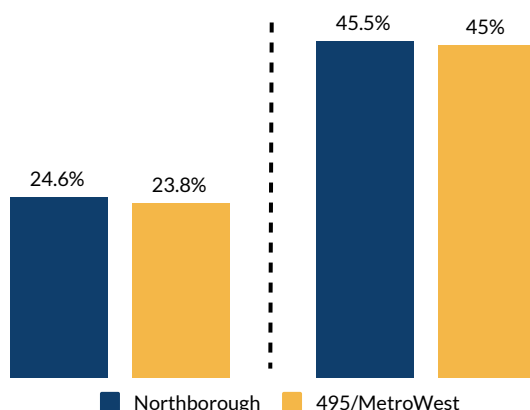
Housing Occupancy

Northborough



Housing Cost Burden

Among Homeowners with Mortgages Among Renters



Year Structure Built:

2000 or later (12%)
1980 - 1999 (29%)
1960 - 1979 (27%)
1959 or Earlier (32%)



Sources

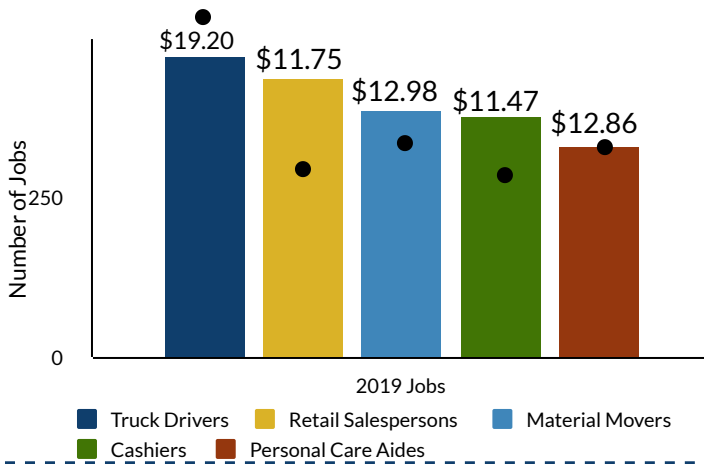
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

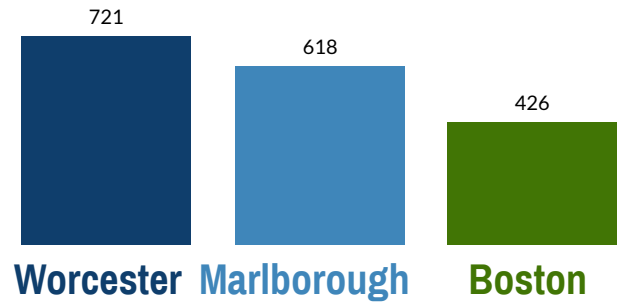
OCCUPATIONS & COMMUTING

Top Occupations & Wages in Northborough

● Median Hourly Wage



Top Communities Northborough Workers Commute To:



8,802

workers who **work** in Northborough, **live** elsewhere.

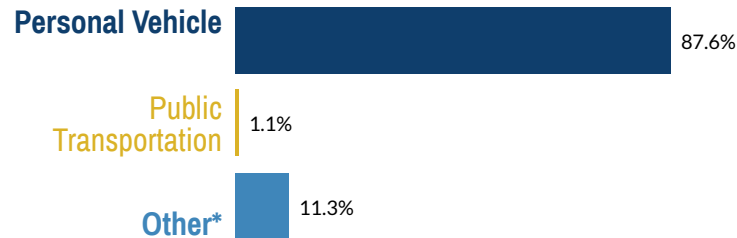
720

workers **live** and **work** in Northborough.

6,743

workers who **live** in Northborough, **work** elsewhere.

Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

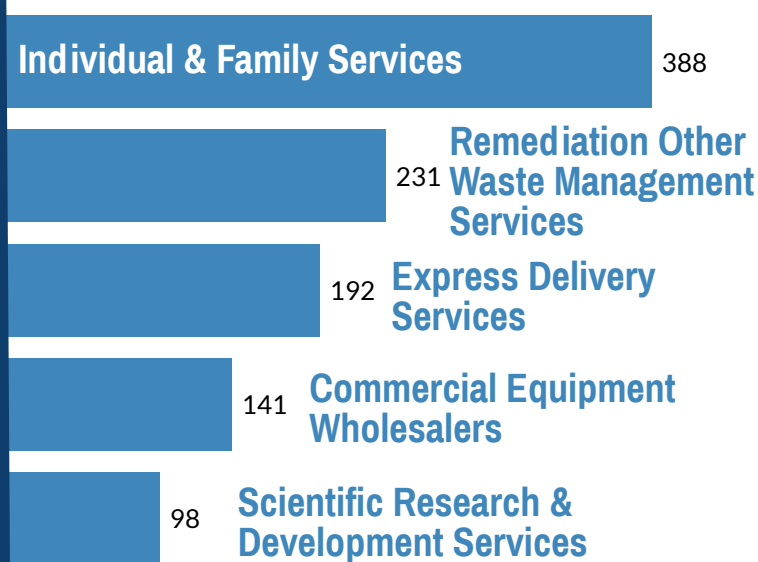
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

SHERBORN, MA

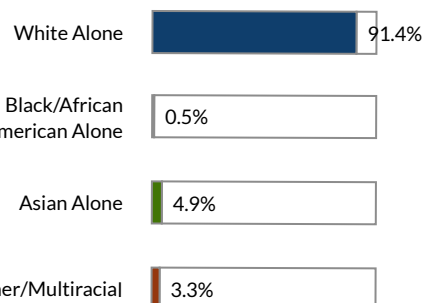
2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 4,301 | 0.7% | 0.1% |
|  Median Household Income: \$180,769 | 147% | 234% |
|  Per Capita Income: \$79,952 | 155% | 191% |
|  Jobs: 2,314 | 0.7% | 0.1% |



SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Sherborn

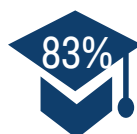
495/Metro West

MA

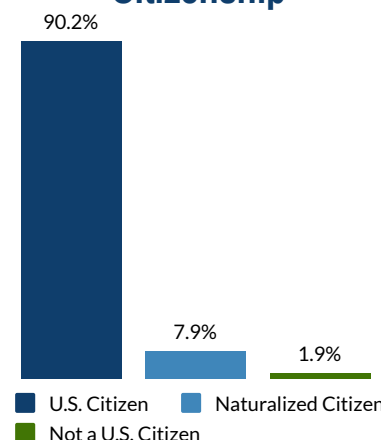
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

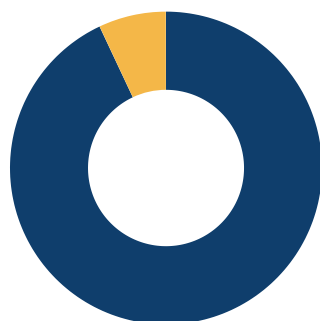


HOUSING

Total Housing Units: 1,637

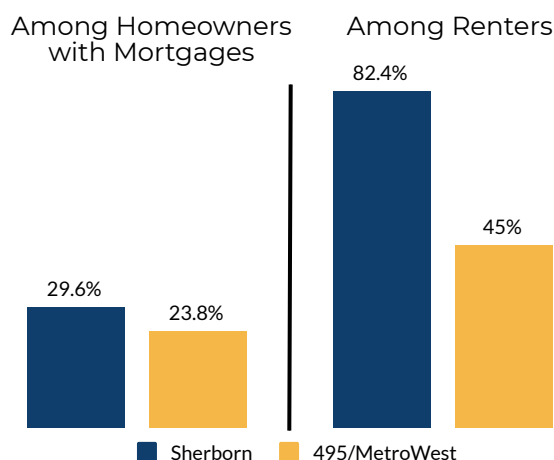
Housing Occupancy

Sherborn



Owner Occupied (93%)
Renter Occupied (7%)

Housing Cost Burden



Year Structure Built:

2000 or later (6%)
1980 - 1999 (22%)
1960 - 1979 (46%)
1959 or Earlier (26%)



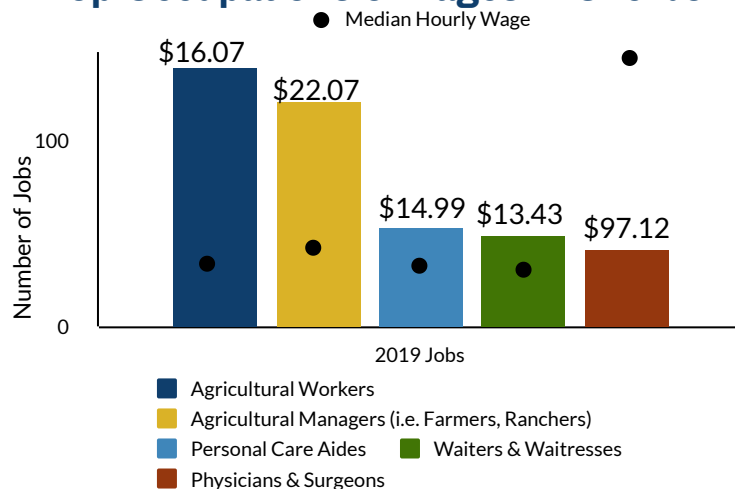
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

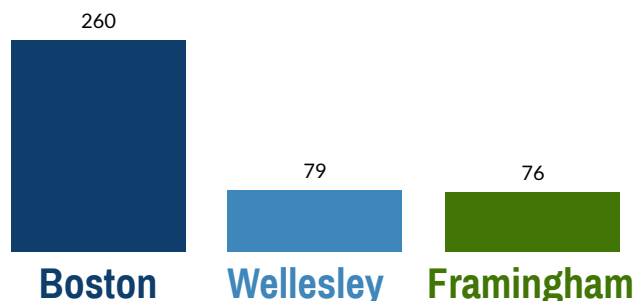
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

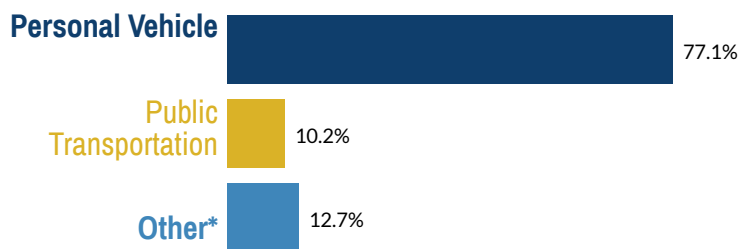
Top Occupations & Wages in Sherborn



Top Communities Sherborn Workers Commute To:



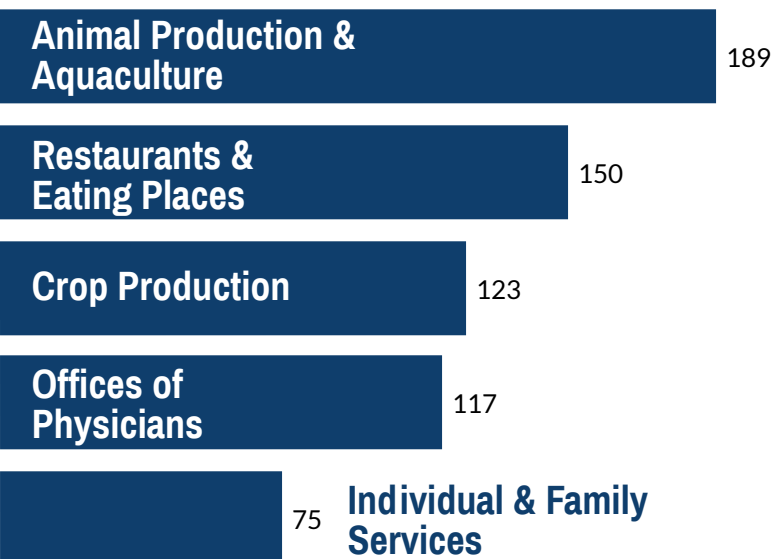
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

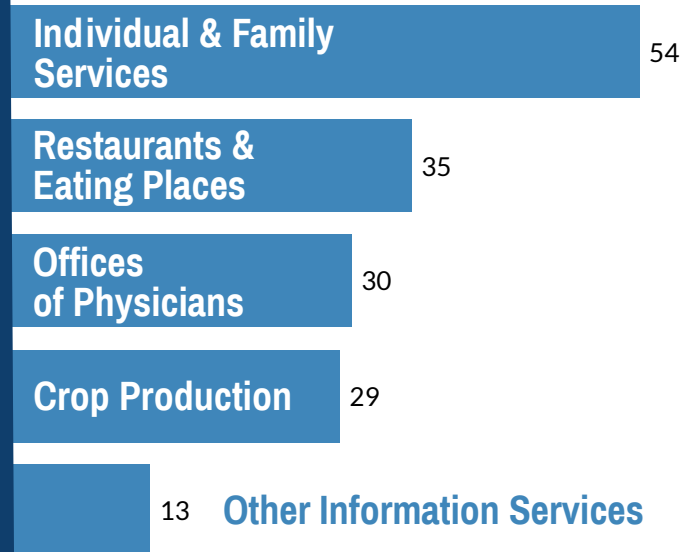
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

SHREWSBURY, MA

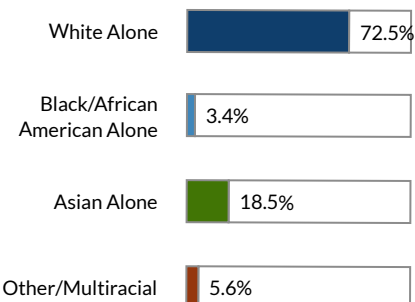
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 37,037 | 6.0% | 0.5% |
| Median Household Income: \$105,959 | 86% | 137% |
| Per Capita Income: \$47,316 | 92% | 113% |
| Jobs: 20,700 | 6.0% | 0.5% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Shrewsbury 495/Metro West MA

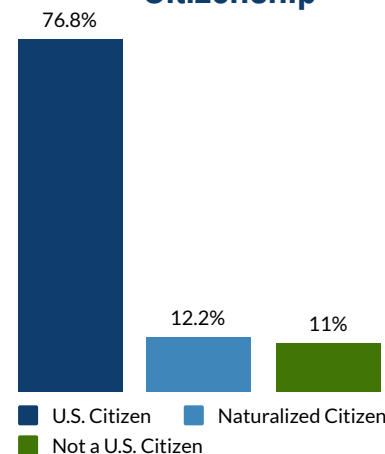
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship



HOUSING

Total Housing Units: 14,207

Housing Occupancy

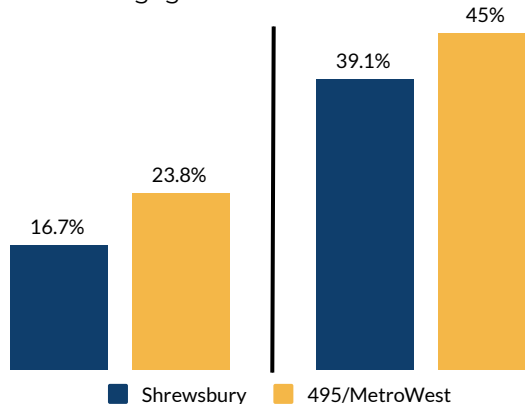
Shrewsbury



Owner Occupied (74%)
Renter Occupied (26%)

Housing Cost Burden

Among Homeowners with Mortgages Among Renters



Year Structure Built:

2000 or later (13%)
1980 - 1999 (31%)
1960 - 1979 (24%)
1959 or Earlier (32%)



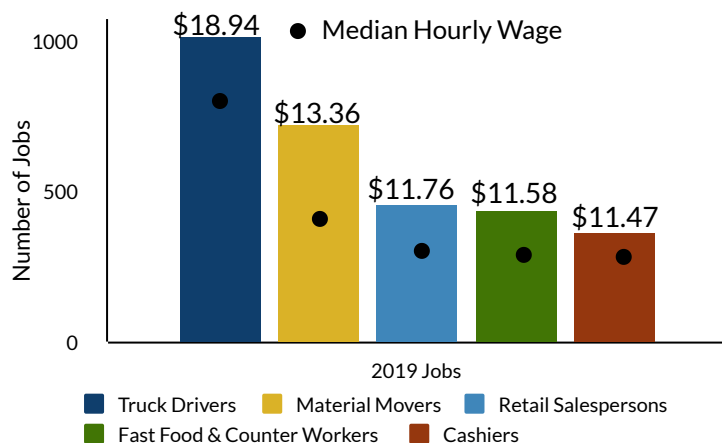
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

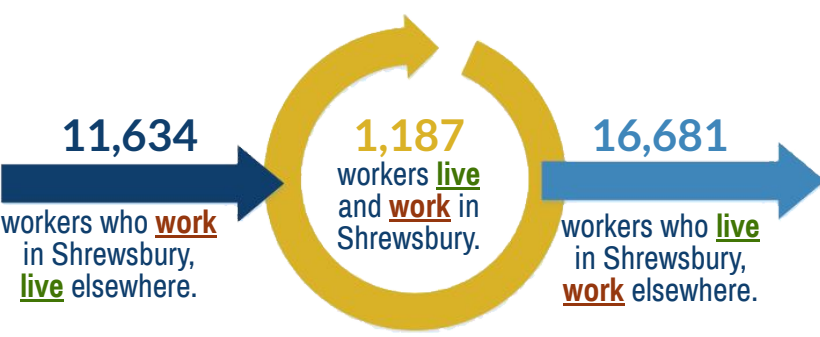
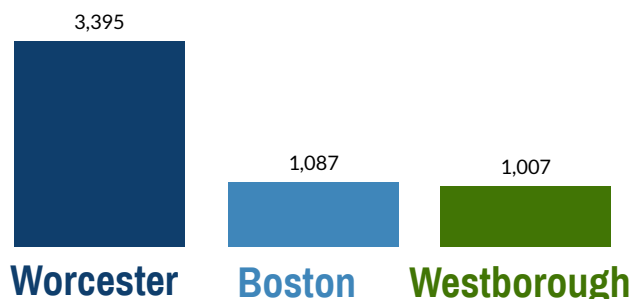
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

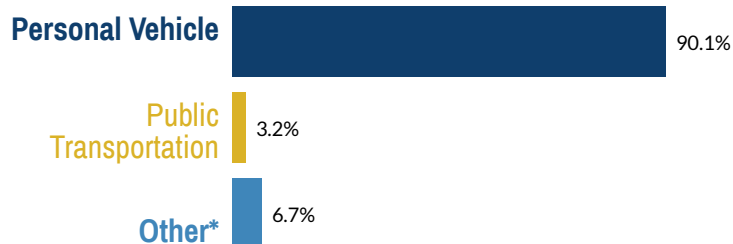
Top Occupations & Wages in Shrewsbury



Top Communities Shrewsbury Workers Commute To:



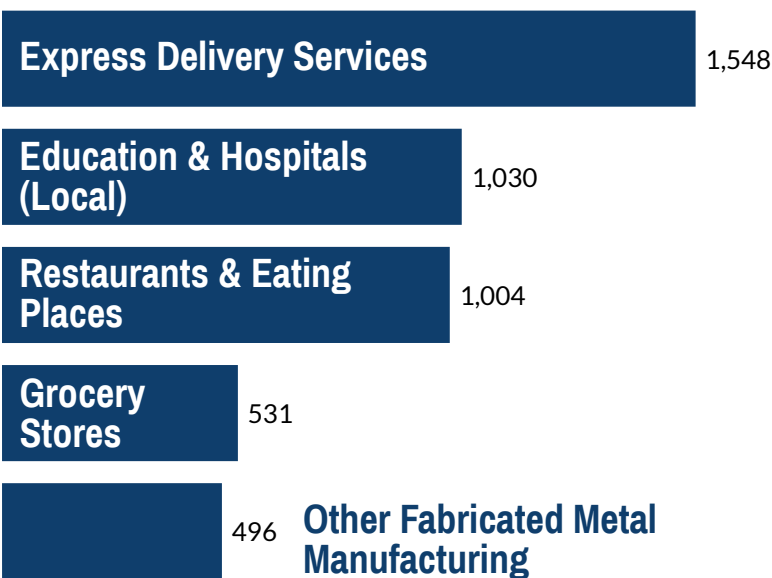
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

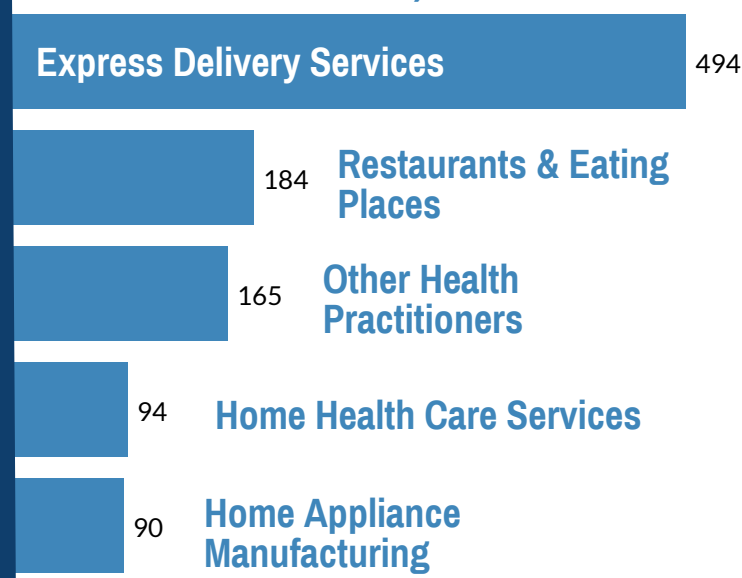
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

SOUTHBOROUGH, MA

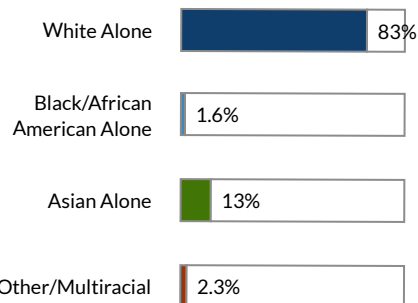
2020

| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 10,074 | 1.6% | 0.2% |
| Median Household Income: \$145,079 | 118% | 188% |
| Per Capita Income: \$65,613 | 127% | 157% |
| Jobs: 5,434 | 1.6% | 0.1% |



SOCIOECONOMIC

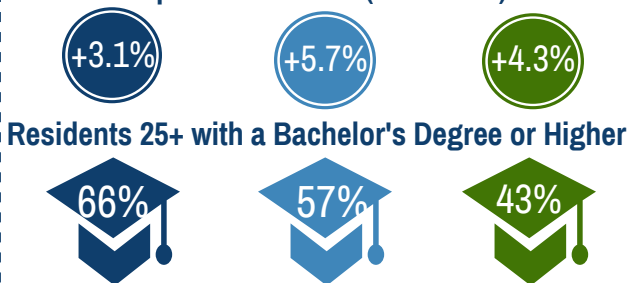
Race



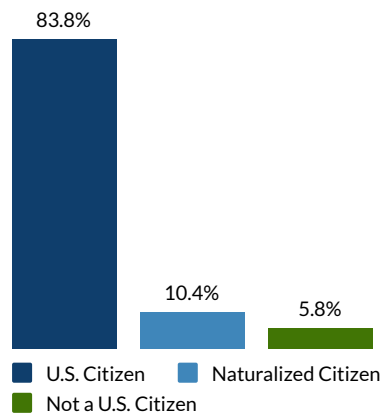
Note: Percentages in this profile may not add to 100% due to rounding.

Southborough 495/Metro West MA

Population Growth (2010-2018)



Citizenship

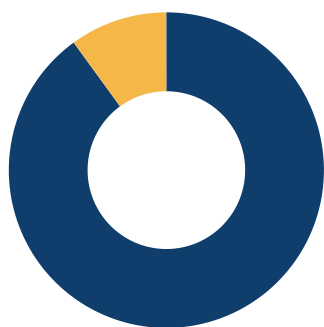


HOUSING

Total Housing Units: 3,614

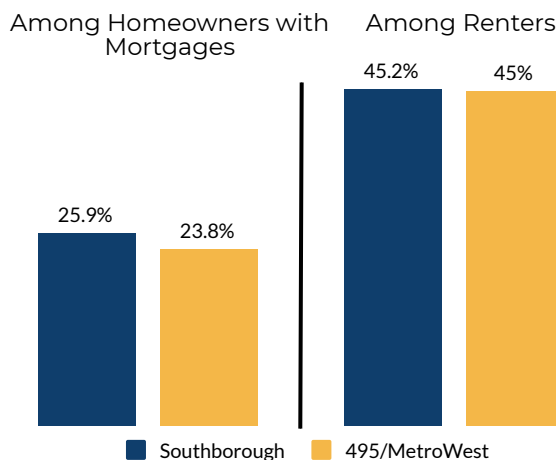
Housing Occupancy

Southborough



Owner Occupied (90%)
Renter Occupied (10%)

Housing Cost Burden



Year Structure Built:

2000 or later (19%)
1980 - 1999 (31%)
1960 - 1979 (20%)
1959 or Earlier (30%)

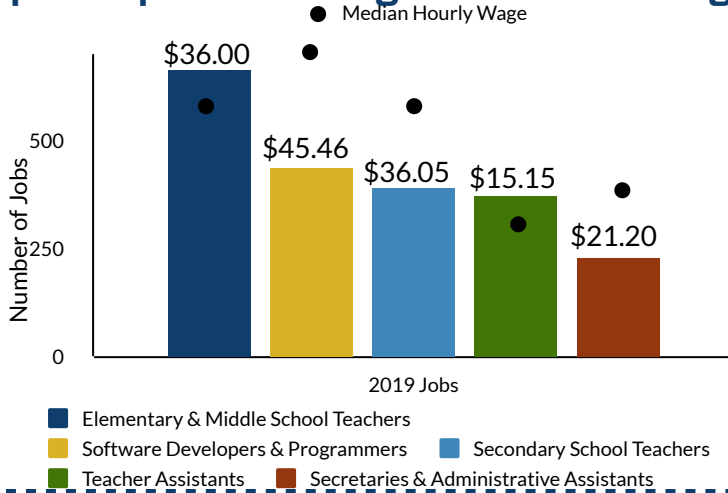


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

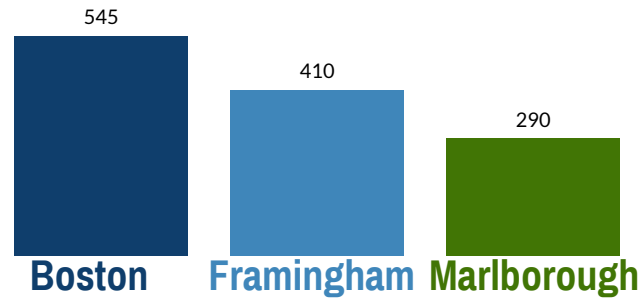
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

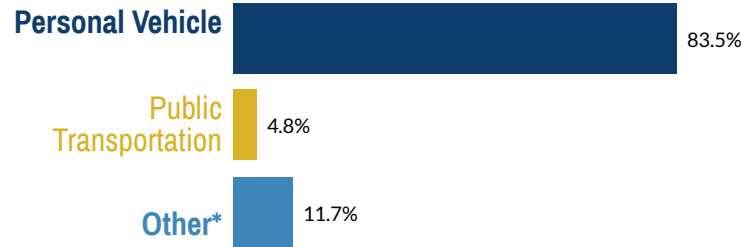
Top Occupations & Wages in Southborough



Top Communities Southborough Workers Commute To:



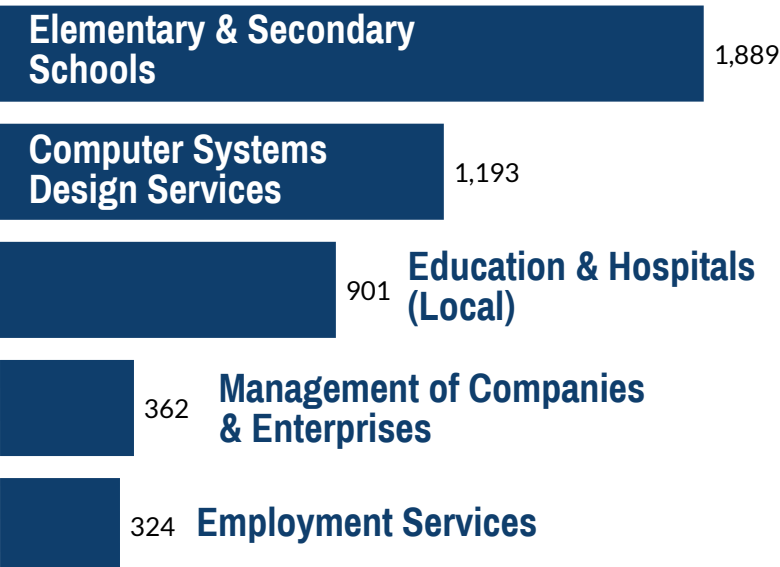
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

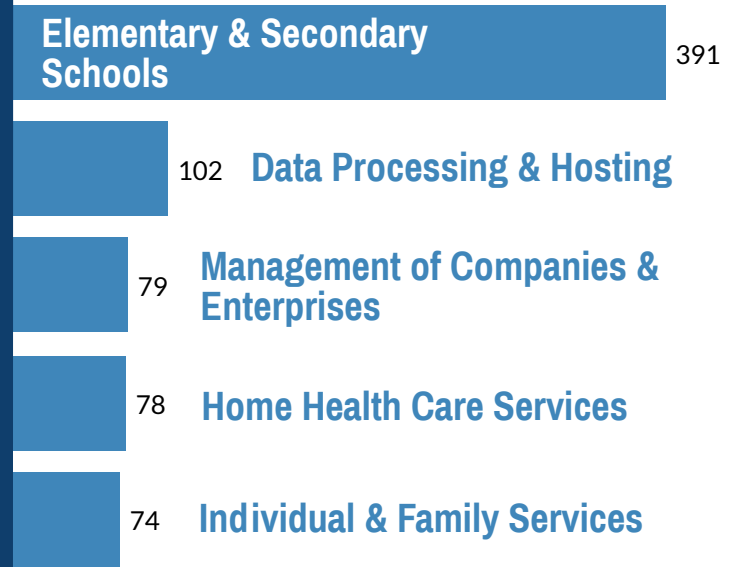
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

STOW, MA

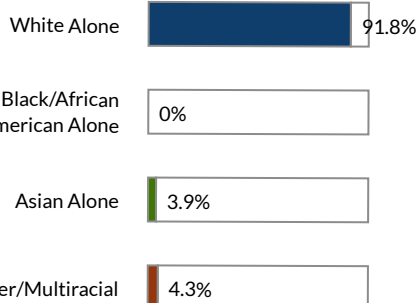
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 7,098 | 1.1% | 0.1% |
| Median Household Income: \$145,967 | 118% | 188% |
| Per Capita Income: \$60,306 | 117% | 144% |
| Jobs: 3,958 | 0.5% | 0.1% |

SOCIOECONOMIC

Race



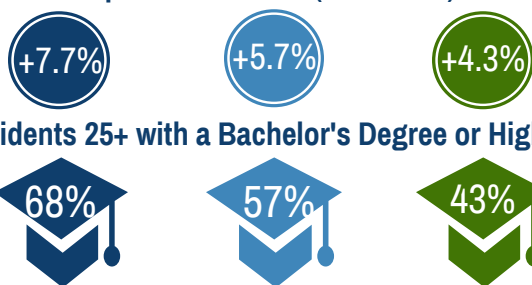
Note: Percentages in this profile may not add to 100% due to rounding.

Stow

495/Metro West

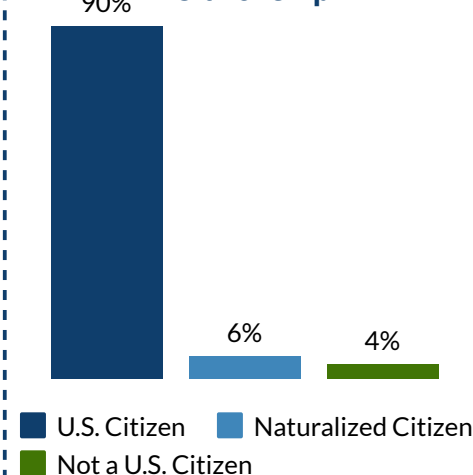
MA

Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher

Citizenship

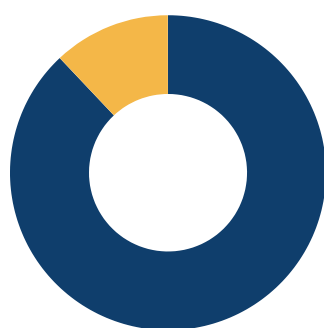


HOUSING

Total Housing Units: 2,645

Housing Occupancy

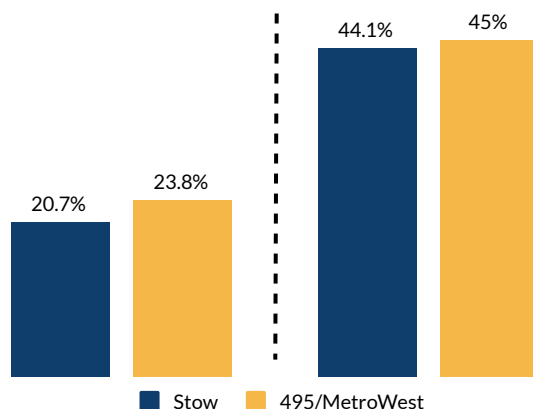
Stow



Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built:

2000 or later (25%)
1980 - 1999 (20%)
1960 - 1979 (30%)
1959 or Earlier (25%)

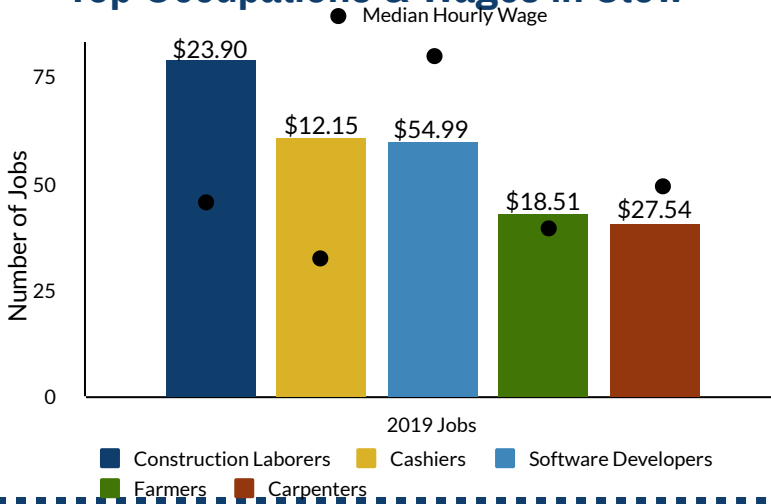


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

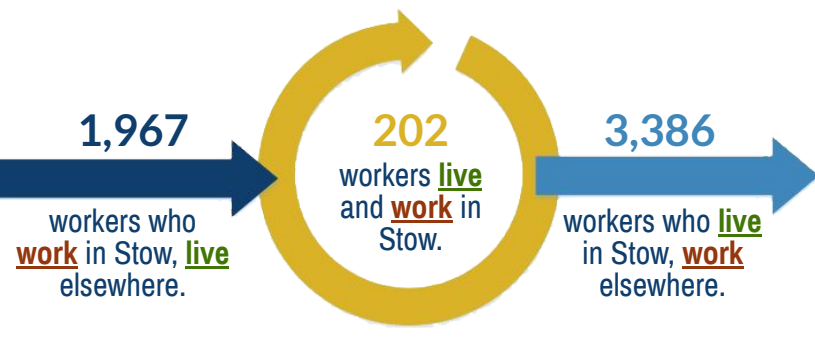
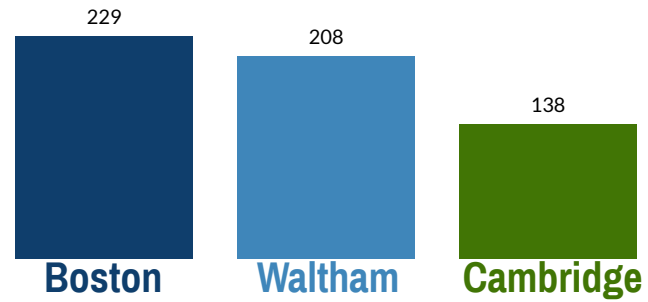
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

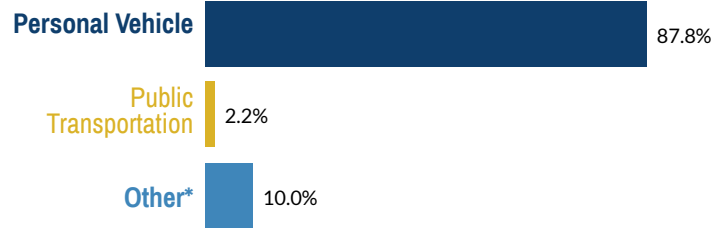
Top Occupations & Wages in Stow



Top Communities Stow Workers Commute To:



Getting to Work!



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

SUDBURY, MA

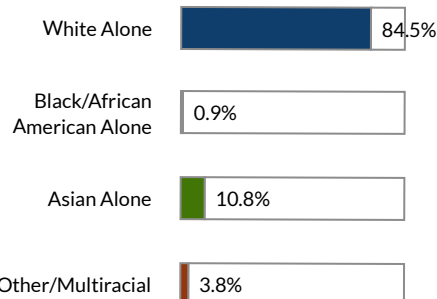
2020



| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 18,940 | 3.1% | 0.3% |
| Median Household Income: \$176,570 | 144% | 228% |
| Per Capita Income: \$75,699 | 147% | 181% |
| Jobs: 9,573 | 2.8% | 0.3% |

SOCIOECONOMIC

Race



Note: Percentages in this profile may not add to 100% due to rounding.

Sudbury

495/Metro West

MA

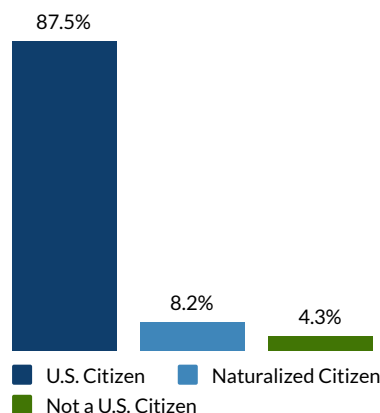
Population Growth (2010-2018)



Residents 25+ with a Bachelor's Degree or Higher



Citizenship

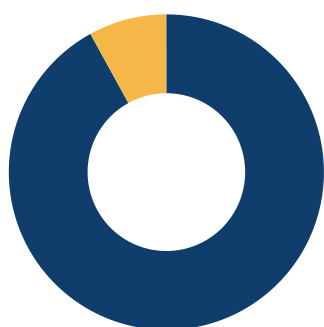


HOUSING

Total Housing Units: 6,498

Housing Occupancy

Sudbury

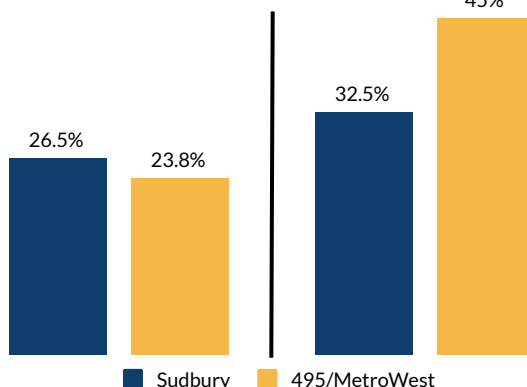


Owner Occupied (92%)
Renter Occupied (8%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built:

2000 or later (13%)
1980 - 1999 (25%)
1960 - 1979 (35%)
1959 or Earlier (27%)



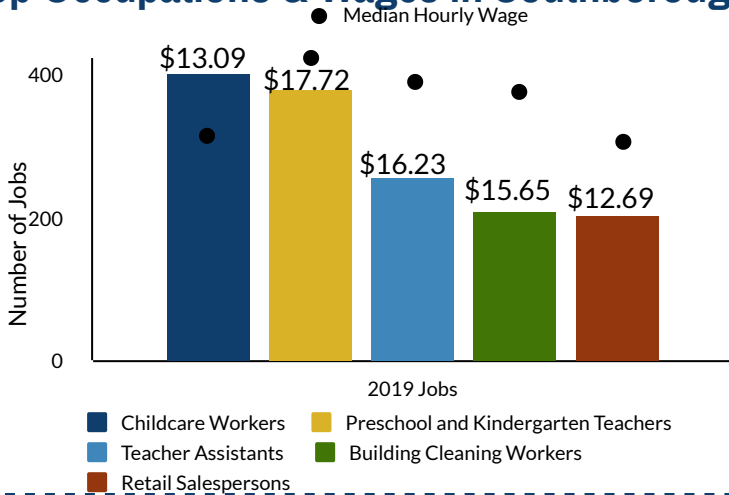
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

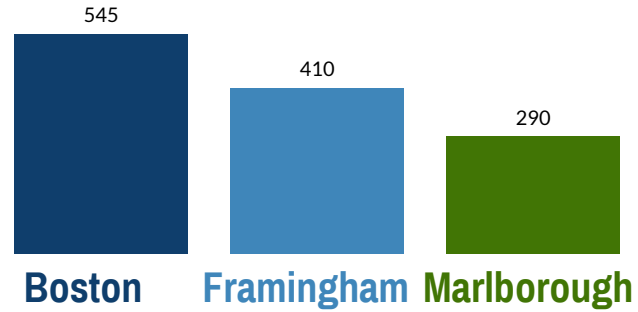
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

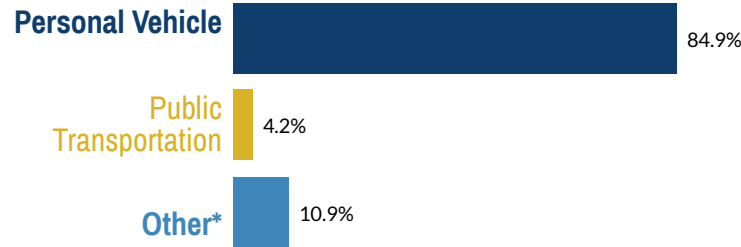
Top Occupations & Wages in Southborough



Top Communities Southborough Workers Commute To:



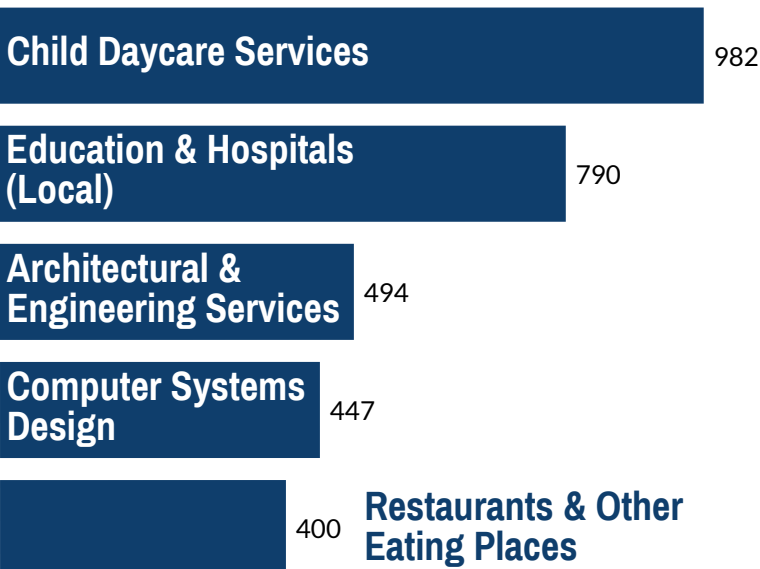
Getting to Work



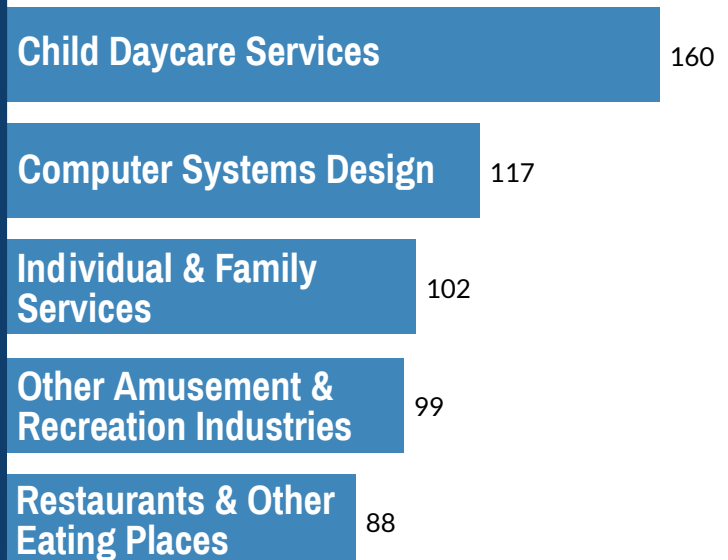
*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

INDUSTRY BASE

Largest Industries (2019):



Fastest Growing Industries (2010-2019):



Sources





OCCUPATIONS & INDUSTRY BASE: EMSI.

COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

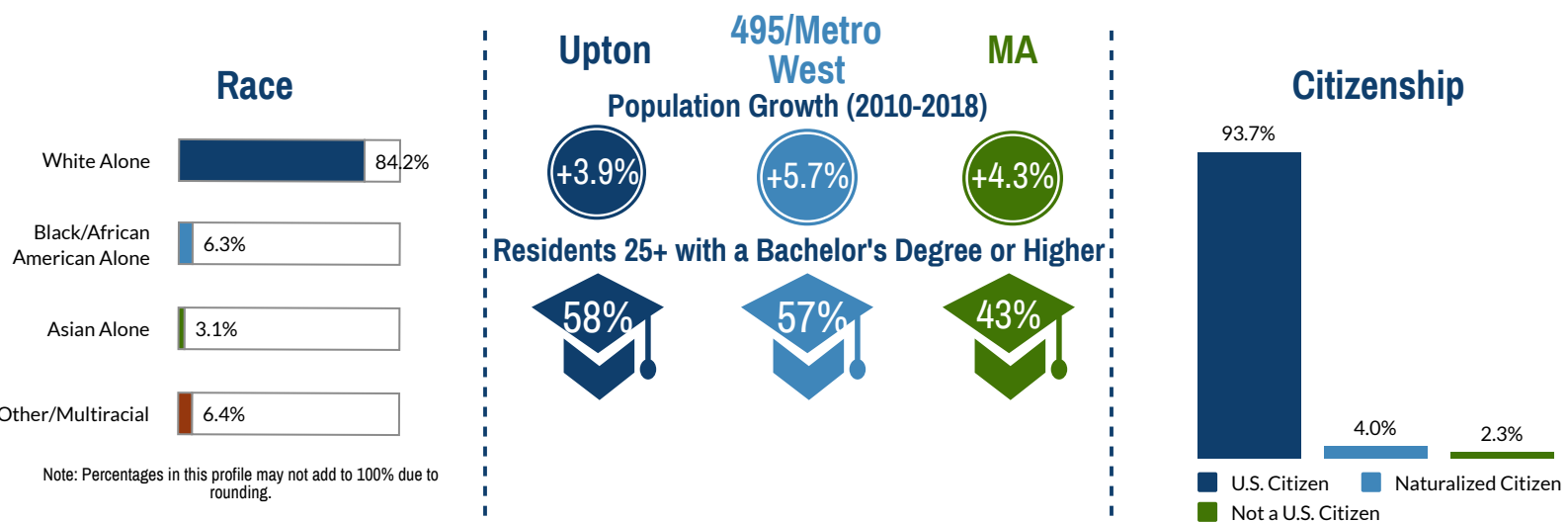
UPTON, MA

2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 7,835 | 1.3% | 0.1% |
|  Median Household Income: \$124,856 | 101% | 161% |
|  Per Capita Income: \$50,274 | 98% | 120% |
|  Jobs: 4,369 | 1.3% | 0.1% |



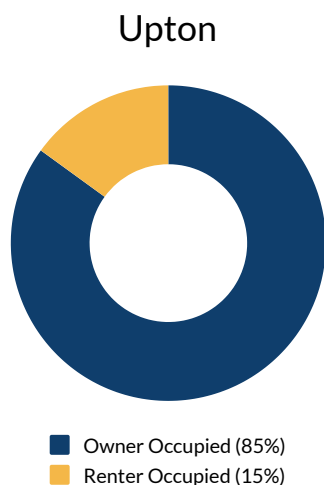
SOCIOECONOMIC



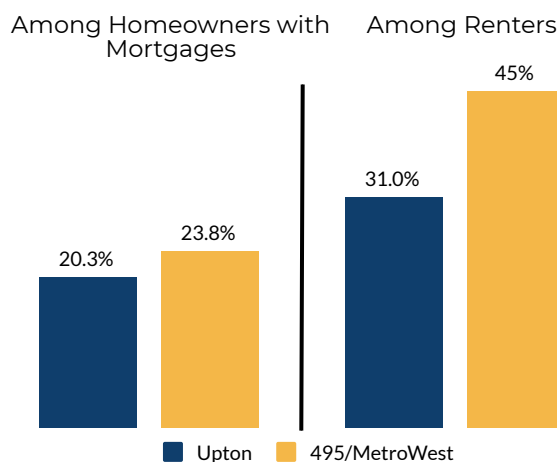
HOUSING

Total Housing Units: 2,852

Housing Occupancy



Housing Cost Burden



Year Structure Built:

2000 or later (16%)
1980- 1999 (40%)
1960 -1979 (14%)
1959 or Earlier (30%)

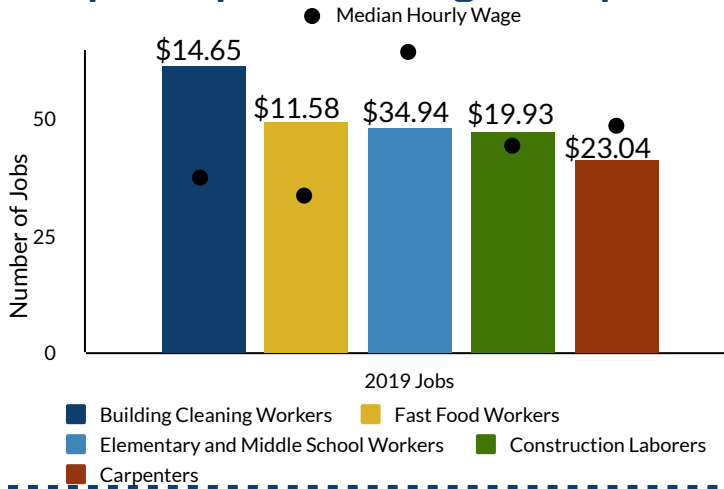


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

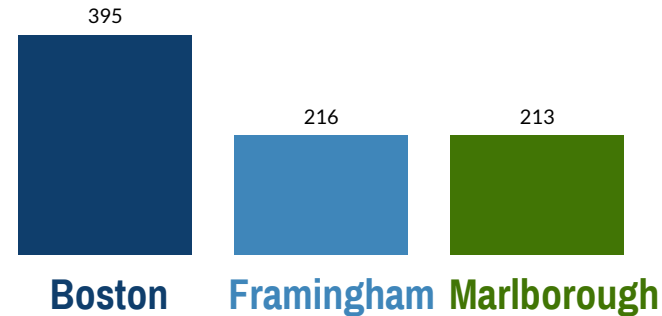
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

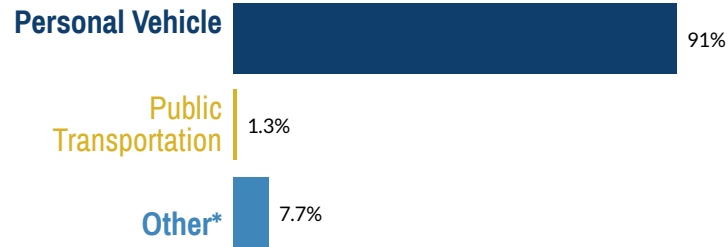
Top Occupations & Wages in Upton



Top Communities Upton Workers Commute To:



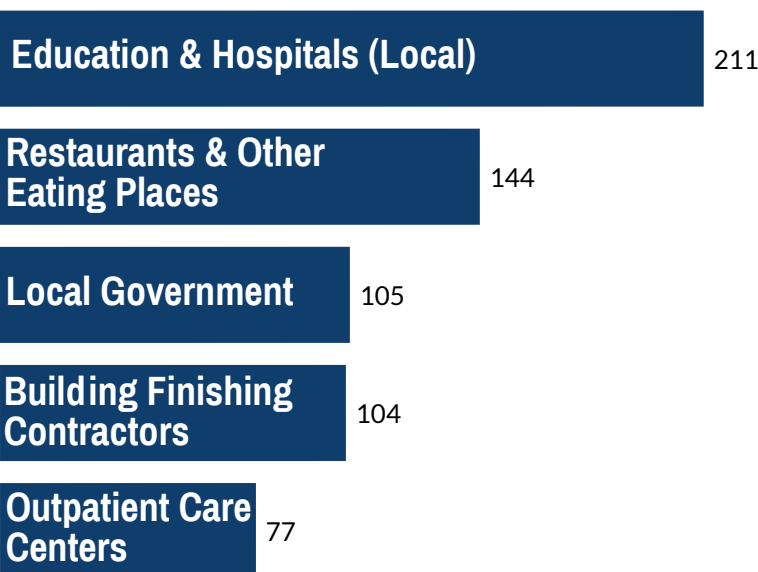
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

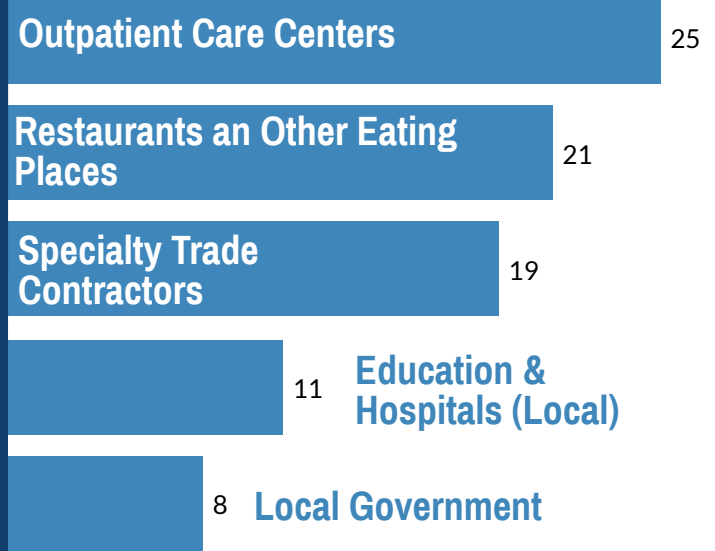
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.





Sources

OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

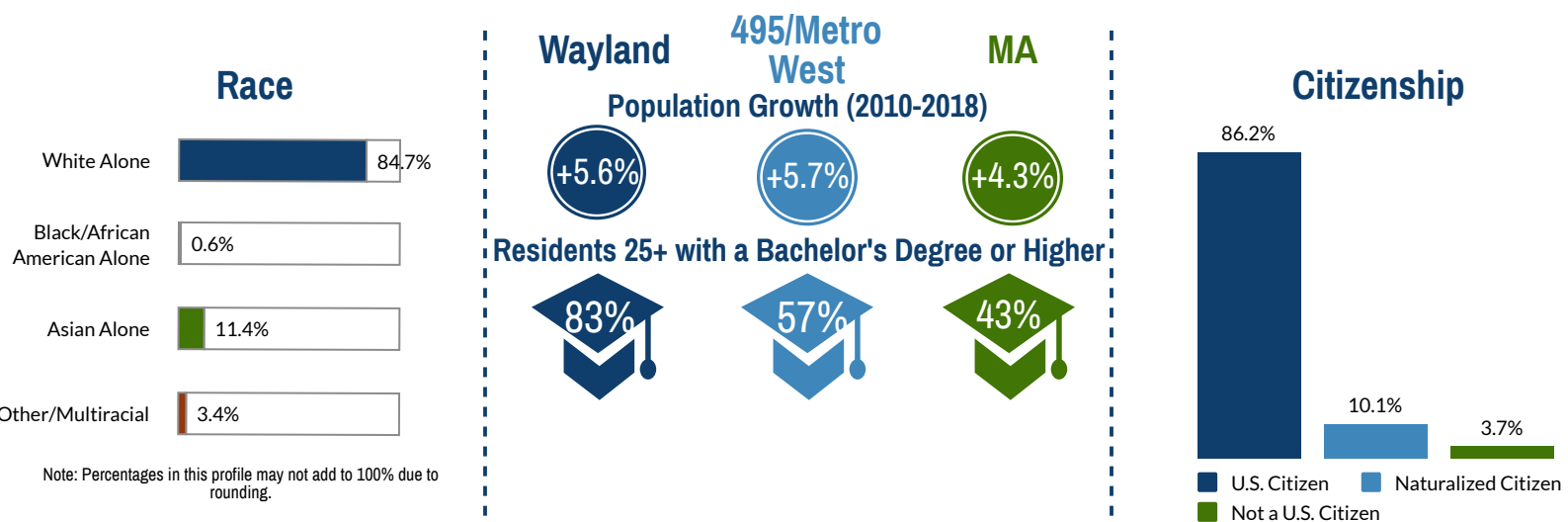
WAYLAND, MA

2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 13,720 | 2.2% | 0.2% |
|  Median Household Income: \$174,330 | 142% | 225% |
|  Per Capita Income: \$81,107 | 158% | 194% |
|  Jobs: 7,217 | 2.1% | 0.2% |

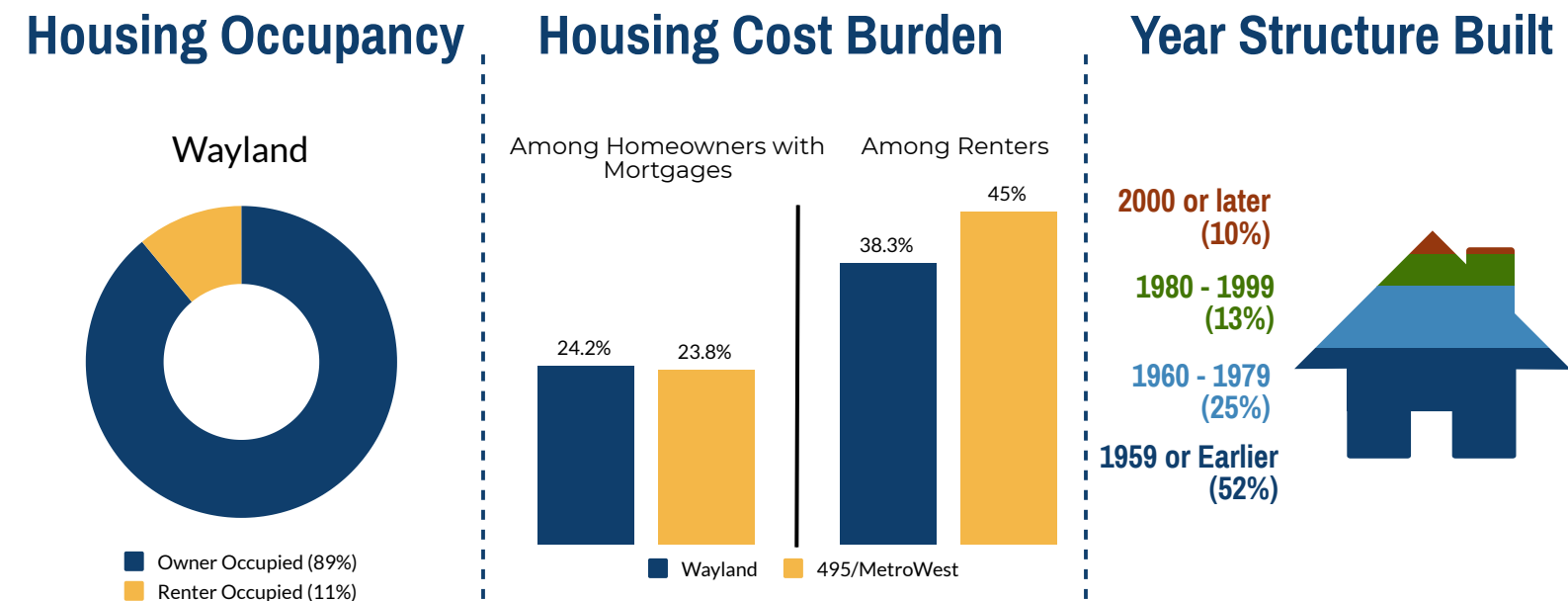


SOCIOECONOMIC



HOUSING

Total Housing Units: 5,265

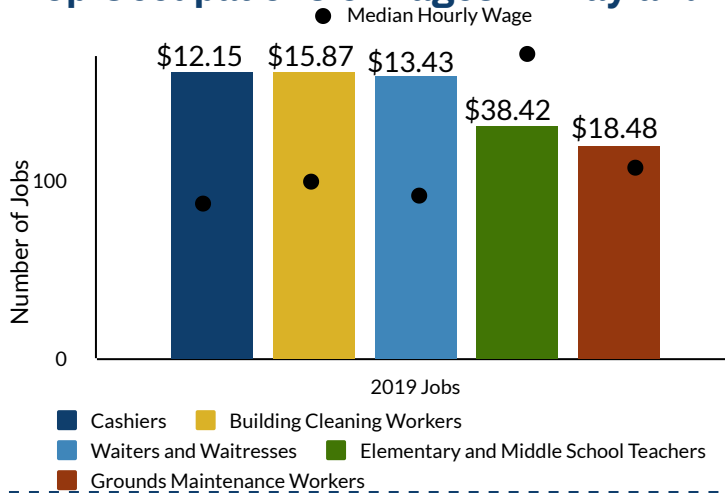


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

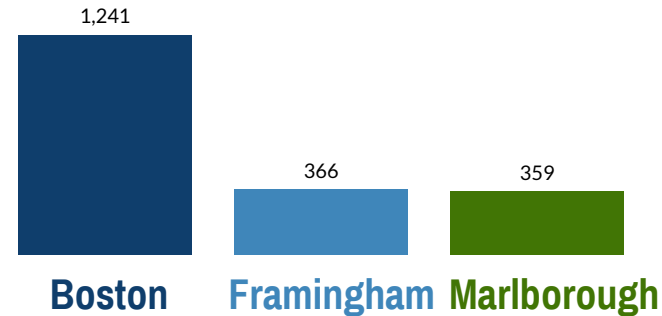
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

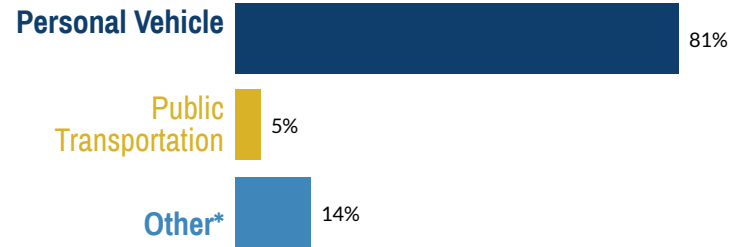
Top Occupations & Wages in Wayland



Top Communities Wayland Workers Commute To:



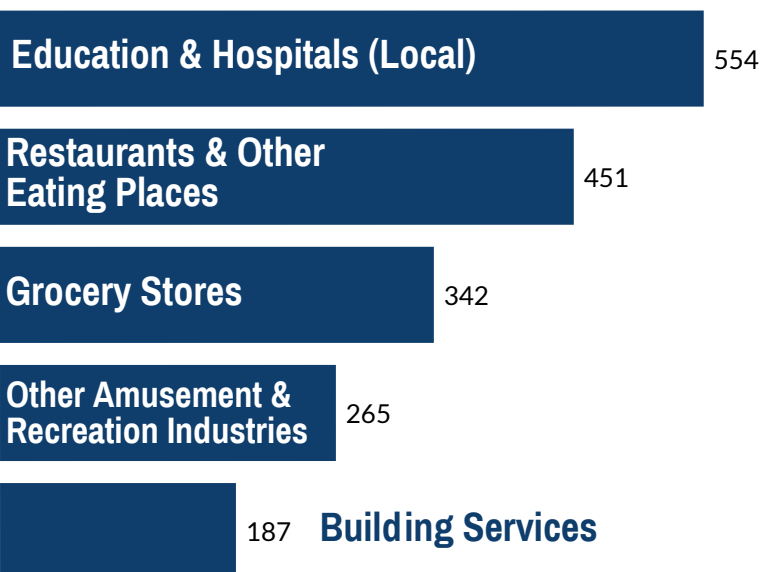
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

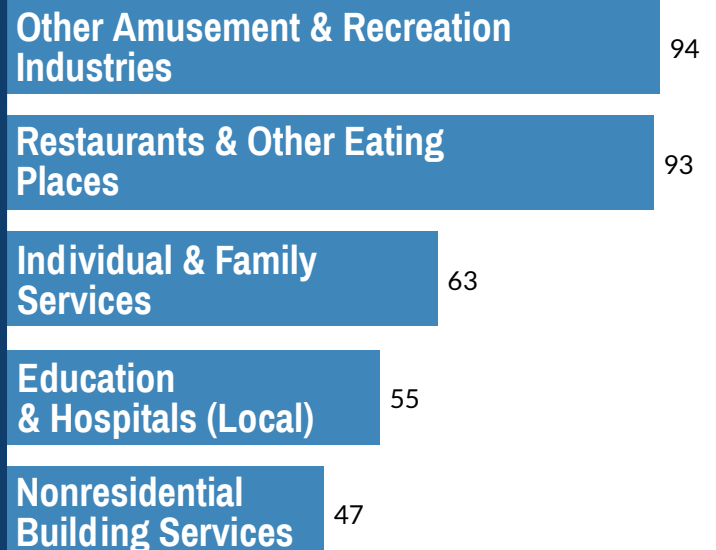
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

WESTBOROUGH, MA

2020

% of
495/MetroWest

% of
MA



Population: 18,982

3.1%

0.3%



Median Household Income: \$108,767

88%

141%



Per Capita Income: \$50,853

99%

122%



Jobs: 10,602

3.1%

0.3%

SOCIOECONOMIC

Race

White Alone 70.4%

Black/African American Alone 2.8%

Asian Alone 24%

Other/Multiracial 2.8%

Note: Percentages in this profile may not add to 100% due to rounding.

Westborough

495/Metro
West

MA

Population Growth (2010-2018)

+3.9%

+5.7%

+4.3%

Residents 25+ with a Bachelor's Degree or Higher

67%

57%

43%

Citizenship

72.8%

17.8%

9.4%

■ U.S. Citizen ■ Naturalized Citizen ■ Not a U.S. Citizen



HOUSING

Total Housing Units: 7,447

Housing Occupancy

Westborough

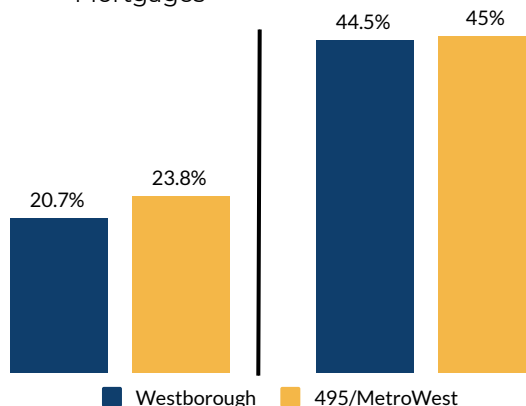


■ Owner Occupied (62%)
■ Renter Occupied (38%)

Housing Cost Burden

Among Homeowners with Mortgages

Among Renters



Year Structure Built

2000 or later (12%)

1980 - 1999 (28%)

1960 - 1979 (31%)

1959 or Earlier (29%)



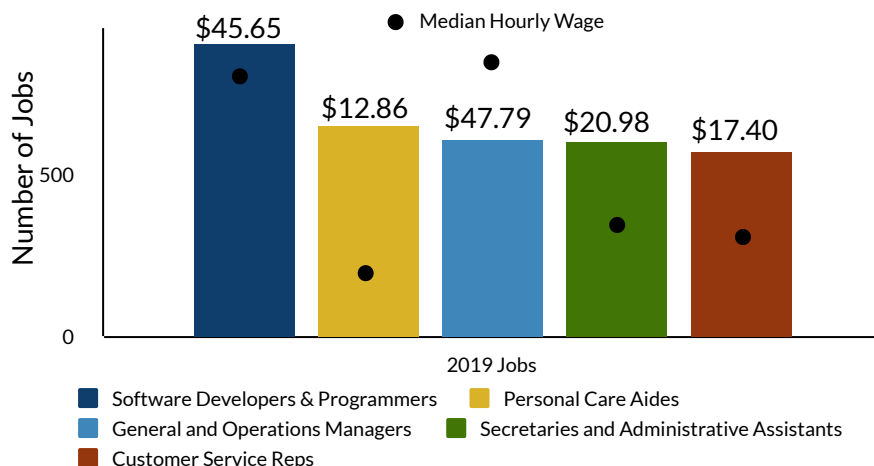
Sources

QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

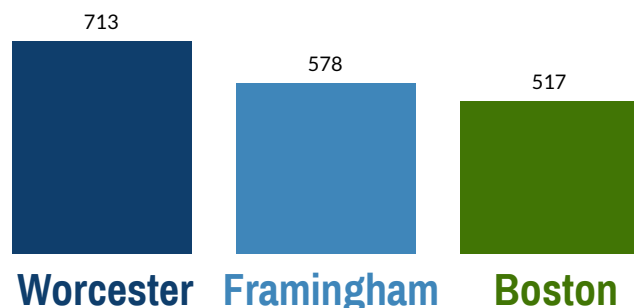
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

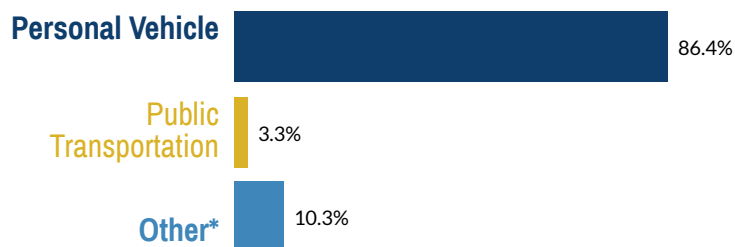
Top Occupations & Wages in Westborough



Top Communities Westborough Workers Commute To:



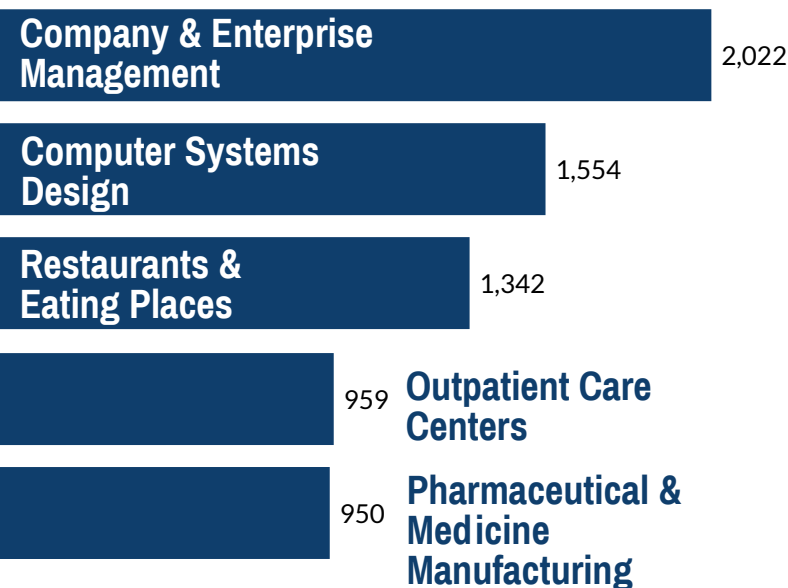
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

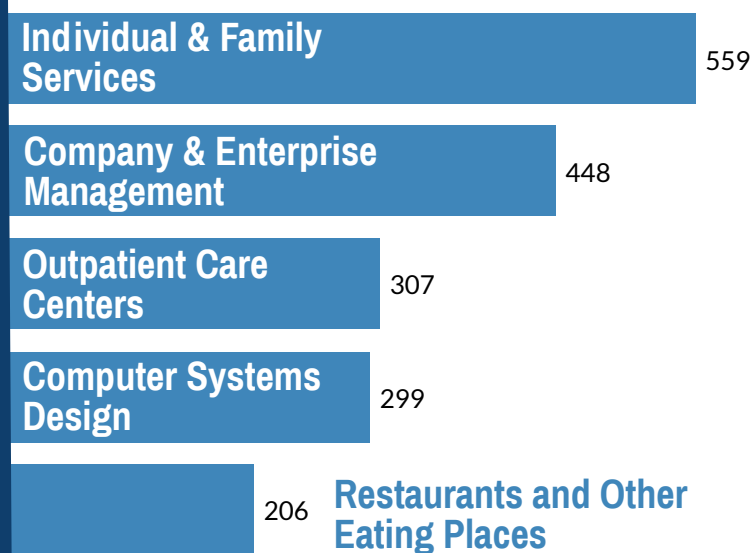
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

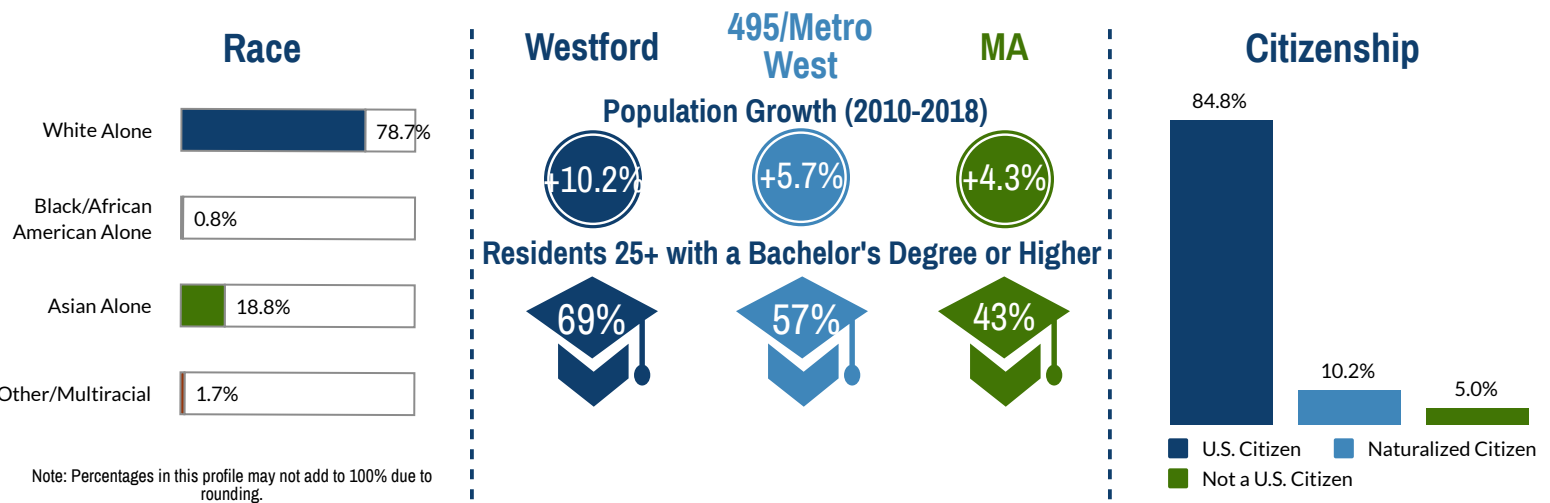
WESTFORD, MA

2020



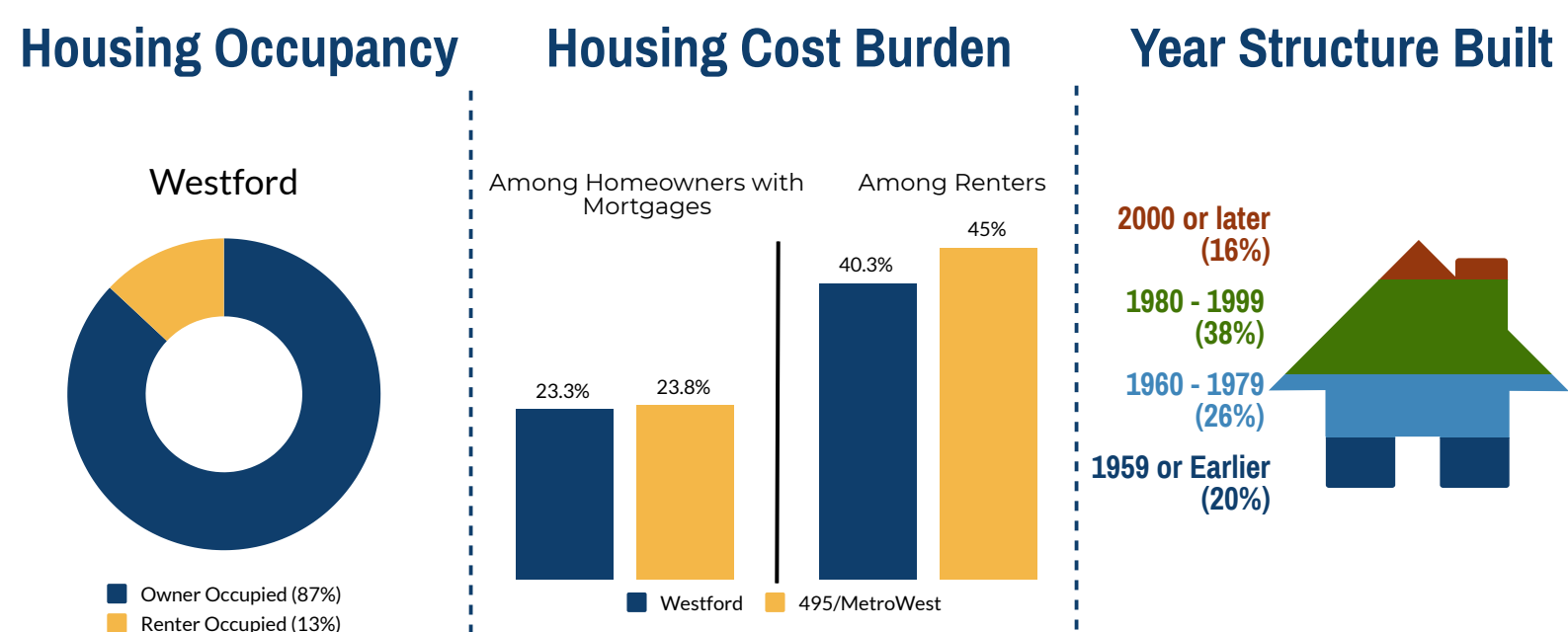
| | % of 495/MetroWest | % of MA |
|------------------------------------|-----------------------|------------|
| Population: 24,194 | 4.0% | 0.4% |
| Median Household Income: \$141,173 | 115% | 182% |
| Per Capita Income: \$53,692 | 104% | 129% |
| Jobs: 12,820 | 3.7% | 0.3% |

SOCIOECONOMIC



HOUSING

Total Housing Units: 8,683

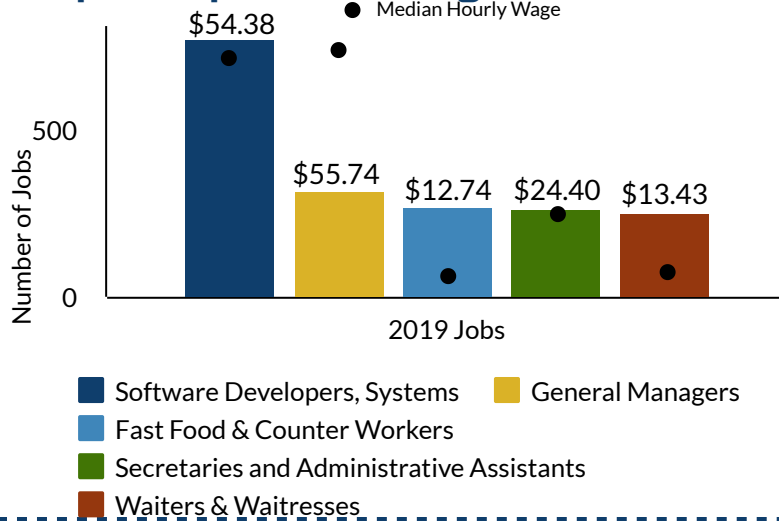


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

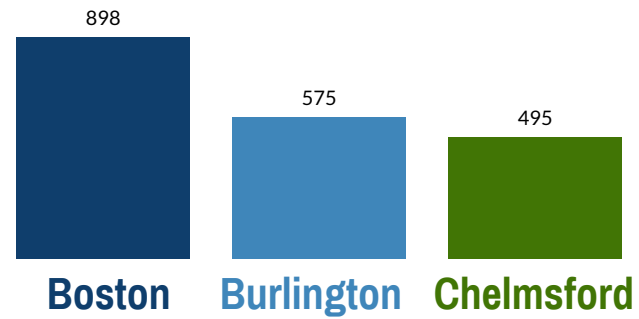
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

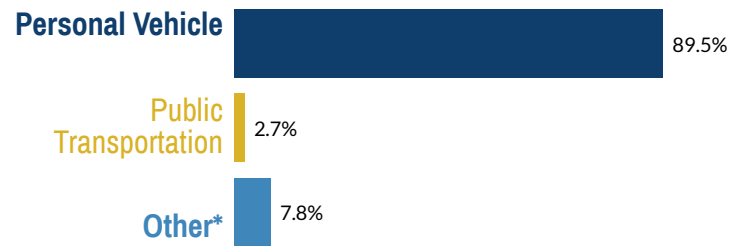
Top Occupations & Wages in Westford



Top Communities Westford Workers Commute To:



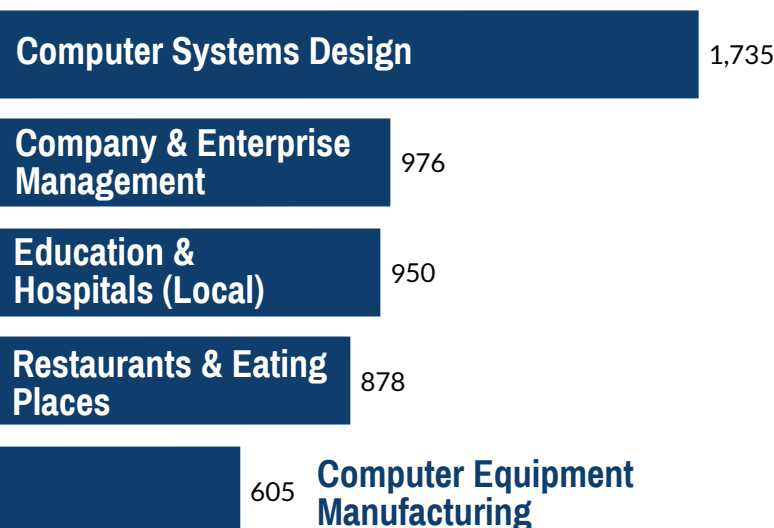
Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

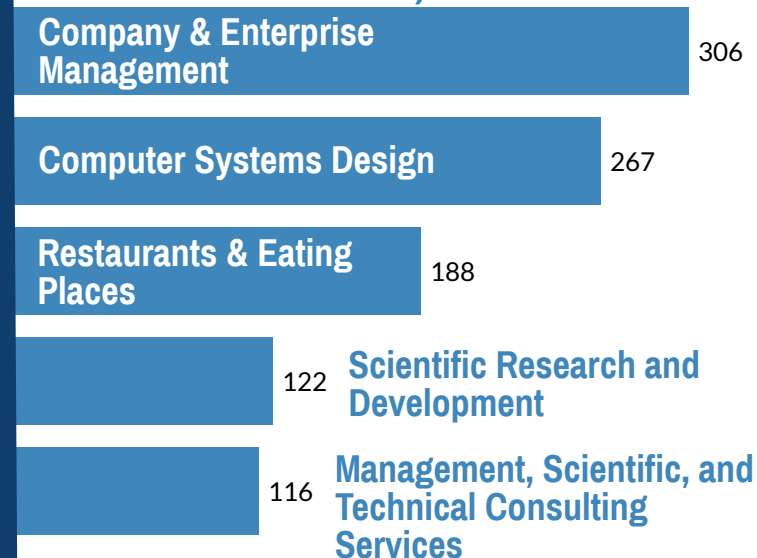
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):







Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

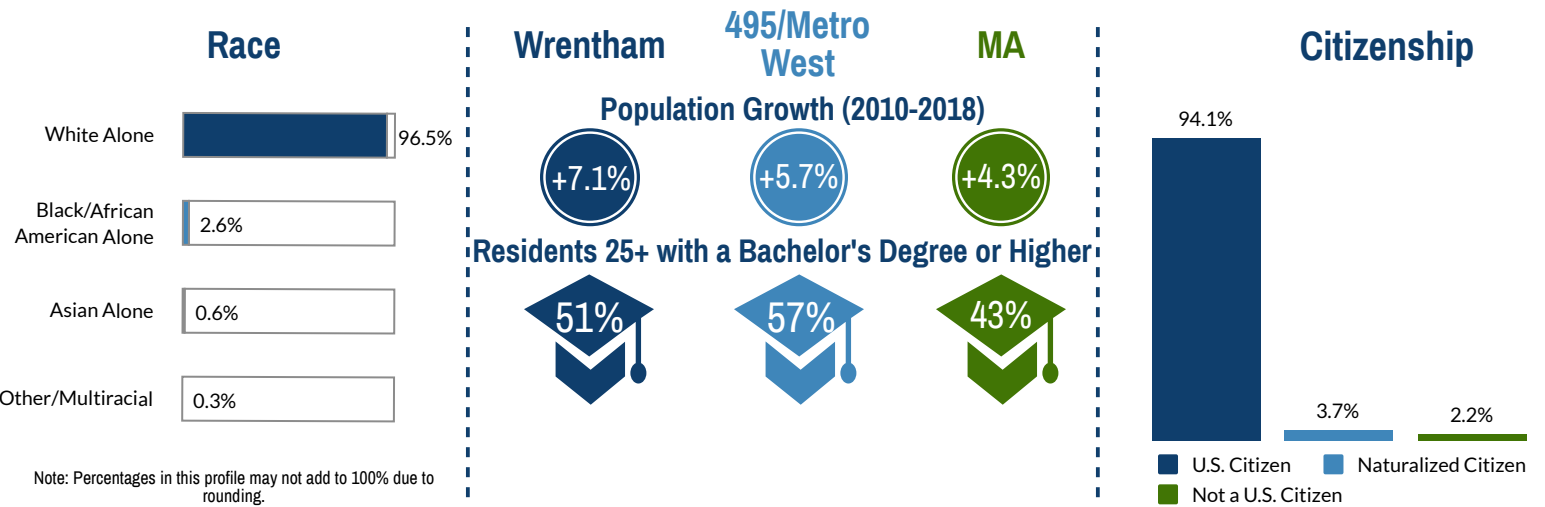
WRENTHAM, MA

2020

| | % of 495/MetroWest | % of MA |
|--|-----------------------|------------|
|  Population: 11,734 | 1.9% | 0.2% |
|  Median Household Income: \$113,017 | 92% | 146% |
|  Per Capita Income: \$50,810 | 99% | 122% |
|  Jobs: 6,943 | 2.0% | 0.2% |

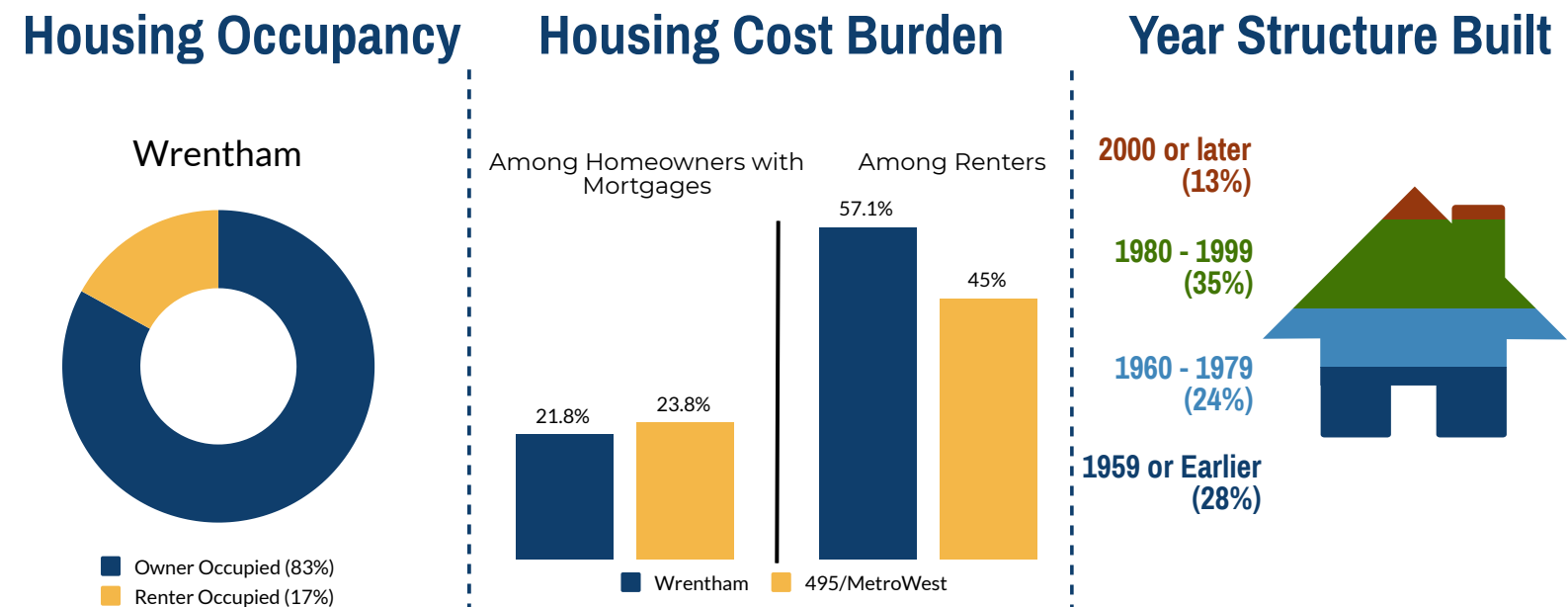


SOCIOECONOMIC



HOUSING

Total Housing Units: 4,240

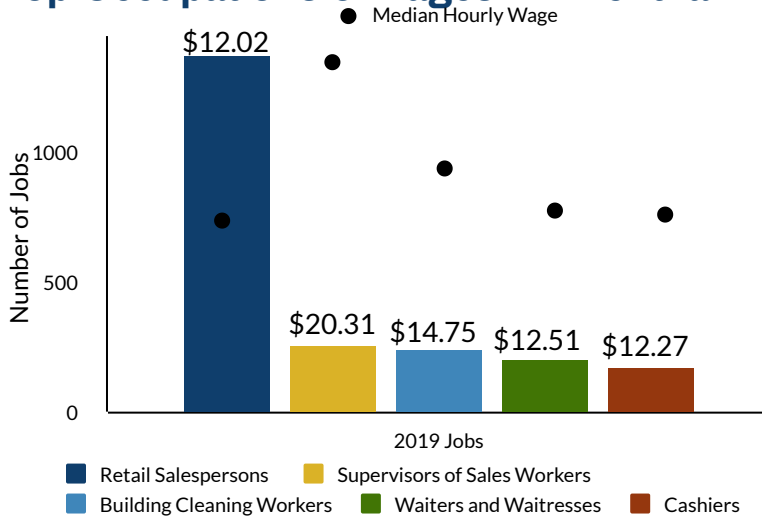


Sources
QUICK FACTS: U.S. Census Bureau, 2018 ACS 5-Year; EMSI, 2019 Jobs (includes self-employed workers)
SOCIOECONOMIC & HOUSING: U.S. Census Bureau, 2018 ACS 5-year.

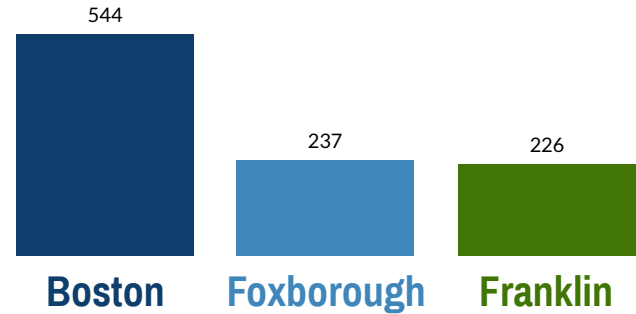
Housing-cost burden is defined by the U.S. Census Bureau as "30 percent or more of household income spent on housing-costs."

OCCUPATIONS & COMMUTING

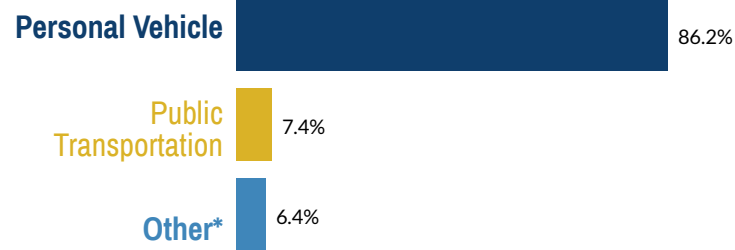
Top Occupations & Wages in Wrentham



Top Communities Wrentham Workers Commute To:



Getting to Work



*Other includes walking, bicycling, taxicab, motorcycle, or working at home.

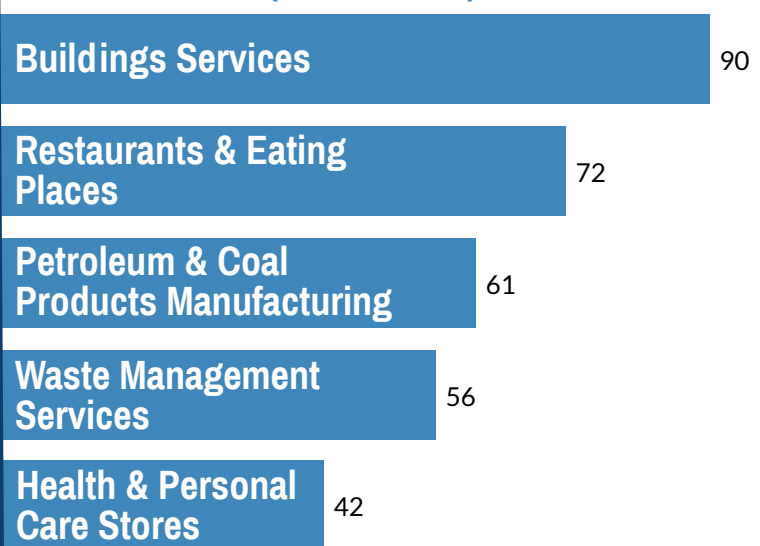
INDUSTRY BASE

Largest Industries (2019):



Labels to right of bars represent number of jobs.

Fastest Growing Industries (2010-2019):



Labels to right of bars represent number of jobs.

Sources
OCCUPATIONS & INDUSTRY BASE: EMSI.
COMMUTING: United States Census Bureau 2018, OnTheMap Application.

Prepared by the Public Policy Center at UMass Dartmouth for the 495/MetroWest Partnership.

