



Massachusetts
Taxpayers Foundation

*Municipal
Financial
Data*

50th Edition

MTF

**The 50th edition of
Municipal Financial Data
is made possible by a grant from**



Municipal Financial Data

50th Edition

Table of Contents

Major Trends in Local Finance	1
Financial Summary and Statewide Data	5
Explanation of Tables	8
2022 Municipal Financial Data	14
2022 Tax Rates	30
Debt Characteristics	36
Other Characteristics	42
Board of Trustees	48

April 2023

Municipal Financial Data is the Massachusetts Taxpayers Foundation's annual compilation of basic financial information for Massachusetts' 351 cities and towns. In addition to comparing communities' expenditures, revenues, tax rates, debt, and other characteristics, this booklet also includes statewide totals for key municipal financial statistics over the last ten years.

This booklet is available at \$5.00 per copy. To order a copy, contact the Foundation. More extensive data on local finances may be obtained from MTF or from the Division of Local Services of the Department of Revenue (<https://www.mass.gov/municipal-databank-data-analytics>).

Massachusetts Taxpayers Foundation
333 Washington Street, Suite 853
Boston, MA 02108

Phone: 617-720-1000

Website: www.masstaxpayers.org

E-mail: mtf_info@masstaxpayers.org

 [@masstaxpayersfd](https://twitter.com/masstaxpayersfd)

Major Trends in Local Finance

Municipal revenues and expenditures increased by 5.7 percent (\$1.8 billion) from fiscal year (FY) 2021 to FY 2022; the highest rate of growth since FY 2007. The strong rate of growth in FY 2022 is partially the residue of the pandemic. In FY 2021, municipal resources grew under two percent (1.7) for the first time since the Great Recession. In FY 2022, municipal finances rebounded. Prior to the pandemic, municipal finances experienced three straight years of growth over four percent, the first time that had occurred since the mid 2000's.

The data included in this publication do not include several federal and state one-time resources provided directly to municipalities during the pandemic. Those resources are not captured in Division of Local Services municipal financial data and they could obscure underlying trends in municipal revenue and spending. Still, those resources have helped and continue to help municipalities address a range of costs. As with much public finance analysis during the pandemic, the analysis that follows provides only part of the picture and so any conclusions must await further data.

Revenues

The three main sources of municipal revenues – property taxes, local aid, and local receipts – grew by \$1.5 billion (4.9 percent) in FY 2022. As with broader municipal finances, revenues rebounded after growing by only \$536 million (1.8 percent) between FY 2020 and FY 2021. While the largest nominal share of revenue growth over FY 2021 was property taxes (\$833 million), local aid and local receipts experienced the largest growth after a down year in FY 2021.

Property taxes, the primary source of municipal revenue, accounted for 59.2 percent of all municipal revenues in FY 2022. This share has grown consistently over time; in FY 2008, property taxes comprised 52.6 percent of revenues. Due to the poor performance of other revenue categories in FY 2021, the property tax share of local revenues grew by the largest amount since major local aid cuts over a decade ago. However, in FY 2022, while other revenue sources recovered, the property tax share actually declined slightly, from 60 percent of all revenues to 59.2 percent.

The different composition of state and local revenues was never more apparent than during FY 2021 and FY 2022. As the economy reopened and benefitted from hundreds of billions in federal stimulus, state tax collections soared. In FY 2021 collections grew by a record 15.3 percent and in FY 2022 the record was broken once again

as collections grew by a further 20.5 percent. While local property taxes did grow steadily over the same period, that growth was much more restrained. In both years, property taxes grew by 4.4 percent, very similar to pre-pandemic rates of growth.

Sustained property tax growth is a byproduct of a real estate market that actually performed better during the pandemic. In fact, municipal excess capacity – the amount that a municipality can raise property taxes without an override – continues to grow. In FY 2021, excess capacity grew by \$87 million, the most in twenty years, and in FY 2022 it grew by a further \$72 million to \$902 million in total.

Municipal excess capacity now equals 4.6 percent of the total property tax levy, a percentage that has not grown for twelve straight years. Since FY 2015, municipal excess capacity has doubled. The growth in FY 2021 and FY 2022 indicates that even while municipal budgets faced shortfalls in other revenue sources and strains in spending demands, most did not have to eat into their excess level capacity. One reason for this is likely the availability of federal Fiscal Recovery Funds which many municipalities have used to help balance their budgets.

The statewide trends in building excess capacity are strong, but mask wide variance at the local level. More than 150 communities have excess capacities of 0.5 percent of their total tax levy or less, while excess capacity in 86 cities in towns is less than .05 percent of their tax levy. For these communities, property tax growth not related to new growth is heavily constrained by proposition 2 ½.

Trends in Proposition 2 ½ overrides changed dramatically just before the pandemic. In FY 2017, cities and towns overrode just \$4 million in property taxes, the lowest figure in the last 20 years. By FY 2019, however, that amount grew to \$31.4 million, the largest amount since FY 2009. In FY 2022, \$19.2 million overrides were approved, down from the level in FY 2019 and FY 2020, but notably still above the earlier trend. In total, 21 override votes were taken that related to FY 2022 and 19 were successful. Municipalities appear to have reduced the frequency of override votes during the pandemic. In FY 2019 and FY 2020 73 override votes were taken and 58 were successful. In FY 2021 and FY 2022, 40 votes were taken and 31 were successful. To put this in perspective, municipalities averaged more than 100 override votes per year between FY 2001 and FY 2010.

New construction – property value that is added to local levy limits each year and is not subject to the 2 ½ growth

constraint – grew by \$372 million in FY 2022, compared to \$382 million in FY 2021. The amount of new growth has now been between \$362 and \$382 million in each of the last four years, after ten years of steady growth. New growth is not evenly distributed around the state. In both FY 2021 and FY 2022, Boston, Cambridge, and Somerville have accounted for about one-third of all new growth.

Local aid – primarily in the form of Chapter 70 education aid and Unrestricted General Government Aid – is the second largest source of municipal revenue, totaling \$6.2 billion in FY 2022, an increase of \$265 million (4.5 percent) over FY 2021. Although local aid continues to increase in absolute terms, it continues to decline as a share of total municipal revenue. Over a 20 year period, (from FY 2002 to FY 2022), local aid has decreased from 27.8 percent of municipal revenues to 18.6 percent. This decline is the result of relatively strong property tax growth combined with the impact of local aid cuts that took place in each of the last two fiscal downturns.

Unrestricted local aid (\$1.2 billion in FY 2022) grew by 3.5 percent; a growth rate that was tied to expected growth in state tax revenues. This connection between projected tax revenue growth and unrestricted local aid was instituted early in the Baker Administration and has provided predictability and stability to local aid increases. However, in FY 2021 and FY 2022, tax revenue growth has increased by far more than the original projections, while local aid numbers were not adjusted. This has created a significant difference between state tax growth and local aid growth since FY 2021.

The balance of municipal revenues is generated through a variety of other “local receipts” which include motor vehicle excise taxes, service fees and local option taxes on hotel accommodations and meals. Local receipts revenue rebounded significantly in FY 2022 after they declined by more than \$300 million in FY 2021. In FY 2022, local receipts totaled \$5.6 billion, growth of \$366 million over the prior year. FY 2022 local receipts have grown by less than one percent over FY 2020 collections.

Local option meals and hotels tax revenue rebounded in FY 2022 after two years of pandemic-related decline. Cities and towns collected \$376 million in local options taxes in FY 2022, an increase of \$180 million over FY 2021. Municipal restaurant and hotel receipts began to decline in FY 2020, but then plummeted by 45 percent between FY 2020 and FY 2021. Collections in FY 2022 now exceed the pre-pandemic figure. Motor vehicle excise revenue continues to be a strong source of local revenue growth. FY 2022 figures are not yet complete,

but in FY 2021 vehicle excess revenues totaled \$912 million, an increase of \$17 million over FY 2020.

Other revenue sources – including use of free cash or cash that is unexpended at the end of one fiscal year that can be applied toward the next year’s budget– totaled \$2.3 billion in FY 2022, an increase of \$383 million (19.7 percent) over FY 2021. The sharp increase in other revenues could again be affected by the availability of temporary state and local COVID recovery funds.

In spite of the challenges of the pandemic, cities and towns continued to build stabilization fund balances in FY 2021 and FY 2022, with total savings reaching \$1.55 billion by the start of FY 2022. Balances grew by \$95 million (6.5 percent) over FY 2021 and have grown by \$895 million in the last ten years.

Expenses

In FY 2021, the last year for which data is complete, salary and wages continued to make up the largest share of municipal spending by far – 42.4 percent. That is about the same as the pre-pandemic level. Between 2020 and 2021, salaries and wages grew by just over 2 percent. Health insurance cost data is not complete in FY 2021 or FY 2022 (information for several municipalities has not yet been submitted), but it appears that health insurance costs will increase by just under 5 percent in FY 2021.

The number of municipal full-time equivalent employees (FTE) decreased during the pandemic. According to DLS data, there were 255,965 FTEs in FY 2021, 10,000 fewer than in FY 2020. This is the smallest number of municipal employees since FY 2012. Presumably, these numbers should rebound in FY 2022 as local finances recover from the pandemic, but it may take years to restore 10,000 positions.

Municipal fixed costs and debt service continued to outpace other categories of cost growth in FY 2021, the last year with full data. While many areas of spending remained essentially flat, or even declined, during the pandemic, debt service and fixed costs increased by \$280 million.

Municipal pension obligations also outpace both wage and health care costs in terms of annual growth. In FY 2022, municipal (and county) pension appropriations increased by 6.2 percent – the third straight year pension appropriations have increased by at least 6 percent, despite pension payments actually declining in FY 2019. Pension appropriations exceeded \$2.7 billion in FY 2022, up from \$1.8 billion in FY 2019.

Lack of consistent financial data on municipal contributions to other post employee benefits (typically

retiree health care) makes it difficult to assess the extent to which cities and towns are committing significant resources to this major unfunded liability. These unfunded liabilities are one of the biggest long-term financial challenges that cities and towns face, and a sustainable solution to meeting that challenge has yet to be found.

Conclusion

In total, local finances have improved in recent years though considerable variation exists among communities. Risks remain on the horizon for all communities. For example, the impact of other post-employment benefits (OPEB) is becoming clear as municipalities now include this obligation in annual financial reports but remains unaddressed as a significant fiscal strain. Similarly, the state’s changing demographics will change local finances in terms of both revenue and spending needs. These changes will confront local decisionmakers and taxpayers in the years ahead.

2021 Financial Summary

	2020	2021	Percent Change
Revenue (000)			
Property Taxes	18,132,234	18,930,971	4.4
Local Aid	5,865,366	5,927,147	1.1
Local Receipts	5,529,365	5,204,930	-5.9
All other*	1,489,729	1,491,048	0.1
Expenses (000)			
Local purposes	30,516,598	31,081,161	1.9
Assessments	317,189	323,135	1.9
Overlay	182,907	149,800	-18.1
Total	31,016,694	31,554,096	1.7

2022 Financial Summary

	2021	2022	Percent Change
Revenue (000)			
Property Taxes	18,930,971	19,763,695	4.4
Local Aid	5,927,147	6,192,105	4.5
Local Receipts	5,204,930	5,570,839	7.0
All other*	1,491,048	1,830,486	22.8
Expenses (000)			
Local purposes	31,081,161	32,842,403	5.7
Assessments	323,135	329,639	2.0
Overlay	149,800	185,083	23.6
Total	31,554,096	33,357,125	5.7

*For revenue, “All other” includes funds from various non-tax sources that also support expenditures. This includes free cash which is simply a snapshot of a municipality’s available cash balance on given day, making it a very volatile number.

Statewide Data

Total by Fiscal Year (\$, Millions)	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Diff
Total Amount to Raise*	23,389	24,343	25,279	26,305	27,260	28,416	29,693	31,017	31,554	33,357	1,803
Revenues											
Property Taxes	13,444	13,975	14,554	15,179	15,831	16,540	17,322	18,132	18,931	19,764	833
Total Local Aid	4,821	4,952	5,065	5,190	5,319	5,421	5,589	5,865	5,927	6,192	265
Chapter 70 Education Aid**	3,520	3,641	3,730	3,834	3,936	4,044	4,177	4,436	4,534	4,735	202
Unrestricted Government Aid***	899	920	946	980	1,022	1,062	1,099	1,129	1,129	1,168	40
Local Receipts	4,166	4,266	4,485	4,674	4,819	5,063	5,262	5,529	5,205	5,571	366
Spending											
Local Expenditures	22,903	23,863	24,797	25,821	26,779	27,945	29,190	30,517	31,081	32,842	1,761
Assessments	285	289	286	289	293	303	309	317	323	330	7
Abatements and Refunds	201	191	196	195	188	168	194	183	150	185	35
Proposition 2 1/2											
Maximum Levy Limit	13,789	14,376	15,003	15,688	16,395	17,152	17,985	18,876	19,761	20,666	905
New Construction	195	237	256	280	317	335	362	378	382	372	-10
Excess Capacity	345	401	449	509	563	611	662	743	830	902	72
Overrides (\$ approved)	11	16	18	23	4	9	31	33	11	19	9
Debt/Capital Exclusions	416	430	449	478	490	510	540	587	623	658	34
Other Measures											
Net Free Cash (balance as of July 1)	1,107	1,132	1,318	1,400	1,641	1,711	1,754	1,915	1,951	2,334	383
Stabilization Funds (balance as of July 1)	657	796	885	984	1,070	1,181	1,280	1,374	1,460	1,554	95

*Total Amount to Raise is the sum of local expenditures, state and county assessments, and reserves for abatements and refunds. Total Local Aid includes other aid, including School Building Aid payments, that is not shown separately in the table.

**Chapter 70 aid amounts exclude direct aid to regional schools.

***Beginning in FY 2010, the Commonwealth budget organized both Lottery Aid and Additional Assistance into "Unrestricted Government Aid." Before FY 2010, "Unrestricted Government Aid" includes Lottery Assistance only.

Statewide Data

Percent Change by Fiscal Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Amount to Raise*	3.7	4.1	3.8	4.1	3.6	4.2	4.5	4.5	1.7	5.7
Revenues										
Property Taxes	3.6	4.0	4.1	4.3	4.3	4.5	4.7	4.7	4.4	4.4
Local Aid	3.0	2.7	2.3	2.5	2.5	1.9	3.1	4.9	1.1	4.5
Chapter 70 Education Aid**	4.8	3.4	2.5	2.8	2.7	2.7	3.3	6.2	2.2	4.4
Unrestricted Government Aid***	0.0	2.4	2.8	3.6	4.3	3.9	3.5	2.7	0.0	3.5
Local Receipts	3.3	2.4	5.1	4.2	3.1	5.1	3.9	5.1	-5.9	7.0
Spending										
Local Expenditures	3.7	4.2	3.9	4.1	3.7	4.4	4.5	4.5	1.9	5.7
Assessments	-1.8	1.7	-1.2	1.2	1.3	3.4	2.0	2.6	1.9	2.0
Abatements and Refunds	8.5	-5.2	2.8	-0.5	-3.5	-10.6	15.2	-5.7	-18.1	23.6
Proposition 2 1/2										
Maximum Levy Limit	3.9	4.3	4.4	4.6	4.5	4.6	4.9	5.0	4.7	4.6
New Construction	3.7	21.6	8.0	9.1	13.3	5.8	8.0	4.5	1.1	-2.7
Excess Capacity	17.8	16.3	11.9	13.3	10.7	8.5	8.4	12.3	11.6	8.7
Overrides	-29.1	48.3	12.0	32.5	-83.1	122.6	258.5	6.1	-67.9	79.4
Debt/Capital Exclusions	1.5	3.5	4.2	6.6	2.4	4.2	5.7	8.8	6.1	5.5
Other Measures										
Net Free Cash (balance as of July 1)	26.6	2.3	16.5	6.2	17.3	4.2	2.5	9.2	1.9	19.7
Stabilization Funds (balance as of July 1)	-0.3	21.1	11.2	11.2	8.8	10.4	8.3	7.3	6.3	6.5

*Total Amount to Raise is the sum of local expenditures, state and county assessments, and reserves for abatements and refunds. Total Local Aid includes other aid, including School Building Aid payments, that is not shown separately in the table.

**Chapter 70 aid amounts exclude direct aid to regional schools.

***Beginning in FY 2010, the Commonwealth budget organized both Lottery Aid and Additional Assistance into "Unrestricted Government Aid." Before FY 2010, "Unrestricted Government Aid" includes Lottery Assistance only.

Explanation of Tables

The following tables present local financial information for fiscal year 2022, with fiscal year 2021 data included for comparison in some cases. There are two tables for each year: municipal financial data and community tax rates. For fiscal 2022 there are two additional tables detailing local debt and other characteristics. The following list explains column headings for each table.

Column Headings for 2022 Municipal Financial Data Tables

Population

The 2021 population data from the U.S. Census. It is used to compute per capita statistics.

State Total: 6,984,723

Total Amount to Raise

The total of local expenditures, state and county assessments, and “overlay” reserves (the amount determined by the assessors for anticipated tax refunds, exemptions, and uncollected taxes).

2022 State Total: \$33.4 billion

Change

The percent change in the amount to raise from the prior fiscal year.

2022 State Change: 5.7 percent

Expenditures

Local

Total amounts budgeted by the city or town for local purposes in the fiscal year plus any additional lottery distributions available for expenditure. This includes amounts appropriated and amounts otherwise required to be raised by the municipality, such as regional school district assessments.

2022 State Total: \$32.8 billion

Change

The percent change in local expenditures from the prior fiscal year.

2022 State Change: 5.7 percent

Assessments

Total amounts assessed against the city or town on the “cherry sheet.” The amounts shown include charges for all state, county, and special district purposes but exclude regional school district, school choice, and charter school assessments.

2022 State Total: \$330 million

Change

The percent change in assessments from the prior fiscal year.

2022 State Change: 2.0 percent

Revenue Sources

Property Taxes

The amount the city or town must raise through real and personal property taxes. It is the difference between the total amount to be raised and the locality’s non-tax receipts.

2022 State Total: \$19.8 billion

Change

The percent change in property taxes from the prior fiscal year.

2022 State Change: 4.4 percent

Local Aid

Total amount paid by the state to the city or town as aid or reimbursements. This total is shown on the “cherry sheet,” a report issued yearly to a city or town estimating state and county charges and the state aid it will receive. The amount in our tables includes school building assistance payments for projects that pre-date the School Building Authority. It excludes regional school aid and school choice tuition payments to receiving districts.

2022 State Total: \$6.2 billion

Change

The percent change in local aid from the prior fiscal year.

2022 State Change: 4.5 percent

Local Receipts

Estimated receipts from investment income, motor vehicle excise, hotel/motel tax, fees, fines, rentals, special assessments, community preservation funds, sales of services (e.g., municipal light, water, sewer), and other local sources.

2022 State Total: \$5.6 billion

Change

The percent change in fees and charges from the prior fiscal year.

2022 State Change: 7 percent

Note: Cities and towns support their expenditures with funds from several other non-tax sources, including any surpluses from prior years. They are not shown separately but are included in the Total Amount.

Tax Limit

Under the provisions of Proposition 2½ the Department of Revenue (DOR) calculates a tax limit each year for each city and town. DOR takes the previous year's limit and adds 2.5 percent, plus the applicable tax on new construction and any taxes temporarily added to support local debt or capital expenditures. A community can tax up to its limit without a local override vote.

2022 State Total: \$20.7 billion

Excess Capacity

The difference between the amount of property taxes that a municipality chooses to raise and the amount of taxes that could be raised under the tax limit. It represents the additional taxes a city or town may collect without overriding Proposition 2½.

2022 State Total: \$902 million

Percent

Excess capacity expressed as a percent of total property taxes.

2022 State Average: 4.6 percent

Levy From Growth

The amount of property tax generated by growth in property value from new construction or major renovations. Communities can increase their tax limits by taxing such growth, but increases in property value due to community-wide revaluation of existing properties cannot be used to increase the tax limit.

2022 State Total: \$372 million

Column Headings for 2022 Tax Rates Tables

Assessed Value

The total assessed valuation, as determined by the local assessors, of all taxable real and personal property as of January 1. Taxes for the fiscal year that ends on June 30 of the following year are based on this amount (for example, the assessed valuation as of January 1, 2018 provides the basis for fiscal 2018 taxes).

2022 State Total: \$1,470.3 billion

Year Certified

The next year in which the community will complete a full, certified property revaluation (required every three years). While this is an indication of the currency of the assessed value, communities differ in how closely they maintain values between revaluations.

Tax Rates

Composite

This tax rate is calculated by dividing total property taxes by total assessed values and multiplying by 1,000. For communities with a single tax rate, it is the same as the actual rate. For multiple tax rate communities, it is the rate that would be in effect if the community had a single rate.

2022 State Average: \$14.92 per \$1,000 of Assessed Valuation

Residential and Other Rates

The actual tax rates for each class of property.

Column Headings for Debt Characteristics Table

Moody's Rating

The municipality's debt issuance rating by Moody's Investors Services as of October 2021. Current ratings may be found on the Division of Local Service website and at moodys.com.

Standard and Poor's Rating

The municipality's debt issuance rating by Standard & Poor's Ratings Services as of October 2021. Current ratings may be found at on the Division of Local Services website and at www.standardandpoors.com.

Moody's and Standard & Poor's ratings are given for information purposes only and do not constitute a judgment on the part of MTF.

Debt per Capita

The amount of long-term debt outstanding as of July 1, 2022 divided by the 2021 population (the most recent available).

State Average: \$2,015

Percent of Value

The same debt total divided by total equalized property valuation as of January 1, 2022, as proposed by the Department of Revenue.

State Average: 0.9 percent

Column Headings for Other Characteristics Table

Per Capita Amounts

2020 Income

Community income per capita, as determined by the Department of Revenue, is used in setting the state grant percentage for construction projects approved by the School Building Authority.

2020 State Average: \$53,161

Equalized Value per Capita

Total equalized property valuation as of January 1, 2022, as determined biennially by the Department of Revenue, divided by 2021 population.

2022 State Average: \$266,243

Expenditures per Capita

Total local expenditures divided by 2021 population.

2022 State Average: \$4,632

Comparative Single-Family Tax Bill

The 2022 residential tax rate multiplied by the average value of a single-family residence in Massachusetts in 2022, as reported by the Department of Revenue. The Department's calculation of the statewide single-family average value excludes the 13 communities with residential exemptions.

2022 State Average: \$7,504

Percent Low-Income Students

Total number of low-income students in a community as a percent of 2022 foundation enrollment, as reported by the Department of Education. Low-income students attending regional school districts are allocated among member communities based upon each community's share of the district's foundation enrollment.

2022 State Average: 35.9 percent

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth		
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit	2022	2021	2022	2021
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)
Abington	17,094	67,825	3.6	67,216	3.6	243	2.7	39,793	2.7	13,618	7.9	13,036	9.8	39,807	15	458	281	
Acton	23,846	116,620	3.7	115,625	3.8	337	2.1	99,256	3.4	2,703	2.7	13,038	6.7	99,686	430	793	1,040	
Acushnet	10,553	36,943	5.2	36,411	5.7	229	2.1	20,465	6.2	8,281	0.9	6,068	3.2	20,575	110	734	444	
Adams	8,100	17,442	-0.1	17,244	-0.2	46	4.9	12,452	1.7	2,845	2.9	1,441	-0.3	13,181	730	79	132	
Agawam	28,494	116,263	4.6	115,745	4.8	218	-3.5	67,313	2.9	24,827	3.0	18,703	8.5	81,709	14,396	788	968	
Alford	484	2,461	12.2	2,443	12.3	0	-5.0	1,576	2.5	20	1.6	620	16.0	1,918	342	17	5	
Amesbury	17,269	78,009	4.5	76,149	4.1	1,777	16.5	49,792	4.1	11,889	-0.2	13,521	19.8	53,062	3,270	512	449	
Amherst	39,378	103,678	8.3	101,919	8.5	1,193	0.0	59,206	4.2	16,006	2.2	19,090	13.6	59,363	157	748	736	
Andover	36,517	215,639	3.0	214,489	3.0	427	-2.7	165,460	3.7	14,238	1.7	30,332	-2.9	165,895	435	2,748	1,925	
Arlington	45,617	217,660	5.8	213,774	6.0	3,194	0.4	142,948	3.4	23,530	-0.3	36,652	11.6	143,002	54	850	934	
Ashburnham	6,341	22,059	11.1	21,856	11.2	54	1.1	15,744	3.6	1,123	5.5	3,085	4.0	15,746	3	173	248	
Ashby	3,170	9,274	4.2	9,149	4.3	27	-25.9	7,093	4.7	670	4.3	778	0.3	7,096	2	43	95	
Ashfield	1,691	6,542	13.0	6,507	13.1	5	28.4	4,781	10.3	330	5.3	1,199	39.2	4,783	2	44	150	
Ashland	18,560	85,022	4.7	84,581	4.7	244	-4.7	53,020	6.0	9,751	0.2	18,292	8.4	53,023	3	636	640	
Athol	11,905	28,434	8.8	28,007	8.9	123	7.2	15,861	4.0	3,210	3.5	6,771	1.1	16,105	244	327	206	
ATTLEBORO	46,580	174,019	5.7	171,906	5.7	1,219	3.8	88,623	7.3	48,866	0.6	32,620	7.9	88,623	0	1,109	1,349	
Auburn	16,830	74,207	3.8	73,420	3.9	281	-1.5	45,680	2.9	14,421	1.9	10,729	6.8	53,557	7,877	689	770	
Avon	4,755	34,077	14.5	33,945	14.6	125	0.4	22,077	1.4	3,300	14.1	2,661	-1.0	24,668	2,592	302	252	
Ayer	8,400	43,198	7.7	42,796	7.8	102	2.0	26,338	2.9	1,006	1.8	14,093	21.2	29,427	3,088	501	761	
Barnstable	49,583	232,590	4.3	225,965	4.6	5,485	2.3	136,244	3.2	17,277	0.8	59,150	4.4	136,353	109	1,089	1,019	

Barre	5,526	13,795	1.3	13,718	2.7	20	-4.1	9,252	3.3	1,152	1.6	2,734	12.0	9,310	58	0.6	120	88
Becket	1,932	7,783	3.5	7,700	3.5	3	-2.0	6,382	3.4	254	-7.6	906	16.8	6,944	562	8.8	23	65
Bedford	14,155	112,515	7.1	111,640	7.2	358	2.0	73,492	4.4	8,897	3.5	13,364	-4.1	81,691	8,199	11.2	1,593	1,179
Belchertown	15,279	58,056	2.2	57,738	2.2	113	8.5	30,937	3.8	18,022	1.2	6,328	0.9	30,947	10	0.0	451	455
Bellingham	16,905	78,169	2.6	77,224	2.8	384	2.0	48,669	4.3	11,953	-10.9	13,987	5.2	48,885	217	0.4	1,571	961
Belmont	26,838	160,920	4.9	158,230	5.0	1,840	0.3	111,720	2.0	12,475	1.6	28,854	13.6	111,732	12	0.0	1,104	1,035
Berkley	6,785	25,858	5.7	25,574	5.9	191	1.5	14,454	3.5	4,801	1.0	1,228	5.5	14,462	8	0.1	208	211
Berlin	3,674	16,948	9.5	16,606	9.1	42	2.8	12,907	3.3	250	1.7	2,331	58.8	14,206	1,299	10.1	298	404
Bernardston	2,106	5,805	7.6	5,763	7.6	11	16.2	4,730	7.4	367	7.5	340	-3.8	4,858	128	2.7	28	28
BEVERLY	42,446	167,498	2.7	166,204	2.7	1,141	0.8	115,211	2.8	18,481	3.4	28,090	6.1	116,336	1,125	1.0	1,401	1,368
Billerica	41,453	206,426	6.2	200,134	6.1	3,541	16.5	137,590	3.4	26,793	1.8	30,490	13.8	163,257	25,667	18.7	3,622	4,704
Blackstone	9,177	31,559	11.4	31,368	11.1	46	2.2	20,851	3.6	1,948	5.6	4,331	14.4	20,913	62	0.3	209	269
Blandford	1,210	5,776	1.5	5,748	1.4	4	-12.5	3,334	6.4	221	2.1	1,513	24.7	3,898	564	16.9	23	556
Bolton	5,676	26,777	1.8	26,578	1.8	74	2.7	24,132	2.7	300	1.4	1,562	3.1	24,229	98	0.4	305	251
BOSTON	654,776	3,854,009	6.1	3,719,787	5.5	101,048	-0.3	2,823,323	5.6	483,381	5.2	460,755	8.7	2,823,729	405	0.0	102,673	81,817
Bourne	20,709	97,659	-2.6	95,717	-2.5	1,892	9.0	56,464	3.1	8,296	4.3	26,246	-7.2	56,503	39	0.1	497	659
Boxborough	5,425	24,852	4.1	24,449	4.2	82	-3.9	21,888	5.6	328	1.6	2,103	10.3	24,589	2,701	12.3	211	328
Boxford	8,141	39,132	1.0	38,819	1.0	152	1.7	31,972	3.0	2,543	2.8	3,579	1.8	33,707	1,735	5.4	219	311
Boylston	4,882	18,600	3.6	18,486	3.7	54	3.7	15,297	3.7	508	7.7	1,943	0.9	16,795	1,498	9.8	462	457
Braintree	38,822	175,895	1.1	170,913	0.9	3,847	13.1	105,312	6.1	25,276	-1.7	43,161	-0.6	105,333	22	0.0	881	872
Brewster	10,456	58,806	4.6	57,888	4.2	534	0.8	37,992	4.1	1,940	5.3	9,524	-5.5	38,012	20	0.1	381	481
Bridgewater	28,805	83,009	9.4	82,456	9.6	416	3.7	53,586	10.9	4,690	4.7	15,308	8.8	53,607	21	0.0	855	1,628
Brimfield	3,690	11,854	-3.0	11,664	-3.2	12	-0.7	8,282	2.7	1,959	0.7	658	-9.4	8,433	151	1.8	56	94
BROCKTON	105,446	529,862	11.4	524,195	11.3	3,315	3.3	160,520	3.6	240,581	11.0	70,773	-3.1	160,629	109	0.1	2,331	1,658
Brookfield	3,432	10,511	9.8	10,458	9.8	18	1.8	5,872	7.2	2,462	1.1	969	-12.5	6,210	338	5.8	69	97

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth		
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Limit	Capacity	2021	2022	2021	2022	
		Change	(%)	Change	(%)	Change	(%)	Change	(%)	Change	(%)	(\$000)	(\$000)	(\$000)	(%)	(\$000)	(\$000)	
		2022	(%)	2022	(%)	2022	(%)	2022	(%)	2022	(%)	2022	2022	2022	(%)	2022	2022	
Brookline	62,726	365,610	5.2	355,212	4.8	6,795	1.8	272,124	6.4	22,826	2.0	59,858	5.2	272,125	0	0.0	3,320	3,459
Buckland	1,816	6,874	27.4	6,826	27.7	7	-21.0	4,501	5.9	394	15.2	622	-2.9	4,522	20	0.4	51	27
Burlington	25,989	169,013	5.4	167,321	5.4	691	-2.5	129,801	4.9	10,196	2.1	22,060	1.4	141,619	11,818	9.1	3,108	1,844
CAMBRIDGE	117,090	958,504	6.8	942,683	6.9	11,394	1.2	494,732	4.7	45,617	6.6	212,514	7.4	691,328	196,596	39.7	13,400	15,126
Canton	24,470	126,974	4.9	124,039	4.5	939	1.5	87,628	3.2	9,398	-2.5	25,333	13.5	89,356	1,728	2.0	1,550	2,368
Carlisle	5,181	34,246	5.9	34,142	5.9	56	2.3	28,880	2.3	1,481	3.7	2,886	41.1	32,031	3,150	10.9	279	170
Carver	11,668	52,114	1.8	51,635	1.8	219	0.6	28,957	3.8	12,275	-0.7	3,925	17.7	28,970	13	0.0	282	359
Charlmont	1,184	4,516	14.5	4,471	14.7	12	-4.6	3,199	4.3	340	0.2	667	99.4	3,465	266	8.3	41	57
Charlton	13,317	37,244	4.4	36,958	5.0	129	41.9	27,801	10.8	1,700	6.0	4,629	-19.7	27,812	11	0.0	636	2,533
Chatham	6,703	56,027	6.7	54,822	6.6	870	1.1	38,046	2.1	222	4.1	12,006	33.4	40,716	2,670	7.0	371	447
Chelmsford	35,933	158,200	4.8	156,977	4.8	420	5.4	111,899	4.8	17,554	2.7	19,800	2.3	113,379	1,480	1.3	1,775	1,473
CHELSEA	38,889	231,492	5.5	226,760	5.1	2,928	0.0	70,346	8.6	107,975	10.7	42,879	2.2	70,354	8	0.0	1,785	3,927
Cheshire	3,236	7,069	-3.1	6,980	-3.3	42	36.7	4,526	2.4	860	5.5	1,270	-6.8	4,569	43	0.9	64	60
Chester	1,221	3,574	-1.3	3,533	-1.3	2	-44.0	2,796	1.2	336	4.2	442	12.0	3,124	328	11.7	54	9
Chesterfield	1,178	4,344	-2.2	4,320	-2.1	2	-70.1	3,358	3.3	386	2.0	505	108.7	3,579	220	6.6	47	45
CHICOPEE	55,190	234,821	5.7	232,292	5.7	1,011	-1.8	95,204	3.2	87,296	5.0	39,130	4.8	102,167	6,962	7.3	984	1,316
Chilmark	1,248	13,605	12.0	13,319	12.2	232	1.0	10,405	3.3	9	6.6	2,147	24.1	10,777	372	3.6	98	97
Clarksburg	1,649	5,926	1.5	5,899	2.1	7	-1.6	2,341	12.0	2,296	-2.2	655	-3.1	2,343	2	0.1	2	2
Clinton	15,381	69,246	11.1	68,774	11.6	65	-0.8	29,856	5.1	17,980	3.1	17,979	30.9	31,811	1,956	6.5	665	656
Cohasset	8,373	66,530	11.9	65,930	11.9	389	-0.1	42,674	3.1	3,471	-0.3	14,288	17.2	42,708	34	0.1	460	601

Colrain	1,615	5,057	-3.4	5,036	-3.5	3	0.9	3,935	2.7	382	3.7	664	7.2	4,100	165	4.2	26	52
Concord	18,184	124,220	1.5	123,244	1.5	455	-0.4	100,765	2.7	5,838	3.4	11,021	-4.8	105,775	5,010	5.0	958	971
Conway	1,768	7,595	-9.0	7,557	-8.8	2	2.9	5,308	2.4	880	0.5	438	-51.5	5,872	564	10.6	81	155
Cummington	819	2,760	-11.5	2,742	-11.5	1	-7.9	2,049	2.0	234	0.6	153	0.0	2,401	353	17.2	14	18
Dalton	6,290	19,531	1.1	19,401	1.0	51	41.7	14,181	0.2	1,674	3.4	2,221	0.3	15,560	1,378	9.7	87	52
Danvers	27,898	133,877	2.8	132,300	2.7	742	0.6	86,909	3.5	11,010	3.1	28,109	2.5	86,921	12	0.0	970	833
Dartmouth	34,005	119,668	4.5	118,056	4.6	1,026	-1.8	69,887	3.5	15,526	2.6	25,546	3.8	69,891	3	0.0	631	794
Dedham	25,240	130,410	4.4	126,882	4.7	2,778	10.1	97,098	4.0	9,963	1.2	14,649	1.9	106,379	9,281	9.6	1,227	1,335
Deerfield	5,115	20,677	-5.6	20,547	-5.8	36	-12.3	12,750	3.7	1,807	-2.5	4,689	-24.4	12,751	0	0.0	173	214
Dennis	14,903	72,746	5.7	71,344	5.7	968	3.5	48,082	2.6	807	0.2	15,910	4.2	49,309	1,227	2.6	334	377
Dighton	8,150	26,224	7.4	25,931	7.5	193	3.4	19,634	4.9	924	1.0	2,741	-5.5	20,652	1,018	5.2	233	293
Douglas	9,049	36,817	6.4	36,674	6.3	15	-3.5	20,059	4.1	9,923	0.4	3,748	8.1	20,072	13	0.1	329	346
Dover	5,892	41,722	3.9	41,096	4.0	328	-0.3	34,509	-0.9	1,727	1.7	2,084	15.1	37,808	3,299	9.6	228	238
Dracut	32,159	104,589	3.9	103,833	3.5	352	1.5	55,524	3.4	25,865	3.3	18,464	4.2	55,569	45	0.1	404	379
Dudley	11,884	23,246	6.2	23,109	6.3	33	-5.0	14,551	5.0	2,168	3.4	6,116	19.8	14,558	7	0.0	114	146
Dunstable	3,341	12,949	5.4	12,818	4.6	3	0.4	10,519	5.3	333	2.6	1,384	-7.1	10,665	147	1.4	316	161
Duxbury	16,116	91,163	0.4	90,411	0.3	370	10.2	67,220	1.4	6,823	6.7	12,449	-3.0	67,447	226	0.3	646	577
East Bridgewater	14,465	59,303	6.0	58,251	5.5	213	1.6	33,106	2.5	13,057	0.0	6,778	-0.7	33,119	13	0.0	277	463
East Brookfield	2,209	6,270	6.4	6,225	6.4	22	0.5	4,180	3.1	530	1.0	1,040	6.6	4,297	117	2.8	38	61
East Longmeadow	16,370	72,830	0.8	72,515	0.8	130	-13.4	45,381	1.4	14,001	-3.6	11,301	4.2	48,094	2,714	6.0	699	529
Eastham	5,832	38,981	9.0	38,166	9.0	577	4.8	29,175	2.8	634	10.0	5,850	12.4	29,202	27	0.1	187	139
Easthampton	16,022	55,520	-1.7	55,057	-1.8	141	1.4	30,763	1.0	11,800	1.4	7,223	-27.5	30,874	110	0.4	287	262
Easton	25,247	97,660	5.6	96,485	5.6	715	0.7	63,740	4.5	13,135	1.7	16,100	2.4	63,747	7	0.0	707	707
Edgartown	5,302	48,615	7.1	48,001	7.2	496	3.9	32,136	-0.6	2,945	11.2	9,193	7.3	33,953	1,817	5.7	372	477
Egremont	1,371	5,905	10.1	5,863	10.1	2	-1.6	4,449	2.8	257	3.1	672	4.6	4,925	476	10.7	79	50

2022 Municipal Financial Data

CITY/Town	Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth			
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit	Capacity	2021	2022	2021	2022
		2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	2022	(\$000)	(%)	(\$000)	(\$000)
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(\$000)
Erving	1,667	13,706	-1.7	13,382	-1.3	17	-12.4	11,698	3.3	637	0.6	768	26.6	11,707	9	0.1	146	101	
Essex	3,668	22,828	5.5	22,715	5.3	33	0.8	15,837	3.9	301	0.7	5,167	3.6	16,023	186	1.2	128	122	
EVERETT	48,557	262,474	8.0	254,707	7.8	5,757	7.9	100,041	8.8	94,729	13.5	58,686	3.5	156,358	56,317	56.3	2,425	2,421	
Fairhaven	15,909	65,073	3.8	64,399	3.9	357	3.7	31,496	3.4	11,562	0.6	18,173	12.8	31,550	54	0.2	334	463	
FALL RIVER	93,884	381,322	6.5	377,617	6.6	2,751	2.2	117,800	5.5	178,640	5.4	76,877	8.5	122,324	4,524	3.8	2,180	3,380	
Falmouth	33,128	178,659	18.1	176,715	18.4	1,663	0.7	115,710	3.8	9,923	4.4	25,638	0.9	117,045	1,335	1.2	1,029	1,664	
FITCHBURG	41,732	170,463	3.3	168,342	3.3	1,171	6.4	60,258	3.8	72,284	5.7	32,505	4.0	60,263	4	0.0	979	758	
Florida	685	4,414	3.6	4,344	7.1	2	2.1	2,928	3.7	687	1.8	345	-0.1	2,928	0	0.0	23	11	
Foxborough	18,519	92,897	4.6	91,377	4.7	426	6.7	55,962	3.8	11,346	1.0	20,180	6.2	55,988	26	0.0	748	821	
Framingham	71,265	366,105	3.9	362,372	3.9	1,956	2.2	200,061	2.3	69,729	0.6	87,700	17.2	237,226	37,165	18.6	3,347	3,566	
Franklin	33,036	154,647	7.7	153,291	7.8	721	1.6	87,653	3.6	32,092	0.4	29,670	29.1	87,707	54	0.1	1,668	1,106	
Freetown	9,202	32,360	-3.1	30,753	-4.8	289	4.0	24,541	7.9	2,422	1.4	4,264	-12.4	24,673	132	0.5	235	852	
GARDNER	21,191	76,572	2.7	75,984	2.7	357	-6.5	30,048	3.0	26,542	0.3	15,460	-2.4	30,509	461	1.5	368	462	
Aquinnah (Gay Head)	450	6,756	9.6	6,671	9.8	60	-0.7	5,381	4.6	8	6.1	971	25.1	5,390	9	0.2	11	6	
Georgetown	8,416	36,989	1.0	36,766	0.8	116	1.5	22,980	3.1	6,590	1.0	6,111	-3.6	22,983	3	0.0	192	232	
Gill	1,536	4,187	10.7	4,110	10.6	2	-25.7	2,988	2.4	300	3.6	309	-7.1	3,190	202	6.8	37	19	
GLOUCESTER	29,952	143,380	2.2	142,489	2.2	476	2.2	93,515	3.7	11,734	2.5	33,653	1.6	93,590	75	0.1	1,087	1,659	
Goshen	950	3,820	5.7	3,789	5.4	2	17.3	2,857	4.7	263	4.6	370	4.4	2,878	21	0.7	24	42	
Gosnold	70	1,737	-2.9	1,731	-2.7	5	-13.4	720	20.1	38	1.7	867	-13.0	788	68	9.4	—	12	
Grafton	19,756	80,683	7.2	80,105	7.2	226	1.5	50,536	4.5	13,217	2.8	10,529	11.8	52,296	1,760	3.5	913	865	

Granby	6,061	24,419	9.0	23,750	9.3	569	13.6	14,207	3.3	5,859	23.8	1,393	-0.5	14,212	4	0.0	133	130
Granville	1,533	4,592	8.1	4,548	8.0	2	-0.3	3,456	6.8	244	4.5	574	1.7	3,982	527	15.2	89	95
Great Barrington	7,164	36,812	6.4	36,445	5.9	62	-25.8	25,135	2.0	1,228	3.4	5,657	-1.5	27,128	1,993	7.9	390	584
Greenfield	17,652	73,638	8.1	73,017	8.0	300	16.5	37,211	2.3	18,070	0.0	11,351	-0.6	39,302	2,091	5.6	265	373
Groton	11,147	49,210	7.9	48,840	7.6	97	2.4	36,277	4.1	1,014	6.7	9,050	9.7	36,298	21	0.1	255	348
Groveland	6,737	23,987	5.5	23,777	5.6	87	-15.3	17,776	7.6	1,064	4.4	4,283	6.9	17,874	98	0.5	160	204
Hadley	5,272	24,335	6.3	24,023	6.3	234	5.3	13,249	5.1	2,274	2.0	6,129	5.0	13,542	294	2.2	165	136
Halifax	7,749	28,268	5.2	27,974	5.5	129	2.8	18,619	4.4	4,348	2.1	3,713	5.9	18,851	232	1.2	246	178
Hamilton	7,539	38,016	1.9	37,466	1.8	250	0.9	31,830	4.7	961	5.6	4,499	5.2	31,929	99	0.3	357	407
Hampden	4,935	16,354	6.1	16,197	5.8	8	-0.3	13,518	2.1	802	2.3	910	6.0	14,418	900	6.7	234	188
Hancock	751	2,594	6.8	2,575	6.5	0	-7.5	973	3.1	367	23.5	647	10.3	2,546	1,573	161.7	6	8
Hanover	14,871	76,280	6.1	75,612	6.7	260	6.3	49,022	0.9	9,736	4.5	13,531	34.0	49,936	914	1.9	513	605
Hanson	10,674	34,231	9.2	33,870	9.4	164	2.0	25,104	12.0	1,589	3.0	4,811	2.4	25,118	14	0.1	267	371
Hardwick	2,660	6,784	7.1	6,721	7.4	15	-14.0	4,416	4.5	663	5.0	1,553	10.4	4,423	7	0.2	25	57
Harvard	6,844	34,652	-1.7	34,502	-1.8	50	1.0	24,993	2.8	3,772	2.0	2,430	-0.8	25,219	226	0.9	159	173
Harwich	13,629	86,055	13.5	84,796	13.6	804	5.2	54,633	2.5	765	11.9	22,537	22.4	54,677	44	0.1	497	472
Hatfield	3,314	14,424	1.5	14,336	1.5	16	-3.8	8,454	2.5	1,290	-7.9	2,482	2.7	8,520	65	0.8	63	62
HAVERTHILL	67,361	241,353	4.3	239,670	4.2	1,172	11.6	115,388	3.6	77,592	4.2	42,552	7.5	120,035	4,648	4.0	1,969	1,037
Hawley	350	1,172	-4.9	1,164	-4.9	0	41.6	911	-0.3	130	13.2	56	5.4	1,019	108	11.9	8	9
Heath	726	2,535	-4.7	2,524	-4.7	2	25.8	2,176	2.0	107	2.9	174	8.0	2,473	298	13.7	29	24
Hingham	24,311	139,770	6.3	138,198	6.1	868	1.3	92,988	3.1	10,139	-12.7	28,939	26.8	93,170	183	0.2	1,677	692
Hinsdale	1,908	6,440	0.8	6,357	0.6	24	4.0	4,622	2.2	414	2.2	972	-3.9	5,356	734	15.9	77	40
Holbrook	11,335	52,021	1.7	51,332	1.7	376	4.9	29,303	3.1	10,611	11.0	10,468	6.9	32,131	2,829	9.7	805	349
Holden	19,898	67,286	1.4	66,961	1.4	148	1.7	46,317	3.3	2,349	4.2	15,396	0.7	47,020	704	1.5	448	619
Holland	2,583	8,266	1.0	8,205	0.9	9	-0.9	6,096	4.4	1,202	-2.9	450	-2.9	6,194	97	1.6	57	69

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth			
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit	Capacity	2021	2022	2021	2022
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(\$000)
		2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	2022	2021	2022	2021	2022
Holliston	14,840	80,372	-0.6	79,752	-0.4	256	-5.6	52,827	3.5	10,798	0.8	10,087	-16.7	53,149	321	0.6	838	665	
HOLYOKE	37,929	176,162	4.4	170,639	4.1	5,021	13.7	58,990	3.7	95,848	5.3	19,910	4.4	59,912	922	1.6	1,113	932	
Hopedale	5,998	30,157	2.9	30,059	3.0	26	-11.3	16,805	5.5	6,896	1.8	4,311	5.1	16,807	3	0.0	190	181	
Hopkinton	18,943	108,957	5.9	107,185	4.7	249	2.7	82,598	7.4	9,453	-6.3	12,667	-6.8	82,666	69	0.1	2,135	3,416	
Hubbardston	4,312	10,597	5.7	10,519	5.7	13	18.4	7,706	3.1	636	4.4	1,750	19.3	7,708	3	0.0	19	46	
Hudson	19,790	96,663	5.0	94,502	5.1	1,532	-1.1	59,464	3.5	15,328	1.3	15,825	13.6	60,546	1,082	1.8	1,021	1,066	
Hull	10,144	53,876	4.9	52,874	5.6	353	2.9	33,601	4.6	6,493	0.0	11,883	7.0	33,606	4	0.0	368	419	
Huntington	2,074	5,777	0.0	5,753	-0.1	5	-6.9	4,135	3.0	698	3.2	743	4.6	4,137	1	0.0	45	33	
Ipswich	13,716	66,205	4.8	65,306	4.4	246	-0.1	44,275	3.2	5,799	13.0	11,151	3.1	44,321	47	0.1	295	459	
Kingston	13,793	61,033	5.8	60,363	5.6	221	0.5	37,463	3.2	5,841	0.9	15,266	5.5	38,746	1,283	3.4	623	542	
Lakeville	11,762	34,311	3.6	33,825	3.6	200	3.4	27,082	4.7	1,638	4.9	4,290	1.9	27,097	15	0.1	450	634	
Lancaster	8,455	27,057	6.2	26,797	6.7	145	1.8	21,662	3.6	1,262	1.7	3,249	3.9	21,899	237	1.1	260	314	
Lanesborough	3,027	11,132	-0.5	11,001	-0.6	58	-16.8	8,667	2.0	557	13.4	1,582	14.3	10,265	1,598	18.4	154	147	
LAWRENCE	88,508	378,174	4.4	376,131	4.4	1,460	9.1	81,256	2.6	250,622	5.6	37,406	2.6	89,699	8,443	10.4	3,074	2,227	
Lee	5,755	27,174	6.6	26,654	6.2	67	-8.6	14,614	3.4	3,483	3.0	6,869	2.7	18,376	3,762	25.7	153	391	
Leicester	11,048	35,700	2.4	35,466	2.6	163	11.2	17,549	3.1	11,936	0.3	2,993	2.1	17,556	7	0.0	204	149	
Lenox	5,099	29,052	1.9	28,861	1.8	82	37.2	16,412	2.5	1,966	-2.3	7,705	-9.4	20,301	3,889	23.7	515	420	
LEOMINSTER	43,613	185,192	11.7	182,211	11.3	990	5.2	80,751	3.2	56,794	1.5	18,789	6.3	86,927	6,175	7.6	1,140	1,394	
Leverett	1,862	7,227	1.4	7,196	1.3	2	-8.5	5,739	1.6	525	2.4	540	14.0	6,521	781	13.6	179	52	
Lexington	34,071	306,712	5.0	305,003	4.9	809	0.0	218,177	5.4	16,492	1.0	50,679	-2.6	218,205	28	0.0	4,854	4,981	

Leyden	738	2,376	6.3	2,365	6.3	1	36.2	1,651	1.9	132	5.8	239	34.7	2,079	428	25.9	26	22
Lincoln	6,890	48,738	5.6	48,469	5.5	169	4.7	35,482	2.2	2,422	26.1	4,735	8.8	35,483	1	0.0	330	91
Littleton	10,121	65,742	2.4	64,413	1.9	141	1.9	45,162	4.3	5,157	3.6	9,991	13.3	45,241	79	0.2	879	894
Longmeadow	15,725	84,014	9.4	83,758	9.3	60	-5.5	58,490	3.5	7,438	2.2	12,671	8.7	58,880	390	0.7	259	255
LOWELL	113,994	457,479	5.8	454,835	5.8	1,581	1.4	153,566	6.0	215,409	7.5	79,631	4.1	171,723	18,157	11.8	2,335	2,379
Ludlow	20,900	78,844	1.4	78,387	1.4	163	5.0	46,706	0.7	17,631	-4.1	11,232	10.0	47,860	1,153	2.5	539	578
Lunenburg	11,816	47,302	4.4	47,001	4.4	178	2.8	29,956	3.7	9,739	1.4	5,674	0.9	29,960	3	0.0	309	430
LYNN	100,843	413,689	5.3	409,899	5.3	2,537	0.2	147,910	4.3	242,800	6.5	17,102	6.4	147,955	44	0.0	1,964	2,529
Lynnfield	12,955	65,098	2.9	64,539	2.9	362	-0.8	50,697	5.2	5,748	1.6	6,984	3.7	50,702	5	0.0	403	413
MALDEN	65,074	218,911	3.2	213,715	3.3	4,418	0.2	101,673	3.5	66,459	1.4	49,588	12.6	101,686	13	0.0	1,368	927
Manchester-by-the-Sea	5,363	38,406	4.4	38,141	4.6	176	1.0	30,056	1.6	276	4.8	6,239	15.3	30,820	764	2.5	180	204
Mansfield	23,823	122,166	1.7	121,060	1.8	735	-2.8	72,420	3.8	21,918	0.7	22,990	3.0	72,435	15	0.0	1,075	952
Marblehead	20,296	110,383	6.5	109,529	6.5	555	-2.0	76,282	5.4	8,265	4.5	15,522	0.4	76,319	36	0.0	303	355
Marion	5,333	32,941	1.0	32,643	1.0	89	2.7	21,327	2.6	1,249	2.8	8,139	-0.6	21,493	166	0.8	204	160
MARLBOROUGH	41,110	206,624	6.0	203,795	6.0	628	-3.9	110,774	-0.7	38,303	1.2	33,622	-2.2	155,802	45,029	40.6	2,342	1,992
Marshfield	25,869	128,176	5.7	127,332	5.8	469	0.2	76,082	5.2	17,768	-5.4	28,223	14.3	76,202	120	0.2	845	987
Mashpee	15,357	76,649	2.8	75,401	2.9	773	-1.9	53,012	2.3	6,186	3.0	7,326	3.7	55,619	2,607	4.9	545	817
Mattapoisett	6,574	38,496	9.6	38,267	9.8	104	-1.3	25,835	3.2	1,611	0.9	8,007	6.7	25,991	156	0.6	174	353
Maynard	10,574	57,092	5.1	56,725	5.2	111	2.7	36,295	6.5	8,399	0.8	9,734	13.5	36,429	134	0.4	884	772
Medfield	12,915	75,472	7.8	74,448	7.9	808	0.1	52,071	2.6	8,117	11.8	9,222	12.2	52,099	29	0.1	477	518
MEDFORD	62,098	210,701	4.4	204,734	4.3	4,025	0.5	128,205	4.3	27,851	-6.4	44,333	1.8	128,410	205	0.2	1,775	2,640
Medway	13,131	79,318	15.1	78,757	15.6	271	4.9	45,032	4.6	12,065	10.2	12,873	11.3	46,639	1,607	3.6	721	909
MELROSE	29,312	118,016	3.2	117,042	3.6	724	2.3	71,172	3.3	15,254	-1.5	25,817	6.4	71,197	25	0.0	624	633
Mendon	6,251	23,756	7.9	23,620	8.2	6	0.4	18,657	4.0	549	3.4	3,503	2.3	18,658	1	0.0	311	287
Merrimac	6,705	23,029	4.4	22,840	4.5	112	5.3	16,435	7.7	1,110	6.2	4,627	-1.2	16,639	204	1.2	224	329

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess		Levy from		
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit (\$000)	Capacity (\$000)	2022 Capacity (\$000)	2021 Growth (\$000)	2022 Growth (\$000)
		2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change					
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)
Methuen	52,798	185,892	4.2	183,948	4.2	1,062	7.8	100,767	5.2	56,081	2.1	27,586	7.1	100,814	46	0.0	1,556	1,144
Middleborough	24,459	98,903	3.2	98,206	3.5	410	1.8	51,537	5.3	21,569	0.3	19,024	2.6	51,567	29	0.1	1,035	909
Middlefield	388	1,732	4.1	1,720	4.1	0	-1.0	1,291	3.2	137	3.7	80	0.1	1,567	276	21.4	4	8
Middleton	9,767	42,720	6.2	42,072	6.3	299	1.9	32,504	4.2	2,423	1.3	4,884	8.4	33,221	717	2.2	462	427
Milford	30,277	141,078	21.4	139,943	21.4	232	3.3	74,692	3.7	36,588	14.8	15,801	42.3	79,290	4,598	6.2	1,016	834
Millbury	13,884	52,712	1.5	52,184	2.5	191	9.6	30,160	3.4	10,073	0.4	9,933	3.4	30,989	830	2.8	685	539
Millis	8,668	44,352	6.3	44,072	6.3	175	15.1	29,031	7.0	6,153	3.5	6,762	-3.8	29,041	10	0.0	1,251	1,448
Millville	3,151	6,921	-7.9	6,855	-8.2	20	1.9	5,479	2.9	557	2.5	632	12.3	5,480	1	0.0	34	28
Milton	28,388	133,376	3.1	129,021	3.1	3,839	2.0	91,293	3.5	14,463	2.5	25,887	8.0	91,311	18	0.0	963	950
Monroe	116	1,077	-0.3	1,072	0.1	0	0.4	605	-5.1	107	7.4	214	4.6	760	155	25.6	12	3
Momson	8,098	31,869	3.3	31,681	3.3	37	24.6	15,789	6.5	9,881	0.3	4,699	1.9	15,962	173	1.1	189	235
Montague	8,580	28,984	5.7	28,823	6.1	92	-2.8	20,208	2.6	1,935	4.6	4,847	12.3	20,840	633	3.1	404	170
Monterey	1,092	4,938	-10.6	4,897	-11.0	2	-2.9	3,953	1.5	312	4.0	300	-4.2	4,727	773	19.6	40	46
Montgomery	812	2,294	17.1	2,282	18.1	1	-0.5	1,716	3.5	133	6.9	190	10.6	1,985	270	15.7	102	15
Mount Washington	159	1,198	-18.9	1,194	-18.9	0	-0.6	593	0.9	314	11.7	146	0.0	673	80	13.5	11	6
Nahant	3,315	18,426	10.1	18,139	10.0	112	10.1	11,181	2.7	1,009	2.1	5,213	24.9	11,182	1	0.0	58	76
Nantucket	14,491	161,980	13.2	160,551	13.2	947	2.2	95,470	7.4	3,962	1.9	55,098	28.1	99,157	3,687	3.9	1,460	1,112
Natick	36,426	189,102	1.6	186,678	1.5	964	-4.0	130,812	3.7	14,989	2.1	30,098	-0.1	130,853	41	0.0	2,261	1,858
Needham	32,048	230,434	6.6	226,515	6.2	1,365	1.0	170,834	5.2	13,962	1.9	32,787	7.1	171,438	604	0.4	4,552	4,732
New Ashford	248	896	-4.5	888	-4.7	4	11.9	460	-1.4	254	3.0	137	7.6	628	167	36.3	11	5

NEW BEDFORD	100,941	433,203	4.4	430,244	4.5	2,641	5.9	141,475	5.4	206,706	4.4	81,203	4.3	144,944	3,470	2.5	1,713	2,230
New Braintree	990	2,722	3.0	2,694	3.0	2	-4.2	2,132	1.7	232	4.5	192	-2.9	2,333	200	9.4	32	82
New Marlborough	1,518	6,529	4.2	6,460	3.9	2	1.5	5,463	2.9	132	10.0	503	19.6	5,706	242	4.4	41	85
New Salem	997	3,946	10.5	3,918	10.7	1	0.2	2,434	6.2	256	19.9	932	3.2	2,435	1	0.0	25	25
Newbury	6,701	23,265	4.7	22,996	4.8	156	2.2	18,615	3.4	1,021	6.5	2,154	-0.8	18,619	4	0.0	195	210
NEWBURYPORT	18,295	99,224	9.3	98,609	9.3	262	0.1	63,562	4.2	7,745	3.7	21,870	10.4	64,202	640	1.0	926	835
NEWTON	87,453	546,800	5.1	535,823	5.4	6,229	0.1	392,296	4.1	32,248	1.6	108,093	18.2	392,311	15	0.0	6,463	6,164
Norfolk	11,550	50,083	5.5	49,423	5.4	420	1.1	37,093	4.2	5,049	4.8	5,740	1.0	37,131	38	0.1	729	729
NORTH ADAMS	12,880	46,918	4.0	45,329	3.6	1,367	15.1	20,066	4.4	19,427	1.1	6,507	10.4	20,111	46	0.2	176	164
North Andover	30,711	129,119	2.8	128,246	2.8	385	-1.9	83,508	3.6	12,145	2.0	24,464	-6.6	83,565	57	0.1	969	876
North Attleborough	30,854	118,806	7.4	114,527	7.3	3,077	13.8	65,551	4.3	24,577	1.4	22,062	5.1	65,572	21	0.0	621	1,119
North Brookfield	4,743	16,908	-2.2	16,840	-2.2	10	-8.9	7,688	7.8	5,279	-0.6	2,818	-5.6	7,691	3	0.0	89	366
North Reading	15,343	87,793	7.0	87,340	7.1	132	-11.4	57,210	4.1	9,682	1.4	12,042	6.2	57,222	12	0.0	942	1,097
NORTHAMPTON	29,311	132,402	5.3	131,299	5.3	551	4.2	70,107	8.1	14,272	-0.4	37,045	-3.2	70,129	23	0.0	1,040	1,100
Northborough	15,667	74,741	2.6	74,228	3.0	186	1.7	55,729	2.7	5,558	2.3	11,240	7.5	60,092	4,363	7.8	1,128	1,054
Northbridge	16,298	57,897	0.9	57,491	0.9	219	9.4	28,299	5.7	18,269	0.3	6,999	-7.9	28,301	2	0.0	317	586
Northfield	2,876	11,727	21.2	11,628	21.2	7	-9.2	8,346	6.6	500	3.8	1,272	3.2	9,638	1,292	15.5	31	93
Norton	19,278	77,579	7.4	76,695	7.4	533	3.7	42,975	4.3	15,551	2.1	11,382	8.8	42,996	21	0.0	875	715
Norwell	11,349	67,791	3.8	65,977	4.9	1,155	10.4	49,931	3.4	6,109	3.2	7,603	0.3	49,953	22	0.0	683	645
Norwood	31,441	221,070	5.6	218,900	5.4	1,082	1.8	91,267	3.6	14,975	2.2	101,395	-0.5	91,650	383	0.4	1,107	1,240
Oak Bluffs	5,472	40,576	10.2	40,194	10.3	239	2.5	28,448	5.6	1,629	9.5	7,908	12.4	28,455	7	0.0	312	265
Oakham	1,846	4,469	4.3	4,438	4.3	3	-22.0	3,249	4.3	352	12.2	462	0.0	3,309	60	1.8	65	48
Orange	7,577	25,023	4.2	24,907	4.5	50	1.1	12,680	3.6	7,434	0.5	4,354	17.6	12,686	5	0.0	274	35
Orleans	6,411	48,198	-2.0	47,431	-2.1	578	0.5	33,713	0.7	694	-3.5	10,184	28.3	33,896	183	0.5	244	326
Otis	1,629	7,450	2.7	7,368	2.4	29	-6.6	5,417	2.3	206	-1.5	1,032	-5.8	5,699	282	5.2	29	62

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth		
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit	Capacity		2021	2022
		2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	2022	2022	2021	2022
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(\$000)	(%)	(\$000)	(\$000)
Oxford	13,287	47,848	4.2	47,320	4.5	176	16.2	26,333	3.5	13,589	1.2	3,382	-1.7	26,394	62	0.2	301	330
Palmer	12,372	43,343	-1.1	43,105	-0.9	88	6.0	21,474	3.0	13,633	0.9	5,781	14.0	21,482	8	0.0	76	84
Paxton	5,028	16,250	3.1	16,139	3.0	46	-5.8	12,010	2.8	722	5.4	2,485	-2.6	12,011	0	0.0	90	87
PEABODY	54,119	194,646	5.7	192,706	5.8	1,387	0.7	113,019	1.5	31,890	4.0	47,163	20.6	131,688	18,669	16.5	1,395	1,172
Pelham	1,267	6,464	12.9	6,431	13.1	4	26.6	4,101	4.7	477	0.7	964	17.9	4,734	633	15.4	23	34
Pembroke	18,410	75,089	5.0	74,154	5.9	335	-1.7	45,900	3.6	16,006	1.7	10,366	10.0	45,931	31	0.1	533	437
Pepperell	11,577	37,519	5.9	37,270	5.9	36	1.6	26,356	3.4	1,860	3.2	8,711	9.6	26,371	14	0.1	240	378
Peru	804	2,469	0.7	2,453	0.5	1	2.1	1,909	-0.3	278	2.5	146	-19.1	2,324	415	21.7	13	32
Petersham	1,188	4,578	-2.6	4,531	-2.6	1	0.5	2,487	-6.8	649	0.5	832	-2.9	3,165	679	27.3	31	32
Phillipston	1,720	5,390	13.8	5,351	16.4	4	0.3	3,876	6.9	269	2.9	376	-27.2	3,908	31	0.8	35	89
PITTSFIELD	43,641	189,441	5.1	187,966	5.1	756	-2.7	94,664	3.2	60,837	2.5	31,977	15.7	99,983	5,319	5.6	2,262	1,570
Plainfield	628	2,954	8.3	2,923	7.7	1	43.8	2,250	11.8	139	5.7	405	-2.3	2,457	207	9.2	177	84
Plainville	9,896	45,032	14.0	44,495	14.3	392	4.2	26,173	4.6	4,690	-1.4	8,789	18.3	26,179	6	0.0	688	590
Plymouth	62,131	289,947	2.2	287,595	2.2	1,180	0.5	194,040	1.9	33,440	-2.4	45,162	0.6	204,295	10,255	5.3	4,483	4,008
Plympton	2,939	13,918	4.2	13,838	5.0	71	5.2	10,404	4.1	1,056	0.9	1,000	-0.7	11,016	612	5.9	56	151
Princeton	3,499	12,376	6.3	12,299	6.3	28	1.3	9,612	4.1	608	13.6	978	-4.9	10,574	962	10.0	102	74
Provincetown	3,708	43,237	5.3	42,449	5.2	502	9.0	24,410	2.8	586	-15.8	14,891	16.8	24,831	421	1.7	339	247
QUINCY	101,119	410,033	2.1	406,745	2.5	3,288	0.8	257,851	3.9	54,539	7.4	85,863	2.0	299,034	41,183	16.0	6,010	6,315
Randolph	34,715	125,573	0.6	124,215	0.7	1,117	1.7	68,565	2.5	27,356	8.1	26,410	-3.3	68,993	428	0.6	442	400
Raynham	15,230	63,763	27.8	63,064	28.8	445	2.1	40,802	4.4	1,519	-1.2	9,566	14.7	40,826	24	0.1	570	454

Reading	25,223	129,383	5.0	127,966	5.0	633	1.8	82,384	4.5	14,821	1.7	27,741	5.1	82,390	6	0.0	967	1,614
Rehoboth	12,687	38,661	16.9	37,976	17.0	430	6.0	28,250	3.5	1,379	2.9	5,495	51.0	28,680	430	1.5	423	727
REVERSE	59,075	244,983	6.8	237,893	6.9	6,138	0.9	102,050	6.7	95,129	14.2	44,594	3.9	102,073	23	0.0	2,862	4,016
Richmond	1,405	7,787	4.8	7,735	5.0	19	-3.6	5,934	10.5	519	2.1	662	-1.5	5,977	43	0.7	20	28
Rochester	5,762	24,619	2.9	24,375	2.8	105	-17.6	15,140	5.0	2,721	2.5	4,945	-5.6	15,148	7	0.0	160	405
Rockland	17,771	80,032	4.1	77,881	3.8	1,543	7.7	42,699	6.2	18,300	0.9	14,495	-5.1	42,782	84	0.2	248	305
Rockport	6,959	43,235	8.3	42,422	9.0	727	-13.6	25,602	6.5	2,060	-6.4	10,528	4.3	25,625	23	0.1	270	142
Rowe	422	5,760	3.5	5,657	5.5	3	-10.0	4,354	1.8	207	32.3	87	43.2	5,243	890	20.4	183	151
Rowley	6,131	28,747	8.4	28,509	8.5	119	2.7	18,608	4.0	764	3.1	7,691	39.0	18,623	15	0.1	217	316
Royalston	1,256	2,840	-8.5	2,814	-7.7	3	0.7	1,973	-0.7	305	7.1	449	-31.0	1,974	0	0.0	40	6
Russell	1,635	5,635	6.9	5,569	7.5	3	-6.0	3,606	2.5	509	2.1	1,170	3.1	3,998	392	10.9	107	156
Rutland	9,169	26,946	5.3	26,802	5.2	39	11.4	18,343	4.5	1,169	6.8	6,438	6.5	18,343	0	0.0	457	436
SALEM	44,819	191,219	6.0	189,073	6.1	1,234	2.4	110,174	2.7	34,948	2.5	35,379	13.8	116,782	6,608	6.0	1,650	2,053
Salisbury	9,212	40,075	9.0	39,792	9.1	158	1.9	24,300	3.8	1,340	5.8	11,138	6.0	24,448	148	0.6	424	448
Sandisfield	982	4,145	11.1	4,102	11.2	3	-0.3	3,296	2.5	169	8.3	130	0.1	3,438	142	4.3	19	26
Sandwich	20,585	101,999	6.4	100,754	6.4	707	6.3	69,563	4.2	9,650	-10.0	15,053	27.5	73,822	4,259	6.1	592	651
Saugus	28,676	118,140	3.3	116,514	4.0	761	-0.2	80,509	4.1	11,246	3.1	23,428	0.2	80,533	23	0.0	1,147	847
Savoy	645	2,298	2.2	2,287	2.4	1	0.1	1,108	4.2	756	-2.1	142	2.4	1,615	507	45.7	9	13
Scituate	19,185	112,053	7.3	111,426	7.4	351	-3.4	72,257	5.3	8,526	1.1	26,844	14.6	72,595	338	0.5	1,224	1,603
Seekonk	15,568	73,111	10.4	72,200	11.1	489	1.3	47,992	4.2	8,305	1.2	9,880	10.3	47,994	2	0.0	544	518
Sharon	18,494	101,524	4.5	100,508	4.6	716	-1.0	78,116	3.8	11,072	5.0	11,188	8.0	81,397	3,281	4.2	938	1,080
Sheffield	3,312	11,958	5.3	11,810	5.2	31	6.5	9,549	0.7	447	3.8	1,473	38.1	11,839	2,291	24.0	122	89
Shelburne	1,889	5,926	12.0	5,870	12.0	20	-6.4	4,420	7.8	309	1.7	484	-2.9	4,755	334	7.6	35	74
Sherborn	4,390	30,589	2.9	30,420	3.1	86	1.6	27,078	3.2	990	1.7	1,599	-7.4	28,709	1,631	6.0	285	621
Shirley	7,279	17,664	-6.2	17,456	-6.6	61	0.8	12,462	2.5	1,676	3.3	3,304	-17.4	12,533	71	0.6	144	119

2022 Municipal Financial Data

CITY/Town	2021 Population	Total		Expenditures				Revenue Resources				Tax		Excess Capacity		Levy from Growth			
		Amount to Raise		Local		Assessments		Property Taxes		Local Aid		Local Receipts		Limit		Capacity		Growth	
		2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2022	Change	2021	2022
		(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(%)	(\$000)	(\$000)
Shrewsbury	38,999	167,442	14.6	166,708	14.7	407	1.3	98,547	15.0	26,423	1.1	22,200	10.5	99,986	1,439	1.5	857	1,090	
Shutesbury	1,731	8,719	16.3	8,692	16.5	2	-0.2	5,303	3.8	851	2.2	1,271	17.9	5,841	538	10.1	93	19	
Somerset	18,250	70,978	0.2	69,556	0.2	414	-0.7	42,071	-0.1	11,290	1.3	14,008	12.5	62,846	20,775	49.4	2,288	1,049	
SOMERVILLE	79,815	358,086	10.8	350,570	11.1	5,805	0.8	200,840	9.1	51,896	3.8	81,316	15.3	204,085	3,245	1.6	10,279	10,724	
South Hadley	17,995	56,472	8.2	55,937	8.4	183	-17.2	30,952	2.7	12,008	1.8	9,273	6.9	30,957	5	0.0	267	245	
Southampton	6,187	21,121	3.3	21,010	3.3	9	-19.6	13,565	4.2	3,386	0.1	3,253	8.8	13,573	8	0.1	173	186	
Southborough	10,421	61,305	4.9	60,654	5.1	172	-2.4	46,488	4.2	4,497	1.3	7,971	19.2	50,688	4,200	9.0	789	628	
Southbridge	17,657	75,343	8.8	75,029	8.8	164	-3.5	24,006	3.5	28,286	4.4	16,213	6.9	24,973	967	4.0	445	757	
Southwick	9,196	30,161	4.7	29,746	3.9	20	-9.7	21,081	3.3	1,530	2.2	4,451	-2.7	22,916	1,835	8.7	205	183	
Spencer	11,928	27,982	-1.6	27,674	-1.8	142	2.1	17,751	3.1	2,769	1.8	6,402	-7.8	17,756	5	0.0	225	290	
SPRINGFIELD	154,789	789,553	9.3	781,104	9.1	3,957	0.4	237,343	4.3	462,012	7.8	69,426	13.9	239,858	2,516	1.1	6,693	5,301	
Sterling	8,152	27,525	0.7	27,352	0.7	65	0.8	20,444	0.6	891	7.2	4,200	3.2	22,042	1,597	7.8	285	228	
Stockbridge	2,003	11,957	-3.7	11,815	-3.8	45	-47.4	9,289	1.5	189	-11.4	1,728	9.4	10,780	1,492	16.1	62	68	
Stoneham	22,877	86,595	3.9	85,757	3.8	598	7.8	55,740	3.4	10,625	-4.2	18,935	12.3	55,863	124	0.2	596	649	
Stoughton	29,132	131,580	-0.3	128,080	-0.3	2,753	13.8	78,737	3.7	21,576	1.4	27,126	-2.6	78,749	12	0.0	933	987	
Stow	7,059	38,714	14.8	38,417	15.2	114	2.0	29,560	2.2	507	-2.2	7,123	123.6	32,365	2,805	9.5	339	222	
Sturbridge	9,846	45,049	1.0	44,669	0.7	156	-0.6	27,738	5.7	4,989	1.5	9,225	5.7	28,366	628	2.3	261	398	
Sudbury	19,059	116,308	3.6	115,718	3.7	159	1.2	95,995	3.8	6,746	-18.2	8,239	4.1	96,517	521	0.5	855	669	
Sunderland	3,662	10,739	6.4	10,594	6.7	127	-7.6	6,449	8.1	1,674	1.4	1,291	18.3	6,638	188	2.9	144	262	
Sutton	9,361	41,541	11.9	41,334	12.0	92	2.0	26,662	3.5	6,651	1.1	3,368	10.0	26,667	5	0.0	399	421	

Swampscott	15,155	72,776	3.6	72,215	3.6	399	1.7	51,396	3.3	6,249	1.5	12,551	10.1	57,187	5,791	11.3	630	514
Swansea	17,259	53,216	2.2	51,867	1.6	455	0.3	36,401	2.1	11,669	7.5	4,334	6.6	38,513	2,112	5.8	718	587
TAUNTON	59,600	279,043	9.1	275,654	9.2	1,355	2.5	117,232	4.3	79,468	3.5	41,380	-0.9	117,244	13	0.0	2,241	2,127
Templeton	8,160	22,461	9.0	22,158	9.6	68	2.1	12,741	3.8	1,781	4.9	6,026	14.6	12,747	6	0.0	164	251
Tewksbury	30,876	153,363	5.6	152,194	5.6	408	2.6	100,813	3.5	17,450	2.3	28,295	10.3	100,827	14	0.0	1,489	1,633
Tisbury	4,920	40,238	2.0	39,652	2.0	339	2.0	27,762	3.6	1,056	0.2	7,981	5.6	28,404	642	2.3	294	271
Tolland	465	2,366	7.2	2,339	6.3	1	-1.0	1,890	2.8	95	7.0	169	-2.7	1,924	34	1.8	10	50
Topsfield	6,555	35,364	4.2	34,985	4.2	207	1.5	27,020	3.0	2,115	2.5	4,233	5.9	27,264	245	0.9	224	150
Townsend	8,983	27,188	3.0	26,833	2.5	76	0.6	19,960	2.0	1,798	5.0	3,995	22.7	20,070	110	0.5	150	123
Truro	2,486	24,630	7.2	24,199	7.3	322	2.0	18,231	8.2	466	-5.7	2,767	6.2	18,339	108	0.6	158	145
Tyngsborough	12,421	50,642	5.9	50,377	6.0	103	-3.4	30,422	2.2	8,904	-1.8	9,084	17.0	30,982	561	1.8	547	464
Tyringham	423	1,878	5.0	1,864	5.0	9	-0.1	1,462	2.1	89	3.8	95	17.8	1,646	183	12.5	6	29
Upton	8,050	31,266	9.0	31,034	9.1	62	1.6	22,833	4.5	911	6.7	4,871	-6.4	22,858	25	0.1	457	486
Uxbridge	14,270	65,326	2.0	65,123	2.2	18	-45.8	32,163	-0.2	11,174	0.4	11,403	11.6	35,051	2,888	9.0	1,387	758
Wakefield	27,104	124,764	5.1	123,505	5.2	658	0.8	83,507	4.6	11,097	-1.9	25,487	4.5	83,528	21	0.0	1,208	1,725
Wales	1,816	5,660	-0.4	5,610	-0.5	4	-9.8	3,637	3.6	1,358	0.8	358	-18.4	3,665	29	0.8	13	59
Walpole	26,652	125,956	8.0	123,915	9.3	963	-0.5	82,820	4.4	11,636	2.4	19,522	6.1	82,827	6	0.0	1,842	1,582
WALTHAM	64,015	322,399	8.3	320,214	8.4	1,557	0.8	205,802	5.1	26,623	1.9	81,635	24.6	256,735	50,933	24.7	7,950	4,872
Ware	10,178	37,061	8.9	36,795	9.1	88	47.4	16,459	3.4	13,424	5.3	5,055	10.4	16,701	242	1.5	220	189
Wareham	23,317	85,686	1.1	83,484	1.2	1,878	3.1	46,601	3.4	16,511	1.0	18,753	1.2	46,629	29	0.1	568	470
Warren	4,955	11,231	15.9	11,145	15.8	24	5.6	7,198	3.6	1,064	2.2	1,840	8.2	9,019	1,821	25.3	60	162
Warwick	782	2,470	12.9	2,459	13.0	1	-4.4	1,849	17.7	253	1.4	253	-15.0	1,932	82	4.5	12	8
Washington	493	2,054	7.2	2,027	7.2	1	-0.6	1,412	0.9	207	5.9	240	4.9	1,460	47	3.3	10	21
Watertown	35,149	206,695	19.1	203,246	19.5	2,523	-0.7	134,345	8.9	13,558	12.8	38,864	15.3	134,418	74	0.1	3,403	7,892
Wayland	13,724	99,116	4.6	98,849	4.6	113	0.6	77,151	4.2	6,534	2.0	11,580	1.9	81,392	4,241	5.5	327	305

2022 Municipal Financial Data

CITY/Town	2021 Population	Total Amount to Raise		Expenditures				Revenue Resources				Tax Limit		Excess Capacity		Levy from Growth			
		2022 (\$000)	Change (%)	Local		Assessments		Property Taxes		Local Aid		2022 (\$000)	Change (%)	2022 (\$000)	Change (%)	2022 (\$000)	Change (%)	2021 (\$000)	2022 (\$000)
				2022 (\$000)	Change (%)	2022 (\$000)	Change (%)	2022 (\$000)	Change (%)	2022 (\$000)	Change (%)								
Webster	17,651	57,364	-1.4	56,863	-1.2	243	8.7	27,447	3.2	17,712	0.0	11,432	-3.9	27,459	12	0.0	288	410	
Wellesley	30,191	206,672	3.2	204,755	3.3	1,273	-2.1	155,407	4.0	10,942	1.6	31,398	-2.6	155,418	11	0.0	1,753	1,840	
Wellfleet	3,635	27,734	8.3	27,366	8.8	342	-0.2	20,782	10.2	328	4.5	4,432	7.2	20,807	25	0.1	137	162	
Wendell	926	4,243	6.3	4,210	6.4	3	-9.7	2,614	3.1	433	10.5	688	20.3	2,805	191	7.3	126	37	
Wenham	4,987	25,644	4.1	25,293	4.1	156	1.4	18,997	4.3	494	2.4	5,520	13.4	19,005	8	0.0	151	157	
West Boylston	7,855	32,594	5.2	32,382	5.3	95	24.8	20,073	2.4	4,061	1.9	5,194	-7.3	20,113	40	0.2	308	64	
West Bridgewater	7,727	41,799	2.2	40,693	1.7	710	0.5	27,552	4.8	5,424	8.6	5,719	-3.3	30,048	2,496	9.1	422	420	
West Brookfield	3,820	9,756	3.2	9,693	4.3	15	-1.9	6,602	3.0	972	0.9	1,153	-0.8	6,629	27	0.4	39	56	
West Newbury	4,544	22,031	9.9	21,828	9.9	84	2.0	14,954	0.3	410	4.7	4,025	21.9	16,534	1,580	10.6	241	239	
West Springfield	28,629	131,954	7.2	128,164	7.7	2,675	6.0	64,399	1.5	37,910	3.2	25,189	14.4	75,577	11,178	17.4	1,438	1,156	
West Stockbridge	1,338	6,328	0.0	6,290	-0.1	2	-1.0	5,366	0.6	211	3.5	688	13.9	6,621	1,255	23.4	35	68	
West Tisbury	3,635	22,945	3.2	22,664	3.1	206	2.3	18,402	5.7	1,215	16.0	2,761	-8.5	18,758	356	1.9	134	231	
Westborough	21,499	129,803	4.2	128,708	4.3	445	0.5	83,748	3.4	15,245	23.8	26,603	7.9	97,523	13,775	16.4	2,286	2,151	
WESTFIELD	40,575	168,267	1.0	163,662	0.9	4,043	4.7	82,080	3.8	45,398	-1.3	35,113	-2.8	90,148	8,067	9.8	2,745	2,036	
Westford	24,446	130,081	3.4	129,188	3.3	350	10.1	88,116	3.4	19,827	0.5	18,919	5.1	88,129	13	0.0	1,335	871	
Westhampton	1,614	6,777	2.1	6,751	2.1	2	-5.2	5,106	2.2	666	0.6	489	19.0	5,179	73	1.4	52	47	
Westminster	8,275	32,953	-1.9	32,735	-2.2	65	2.2	19,665	2.7	1,015	7.9	5,982	2.0	22,506	2,840	14.4	320	458	
Weston	11,666	114,401	5.6	113,662	5.6	293	1.0	87,308	5.3	4,452	1.5	17,370	9.4	97,316	10,008	11.5	1,032	1,244	
Westport	16,359	50,563	8.4	49,548	8.5	569	1.4	34,340	8.7	7,122	1.7	7,155	-0.2	34,364	23	0.1	483	692	
Westwood	16,213	108,367	2.5	107,130	2.5	683	2.1	86,594	3.7	8,024	1.2	9,115	-7.1	87,767	1,173	1.4	1,380	1,565	

Weymouth	57,670	215,975	4.6	213,272	4.7	1,971	2.5	125,639	7.6	40,227	2.0	46,134	8.6	125,716	77	0.1	1,656	2,152
Whately	1,631	6,873	4.6	6,830	4.6	12	0.2	4,482	3.4	473	1.7	1,159	2.9	5,685	1,203	26.8	91	64
Whitman	15,279	45,694	2.6	45,303	2.6	207	2.7	29,567	4.6	3,014	3.8	11,663	14.2	29,586	19	0.1	397	670
Wilbraham	14,551	58,137	8.8	57,667	8.7	162	-2.7	42,284	3.6	1,805	3.3	7,440	-6.9	43,402	1,118	2.6	440	521
Williamsburg	2,475	10,934	15.0	10,839	15.1	45	10.3	6,857	0.8	1,196	6.7	1,055	5.9	7,045	188	2.7	30	122
Williamstown	7,813	26,808	4.7	26,662	4.6	45	22.2	18,653	3.7	1,299	7.6	5,393	2.1	21,108	2,455	13.2	425	248
Wilmington	23,012	123,728	0.1	121,380	-0.5	657	-1.0	94,676	4.7	14,659	1.3	10,446	-13.8	94,747	72	0.1	1,329	2,392
Winchendon	10,352	36,038	7.3	35,889	7.4	67	-0.9	13,766	4.9	13,874	0.2	5,191	-4.6	13,775	9	0.1	340	168
Winchester	22,662	151,941	5.2	150,980	5.3	550	2.2	112,098	5.3	11,538	-3.8	17,859	10.6	112,153	55	0.0	1,022	1,119
Windsor	821	2,341	-7.8	2,320	-8.4	1	0.0	1,765	3.9	265	12.0	215	-14.4	2,212	447	25.3	69	31
Winthrop	18,505	69,559	1.8	68,879	1.8	492	0.6	35,678	1.6	12,194	2.0	18,540	4.2	35,682	5	0.0	192	239
WOBURN	41,056	187,909	10.0	181,576	9.6	3,857	5.3	122,766	5.2	16,928	2.6	36,948	15.1	150,159	27,393	22.3	4,081	3,940
WORCESTER	205,918	853,419	6.3	844,087	6.3	4,318	1.9	346,632	4.8	349,427	5.3	129,122	6.3	367,274	20,642	6.0	7,303	7,019
Worthington	1,182	5,031	12.6	5,004	12.6	4	24.8	3,078	8.6	618	-2.2	163	0.0	3,290	212	6.9	51	54
Wrentham	12,209	53,004	5.4	52,669	6.0	284	1.4	38,328	5.0	5,133	0.8	6,599	8.7	38,334	5	0.0	1,246	582
Yarmouth	25,286	111,301	17.1	109,721	16.9	927	3.1	69,286	4.8	1,695	27.2	29,217	18.4	69,346	59	0.1	416	405

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Abington	2,614,513	26	15.22	15.22	—	15.22
Acton	5,103,142	26	19.45	19.45	—	19.45
Acushnet	1,489,015	25	13.74	13.27	—	17.18
Adams	571,094	24	21.80	20.89	—	26.16
Agawam	3,478,341	24	19.35	16.11	—	30.58
Alford	300,136	27	5.25	5.25	—	5.25
Amesbury	2,814,676	27	17.69	17.69	—	17.69
Amherst	2,783,546	23	21.27	21.27	—	21.27
Andover	9,658,565	25	17.13	14.60	—	29.29
Arlington	12,517,358	25	11.42	11.42	—	11.42
Ashburnham	833,882	23	18.88	18.88	—	18.88
Ashby	400,985	24	17.69	17.69	—	17.69
Ashfield	275,074	25	17.38	17.38	—	17.38
Ashland	3,338,769	24	15.88	15.88	15.88	15.88
Athol	988,216	27	16.05	16.05	—	16.05
ATTLEBORO	5,703,672	27	15.54	14.45	—	21.13
Auburn	2,573,096	25	17.75	16.82	—	20.42
Avon	1,019,626	26	21.65	15.81	—	29.88
Ayer	1,461,991	27	18.02	13.42	—	28.28
Barnstable	17,364,497	26	7.85	8.64	—	7.85
Barre	549,418	25	16.84	16.84	—	16.84
Becket	590,922	27	10.80	10.80	—	10.80
Bedford	4,296,639	23	17.10	13.58	—	29.93
Belchertown	1,751,812	25	17.66	17.66	—	17.66
Bellingham	3,076,737	26	15.82	14.08	—	19.97
Belmont	9,664,355	25	11.56	11.56	—	11.56
Berkley	1,051,207	25	13.75	13.75	—	13.75
Berlin	711,821	26	18.13	15.63	15.63	27.02
Bernardston	275,005	24	17.20	17.20	—	17.20
BEVERLY	8,435,197	23	13.66	12.17	12.17	23.90
Billerica	8,365,980	25	16.45	12.64	—	28.78
Blackstone	1,164,865	26	17.90	17.90	—	17.90
Blandford	225,402	24	14.79	14.79	—	14.79
Bolton	1,214,488	24	19.87	19.87	—	19.87
BOSTON	197,826,916	25	14.27	10.88	—	24.98
Bourne	5,596,046	23	10.09	10.09	—	10.09
Boxborough	1,256,466	24	17.42	17.42	—	17.42
Boxford	2,100,641	24	15.22	15.22	—	15.22
Boylston	965,706	27	15.84	15.84	—	15.84
Braintree	8,550,391	25	12.32	9.95	—	21.55
Brewster	4,839,755	27	7.85	7.85	—	7.85
Bridgewater	3,742,015	24	14.32	14.32	—	14.32
Brimfield	504,063	27	16.43	16.43	—	16.43
BROCKTON	9,968,597	26	16.10	13.97	—	28.18
Brookfield	357,403	27	16.43	16.43	—	16.43
Brookline	28,117,359	24	9.68	10.19	—	16.56
Buckland	268,256	27	16.78	16.78	—	16.78
Burlington	7,950,163	25	16.33	9.95	—	26.64
CAMBRIDGE	63,952,954	27	7.74	5.92	—	11.23
Canton	6,124,774	26	14.31	11.35	—	24.18
Carlisle	1,750,323	26	16.50	16.50	—	16.50
Carver	1,652,249	25	17.53	15.98	—	25.41
Charlemont	154,327	26	20.73	20.73	—	20.73
Charlton	2,091,861	23	13.29	13.29	—	13.29
Chatham	8,235,004	26	4.62	4.62	—	4.62
Chelmsford	6,814,070	26	16.42	15.77	—	19.70
CHELSEA	4,786,608	25	14.70	13.25	—	25.72
Cheshire	354,712	25	12.76	12.76	—	12.76
Chester	145,757	24	19.18	19.18	—	19.18
Chesterfield	184,008	24	18.25	18.25	—	18.25

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
CHICOPEE	4,454,811	27	21.37	16.99	—	37.40
Chilmark	3,689,739	23	2.82	2.82	—	2.82
Clarksburg	142,049	26	16.48	16.48	—	16.48
Clinton	1,786,978	24	16.71	14.91	—	25.06
Cohasset	3,397,651	23	12.56	12.56	—	12.56
Colrain	192,138	25	20.48	20.48	—	20.48
Concord	6,826,882	23	14.76	14.76	—	14.76
Conway	295,694	27	17.95	17.95	—	17.95
Cummington	141,771	23	14.45	14.45	—	14.45
Dalton	683,768	25	20.74	20.74	—	20.74
Danvers	6,017,673	24	14.44	12.66	—	20.54
Dartmouth	6,542,395	27	10.68	9.47	—	17.41
Dedham	6,084,600	26	15.96	13.35	—	27.93
Deerfield	840,501	27	15.17	15.17	—	15.17
Dennis	8,586,044	26	5.60	5.60	5.60	5.60
Dighton	1,245,221	25	15.77	14.29	—	26.17
Douglas	1,227,582	23	16.34	16.34	—	16.34
Dover	2,778,517	24	12.42	12.42	—	12.42
Dracut	4,517,831	25	12.29	12.29	—	12.29
Dudley	1,243,645	23	11.70	11.70	—	11.70
Dunstable	689,743	27	15.25	15.25	—	15.25
Duxbury	5,235,211	24	12.84	12.84	—	12.84
East Bridgewater	2,122,184	26	15.60	15.60	—	15.60
East Brookfield	308,907	26	13.53	13.53	—	13.53
East Longmeadow	2,236,607	23	20.29	20.29	—	20.29
Eastham	3,400,302	26	8.58	8.58	—	8.58
Easthampton	1,861,065	25	16.53	16.53	—	16.53
Easton	4,141,660	25	15.39	15.39	—	15.39
Edgartown	10,605,892	23	3.03	3.03	—	3.03
Egremont	561,077	27	7.93	7.93	—	7.93
Erving	962,226	27	12.16	7.90	7.90	12.92
Essex	1,008,724	26	15.70	15.70	—	15.70
EVERETT	7,283,019	25	13.74	10.36	—	24.04
Fairhaven	2,702,925	27	11.65	10.22	—	20.39
FALL RIVER	7,626,349	24	15.45	12.62	—	27.03
Falmouth	14,373,945	23	8.05	8.05	8.05	8.05
FITCHBURG	3,421,819	25	17.61	17.61	—	17.61
Florida	181,931	23	16.10	8.82	—	20.12
Foxborough	3,623,410	25	15.44	14.52	—	18.84
FRAMINGHAM	11,799,020	24	16.96	13.74	—	29.00
Franklin	6,238,648	27	14.05	14.05	—	14.05
Freetown	1,755,113	23	13.98	12.06	—	20.56
GARDNER	1,616,371	23	18.59	18.59	—	18.59
Aquinnah (Gay Head)	858,210	23	6.27	6.27	—	6.27
Georgetown	1,632,094	25	14.08	14.08	—	14.08
Gill	179,354	27	16.66	16.66	—	16.66
GLOUCESTER	7,947,549	26	11.77	11.73	—	12.12
Goshen	177,116	24	16.13	16.13	—	16.13
Gosnold	238,471	27	3.02	3.02	—	3.02
Grafton	2,993,834	25	16.88	16.88	—	16.88
Granby	745,390	25	19.06	19.06	—	19.06
Granville	226,146	26	15.28	15.28	—	15.28
Great Barrington	1,691,449	25	14.86	14.86	—	14.86
Greenfield	1,667,167	27	22.32	22.32	—	22.32
Groton	2,110,364	27	17.19	17.19	—	17.19
Groveland	1,228,497	25	14.47	14.47	—	14.47
Hadley	1,054,033	23	12.57	12.18	—	13.45
Halifax	1,162,991	27	16.01	16.01	—	16.01
Hamilton	1,780,207	24	17.88	17.88	—	17.88
Hampden	722,114	24	18.72	18.72	—	18.72

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			
			Com-posite	Resi-dential	Open Space	Comm., Indus., Personal
Hancock	324,406	25	3.00	3.00	—	3.00
Hanover	3,195,027	23	15.34	15.25	—	15.95
Hanson	1,663,625	27	15.09	15.09	—	15.09
Hardwick	300,395	24	14.70	14.70	—	14.70
Harvard	1,396,843	23	17.89	17.91	—	17.89
Harwich	6,736,511	26	8.11	8.11	—	8.11
Hatfield	618,449	25	13.67	13.67	—	13.67
HAVERHILL	8,172,870	23	14.12	12.72	—	23.30
Hawley	52,015	25	17.52	17.52	—	17.52
Heath	101,139	23	21.51	21.51	—	21.51
Hingham	8,043,904	23	11.56	11.56	—	11.56
Hinsdale	338,329	24	13.66	13.66	—	13.66
Holbrook	1,568,987	25	18.68	16.49	—	32.68
Holden	2,796,905	27	16.56	16.56	—	16.56
Holland	392,295	25	15.54	15.54	—	15.54
Holliston	3,039,554	26	17.38	17.38	—	17.38
HOLYOKE	2,423,198	25	24.34	19.26	—	40.60
Hopedale	910,875	25	18.45	17.11	—	27.66
Hopkinton	4,853,014	24	17.02	17.03	—	17.02
Hubbardston	550,403	25	14.00	14.00	—	14.00
Hudson	3,292,741	26	18.06	15.86	—	31.60
Hull	2,679,524	26	12.54	12.54	—	12.54
Huntington	235,492	24	17.56	17.56	—	17.56
Ipswich	3,442,818	26	12.86	12.86	—	12.86
Kingston	2,569,493	27	14.58	14.58	—	14.58
Lakeville	2,243,782	23	12.07	12.07	—	12.07
Lancaster	1,113,748	23	19.45	19.45	—	19.45
Lanesborough	453,747	23	19.10	19.10	—	19.10
LAWRENCE	5,874,454	25	13.83	11.44	—	24.21
Lee	1,070,642	23	13.65	13.65	—	13.65
Leicester	1,254,382	27	13.99	13.99	—	13.99
Lenox	1,438,247	23	11.41	10.84	—	13.46
LEOMINSTER	4,876,293	25	16.56	16.56	16.56	16.56
Leverett	304,634	24	18.84	18.84	—	18.84
Lexington	14,044,935	25	15.53	13.80	—	27.18
Leyden	102,282	26	16.14	16.14	—	16.14
Lincoln	2,342,333	26	15.15	14.93	—	20.77
Littleton	2,278,308	26	19.82	17.71	—	28.05
Longmeadow	2,373,792	24	24.64	24.64	—	24.64
LOWELL	10,673,763	27	14.39	12.69	—	25.18
Ludlow	2,336,493	23	19.99	19.99	—	19.99
Lunenburg	1,742,669	24	17.19	17.19	—	17.19
LYNN	10,922,354	23	13.54	12.43	—	23.70
Lynnfield	3,933,956	27	12.89	11.99	—	19.32
MALDEN	9,283,129	26	10.95	12.35	—	19.17
Manchester-by-the-Sea	2,835,465	26	10.60	10.60	—	10.60
Mansfield	4,525,570	27	16.00	15.17	—	18.88
Marblehead	7,251,163	26	10.52	10.52	—	10.52
Marion	1,965,581	24	10.85	10.85	—	10.85
MARLBOROUGH	6,996,661	24	15.83	13.12	—	22.17
Marshfield	5,875,095	23	12.95	12.95	—	12.95
Mashpee	6,601,776	23	8.03	8.03	8.03	8.03
Mattapoiset	2,083,506	24	12.40	12.40	—	12.40
Maynard	1,711,796	26	21.20	20.52	—	27.36
Medfield	2,989,127	25	17.42	17.42	—	17.42
MEDFORD	13,018,155	26	9.85	9.01	—	17.23
Medway	2,659,923	23	16.93	16.93	—	16.93
MELROSE	6,508,565	27	10.94	10.57	—	18.03
Mendon	1,210,716	27	15.41	15.41	—	15.41
Merrimac	1,005,803	25	16.34	16.34	—	16.34

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Methuen	6,882,031	25	14.64	13.05	—	25.62
Middleborough	3,313,463	27	15.55	15.38	—	16.33
Middlefield	72,548	26	17.79	17.79	—	17.79
Middleton	2,453,161	27	13.25	13.25	—	13.25
Milford	4,149,627	25	18.00	15.39	—	28.44
Millbury	2,010,641	25	15.00	15.00	—	15.00
Millis	1,537,653	23	18.88	18.88	—	18.88
Millville	362,629	26	15.11	15.11	—	15.11
Milton	7,161,002	24	12.75	12.47	—	19.12
Monroe	31,269	23	19.35	11.61	—	24.96
Monson	885,548	27	17.83	17.83	—	17.83
Montague	1,024,894	27	19.72	16.76	—	25.83
Monterey	543,042	24	7.28	7.28	—	7.28
Montgomery	122,984	26	13.95	13.95	—	13.95
Mount Washington	97,077	27	6.11	6.11	—	6.11
Nahant	1,142,090	23	9.79	9.79	—	9.79
Nantucket	25,360,461	24	3.76	3.74	3.53	6.40
Natick	9,805,967	24	13.34	13.34	—	13.34
Needham	11,311,679	25	15.10	13.37	—	26.43
New Ashford	42,089	23	10.94	10.94	10.94	10.94
NEW BEDFORD	7,388,365	25	19.15	15.54	—	33.51
New Braintree	131,227	24	16.25	16.25	—	16.25
New Marlborough	587,473	27	9.30	9.30	—	9.30
New Salem	128,635	24	18.92	18.92	—	18.92
Newbury	1,913,160	27	9.73	9.73	—	9.73
NEWBURYPORT	5,292,428	27	12.01	12.01	12.01	12.01
NEWTON	34,354,376	24	11.42	10.52	—	19.95
Norfolk	2,038,053	26	18.20	18.20	18.20	18.20
NORTH ADAMS	858,571	26	23.37	18.53	—	39.26
North Andover	5,885,641	24	14.19	13.53	—	18.73
North Attleborough	4,539,739	27	14.44	13.93	—	17.04
North Brookfield	517,349	26	14.86	14.86	—	14.86
North Reading	3,814,001	27	15.00	15.00	—	15.00
NORTHAMPTON	3,918,773	25	17.89	17.89	—	17.89
Northborough	3,379,576	26	16.49	16.49	—	16.49
Northbridge	2,055,118	27	13.77	13.77	—	13.77
Northfield	602,599	27	13.85	13.85	—	13.85
Norton	3,013,666	25	14.26	14.26	—	14.26
Norwell	3,004,285	24	16.62	16.62	—	16.62
Norwood	6,502,575	24	14.04	10.75	10.75	24.00
Oak Bluffs	4,214,554	23	6.75	6.79	—	6.75
Oakham	255,425	26	12.72	12.72	—	12.72
Orange	663,205	27	19.12	19.12	—	19.12
Orleans	4,682,305	27	7.20	7.20	—	7.20
Otis	699,019	24	7.75	7.75	—	7.75
Oxford	1,629,495	23	16.16	16.16	—	16.16
Palmer	1,082,880	27	19.83	19.83	—	19.83
Paxton	632,790	27	18.98	18.98	—	18.98
PEABODY	9,357,008	24	12.08	10.10	—	21.14
Pelham	199,478	23	20.56	20.56	—	20.56
Pembroke	3,243,782	23	14.15	14.15	—	14.15
Pepperell	1,536,815	23	17.15	17.15	—	17.15
Peru	104,187	26	18.32	18.32	—	18.32
Petersham	183,651	25	13.54	13.54	—	13.54
Phillipston	248,798	25	15.58	15.58	—	15.58
PITTSFIELD	4,095,151	23	23.12	18.56	—	39.90
Plainfield	112,799	25	19.95	19.95	—	19.95
Plainville	1,718,742	25	15.23	14.03	—	18.20
Plymouth	12,575,526	23	15.43	15.43	—	15.43
Plympton	618,942	27	16.81	16.81	—	16.81

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			
			Com-posite	Resi-dential	Open Space	Comm., Indus., Personal
Princeton	613,032	24	15.68	15.68	—	15.68
Provincetown	3,833,774	26	6.37	6.66	—	6.37
QUINCY	18,912,238	23	13.63	11.98	—	23.86
Randolph	4,552,572	23	15.06	13.60	—	26.35
Raynham	2,534,021	24	16.10	14.83	—	20.29
Reading	6,199,752	27	13.29	13.33	—	13.55
Rehoboth	2,229,682	25	12.67	12.67	—	12.67
REVERE	8,686,926	23	11.75	10.40	—	20.56
Richmond	465,769	25	12.74	12.74	—	12.74
Rochester	1,188,414	23	12.74	12.74	—	12.74
Rockland	2,549,184	24	16.75	16.75	—	16.75
Rockport	2,607,136	26	9.82	9.82	—	9.82
Rowe	525,827	23	8.28	5.33	—	8.69
Rowley	1,272,780	27	14.62	14.62	14.62	14.62
Royalston	161,625	27	12.21	12.21	—	12.21
Russell	181,226	26	19.90	19.90	—	19.90
Rutland	1,161,681	26	15.79	15.79	—	15.79
SALEM	7,118,657	26	15.48	13.25	—	26.31
Salisbury	2,181,309	25	11.14	11.14	—	11.14
Sandisfield	255,466	24	12.90	12.90	—	12.90
Sandwich	5,285,974	25	13.16	13.16	—	13.16
Saugus	5,664,910	23	14.21	12.01	—	24.87
Savoy	76,942	26	14.40	14.40	—	14.40
Scituate	5,725,569	24	12.62	12.62	—	12.62
Seekonk	2,820,691	24	17.01	13.34	—	29.43
Sharon	3,955,240	27	19.75	19.75	—	19.75
Sheffield	767,586	27	12.44	12.44	—	12.44
Shelburne	305,068	27	14.49	14.49	—	14.49
Sherborn	1,422,902	23	19.03	19.03	—	19.03
Shirley	805,018	27	15.48	15.48	—	15.48
Shrewsbury	6,984,211	26	14.11	14.11	—	14.11
Shutesbury	242,944	23	21.83	21.83	—	21.83
Somerset	2,738,819	24	15.36	13.29	—	25.81
SOMERVILLE	20,853,026	26	9.63	10.18	—	16.85
South Hadley	1,881,582	25	16.45	16.45	16.45	16.45
Southampton	900,156	26	15.07	15.07	—	15.07
Southborough	2,855,528	26	16.28	16.28	—	16.28
Southbridge	1,341,124	25	17.90	17.90	—	17.90
Southwick	1,241,528	26	16.98	16.98	—	16.98
Spencer	1,348,830	26	13.16	13.16	—	13.16
SPRINGFIELD	9,996,906	23	23.74	18.82	—	39.04
Sterling	1,340,617	24	15.25	15.25	—	15.25
Stockbridge	990,286	23	9.38	9.38	—	9.38
Stoneham	4,924,387	25	11.32	10.41	—	19.81
Stoughton	4,815,594	27	16.35	14.41	—	24.20
Stow	1,511,258	26	19.56	19.56	—	19.56
Sturbridge	1,448,454	25	19.15	19.15	19.15	19.15
Sudbury	5,198,465	24	18.47	18.05	—	24.57
Sunderland	438,718	27	14.70	14.70	—	14.70
Sutton	1,756,359	25	15.18	15.18	—	15.18
Swampscott	3,773,428	23	13.62	12.83	—	23.20
Swansea	2,573,771	27	14.14	13.05	—	21.21
TAUNTON	7,057,996	25	16.61	13.18	—	28.87
Templeton	836,016	25	15.24	15.24	—	15.24
Tewksbury	5,882,645	25	17.14	15.20	—	27.25
Tisbury	3,418,048	23	8.12	8.70	—	8.12
Tolland	209,991	24	9.00	9.00	—	9.00
Topsfield	1,622,796	24	16.65	16.65	—	16.65
Townsend	1,133,463	24	17.61	17.61	—	17.61
Truro	2,472,444	27	7.37	7.73	—	7.37

CITY/Town	Assessed Value (\$000)	Year Certified	2022 Tax Rates			
			Com-posite	Resi-dential	Open Space	Comm., Indus., Personal
Tyngsborough	2,036,256	25	14.94	14.94	—	14.94
Tyringham	217,633	23	6.72	6.72	—	6.72
Upton	1,361,562	27	16.77	16.77	—	16.77
Uxbridge	2,121,564	26	15.16	15.16	—	15.16
Wakefield	6,148,311	27	13.58	12.32	—	23.77
Wales	196,367	27	18.52	18.52	—	18.52
Walpole	5,494,514	27	15.07	14.46	—	19.22
WALTHAM	15,733,568	26	13.08	11.14	—	22.88
Ware	851,033	24	19.34	19.34	—	19.34
Wareham	4,287,082	25	10.87	10.87	—	10.87
Warren	462,619	23	15.56	15.56	—	15.56
Warwick	87,758	26	21.07	21.07	—	21.07
Washington	95,181	27	14.84	14.84	—	14.84
Watertown	10,049,624	25	13.37	13.25	—	21.28
Wayland	4,204,426	24	18.35	18.35	—	18.35
Webster	1,966,136	23	13.96	13.96	—	13.96
Wellesley	13,305,385	25	11.68	11.68	—	11.68
Wellfleet	2,795,267	26	7.43	7.78	—	7.43
Wendell	112,476	24	23.24	23.24	—	23.24
Wenham	970,232	24	19.58	19.58	—	19.58
West Boylston	1,135,370	27	17.68	17.68	—	17.68
West Bridgewater	1,365,477	24	20.18	16.22	—	29.06
West Brookfield	499,044	23	13.23	13.23	—	13.23
West Newbury	1,149,423	25	13.01	13.01	—	13.01
West Springfield	3,165,791	27	20.34	15.76	—	30.92
West Stockbridge	427,239	25	12.56	12.56	—	12.56
West Tisbury	3,161,920	23	5.82	5.82	—	5.82
Westborough	4,529,379	24	18.49	18.49	—	18.49
WESTFIELD	3,798,181	26	21.61	18.49	—	36.31
Westford	5,466,247	26	16.12	16.12	—	16.12
Westhampton	249,189	26	20.49	20.49	—	20.49
Westminster	1,244,636	24	15.80	15.80	—	15.80
Weston	6,815,623	24	12.81	12.81	—	12.81
Westport	4,049,572	24	8.48	8.48	—	8.48
Westwood	5,079,213	24	17.05	14.83	—	28.99
Weymouth	10,127,617	23	12.41	11.46	—	18.36
Whately	326,913	27	13.71	13.71	13.71	13.71
Whitman	2,030,707	27	14.56	14.56	—	14.56
Wilbraham	2,063,640	27	20.49	20.49	—	20.49
Williamsburg	352,716	26	19.44	19.44	—	19.44
Williamstown	1,102,420	25	16.92	16.92	—	16.92
Wilmington	5,512,454	26	17.17	13.03	—	30.06
Winchendon	911,033	23	15.11	15.11	—	15.11
Winchester	8,983,334	23	12.48	12.51	—	11.89
Windsor	134,205	24	13.15	13.15	—	13.15
Winthrop	3,033,832	23	11.76	11.76	11.76	11.76
WOBURN	9,435,731	23	13.01	9.34	—	22.77
WORCESTER	17,934,338	26	19.33	15.21	—	33.33
Worthington	191,893	23	16.04	16.04	—	16.04
Wrentham	2,639,306	26	14.52	13.67	—	18.15
Yarmouth	7,547,544	26	9.18	9.18	—	9.18

Debt Characteristics

Moody's ratings are from the Division of Local Services and Standard and Poor's (S&P) ratings are from October 2021. Ratings are given for information purposes only, and do not constitute a judgment on the part of MTF.

Debt per Capita: Fiscal 2021 long-term debt outstanding divided by 2021 population.

Percent of Value: Same debt total divided by the total estimated equalized property value as of January 1, 2022, as determined by the Department of Revenue.

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Abington	—	AA	2,761	1.8
Acton	Aa1	AAA	815	0.4
Acushnet	—	AA+	1,128	0.7
Adams	—	AA-	553	0.8
Agawam	Aa2	AA+	688	0.5
Alford	—	—	0	0.0
Amesbury	—	AA	3,313	1.9
Amherst	—	AA+	218	0.3
Andover	Aa1	AAA	2,978	1.1
Arlington	—	AAA	3,361	1.1
Ashburnham	A1	—	2,452	1.8
Ashby	—	—	0	0.0
Ashfield	—	—	515	0.3
Ashland	—	AAA	1,366	0.7
Athol	A1	AA-	1,906	2.1
ATTLEBORO	—	AA	1,833	1.4
Auburn	Aa2	AA+	2,022	1.2
Avon	Aa2	AA+	4,264	1.9
Ayer	Aa2	AA+	1,887	1.0
Barnstable	—	AAA	1,972	0.5
Barre	—	—	467	0.4
Becket	—	—	1,277	0.4
Bedford	—	AAA	4,416	1.3
Belchertown	—	AA	568	0.5
Bellingham	Aa3	AA+	2,006	1.0
Belmont	Aaa	AAA	9,684	2.5
Berkley	A1	—	443	0.3
Berlin	—	AA+	984	0.5
Bernardston	—	—	2	0.0
BEVERLY	Aa2	AA+	2,058	1.0
Billerica	Aa2	AA+	3,709	1.7
Blackstone	—	AA+	609	0.5
Blandford	—	—	2,823	1.4
Bolton	—	AAA	1,087	0.5
BOSTON	Aaa	AAA	1,864	0.5
Bourne	Aa2	AA+	2,761	1.0
Boxborough	—	AAA	916	0.4
Boxford	Aa1	AAA	846	0.3
Boylston	Aa3	—	1,037	0.5
Braintree	Aa2	AA+	4,013	1.7
Brewster	—	AAA	2,226	0.5
Bridgewater	Aa3	—	771	0.6
Brimfield	—	—	0	0.0
BROCKTON	A1	AA-	1,555	1.5
Brookfield	—	—	42	0.0
Brookline	Aaa	AAA	5,077	1.1
Buckland	—	AA	189	0.1
Burlington	—	AAA	1,992	0.6
CAMBRIDGE	Aaa	AAA	4,084	0.7
Canton	—	AAA	2,124	0.8

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Carlisle	Aa1	—	2,031	0.6
Carver	—	AA	3,428	2.3
Charlemont	—	—	279	0.2
Charlton	—	AA+	284	0.2
Chatham	—	AAA	13,473	1.0
Chelmsford	—	AA+	1,992	1.0
CHELSEA	—	AA	891	0.7
Cheshire	—	AA-	252	0.2
Chester	—	—	351	0.3
Chesterfield	—	—	44	0.0
CHICOPEE		AA-	3,468	4.1
Chilmark	—	AAA	1,098	0.0
Clarksburg	—	—	0	0.0
Clinton	Aa3	AA+	653	0.5
Cohasset	—	AAA	4,138	1.0
Colrain	—	—	153	0.1
Concord	Aaa	—	2,551	0.6
Conway	—	—	594	0.4
Cummington	—	—	3,010	1.6
Dalton	—	—	257	0.2
Danvers		AAA	3,323	1.4
Dartmouth	Aa2	AAA	1,384	0.7
Dedham	—	AAA	3,813	1.5
Deerfield	Aa3	—	671	0.4
Dennis	—	AAA	1,545	0.3
Dighton	Aa3	—	521	0.3
Douglas	Aa3	—	2,013	1.4
Dover	Aaa	—	828	0.2
Dracut	—	AA	2,009	1.3
Dudley		AA	613	0.6
Dunstable	A1	—	210	0.1
Duxbury	Aa1	AAA	4,431	1.3
East Bridgewater	Aa3	AA	3,011	2.0
East Brookfield	—	—	111	0.1
East Longmeadow	Aa2	AA+	893	0.6
Eastham		AA+	13,953	2.3
Easthampton	—	AA+	3,459	2.9
Easton	Aa3	—	1,590	0.9
Edgartown	Aa2	—	2,280	0.1
Egremont	—	AA+	179	0.0
Erving	—	—	1,362	0.2
Essex	—	AA+	5,277	1.8
EVERETT	Aa3	AA+	1,698	0.9
Fairhaven	Aa2	AA+	1,124	0.6
FALL RIVER	A3		3,079	3.7
Falmouth	—	AAA	4,422	0.9
FITCHBURG	A1	A+	2,104	2.4
Florida	—	—	0	0.0
Foxborough	—	AAA	3,464	1.7
Framingham	Aa2	AA	3,376	1.9
Franklin	Aa2	AA+	2,212	1.1
Freetown	—	AA+	281	0.1
GARDNER	A1	AA-	712	0.9
Aquinnah	—	—	53	0.0
Georgetown	Aa3	—	3,490	1.8
Gill	—	—	90	0.1
GLOUCESTER	Aa3	AA	4,677	1.6
Goshen	—	—	773	0.4
Gosnold	—	—	0	0.0
Grafton		AA+	4,038	2.5

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Granby	—	AA	2,240	1.8
Granville	—	—	468	0.3
Great Barrington	—	AAA	2,195	0.9
Greenfield	A1	AA-	2,421	2.4
Groton	—	AAA	2,110	1.1
Groveland	Aa3	AA+	994	0.5
Hadley	—	AAA	2,286	1.0
Halifax	Aa3	AA+	520	0.3
Hamilton	—	AAA	1,772	0.7
Hampden	—	AA+	542	0.4
Hancock	—	—	0	0.0
Hanover	Aa2	—	3,121	1.4
Hanson	Aa2	—	567	0.4
Hardwick	—	—	505	0.5
Harvard	—	AAA	5,982	2.9
Harwich	—	AAA	2,271	0.4
Hatfield	—	—	378	0.2
HAVERHILL	A1	AA	1,805	1.4
Hawley	—	—	0	0.0
Heath	—	—	1,081	0.7
Hingham	Aaa	AAA	1,980	0.6
Hinsdale	—	—	1,374	0.7
Holbrook	—	AA-	4,176	2.8
Holden	—	AA+	1,639	1.1
Holland	—	—	14	0.0
Holliston	—	AAA	744	0.3
HOLYOKE	A1	A+	2,082	3.1
Hopedale	Aa3	—	2,074	1.3
Hopkinton	—	AAA	4,569	1.7
Hubbardston	—	AA+	144	0.1
Hudson	—	AA	2,854	1.6
Hull	—	AA	3,880	1.4
Huntington	—	—	40	0.0
Ipswich	Aa2	AAA	1,611	0.6
Kingston	—	AA+	1,810	0.9
Lakeville	—	AA+	582	0.3
Lancaster	Aa3	—	701	0.5
Lanesborough	—	—	115	0.1
LAWRENCE	A2	A	1,439	2.0
Lee	—	AA	2,649	1.3
Leicester	—	AA+	912	0.8
Lenox	Aa2	AAA	2,330	0.8
LEOMINSTER	Aa2	—	838	0.7
Leverett	—	AA	1,603	0.9
Lexington	Aaa	AAA	6,217	1.4
Leyden	—	—	0	0.0
Lincoln	—	AAA	11,800	3.3
Littleton	—	AAA	2,769	1.1
Longmeadow	Aa2	AA+	3,838	2.5
LOWELL	A1	AA-	2,320	2.3
Ludlow	—	AA-	1,918	1.7
Lunenburg	Aa3	AA+	3,818	2.4
LYNN	A2	A	612	0.5
Lynnfield	—	AA+	1,222	0.4
MALDEN	Aa3	AA	1,145	0.7
Manchester	Aa1	AAA	1,733	0.3
Mansfield	Aa2	AA+	2,294	1.1
Marblehead	—	AAA	3,527	1.0
Marion	—	AAA	5,768	1.5
MARLBOROUGH	Aa2	AAA	3,683	2.0

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Marshfield	—	AA+	3,618	1.5
Mashpee	—	AAA	1,042	0.2
Mattapoisett	—	AAA	4,764	1.4
Maynard	Aa3	—	3,159	1.8
Medfield	Aa1	—	2,664	1.1
MEDFORD	Aa3	AA+	0	0.0
Medway	Aa2	AAA	3,551	1.7
MELROSE	Aa3	AA+	1,904	0.8
Mendon	—	AA+	1,406	0.7
Merrimac	A1	AA+	1,880	1.2
Methuen	A3	A	1,150	0.8
Middleborough	—	AA	2,052	1.4
Middlefield	—	AA	0	0.0
Middleton	Aa2	AA+	1,321	0.5
Milford	Aa2	—	1,465	1.0
Millbury	—	AA	1,183	0.8
Millis	Aa3	—	5,223	2.7
Millville	—	—	0	0.0
Milton	—	AAA	1,294	0.5
Monroe	—	—	9,464	3.5
Monson	A1	AA	1,529	1.3
Montague	—	AA	1,838	1.5
Monterey	—	—	469	0.1
Montgomery	—	—	0	0.0
Mount Washington	—	—	0	0.0
Nahant	Aa3	—	811	0.2
Nantucket	Aaa	AA+	13,915	0.8
Natick	—	AAA	4,259	1.5
Needham	—	AAA	4,057	1.1
New Ashford	—	—	0	0.0
NEW BEDFORD	A1	AA-	2,127	2.7
New Braintree	—	—	45	0.0
New Marlborough	—	—	410	0.1
New Salem	—	—	432	0.3
Newbury	Aa2	AAA	2,083	0.7
NEWBURYPORT	—	AAA	5,261	1.7
NEWTON	Aaa	AAA	3,920	0.9
Norfolk	Aa3	AA+	2,719	1.4
NORTH ADAMS	—	A	574	0.8
North Andover	Aa2	AAA	1,476	0.7
North Attleborough	Aa3	AA	1,773	1.1
North Brookfield	—	AA-	1,469	1.3
North Reading	Aa2	—	4,556	1.7
NORTHAMPTON	Aa2	AAA	1,375	1.0
Northborough	Aa1	—	1,399	0.6
Northbridge	—	AA+	2,004	1.5
Northfield	—	—	59	0.0
Norton	—	AA+	2,046	1.2
Norwell	—	AAA	1,777	0.6
Norwood	—	AA+	3,269	1.5
Oak Bluffs	—	AA+	3,288	0.4
Oakham	—	—	187	0.1
Orange	—	—	356	0.4
Orleans	—	AAA	6,639	0.9
Otis	—	AA	4,939	1.1
Oxford	Aa3	—	606	0.5
Palmer	A1	—	1,256	1.4
Paxton	Aa3	—	1,088	0.8
PEABODY	Aa3	—	1,363	0.7
Pelham	—	AA	284	0.2

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Pembroke		AA	1,251	0.7
Pepperell	Aa3	—	499	0.3
Peru	—	—	0	0.0
Petersham	—	AA+	387	0.2
Phillipston	—	—	297	0.2
PITTSFIELD	A1	A+	3,155	3.2
Plainfield	—	—	650	0.3
Plainville	Aa3	—	3,391	1.8
Plymouth		AA+	3,279	1.5
Plympton	—	AA+	814	0.4
Princeton	Aa3	—	460	0.3
Provincetown	—	AA+	12,506	1.1
QUINCY	Aa3	AA	2,653	1.3
Randolph	—	AA	1,525	1.1
Raynham	Aa2	AA+	1,211	0.7
Reading		AAA	1,314	0.5
Rehoboth	—	—	13	0.0
REVERE	Aa3	AA	2,356	1.5
Richmond	—		1,754	0.5
Rochester	Aa3	AA+	1,422	0.7
Rockland	A1	AA	2,525	1.7
Rockport	—	AA+	1,241	0.3
Rowe	—	—	1,659	0.1
Rowley	Aa2	AA+	6,469	2.9
Royalston	—	—	0	0.0
Russell	—	—	322	0.3
Rutland		AA	1,109	0.8
SALEM		AA	1,996	1.1
Salisbury		AA	2,492	1.0
Sandisfield	—	—	0	0.0
Sandwich	—	AA+	858	0.3
Saugus	Aa3	AA+	5,204	2.4
Savoy	—	—	72	0.1
Scituate		AA+	4,982	1.6
Seekonk	—	AA+	656	0.3
Sharon	Aa3	AA	8,003	3.4
Sheffield	—	—	0	0.0
Shelburne	—	—	167	0.1
Sherborn	—	AAA	1,189	0.4
Shirley	—	AA	717	0.6
Shrewsbury	Aa2	AAA	2,678	1.4
Shutesbury	—	—	49	0.0
Somerset	Aa2	—	402	0.3
SOMERVILLE	Aa1	AA+	1,647	0.6
South Hadley	Aa2	—	1,436	1.3
Southampton		AA-	753	0.5
Southborough		AAA	2,960	1.0
Southbridge		AA-	2,342	2.9
Southwick	Aa2	—	2,176	1.5
Spencer	Aa3	—	1,904	1.6
SPRINGFIELD	A2	AA-	1,111	1.5
Sterling	Aa2	—	390	0.2
Stockbridge	—	AA+	5,691	1.1
Stoneham	Aa2	—	1,051	0.5
Stoughton	Aa2	AA	3,449	1.9
Stow	—	AAA	3,212	1.4
Sturbridge	—	AA+	3,069	2.0
Sudbury	—	AAA	889	0.3
Sunderland	—	AA	52	0.0
Sutton		AA+	3,102	1.6

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Swampscott	Aa2	AA+	2,162	0.8
Swansea	—	AA+	346	0.2
TAUNTON		AA	2,515	2.0
Templeton	Aa3	—	3,289	3.0
Tewksbury	—	AA+	5,227	2.6
Tisbury	—	AA+	1,316	0.2
Tolland	—	—	4,111	0.8
Topsfield	Aa2	AAA	4,154	1.6
Townsend	Aa3	—	417	0.3
Truro	—	AA+	618	0.1
Tyngsborough	Aa3	AA+	610	0.3
Tyringham	—	—	95	0.0
Upton	—	AA+	837	0.5
Uxbridge	—	AA	5,196	3.2
Wakefield	Aa2	AAA	1,882	0.8
Wales	—	—	0	0.0
Walpole	Aa2	AA+	1,660	0.7
WALTHAM	Aa1	AA+	1,816	0.7
Ware		AA	370	0.4
Wareham	Aa3	AA+	1,676	0.8
Warren		—	480	0.5
Warwick	—	—	0	0.0
Washington	—	—	2,228	1.1
Watertown	Aa1	AAA	1,322	0.4
Wayland	Aaa	—	5,548	1.7
Webster	A1	—	2,825	2.4
Wellesley	Aaa	AAA	3,875	0.8
Wellfleet	—	AAA	0	0.0
Wendell	—	—	935	0.7
Wenham	—	AAA	482	0.2
West Boylston	—	AA+	1,934	1.3
West Bridgewater	Aa3	AA+	4,410	2.3
West Brookfield	—	—	73	0.1
West Newbury	Aa2	AA+	587	0.2
West Springfield	Aa3	AA	2,189	1.9
West Stockbridge	—	—	1,261	0.4
West Tisbury	—	AA+	1,630	0.2
Westborough	—	AAA	4,529	1.9
WESTFIELD		AA	2,337	2.4
Westford	Aa2	AAA	2,006	0.9
Westhampton	—	AA+	89	0.1
Westminster	—	AA+	494	0.3
Weston	Aaa	AAA	8,978	1.5
Westport	Aa3	—	883	0.3
Westwood	Aa1	AAA	2,234	0.7
Weymouth	Aa3	AA	1,159	0.6
Whately	—	—	48	0.0
Whitman	Aa3	—	779	0.6
Wilbraham		AA+	604	0.4
Williamsburg	—	AA+	1,483	1.0
Williamstown	Aa1	—	774	0.5
Wilmington	—	AA+	1,599	0.6
Winchendon	—	A+	693	0.7
Winchester	Aaa	AAA	5,774	1.4
Windsor	—	—	0	0.0
Winthrop		AA	2,840	1.7
WOBURN	Aa1	AAA	1,955	0.8
WORCESTER	Aa3	AA-	3,489	3.8
Worthington	—	—	129	0.1
Wrentham		AA+	433	0.2
Yarmouth	—	AA+	177	0.1

Other Characteristics

CITY/Town	Per Capita Amounts			Comparative Single-Family Tax Bill	Percent Low-Income Students
	2020 Income	Equalized Value	Expenditures		
Abington	40,313	157,589	3,932	7,998	36.7
Acton	81,081	220,378	4,849	10,221	12.1
Acushnet	38,638	154,513	3,450	6,974	28.5
Adams	25,288	73,282	2,129	10,978	56.0
Agawam	34,173	125,667	4,062	8,466	46.3
Alford	38,213	636,517	5,048	2,759	46.5
Amesbury	42,503	173,111	4,410	9,296	35.6
Amherst	20,969	73,996	2,588	11,178	37.8
Andover	91,198	279,435	5,874	7,673	13.8
Arlington	74,842	296,713	4,686	6,001	13.0
Ashburnham	39,153	134,432	3,447	9,922	28.7
Ashby	38,719	131,617	2,886	9,296	30.9
Ashfield	29,593	173,511	3,848	9,133	42.4
Ashland	59,335	193,641	4,557	8,345	25.2
Athol	23,504	89,086	2,353	8,435	57.9
ATTLEBORO	36,760	127,721	3,691	7,594	42.5
Auburn	40,005	163,338	4,362	8,839	34.1
Avon	39,809	227,404	7,139	8,308	63.3
Ayer	40,320	182,079	5,095	7,052	34.4
Barnstable	44,786	367,488	4,557	4,540	55.7
Barre	30,154	105,616	2,482	8,850	44.8
Becket	31,490	326,089	3,986	5,676	45.1
Bedford	82,483	327,264	7,887	7,136	14.1
Belchertown	39,345	123,658	3,779	9,281	28.5
Bellingham	41,502	196,224	4,568	7,399	32.7
Belmont	116,207	386,928	5,896	6,075	12.2
Berkley	44,901	160,333	3,769	7,226	33.2
Berlin	54,143	211,064	4,520	8,214	23.3
Bernardston	33,016	137,521	2,737	9,039	42.8
BEVERLY	53,934	211,352	3,916	6,396	36.3
Billerica	46,050	218,234	4,828	6,643	28.1
Blackstone	37,751	134,152	3,418	9,407	33.7
Blandford	35,472	199,225	4,750	7,772	41.7
Bolton	84,611	230,426	4,683	10,442	14.4
BOSTON	61,801	345,718	5,681	5,718	73.5
Bourne	43,619	275,746	4,622	5,302	38.7
Boxborough	73,599	251,479	4,507	9,154	11.6
Boxford	114,859	276,246	4,768	7,998	10.8
Boylston	65,579	209,683	3,787	8,324	18.9
Braintree	48,491	229,892	4,402	5,229	31.6
Brewster	45,494	472,587	5,536	4,125	43.6
Bridgewater	36,036	135,549	2,863	7,525	29.5
Brimfield	40,907	141,822	3,161	8,634	35.0
BROCKTON	24,130	100,460	4,971	7,341	74.1
Brookfield	31,924	107,833	3,047	8,634	43.3
Brookline	91,400	476,606	5,663	5,355	14.8
Buckland	25,194	148,915	3,759	8,818	45.6
Burlington	59,089	346,629	6,438	5,229	21.4
CAMBRIDGE	74,061	600,709	8,051	3,111	41.8
Canton	64,467	260,594	5,069	5,965	23.9
Carlisle	229,125	355,477	6,590	8,671	6.9
Carver	36,643	148,853	4,425	8,398	37.1
Charlemont	26,589	131,256	3,776	10,894	61.2
Charlton	43,371	167,096	2,775	6,984	37.0
Chatham	70,620	1,308,187	8,179	2,428	45.5
Chelmsford	61,805	200,214	4,369	8,287	21.1
CHELSEA	23,243	132,008	5,831	6,963	81.6
Cheshire	32,228	117,497	2,157	6,706	55.8
Chester	29,093	122,945	2,894	10,079	44.0
Chesterfield	22,602	161,806	3,667	9,591	34.2

CITY/Town	Per Capita Amounts			Comparative Single- Family Tax Bill	Percent Low- Income Students
	2020 Income	Equalized Value	Expendi- tures		
CHICOPEE	23,956	84,578	4,209	8,928	69.1
Chilmark	104,706	3,107,473	10,672	1,482	42.9
Clarksburg	27,477	90,767	3,577	8,660	49.8
Clinton	33,412	120,528	4,471	7,835	53.0
Cohasset	147,522	423,630	7,874	6,600	8.4
Colrain	29,984	125,772	3,118	10,763	46.3
Concord	166,197	403,522	6,778	7,757	10.8
Conway	43,459	168,962	4,274	9,433	47.6
Cummington	57,245	187,519	3,348	7,594	44.0
Dalton	37,609	116,389	3,084	10,899	46.9
Danvers	53,419	230,045	4,742	6,653	27.7
Dartmouth	41,898	199,939	3,472	4,977	37.5
Dedham	68,317	261,246	5,027	7,016	31.8
Deerfield	50,775	169,965	4,017	7,972	32.6
Dennis	42,683	598,061	4,787	2,943	55.7
Dighton	39,879	161,332	3,182	7,510	25.8
Douglas	42,470	143,901	4,053	8,587	27.1
Dover	271,550	484,535	6,975	6,527	5.4
Dracut	39,887	148,965	3,229	6,459	41.3
Dudley	31,914	109,869	1,945	6,149	37.0
Dunstable	78,539	211,951	3,837	8,014	13.2
Duxbury	100,256	334,418	5,610	6,748	9.8
East Bridgewater	40,119	152,902	4,027	8,198	31.5
East Brookfield	36,816	144,600	2,818	7,110	45.9
East Longmeadow	48,438	141,195	4,430	10,663	48.9
Eastham	39,014	616,859	6,544	4,509	40.1
Easthampton	33,894	119,594	3,436	8,687	29.0
Easton	57,176	174,777	3,822	8,088	22.4
Edgartown	67,275	2,088,390	9,053	1,592	50.9
Egremont	34,152	449,596	4,277	4,167	46.5
Erving	27,367	581,838	8,028	4,152	32.4
Essex	73,034	294,779	6,193	8,251	16.6
EVERETT	24,363	195,656	5,246	5,444	74.8
Fairhaven	34,968	181,158	4,048	5,371	47.6
FALL RIVER	20,697	83,548	4,022	6,632	77.7
Falmouth	50,597	466,372	5,334	4,230	45.0
FITCHBURG	23,651	88,146	4,034	9,254	71.1
Florida	23,828	271,396	6,342	4,635	73.4
Foxborough	56,963	206,557	4,934	7,630	25.7
Framingham	41,182	177,369	5,085	7,221	56.0
Franklin	58,842	204,003	4,640	7,383	16.0
Freetown	42,049	197,030	3,342	6,338	26.7
GARDNER	24,122	81,262	3,586	9,769	66.0
Aquinnah (Gay Head)	50,593	1,912,854	14,825	3,295	42.8
Georgetown	57,825	195,828	4,369	7,399	16.5
Gill	25,636	119,697	2,676	8,755	53.5
GLOUCESTER	45,773	288,947	4,757	6,164	45.9
Goshen	17,533	185,081	3,989	8,477	36.6
Gosnold	1,229	3,406,727	24,727	0	0.0
Grafton	55,978	159,168	4,055	8,871	21.2
Granby	40,285	126,540	3,919	10,016	41.2
Granville	38,723	153,967	2,967	8,030	39.1
Great Barrington	45,947	243,042	5,087	7,809	55.4
Greenfield	24,870	99,245	4,136	11,729	57.5
Groton	86,514	197,287	4,381	9,034	12.5
Groveland	46,444	186,344	3,529	7,604	18.2
Hadley	38,484	220,277	4,557	6,401	32.6
Halifax	39,416	156,265	3,610	8,413	26.4
Hamilton	94,639	253,727	4,970	9,396	12.1
Hampden	46,559	153,743	3,282	9,838	25.6

CITY/Town	Per Capita Amounts			Comparative Single-Family Tax Bill	Percent Low-Income Students
	2020 Income	Equalized Value	Expenditures		
Hancock	16,835	451,225	3,429	1,577	23.5
Hanover	63,650	224,181	5,085	8,014	13.4
Hanson	42,195	159,743	3,173	7,930	31.7
Hardwick	29,421	109,024	2,527	7,725	45.3
Harvard	73,389	209,527	5,041	9,412	12.5
Harwich	46,127	524,103	6,222	4,262	45.7
Hatfield	39,779	200,373	4,326	7,184	29.6
HAVERHILL	32,578	130,265	3,558	6,685	60.8
Hawley	22,046	150,204	3,326	9,207	55.4
Heath	15,631	144,899	3,477	11,304	45.9
Hingham	140,318	356,733	5,685	6,075	8.9
Hinsdale	42,067	190,452	3,332	7,179	45.9
Holbrook	35,211	147,355	4,529	8,666	47.0
Holden	48,972	148,669	3,365	8,703	19.3
Holland	36,504	159,755	3,176	8,167	50.0
Holliston	65,547	218,591	5,374	9,133	14.0
HOLYOKE	21,212	67,828	4,499	10,121	81.8
Hopedale	46,973	154,937	5,011	8,992	28.4
Hopkinton	94,319	273,113	5,658	8,950	8.9
Hubbardston	40,903	136,314	2,439	7,357	44.7
Hudson	44,478	177,304	4,775	8,335	40.7
Hull	51,670	281,108	5,212	6,590	35.9
Huntington	37,464	123,177	2,774	9,228	42.4
Ipswich	72,017	266,202	4,761	6,758	21.8
Kingston	47,566	194,761	4,376	7,662	25.9
Lakeville	47,342	198,500	2,876	6,343	27.8
Lancaster	40,295	139,784	3,169	10,221	14.7
Lanesborough	30,599	157,076	3,634	10,037	31.7
LAWRENCE	20,035	73,376	4,250	6,012	87.9
Lee	36,446	204,415	4,632	7,173	56.4
Leicester	35,514	118,512	3,210	7,352	38.2
Lenox	60,813	293,671	5,660	5,697	40.4
LEOMINSTER	32,707	118,064	4,178	8,703	60.0
Leverett	55,550	181,837	3,865	9,901	37.9
Lexington	139,581	441,260	8,952	7,252	9.5
Leyden	49,860	141,571	3,205	8,482	41.7
Lincoln	160,933	359,264	7,035	7,846	17.1
Littleton	64,359	241,858	6,364	9,307	13.4
Longmeadow	87,417	156,331	5,326	12,949	13.8
LOWELL	25,563	99,786	3,990	6,669	73.3
Ludlow	33,454	115,378	3,751	10,505	41.4
Lunenburg	44,044	157,029	3,978	9,034	26.9
LYNN	24,358	115,391	4,065	6,532	77.5
Lynnfield	93,034	319,176	4,982	6,301	12.1
MALDEN	32,422	153,338	3,284	6,490	64.8
Manchester	158,051	553,729	7,112	5,570	16.3
Mansfield	56,411	200,481	5,082	7,972	23.7
Marblehead	100,752	369,885	5,397	5,528	15.1
Marion	74,538	379,304	6,121	5,702	28.1
MARLBOROUGH	40,015	182,318	4,957	6,895	55.0
Marshfield	57,220	241,590	4,922	6,805	20.5
Mashpee	48,640	444,739	4,910	4,220	47.7
Mattapoisett	70,199	336,890	5,821	6,516	26.0
Maynard	46,985	173,926	5,365	10,784	29.0
Medfield	108,657	251,195	5,764	9,154	9.4
MEDFORD	44,898	223,652	3,297	4,735	42.7
Medway	65,475	213,171	5,998	8,897	16.2
MELROSE	60,541	233,034	3,993	5,555	17.7
Mendon	61,823	196,937	3,779	8,098	15.3
Merrimac	44,435	158,580	3,406	8,587	18.3

CITY/Town	Per Capita Amounts			Comparative Single- Family Tax Bill	Percent Low- Income Students
	2020 Income	Equalized Value	Expendi- tures		
Methuen	35,187	141,756	3,484	6,858	55.4
Middleborough	35,248	143,796	4,015	8,082	42.1
Middlefield	25,010	191,399	4,432	9,349	40.6
Middleton	64,329	266,221	4,308	6,963	13.7
Milford	37,137	146,088	4,622	8,088	53.8
Millbury	39,343	154,059	3,759	7,883	36.0
Millis	50,912	192,745	5,084	9,922	22.8
Millville	36,874	122,855	2,175	7,941	33.5
Milton	82,782	267,845	4,545	6,553	15.9
Monroe	6,345	271,747	9,240	6,101	6.1
Monson	35,825	114,329	3,912	9,370	44.2
Montague	25,969	120,527	3,359	8,808	53.6
Monterey	37,831	507,562	4,485	3,826	46.5
Montgomery	38,802	160,420	2,810	7,331	44.5
Mount Washington	38,887	619,949	7,511	3,211	0.0
Nahant	75,116	357,057	5,472	5,145	17.4
Nantucket	70,084	1,845,844	11,079	1,965	44.1
Natick	69,429	288,698	5,125	7,010	14.9
Needham	131,986	384,043	7,068	7,026	9.1
New Ashford	31,629	171,885	3,579	5,749	0.0
NEW BEDFORD	20,894	79,996	4,262	8,167	79.4
New Braintree	40,846	135,707	2,721	8,540	44.9
New Marlborough	36,247	399,469	4,255	4,887	34.5
New Salem	29,547	135,286	3,930	9,943	15.3
Newbury	77,926	300,524	3,432	5,113	46.5
NEWBURYPORT	74,538	309,169	5,390	6,311	55.5
NEWTON	163,628	415,083	6,127	5,528	14.3
Norfolk	67,473	189,167	4,279	9,564	12.5
NORTH ADAMS	19,293	68,671	3,519	9,738	71.2
North Andover	66,995	208,030	4,176	7,110	41.2
North Attleborough	45,856	155,075	3,712	7,320	24.5
North Brookfield	32,378	115,697	3,551	7,809	26.9
North Reading	72,066	263,828	5,692	7,883	19.2
NORTHAMPTON	43,997	144,426	4,480	9,401	39.3
Northborough	64,398	232,025	4,738	8,666	43.3
Northbridge	43,500	131,812	3,527	7,236	42.5
Northfield	35,093	213,118	4,043	7,278	13.7
Norton	42,227	164,165	3,978	7,494	31.6
Norwell	108,943	282,014	5,813	8,734	7.7
Norwood	47,686	224,612	6,962	5,649	41.1
Oak Bluffs	27,860	793,772	7,345	3,568	47.4
Oakham	38,769	146,024	2,404	6,685	45.6
Orange	22,828	92,935	3,287	10,048	62.7
Orleans	58,150	758,871	7,398	3,784	46.0
Otis	41,157	463,834	4,523	4,073	24.6
Oxford	35,696	130,355	3,561	8,492	44.7
Palmer	28,908	91,433	3,484	10,421	54.4
Paxton	42,698	130,816	3,210	9,974	19.5
PEABODY	38,421	182,982	3,561	5,308	47.7
Pelham	42,185	159,939	5,075	10,805	33.5
Pembroke	47,620	185,362	4,028	7,436	19.6
Pepperell	45,071	144,403	3,219	9,013	30.8
Peru	30,516	142,097	3,051	9,627	42.6
Petersham	40,581	160,513	3,814	7,115	62.9
Phillipston	35,381	154,481	3,111	8,188	46.4
PITTSFIELD	29,180	97,166	4,307	9,754	63.2
Plainfield	26,949	191,334	4,654	10,484	41.3
Plainville	45,269	188,501	4,496	7,373	25.6
Plymouth	44,583	219,651	4,629	8,109	34.7
Plympton	50,068	222,722	4,709	8,834	25.2

CITY/Town	Per Capita Amounts			Comparative Single-Family Tax Bill	Percent Low-Income Students
	2020 Income	Equalized Value	Expenditures		
Princeton	69,905	182,830	3,515	8,240	19.7
Provincetown	70,869	1,090,217	11,448	3,500	80.7
QUINCY	39,487	202,990	4,022	6,296	52.6
Randolph	32,345	140,266	3,578	7,147	61.0
Raynham	44,685	179,602	4,141	7,793	30.0
Reading	73,100	259,444	5,073	7,005	11.9
Rehoboth	51,083	188,381	2,993	6,658	25.3
REVERE	28,282	158,942	4,027	5,465	71.0
Richmond	52,093	361,113	5,506	6,695	46.7
Rochester	49,982	216,888	4,230	6,695	25.4
Rockland	35,238	150,088	4,382	8,802	48.8
Rockport	55,748	389,555	6,096	5,161	37.6
Rowe	35,299	1,279,179	13,405	2,801	81.8
Rowley	54,626	221,940	4,650	7,683	34.3
Royalston	26,525	137,824	2,240	6,417	58.0
Russell	32,566	115,708	3,406	10,458	42.4
Rutland	41,837	136,423	2,923	8,298	19.4
SALEM	35,787	173,656	4,219	6,963	61.4
Salisbury	36,714	245,212	4,320	5,854	34.8
Sandisfield	23,596	266,809	4,178	6,779	24.6
Sandwich	57,581	264,127	4,895	6,916	28.6
Saugus	40,834	212,634	4,063	6,311	47.8
Savoy	33,253	127,908	3,545	7,567	67.8
Scituate	79,111	310,269	5,808	6,632	14.3
Seekonk	44,931	190,113	4,638	7,010	21.2
Sharon	83,474	232,086	5,435	10,379	14.3
Sheffield	40,782	237,975	3,566	6,537	46.5
Shelburne	25,154	166,938	3,107	7,615	45.6
Sherborn	236,034	334,618	6,929	10,001	6.1
Shirley	35,497	116,435	2,398	8,135	34.4
Shrewsbury	65,138	185,007	4,275	7,415	19.0
Shutesbury	34,018	149,096	5,021	11,472	36.6
Somerset	35,430	155,938	3,811	6,984	33.8
SOMERVILLE	52,596	285,822	4,392	5,350	56.5
South Hadley	35,076	106,543	3,108	8,645	24.3
Southampton	48,600	152,086	3,396	7,920	11.5
Southborough	122,554	291,058	5,820	8,555	72.5
Southbridge	23,718	80,581	4,249	9,407	37.7
Southwick	45,086	140,891	3,235	8,923	39.1
Spencer	32,393	117,995	2,320	6,916	47.5
SPRINGFIELD	18,687	73,370	5,046	9,890	84.1
Sterling	51,644	176,532	3,355	8,014	19.8
Stockbridge	50,257	517,805	5,899	4,929	55.4
Stoneham	52,421	226,356	3,749	5,471	27.3
Stoughton	38,538	178,071	4,397	7,573	47.1
Stow	83,990	225,942	5,442	10,279	14.7
Sturbridge	50,826	156,488	4,537	10,064	29.2
Sudbury	120,396	289,287	6,072	9,486	9.2
Sunderland	31,406	125,135	2,893	7,725	43.2
Sutton	59,022	196,437	4,416	7,977	19.7
Swampscott	76,318	264,403	4,765	6,742	26.3
Swansea	38,064	159,438	3,005	6,858	32.8
TAUNTON	29,258	124,341	4,625	6,926	59.4
Templeton	31,122	109,506	2,715	8,009	46.7
Tewksbury	47,985	202,408	4,929	7,988	24.6
Tisbury	26,541	745,502	8,059	4,572	48.6
Tolland	29,095	484,093	5,029	4,730	39.1
Topsfield	79,613	257,319	5,337	8,750	10.0
Townsend	40,552	130,948	2,987	9,254	30.8
Truro	49,165	1,055,728	9,734	4,062	30.4

CITY/Town	Per Capita Amounts			Comparative Single- Family Tax Bill	Percent Low- Income Students
	2020 Income	Equalized Value	Expendi- tures		
Tyngsborough	49,058	175,293	4,056	7,851	29.1
Tyringham	21,043	539,401	4,407	3,531	0.0
Upton	60,961	177,778	3,855	8,813	15.3
Uxbridge	43,667	161,334	4,564	7,967	30.0
Wakefield	55,294	239,735	4,557	6,474	20.4
Wales	27,752	113,765	3,089	9,733	43.5
Walpole	61,804	223,346	4,649	7,599	18.7
WALTHAM	43,501	268,933	5,002	5,854	53.1
Ware	26,022	90,675	3,615	10,163	57.9
Wareham	28,897	201,537	3,580	5,712	61.0
Warren	23,046	98,388	2,249	8,177	54.4
Warwick	24,501	117,347	3,144	11,073	42.9
Washington	76,746	196,722	4,112	7,799	47.7
Watertown	54,414	316,734	5,782	6,963	39.9
Wayland	177,727	320,684	7,203	9,643	9.8
Webster	31,254	116,242	3,221	7,336	65.7
Wellesley	229,263	479,336	6,782	6,138	8.0
Wellfleet	52,453	814,897	7,528	4,089	45.2
Wendell	22,032	129,346	4,547	12,213	54.9
Wenham	82,356	202,645	5,072	10,290	12.0
West Boylston	39,325	153,218	4,123	9,291	17.6
West Bridgewater	40,491	187,821	5,266	8,524	34.4
West Brookfield	40,530	134,406	2,538	6,953	34.4
West Newbury	77,798	261,758	4,804	6,837	51.6
West Springfield	32,640	115,354	4,477	8,282	51.2
West Stockbridge	65,286	338,871	4,701	6,600	10.8
West Tisbury	41,587	905,283	6,235	3,058	30.0
Westborough	62,154	233,586	5,987	9,717	28.7
WESTFIELD	32,840	98,058	4,034	9,717	17.5
Westford	72,500	233,459	5,285	8,471	8.8
Westhampton	51,424	165,850	4,183	10,768	36.6
Westminster	43,466	160,727	3,956	8,303	60.0
Weston	430,522	616,578	9,743	6,732	55.4
Westport	49,149	264,436	3,029	4,456	42.6
Westwood	133,029	337,950	6,608	7,793	8.5
Weymouth	40,953	183,834	3,698	6,022	42.8
Whately	24,126	204,486	4,188	7,205	41.5
Whitman	36,269	140,406	2,965	7,651	31.6
Wilbraham	51,045	144,888	3,963	10,768	25.6
Williamsburg	30,381	149,909	4,380	10,216	28.4
Williamstown	37,710	146,450	3,412	8,892	31.0
Wilmington	53,566	257,302	5,275	6,847	17.9
Winchendon	26,821	95,054	3,467	7,941	55.2
Winchester	136,891	421,176	6,662	6,574	8.0
Windsor	32,240	170,500	2,826	6,911	44.9
Winthrop	42,618	171,780	3,722	6,180	42.0
WOBURN	49,289	247,361	4,423	4,908	41.3
WORCESTER	24,300	90,997	4,099	7,993	73.7
Worthington	33,833	168,064	4,234	8,429	25.2
Wrentham	63,456	230,524	4,314	7,184	17.4
Yarmouth	37,034	309,484	4,339	4,824	55.7

Massachusetts Taxpayers Foundation

OFFICERS

Chair
Stephen Mosh
Vice Chair
Kristin Lewis
Treasurer
Matthew Schnall
President & Secretary
Doug Howgate

BOARD OF TRUSTEES

Justin Sterritt
Senior Manager
Accenture
Frederick Ryan
Director, Government and Community Relations
Alkermes
Steve Tringale
President
Allways Health Partners
Christina Fisher
Public Policy Manager, Northeast
Amazon
Brendan Roche
Vice President, Director of Tax
Amundi Asset Management
Gail Eagan General Counsel
Arbella Insurance Foundation
Brooke Thomson
Executive Vice President of Government Affairs
Associated Industries of Massachusetts
John Emra
President - New England
AT&T
Kathy Keough
Director of Government Affairs
Atrius Health
Leanne Scott
Principal - State & Local Tax
Baker Newman Noyes, LLC
Brian Grip
SVP, State Government Relations
Bank of America
Michael Knapik
Vice President of Government and Community Relations
Baystate Health, Inc.
Patrick Bench
President
Benchmark Strategies
Jamie Katz
General Counsel
Beth Israel Lahey Health
Michael Caljouw
Vice President
Blue Cross Blue Shield of Massachusetts
Joshua Greenberg
Vice President of Government Relations
Boston Children's Hospital
Grant Ward
Executive Vice President, General Counsel & Secretary
Boston Mutual Life Insurance Company
Michael Gilles
EVP and CFO
Cambridge Savings Bank
John Maher
Director, State Government Affairs
Charter Communications
Joycelyn Kelly
President
Citizens Massachusetts Bank
Lisa Murray
President
Citizens Massachusetts Bank
Kristin Christopher
VP, State Government Relations
Comcast Cable Communications, Inc.
Kate Audette
Government Affairs
Dana-Farber Cancer Institute
Adam Moehring
New England Tax leader
Deloitte

Peter Howe
Senior Advisor
Denterlein
Sarah Locke-Henderson
Senior Manager, Public Engagement
Door Dash
Gilda Nogueira
President and Chief Executive Officer
East Cambridge Savings Bank
James Fitzgerald
Chief Financial Officer
Eastern Bank
Jennifer Priplata
Vice President, Director of Tax
Eaton Vance Management
Jenny Holaday
President
Encore Boston Harbor
Jane Steinmetz
Managing Principal
and the New England Markets Leader
EY
Brent Barker
New England Market Leader for
State & Local Tax
EY
Christine Cassidy
SVP & Chief Communications Officer
Fallon Health
Nancy Hill
SVP Tax
Fidelity Investments
Jesse Stanesa
VP Public Affairs,
Fidelity Investments
Robert Kester
Partner
Goodwin Procter LLP
Patrick Cahill
Vice President, MA Market
Harvard Pilgram Health Plan
Charley Murphy
President and Chief Executive Officer
Harvard Street Neighborhood Health Center
Morgan Harris
Director of State Relations
& Strategic Engagement
Harvard University
Michael Porter
Counsel
Hemenway & Barnes
Gary Bua
Vice President
HNTB
Jason Bagley
Senior Director, State Government Relations
Intel Massachusetts Inc.
Chip Burpee
State & Local Government Relations
Intuit Inc.
Michelle McGee
Attorney
Kearney, Donovan & McGee, P.C.
Stephan Oehler
VP Finance, Strategy & Performance, CF
Keolis Commuter Services LLC
Michael Desrochers
Partner
KPMG LLP
Don Baldini
AVP & Senior Public Affairs Officer &
Senior Counsel
Liberty Mutual Insurance Company
Brendan Joyce
Public Engagement Manager
LYFT Inc
David Sweeney
President
MASCO
Laura Peabody
Chief Legal Officer and General Counsel
Massachusetts General Brigham
Aimee Golbitz
Director of Public Research
Massachusetts General Brigham

Doug Howgate
President
Massachusetts Taxpayers Foundation

Andy Bagley
Vice President for Policy and Research
Massachusetts Taxpayers Foundation

Ashley White
Senior Policy Researcher
Massachusetts Taxpayers Foundation

Debra Carroll
Director of Membership and Business
Development
Massachusetts Taxpayers Foundation

Dominic Ianno
Head of State Government Relations,
Law Department
MassMutual

Edward Ladd
Chairman Emeritus
Mellon Investment

Michael Germano
Chief Operating Officer
Mellon Investment

Joseph Zelic
SVP, Director of Corporate Tax
MFS Investment Management

Brian Burke
Senior Director, US Government
Affairs Microsoft

Poonam Patidar
Partner
Mintz, Levin, Cohn, Ferris, Glovsky and
Popeo, P.C.

Daniel Nelson
Partner
Morgan, Lewis & Bockius, LLP

Helen Burt
Chief Customer Officer
National Grid

Michael Ferrari
Assistant Vice President for
External Affairs
Northeastern University

William Kennedy
Partner
Nutter, McClennen & Fish, LLP

Kristin Lewis
Senior Vice President, Chief Public
Affairs Officer
Point32Health

Robert Reynolds
CEO
Putnam Investments

Stephen Mosha
Northeast Market Tax Leader
PwC

Grace Arsenault
Senior Business Manager
RAPID7

George Cronin
Managing Director
Rasky Partners, Inc.

Harry Im
Executive Director, Indirect Tax at
Raytheon Technologies Corporation
Raytheon Technologies Company

Julie Thurlow
President & CEO
Reading Cooperative Bank

Mark Ruggiero
Chief Financial Officer and Chief
Accounting Officer
Rockland Trust Company

Pamela Glazier
Partner
Ropes & Gray LLP

Timothy Sweeney
Director of State and Local Government
Relations
Santander

Matthew Regan
SVP, General Counsel and Corporate
Secretary
SBLI

Pierce Haley
Attorney
Serlin Haley, LLP

Kerry Whalen
Vice President
Shields Health Care Group

Joseph Driscoll
General Counsel
South Shore Hospital

Rayford Kruger
Acting President and
CEO Southcoast Health System

Jake Rosenfeld
Senior Vice President - Corporate Tax
State Street Corporation

Jeevan Ramapriya
Managing Director Public Policy &
Government Affairs
State Street Corporation

Adam Marx
Vice President of Government Relations &
Public Policy
Steward Health Care System

Caroline Kupiec
Associate
Sullivan

Keith Mahoney
Vice President of Communications and
Public Affairs
The Boston Foundation

David Averill
Senior Vice President & Corporate Tax
Director
The TJX Companies, Inc.

John Erwin
Vice Chancellor for Government Relations
UMass Chan Medical School

David Morales
General Manager
UniCare

Jessica Strunkin
MA State & Local Government Market
Lead
Vanasse Hangen Brustlin, Inc.

Stephanie Lee
Lead State Government Affairs and Public
Policy New England
Verizon

Nathan Pham
Director, Government Affairs
Verizon

Eustacia MacNaught
Vice President, External Affairs
Vertex Pharmaceuticals

Adam Weiner
Managing Partner Weiner
Ventures LLC

Bethany Riportella
Senior Director for Government Affairs
Wellforce Inc.

Michael Feder
Global Head of Tax
Wellington Management Company, LLP

Matthew Schnall
Partner
WilmerHale



**This booklet is presented as a public service
with the help of a grant from**



The Massachusetts Taxpayers Foundation is a nationally recognized, independent, nonprofit research organization whose mission is to provide accurate, unbiased research with balanced, thoughtful recommendations that strengthen the state's finances and economy in order to foster the long-term well being of the Commonwealth. The Foundation's work has earned it a reputation for objectivity and credibility among legislators, policymakers, the media, and interest groups of all kinds. The Foundation has received 24 national awards from the Governmental Research Association for its work on issues including health care, transportation reform, business costs, capital spending, state finances and municipal health reform.

Massachusetts Taxpayers Foundation

333 WASHINGTON STREET

BOSTON, MA 02108

617-720-1000

www.masstaxpayers.org

 @masstaxpayersfd