

*Massachusetts Taxpayers Foundation*

*Municipal  
Financial  
Data*

*35th Edition*

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Municipal Financial Data  
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# *Municipal Financial Data*

## *35th Edition*

### **Table of Contents**

Major Trends in Local Finance.....	1
Financial Summary and Statewide Data .....	15
Explanation of Tables .....	18
2004 Municipal Financial Data .....	24
2004 Tax Rates .....	40
Debt Characteristics .....	46
Other Characteristics .....	52
2005 Municipal Financial Data .....	58
2005 Tax Rates .....	74

### **November 2005**

*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 a concise overview of the major trends in local finances.

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 (<http://www.dls.state.ma.us/mdm.htm>).

**Massachusetts Taxpayers Foundation**  
**333 Washington Street, Suite 853**  
**Boston, MA 02108-5170**

**Phone: 617-720-1000**  
**Fax: 617-720-0799**  
**Internet: [www.masstaxpayers.org](http://www.masstaxpayers.org)**  
**Email: [mtfinfo@masstaxpayers.org](mailto:mtfinfo@masstaxpayers.org)**



## Major Trends in Local Finance

### Introduction

In fiscal 2005, the relentless squeeze on municipal budgets continued to challenge local officials and taxpayers. While state aid to cities and towns increased in 2005 after several years of deep cuts, it remains well below pre-cut levels. The recent sharp rise in health care costs have added even further to the financial pressure. Local leaders raised property taxes, hiked fees, tapped reserves, and cut services in order to maintain fiscal balance over the last four years. Looking forward, municipal officials in most communities see only more trouble ahead, with few options for dealing with tight local finances.

A thoughtful report recently released by the Municipal Finance Task Force concluded that these difficulties are rooted in a long-term crunch on local finances brought on by inconstant local aid, statutory constraints on local revenues, and cost pressures in specific areas.<sup>1</sup>

To address these problems, the Task Force called for a sea change in the state's local aid policies, with a commitment to provide more – and more dependable – annual aid, as well as to develop new formulas for a fairer allocation of those dollars. The Task Force also proposed new tools for raising local revenues and controlling local costs.

Other researchers at Northeastern University's Center for Urban and Regional Policy have

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1. Convened by the Metropolitan Mayors Coalition and led by John Hamill, chairman of Sovereign Bank New England, the Task Force included local elected officials, business leaders, and experts on municipal finance.

documented the critical link between the financial health of municipalities and the future growth of the Massachusetts economy.<sup>2</sup> They too have called for a new fiscal partnership between the state and local governments.

Given the continuing gradual improvement in the state economy and the recent strength in tax collections, the Commonwealth can now begin to consider its financial relations with cities and towns, including what the state can do to provide additional resources. At the same time, lawmakers and taxpayers need assurances that tax dollars, both state and local, are being used effectively at the municipal level, especially if cities and towns are asking that those dollars be substantially increased.

The Foundation has developed two specific recommendations to help strengthen the state-local fiscal partnership while addressing both of these issues.

First, the Foundation recommends that the state dedicate an amount equal to forty percent of annual revenues from the state's three major tax sources to formula aid for cities and towns. This proposal builds directly on a key recommendation of the Task Force.

Second, the Foundation recommends that a new state-wide system for benchmarking the costs of delivering local services in the 351 cities and towns be developed. Such a system would – for the first time – provide policy makers and taxpayers with the basic data

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2. Researchers Barry Bluestone, Alan Clayton-Matthews, and David Soule presented their broad findings in an overview entitled "Revenue Sharing and the Future of our Massachusetts Economy," released October 18, 2005.

needed to compare fairly the costs in communities across the state. This proposal would make it possible to address cost questions which the Task Force could investigate only on the margins because of the lack of good data.

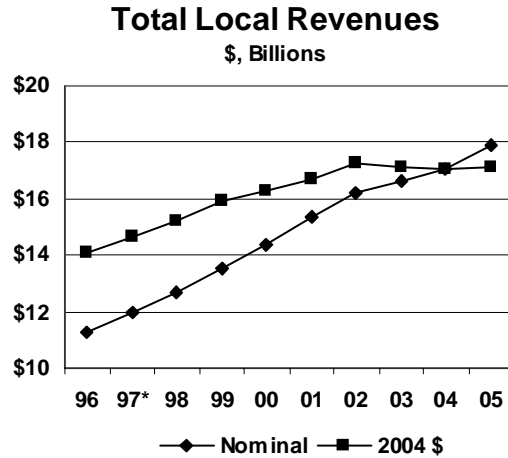
The first of these recommendations would require a major new commitment of resources that would have to be phased in over several years. It would also require close cooperation between state and local leaders in re-examining how aid dollars are currently distributed and in devising more equitable formulas to distribute revenue sharing dollars to municipalities. While the second recommendation would by comparison need only a modest amount of additional funds, it too would require a collaborative effort to produce meaningful results.

### **Local Finances in 2005**

Although local revenues grew at a healthier rate in 2005 than in the previous two years, that improvement masked serious financial strains in most of the state's 351 cities and towns. Municipal receipts totaled \$17.9 billion in 2005, up almost \$800 million from 2004, a 4.7 percent increase that was almost double the rate of growth in 2003 and 2004. Prior to the onset of the state's fiscal crisis, annual revenues had on average grown by more than six percent a year, for the most part due to large annual increases in state aid.

While the 2005 revenue growth was a welcome change, especially after the sharp cuts in state aid in 2003 and 2004, the reality is that most of the progress was wiped out by inflation: After adjusting for an almost 50 percent increase in

Figure 1



\* Amounts prior to fiscal 1998 have been adjusted to account for reorganizations.

the inflation rate in 2005, local receipts grew by less than \$60 million, or one-half of one percent, in 2004 dollars (see Figure 1). From the mid-1990s up to 2002, inflation-adjusted revenues grew by more than \$500 million a year on average.

The varying fortunes of local revenue coffers are largely due to state aid policy. After almost a decade of large annual aid increases to meet the major financial commitment of the 1993 education reform law, assistance to localities was slashed in both 2003 and 2004 in order to balance the state budget. Only recently has that trend begun to be reversed, with increases of \$210 million in 2005 and \$266 million in 2006.<sup>3</sup> Even with these additions, however, 2006 aid is a scant one percent above 2002 levels. In reality, these figures understate the severity of

3. Including aid to regional schools and \$92 million of additional dollars from school building assistance that was moved off-budget in 2006.



the situation: After adjusting for inflation, state assistance to cities and towns in 2006 is almost \$700 million below 2002, only a slight improvement over the \$750 million inflation-adjusted shortfall in 2005.

Another way of demonstrating the severity of the aid cuts is by tallying their impact on individual communities. In 2005, aid remained below 2002 levels in four out of five Massachusetts cities and towns, by an average of 11 percent; aid was more than 20 percent below 2002 in one in six communities.<sup>4</sup> Measured in inflation-adjusted dollars, 2005 aid was below 2002 in all but a handful of communities, with an average reduction of almost 20 percent. The additional aid in 2006 leaves this picture essentially unchanged after accounting for inflation.

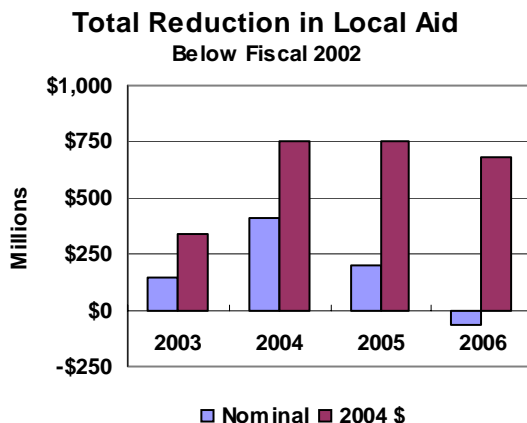
Communities responded to the cuts in state assistance by raising property taxes. In 2002-2005, property tax growth not attributable to new construction averaged 3.3 percent, compared to annual growth of 2.4 percent in the previous eight years, a differential that added \$300 million to local property tax bills.

The annual increase in the tax burden on existing properties showed some signs of easing in 2005 (2.8 percent), a change that undoubtedly reflects the efforts of many local officials to try to make do with modest increases in state aid rather than seek additional taxes to maintain services.

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4. This comparison excludes regional school aid which is paid directly to local districts, not to communities, and school building aid, for which no data on 2006 municipal grant amounts are available.

Figure 2



Note: Cherry Sheet<sup>®</sup> aid to municipalities and regional school districts, adjusted for mid-year spending cuts in 2003, interdistrict payments for school choice and charter school tuition which were transferred to the Cherry Sheet in 2004, and \$75 million of supplemental aid distributed in fiscal 2005.

As in prior years, local budgets remained heavily reliant on additions to the property tax rolls to generate new revenues in 2005: The more than \$200 million of revenues from new construction accounted for almost half of the growth in property tax receipts in 2005, a share that is essentially identical to the average for the previous ten years. Practically every community benefited from some new construction in 2005, with three-quarters deriving at least 20 percent of their property tax growth from that source. While the steady stream of additional revenues from new construction – primarily residential – has been a stabilizing force for local finances during the recent fiscal crisis, that pace of development is increasingly vulnerable to rising interest rates or a loss of confidence by over-stretched consumers.

Despite the improvements in 2005 revenues, several other measures of local fiscal health provide clear evidence of the continuing squeeze on municipal budgets.

- “Free cash” – operating surpluses from the previous year less uncollected taxes and other deficits – fell by \$26 million, or 5.6 percent.<sup>5</sup> With the 2005 decline, net free cash has dropped by \$148 million, or 25 percent, since 2002.
- Excess levy capacity, the amount of additional property taxes that a community can raise without an override vote by local citizens, fell for the fourth year in a row in 2005, by a net total of \$40 million or 26 percent.<sup>6</sup> In the 200 communities that experienced declines since 2002, excess capacity fell by roughly double the net statewide amounts.
- For the first time in a decade, total local stabilization reserves declined – by two percent – in 2005, a figure that combines increases and decreases in individual communities. Since 2002, reserves have declined by roughly a third in 141 communities, with a 17 percent drop in those communities in 2005 alone.

At the same time, voter overrides of Proposi-

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5. This comparison excludes Boston, which certified \$61 million of free cash in fiscal 2004 after a nine-year hiatus in using this municipal accounting mechanism, and Springfield, which accounted for 90 percent of negative free cash in 2005 and essentially all of the change in negative free cash between 2002 and 2005.

6. Excluding the special case of Cambridge. Between 2002 and 2005, Cambridge experienced a 47 percent increase in excess capacity and, by 2005, accounted for one-fourth of the total excess capacity statewide.

tion 2½ remained a limited option for the majority of communities. In 2005, \$29 million of overrides was approved by voters, a figure that was almost one third less than 2004 and below the 2002 level.

Although not directly connected to local fiscal stress, the distorting effects of so-called classification – the shifting of a portion of local property tax bills from residential to business taxpayers – have added to the sense of crisis among residential taxpayers already facing increases in their property tax bills as a result of the cuts in local aid.

In 2005, residential property taxes totaling \$978 million were shifted to business taxpayers, almost two-thirds more than the amount these businesses would have paid if each community used a uniform tax rate for all properties. That additional burden might actually have fallen in 2005 were it not for special legislation adopted in early 2004 that temporarily eased the statutory limits on how much of the residential tax burden can be shifted to businesses (relative to the business share of property values). In return for the temporary increase in the allowable business tax burden, the 21 communities<sup>7</sup> that opted to take advantage of the relaxed limits will have to adhere to new, lower limits that will fully phase in by 2009.

The many indicators of increasing fiscal stress reflect in large part the mounting pressures on local budgets. The growth in municipal revenues in 2005 barely exceeded the more than \$700 million of additional spending needed to keep

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7. Not including Lexington, which adopted the higher limits in fiscal 2004 but not in fiscal 2005.

up with inflation. However, in several specific cost areas, most notably health care, required spending growth has far exceeded the general rate of inflation:

- Based on the results of a recent Foundation report, health care coverage for municipal employees added between \$200 and \$300 million in costs to local budgets in 2005, consuming between one-fourth and one-third of the growth in local revenues.<sup>8</sup> Municipal employee health costs have increased by 13 percent a year, on average, since 2001, with no relief in sight from the rapid rates of growth.
- Under the state's education reform law, localities were required to increase their contributions to schools by \$230 million in 2005, while Chapter 70 school aid rose only \$60 million.
- Cities and towns are also struggling with major new costs for emergency preparedness and unanticipated drains on local finances in areas such as snow removal, which added \$90 million of unbudgeted expenses in 2005, as well as soaring energy costs.

### **Strengthening the State/Local Fiscal Partnership**

#### *Recommendation 1: Dedicating A Share of State Tax Revenues to Municipalities*

From a fiscal perspective, dedicating a fixed percentage of annual state tax revenues to

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8. See "The Crippling Effects of Soaring Municipal Health Costs: A Mounting Crisis in Local Budgets," released by the Foundation in July, 2005.

localities would have a profound impact on municipal finances in Massachusetts. This major proposal of the Municipal Finance Task Force would remove the annual local aid decision from the roller coaster of the state budget process, ensuring that local aid accounts would not bear a disproportionate share of cutbacks in bad fiscal times. If constructed appropriately, it would provide certainty to local officials about the level of aid that could be counted on in developing annual municipal budgets.

After examining this idea in detail, the Foundation has the following specific recommendations on how such a revenue-sharing plan could be implemented.

- An amount equal to 40 percent of annual revenues from the state income, sales and corporate taxes should be dedicated to the three major local aid accounts (including Chapter 70 aid to regional school districts).

This percentage would restore 2002 funding levels (after adjusting for inflation) and provide a modest increase (roughly five percent or approximately \$275 million in 2005 dollars). Had this policy been in place in 2005, it would have resulted in additional aid to cities and towns of over \$1 billion, an amount that is a striking reminder of the severity of the cuts during the fiscal crisis.

The 40 percent commitment would best be implemented by dedicating portions of the rate for each of these tax sources, rather than by an annual computation of the percentage amount. As with the financial reforms that set aside one cent of the sales

tax to support the MBTA, this approach would establish for cities and towns a reliable stream of revenues that would be determined outside the state budget process. The new revenue-sharing policy would need to be implemented over several years because of the magnitude of dollars involved.

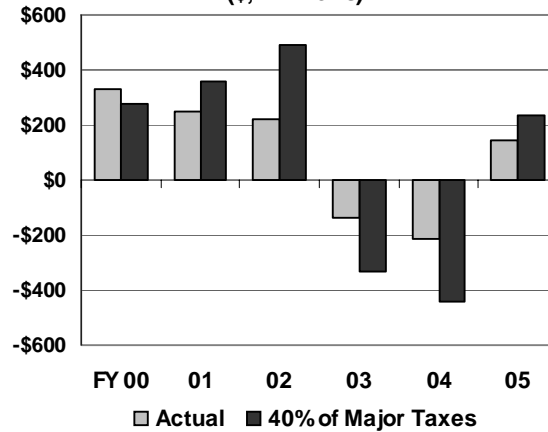
- In order to accommodate the timetable of the local budget process, the total amount available for the three main aid accounts in the coming fiscal year should be based on tax collections in the previous calendar year (for example, fiscal 2006 aid levels would be based on tax receipts in January through December of 2004). Cities and towns set their budgets for the next fiscal year in the preceding spring, and this timing would provide certainty for that process.
- Additional provisions would be needed to deal with swings in aid levels from year to year in response to changes in the state economy. Had a pure 40 percent revenue sharing policy been in place during the most recent recession, local aid would have declined by more than twice as much as actually occurred (see Figure 3).<sup>9</sup> There are several ways in which greater stability could be achieved: by giving municipalities the authority to set aside more dollars in local rainy day funds as a cushion during bad economic times; by meeting the 40 percent

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9. Figure 3 takes into account the timing of municipal budgets in the manner discussed in the preceding paragraph: Annual aid is calculated as 40 percent of the taxes collected in the previous calendar year.

Figure 3

**Annual Change in Formula Aid  
(\$, Millions)**



commitment through greater reliance on less volatile sales tax revenues and less reliance on more volatile income and corporate tax receipts; or by setting a limit on the amount that the percentage aid could decrease in periods of economic decline.

This kind of financial reform has already been successfully applied to the MBTA and local school construction. In each case, lawmakers concluded that the benefits of a more formulaic approach to setting the annual appropriation for these important public priorities far outweigh any potential loss of discretion in the state's budget process. The allocation of dollars in the annual budget for a host of other local aid programs – such as the special education “circuit breaker” and community policing grants – would continue to be a key element of local finances.

It will be critical to couple this major new state commitment with a serious re-examination of the formulas used to distribute aid in each of



these accounts. Since the mid-1990s, the Foundation and other groups have identified numerous disparities in these formulas, some the result of unintended consequences of the original design or subsequent changes to the formulas, others the product of policy decisions, such as the hold-harmless provisions of Chapter 70, that ended up perpetuating – or even exacerbating – the financial inequities among communities. It would be regrettable if, in the process of creating greater certainty about the total dollars that are committed to local aid each year, the state left in place what the Municipal Finance Task Force rightly described as a complex, “cobbled together” system, one that lacks transparency and that would not come close to passing any reasonable test of fairness.

#### *Benchmarking Municipal Costs*

Contrary to the concerns of some, the Task Force found no evidence of a municipal spending spree. In fact, the 1.1 percent average growth in per-capita spending since 1981 is less than half the rate of growth in state spending over that period. At the same time, it is striking that, given the widely varying size and management capacity of the state’s 351 different communities, the basic data needed to make apples-to-apples comparisons of spending among those communities simply do not exist. Needless to say, information systems that would make such comparisons easily accessible to taxpayers are absent as well.

Although the Task Force made several positive proposals to give local officials new tools to control costs, it did not address a key underlying question: How, and how well, are municipi-

palties making use of state and local tax dollars? In fact, that question cannot at this time be answered in any effective way because of a lack of information. And while various groups, such as the Boston Municipal Research Bureau and the Worcester Regional Research Bureau, have done the kind of hard digging that is currently required to evaluate costs in particular communities, those efforts have been necessarily limited by time and resources.

Given this reality, the Foundation believes it is crucial that the state take on this responsibility. To accomplish that end, state policy makers will need to work closely with local officials to develop a Commonwealth-wide system for benchmarking the annual costs of delivering basic services in each city and town. The goal would be regularly updated, easily accessible analyses of the costs of providing local services, and the reasons for differences in costs among communities.

Such a system could also prove invaluable in realizing another of the Task Force's recommendations: to distribute non-school aid to municipalities using a formula that takes into account both local fiscal capacity and local service needs, an approach that was at one time used to allocate so-called additional assistance.

### 2004 Financial Summary

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	2003	2004	Percent Change
<b>Revenue (000)</b>			
Property Taxes	\$8,494,021	\$9,016,234	6.1
Local Aid	4,413,916	4,183,919	-5.2
Fees and Charges	2,863,839	3,003,161	4.9
All other	835,797	853,948	2.2
<b>Expenses (000)</b>			
Local purposes	\$16,211,765	\$16,639,051	2.6
Assessments	236,292	242,085	2.5
Overlay reserves	159,517	176,125	10.4
<b>Total*</b>	<b>\$16,607,574</b>	<b>\$17,057,262</b>	<b>2.7</b>

### 2005 Financial Summary

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	2004	2005	Percent Change
<b>Revenue (000)</b>			
Property Taxes	\$9,016,234	\$9,482,245	5.2
Local Aid	4,183,919	4,368,731	4.4
Fees and charges	3,003,161	3,165,224	5.4
All other	853,948	838,202	-1.8
<b>Expenses (000)</b>			
Local purposes	\$16,639,051	\$17,430,049	4.8
Assessments	242,085	247,995	2.4
Overlay reserves	176,125	176,359	0.1
<b>Total*</b>	<b>\$17,057,262</b>	<b>\$17,854,402</b>	<b>4.7</b>

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\* For both revenue and expenses. "All other" includes funds from various non-tax sources, including any prior year surplus, that also support expenditures.

<b>Statewide Data</b>										
Total by Fiscal Year (\$, Millions)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Total Amount to Raise*	11,571	11,952	12,668	13,520	14,368	15,335	16,207	16,608	17,057	17,854
Revenues										
Property Taxes	5,921	6,160	6,456	6,753	7,104	7,520	8,004	8,494	9,016	9,482
Local Aid	2,795	3,061	3,402	3,738	4,053	4,349	4,546	4,414	4,184	4,369
Chapter 70 Education Aid**	1,487	1,693	1,895	2,136	2,333	2,492	2,688	2,734	2,615	2,675
School Building Aid	151	164	186	205	237	281	312	328	345	341
Lottery Aid	443	484	585	660	756	819	818	705	661	736
Fees and Charges*	2,304	2,109	2,196	2,358	2,490	2,653	2,751	2,864	3,003	3,165
Spending										
Local Expenditures*	11,208	11,588	12,290	13,138	13,975	14,934	15,810	16,212	16,639	17,430
Assessments	213	217	218	214	226	228	229	236	242	248
Abateements and Refunds	163	160	169	168	167	173	167	160	176	176
Proposition 2 1/2										
Maximum Levy Limit	6,016	6,289	6,590	6,930	7,295	7,725	8,202	8,675	9,191	9,654
New Construction	110	114	125	152	175	202	213	214	231	215
Excess Capacity	95	129	134	177	191	205	198	181	174	172
Overrides	8	5	7	9	7	22	30	49	40	27
Debt/Capital Exclusions	134	146	168	190	206	237	285	295	328	331
Other Measures										
Net Free Cash	349	355	398	484	485	542	559	467	506	461
Stabilization Funds	112	146	189	247	302	346	410	437	461	450

\* The total of local expenditures, state and county assessments, and reserves for abateements and refunds.  
 \*\* Chapter 70 school aid amounts exclude direct aid to regional schools. Total includes other aid that is not shown separately in the table.

**Statewide Data**

Percent Change by Fiscal Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Total Amount to Raise*	5.8	6.3	6.0	6.7	6.3	6.7	5.7	2.5	2.7	4.7
Revenues										
Property Taxes	3.9	4.0	4.8	4.6	5.2	5.9	6.4	6.1	6.1	5.2
Local Aid	9.5	9.5	11.1	9.9	8.4	7.3	4.5	-2.9	-5.2	4.4
Chapter 70 Education Aid	14.3	13.9	11.9	12.7	9.2	6.8	7.9	1.7	-4.4	2.3
School Building Aid	3.1	8.4	13.5	10.2	15.4	18.6	11.2	5.1	5.1	-1.2
Lottery Aid	19.0	9.4	20.8	12.9	14.4	8.4	-0.1	-4.8	-15.0	11.3
Fees and Charges*	5.0	6.5	4.1	7.4	5.6	6.6	3.7	4.1	4.9	5.4
Spending										
Local Expenditures*	6.0	6.5	6.1	6.9	6.4	6.9	5.9	2.5	2.6	4.8
Assessments	4.1	1.7	0.8	-2.2	5.9	0.7	0.7	3.0	2.5	2.4
Abateements and Refunds	2.5	-2.0	5.4	-0.2	-0.8	3.7	-3.4	-4.6	10.4	0.1
Proposition 2 1/2										
Maximum Levy Limit	4.5	4.5	4.8	5.2	5.3	5.9	6.2	5.8	5.9	5.0
New Construction	8.5	4.3	9.5	21.3	15.4	15.4	5.4	0.1	8.2	-7.0
Excess Capacity	68.4	35.1	3.9	32.3	7.7	7.3	-3.3	-8.5	-3.8	-1.2
Overrides	-10.3	-35.7	33.1	18.6	-20.8	222.2	38.0	62.3	-18.6	-31.6
Debt/Capital Exclusions	4.4	8.8	14.6	13.6	8.3	14.9	20.1	3.8	11.0	0.9
Other Measures										
Net Free Cash	68.7	1.7	12.0	21.6	0.3	11.8	3.2	-16.6	8.5	-9.0
Stabilization Funds	21.6	30.7	29.8	30.4	22.4	14.4	18.6	6.5	5.6	-2.3

\* Percent changes have been adjusted to account for an estimated \$345 million of municipal fees and charges (and the spending those receipts supported) that were moved off-budget in fiscal 1997.

## **Explanation of Tables**

The following tables present local financial information for fiscal 2004 and 2005. For each year, two tables are provided, one showing municipal financial data and the other community tax rates. In addition, two tables detailing local debt and other community characteristics follow the fiscal 2004 tables. The column headings for the tables are explained below.

### **Column Headings for 2004 and 2005 Municipal Financial Data Tables**

(with statewide totals for 2005)

#### **Population**

This figure is the 2004 population as estimated by the U.S. Census Bureau. It is used to compute per capita statistics.

**State Total: 6,416,505**

#### **Total Amount to Raise**

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

**2005 State Total: \$17.854 billion**

#### **Change**

The percent change from the prior fiscal year.

**2005 State Average: 4.7 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.

**2005 State Total: \$17.430 billion**

**Change**

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

**2005 State Average: 4.8 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.

**2005 State Total: \$248 million**

**Change**

The percent change in assessments from the prior fiscal year.

**2005 State Average: 2.4 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.

**2005 State Total: \$9.482 billion**

**Change**

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

**2005 State Average: 5.2 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 amounts in our tables include any additional lottery distributions not shown on the cherry sheet but exclude aid that the state sends directly to regional school districts of which the city or town is a member as well as school choice tuition payments from sending districts to receiving districts.

**2005 State Total: \$4.369 billion**

**Change**

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

**2005 State Average: 4.4 percent**

**Fees and Charges**

Estimated receipts from the motor vehicle excise, license fees, fines, special assessments, rentals, sales of services (e.g., municipal light, water, sewer) and other local sources.

**2005 State Total: \$3.165 billion**

**Change**

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

**2005 State Average: 5.4 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 tax on any amounts added to the municipality's property tax base from 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.

**2005 Total: \$9.654 billion**

**Excess Capacity**

Excess capacity is 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.

**2005 Total: \$172 million**



**Percent**

Excess capacity expressed as a percent of total property taxes.

**2005 State Average: 1.8 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.

**2005 Total: \$215 million**

**Column Headings for 2004 and 2005****Tax Rates Tables**

(with statewide totals for 2005)

**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, 2004 provides the basis for fiscal 2005 taxes). Following the assessed value is the year in which the community most recently completed 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.

**2005 State Total: \$830.3 billion**

**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.

**2005 State Average: \$11.42 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 rating of the municipality's debt issuances by Moody's Investors Service as of May 2005. Current ratings may be found at [www.moody.com](http://www.moody.com).

##### **Standard and Poor's Rating**

The rating of the municipality's debt issuances by Standard & Poor's Ratings Services as of September 2005. Current ratings may be found at [www.standardandpoors.com](http://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. For more information about the significance of a given rating, contact Moody's Investors Service, 99 Church Street, New York, NY 10007 or Standard & Poor's Ratings Services, 84 State Street, Boston, MA 02109.

##### **Debt per Capita**

The amount of long-term debt outstanding as of June 30, 2004 divided by the Census Bureau estimate of 2004 population.

**2004 State Average: \$2,155**

##### **Percent of Value**

The same debt total divided by total equalized property valuation as of January 1, 2004, as determined by the Department of Revenue.

**2004 State Average: 1.7 percent**

## **Column Headings for Other Characteristics Table**

### **1999 Income per Capita**

Community income per capita as reported by the Census Bureau. 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.

**1999 State Average: \$25,592**

### **Equalized Value per Capita**

Total equalized property valuation as of January 1, 2004, as determined by the Department of Revenue, divided by 2004 population.

**2004 State Average: \$127,176**

### **Expenditures per Capita**

Total local expenditures divided by 2004 population.

**2005 State Average: \$2,716**

### **Comparative Single-Family Tax Bill**

The 2005 residential tax rate multiplied by the average value of a single-family residence in 2000, as reported by the Census Bureau, reduced by the amount of residential exemption adopted by the city or town, if any. The 2000 valuation data include the 11 communities with residential exemptions for which no 2005 valuation data are available and which account for 16 percent of the state's population.

**2005 State Average: \$2,337**

### **Percent Low-Income Students**

Total number of low-income students in a community as a percent of 2005 foundation enrollment, as reported by the Department of Education. Low-income status is determined by students' federal eligibility for free or reduced-price lunch. Regional school district low-income students are allocated among member communities based upon the communities' share of the district's foundation enrollment.

**2005 State Average: 26.7 percent**

Note: Fiscal 2005 financial data for the town of Hancock were not available at the time this report was prepared for publication and are not included.

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2003 (\$000)	2004 (\$000)
Abington	16,264	33,461	2.8	33,048	2.6	126	27.4	18,205	11.8	8,060	-6.7	5,137	6.3	18,336	131	0.7	511	647	
Acton	20,660	64,446	12.3	63,955	12.7	134	24.9	46,701	11.4	5,095	18.6	10,864	23.6	46,733	31	0.1	895	765	
Acushnet	10,582	22,908	7.3	22,230	5.8	147	7.4	10,155	9.0	7,032	1.8	4,152	4.5	10,162	6	0.1	373	637	
Adams	8,508	11,553	4.1	11,347	4.2	24	-8.7	6,067	4.6	1,863	-6.0	1,293	19.4	6,807	739	12.2	48	43	
Agawam	28,616	63,770	0.0	62,127	-0.6	143	-51.7	35,182	6.0	14,012	-16.9	9,912	4.8	38,833	3,651	10.4	744	1,212	
Alford	393	1,025	5.3	994	4.0	0	-29.0	847	4.1	15	-6.6	72	-4.0	1,006	159	18.8	29	33	
Amesbury	16,737	45,683	2.7	44,443	2.4	742	30.1	25,301	6.6	11,764	-13.4	7,422	14.2	25,655	355	1.4	952	1,078	
Amherst	34,255	59,486	6.4	58,137	6.7	1,105	0.3	25,855	4.3	12,230	-12.1	15,320	11.4	25,870	14	0.1	528	520	
Andover	32,141	111,811	1.2	109,701	1.5	1,386	-2.3	79,164	4.4	9,199	-15.9	20,332	3.6	79,165	1	0.0	2,293	1,158	
Arlington	41,546	101,871	1.5	98,244	1.3	2,689	-3.8	63,740	4.1	15,275	-11.2	16,576	1.5	63,755	15	0.0	544	649	
Ashburnham	5,901	9,761	-2.4	9,656	-2.4	30	16.1	6,413	-0.8	653	-6.0	2,074	-7.6	6,415	1	0.0	112	187	
Ashby	2,926	4,766	5.9	4,646	5.0	17	105.1	3,419	11.6	373	-6.7	455	48.6	3,422	2	0.1	90	146	
Ashfield	1,820	3,153	1.3	3,131	1.4	3	23.3	2,237	2.0	248	-7.8	399	-6.7	2,305	68	3.0	16	55	
Ashland	15,528	42,458	10.3	42,112	11.3	242	-14.0	24,507	7.7	4,743	-9.9	11,126	30.4	24,512	5	0.0	854	514	
Athol	11,673	12,552	-2.9	12,334	-2.9	52	-2.8	6,503	3.5	2,073	-5.8	3,534	0.1	6,618	115	1.8	115	241	
ATTLEBORO	43,506	97,255	1.7	96,008	1.6	671	6.9	39,662	7.4	35,721	2.2	21,427	0.1	39,680	18	0.0	1,487	1,771	
Auburn	16,381	34,342	3.6	33,636	3.7	163	2.4	21,494	8.9	5,462	-16.4	5,850	6.3	21,639	145	0.7	426	615	
Avon	4,385	13,969	0.5	13,582	-0.8	87	3.9	10,300	7.5	1,361	-13.6	1,595	-6.7	10,318	18	0.2	82	312	
Ayer	7,212	22,386	1.9	22,093	2.0	56	12.4	12,339	12.3	4,349	-18.9	5,376	21.4	12,345	6	0.1	128	378	
Barnstable	48,535	117,242	-0.4	112,862	-0.8	2,798	5.0	74,566	5.6	12,355	-18.5	26,180	2.4	74,646	80	0.1	1,473	1,796	

Barre	5,357	7,953	8.3	7,809	7.9	33	2.9	4,034	-0.5	738	-6.9	2,167	18.4	4,407	372	9.2	121	180
Becket	1,775	4,261	9.6	4,167	8.6	29	48.6	3,101	7.1	170	-15.3	381	5.3	3,109	8	0.3	70	66
Bedford	12,519	56,745	5.2	55,816	5.7	293	-7.2	35,567	9.5	4,338	-14.0	8,994	-5.0	36,661	1,094	3.1	1,358	928
Belchertown	13,846	35,992	11.4	35,769	11.7	127	6.4	15,038	8.9	13,250	-0.1	3,641	6.8	15,042	5	0.0	481	500
Bellingham	15,762	45,123	7.2	44,576	6.9	209	1.2	22,421	12.0	11,464	-13.0	6,198	0.0	22,611	189	0.8	484	1,127
Belmont	23,604	75,872	4.1	73,628	4.3	1,456	-0.1	51,048	8.2	7,008	-12.5	15,906	5.8	51,052	4	0.0	654	715
Berkeley	6,351	13,091	2.1	12,911	2.1	105	7.1	5,032	11.8	6,720	-0.3	1,015	4.8	5,034	2	0.0	189	265
Berlin	2,677	7,827	10.4	7,655	9.6	28	4.4	5,554	17.8	983	-12.5	570	7.0	5,910	356	6.4	282	315
Bernardston	2,215	3,632	-4.8	3,571	-5.2	11	28.2	2,174	1.9	407	-3.3	325	5.8	2,655	481	22.1	39	52
BEVERLY	40,166	94,866	4.0	93,322	3.9	1,114	10.5	56,215	4.3	14,338	-13.3	21,509	11.3	56,239	24	0.0	907	993
Billerica	39,951	105,447	2.0	101,095	0.3	1,204	11.9	68,409	7.1	19,447	-13.7	12,583	0.5	68,414	5	0.0	1,417	2,919
Blackstone	9,055	14,524	-2.7	14,340	-3.1	32	9.6	10,300	7.4	1,332	0.5	1,950	1.8	10,620	320	3.1	500	640
Blandford	1,264	2,151	-2.9	2,122	-3.0	9	8.2	1,508	-2.6	1,111	-6.4	403	3.5	1,518	10	0.7	26	36
Bolton	4,389	14,444	1.8	14,272	2.1	14	-3.9	11,041	7.0	777	-2.4	989	27.6	11,484	443	4.0	475	356
BOSTON	569,165	1,902,196	0.4	1,790,658	0.3	69,463	1.4	1,093,937	5.7	512,863	-6.0	253,588	-9.9	1,094,069	132	0.0	38,349	32,569
Bourne	19,516	50,806	5.3	49,550	6.6	1,011	-3.3	25,169	5.9	7,845	4.7	13,063	2.6	25,174	5	0.0	973	515
Boxborough	5,044	15,433	3.2	15,171	3.3	56	14.8	11,751	7.2	1,910	-8.4	1,241	3.1	11,765	14	0.1	595	416
Boxford	8,221	23,132	-3.9	22,856	-3.8	43	81.2	17,339	6.8	2,339	-17.1	2,771	-1.1	17,687	348	2.0	316	241
Boylston	4,181	10,581	10.5	10,476	10.7	17	1.9	6,260	4.4	1,074	-11.4	1,469	7.1	6,445	185	3.0	118	231
Braintree	33,873	92,462	1.7	88,969	1.8	2,440	-0.1	52,133	3.8	11,564	-13.3	23,409	8.6	52,155	22	0.0	579	651
Brewster	10,368	31,629	-3.0	30,941	-3.2	287	-5.1	18,899	6.9	2,024	-12.3	6,925	4.6	19,069	170	0.9	491	338
Bridgewater	25,723	38,109	-3.3	37,533	-3.2	343	-4.4	21,919	4.7	4,267	-6.2	9,951	8.2	21,929	11	0.0	573	433
Brimfield	3,600	7,677	3.4	7,641	4.0	12	-56.2	4,428	8.8	1,536	-15.7	900	15.4	4,428	0	0.0	132	156
BROCKTON	95,009	284,688	2.5	280,794	2.4	2,271	5.9	78,549	3.6	131,415	-6.5	51,024	9.7	80,110	1,561	2.0	1,319	1,018
Brookfield	3,101	7,525	12.0	7,489	12.1	15	1.4	3,045	5.1	2,188	-15.4	849	13.4	3,046	0	0.0	91	131

2004 Municipal Financial Data

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2003 (\$000)	2004 (\$000)
Brookline	56,188	179,841	2.9	172,887	3.8	5,454	-2.1	114,660	4.7	17,090	-10.4	39,785	3.7	114,681	21	0.0	2,492	2,491	
Buckland	1,986	3,052	-4.6	2,991	-5.8	19	377.5	2,083	1.3	255	-6.0	401	-0.2	2,212	128	6.2	30	51	
Burlington	23,223	79,094	1.0	77,840	1.1	578	-9.5	56,168	5.6	6,883	-14.6	12,529	6.3	60,281	4,113	7.3	1,550	1,338	
CAMBRIDGE	100,771	387,172	5.2	374,810	5.2	7,862	2.1	209,599	6.0	38,568	-4.8	102,842	5.3	251,018	41,419	19.8	9,570	11,222	
Canton	21,505	62,312	3.4	60,552	3.5	692	-5.7	38,952	4.6	5,401	-14.1	12,387	1.2	38,961	8	0.0	665	777	
Carlisle	4,830	19,663	8.6	19,554	8.7	20	34.8	15,654	5.7	1,649	-12.2	2,206	99.7	15,666	12	0.1	640	489	
Carver	11,492	27,241	1.2	26,851	1.1	130	17.8	12,605	3.4	11,322	-3.3	1,643	4.2	12,613	8	0.1	176	187	
Charlton	1,396	2,440	5.7	2,411	5.7	7	11.6	1,698	7.8	215	-10.8	226	29.3	1,831	134	7.9	28	35	
Charlton	12,295	16,692	-1.6	16,536	-1.7	35	2.7	11,153	7.6	1,191	-5.1	3,440	18.9	11,263	109	1.0	428	448	
Chatham	6,860	32,198	2.6	31,397	2.4	492	14.8	20,133	4.3	1,709	-8.6	7,814	19.9	20,409	276	1.4	290	313	
Chelmsford	33,769	82,833	0.7	81,830	0.3	287	6.4	56,213	5.5	12,640	-16.3	9,317	10.5	56,245	32	0.1	946	851	
CHELSEA	33,227	110,185	-1.6	107,400	-1.8	2,292	6.3	25,480	8.9	58,253	-4.1	21,622	7.8	25,499	19	0.1	1,177	566	
Cheshire	3,355	4,363	13.3	4,309	13.8	30	-10.1	2,076	3.5	720	-11.8	794	10.1	2,079	2	0.1	22	22	
Chester	1,326	2,180	4.7	2,153	5.2	2	-79.0	1,594	8.2	155	-5.8	268	-6.7	1,597	2	0.2	41	37	
Chesterfield	1,262	2,236	4.5	2,199	3.6	17	450.4	1,697	7.2	234	-15.2	189	12.6	1,828	131	7.7	34	49	
CHICOPEE	54,838	123,017	5.5	121,195	6.0	572	-18.5	48,771	4.7	47,906	-2.9	19,981	6.9	48,773	3	0.0	683	1,031	
Chilmark	934	5,860	-1.2	5,613	-0.9	203	-4.1	4,535	8.6	6	5.0	978	-7.3	4,557	23	0.5	28	25	
Clarksburg	1,667	3,050	-1.6	2,999	-1.7	5	-57.1	940	8.8	1,813	-2.0	247	-3.5	1,151	211	22.4	11	11	
Clinton	13,890	30,672	0.1	30,341	0.2	117	2.2	12,632	4.7	11,864	-7.0	5,466	10.2	12,635	3	0.0	314	414	
Cohasset	7,274	33,199	7.6	32,325	7.7	661	4.2	20,573	7.1	2,394	-13.6	6,252	17.8	20,584	11	0.1	538	462	

Colrain	1,860	2,567	4.2	2,533	4.1	3	10.8	1,774	3.5	222	-7.6	193	0.0	1,869	95	5.4	32	2.3
Concord	16,919	55,674	5.5	54,810	5.4	364	-1.9	46,722	9.9	3,272	-17.4	4,159	-4.6	46,906	184	0.4	761	578
Conway	1,889	4,179	-2.5	4,156	-2.8	3	84.4	2,752	8.7	924	-16.6	232	8.8	2,927	175	6.4	74	87
Cummington	994	1,528	-4.1	1,518	-3.6	1	-41.1	1,083	5.3	101	-14.1	187	8.3	1,085	1	0.1	17	28
Dalton	6,736	11,310	3.3	11,171	3.0	40	50.0	7,256	7.5	1,151	-9.2	1,256	0.0	7,665	409	5.6	101	123
Danvers	25,659	71,039	-2.9	69,643	-3.0	676	3.3	43,087	4.5	7,669	-13.5	16,742	-10.8	43,091	4	0.0	678	797
Dartmouth	31,317	61,390	7.7	60,364	7.8	605	7.0	33,336	5.9	12,742	19.3	11,928	8.1	33,343	7	0.0	718	1,201
Dedham	23,225	67,702	6.4	65,164	6.7	1,523	-3.2	45,516	6.5	6,969	-13.4	11,000	8.6	45,531	15	0.0	1,234	1,304
Deerfield	4,798	10,065	1.1	9,898	0.6	6	-48.9	5,680	7.8	1,545	-12.1	1,950	7.6	6,634	954	16.8	114	227
Dennis	16,123	40,681	11.7	39,821	12.0	561	-5.5	24,637	7.4	737	-4.1	8,063	1.7	24,669	32	0.1	437	613
Dighton	6,628	11,218	7.2	11,046	7.3	97	4.4	7,888	3.8	666	-5.9	1,486	15.1	8,277	390	4.9	210	479
Douglas	7,762	18,831	7.9	18,699	7.9	32	3.9	9,244	13.2	6,454	-5.0	1,915	-2.6	9,247	3	0.0	241	264
Dover	5,657	21,736	15.2	21,391	15.9	242	-5.5	17,409	10.4	1,375	94.1	1,759	9.7	17,420	11	0.1	430	453
Dracut	28,681	59,368	8.2	58,747	8.2	171	41.0	26,384	4.4	19,036	-2.9	11,685	46.8	26,404	20	0.1	486	450
Dudley	10,775	12,926	3.6	12,683	3.3	31	18.9	6,667	10.2	1,431	-6.5	4,377	11.0	6,673	6	0.1	252	210
Dunstable	3,101	6,674	3.1	6,619	3.5	2	33.2	5,191	2.7	218	-5.0	438	89.7	5,194	2	0.0	133	146
Duxbury	14,691	49,991	4.0	49,335	4.0	314	-10.2	32,576	4.9	3,743	-18.9	10,789	3.7	32,581	5	0.0	452	422
East Bridgewater	13,692	31,267	0.5	30,584	0.2	121	23.6	13,849	5.5	11,191	0.1	3,350	0.1	14,485	636	4.6	300	429
East Brookfield	2,121	2,866	-10.5	2,813	-11.0	19	-3.4	1,871	2.9	278	-7.1	497	0.2	1,925	53	2.8	27	52
East Longmeadow	14,811	37,160	1.7	36,786	1.9	98	-36.2	24,247	5.6	5,955	-15.0	4,795	0.6	24,328	81	0.3	622	587
Eastham	5,622	16,592	8.2	16,179	8.1	294	8.2	11,969	4.7	444	-16.1	2,364	4.7	12,673	704	5.9	186	163
Easthampton	16,089	30,778	1.7	30,448	1.3	79	56.0	13,020	4.6	9,773	-7.8	5,739	9.6	13,029	8	0.1	238	305
Easton	23,061	48,519	4.9	47,524	4.3	432	12.7	27,224	5.5	10,804	0.8	8,210	12.0	27,235	11	0.0	516	615
Edgartown	3,940	21,639	10.3	21,215	10.3	354	1.2	15,253	14.3	664	-18.4	4,834	5.5	15,392	139	0.9	335	271
Egremont	1,348	3,086	0.2	3,060	0.3	1	39.2	2,486	9.8	70	-9.3	448	4.1	2,735	250	10.0	53	91

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Revenue Resources		Fees/Charges		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth						
		2004 (\$000)	Change (%)	Local 2004 (\$000)	Assessments 2004 Change (%)	Property Taxes 2004 Change (\$000)	Local Aid 2004 Change (\$000)	2004 Change (\$000)	2004 Change (\$000)			2003 (\$000)	2004 (\$000)					
Erving	1,530	7,597	6.8	7,509	6.3	16	40.4	5,731	2.9	343	-17.8	399	4.6	5,732	2	0.0	14	2.2
Essex	3,355	9,613	18.6	9,520	18.9	17	23.4	6,264	5.0	273	-3.9	2,587	92.2	6,269	5	0.1	169	130
EVERETT	37,195	103,290	2.9	99,112	3.1	3,422	3.4	55,837	12.1	27,530	-4.0	17,093	6.1	59,609	3,771	6.8	949	563
Fairhaven	16,335	36,615	1.8	36,004	1.8	232	2.7	16,872	3.1	10,294	-4.3	7,031	7.7	17,091	219	1.3	172	271
FALL RIVER	92,526	201,250	0.2	198,660	0.2	1,582	2.9	46,116	7.5	114,588	-2.4	33,648	5.7	50,040	3,924	8.5	946	1,003
Falmouth	33,806	87,692	4.2	86,125	4.2	1,084	0.0	56,910	5.4	7,086	-14.6	14,611	0.9	56,912	2	0.0	867	1,176
FITCHBURG	39,910	99,041	-1.0	97,797	-1.1	670	3.4	28,350	4.5	48,071	-3.2	20,899	5.6	28,363	13	0.0	593	537
Florida	661	2,141	-5.7	2,115	-5.6	1	55.2	1,333	0.7	486	-19.8	126	0.0	1,373	40	3.0	14	10
Foxborough	16,354	42,873	4.6	42,178	4.6	212	-0.6	22,999	4.1	7,668	-13.1	9,206	24.3	23,004	5	0.0	427	511
Frammingham	65,598	186,616	3.6	183,320	3.7	1,542	-0.9	120,629	5.0	22,769	-12.4	36,278	10.6	120,692	63	0.1	2,269	2,868
Franklin	30,192	88,826	13.6	86,609	13.2	1,001	4.0	38,324	3.0	25,297	2.3	15,505	3.3	38,357	33	0.1	693	1,155
Freetown	8,971	15,857	2.6	15,414	1.3	170	13.4	10,544	7.4	1,883	-15.7	2,285	14.3	11,079	535	5.1	241	643
GARDNER	20,967	46,762	2.1	46,351	2.1	211	0.8	13,976	4.6	21,391	-2.4	9,919	12.9	13,981	5	0.0	210	280
Aquinnah (Gay Head)	359	2,650	13.2	2,590	13.2	47	11.0	1,903	7.4	7	-8.9	415	-2.9	1,904	1	0.0	17	13
Georgetown	7,961	18,662	-1.1	18,514	-1.3	78	20.6	9,609	5.3	5,258	-1.3	3,002	-10.4	9,610	1	0.0	195	316
Gill	1,392	2,259	10.1	2,227	10.2	6	-7.7	1,633	23.2	195	-5.9	137	1.0	1,644	11	0.7	27	16
GLOUCESTER	30,817	78,048	1.7	76,108	1.4	1,560	18.4	44,471	4.0	11,317	-13.5	18,544	10.1	44,481	10	0.0	690	642
Goshen	958	2,040	6.1	2,027	6.7	3	16.6	1,460	6.6	140	-11.3	171	9.8	1,499	38	2.6	34	45
Gosnold	87	952	0.3	941	0.8	9	-26.6	326	3.6	18	-17.8	466	4.4	327	0	0.1	0	3
Grafton	16,297	32,913	13.8	32,326	12.7	93	34.5	17,915	11.8	7,381	4.3	4,595	4.0	17,917	2	0.0	1,203	1,249



Granby	6,339	14,271	13.8	13,928	14.2	260	-10.8	5,792	5.2	4,090	-1.4	1,555	-12.6	5,887	95	1.6	13.2	213
Granville	1,625	4,120	2.7	4,093	2.9	2	-82.7	1,858	4.0	1,564	25.3	463	76.8	1,858	0	0.0	3.6	38
Great Barrington	7,434	16,116	4.5	15,908	4.6	69	8.1	11,836	9.3	745	-5.8	2,231	-1.0	12,698	863	7.3	309	302
Greenfield	17,926	40,233	-5.5	40,000	-5.5	33	11.1	20,085	4.4	13,151	-8.4	6,159	-2.2	20,114	29	0.1	344	374
Groton	10,369	26,220	7.4	26,014	7.4	40	40.6	19,540	11.7	693	-7.3	4,761	7.9	19,819	278	1.4	575	580
Groveland	6,472	10,056	3.7	9,830	2.6	75	77.9	7,355	6.8	842	-13.9	1,711	10.9	7,412	57	0.8	210	285
Hadley	4,860	11,700	3.6	11,465	3.5	171	15.9	6,714	3.2	1,460	-13.0	2,850	10.5	6,715	1	0.0	255	157
Halifax	7,781	15,489	5.7	15,214	6.1	75	19.0	8,803	9.9	3,409	-8.6	2,311	6.9	8,807	4	0.0	189	423
Hamilton	8,426	19,495	3.2	19,210	3.1	200	13.0	15,122	4.7	693	-4.6	2,603	12.1	15,212	90	0.6	153	202
Hampden	5,316	8,325	5.1	8,256	5.8	14	-63.0	6,666	3.8	568	-4.5	806	14.1	6,670	4	0.1	173	112
Hancock	1,012	1,567	23.5	1,526	22.3	0	-53.6	930	62.7	204	-18.5	306	-11.4	1,208	278	29.9	32	32
Hanover	13,853	38,720	1.9	38,341	2.4	247	-13.8	23,563	1.0	6,541	-2.5	6,479	7.9	24,465	902	3.8	393	411
Hanson	9,898	17,908	5.4	17,617	5.1	87	19.0	12,255	5.1	1,306	-1.4	2,395	8.1	12,256	1	0.0	212	264
Hardwick	2,665	3,779	12.3	3,715	12.5	25	13.8	2,230	3.5	365	-6.4	527	4.2	2,249	20	0.9	50	41
Harvard	6,083	16,021	-9.4	15,736	-9.8	208	10.8	11,015	8.9	2,893	-32.8	1,876	15.8	11,024	9	0.1	143	181
Harwich	12,809	44,262	7.6	43,368	7.7	488	2.5	27,795	4.0	2,690	-15.3	9,353	16.0	27,848	53	0.2	575	573
Hatfield	3,311	7,522	-12.2	7,469	-12.3	2	-38.8	4,530	16.8	835	-17.5	1,474	1.8	4,556	26	0.6	111	52
HAVERHILL	60,482	130,349	-3.0	128,692	-3.5	853	78.9	58,547	5.5	45,450	-7.3	22,066	14.0	58,576	29	0.0	1,449	1,687
Hawley	346	652	-3.1	644	-2.8	0	-72.9	495	8.4	67	-12.3	30	-11.8	521	26	5.2	7	4
Heath	807	1,790	16.6	1,778	16.7	1	0.0	1,180	7.8	257	-2.6	104	0.0	1,408	227	19.3	44	16
Hingham	21,198	63,586	4.4	61,796	4.9	1,575	7.3	41,627	6.2	7,465	-12.4	9,904	7.6	41,642	16	0.0	848	882
Hinsdale	1,825	3,701	8.4	3,611	8.6	15	-6.9	2,347	13.8	280	-11.2	499	20.6	2,626	279	11.9	88	170
Holbrook	10,832	26,270	3.5	25,103	3.4	955	3.9	15,754	11.7	5,610	-8.8	3,464	4.4	15,757	3	0.0	272	298
Holden	16,595	35,165	7.7	34,720	7.4	98	0.5	20,945	6.2	2,060	-6.1	7,603	14.3	20,950	5	0.0	639	659
Holland	2,485	5,023	0.7	4,956	0.3	13	-27.9	3,450	5.2	821	-19.2	290	-8.5	3,458	7	0.2	37	97

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures				Revenue Resources				Tax Limit		Excess Capacity		Levy from Growth		
		2004 (\$000)	Change (%)	Local (\$000)	Change (%)	Assessments (\$000)	Change (%)	Property Taxes (\$000)	Change (%)	Local Aid (\$000)	Change (%)	Fees/Charges (\$000)	Change (%)	2004 (\$000)	2003 (\$000)	2004 (%)	2003 (%)	2004 (\$000)
Holliston	13,919	43,039	4.9	42,783	4.8	112	17.9	25,697	6.9	9,252	-15.6	5,242	23.2	25,721	24	0.1	459	869
HOLYOKE	40,058	123,433	-0.3	120,873	-0.5	1,829	-7.3	36,334	4.6	71,309	-3.1	10,145	3.8	36,438	104	0.3	508	833
Hopedale	6,222	17,227	-2.6	17,105	-2.5	40	4.1	7,175	6.4	6,743	-2.7	2,180	5.9	8,296	1,121	15.6	314	236
Hopkinton	14,031	50,127	1.3	49,601	1.4	115	-10.8	31,515	9.3	8,265	-1.6	7,733	-7.2	31,586	71	0.2	1,338	1,019
Hubbardston	4,273	5,710	5.9	5,581	4.8	21	-7.1	3,770	10.6	349	-6.1	859	-3.1	3,776	5	0.1	104	254
Hudson	18,726	44,834	5.1	43,851	5.0	617	14.9	24,424	9.8	7,841	-15.2	7,929	6.4	26,436	2,013	8.2	473	683
Hull	11,320	31,432	-0.4	30,690	0.4	300	-5.1	17,528	5.5	6,167	-15.4	4,392	-2.5	17,536	8	0.0	385	351
Huntington	2,197	3,085	6.3	3,059	6.2	6	3.6	1,951	7.4	285	-7.8	491	4.9	2,304	353	18.1	33	44
Ipswich	13,374	33,049	-2.6	32,490	-2.9	169	28.5	20,134	4.1	5,927	-11.4	5,564	-7.3	20,136	2	0.0	328	423
Kingston	12,345	31,524	4.5	31,077	4.4	118	10.8	16,573	8.6	5,777	-0.5	6,574	-0.3	16,601	29	0.2	507	879
Lakeville	10,533	18,523	10.8	18,248	10.6	110	15.9	12,167	11.6	2,964	-8.2	2,266	12.8	12,169	2	0.0	358	373
Lancaster	6,719	12,424	0.4	12,241	-0.1	48	42.1	9,375	16.5	861	-8.8	1,649	4.4	10,600	1,225	13.1	247	371
Lanesborough	2,960	7,837	1.7	7,750	2.3	30	-1.1	5,286	6.7	1,301	-12.5	706	-0.4	5,289	3	0.0	100	136
LAWRENCE	71,858	209,169	0.2	205,119	-0.3	3,049	58.0	32,046	0.9	138,303	-1.2	27,630	10.5	35,741	3,694	11.5	1,001	739
Lee	5,888	16,366	6.4	16,131	8.0	51	9.5	8,870	2.5	2,879	10.5	2,895	19.1	9,111	241	2.7	151	187
Leicester	10,904	22,180	2.5	22,008	2.5	77	6.5	7,952	5.7	11,002	-6.7	1,300	4.5	7,954	2	0.0	149	216
Lenox	5,162	16,978	-9.5	16,870	-9.3	34	-14.5	9,051	7.8	2,500	-12.4	4,587	-7.3	9,964	913	10.1	247	292
LEOMINSTER	41,911	89,654	1.6	87,935	1.5	618	2.6	36,180	8.7	36,777	-0.7	11,445	-6.3	41,311	5,130	14.2	710	922
Leverett	1,764	4,102	6.2	4,077	6.4	1	12.9	3,135	3.0	391	-13.7	385	41.4	3,239	104	3.3	71	50
Lexington	30,419	117,563	1.8	116,346	1.8	717	-6.8	82,109	8.3	7,895	-16.7	26,616	0.0	82,192	83	0.1	1,350	1,916

Leyden	808	1,452	10.5	1,440	10.2	8	1597.5	1,093	0.5	66	-5.7	78	-4.0	1,155	62	5.7	2.2	2.9
Lincoln	8,000	23,980	8.0	23,715	8.3	180	-6.3	16,823	7.6	2,302	-12.9	3,553	33.3	16,834	10	0.1	308	246
Littleton	8,578	28,412	20.4	28,184	20.4	69	23.1	16,399	12.3	3,544	25.5	4,868	8.9	16,414	14	0.1	601	449
Longmeadow	15,631	43,840	1.8	43,606	2.0	56	-63.0	30,357	4.9	5,471	-15.5	5,567	0.4	30,362	5	0.0	198	205
LOWELL	103,655	265,982	-0.7	263,906	-0.6	972	6.1	65,386	1.9	146,530	-4.5	43,721	8.9	77,692	12,305	18.8	1,456	860
Ludlow	21,934	43,376	2.5	43,034	2.6	82	-45.9	21,281	6.2	13,140	-7.6	6,830	4.6	21,530	249	1.2	434	649
Lunenburg	9,980	22,511	9.4	22,343	9.5	80	1.0	14,147	16.6	4,706	-3.0	3,007	21.6	14,154	6	0.0	315	342
LYNN	89,485	215,638	-4.9	211,648	-5.2	2,956	23.9	71,211	3.8	126,771	-3.7	14,742	-31.7	72,592	1,381	1.9	1,079	1,212
Lynnfield	11,640	33,385	10.6	32,365	10.8	805	5.1	21,201	2.9	2,988	-16.6	3,636	5.2	21,202	0	0.0	159	147
MALDEN	55,340	130,758	4.6	124,448	3.4	3,530	1.5	48,307	4.8	48,513	-0.4	28,258	3.1	48,313	6	0.0	654	1,051
Manchester-by-the-Sea	5,370	18,705	6.6	18,386	7.0	119	-5.1	13,327	5.1	266	-5.0	3,716	7.1	13,341	14	0.1	175	190
Mansfield	22,998	65,572	2.5	64,677	2.4	461	13.0	34,569	4.4	14,410	-3.6	12,019	8.4	34,590	21	0.1	713	864
Marblehead	20,371	55,976	7.8	55,178	8.0	548	-5.3	37,870	9.8	3,928	-14.3	10,713	3.6	37,880	10	0.0	324	286
Marion	5,310	15,817	8.3	15,529	8.5	54	1.6	11,682	5.6	583	-17.8	2,724	5.3	11,693	12	0.1	225	225
MARLBOROUGH	37,699	104,163	6.7	102,990	6.7	208	22.1	64,465	5.8	13,512	-9.3	18,007	3.1	71,046	6,581	10.2	2,508	2,028
Marshfield	24,817	72,510	5.5	71,588	5.6	456	-13.1	34,317	4.4	15,546	-3.0	15,122	-0.7	34,340	24	0.1	536	619
Mashpee	14,301	40,209	5.4	39,392	5.2	420	5.3	27,439	5.5	5,946	-15.0	3,268	2.1	27,463	24	0.1	825	881
Mattapoisett	6,467	17,326	4.3	17,092	4.8	59	-2.4	12,489	4.2	929	-15.8	2,716	14.4	12,491	2	0.0	179	125
Maynard	10,322	27,850	9.4	27,455	8.5	47	6.2	16,496	8.8	5,331	9.0	4,077	8.7	16,498	2	0.0	177	720
Medfield	12,397	38,608	1.3	38,083	1.3	383	-5.4	25,552	7.6	6,023	6.9	5,524	9.4	26,648	1,096	4.3	220	339
MEDFORD	54,197	121,804	0.2	116,008	0.3	4,932	0.8	63,754	3.6	27,823	-11.0	27,983	8.8	64,274	521	0.8	709	1,056
Medway	12,886	35,535	11.0	35,281	12.1	153	2.6	19,406	4.8	7,905	-1.2	6,392	22.2	19,411	5	0.0	579	332
MELROSE	26,533	60,828	-0.8	59,766	-0.8	761	-2.0	33,358	3.4	11,958	-12.7	13,583	5.3	33,367	9	0.0	185	284
Mendon	5,761	10,260	6.9	10,186	7.2	12	5.3	7,773	11.6	410	2.4	1,685	12.9	7,779	7	0.1	246	242
Merrimac	6,321	10,783	2.5	10,695	2.3	56	73.3	6,704	10.2	1,114	-4.2	2,683	4.3	6,707	3	0.0	99	166

2004 Municipal Financial Data

CITY/Town	2004 Population	Total Amount to Raise		Expenditures			Revenue Resources			Tax Limit		Excess Capacity		Levy from Growth				
		2004 (\$000)	Change (%)	Local		Assessments 2004 Change (%)	Property Taxes		Local Aid 2004 Change (\$000) (%)	Fees/Charges		2004 (\$000)	2004 (%)	2004 (\$000)	2004 (%)	2003 (\$000)	2004 (\$000)	
				2004 Change (\$000)	2004 Change (%)		2004 Change (\$000)	2004 Change (%)		2004 Change (\$000)	2004 Change (%)							
Methuen	44,845	100,169	0.7	98,855	0.3	816	87.9	44,149	1.2	36,367	-0.1	16,703	7.0	49,535	5,386	12.2	959	852
Middleborough	21,121	53,484	7.0	52,969	7.0	215	15.4	21,798	4.7	18,978	4.1	7,989	26.2	21,821	22	0.1	919	592
Middlefield	546	981	1.0	972	1.1	0	-57.6	748	2.1	55	-9.5	49	-34.1	820	71	9.5	15	5
Middleton	9,107	18,084	0.8	17,629	1.3	181	-14.9	13,234	6.3	1,650	-15.0	1,820	-1.6	13,665	431	3.3	395	703
Milford	27,410	61,867	-4.5	61,144	-4.7	132	10.6	38,160	6.5	13,344	-17.6	8,401	0.7	38,335	174	0.5	967	1,190
Millbury	13,376	26,219	3.9	25,800	4.0	112	8.9	12,929	1.8	7,316	0.8	3,154	65.9	13,503	575	4.4	428	267
Millis	7,997	18,889	-4.7	18,348	-4.5	436	-7.2	11,122	3.3	3,533	-14.0	2,947	-2.5	11,129	6	0.1	172	160
Millville	2,936	4,316	11.3	4,240	11.5	32	3.0	3,009	14.4	364	-5.2	390	0.8	3,067	58	1.9	118	112
Milton	25,855	64,957	0.7	61,831	0.9	2,672	1.5	41,926	3.8	7,257	-12.5	13,857	1.3	41,957	31	0.1	571	435
Monroe	98	542	-6.1	539	-6.1	0	-33.3	373	2.8	58	-19.8	42	-1.8	373	0	0.0	4	2
Monson	8,684	21,939	4.3	21,646	4.7	225	-12.7	8,366	5.4	9,093	3.7	2,488	3.2	8,372	5	0.1	116	188
Montague	8,443	14,342	0.9	14,058	1.0	37	0.5	9,946	5.7	1,149	-7.0	2,644	7.9	9,950	4	0.0	205	343
Monteary	954	2,353	-10.7	2,314	-11.0	1	110.1	1,986	3.2	69	-10.4	223	8.4	2,005	19	1.0	82	48
Montgomery	736	1,388	4.4	1,367	4.4	1	-89.1	909	4.8	77	-7.4	122	0.0	1,068	159	17.5	9	25
Mount Washington	133	566	25.4	565	25.5	0	12.2	309	23.5	76	-13.9	26	-19.3	361	52	16.9	3	4
Nahant	3,620	9,056	0.6	8,820	0.8	134	0.1	5,351	3.1	794	-15.4	2,836	11.4	5,352	1	0.0	35	30
Nantucket	10,124	72,176	9.5	71,458	9.5	312	42.4	40,345	7.0	1,016	-19.8	29,737	20.2	40,481	136	0.3	2,237	1,537
Natick	32,113	92,587	3.8	90,720	3.9	794	-7.3	55,924	3.3	10,086	-12.7	20,786	2.9	55,934	10	0.0	742	757
Needham	29,022	93,175	4.6	91,310	5.2	1,000	-7.2	61,457	8.4	7,038	-14.8	20,181	6.5	61,523	66	0.1	1,436	918
New Ashford	245	464	16.6	461	16.6	1	377.1	254	23.8	76	-23.3	54	-3.3	254	0	0.0	2	9

NEW BEDFORD	93,979	239,479	-1.5	235,871	-1.8	1,473	4.1	68,612	6.8	124,873	0.5	43,681	-2.4	70,439	1,828	2.7	1,564	2,749
New Braintree	1,066	1,406	-2.2	1,369	-3.3	2	-9.9	1,060	3.7	117	-8.2	126	6.6	1,146	86	8.1	41	41
New Marlborough	1,514	3,173	11.0	3,107	9.9	15	252.9	2,484	7.4	71	-8.9	274	23.9	2,591	107	4.3	35	136
New Salem	988	1,734	4.5	1,700	3.1	17	793.8	1,068	15.2	114	-11.9	447	-1.7	1,097	29	2.7	22	33
Newbury	6,886	12,941	1.1	12,750	1.0	135	13.0	9,432	2.7	1,349	-3.6	1,772	9.2	9,440	8	0.1	145	176
NEWBURYPORT	17,552	49,775	8.4	49,236	8.3	250	72.8	30,600	6.2	5,891	-13.3	10,003	12.3	30,612	12	0.0	720	611
NEWTON	83,802	276,569	4.2	268,954	4.3	5,003	-1.3	187,385	4.0	20,296	-11.6	59,777	12.4	187,399	14	0.0	2,231	2,720
Norfolk	10,492	24,592	5.1	24,205	5.3	297	-5.6	14,336	5.3	4,802	0.7	4,180	7.9	14,341	5	0.0	404	399
NORTH ADAMS	14,167	34,956	-1.2	34,134	-1.1	600	-9.3	8,551	4.8	18,523	-2.2	6,597	4.5	9,945	1,394	16.3	206	261
North Andover	27,979	74,594	5.7	73,155	5.7	1,012	22.7	45,042	8.8	8,203	-14.4	18,926	3.0	45,062	20	0.0	778	979
North Attleborough	28,176	69,195	6.5	67,457	6.5	1,073	9.3	30,295	8.1	21,818	2.1	11,433	6.2	30,353	57	0.2	1,186	967
North Brookfield	4,815	11,210	1.1	11,117	1.0	23	28.9	3,388	9.0	5,085	0.4	1,923	-7.8	3,418	30	0.9	65	82
North Reading	13,980	39,397	5.8	38,999	5.8	201	-14.0	23,248	4.3	5,727	-2.8	8,889	10.3	23,256	8	0.0	495	477
NORTHAMPTON	28,930	70,171	5.9	69,322	5.9	392	1.6	30,514	5.2	14,618	-13.5	20,178	4.5	30,538	24	0.1	737	810
Northborough	14,320	38,554	10.2	38,199	10.2	127	18.8	27,217	14.3	4,310	-15.4	5,652	20.1	27,269	52	0.2	551	610
Northbridge	13,882	36,178	6.7	35,863	6.7	107	25.4	11,856	6.2	15,480	-2.6	5,587	23.5	11,861	5	0.0	333	468
Northfield	3,173	5,757	-0.7	5,718	-0.8	5	13.0	3,709	5.4	477	-2.4	566	-6.1	3,710	2	0.0	58	58
Norton	19,157	40,902	-0.6	40,389	-0.4	327	18.3	19,309	6.6	14,628	0.9	4,676	6.3	19,321	12	0.1	419	719
Norwell	10,390	34,326	4.1	32,545	4.1	743	2.9	23,108	5.5	4,108	11.3	4,625	42.0	23,115	7	0.0	883	496
Norwood	28,548	103,949	4.1	102,452	4.3	933	-6.3	38,282	3.9	8,717	-13.0	50,383	10.5	38,440	158	0.4	413	542
Oak Bluffs	3,828	18,708	13.2	18,275	14.1	183	-0.1	13,980	15.6	1,234	-13.5	3,226	14.9	13,997	16	0.1	461	559
Oakham	1,879	2,177	2.0	2,155	2.0	6	8.7	1,395	-0.7	239	-4.5	286	31.0	1,610	215	15.4	46	65
Orange	7,563	18,376	0.9	18,145	1.1	131	-0.4	5,989	4.2	6,720	-9.2	2,729	-0.2	6,030	41	0.7	79	113
Orleans	6,474	22,639	12.5	22,101	12.6	338	1.1	13,796	7.2	662	-10.3	4,857	8.5	13,827	31	0.2	133	165
Otis	1,383	3,163	-2.8	3,104	-3.3	21	-5.1	2,655	7.3	140	105.3	220	-1.5	2,919	264	9.9	32	53

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth		
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2003 (\$000)	2004 (\$000)	2003 (%)
Oxford	13,735	27,476	3.6	27,008	2.7	47	-2.7	12,773	15.5	10,032	-1.5	1,480	-10.7	12,810	36	0.3	333	536		
Palmer	12,902	29,854	0.0	29,600	0.2	81	-34.0	11,563	4.9	13,856	-1.6	3,443	8.5	11,588	25	0.2	217	290		
Paxton	4,541	8,376	7.4	8,261	8.3	50	2.0	5,801	7.3	551	2.1	1,476	18.7	5,804	3	0.1	118	132		
PEABODY	50,370	121,724	1.1	117,476	0.5	3,287	17.9	62,225	4.9	23,681	-6.1	32,561	6.8	66,834	4,609	7.4	1,197	2,354		
Pelham	1,422	3,198	8.0	3,173	8.3	4	-47.5	2,301	9.4	263	-12.5	368	-3.7	2,310	8	0.4	64	44		
Pembroke	17,715	42,133	3.3	41,504	3.4	309	-13.5	22,613	8.7	9,718	-18.5	6,102	10.3	22,624	11	0.1	490	682		
Pepperell	11,434	18,361	6.1	18,187	6.2	21	-0.5	11,137	3.4	1,145	-6.5	4,211	7.3	11,400	263	2.4	225	186		
Peru	823	1,283	7.3	1,272	7.3	0	30.2	922	11.6	138	-11.1	82	10.5	1,165	243	26.4	23	38		
Petersham	1,264	3,052	10.5	3,024	10.4	4	-13.4	1,688	4.4	392	1.7	542	12.5	1,727	39	2.3	23	58		
Phillipston	1,729	2,364	6.4	2,344	6.1	3	-2.3	1,611	9.0	163	2.4	294	3.2	1,612	0	0.0	7	68		
PITTSFIELD	44,285	104,353	0.4	103,399	0.3	441	40.6	48,061	1.9	37,484	-7.9	16,282	1.2	49,545	1,484	3.1	1,058	1,221		
Plainfield	604	1,163	-2.5	1,153	-2.1	0	-79.2	821	7.6	90	-18.5	70	-8.8	922	101	12.3	11	15		
Plainville	7,926	19,107	8.0	18,653	7.8	190	-5.1	9,628	6.3	4,557	19.4	3,493	10.2	9,813	185	1.9	235	225		
Plymouth	54,604	143,042	2.6	140,518	2.4	560	13.1	86,587	10.0	23,815	-17.0	20,792	4.1	89,935	3,348	3.9	1,408	1,447		
Plympton	2,755	6,259	4.5	6,178	4.4	35	14.9	4,365	6.8	699	-18.9	440	10.0	4,371	6	0.1	82	100		
Princeton	3,499	7,530	4.4	7,463	4.4	20	29.5	5,178	3.9	754	-8.3	700	-5.5	5,538	359	6.9	134	123		
Provincetown	3,450	25,122	7.3	24,782	7.5	233	-3.4	10,688	11.4	671	-9.4	12,082	34.8	11,051	363	3.4	107	217		
QUINCY	89,909	214,039	-2.9	207,988	-2.8	3,084	-11.7	131,334	5.4	36,088	-12.0	42,178	5.5	131,414	81	0.1	4,005	3,605		
Randolph	30,748	63,978	0.3	61,659	0.4	1,938	3.6	32,676	3.8	16,697	-8.7	12,723	8.3	32,748	71	0.2	440	531		
Raynham	13,324	24,686	5.1	23,946	3.9	246	18.9	15,303	0.2	1,769	6.8	3,654	3.8	15,304	2	0.0	425	1,241		

Reading	23,362	63,939	8.1	62,993	8.2	548	-4.5	38,157	17.0	11,635	-3.8	13,497	3.9	38,171	13	0.0	206	239
Rehoboth	11,137	15,814	6.2	15,235	5.0	284	10.2	12,223	10.3	930	-8.5	2,082	11.8	12,236	14	0.1	347	572
REVERE	46,169	102,620	4.9	97,309	5.2	4,411	3.1	44,616	6.2	36,013	-0.8	19,866	11.4	46,708	2,092	4.7	419	800
Richmond	1,630	4,347	-1.5	4,298	-1.5	17	-2.2	2,907	4.2	790	-12.8	365	-0.9	3,184	277	9.5	49	88
Rochester	5,202	12,937	0.7	12,807	0.7	66	8.8	6,191	7.9	2,086	1.1	3,548	5.6	6,352	161	2.6	257	244
Rockland	17,861	40,134	1.2	39,070	1.4	820	2.8	18,570	2.6	11,555	-11.3	7,742	4.6	18,570	0	0.0	553	177
Rockport	7,805	22,757	0.8	22,297	0.3	226	6.0	13,942	7.1	2,752	-11.2	5,032	12.3	13,963	20	0.1	85	212
Rowe	349	3,069	-2.9	3,045	-1.2	4	3.3	2,329	2.8	50	-23.9	63	11.4	2,330	0	0.0	17	3
Rowley	5,720	12,249	4.7	12,042	4.6	78	20.7	7,805	5.7	892	-10.7	2,530	17.6	7,811	7	0.1	177	197
Royalston	1,354	1,533	-2.1	1,501	-2.9	12	558.8	1,043	4.1	168	-5.8	202	5.4	1,044	1	0.1	15	22
Russell	1,713	3,034	-1.4	2,881	-3.7	3	-70.7	1,612	3.7	200	-6.1	1,098	6.1	1,894	281	17.5	30	54
Rutland	7,245	11,666	0.3	11,527	0.3	54	1.9	6,062	8.4	747	-6.0	3,372	1.6	6,136	73	1.2	269	343
SALEM	41,912	102,886	1.2	99,676	1.0	2,529	11.2	54,374	4.2	23,257	-4.6	20,619	-4.0	54,972	598	1.1	929	650
Salisbury	8,159	16,485	2.8	16,205	2.3	177	89.0	10,441	5.4	643	0.7	5,173	3.2	10,443	2	0.0	348	306
Sandisfield	823	1,757	-3.5	1,716	-4.2	1	47.6	1,472	5.8	53	-12.7	95	-5.0	1,720	248	16.8	33	18
Sandwich	20,826	53,518	1.1	52,611	1.1	438	-3.4	34,386	3.4	9,353	2.4	5,458	10.2	34,870	484	1.4	612	617
Saugus	26,762	59,448	-0.9	57,255	-0.9	1,747	4.7	36,244	4.2	8,347	-4.6	12,787	12.0	36,245	1	0.0	388	576
Savoy	720	1,589	10.1	1,569	10.2	1	15.7	661	3.8	588	8.7	77	-7.0	661	0	0.1	11	12
Scituate	18,195	50,710	7.2	50,111	7.5	349	-12.2	30,933	7.6	5,600	-16.2	12,051	15.8	30,936	3	0.0	695	523
Seekonk	13,730	33,145	0.8	32,622	0.8	274	7.7	22,212	8.3	5,199	-15.7	4,171	-4.3	22,225	13	0.1	562	796
Sharon	17,347	55,612	5.7	54,245	5.6	567	-7.1	39,235	7.3	8,774	-5.4	4,539	3.6	39,399	164	0.4	374	556
Sheffield	3,360	6,603	5.3	6,526	5.3	27	11.2	5,329	6.2	229	-6.4	604	0.7	5,656	326	6.1	101	140
Shelburne	2,061	2,885	-4.9	2,849	-5.1	6	-30.2	1,885	4.1	237	-7.1	396	4.9	2,321	435	23.1	59	66
Sherborn	4,230	16,971	3.3	16,837	3.5	89	-13.6	14,410	7.0	819	-12.0	1,132	10.6	14,416	6	0.0	131	218
Shirley	7,601	14,663	5.0	14,485	4.8	28	26.9	5,666	5.3	5,238	-9.3	2,944	65.0	5,734	68	1.2	184	191

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures				Revenue Resources				Tax Limit		Excess Capacity		Levy from Growth		
		2004 (\$000)	Change (%)	Local		Assessments		Property Taxes		Local Aid		Fees/Charges		2004 (\$000)	2004 (\$000)	2003 (\$000)	2004 (\$000)	
				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)					
Shrewsbury	33,161	77,050	12.1	76,334	11.9	250	21.8	39,549	6.8	16,746	34.9	10,244	7.6	40,381	832	2.1	805	563
Shutesbury	1,846	4,590	3.6	4,567	3.9	2	-35.8	2,958	3.8	804	-13.6	426	-10.4	2,959	1	0.0	52	50
Somerset	18,692	48,388	3.8	47,594	4.4	329	-3.6	31,671	7.6	4,088	-16.8	7,733	23.8	35,898	4,227	13.3	864	802
SOMERVILLE	75,621	161,052	-2.7	154,572	-3.0	4,922	-1.7	71,083	6.4	51,370	-11.9	35,476	3.6	71,739	655	0.9	1,849	1,392
South Hadley	17,181	34,658	2.1	34,268	2.0	126	-27.6	16,225	3.7	9,055	-14.3	7,230	9.1	16,286	61	0.4	169	261
Southampton	5,772	12,003	12.5	11,918	12.5	8	19.6	6,100	11.4	3,179	-6.5	2,064	44.8	6,103	3	0.0	199	238
Southborough	9,549	34,936	16.1	33,987	14.3	97	17.3	24,648	19.8	3,952	2.9	3,434	6.1	25,171	523	2.1	584	1,320
Southbridge	17,314	42,828	7.9	42,480	7.5	73	-8.3	9,794	2.6	18,822	-3.2	11,430	52.5	12,004	2,210	22.6	617	212
Southwick	9,428	14,906	6.7	14,617	5.7	23	-59.5	10,140	10.2	1,048	-5.3	2,634	3.2	10,142	2	0.0	350	357
Spencer	12,014	13,736	1.6	13,460	1.1	100	6.2	7,199	-1.8	2,107	-7.3	3,359	10.9	7,209	10	0.1	174	172
SPRINGFIELD	152,091	430,648	0.0	422,776	-0.7	2,464	-6.4	125,591	8.4	2,629,946	-1.2	42,110	-6.2	125,600	8	0.0	1,779	6,818
Sterling	7,742	18,440	17.8	18,322	18.3	40	15.2	10,845	9.5	645	-6.1	3,421	6.5	11,547	703	6.5	748	251
Stockbridge	2,250	6,260	5.8	6,113	6.3	75	-5.1	4,229	14.2	112	-5.0	1,398	11.8	5,166	937	22.1	58	47
Stoneham	21,781	58,082	6.2	56,319	6.2	1,069	11.4	31,044	4.7	8,820	-5.4	12,760	1.3	31,054	10	0.0	297	327
Stoughton	26,902	67,130	3.7	65,483	3.7	1,051	4.9	35,866	6.7	12,086	-9.3	17,024	8.6	35,869	3	0.0	409	426
Stow	6,119	17,340	8.8	17,218	8.7	56	19.4	13,808	10.8	392	-5.7	2,271	7.1	13,830	22	0.2	334	544
Sturbridge	8,692	22,163	10.0	21,978	10.1	91	9.8	13,657	11.8	1,752	-17.5	5,286	7.1	13,684	27	0.2	433	684
Sudbury	17,164	65,779	3.7	64,922	3.6	213	-18.9	49,201	1.2	8,340	-0.4	6,627	41.6	49,309	108	0.2	751	719
Sunderland	3,804	7,036	13.4	6,875	13.8	102	-1.1	3,326	7.9	1,713	-1.0	752	5.3	3,605	279	8.4	55	42
Sutton	8,878	19,629	3.4	19,465	3.3	49	21.3	10,633	7.5	6,386	-7.1	1,693	0.7	10,640	7	0.1	326	372



Swampscott	14,433	40,754	1.8	40,082	2.0	458	5.7	27,973	3.5	3,538	-14.1	7,443	16.6	27,994	21	0.1	259	208
Swansea	16,317	27,069	-2.1	26,402	-2.2	266	-2.5	17,369	5.5	6,238	-17.4	3,226	-6.8	17,377	8	0.0	227	510
TAUNTON	56,648	135,599	4.3	132,484	3.0	865	2.1	48,024	9.1	50,651	3.2	26,841	8.0	48,028	4	0.0	1,064	2,897
Templeton	7,322	10,322	10.7	10,193	10.8	29	16.1	5,196	14.1	1,168	-6.0	3,436	29.1	5,204	7	0.1	156	147
Tewksbury	29,130	72,186	-3.0	70,820	-3.6	275	1.0	42,274	4.1	15,188	-4.3	11,276	1.5	42,303	29	0.1	1,277	1,033
Tisbury	3,851	17,894	7.7	17,298	7.9	237	7.2	13,247	6.1	592	-10.8	2,300	6.2	13,388	141	1.1	226	295
Tolland	443	822	-16.7	813	-15.5	0	-96.0	615	5.2	30	-12.9	90	29.2	616	1	0.2	7	17
Topsfield	6,228	17,603	1.3	17,312	1.1	169	22.2	12,975	6.4	1,836	-11.6	2,190	7.4	13,506	531	4.1	114	125
Townsend	9,326	13,833	3.2	13,719	3.1	40	42.6	9,911	4.6	1,142	-6.0	1,203	-5.1	9,911	1	0.0	182	210
Truro	2,180	11,201	9.1	10,960	9.4	191	6.1	7,887	5.0	430	-18.1	1,231	24.4	7,998	111	1.4	142	171
Tyngsborough	11,387	29,725	4.1	29,528	4.0	48	24.8	15,529	2.2	7,643	-8.6	4,117	45.7	15,538	9	0.1	274	207
Tyringham	355	1,090	10.8	1,081	11.8	6	-5.1	862	7.0	44	-33.6	84	0.2	888	26	3.0	16	18
Upton	6,262	12,556	9.1	12,430	9.0	35	25.0	9,830	16.9	523	-7.4	1,934	2.7	9,834	4	0.0	261	181
Uxbridge	12,243	30,923	2.5	30,569	2.2	27	-1.7	13,666	6.8	12,017	3.4	3,995	7.3	13,691	25	0.2	431	561
Wakefield	24,562	65,192	1.4	64,150	1.6	613	-4.7	37,834	5.6	9,073	-12.0	15,223	3.0	37,855	22	0.1	421	1,130
Wales	1,798	3,308	-3.3	3,267	-3.5	17	82.9	1,833	4.9	805	-16.7	324	8.2	1,833	1	0.0	40	42
Walpole	22,518	60,031	5.9	58,171	4.8	702	-7.0	37,500	8.1	7,593	-15.5	10,922	15.0	37,500	0	0.0	720	1,584
WALTHAM	59,232	168,468	6.6	164,618	6.8	1,412	-3.7	106,598	4.8	16,907	-13.0	34,195	0.0	109,308	2,710	2.5	2,079	3,438
Ware	10,022	23,099	4.4	22,515	4.5	360	3.1	8,637	5.9	9,790	-2.6	2,215	6.5	8,638	1	0.0	172	309
Wareham	21,224	50,554	3.8	49,509	3.8	750	15.7	22,886	7.1	14,275	-6.8	11,228	14.4	22,898	12	0.1	584	538
Warren	4,979	6,865	14.5	6,808	14.7	12	1.7	4,154	19.2	654	-5.3	1,470	9.4	4,648	495	11.9	87	158
Warwick	759	1,573	13.7	1,553	13.5	1	-34.0	1,063	12.5	140	-11.0	83	7.1	1,241	178	16.7	44	22
Washington	543	1,112	19.7	1,105	19.6	0	-3.7	630	4.3	114	-1.4	147	18.9	688	58	9.2	4	19
Watertown	32,603	86,597	3.5	82,671	3.9	3,035	-0.1	54,346	6.8	10,979	-9.7	19,043	4.4	54,369	23	0.0	2,302	1,537
Way land	13,063	52,740	8.1	52,255	8.3	174	-21.8	37,055	5.4	4,170	-15.3	7,590	27.1	37,078	23	0.1	595	379

**2004 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures				Revenue Resources				Tax Limit		Excess Capacity		Levy from Growth		
		2004 (\$000)	Change (%)	Local		Assessments		Property Taxes		Local Aid		Fees/Charges		2004 (\$000)	2003 (\$000)	2004 (\$000)	2003 (\$000)	
				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)					
Webster	16,880	31,341	7.3	31,016	8.1	114	27.2	12,148	-1.7	8,998	-8.5	8,519	30.1	12,160	12	0.1	379	311
Wellesley	26,515	82,279	3.4	80,953	3.5	1,010	-0.2	63,719	9.2	6,218	-14.5	9,343	7.5	63,739	21	0.0	856	819
Wellfleet	2,841	12,803	10.3	12,544	10.4	206	10.3	8,946	4.5	427	-8.9	1,342	0.5	8,955	10	0.1	153	157
Wendell	1,028	2,013	9.9	1,991	9.8	2	41.4	997	0.1	288	-16.9	249	9.0	1,230	233	23.3	14	48
Wenham	4,453	10,616	4.2	10,356	4.1	110	-15.8	8,023	5.8	469	-6.1	1,609	1.8	8,027	4	0.0	51	79
West Boylston	7,616	18,049	7.0	17,893	7.1	56	84.6	9,415	5.4	3,986	-6.0	2,839	25.7	9,415	0	0.0	323	223
West Bridgewater	6,844	18,426	2.3	17,956	2.7	370	17.1	11,930	3.7	2,666	-13.7	2,957	14.5	11,933	2	0.0	435	150
West Brookfield	3,898	7,018	39.0	6,920	40.2	17	-55.8	3,396	8.8	412	-5.9	750	1.8	3,601	205	6.0	37	116
West Newbury	4,297	9,935	8.5	9,814	8.1	44	259.4	7,102	7.7	307	-4.7	1,388	6.0	7,208	106	1.5	84	96
West Springfield	28,048	71,030	6.4	69,282	6.7	1,137	-13.8	38,518	8.6	16,685	-7.8	10,748	1.7	41,081	2,563	6.7	1,562	2,106
West Stockbridge	1,451	3,784	8.7	3,748	8.7	1	-22.2	3,136	13.9	98	-8.1	326	-8.0	3,363	227	7.2	61	161
West Tisbury	2,670	10,561	5.1	10,309	5.1	172	6.8	8,910	9.3	605	-6.7	748	21.4	9,022	112	1.3	131	115
Westborough	18,737	65,795	5.9	64,658	5.2	172	14.5	42,310	9.9	4,477	-16.1	14,254	1.0	42,316	6	0.0	1,083	1,789
WESTFIELD	40,559	101,957	3.6	99,593	3.5	1,864	-2.6	41,230	4.0	38,520	2.2	20,294	3.3	41,271	41	0.1	625	649
Westford	21,475	77,712	6.3	77,179	6.3	150	20.1	44,919	5.1	14,466	-9.8	11,494	21.8	44,963	44	0.1	906	723
Westhampton	1,563	3,564	9.8	3,527	9.5	1	-20.0	2,403	15.1	679	-12.2	265	19.4	2,409	6	0.3	57	116
Westminster	7,302	13,976	-3.5	13,441	-5.6	40	6.4	9,164	2.7	680	-7.6	2,836	60.4	10,678	1,514	16.5	292	947
Weston	11,595	56,546	2.3	55,835	2.2	236	-0.2	41,621	5.2	3,686	-14.3	9,151	13.1	42,677	1,056	2.5	1,223	1,945
Westport	14,741	24,474	3.2	23,903	3.2	343	5.1	15,172	4.3	5,343	1.6	3,744	18.4	15,184	12	0.1	339	290
Westwood	14,020	55,941	9.4	54,570	8.6	507	-6.8	43,112	15.6	3,435	-18.0	7,498	4.1	43,182	69	0.2	637	975

Weymouth	54,202	123,729	1.8	119,622	1.6	3,421	0.8	60,344	5.1	28,724	-4.8	31,913	4.3	60,350	5	0.0	3,186	1,523
Whately	1,586	3,701	1.0	3,684	1.0	2	7.7	2,570	4.8	457	-11.4	395	5.3	2,605	35	1.4	43	42
Whitman	14,351	26,871	4.9	26,613	4.9	104	14.7	15,854	5.4	2,151	-3.5	6,784	3.7	16,001	147	0.9	361	476
Wilbraham	13,938	28,342	9.0	27,861	9.4	280	-25.2	21,105	11.0	1,210	-5.8	4,819	4.7	21,341	236	1.1	431	454
Williamsburg	2,443	5,149	10.6	5,083	10.3	18	33.6	3,422	18.5	726	-10.7	823	13.9	3,496	74	2.2	93	89
Williamstown	8,272	16,855	2.6	16,724	2.6	24	-1.7	10,225	9.6	1,790	-14.0	4,120	-1.1	10,455	230	2.2	185	210
Wilmington	21,568	62,069	6.4	60,843	6.5	482	1.1	42,215	3.6	8,256	-12.4	7,540	1.9	42,221	6	0.0	1,319	709
Winchendon	10,037	25,076	4.0	24,955	4.0	22	17.5	6,669	4.5	12,834	-8.4	3,576	43.2	6,818	149	2.2	202	159
Winchester	21,167	67,969	1.9	67,130	2.0	490	-7.3	48,616	3.8	5,688	-13.9	10,553	8.9	48,650	34	0.1	540	764
Windsor	854	1,505	4.2	1,480	4.3	15	-0.5	953	2.9	135	-13.0	175	26.9	985	32	3.3	12	21
Winthrop	17,461	37,366	-2.3	36,137	-2.2	932	-1.9	16,490	2.4	10,133	-7.0	7,138	-12.1	16,494	4	0.0	111	99
WOBURN	37,448	103,323	8.8	100,139	9.1	2,178	7.9	64,983	12.1	11,435	-13.2	22,353	0.9	65,938	955	1.5	2,241	2,910
WORCESTER	175,966	460,047	2.4	454,535	2.4	2,405	4.7	156,546	4.9	213,862	-1.0	80,525	3.4	167,640	11,094	7.1	3,946	3,280
Worthington	1,300	2,385	8.1	2,372	8.0	1	7.2	1,711	3.8	109	-9.0	167	4.7	1,711	1	0.0	40	49
Wrentham	11,086	26,714	3.8	26,279	3.8	159	3.9	17,627	5.8	4,978	0.6	2,861	15.4	17,741	114	0.6	405	436
Yarmouth	24,972	63,906	2.3	62,775	2.6	598	-2.0	35,497	9.9	1,523	-4.6	20,309	-2.8	35,545	48	0.1	435	427

**2004 Tax Rates**

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			
			Com- posi- te	Resi- dential	Open Space	Comm., Indus., Personal
Abington	1,494,677	04	12.18	12.18	—	12.18
Acton	3,328,663	04	14.03	14.03	—	14.03
Acushnet	840,287	04	12.09	11.76	—	15.11
Adams	341,239	03	17.78	17.03	—	20.98
Agawam	2,016,303	03	17.45	14.75	—	24.08
Alford	127,427	02	6.65	6.65	—	6.65
Amesbury	1,605,366	02	15.76	15.76	—	15.76
Amherst	1,485,946	03	17.40	17.40	—	17.40
Andover	6,113,568	03	12.95	11.47	11.47	18.13
Arlington	5,990,615	04	10.64	10.64	—	10.64
Ashburnham	481,484	03	13.32	13.32	13.32	13.32
Ashby	253,655	03	13.48	13.48	—	13.48
Ashfield	146,897	03	15.23	15.23	—	15.23
Ashland	1,749,260	03	14.01	14.01	14.01	14.01
Athol	589,035	04	11.04	11.04	—	11.04
ATTLEBORO	2,660,940	02	14.91	13.34	—	22.36
Auburn	1,525,994	04	14.09	11.70	11.70	21.13
Avon	551,940	02	18.66	13.06	—	24.45
Ayer	798,695	02	15.45	10.04	—	22.90
Barnstable	11,280,792	04	6.61	6.61	—	6.61
Barre	333,419	04	12.10	12.10	—	12.10
Becket	312,626	04	9.92	9.92	—	9.92
Bedford	2,359,868	02	15.07	11.32	8.49	26.38
Belchertown	900,452	03	16.70	16.70	16.70	16.70
Bellingham	1,919,044	04	11.68	10.40	—	14.44
Belmont	4,766,358	04	10.71	10.71	—	10.71
Berkley	551,766	04	9.12	9.12	—	9.12
Berlin	441,456	04	12.58	12.58	—	12.58
Bernardston	144,843	04	15.01	15.01	—	15.01
BEVERLY	4,636,005	02	12.13	10.92	10.92	20.74
Billerica	4,759,122	03	14.37	10.92	—	24.42
Blackstone	918,825	04	11.21	11.21	—	11.21
Blandford	109,752	04	13.74	13.74	—	13.74
Bolton	833,913	03	13.24	13.24	—	13.24
BOSTON	66,141,730	04	16.54	10.15	—	33.08
Bourne	3,415,093	03	7.37	7.37	7.37	7.37
Boxborough	882,205	03	13.32	13.32	—	13.32
Boxford	1,413,148	03	12.27	12.27	12.27	12.27
Boylston	544,337	02	11.50	11.50	11.50	11.50
Braintree	4,278,720	03	12.18	9.55	—	20.35
Brewster	2,592,429	04	7.29	7.29	—	7.29
Bridgewater	1,934,586	03	11.33	11.33	—	11.33
Brimfield	246,012	02	18.00	18.00	—	18.00
BROCKTON	5,821,686	02	13.49	11.51	—	22.94
Brookfield	193,598	04	15.73	15.73	—	15.73
Brookline	11,623,272	03	9.86	10.63	—	17.26
Buckland	137,070	04	15.20	15.20	—	15.20
Burlington	3,945,985	03	14.23	8.10	—	24.90
CAMBRIDGE	19,226,573	02	10.90	7.63	—	19.08
Canton	3,411,585	04	11.42	9.16	—	18.81
Carlisle	1,255,332	04	12.47	12.47	12.47	12.47
Carver	854,048	03	14.76	14.01	—	20.66
Charlemont	91,960	02	18.46	18.46	—	18.46
Charlton	837,339	02	13.32	13.32	—	13.32
Chatham	4,473,969	04	4.50	4.50	—	4.50
Chelmsford	4,281,294	04	13.13	13.13	—	13.13
CHELSEA	2,152,149	04	11.84	9.28	—	20.72
Cheshire	175,954	04	11.80	11.80	11.80	11.80
Chester	78,388	03	20.34	20.34	—	20.34
Chesterfield	92,007	04	18.44	18.44	—	18.44

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
CHICOPEE	2,294,683	02	21.25	17.43	—	33.16
Chilmark	2,478,008	03	1.83	1.83	—	1.83
Clarksburg	82,816	04	11.35	11.35	—	11.35
Clinton	821,357	03	15.38	13.52	—	26.14
Cohasset	1,730,261	02	11.89	11.89	—	11.89
Colrain	113,855	04	15.58	15.58	—	15.58
Concord	4,411,853	02	10.59	10.59	—	10.59
Conway	147,937	02	18.60	18.60	—	18.60
Cummington	82,073	02	13.20	13.20	—	13.20
Dalton	428,341	04	16.94	16.94	—	16.94
Danvers	3,644,123	04	11.82	10.92	—	14.42
Dartmouth	3,992,353	02	8.35	8.35	—	8.35
Dedham	3,446,277	04	13.21	10.23	—	26.41
Deerfield	456,247	02	12.45	12.45	—	12.45
Dennis	5,059,012	02	4.87	4.87	4.87	4.87
Dighton	622,320	04	12.67	11.32	—	22.17
Douglas	560,943	02	16.48	16.48	—	16.48
Dover	1,932,184	02	9.01	9.01	—	9.01
Dracut	2,184,136	03	12.08	12.08	—	12.08
Dudley	630,146	02	10.58	10.58	—	10.58
Dunstable	368,971	02	14.07	14.07	—	14.07
Duxbury	2,875,210	03	11.33	11.33	—	11.33
East Bridgewater	1,275,229	04	10.86	10.86	—	10.86
East Brookfield	134,640	02	13.90	13.90	—	13.90
East Longmeadow	1,169,679	02	20.73	20.73	20.73	20.73
Eastham	2,337,607	04	5.12	5.12	—	5.12
Easthampton	955,261	04	13.63	13.63	—	13.63
Easton	2,386,020	04	11.41	11.41	—	11.41
Edgartown	4,345,519	02	3.51	3.51	3.51	3.51
Egremont	295,217	02	8.42	8.42	—	8.42
Erving	588,967	03	9.73	6.32	6.32	10.24
Essex	614,704	04	10.19	10.19	—	10.19
EVERETT	3,306,750	03	16.89	8.24	—	32.58
Fairhaven	1,397,789	02	12.07	10.93	—	17.62
FALL RIVER	4,171,272	04	11.06	8.21	—	22.11
Falmouth	7,507,948	02	7.58	7.58	7.58	7.58
FITCHBURG	1,878,879	04	15.09	13.82	—	20.82
Florida	98,031	03	13.60	11.65	11.65	14.41
Foxborough	2,123,625	04	10.83	10.83	—	10.83
Framingham	6,869,313	03	17.56	13.31	—	29.68
Franklin	3,471,338	02	11.04	11.04	—	11.04
Freetown	935,911	04	11.27	10.51	—	16.33
GARDNER	767,484	02	18.21	18.21	—	18.21
Aquinnah (Gay Head)	411,056	02	4.63	4.63	—	4.63
Georgetown	985,585	04	9.75	9.75	—	9.75
Gill	84,750	02	19.27	19.27	—	19.27
GLOUCESTER	4,511,049	02	9.86	9.61	—	12.32
Goshen	84,317	03	17.32	17.32	—	17.32
Gosnold	134,273	02	2.43	2.43	—	2.43
Grafton	1,657,273	04	10.81	10.81	—	10.81
Granby	381,063	03	15.20	15.20	—	15.20
Granville	135,833	04	13.68	13.68	—	13.68
Great Barrington	805,152	04	14.70	14.70	—	14.70
Greenfield	953,716	02	21.06	21.06	—	21.06
Groton	1,265,562	02	15.44	15.44	—	15.44
Groveland	721,792	04	10.19	10.19	—	10.19
Hadley	512,117	02	13.11	13.11	—	13.11
Halifax	687,216	04	12.81	12.81	—	12.81
Hamilton	1,211,722	03	12.48	12.48	—	12.48
Hampden	382,207	03	17.44	17.44	—	17.44

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Hancock	196,245	04	4.74	4.74	—	4.74
Hanover	1,719,198	02	13.71	13.68	—	13.84
Hanson	1,100,081	04	11.14	11.14	—	11.14
Hardwick	146,502	03	15.22	15.22	—	15.22
Harvard	952,031	02	11.57	11.57	—	11.57
Harwich	4,211,374	04	6.60	6.60	—	6.60
Hatfield	362,676	04	12.49	12.49	—	12.49
HAVERHILL	4,119,791	02	14.21	12.98	12.98	21.32
Hawley	24,048	03	20.60	20.60	—	20.60
Heath	53,535	02	22.05	22.05	—	22.05
Hingham	3,897,621	02	10.68	10.68	—	10.68
Hinsdale	152,790	03	15.36	15.36	15.36	15.36
Holbrook	999,916	04	15.76	14.22	—	25.21
Holden	1,489,703	04	14.06	14.06	14.06	14.06
Holland	245,751	04	14.04	14.04	—	14.04
Holliston	1,732,784	04	14.83	14.83	—	14.83
HOLYOKE	1,644,074	04	22.10	14.32	—	36.69
Hopedale	581,102	03	12.35	11.62	—	19.88
Hopkinton	2,443,033	04	12.90	12.90	12.90	12.90
Hubbardston	347,185	04	10.86	10.86	—	10.86
Hudson	2,038,663	04	11.98	9.84	—	20.97
Hull	1,740,625	04	10.07	10.07	—	10.07
Huntington	134,282	04	14.53	14.53	—	14.53
Ipswich	2,110,469	04	9.54	9.54	—	9.54
Kingston	1,513,503	04	10.95	10.95	—	10.95
Lakeville	934,483	02	13.02	13.02	—	13.02
Lancaster	556,032	02	16.86	16.86	16.86	16.86
Lanesborough	281,191	02	18.80	18.80	—	18.80
LAWRENCE	2,116,037	03	15.14	12.04	—	26.50
Lee	563,519	02	15.74	15.74	—	15.74
Leicester	600,605	02	13.24	13.24	—	13.24
Lenox	854,375	02	10.59	10.38	—	11.30
LEOMINSTER	2,857,838	03	12.66	12.66	12.66	12.66
Leverett	167,113	03	18.76	18.76	—	18.76
Lexington	6,911,176	02	11.88	10.47	—	21.39
Leyden	51,666	02	21.16	21.16	—	21.16
Lincoln	1,830,623	04	9.19	9.19	—	9.19
Littleton	1,291,268	04	12.70	11.32	—	18.16
Longmeadow	1,607,035	03	18.89	18.89	—	18.89
LOWELL	3,922,956	02	16.67	13.97	—	29.17
Ludlow	1,149,107	02	18.52	18.52	—	18.52
Lunenburg	996,295	03	14.20	14.20	14.20	14.20
LYNN	5,508,583	02	12.93	11.43	—	25.27
Lynnfield	1,735,744	02	12.21	12.15	—	12.95
MALDEN	4,770,575	04	10.13	8.91	—	18.94
Manchester-by-the-Sea	1,835,707	04	7.26	7.26	—	7.26
Mansfield	2,159,190	02	16.01	16.01	—	16.01
Marblehead	4,465,809	04	8.48	8.48	—	8.48
Marion	1,221,939	03	9.56	9.56	—	9.56
MARLBOROUGH	4,152,363	03	15.52	12.90	11.92	24.06
Marshfield	3,534,172	02	9.71	9.71	—	9.71
Mashpee	2,817,175	02	9.74	9.74	9.74	9.74
Mattapoisett	1,011,225	03	12.35	12.35	—	12.35
Maynard	1,150,489	04	14.34	12.97	12.97	23.39
Medfield	2,013,521	04	12.69	12.69	12.69	12.69
MEDFORD	5,875,093	04	10.85	9.48	—	21.70
Medway	1,390,132	03	13.96	13.96	—	13.96
MELROSE	2,805,339	02	11.89	11.52	—	17.84
Mendon	698,339	02	11.13	11.13	—	11.13
Merrimac	608,374	04	11.02	11.02	—	11.02

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Methuen	3,408,508	03	12.95	11.73	—	20.34
Middleborough	1,837,536	04	11.86	11.67	—	12.90
Middlefield	38,374	02	19.50	19.50	—	19.50
Middleton	1,250,843	02	10.58	10.58	—	10.58
Milford	2,706,311	04	14.10	11.94	—	22.28
Millbury	860,776	03	15.02	15.02	—	15.02
Millis	700,836	02	15.87	15.87	—	15.87
Millville	195,243	02	15.41	15.41	—	15.41
Milton	3,383,837	03	12.39	12.12	—	19.20
Monroe	14,922	03	25.00	16.25	—	30.99
Monson	523,875	02	15.97	15.97	—	15.97
Montague	520,268	04	19.12	17.25	17.25	24.09
Monterey	245,215	03	8.10	8.10	—	8.10
Montgomery	68,742	04	13.22	13.22	—	13.22
Mount Washington	58,768	04	5.26	5.26	—	5.26
Nahant	634,005	02	8.44	8.44	—	8.44
Nantucket	12,800,440	04	3.15	3.13	3.00	4.73
Natick	5,498,902	04	10.17	10.17	—	10.17
Needham	5,795,628	03	10.60	9.45	—	18.56
New Ashford	23,073	03	11.01	9.43	9.43	14.31
NEW BEDFORD	4,534,708	04	15.13	12.37	—	27.84
New Braintree	83,983	04	12.62	12.62	—	12.62
New Marlborough	354,831	04	7.00	7.00	—	7.00
New Salem	76,315	03	14.00	14.00	—	14.00
Newbury	1,094,239	04	8.62	8.62	—	8.62
NEWBURYPORT	2,141,370	02	14.29	14.29	14.29	14.29
NEWTON	16,825,042	02	11.14	10.20	—	19.37
Norfolk	1,201,671	04	11.93	11.93	11.93	11.93
NORTH ADAMS	507,116	04	16.86	13.28	13.28	27.48
North Andover	3,726,772	04	12.09	11.76	—	14.28
North Attleborough	2,361,297	02	12.83	12.83	—	12.83
North Brookfield	325,152	04	10.42	10.42	—	10.42
North Reading	1,987,040	02	11.70	11.70	—	11.70
NORTHAMPTON	2,280,559	04	13.38	13.38	—	13.38
Northborough	1,973,678	04	13.79	13.79	13.79	13.79
Northbridge	896,839	02	13.22	13.22	13.22	13.22
Northfield	289,987	03	12.79	12.79	—	12.79
Norton	1,619,866	03	11.92	11.92	—	11.92
Norwell	1,753,233	03	13.18	13.18	—	13.18
Norwood	3,378,006	03	11.33	9.62	—	15.07
Oak Bluffs	2,046,870	02	6.83	6.83	6.83	6.83
Oakham	120,892	02	11.54	11.54	—	11.54
Orange	330,142	02	18.14	18.14	—	18.14
Orleans	3,128,391	02	4.41	4.41	—	4.41
Otis	379,345	04	7.00	7.00	—	7.00
Oxford	859,587	02	14.86	14.86	—	14.86
Palmer	721,332	02	16.03	16.03	—	16.03
Paxton	451,993	04	12.83	12.85	11.57	12.83
PEABODY	6,314,429	04	9.85	8.09	—	15.83
Pelham	112,373	02	20.48	20.48	—	20.48
Pembroke	1,926,114	02	11.74	11.74	—	11.74
Pepperell	841,154	02	13.24	13.24	—	13.24
Peru	48,505	02	19.00	19.00	—	19.00
Petersham	128,351	04	13.15	13.15	—	13.15
Phillipston	138,665	04	11.62	11.62	11.62	11.62
PITTSFIELD	2,103,598	02	22.85	20.24	20.24	29.58
Plainfield	54,725	03	15.00	15.00	—	15.00
Plainville	733,862	03	13.12	13.12	—	13.12
Plymouth	7,331,685	02	11.81	11.81	11.81	11.81
Plympton	273,472	02	15.96	15.96	—	15.96

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Princeton	407,429	03	12.71	12.71	12.71	12.71
Provincetown	1,961,131	03	5.45	5.45	—	5.45
QUINCY	8,761,808	02	14.99	12.56	—	26.23
Randolph	2,701,327	02	12.10	11.08	—	18.87
Raynham	1,463,116	04	10.46	9.67	—	12.76
Reading	3,119,970	02	12.23	12.23	—	12.23
Rehoboth	1,263,964	04	9.67	9.67	—	9.67
REVERE	2,738,430	02	16.29	14.15	—	28.51
Richmond	260,009	02	11.18	11.18	—	11.18
Rochester	437,245	02	14.16	14.16	—	14.16
Rockland	1,397,284	03	13.29	13.29	—	13.29
Rockport	1,587,965	04	8.78	8.78	—	8.78
Rowe	422,052	03	5.52	3.59	—	5.67
Rowley	687,022	02	11.36	11.36	11.36	11.36
Royalston	76,501	02	13.64	13.64	—	13.64
Russell	100,421	04	16.06	15.27	—	21.19
Rutland	534,134	02	11.35	11.35	—	11.35
SALEM	3,971,301	04	13.69	11.71	—	22.59
Salisbury	1,026,642	03	10.17	10.17	—	10.17
Sandisfield	156,920	04	9.38	9.38	—	9.38
Sandwich	3,371,220	02	10.20	10.20	—	10.20
Saugus	3,266,536	02	11.10	8.63	—	21.30
Savoy	45,383	04	14.56	14.56	—	14.56
Scituate	3,093,272	03	10.00	10.00	—	10.00
Seekonk	1,370,605	03	16.21	13.98	—	22.69
Sharon	2,395,281	04	16.38	16.38	—	16.38
Sheffield	441,173	04	12.08	12.08	—	12.08
Shelburne	150,959	02	12.49	12.49	—	12.49
Sherborn	956,194	03	15.07	15.07	—	15.07
Shirley	477,308	04	11.87	11.87	—	11.87
Shrewsbury	3,986,808	04	9.92	9.92	9.92	9.92
Shutesbury	139,514	02	21.20	21.20	—	21.20
Somerset	2,061,969	04	15.36	10.82	—	26.88
SOMERVILLE	6,613,855	04	10.75	11.17	—	21.49
South Hadley	1,129,870	04	14.36	14.36	14.36	14.36
Southampton	402,094	02	15.17	15.17	—	15.17
Southborough	1,925,641	04	12.80	12.80	—	12.80
Southbridge	831,442	04	11.78	11.78	—	11.78
Southwick	710,566	04	14.27	14.27	—	14.27
Spencer	857,045	04	8.40	8.40	—	8.40
SPRINGFIELD	5,443,978	02	23.07	18.99	—	34.18
Sterling	860,679	04	12.60	12.60	—	12.60
Stockbridge	435,561	02	9.71	9.71	9.71	9.71
Stoneham	2,420,339	03	12.83	12.16	—	17.32
Stoughton	2,498,172	02	14.36	12.65	—	22.83
Stow	943,162	04	14.64	14.64	—	14.64
Sturbridge	731,095	02	18.68	18.68	—	18.68
Sudbury	3,545,996	04	13.88	13.46	—	20.81
Sunderland	225,326	02	14.76	14.76	—	14.76
Sutton	863,079	03	12.32	12.32	—	12.32
Swampscott	2,187,978	02	12.78	12.12	—	22.37
Swansea	1,173,837	02	14.80	12.85	12.85	22.20
TAUNTON	4,276,631	04	11.23	9.18	—	19.64
Templeton	446,029	04	11.65	11.65	—	11.65
Tewksbury	3,495,477	04	12.09	10.39	10.39	18.87
Tisbury	1,588,797	02	8.34	8.09	—	14.34
Tolland	114,781	03	5.36	5.36	—	5.36
Topsfield	1,063,513	04	12.20	12.20	—	12.20
Townsend	704,378	03	14.07	14.07	—	14.07
Truro	1,332,324	02	5.92	5.92	—	5.92



CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Tyngsborough	1,222,732	04	12.70	12.70	—	12.70
Tyringham	90,579	02	9.52	9.52	—	9.52
Upton	665,512	02	14.77	14.77	—	14.77
Uxbridge	1,179,161	04	11.59	11.59	—	11.59
Wakefield	2,724,938	02	13.88	11.40	—	24.14
Wales	101,198	02	18.11	18.11	—	18.11
Walpole	2,514,179	02	14.92	14.46	—	17.60
WALTHAM	7,875,441	04	13.54	9.21	—	26.31
Ware	483,577	03	17.86	17.86	—	17.86
Wareham	2,239,289	03	10.22	10.22	—	10.22
Warren	228,487	02	18.18	18.18	—	18.18
Warwick	53,056	04	20.04	20.04	—	20.04
Washington	49,927	04	12.62	12.62	—	12.62
Watertown	4,779,604	04	11.37	10.35	—	19.90
Wayland	2,822,190	03	13.13	13.13	—	13.13
Webster	1,085,779	03	11.19	9.87	—	17.90
Wellesley	7,443,762	03	8.56	8.56	—	8.56
Wellfleet	1,848,286	04	4.84	4.84	—	4.84
Wendell	52,361	03	19.04	19.04	—	19.04
Wenham	692,246	03	11.59	11.59	11.59	11.59
West Boylston	647,078	02	14.55	14.55	—	14.55
West Bridgewater	806,310	03	14.80	13.02	—	18.64
West Brookfield	240,363	02	14.13	14.13	—	14.13
West Newbury	733,652	04	9.68	9.68	—	9.68
West Springfield	1,653,336	02	23.30	18.51	—	33.02
West Stockbridge	228,075	03	13.75	13.75	—	13.75
West Tisbury	1,656,064	02	5.38	5.38	—	5.38
Westborough	3,050,486	03	13.87	13.87	—	13.87
WESTFIELD	2,299,794	04	17.93	15.48	—	29.58
Westford	3,208,482	02	14.00	14.00	—	14.00
Westhampton	151,033	04	15.91	15.91	—	15.91
Westminster	762,385	04	12.02	12.02	—	12.02
Weston	4,304,171	02	9.67	9.67	—	9.67
Westport	1,880,045	03	8.07	8.07	—	8.07
Westwood	2,952,059	03	14.60	12.96	—	23.36
Weymouth	4,329,407	02	13.94	12.69	—	20.63
Whately	136,003	02	18.90	18.90	—	18.90
Whitman	916,397	02	17.30	17.30	—	17.30
Wilbraham	1,286,893	04	16.40	16.40	—	16.40
Williamsburg	218,408	04	15.67	15.67	—	15.67
Williamstown	723,157	03	14.14	14.14	—	14.14
Wilmington	3,005,246	04	14.05	9.65	—	28.09
Winchendon	505,233	03	13.20	13.20	—	13.20
Winchester	4,287,816	02	11.34	11.38	—	10.61
Windsor	71,099	03	13.41	13.41	13.41	13.41
Winthrop	1,576,452	03	10.46	10.46	10.46	10.46
WOBURN	4,907,688	02	13.24	8.88	—	23.17
WORCESTER	8,818,752	02	17.75	14.75	—	29.60
Worthington	97,136	02	17.61	17.61	—	17.61
Wrentham	1,521,505	04	11.58	11.11	—	13.90
Yarmouth	5,321,834	04	6.67	6.67	6.67	6.67

## Debt Characteristics

Moody's and Standard and Poor's (S&P) ratings are from May and September 2005, respectively. Ratings are given for information purposes only, and do not constitute a judgment on the part of MTF. For information about the significance of a given rating, contact rating services (addresses on p. 21).

Debt per Capita: Fiscal 2004 long-term debt outstanding divided by 2004 population.

Percent of Value: Same debt total divided by total equalized property valuation as of January 1, 2004, as determined by the Department of Revenue.

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Abington	A3	—	909	1.0
Acton	Aa1	AA+	2,707	1.6
Acushnet	A2	—	3,405	4.1
Adams	—	A-	297	0.6
Agawam	Aa3	AA-	1,010	1.3
Alford	—	—	0	0.0
Amesbury	A3	A-	3,023	2.9
Amherst	Aa3	—	620	1.3
Andover	Aaa	—	3,603	1.8
Arlington	Aa2	AA	1,462	1.0
Ashburnham	—	—	1,430	1.6
Ashby	—	—	0	0.0
Ashfield	—	—	334	0.4
Ashland	A1	—	4,111	3.1
Athol	A3	—	448	0.9
ATTLEBORO	A3	A	2,581	3.2
Auburn	A1	—	2,543	2.5
Avon	A1	—	5,297	3.4
Ayer	A2	—	5,178	4.3
Barnstable	Aa3	AA+	2,687	1.1
Barre	A3	—	493	0.8
Becket	—	—	0	0.0
Bedford	Aa1	AA+	4,643	2.2
Belchertown	—	A	3,789	5.4
Bellingham	Aa3	AA-	3,128	2.4
Belmont	Aaa	—	1,650	0.8
Berkley	Baa1	—	2,768	3.0
Berlin	A2	—	3,264	1.8
Bernardston	Baa1	—	1,185	1.7
BEVERLY	A2	—	2,230	1.8
Billerica	Aa3	AA-	2,053	1.6
Blackstone	—	A-	1,460	1.4
Blandford	—	—	1,117	1.2
Bolton	Aa3	—	2,755	1.4
BOSTON	Aa1	AA	1,858	1.4
Bourne	Aa3	A+	2,108	1.2
Boxborough	Aa3	—	2,172	1.1
Boxford	Aa2	—	2,119	1.1
Boylston	A2	—	1,960	1.4
Braintree	Aa2	AA	869	0.6
Brewster	A1	AA-	2,191	0.8
Bridgewater	A3	—	1,365	1.6
Brimfield	—	—	649	0.8
BROCKTON	A2	A-	789	1.2
Brookfield	—	—	1,003	1.5
Brookline	Aaa	—	2,177	1.0
Buckland	—	—	611	0.8
Burlington	Aa2	AA	1,009	0.5
CAMBRIDGE	Aaa	AAA	2,220	1.1
Canton	Aa2	AA+	3,972	2.4

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Carlisle	Aa2	—	2,022	0.7
Carver	A3	—	674	0.8
Charlemont	—	—	131	0.2
Charlton	Baa2	—	1,747	1.8
Chatham	A1	AA	5,839	0.8
Chelmsford	Aa3	AA	2,472	1.8
CHELSEA	Baa1	A-	2,797	4.2
Cheshire	—	BBB+	347	0.6
Chester	—	—	782	1.2
Chesterfield	—	—	658	0.9
CHICOPEE	A3	—	1,585	3.3
Chilmark	—	AA	5,523	0.2
Clarksburg	—	—	601	1.2
Clinton	A3	—	3,199	4.8
Cohasset	Aa2	AA+	15,595	5.7
Colrain	—	—	161	0.3
Concord	Aaa	—	1,931	0.7
Conway	Baa1	—	774	0.8
Cummington	—	—	325	0.3
Dalton	A2	—	214	0.3
Danvers	Aa2	AA+	1,396	0.9
Dartmouth	A1	—	2,464	1.8
Dedham	Aa3	AA	1,692	1.1
Deerfield	A1	—	616	0.6
Dennis	A1	AA	1,011	0.3
Dighton	—	—	141	0.1
Douglas	A2	—	4,245	4.3
Dover	Aaa	AAA	3,645	0.9
Dracut	A2	A	2,114	2.3
Dudley	A2	A	1,044	1.5
Dunstable	A3	—	1,110	0.8
Duxbury	Aa2	AA+	3,911	1.8
East Bridgewater	A2	—	1,184	1.2
East Brookfield	—	—	0	0.0
East Longmeadow	A1	—	2,147	2.3
Eastham	A2	A+	1,232	0.3
Easthampton	A2	—	790	1.3
Easton	A2	—	2,198	2.0
Edgartown	Aa3	—	8,577	0.7
Egremont	—	—	1,060	0.4
Erving	Baa2	BBB	4,423	1.1
Essex	—	A	4,795	2.4
EVERETT	A2	—	2,782	2.7
Fairhaven	A2	—	1,640	1.6
FALL RIVER	Baa1	A-	2,108	4.5
Falmouth	Aa2	AA+	2,324	0.9
FITCHBURG	Baa1	A-	2,149	4.2
Florida	—	—	0	0.0
Foxborough	Aa3	—	2,361	1.7
Framingham	Aa3	—	1,780	1.4
Franklin	Aa3	AA-	3,272	2.5
Freetown	—	A	1,119	1.0
GARDNER	Baa1	—	1,648	3.2
Aquinnah (Gay Head)	—	—	1,610	0.1
Georgetown	A1	—	2,601	2.0
Gill	—	—	83	0.1
GLOUCESTER	A2	—	3,547	2.2
Goshen	—	—	311	0.3
Gosnold	—	—	0	0.0
Grafton	A1	AA-	1,792	1.6

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Granby	—	—	360	0.5
Granville	—	—	1,022	1.2
Great Barrington	A1	AA-	800	0.7
Greenfield	A3	—	2,098	3.7
Groton	A2	A+	1,777	1.4
Groveland*	A3	—	537	0.5
Hadley	A2	A+	1,889	1.4
Halifax	A2	—	786	0.8
Hamilton	Aa3	—	570	0.4
Hampden	—	—	187	0.2
Hancock	—	—	395	0.2
Hanover	Aa3	—	2,120	1.4
Hanson	A2	—	462	0.4
Hardwick	—	—	64	0.1
Harvard	—	AA-	3,354	1.9
Harwich	A1	AA	2,587	0.8
Hatfield	—	—	4,037	3.5
HAYERHILL	Baa2	BBB	1,972	2.3
Hawley	—	—	942	1.1
Heath	—	—	2,767	3.6
Hingham	Aaa	AA+	2,447	1.2
Hinsdale	—	BBB-	2,976	3.4
Holbrook	Baa1	A-	2,123	2.2
Holden	A1	A+	3,577	3.6
Holland	—	—	258	0.3
Holliston	A1	AA-	6,276	4.7
HOLYOKE	Baa1	BBB+	1,566	3.7
Hopedale	A2	—	3,386	3.3
Hopkinton	Aa2	AA	5,172	2.7
Hubbardston	—	—	120	0.1
Hudson	A2	A+	753	0.7
Hull	—	A+	3,530	2.2
Huntington	—	—	56	0.1
Ipswich	A1	—	3,549	2.1
Kingston	A1	—	4,911	3.8
Lakeville	A2	A+	652	0.5
Lancaster	A2	—	3,627	3.4
Lanesborough	A3	—	2,451	2.4
LAWRENCE	Baa2	—	2,399	6.0
Lee	A3	A+	5,443	4.5
Leicester	A3	—	1,392	2.0
Lenox	Aa3	—	4,167	2.3
LEOMINSTER	A2	—	1,248	1.7
Leverett	—	A-	3,410	3.3
Lexington	Aaa	—	3,277	1.3
Leyden	—	—	289	0.3
Lincoln	Aa1	AAA	1,273	0.5
Littleton	A1	A+	4,832	3.0
Longmeadow	Aa3	—	2,050	1.8
LOWELL	A2	—	1,935	3.4
Ludlow	A2	—	1,790	2.8
Lunenburg	A2	A	2,993	2.8
LYNN	Baa1	—	1,183	1.8
Lynnfield	Aa3	AA	5,746	3.1
MALDEN	A3	A	2,101	2.4
Manchester	Aa2	—	3,296	0.9
Mansfield	A1	—	2,055	1.7
Marblehead	—	AA+	3,444	1.4
Marion	A1	—	5,368	2.1
MARLBOROUGH	Aa3	AA	1,492	1.2

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Marshfield	Aa3	AA-	1,784	1.2
Mashpee	A2	A+	2,374	0.9
Mattapoisett	A2	—	5,390	2.7
Maynard	A2	—	2,892	2.5
Medfield	Aa2	—	6,596	3.9
MEDFORD	A1	AA-	2,161	1.9
Medway	A2	—	4,192	3.5
MELROSE	A1	A+	1,355	1.1
Mendon	—	—	50	0.0
Merrimac	A3	—	2,338	2.3
Methuen	A1	—	1,698	1.9
Middleborough	A2	—	1,854	2.0
Middlefield	—	—	70	0.1
Middleton	Aa3	—	841	0.6
Milford	A1	—	1,336	1.3
Millbury	A2	A+	3,545	4.3
Millis	A2	—	2,334	1.9
Millville	—	—	170	0.2
Milton	Aa3	—	4,235	2.7
Monroe	—	—	0	0.0
Monson	A3	—	4,257	6.6
Montague	A3	A-	464	0.7
Monterey	—	—	265	0.1
Montgomery	—	—	174	0.2
Mount Washington	—	—	0	0.0
Nahant	A2	—	1,091	0.6
Nantucket	Aa3	—	8,222	0.6
Natick	Aa2	AA+	2,778	1.5
Needham	Aa2	AAA	1,894	0.9
New Ashford	—	—	0	0.0
NEW BEDFORD	Baa1	—	2,532	5.1
New Braintree	—	—	36	0.0
New Marlborough	—	—	649	0.3
New Salem	—	—	367	0.5
Newbury	A1	—	2,461	1.5
NEWBURYPORT	A1	—	3,312	2.0
NEWTON	Aaa	—	1,178	0.5
Norfolk	A1	—	1,460	1.2
NORTH ADAMS	A3	—	2,881	7.7
North Andover	A1	A+	5,045	3.5
North Attleborough	A1	—	2,266	2.1
North Brookfield	—	—	5,127	7.4
North Reading	A1	—	1,629	1.0
NORTHAMPTON	A1	—	2,023	2.4
Northborough	Aa3	—	1,248	0.9
Northbridge	A2	A+	2,671	3.1
Northfield	—	—	483	0.5
Norton	A2	A+	1,320	1.3
Norwell	A1	AA+	5,580	2.8
Norwood	—	AA	1,411	1.0
Oak Bluffs	A3	A+	7,228	1.3
Oakham	—	—	403	0.5
Orange	Baa2	—	396	0.8
Orleans	Aa3	AA	2,108	0.4
Otis	—	—	0	0.0
Oxford	A2	—	2,945	3.7
Palmer	Baa1	—	2,071	3.5
Paxton	A2	—	1,344	1.3
PEABODY	Aa2	AA	1,630	1.3
Pelham	Baa2	—	3,319	3.9

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Pembroke	A2	—	4,545	4.0
Pepperell	A1	—	740	0.8
Peru	—	—	141	0.2
Petersham	—	—	4,118	3.9
Phillipston	—	—	767	0.9
PITTSFIELD	Baa2	—	1,545	2.7
Plainfield	—	—	62	0.1
Plainville	A2	—	3,127	2.8
Plymouth	Aa2	AA-	1,688	1.2
Plympton	—	—	3,047	2.4
Princeton	Baa1	—	1,013	0.8
Provincetown	A2	A	11,625	2.1
QUINCY	A2	A-	843	0.7
Randolph	A3	A	736	0.8
Raynham	A2	—	1,641	1.4
Reading	A1	AA	3,457	2.4
Rehoboth	A2	—	211	0.2
REVERE	Baa2	—	459	0.5
Richmond	Baa1	—	3,399	1.8
Rochester	A2	—	939	0.8
Rockland	Baa1	—	408	0.4
Rockport	Aa3	—	3,437	1.6
Rowe	—	—	0	0.0
Rowley	A1	—	1,429	1.0
Royalston	—	—	81	0.1
Russell	—	—	1,447	2.3
Rutland	A3	—	3,574	4.4
SALEM	A1	A+	2,138	2.1
Salisbury	A3	—	2,286	1.7
Sandisfield	—	—	0	0.0
Sandwich	A1	AA-	2,696	1.6
Saugus	A1	—	1,131	0.8
Savoy	—	—	222	0.3
Scituate	Aa3	—	3,290	1.8
Seekonk	A2	A	2,782	2.4
Sharon	Aa3	AA	2,496	1.7
Sheffield	—	—	81	0.1
Shelburne	—	—	0	0.0
Sherborn	Aa2	AA+	2,788	1.1
Shirley	A3	A	4,435	6.5
Shrewsbury	Aa3	—	3,203	2.5
Shutesbury	—	—	1,270	1.4
Somerset	Aa3	—	1,125	1.0
SOMERVILLE	A2	A+	1,063	1.1
South Hadley	A2	A+	2,155	3.2
Southampton	A3	—	1,405	1.8
Southborough	Aa2	—	4,499	2.1
Southbridge	A2	—	1,497	2.9
Southwick	A1	—	1,865	2.4
Spencer	—	—	293	0.4
SPRINGFIELD	Baa3	—	2,342	6.2
Sterling	A1	—	2,726	2.3
Stockbridge	—	—	3,353	1.1
Stoneham	Aa3	—	2,247	1.7
Stoughton	A1	—	1,274	1.1
Stow	A1	A+	1,852	1.1
Sturbridge	A2	—	1,602	1.4
Sudbury	Aa1	AAA	2,964	1.4
Sunderland	A3	A-	2,263	3.3
Sutton	A2	—	2,374	2.0

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Swampscott	Aa3	—	1,833	1.1
Swansea	Baa2	—	471	0.5
TAUNTON	A3	A	1,517	1.9
Templeton	Baa1	—	1,392	2.1
Tewksbury	A1	A+	2,334	1.8
Tisbury	—	AA-	3,589	0.7
Tolland	—	—	138	0.0
Topsfield	Aa3	—	2,010	1.1
Townsend	A2	—	632	0.7
Truro	—	A+	3,807	0.5
Tyngsborough	A2	—	2,848	2.5
Tyringham	—	—	0	0.0
Upton	A2	—	1,553	1.1
Uxbridge	A2	—	2,105	2.0
Wakefield	Aa3	—	1,626	1.1
Wales	—	—	31	0.0
Walpole	Aa3	—	3,101	2.1
WALTHAM	Aa1	AA+	2,303	1.6
Ware	A3	—	1,686	2.9
Wareham	A3	—	3,661	2.7
Warren	A3	—	331	0.6
Warwick	—	—	242	0.3
Washington	—	—	382	0.4
Watertown	Aa3	AA	1,675	1.1
Wayland	Aaa	—	2,585	1.1
Webster	A3	—	2,505	3.4
Wellesley	Aaa	AAA	1,928	0.6
Wellfleet	—	A	2,760	0.4
Wendell	—	—	282	0.5
Wenham	Aa3	—	701	0.4
West Boylston	A2	—	2,711	2.9
West Bridgewater	A2	A+	1,554	1.2
West Brookfield	—	—	68	0.1
West Newbury	A1	—	2,532	1.4
West Springfield	A2	—	882	1.2
West Stockbridge	—	—	838	0.4
West Tisbury	A3	AA-	737	0.1
Westborough	Aa3	—	6,012	3.4
WESTFIELD	A2	A+	2,314	3.9
Westford	Aa3	AA	5,871	3.7
Westhampton	Baa2	—	1,507	1.5
Westminster	A2	A+	1,184	1.1
Weston	Aaa	AAA	7,457	1.9
Westport	A2	—	243	0.2
Westwood	Aa1	AA+	4,258	1.7
Weymouth	A2	—	1,862	1.7
Whately	Baa2	—	1,246	1.2
Whitman	A2	A+	989	1.1
Wilbraham	A1	—	181	0.2
Williamsburg	—	BBB+	1,005	1.1
Williamstown	Aa3	—	2,330	2.4
Wilmington	—	AA	1,127	0.8
Winchendon	Baa1	A	3,142	5.4
Winchester	Aaa	—	2,578	1.1
Windsor	—	—	97	0.1
Winthrop	A2	—	1,815	1.8
WOBURN	Aa3	—	2,973	2.0
WORCESTER	A3	A-	3,452	6.3
Worthington	—	—	241	0.3
Wrentham	A1	—	2,545	1.8
Yarmouth	A1	AA-	1,644	0.8

## Other Characteristics

CITY/Town	Per Capita Amounts			Comparative Percent	
	1999 Income	Equalized Value	Expend- itures	Single- Family Tax Bill	Low- Income Students
Abington	23,380	94,713	2,193	2,066	7.8
Acton	41,901	164,484	3,317	5,263	2.4
Acushnet	21,753	83,558	2,188	1,669	10.9
Adams	18,572	46,191	1,440	1,832	30.4
Agawam	22,562	80,541	2,259	1,930	13.4
Alford	40,412	414,636	3,008	1,810	24.0
Amesbury	24,103	103,449	2,708	3,041	14.8
Amherst	17,427	47,698	1,724	3,499	21.5
Andover	41,133	203,038	3,508	4,426	3.3
Arlington	34,399	153,130	2,488	3,351	8.9
Ashburnham	21,659	86,665	1,886	1,947	9.0
Ashby	21,648	94,704	1,651	1,969	8.3
Ashfield	26,483	83,699	1,846	2,361	29.5
Ashland	31,641	130,854	2,914	3,466	7.0
Athol	16,845	51,410	1,093	934	30.5
ATTLEBORO	22,660	79,458	2,356	1,670	19.7
Auburn	23,802	100,157	2,306	1,778	10.5
Avon	24,410	156,386	3,417	1,678	23.5
Ayer	26,400	121,395	3,208	1,706	30.6
Barnstable	25,554	242,036	2,429	1,433	23.9
Barre	20,476	64,966	1,630	1,603	12.5
Becket	21,861	185,833	2,283	1,363	19.0
Bedford	39,212	210,281	4,557	3,951	2.4
Belchertown	21,938	70,002	2,466	2,429	11.0
Bellingham	25,047	129,884	2,764	1,805	8.8
Belmont	42,485	211,062	3,311	5,373	4.6
Berkley	21,652	91,204	2,090	1,387	7.0
Berlin	28,915	180,156	3,070	3,151	6.4
Bernardston	20,959	69,300	1,622	2,580	21.1
BEVERLY	28,626	123,297	2,370	2,763	18.4
Billerica	24,953	126,736	2,717	2,375	5.9
Blackstone	20,936	103,575	1,854	1,957	9.0
Blandford	24,285	90,798	1,799	2,186	19.4
Bolton	42,542	203,663	3,394	5,458	4.1
BOSTON	23,353	134,023	3,290	1,092	68.4
Bourne	22,092	182,473	2,871	1,423	15.9
Boxborough	40,794	192,126	3,162	5,173	2.6
Boxford	48,846	199,107	2,924	4,738	0.9
Boylston	32,274	137,372	2,548	2,675	4.0
Braintree	28,683	144,492	2,692	1,937	10.5
Brewster	24,638	274,051	3,080	1,481	9.8
Bridgewater	23,105	86,331	1,462	2,153	7.3
Brimfield	23,711	82,587	2,075	2,242	12.2
BROCKTON	17,163	63,192	2,927	1,433	56.1
Brookfield	20,144	65,227	2,165	2,662	16.2
Brookline	44,327	225,605	3,261	5,578	9.8
Buckland	20,033	72,052	1,620	1,914	30.1
Burlington	30,732	184,197	3,481	2,081	4.9
CAMBRIDGE	31,156	211,197	3,918	2,774	37.5
Canton	33,510	164,732	3,063	2,948	7.4
Carlisle	59,559	279,260	4,302	6,630	1.9
Carver	20,398	83,228	2,421	2,190	15.0
Charlemont	19,577	68,109	1,963	2,263	30.0
Charlton	23,626	94,770	1,474	1,562	10.0
Chatham	28,594	704,786	4,950	1,398	12.9
Chelmsford	30,465	135,654	2,582	3,210	3.2
CHELSEA	14,628	66,410	3,312	969	77.5
Cheshire	19,156	56,479	1,264	1,409	28.7
Chester	18,098	64,131	1,742	2,486	19.3
Chesterfield	19,220	77,250	1,864	2,961	14.1



CITY/Town	Per Capita Amounts			Comparative Percent	
	1999	Equalized	Expend-	Single-	Low-
	Income	Value	itures	Family	Income
				Tax Bill	Students
CHICOPEE	18,646	48,725	2,208	1,535	48.2
Chilmark	30,029	2,901,815	6,733	1,534	5.2
Clarksburg	19,389	50,892	1,955	1,248	15.7
Clinton	22,764	66,741	2,285	1,774	31.7
Cohasset	42,909	272,421	4,362	4,965	1.5
Colrain	18,948	62,811	1,542	2,260	30.1
Concord	51,477	285,814	3,482	5,482	5.0
Conway	25,605	93,148	2,472	2,983	14.8
Cummington	21,553	96,304	1,669	2,125	18.0
Dalton	23,634	67,806	1,895	2,384	19.3
Danvers	26,852	149,035	2,780	2,627	6.9
Dartmouth	24,326	137,591	2,004	1,487	10.9
Dedham	28,199	153,117	2,965	2,781	11.4
Deerfield	24,555	110,732	2,142	1,965	11.4
Dennis	25,428	317,931	2,541	1,054	30.5
Dighton	22,600	101,275	1,775	1,756	3.4
Douglas	23,036	97,845	2,548	1,929	9.1
Dover	64,899	385,369	3,984	5,843	1.5
Dracut	23,750	91,989	2,112	1,855	12.4
Dudley	21,546	70,961	1,307	1,243	9.6
Dunstable	30,608	135,157	2,133	3,736	2.7
Duxbury	40,242	213,305	3,509	4,159	0.0
East Bridgewater	23,532	97,524	2,340	2,095	6.6
East Brookfield	22,629	89,365	1,525	1,465	18.8
East Longmeadow	27,659	93,903	2,603	2,807	11.4
Eastham	24,642	403,187	3,084	1,274	20.8
Easthampton	21,922	60,860	1,908	1,631	5.4
Easton	30,732	111,224	2,231	2,748	3.1
Edgartown	25,740	1,175,739	5,805	1,255	12.0
Egremont	41,702	241,892	2,447	2,488	24.0
Erving	19,107	388,909	4,944	676	18.3
Essex	31,613	203,452	3,221	3,384	6.2
EVERETT	19,845	104,157	2,862	1,523	44.6
Fairhaven	20,986	101,012	2,315	1,261	18.6
FALL RIVER	16,118	46,946	2,249	1,071	48.5
Falmouth	27,548	269,308	2,797	1,381	14.9
FITCHBURG	17,256	51,090	2,574	1,606	46.5
Florida	16,979	155,734	3,381	1,238	23.8
Foxborough	32,294	135,213	2,642	2,734	5.9
Framingham	27,758	125,439	2,955	2,865	27.8
Franklin	27,849	132,033	3,034	2,358	3.9
Freetown	24,237	107,028	1,954	1,741	7.4
GARDNER	18,624	51,514	2,326	1,487	26.3
Aquinnah (Gay Head)	21,420	1,427,953	7,250	2,970	5.2
Georgetown	28,846	132,333	2,368	2,467	4.6
Gill	23,381	70,834	1,641	1,981	39.5
GLOUCESTER	25,595	160,035	2,549	2,444	22.2
Goshen	22,221	98,114	2,194	2,237	15.2
Gosnold	15,265	1,927,948	11,281	*	0.0
Grafton	26,952	112,698	2,140	2,192	7.9
Granby	23,209	68,854	2,008	2,193	16.7
Granville	22,315	82,263	2,565	2,307	11.4
Great Barrington	22,655	114,939	2,368	3,047	20.9
Greenfield	18,830	56,641	2,353	2,349	40.1
Groton	33,877	128,697	2,615	4,184	2.2
Groveland	25,430	118,549	1,671	2,301	4.7
Hadley	24,945	135,728	2,460	1,885	9.7
Halifax	23,738	96,008	2,126	2,226	7.4
Hamilton	33,222	153,252	2,450	4,523	4.4
Hampden	26,690	81,558	1,675	2,820	6.1

CITY/Town	Comparative Percent				
	Per Capita Amounts			Single-Family Tax Bill	Low-Income Students
	1999 Income	Equalized Value	Expenditures		
Hancock	22,250	198,072	*	*	6.1
Hanover	30,268	151,011	2,900	3,124	2.3
Hanson	23,727	111,268	1,716	2,069	10.2
Hardwick	20,824	65,517	1,616	2,068	13.6
Harvard	40,867	178,426	2,789	4,111	0.7
Harwich	23,063	326,940	3,479	1,449	12.0
Hatfield	24,813	113,842	2,326	2,443	9.5
HAYERHILL	23,280	84,840	2,184	1,953	32.5
Hawley	17,333	85,878	2,145	2,641	28.0
Heath	24,777	76,604	2,265	2,660	30.0
Hingham	41,703	201,604	2,975	4,034	2.8
Hinsdale	19,797	88,278	2,002	2,147	19.0
Holbrook	23,379	95,813	2,529	2,036	19.3
Holden	27,971	98,798	2,225	2,454	3.8
Holland	21,770	102,687	2,006	1,714	14.2
Holliston	32,116	133,628	3,138	3,986	2.3
HOLYOKE	15,913	42,145	3,101	1,650	73.7
Hopedale	24,791	103,477	2,955	2,421	5.5
Hopkinton	41,469	191,941	3,643	4,559	1.1
Hubbardston	23,072	83,802	1,365	1,721	12.7
Hudson	26,679	114,730	2,494	2,219	14.6
Hull	26,331	163,002	2,815	2,277	20.1
Huntington	19,385	62,282	1,536	1,874	19.3
Ipswich	32,516	165,929	2,579	2,990	10.2
Kingston	23,370	128,750	2,745	2,624	7.7
Lakeville	26,046	122,286	1,816	1,862	7.2
Lancaster	21,010	105,607	2,095	2,806	4.4
Lanesborough	21,106	102,609	2,620	2,084	11.3
LAWRENCE	13,360	40,079	2,896	1,179	73.4
Lee	19,799	121,688	2,897	2,117	26.8
Leicester	20,822	68,295	2,288	1,468	11.6
Lenox	23,263	183,920	3,333	2,109	4.1
LEOMINSTER	21,769	73,122	2,194	1,879	28.2
Leverett	31,891	103,696	2,583	3,558	16.3
Lexington	46,119	243,526	4,123	5,518	4.1
Leyden	26,076	82,947	1,905	3,213	21.2
Lincoln	49,095	235,716	3,068	6,651	5.1
Littleton	31,070	160,690	3,218	3,131	3.0
Longmeadow	38,949	114,869	2,923	4,046	3.9
LOWELL	17,557	56,286	2,632	1,553	62.8
Ludlow	20,105	63,598	2,130	2,119	15.0
Lunenburg	26,986	107,953	2,254	2,380	7.6
LYNN	17,492	65,852	2,452	1,592	67.5
Lynnfield	39,560	185,171	2,770	3,792	2.1
MALDEN	22,004	88,421	2,369	1,678	39.1
Manchester-by-the-Sea	47,910	353,908	3,501	4,105	5.9
Mansfield	27,441	123,549	2,940	2,829	6.0
Marblehead	46,738	237,678	2,812	3,454	5.9
Marion	37,265	260,320	3,144	2,432	6.0
MARLBOROUGH	28,723	123,166	2,768	2,518	22.8
Marshfield	28,768	152,742	3,040	2,289	5.9
Mashpee	25,215	260,588	2,836	1,367	16.6
Mattapoisett	28,050	197,500	2,739	2,159	6.0
Maynard	27,016	116,334	2,757	2,629	17.7
Medfield	42,891	169,463	3,446	5,212	2.4
MEDFORD	24,707	116,515	2,216	2,312	20.2
Medway	27,578	121,245	2,893	3,512	2.7
MELROSE	30,347	122,189	2,341	2,656	14.3
Mendon	27,693	132,509	1,780	2,606	2.6
Merrimac	24,869	101,480	1,855	2,829	5.2

CITY/Town	Per Capita Amounts			Comparative Percent	
	1999	Equalized	Expend-	Single-	Low-
	Income	Value	itures	Family	Income
			Tax Bill	Students	
Methuen	22,305	91,175	2,316	1,769	26.4
Middleborough	20,246	93,046	2,630	1,924	16.6
Middlefield	24,137	76,330	1,798	2,400	19.9
Middleton	29,031	148,263	2,072	3,195	1.9
Milford	23,742	105,704	2,282	2,273	14.5
Millbury	23,531	82,632	2,241	1,821	13.5
Millis	27,957	119,773	2,446	2,624	9.2
Millville	20,497	81,933	1,548	1,802	9.1
Milton	37,138	157,293	2,544	3,621	6.2
Monroe	12,400	154,204	7,427	*	2.9
Monson	22,519	64,416	2,586	1,988	14.4
Montague	17,794	65,901	1,696	2,005	39.5
Monterey	30,992	330,905	2,643	2,034	24.0
Montgomery	25,942	97,825	1,960	2,259	19.6
Mount Washington	50,149	448,005	3,540	1,672	0.0
Nahant	41,807	185,764	2,600	2,720	2.5
Nantucket	31,314	1,340,953	7,859	1,336	9.3
Natick	36,358	180,841	2,956	3,127	6.3
Needham	44,549	216,568	3,276	4,176	3.3
New Ashford	28,323	100,624	1,944	1,299	0.0
NEW BEDFORD	15,602	49,874	2,683	1,367	60.0
New Braintree	21,072	82,792	1,482	2,450	13.2
New Marlborough	25,658	247,997	2,160	1,618	11.5
New Salem	23,234	81,434	1,872	1,839	5.7
Newbury	34,640	166,636	1,939	2,673	24.0
NEWBURYPORT	34,187	164,508	2,885	2,975	31.5
NEWTON	45,708	228,296	3,305	4,824	7.1
Norfolk	32,454	121,629	2,507	3,734	1.3
NORTH ADAMS	16,381	37,446	2,519	1,219	42.2
North Andover	34,335	143,338	2,684	4,110	26.4
North Attleborough	25,974	109,621	2,493	1,896	4.0
North Brookfield	20,205	69,109	2,498	1,497	8.1
North Reading	30,902	166,985	2,962	3,346	3.8
NORTHAMPTON	24,022	83,009	2,371	2,239	21.8
Northborough	32,889	143,146	2,719	3,442	24.0
Northbridge	22,515	87,320	2,753	1,647	21.0
Northfield	21,517	94,676	1,840	1,938	3.8
Norton	23,876	97,834	2,287	2,155	10.0
Norwell	37,222	202,123	3,290	4,061	1.8
Norwood	27,720	139,131	3,629	1,992	14.9
Oak Bluffs	23,829	563,701	5,140	1,840	11.9
Oakham	23,175	80,927	1,260	1,496	12.0
Orange	17,361	49,891	2,238	1,430	40.9
Orleans	29,553	489,747	3,459	1,651	9.3
Otis	25,029	280,774	2,399	1,252	13.7
Oxford	21,828	78,773	2,113	1,689	14.6
Palmer	18,664	58,814	2,406	1,972	19.7
Paxton	29,573	100,661	2,003	2,478	3.4
PEABODY	24,827	130,123	2,389	1,905	15.4
Pelham	29,821	85,017	2,013	3,210	15.8
Pembroke	27,066	114,753	2,371	2,197	3.0
Pepperell	25,722	95,750	1,725	2,210	7.5
Peru	18,636	67,666	1,713	1,922	19.0
Petersham	24,222	105,204	2,218	2,521	20.7
Phillipston	18,706	86,775	1,290	1,445	16.9
PITTSFIELD	20,549	57,613	2,476	1,921	35.6
Plainfield	20,785	97,479	2,171	2,260	29.8
Plainville	25,816	112,036	2,595	2,325	5.8
Plymouth	23,732	137,923	2,565	1,975	16.1
Plympton	24,344	127,826	2,348	2,822	5.2

CITY/Town	Comparative Percent				
	Per Capita Amounts			Single-Family Tax Bill	Low-Income Students
	1999 Income	Equalized Value	Expenditures		
Princeton	32,232	131,051	2,226	3,048	4.2
Provincetown	26,109	551,880	7,315	2,309	21.7
QUINCY	26,001	115,181	2,474	2,200	30.8
Randolph	23,413	94,404	2,114	1,712	28.5
Raynham	24,476	115,397	1,975	2,088	7.6
Reading	32,888	145,935	3,000	3,722	2.8
Rehoboth	26,467	120,642	1,501	1,992	3.3
REVERE	19,698	88,495	2,224	1,788	52.1
Richmond	35,568	186,584	2,809	2,489	1.9
Rochester	24,630	123,269	2,735	1,984	6.8
Rockland	23,068	92,283	2,253	1,958	15.6
Rockport	29,294	211,757	3,190	2,957	8.5
Rowe	28,134	1,219,850	8,729	562	37.5
Rowley	27,413	139,041	2,166	3,048	11.3
Royalston	18,297	70,542	1,521	1,109	30.3
Russell	21,318	62,875	1,902	2,069	18.8
Rutland	23,311	80,715	1,838	1,833	4.2
SALEM	23,857	100,776	2,438	2,351	36.2
Salisbury	21,608	131,041	2,082	1,952	12.0
Sandisfield	27,628	190,675	2,269	1,762	13.7
Sandwich	26,895	169,784	2,663	2,055	5.3
Saugus	25,524	138,853	2,238	1,887	11.5
Savoy	20,223	65,210	2,092	1,587	2.5
Scituate	33,940	186,226	2,811	3,071	4.7
Seekonk	24,058	117,872	2,434	1,936	6.9
Sharon	41,323	147,209	3,291	4,783	3.9
Sheffield	25,492	135,348	2,042	2,522	23.9
Shelburne	20,329	85,189	1,557	2,018	30.2
Sherborn	58,055	251,206	4,116	8,550	1.9
Shirley	20,556	68,110	2,000	2,001	18.6
Shrewsbury	31,570	127,864	2,363	2,264	6.8
Shutesbury	26,260	89,119	2,646	3,351	12.7
Somerset	22,420	113,654	2,620	1,409	9.7
SOMERVILLE	23,628	96,751	2,129	1,124	57.4
South Hadley	22,732	67,902	1,976	2,377	11.9
Southampton	26,205	77,873	2,116	2,498	1.8
Southborough	44,310	219,300	3,793	4,639	45.3
Southbridge	18,514	52,065	2,966	1,391	16.6
Southwick	21,756	79,335	1,639	2,492	13.5
Spencer	21,017	75,944	1,174	1,316	18.6
SPRINGFIELD	15,232	37,994	3,168	1,665	71.1
Sterling	28,844	120,589	2,338	2,973	4.2
Stockbridge	32,499	300,334	3,193	1,978	20.9
Stoneham	27,599	131,606	2,513	2,713	8.9
Stoughton	25,480	111,833	2,607	2,117	15.1
Stow	38,260	168,331	2,956	4,525	4.7
Sturbridge	25,559	110,587	2,579	2,083	9.6
Sudbury	53,285	218,708	3,873	6,453	3.1
Sunderland	20,024	68,180	1,800	2,658	13.3
Sutton	27,490	116,615	2,317	2,248	4.0
Swampscott	35,487	160,727	2,974	3,796	4.0
Swansea	21,776	95,881	1,748	1,250	11.4
TAUNTON	19,899	80,154	2,480	1,367	29.7
Templeton	21,994	64,849	1,393	1,194	16.8
Tewksbury	27,031	129,495	2,507	2,216	6.0
Tisbury	26,783	506,452	4,659	1,492	12.0
Tolland	30,126	287,956	2,272	1,027	13.5
Topsfield	37,770	181,707	2,930	4,230	0.8
Townsend	22,658	85,423	1,521	2,319	7.5
Truro	22,608	786,561	5,255	1,636	10.4

CITY/Town	Comparative Percent				
	Per Capita Amounts			Single-Family Tax Bill	Low-Income Students
	1999 Income	Equalized Value	Expenditures		
Tyngsborough	27,249	113,057	2,628	2,668	6.1
Tyringham	35,503	331,363	2,779	1,702	0.0
Upton	34,924	139,674	2,233	2,619	2.6
Uxbridge	24,540	104,201	2,725	2,244	11.5
Wakefield	30,369	147,820	2,671	2,435	4.7
Wales	21,267	71,806	1,701	1,798	21.5
Walpole	32,117	146,824	2,704	3,074	5.9
WALTHAM	26,364	139,953	2,792	1,854	24.8
Ware	18,908	57,895	2,311	1,966	37.5
Wareham	21,312	134,172	2,433	1,193	34.8
Warren	17,192	55,208	1,529	2,003	20.1
Warwick	19,989	72,230	2,132	2,649	21.4
Washington	23,610	92,728	1,902	2,040	19.0
Watertown	33,262	159,032	2,635	2,309	17.6
Wayland	52,717	231,391	4,117	5,784	3.6
Webster	20,410	72,858	1,931	1,290	35.6
Wellesley	52,866	309,710	3,573	5,258	3.2
Wellfleet	25,712	644,898	4,555	1,408	13.0
Wendell	19,701	56,609	1,864	2,266	31.5
Wenham	36,812	170,644	2,572	5,368	4.2
West Boylston	22,899	94,707	2,322	2,553	5.8
West Bridgewater	23,701	130,061	2,705	2,323	6.5
West Brookfield	21,501	79,587	1,591	1,747	8.1
West Newbury	35,323	176,746	2,380	3,696	20.2
West Springfield	20,982	70,953	2,540	2,121	27.8
West Stockbridge	31,425	201,413	2,959	3,479	2.5
West Tisbury	31,021	741,601	4,386	2,046	13.5
Westborough	35,063	175,935	3,647	4,323	9.0
WESTFIELD	20,600	60,093	2,554	2,321	4.1
Westford	37,979	157,976	3,688	4,158	2.9
Westhampton	25,360	102,563	2,384	3,246	17.3
Westminster	24,913	112,394	2,235	2,047	31.1
Weston	79,640	401,644	5,117	7,387	20.9
Westport	25,281	152,546	1,743	1,313	5.0
Westwood	41,553	243,613	4,047	5,060	0.1
Weymouth	24,976	110,822	2,273	1,733	14.7
Whately	27,826	106,776	2,531	2,975	11.2
Whitman	23,002	86,047	1,794	1,944	10.3
Wilbraham	29,854	95,435	2,103	3,336	6.1
Williamsburg	25,813	94,733	2,129	2,845	11.3
Williamstown	26,039	95,704	2,060	3,191	16.3
Wilmington	25,835	148,364	2,878	2,323	4.1
Winchendon	18,798	57,975	2,575	1,468	23.6
Winchester	50,414	232,901	3,241	5,171	1.7
Windsor	21,794	85,844	1,815	2,421	19.2
Winthrop	27,374	102,232	2,128	2,117	19.7
WOBURN	26,207	146,318	2,769	2,129	14.9
WORCESTER	18,614	55,094	2,708	1,775	56.3
Worthington	24,190	86,805	1,909	2,363	18.6
Wrentham	30,792	143,466	2,644	2,843	4.4
Yarmouth	22,731	205,898	2,596	1,210	30.7

\* 2000 average values of single-family residences for the towns of Gosnold and Monroe were unavailable from the Census Bureau; 2005 tax rates for the town of Hancock were unavailable from the Department of Revenue at the time this report was prepared for publication.

**2005 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Local Aid		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth		
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2004	2005	2004
Abington	16,264	36,094	7.9	35,667	7.9	150	19.6	19,325	6.2	8,999	11.7	5,808	13.1	19,337	12	0.1	647	784		
Acton	20,660	69,013	7.1	68,525	7.1	160	19.4	48,919	4.7	5,275	3.5	11,803	8.6	48,941	22	0.0	765	608		
Acushnet	10,582	23,597	3.0	23,149	4.1	145	-1.0	10,646	4.8	7,476	6.3	4,524	9.0	10,652	6	0.1	637	447		
Adams	8,508	12,455	7.8	12,252	8.0	25	2.4	6,546	7.9	2,059	10.5	1,236	-4.3	6,996	451	6.9	43	41		
Agawam	28,616	66,295	4.0	64,657	4.1	131	-7.9	37,969	7.9	14,964	6.8	10,817	9.1	40,307	2,338	6.2	1,212	504		
Alford	393	1,233	20.3	1,182	18.9	0	20.7	895	5.6	16	8.4	92	27.3	1,052	158	17.6	33	32		
Amesbury	16,737	46,758	2.4	45,326	2.0	867	16.9	25,906	2.4	12,024	2.2	7,808	5.2	26,526	621	2.4	1,078	607		
Amherst	34,255	60,536	1.8	59,065	1.6	1,169	5.7	28,603	10.6	13,291	8.7	14,447	-6.9	29,195	593	2.1	520	733		
Andover	32,141	115,047	2.9	112,754	2.8	1,593	15.0	81,668	3.2	9,389	2.1	22,303	9.7	82,285	617	0.8	1,158	1,816		
Arlington	41,546	106,502	4.5	103,347	5.2	2,570	-4.4	65,720	3.1	15,696	2.8	18,344	10.7	65,758	38	0.1	649	459		
Ashburnham	5,901	11,299	15.8	11,131	15.3	39	29.9	7,589	18.3	738	12.9	2,591	24.9	7,614	25	0.3	187	139		
Ashby	2,926	4,891	2.6	4,832	4.0	16	-8.0	3,475	1.6	417	11.8	616	35.4	3,479	4	0.1	146	128		
Ashfield	1,820	3,382	7.3	3,359	7.3	2	-10.0	2,372	6.0	239	-3.5	402	0.9	2,397	25	1.1	55	26		
Ashland	15,528	45,679	7.6	45,251	7.5	189	-22.1	26,933	9.9	4,920	3.7	12,198	9.6	26,981	49	0.2	514	673		
Athol	11,673	12,987	3.5	12,761	3.5	55	5.6	6,790	4.4	2,367	14.2	3,433	-2.9	6,905	115	1.7	241	198		
ATTLEBORO	43,506	103,827	6.8	102,512	6.8	659	-1.9	42,259	6.5	37,390	4.7	22,946	7.1	42,283	25	0.1	1,771	1,611		
Auburn	16,381	38,535	12.2	37,781	12.3	178	9.1	24,432	13.7	5,730	4.9	6,451	10.3	24,504	72	0.3	615	622		
Avon	4,385	15,198	8.8	14,985	10.3	87	-0.3	11,592	12.5	1,399	2.8	1,533	-3.9	11,595	3	0.0	312	152		
Ayer	7,212	23,375	4.4	23,135	4.7	64	14.1	12,421	0.7	4,473	2.8	5,426	0.9	12,425	4	0.0	378	191		
Barnstable	48,535	122,972	4.9	117,889	4.5	2,956	5.6	77,555	4.0	12,917	4.6	26,659	1.8	77,583	28	0.0	1,796	1,316		

Barre	5,357	8,873	11.6	8,734	11.9	34	1.7	4,593	13.8	847	14.8	2,239	3.3	4,644	51	1.1	180	146
Becket	1,775	4,114	-3.5	4,053	-2.7	30	3.8	3,322	7.1	181	6.3	373	-2.1	3,326	3	0.1	66	81
Bedford	12,519	58,115	2.4	57,048	2.2	270	-8.0	36,896	3.7	4,556	5.0	8,889	-1.2	37,991	1,095	3.0	928	868
Belchertown	13,846	34,420	-4.4	34,143	-4.5	133	5.1	15,707	4.5	13,766	3.9	4,196	15.2	15,797	90	0.6	500	602
Bellingham	15,762	44,030	-2.4	43,566	-2.3	227	9.0	23,650	5.5	11,894	3.8	6,536	5.4	23,743	93	0.4	1,127	488
Belmont	23,604	80,356	5.9	78,148	6.1	1,443	-0.8	53,311	4.4	7,207	2.8	16,204	1.9	53,379	68	0.1	715	565
Berkeley	6,351	13,474	2.9	13,273	2.8	113	7.1	5,269	4.7	6,942	3.3	1,007	-0.7	5,301	31	0.6	265	233
Berlin	2,677	8,361	6.8	8,219	7.4	29	3.2	5,841	5.2	1,004	2.1	620	8.7	6,167	326	5.6	315	168
Bernardston	2,215	3,643	0.3	3,592	0.6	12	12.5	2,535	16.6	439	7.9	368	13.1	2,772	237	9.3	52	41
BEVERLY	40,166	97,508	2.8	95,187	2.0	1,083	-2.7	59,591	6.0	14,701	2.5	21,406	-0.5	59,635	44	0.1	993	1,990
Billerica	39,951	111,598	5.8	108,533	7.4	1,623	34.8	71,124	4.0	19,990	2.8	13,781	9.5	71,694	570	0.8	2,919	1,570
Blackstone	9,055	16,929	16.6	16,785	17.1	31	-2.1	11,028	7.1	1,341	0.7	2,381	22.1	11,034	6	0.1	640	148
Blandford	1,264	2,294	6.6	2,274	7.1	9	5.2	1,410	-6.5	163	46.6	639	58.5	1,411	1	0.0	36	15
Bolton	4,389	15,220	5.4	14,898	4.4	14	1.9	12,252	11.0	814	4.7	1,048	6.0	12,466	214	1.7	356	461
BOSTON	569,165	1,985,900	4.4	1,872,290	4.6	69,897	0.6	1,148,742	5.0	536,238	4.6	271,835	7.2	1,492,230	488	0.0	32,569	27,760
Bourne	19,516	57,475	13.1	56,022	13.1	1,173	16.0	26,761	6.3	8,155	4.0	17,326	32.6	26,780	20	0.1	515	871
Boxborough	5,044	16,212	5.0	15,950	5.1	62	10.7	12,146	3.4	1,947	1.9	1,345	8.3	12,147	0	0.0	416	196
Boxford	8,221	24,318	5.1	24,041	5.2	54	25.5	17,807	2.7	2,415	3.2	3,070	10.8	18,505	698	3.9	241	360
Boylston	4,181	10,772	1.8	10,651	1.7	17	-1.3	7,343	17.3	1,118	4.1	1,477	0.5	7,390	47	0.6	231	328
Braintree	33,873	94,662	2.4	91,182	2.5	2,575	5.5	53,947	3.5	11,946	3.3	24,676	5.4	53,996	49	0.1	651	538
Brewster	10,368	32,575	3.0	31,937	3.2	295	3.0	19,513	3.3	2,157	6.5	6,920	-0.1	19,535	22	0.1	338	229
Bridgewater	25,723	38,340	0.6	37,602	0.2	384	12.1	22,975	4.8	4,640	8.7	10,095	1.4	22,995	20	0.1	433	427
Brimfield	3,600	7,535	-1.9	7,471	-2.2	13	8.9	4,669	5.4	1,544	0.5	908	0.8	4,673	4	0.1	156	131
BROCKTON	95,009	281,879	-1.0	278,129	-0.9	2,266	-0.3	83,083	5.8	133,573	1.6	47,534	-6.8	83,170	86	0.1	1,018	1,057
Brookfield	3,101	6,754	-10.3	6,714	-10.3	16	8.3	3,319	9.0	2,156	-1.5	864	1.7	3,488	169	5.1	131	166

2005 Municipal Financial Data

CITY/Town	2004 Population	Total Amount to Raise		Expenditures				Revenue Resources				Tax Limit		Excess Capacity		Levy from Growth		
		2005 (\$000)	Change (%)	Local 2005 (\$000)	Change (%)	Assessments 2005 (\$000)	Change (%)	Property Taxes 2005 (\$000)	Change (%)	Local Aid 2005 (\$000)	Change (%)	Fees/Charges 2005 (\$000)	Change (%)	2005 (\$000)	2004 (\$000)	2005 (\$000)	2004 (\$000)	2005 (\$000)
Brookline	56,188	190,300	5.8	183,239	6.0	5,260	-3.6	119,852	4.5	17,388	1.7	40,071	0.7	119,863	11	0.0	2,491	2,386
Buckland	1,986	3,274	7.3	3,217	7.5	20	4.3	2,219	6.5	280	9.5	493	23.0	2,389	169	7.6	51	26
Burlington	23,223	82,045	3.7	80,831	3.8	511	-11.5	58,738	4.6	7,036	2.2	12,461	-0.5	62,548	3,809	6.5	1,338	759
CAMBRIDGE	100,771	407,270	5.2	394,781	5.3	7,973	1.4	222,953	6.4	41,248	6.9	106,168	3.2	267,653	44,700	20.0	11,222	10,351
Canton	21,505	67,610	8.5	65,863	8.8	678	-2.0	42,469	9.0	5,581	3.3	13,624	10.0	42,491	22	0.1	777	626
Carlisle	4,830	20,867	6.1	20,780	6.3	27	30.5	16,051	2.5	1,744	5.8	2,537	15.0	16,180	129	0.8	489	239
Carver	11,492	28,217	3.6	27,823	3.6	148	13.8	13,226	4.9	11,899	5.1	1,575	-4.1	13,231	6	0.0	187	440
Charlton	1,396	2,783	14.1	2,741	13.7	22	221.2	1,788	5.4	232	7.8	232	2.9	1,955	166	9.3	35	42
Charlton	12,295	18,264	9.4	18,129	9.6	33	-3.8	11,648	4.4	1,331	11.8	4,314	25.4	11,657	9	0.1	448	551
Chatham	6,860	34,683	7.7	33,957	8.2	500	1.6	20,760	3.1	1,780	4.2	8,879	13.6	20,795	35	0.2	313	305
Chelmsford	33,769	87,876	6.1	87,197	6.6	279	-2.7	60,043	6.8	13,067	3.4	9,518	2.2	60,073	30	0.1	851	1,304
CHELSEA	33,227	113,556	3.1	110,048	2.5	2,399	4.6	26,881	5.5	60,242	3.4	21,281	-1.6	26,882	0	0.0	566	745
Cheshire	3,355	4,300	-1.5	4,241	-1.6	28	-4.8	2,150	3.6	789	9.6	854	7.6	2,168	18	0.8	22	39
Chester	1,326	2,337	7.2	2,310	7.3	2	10.7	1,607	0.8	225	45.2	290	8.4	1,617	10	0.6	37	57
Chesterfield	1,262	2,384	6.6	2,352	6.9	17	-0.2	1,747	3.0	225	-3.9	158	-16.3	1,879	131	7.5	49	47
CHICOPEE	54,838	123,188	0.1	121,070	-0.1	506	-11.6	50,111	2.7	49,269	2.8	20,767	3.9	50,626	515	1.0	1,031	633
Chilmark	934	6,546	11.7	6,289	12.0	209	2.8	4,980	9.8	7	5.7	1,038	6.2	5,050	71	1.4	25	62
Clarksburg	1,667	3,299	8.2	3,259	8.7	6	1.5	973	3.5	1,852	2.2	262	5.8	1,200	227	23.4	11	21
Clinton	13,890	32,055	4.5	31,744	4.6	116	-1.0	13,392	6.0	12,410	4.6	5,869	7.4	13,405	13	0.1	414	593
Cohasset	7,274	32,647	-1.7	31,728	-1.8	682	3.1	21,779	5.9	2,450	2.3	6,641	6.2	21,790	10	0.0	462	359



Colrain	1,860	2,902	13.1	2,868	13.2	3	-7.9	1,987	12.0	258	16.3	184	-4.6	2,016	29	1.5	23	53
Concord	16,919	59,856	7.5	58,917	7.5	354	-2.5	50,148	7.3	3,450	5.4	4,412	6.1	50,726	579	1.2	578	559
Conway	1,889	4,723	13.0	4,669	12.3	3	-0.5	2,997	8.9	950	2.8	265	14.2	3,065	68	2.3	87	108
Cumington	994	1,675	9.6	1,659	9.3	1	29.2	1,153	6.4	114	13.1	178	-4.7	1,158	5	0.5	28	44
Dalton	6,736	12,882	13.9	12,766	14.3	39	-1.7	7,887	8.7	1,185	3.0	1,323	5.3	7,988	101	1.3	123	106
Danvers	25,659	72,713	2.4	71,341	2.4	669	-1.0	44,942	4.3	7,877	2.7	17,004	1.6	45,378	436	1.0	797	1,211
Dartmouth	31,317	63,754	3.9	62,759	4.0	604	-0.3	35,050	5.1	13,099	2.8	12,144	1.8	35,055	5	0.0	1,201	939
Dedham	23,225	71,713	5.9	68,851	5.7	1,623	6.6	48,529	6.6	7,128	2.3	11,489	4.4	48,542	14	0.0	1,304	1,820
Deerfield	4,798	10,397	3.3	10,276	3.8	7	15.9	6,682	17.6	1,449	-6.3	1,770	-9.2	7,007	325	4.9	227	111
Dennis	16,123	41,821	2.8	40,974	2.9	571	1.9	25,563	3.8	831	12.8	8,027	-0.5	25,602	40	0.2	613	409
Dighton	6,628	11,918	6.2	11,763	6.5	96	-1.5	8,555	8.5	752	12.9	1,533	3.2	8,810	255	3.0	479	326
Douglas	7,762	19,902	5.7	19,777	5.8	24	-22.8	9,119	-1.4	6,923	7.3	2,346	22.5	9,139	20	0.2	264	275
Dover	5,657	22,994	5.8	22,539	5.4	243	0.4	18,672	7.3	1,404	2.1	1,885	7.2	18,946	274	1.5	453	391
Dracut	28,681	61,166	3.0	60,571	3.1	195	13.7	27,720	5.1	20,019	5.2	11,977	2.5	27,725	5	0.0	450	660
Dudley	10,775	14,243	10.2	14,088	11.1	32	3.0	7,322	9.8	1,594	11.4	4,036	-7.8	7,333	11	0.2	210	179
Dunstable	3,101	6,688	0.2	6,615	-0.1	2	-26.4	5,431	4.6	242	11.2	470	7.4	5,434	3	0.1	146	141
Duxbury	14,691	52,191	4.4	51,556	4.5	274	-12.6	33,437	2.6	3,858	3.1	11,458	6.2	33,730	293	0.9	422	774
East Bridgewater	13,692	32,748	4.7	32,039	4.8	136	12.9	15,291	10.4	11,368	1.6	3,415	1.9	15,484	194	1.3	429	673
East Brookfield	2,121	3,296	15.0	3,235	15.0	20	6.2	2,138	14.3	308	10.6	526	5.8	2,141	2	0.1	52	103
East Longmeadow	14,811	38,927	4.8	38,546	4.8	94	-3.8	24,586	1.4	6,178	3.7	6,165	28.6	25,016	430	1.7	587	518
Eastham	5,622	17,731	6.9	17,337	7.2	286	-2.9	13,005	8.7	464	4.6	2,600	10.0	13,609	604	4.6	163	101
Easthampton	16,089	31,009	0.8	30,703	0.8	100	26.0	13,475	3.5	10,171	4.1	6,020	4.9	13,481	6	0.0	305	165
Easton	23,061	52,204	7.6	51,452	8.3	452	4.6	29,005	6.5	11,258	4.2	8,612	4.9	29,031	26	0.1	615	962
Edgartown	3,940	23,573	8.9	22,871	7.8	365	3.1	16,519	8.3	872	31.5	4,857	0.5	16,521	2	0.0	271	245
Egremont	1,348	3,341	8.3	3,299	7.8	2	95.4	2,550	2.6	84	19.5	425	-5.2	2,829	279	10.9	91	56

**2005 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth		
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2004	2005	2004
Erving	1,530	7,645	0.6	7,565	0.7	16	-0.7	5,892	2.8	402	17.1	443	10.9	5,904	11	0.2	22	28		
Essex	3,355	10,890	13.3	10,807	13.5	21	23.2	6,746	7.7	298	9.1	3,133	21.1	6,764	17	0.3	130	134		
EVERETT	37,195	110,779	7.3	106,461	7.4	3,518	2.8	61,681	10.5	31,524	14.5	16,210	-5.2	61,686	5	0.0	563	587		
Fairhaven	16,335	38,445	5.0	37,818	5.0	224	-3.4	17,531	3.9	10,565	2.6	7,327	4.2	17,740	208	1.2	271	234		
FALL RIVER	92,526	210,602	4.6	208,079	4.7	1,522	-3.8	49,537	7.4	118,571	3.5	35,024	4.1	52,928	3,391	6.8	1,003	1,633		
Falmouth	33,806	96,155	9.7	94,544	9.8	1,098	1.3	59,843	5.2	7,327	3.4	16,290	11.5	59,852	9	0.0	1,176	1,118		
FITCHBURG	39,910	103,984	5.0	102,733	5.0	660	-1.4	29,750	4.9	49,700	3.4	21,515	2.9	29,767	16	0.1	537	695		
Florida	661	2,278	6.4	2,235	5.7	1	-1.9	1,415	6.1	502	3.2	100	-20.6	1,415	1	0.1	10	9		
Foxborough	16,354	44,040	2.7	43,205	2.4	243	14.6	24,098	4.8	7,914	3.2	9,077	-1.4	24,111	14	0.1	511	491		
Frammingham	65,598	197,026	5.6	193,869	5.8	1,467	-4.9	125,543	4.1	24,561	7.9	41,097	13.3	125,567	24	0.0	2,868	1,699		
Franklin	30,192	93,562	5.3	91,589	5.8	1,262	26.1	40,209	4.9	27,004	6.8	15,778	1.8	40,215	6	0.0	1,155	893		
Freetown	8,971	17,950	13.2	17,527	13.7	181	6.7	11,308	7.3	2,024	7.5	2,835	24.1	11,309	1	0.0	643	560		
GARDNER	20,967	49,192	5.2	48,763	5.2	208	-1.3	14,594	4.4	23,317	9.0	10,280	3.6	14,605	10	0.1	280	274		
Aquinnah (Gay Head)	359	2,664	0.5	2,603	0.5	48	2.4	2,017	6.0	7	0.3	487	17.4	2,021	4	0.2	13	27		
Georgetown	7,961	19,002	1.8	18,848	1.8	94	21.7	10,064	4.7	5,366	2.1	3,182	6.0	10,174	110	1.1	316	357		
Gill	1,392	2,355	4.3	2,285	2.6	6	-0.3	1,605	-1.7	216	10.4	203	48.3	1,618	13	0.8	16	36		
GLOUCESTER	30,817	80,739	3.4	78,558	3.2	1,760	12.8	46,566	4.7	11,560	2.1	19,646	5.9	46,598	32	0.1	642	1,014		
Goshen	958	2,127	4.2	2,102	3.7	4	34.6	1,551	6.2	153	9.7	235	37.4	1,552	0	0.0	45	29		
Gosnold	87	998	4.8	981	4.3	9	2.5	334	2.4	21	20.1	494	6.1	336	2	0.7	3	2		
Grafton	16,297	35,197	6.9	34,875	7.9	108	15.7	19,353	8.0	7,651	3.7	4,984	8.5	19,375	23	0.1	1,249	986		

Granby	6,339	13,114	-8.1	12,728	-8.6	267	2.8	6,557	13.2	4,326	5.8	1,056	-32.1	6,562	5	0.1	213	161
Granville	1,625	4,201	1.9	4,168	1.8	2	-8.4	1,910	2.8	1,595	1.9	465	0.5	1,929	19	1.0	38	44
Great Barrington	7,434	17,829	10.6	17,603	10.7	68	-2.5	12,862	8.7	831	11.7	2,593	16.2	14,454	1,592	12.4	302	314
Greenfield	17,926	42,416	5.4	42,181	5.5	38	14.1	20,820	3.7	13,834	5.2	6,505	5.6	20,837	17	0.1	374	357
Groton	10,369	27,434	4.6	27,119	4.2	53	34.0	20,743	6.2	835	20.4	4,407	-7.4	21,030	288	1.4	580	728
Groveland	6,472	11,094	10.3	10,815	10.0	85	13.4	7,911	7.6	923	9.7	1,944	13.6	8,743	832	10.5	285	309
Hadley	4,860	12,221	4.5	11,957	4.3	191	11.7	7,118	6.0	1,559	5.4	3,073	7.8	7,121	3	0.0	157	239
Halifax	7,781	16,821	8.6	16,539	8.7	83	11.9	9,206	4.6	3,549	4.1	2,602	12.6	9,209	4	0.0	423	282
Hamilton	8,426	20,911	7.3	20,648	7.5	178	-10.9	16,575	9.6	783	13.0	2,586	-0.6	16,681	106	0.6	202	208
Hampden	5,316	8,968	7.7	8,903	7.8	13	-7.4	7,043	5.7	639	12.6	1,039	28.9	7,049	6	0.1	112	127
Hancock	1,012	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Hanover	13,853	40,575	4.8	40,172	4.8	210	-15.1	23,954	1.7	6,885	5.3	7,599	17.3	24,597	643	2.7	411	505
Hanson	9,898	17,285	-3.5	16,990	-3.6	104	19.4	11,362	-7.3	1,413	8.2	2,316	-3.3	11,362	0	0.0	264	216
Hardwick	2,665	4,397	16.4	4,308	16.0	26	3.6	2,149	-3.6	415	13.8	884	67.6	2,349	200	9.3	41	75
Harvard	6,083	17,314	8.1	16,963	7.8	259	24.6	11,836	7.5	2,989	3.3	1,716	-8.5	11,838	2	0.0	181	260
Harwich	12,809	45,489	2.8	44,565	2.8	494	1.3	28,544	2.7	2,181	-18.9	9,099	-2.7	28,626	82	0.3	573	475
Hatfield	3,311	7,740	2.9	7,700	3.1	3	54.5	4,699	3.7	879	5.2	1,466	-0.5	4,700	1	0.0	52	35
HAVERHILL	60,482	133,708	2.6	132,063	2.6	862	1.1	62,292	6.4	46,742	2.8	23,304	5.6	62,340	48	0.1	1,687	1,818
Hawley	346	749	14.9	742	15.3	1	189.9	493	-0.5	78	16.3	36	20.0	556	63	12.8	4	12
Heath	807	1,844	3.0	1,828	2.8	1	-23.0	1,300	10.1	273	6.1	127	21.6	1,441	141	10.9	16	14
Hingham	21,198	65,175	2.5	63,066	2.1	1,765	12.1	44,188	6.2	7,787	4.3	10,061	1.6	44,416	228	0.5	882	1,156
Hinsdale	1,825	3,742	1.1	3,653	1.2	14	-5.2	2,472	5.3	308	9.8	328	-34.2	2,821	348	14.1	170	126
Holbrook	10,832	28,524	8.6	27,394	9.1	938	-1.8	15,982	1.4	5,797	3.3	4,239	22.4	15,987	5	0.0	298	150
Holden	16,595	37,309	6.1	36,920	6.3	112	13.8	22,759	8.7	2,154	4.6	8,698	14.4	22,762	3	0.0	659	702
Holland	2,485	5,029	0.1	4,984	0.6	3	-72.9	3,583	3.8	850	3.5	409	41.1	3,603	20	0.6	97	72

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CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Local Aid		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)
Holliston	13,919	44,126	2.5	43,678	2.1	130	15.6	26,621	3.6	9,422	1.8	5,495	4.8	26,637	16	0.1	869	466	
HOLYOKE	40,058	126,863	2.8	124,236	2.8	2,138	16.9	37,873	4.2	74,061	3.9	10,702	5.5	37,882	9	0.0	833	533	
Hopedale	6,222	18,538	7.6	18,389	7.5	44	8.1	7,873	9.7	6,935	2.8	2,335	7.1	8,738	865	11.0	236	235	
Hopkinton	14,031	51,443	2.6	51,110	3.0	131	14.0	32,993	4.7	8,868	7.3	8,051	4.1	33,008	15	0.0	1,019	917	
Hubbardston	4,273	5,933	3.9	5,833	4.5	21	1.1	4,220	11.9	424	21.5	1,042	21.4	4,223	3	0.1	254	184	
Hudson	18,726	47,911	6.9	46,700	6.5	837	35.6	27,049	10.7	8,077	3.0	8,062	1.7	27,664	615	2.3	683	506	
Hull	11,320	32,940	4.8	31,862	3.8	298	-0.6	18,416	5.1	6,276	1.8	5,152	17.3	18,422	6	0.0	351	354	
Huntington	2,197	3,401	10.3	3,376	10.4	8	41.8	1,994	2.2	414	45.1	487	-0.8	2,071	77	3.9	44	19	
Ipswich	13,374	34,983	5.9	34,496	6.2	185	9.5	21,059	4.6	6,138	3.6	5,494	-1.2	21,329	271	1.3	423	707	
Kingston	12,345	34,280	8.7	33,892	9.1	134	14.0	18,169	9.6	5,943	2.9	7,201	9.5	18,185	16	0.1	879	509	
Lakeville	10,533	19,549	5.5	19,126	4.8	126	15.4	12,833	5.5	3,451	16.4	2,324	2.5	12,837	4	0.0	373	404	
Lancaster	6,719	14,264	14.8	14,076	15.0	49	1.0	9,953	6.2	983	14.1	1,871	13.4	10,154	201	2.0	371	394	
Lanesborough	2,960	7,886	0.6	7,756	0.1	29	-5.4	5,423	2.6	1,344	3.3	747	5.9	5,506	84	1.5	136	162	
LAWRENCE	71,858	212,690	1.7	208,102	1.5	3,611	18.4	34,328	7.1	144,506	4.5	25,150	-9.0	37,473	3,146	9.2	739	839	
Lee	5,888	17,305	5.7	17,060	5.8	47	-7.8	9,176	3.5	2,945	2.3	3,038	4.9	9,477	301	3.3	187	99	
Leicester	10,904	25,189	13.6	24,953	13.4	80	3.7	8,747	10.0	11,286	2.6	1,300	0.0	8,747	0	0.0	216	227	
Lenox	5,162	17,312	2.0	17,204	2.0	33	-3.7	9,632	6.4	2,543	1.7	4,256	-7.2	10,365	733	7.6	292	264	
LEOMINSTER	41,911	93,821	4.6	91,935	4.5	613	-0.9	38,288	5.8	38,973	6.0	12,222	6.8	43,430	5,142	13.4	922	1,087	
Leverett	1,764	4,585	11.8	4,557	11.8	2	93.1	3,261	4.0	409	4.6	443	15.2	3,323	62	1.9	50	69	
Lexington	30,419	126,988	8.0	125,420	7.8	669	-6.6	91,156	11.0	8,192	3.8	26,062	-2.1	91,194	37	0.0	1,916	1,692	

Leyden	808	1,555	7.1	1,540	6.9	8	4.9	1,168	6.8	77	16.4	100	28.4	1,230	62	5.3	2.9	38
Lincoln	8,000	24,825	3.5	24,543	3.5	169	-6.0	17,514	4.1	2,471	7.4	3,531	-0.6	17,522	9	0.1	246	232
Littleton	8,578	27,860	-1.9	27,606	-2.1	78	12.9	16,948	3.3	3,832	8.1	4,426	-9.1	16,958	10	0.1	449	444
Longmeadow	15,631	45,908	4.7	45,687	4.8	54	-2.1	31,282	3.0	5,812	6.2	5,538	-0.5	31,290	8	0.0	205	196
LOWELL	103,655	274,843	3.3	272,842	3.4	995	2.3	70,843	8.3	155,403	6.1	42,747	-2.2	82,949	12,106	17.1	860	3,313
Ludlow	21,934	47,083	8.5	46,714	8.6	77	-5.3	21,662	1.8	14,049	6.9	7,087	3.8	22,706	1,044	4.8	649	800
Lunenburg	9,980	22,723	0.9	22,496	0.7	92	14.9	14,728	4.1	4,953	5.3	2,857	-5.0	14,951	224	1.5	342	453
LYNN	89,485	223,658	3.7	219,447	3.7	2,708	-8.4	71,657	0.6	131,947	4.1	12,782	-13.3	75,803	4,146	5.8	1,212	1,379
Lynnfield	11,640	32,723	-2.0	32,244	-0.4	296	-63.3	22,867	7.9	3,107	4.0	4,051	11.4	22,869	2	0.0	147	210
MALDEN	55,340	135,738	3.8	131,126	5.4	3,453	-2.2	50,358	4.2	52,803	8.8	28,659	1.4	50,366	8	0.0	1,051	845
Manchester-by-the-Sea	5,370	19,058	1.9	18,798	2.2	113	-5.4	14,493	8.7	282	6.1	3,771	1.5	14,495	2	0.0	190	177
Mansfield	22,998	68,578	4.6	67,617	4.5	476	3.2	36,489	5.6	15,348	6.5	11,997	-0.2	36,541	52	0.1	864	805
Marblehead	20,371	58,308	4.2	57,282	3.8	526	-4.0	39,870	5.3	4,817	22.7	10,427	-2.7	39,910	39	0.1	286	459
Marion	5,310	16,947	7.1	16,692	7.5	54	1.3	11,925	2.1	601	3.2	3,276	20.3	11,943	18	0.2	225	309
MARLBOROUGH	37,699	105,594	1.4	104,337	1.3	262	26.0	72,153	11.9	13,901	2.9	18,089	0.5	74,876	2,723	3.8	2,028	2,054
Marshfield	24,817	76,301	5.2	75,432	5.4	380	-16.7	35,729	4.1	15,919	2.4	17,299	14.4	35,732	3	0.0	619	620
Mashpee	14,301	41,508	3.2	40,553	2.9	426	1.3	28,718	4.7	6,172	3.8	3,291	0.7	28,751	33	0.1	881	894
Mattapoisett	6,467	18,073	4.3	17,713	3.6	61	2.2	13,079	4.7	999	7.5	2,565	-5.6	13,577	498	3.8	125	1,368
Maynard	10,322	28,628	2.8	28,460	3.7	62	32.3	16,919	2.6	5,464	2.5	4,522	10.9	16,920	1	0.0	720	137
Medfield	12,397	43,269	12.1	42,724	12.2	383	0.0	27,585	8.0	6,483	7.6	5,860	6.1	27,819	234	0.8	339	347
MEDFORD	54,197	126,029	3.5	120,122	3.5	5,085	3.1	66,498	4.3	28,903	3.9	28,976	3.5	66,602	104	0.2	1,056	718
Medway	12,886	37,744	6.2	37,282	5.7	172	12.6	21,967	13.2	8,035	1.6	6,310	-1.3	21,972	5	0.0	332	377
MELROSE	26,533	63,128	3.8	62,101	3.9	686	-9.8	34,561	3.6	12,642	5.7	15,126	11.4	34,566	5	0.0	284	351
Mendon	5,761	10,333	0.7	10,256	0.7	12	2.2	7,767	-0.1	447	9.2	1,922	14.1	7,768	1	0.0	242	271
Merrimac	6,321	11,849	9.9	11,723	9.6	76	34.8	7,179	7.1	1,293	16.1	2,945	9.8	7,182	4	0.1	166	161

2005 Municipal Financial Data

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2004 (\$000)	2005 (\$000)
Methuen	44,845	105,202	5.0	103,840	5.0	755	-7.6	47,152	6.8	39,985	9.9	16,488	-1.3	51,451	4,299	9.1	852	672	
Middleborough	21,121	56,173	5.0	55,557	4.9	243	12.9	23,073	5.8	19,288	1.6	9,268	16.0	23,098	25	0.1	592	757	
Middlefield	546	992	1.1	981	1.0	1	66.5	783	4.6	76	38.5	38	-22.4	833	50	6.5	5	28	
Middleton	9,107	19,365	7.1	18,867	7.0	201	11.1	14,127	6.8	1,723	4.5	1,945	6.8	14,558	431	3.0	703	750	
Milford	27,410	63,220	2.2	62,548	2.3	133	1.0	39,778	4.2	13,717	2.8	8,665	3.1	40,153	375	0.9	1,190	860	
Millbury	13,376	30,420	16.0	29,978	16.2	128	14.5	13,519	4.6	7,735	5.7	5,010	58.9	14,106	587	4.3	267	854	
Millis	7,997	20,143	6.6	19,563	6.6	471	8.1	11,474	3.2	3,640	3.0	3,129	6.2	11,474	0	0.0	160	191	
Millville	2,936	4,627	7.2	4,544	7.2	33	1.1	3,141	4.4	383	5.1	405	3.8	3,145	4	0.1	112	69	
Milton	25,855	69,488	7.0	65,780	6.4	2,805	5.0	43,940	4.8	7,472	3.0	15,084	8.9	43,945	5	0.0	435	839	
Monroe	98	731	35.0	728	34.9	0	104.4	382	2.5	109	86.2	34	-18.6	391	8	2.2	2	22	
Monson	8,684	22,819	4.0	22,461	3.8	277	22.9	7,869	-5.9	9,759	7.3	3,509	41.0	7,870	2	0.0	188	173	
Montague	8,443	14,555	1.5	14,321	1.9	34	-8.4	9,790	-1.6	1,309	13.9	2,726	3.1	9,791	1	0.0	343	167	
Monterey	954	2,568	9.1	2,522	9.0	1	-56.3	2,046	3.0	85	22.9	253	13.5	2,128	82	4.0	48	44	
Montgomery	736	1,462	5.3	1,442	5.5	0	-26.7	974	7.2	99	29.5	128	5.5	1,040	66	6.8	25	24	
Mount Washington	133	472	-16.6	471	-16.7	0	2.4	300	-2.8	101	33.6	24	-8.1	381	80	26.7	4	10	
Nahant	3,620	9,649	6.5	9,410	6.7	123	-8.0	5,582	4.3	817	2.9	2,911	2.6	5,585	3	0.1	30	97	
Nantucket	10,124	80,153	11.1	79,564	11.3	339	8.4	43,317	7.4	1,006	-0.9	31,955	7.5	43,411	94	0.2	1,537	1,400	
Natick	32,113	96,656	4.4	94,927	4.6	740	-6.7	58,851	5.2	10,591	5.0	22,339	7.5	58,899	48	0.1	757	578	
Needham	29,022	96,792	3.9	95,089	4.1	966	-3.4	64,441	4.9	6,774	-3.7	21,650	7.3	64,494	53	0.1	918	1,006	
New Ashford	245	479	3.2	476	3.4	0	-49.6	263	3.5	136	77.7	47	-11.6	264	1	0.4	9	4	

NEW BEDFORD	93,979	254,963	6.5	252,144	6.9	1,458	-1.0	72,938	6.3	130,037	4.1	49,255	12.8	73,652	714	1.0	2,749	1,447
New Braintree	1,066	1,613	14.8	1,580	15.5	2	10.4	1,182	11.5	139	18.7	130	3.3	1,193	11	0.9	41	38
New Marlborough	1,514	3,316	4.5	3,270	5.2	16	0.2	2,599	4.6	88	23.3	319	16.2	2,692	93	3.6	136	65
New Salem	988	1,915	10.5	1,849	8.8	17	4.9	1,094	2.4	144	25.5	481	7.5	1,104	10	0.9	33	30
Newbury	6,886	13,568	4.8	13,353	4.7	156	15.4	9,893	4.9	1,431	6.1	1,805	1.9	9,897	4	0.0	176	103
NEWBURYPORT	17,552	51,340	3.1	50,631	2.8	254	1.7	32,248	5.4	6,342	7.7	11,495	14.9	32,268	20	0.1	611	932
NEWTON	83,802	284,654	2.9	276,958	3.0	5,022	0.4	194,190	3.6	21,078	3.9	57,606	-3.6	194,236	46	0.0	2,720	2,152
Norfolk	10,492	26,680	8.5	26,305	8.7	294	-1.2	15,491	8.1	5,006	4.3	4,205	0.6	15,494	3	0.0	399	339
NORTH ADAMS	14,167	36,552	4.6	35,691	4.6	637	6.2	8,856	3.6	19,469	5.1	7,150	8.4	10,296	1,439	16.2	261	102
North Andover	27,979	76,823	3.0	75,107	2.7	1,325	30.9	45,817	1.7	8,555	4.3	20,014	5.7	45,827	11	0.0	979	931
North Attleborough	28,176	72,258	4.4	70,253	4.1	1,354	26.2	32,139	6.1	22,612	3.6	12,634	10.5	32,145	7	0.0	967	1,080
North Brookfield	4,815	12,109	8.0	12,026	8.2	15	-36.8	3,497	3.2	5,174	1.7	2,309	20.1	3,511	14	0.4	82	71
North Reading	13,980	41,726	5.9	41,404	6.2	141	-29.9	25,821	11.1	5,982	4.5	8,828	-0.7	25,870	49	0.2	477	490
NORTHAMPTON	28,930	69,503	-1.0	68,606	-1.0	448	14.3	31,777	4.1	15,412	5.4	20,695	2.6	31,799	22	0.1	810	773
Northborough	14,320	39,319	2.0	38,931	1.9	143	12.6	27,577	1.3	4,469	3.7	5,566	-1.5	28,035	458	1.7	610	688
Northbridge	13,882	38,539	6.5	38,221	6.6	121	12.3	12,534	5.7	16,392	5.9	6,246	11.8	12,535	2	0.0	468	497
Northfield	3,173	5,876	2.1	5,839	2.1	5	5.4	4,273	15.2	517	8.4	579	2.3	4,276	3	0.1	58	75
Norton	19,157	44,399	8.5	43,803	8.5	339	3.8	20,364	5.5	15,492	5.9	5,057	8.1	20,382	18	0.1	719	578
Norwell	10,390	35,954	4.7	34,185	5.0	704	-5.3	22,815	-1.3	4,173	1.6	4,910	6.2	23,433	619	2.7	496	688
Norwood	28,548	104,907	0.9	103,597	1.1	872	-6.5	40,063	4.7	8,973	2.9	50,152	-0.5	40,088	25	0.1	542	687
Oak Bluffs	3,828	20,003	6.9	19,677	7.7	187	2.0	14,399	3.0	1,371	11.1	3,644	12.9	14,605	206	1.4	559	347
Oakham	1,879	2,410	10.7	2,367	9.9	6	4.7	1,531	9.8	261	9.1	311	8.7	1,755	223	14.6	65	74
Orange	7,563	17,200	-6.4	16,929	-6.7	164	24.9	6,054	1.1	6,899	2.7	3,088	13.2	6,057	3	0.1	113	210
Orleans	6,474	22,917	1.2	22,394	1.3	346	2.2	14,646	6.2	697	5.2	4,976	2.4	14,665	20	0.1	165	160
Otis	1,383	3,362	6.3	3,317	6.9	21	-0.2	2,858	7.6	82	-41.7	228	3.4	3,001	144	5.0	53	24

**2005 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Local Aid		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2004 (\$000)	2005 (\$000)
Oxford	13,735	29,302	6.6	29,023	7.5	49	4.1	13,522	5.9	10,650	6.2	1,776	20.0	13,777	255	1.9	536	271	
Palmer	12,902	31,308	4.9	31,041	4.9	78	-3.5	11,969	3.5	14,113	1.9	3,687	7.1	11,977	8	0.1	290	297	
Paxton	4,541	9,183	9.6	9,098	10.1	47	-5.5	6,252	7.8	624	13.3	1,655	12.1	6,252	0	0.0	132	262	
PEABODY	50,370	124,952	2.7	120,348	2.4	3,750	14.1	65,662	5.5	24,903	5.2	33,522	3.0	69,766	4,104	6.3	2,354	1,262	
Pelham	1,422	2,899	-9.4	2,863	-9.8	1	-74.0	2,153	-6.4	287	9.1	360	-2.1	2,375	221	10.3	44	35	
Pembroke	17,715	42,548	1.0	42,007	1.2	253	-18.2	23,210	2.6	10,043	3.3	6,556	7.4	23,221	11	0.0	682	673	
Pepperell	11,434	19,902	8.4	19,718	8.4	21	0.6	11,648	4.6	1,277	11.5	4,416	4.9	11,651	3	0.0	186	230	
Peru	823	1,424	11.0	1,410	10.8	0	0.9	940	2.0	161	16.8	84	3.3	1,219	278	29.6	38	34	
Petersham	1,264	2,828	-7.3	2,804	-7.3	3	-9.2	1,796	6.4	444	13.2	510	-6.0	1,796	0	0.0	58	46	
Phillipston	1,729	2,294	-2.9	2,230	-4.9	4	13.0	1,682	4.4	191	17.5	313	6.7	1,683	2	0.1	68	41	
PITTSFIELD	44,285	110,708	6.1	109,658	6.1	395	-10.5	50,022	4.1	39,008	4.1	18,360	12.8	52,485	2,463	4.9	1,221	1,701	
Plainfield	604	1,322	13.6	1,311	13.7	0	140.2	913	11.2	75	-15.7	80	13.8	956	43	4.7	15	11	
Plainville	7,926	20,946	9.6	20,569	10.3	180	-5.5	10,306	7.0	4,713	3.4	3,685	5.5	10,484	178	1.7	225	396	
Plymouth	54,604	142,795	-0.2	140,069	-0.3	660	17.9	87,526	1.1	24,971	4.9	23,039	10.8	94,017	6,491	7.4	1,447	2,063	
Plympton	2,755	6,577	5.1	6,468	4.7	40	14.3	4,607	5.5	726	3.8	415	-5.7	4,633	26	0.6	100	157	
Princeton	3,499	7,869	4.5	7,788	4.4	24	22.1	5,556	7.3	833	10.4	741	5.9	5,918	362	6.5	123	124	
Provincetown	3,450	25,622	2.0	25,235	1.8	236	1.2	11,561	8.2	741	10.5	12,143	0.5	11,576	15	0.1	217	248	
QUINCY	89,909	228,144	6.6	222,464	7.0	2,668	-13.5	134,527	2.4	37,128	2.9	46,277	9.7	138,243	3,716	2.8	3,605	3,543	
Randolph	30,748	67,556	5.6	64,987	5.4	2,141	10.4	33,936	3.9	17,243	3.3	13,616	7.0	33,947	11	0.0	531	475	
Raynham	13,324	26,974	9.3	26,319	9.9	258	4.7	17,389	13.6	1,889	6.8	4,490	22.9	17,400	11	0.1	1,241	586	



Reading	23,362	70,988	11.0	70,084	11.3	501	-8.5	42,263	10.8	11,885	2.1	14,543	7.8	42,284	21	0.1	239	495
Rehoboth	11,137	17,198	8.8	16,714	9.7	297	4.6	12,850	5.1	1,100	18.2	2,179	4.7	12,868	18	0.1	572	381
REVERE	46,169	108,277	5.5	102,671	5.5	4,615	4.6	48,490	8.7	36,816	2.2	21,847	10.0	49,616	1,125	2.3	800	1,740
Richmond	1,630	4,630	6.5	4,579	6.5	17	-0.5	3,002	3.3	803	1.7	401	10.0	3,148	146	4.9	88	51
Rochester	5,202	14,430	11.5	14,228	11.1	76	13.9	6,790	9.7	2,241	7.5	3,925	10.6	6,854	65	1.0	244	315
Rockland	17,861	41,508	3.4	40,249	3.0	967	18.0	18,740	0.9	11,951	3.4	8,830	14.1	18,740	0	0.0	177	113
Rockport	7,805	25,357	11.4	24,899	11.7	270	19.8	14,957	7.3	2,806	2.0	6,208	23.4	14,976	19	0.1	212	174
Rowe	349	3,071	0.1	3,046	0.0	4	0.8	2,389	2.6	51	2.2	65	2.8	2,390	1	0.0	3	2
Rowley	5,720	12,639	3.2	12,390	2.9	98	25.0	8,200	5.1	970	8.7	2,291	-9.4	8,207	6	0.1	197	277
Royalston	1,354	2,084	35.9	2,059	37.2	4	-69.0	1,085	4.0	194	15.5	269	32.7	1,086	1	0.0	22	29
Russell	1,713	3,361	10.8	3,259	13.1	2	-22.7	1,640	1.7	326	63.2	1,275	16.1	1,991	350	21.4	54	49
Rutland	7,245	13,457	15.4	13,314	15.5	54	1.0	7,159	18.1	839	12.3	3,416	1.3	7,234	75	1.0	343	331
SALEM	41,912	105,475	2.5	102,197	2.5	2,652	4.9	56,839	4.5	24,567	5.6	20,805	0.9	57,148	309	0.5	650	800
Salisbury	8,159	17,269	4.8	16,983	4.8	184	3.9	11,035	5.7	721	12.2	5,041	-2.6	11,064	29	0.3	306	375
Sandisfield	823	1,900	8.1	1,868	8.8	1	16.2	1,566	6.4	61	14.4	84	-11.6	1,790	223	14.2	18	30
Sandwich	20,826	56,380	5.3	55,464	5.4	446	1.8	36,990	7.6	8,762	-6.3	5,830	6.8	37,019	28	0.1	617	642
Saugus	26,762	62,196	4.6	59,882	4.6	1,795	2.7	39,584	9.2	8,633	3.4	12,060	-5.7	39,618	33	0.1	576	538
Savoy	720	1,526	-4.0	1,506	-4.0	1	0.5	683	3.3	640	8.9	78	1.3	683	0	0.1	12	11
Scituate	18,195	51,705	2.0	51,155	2.1	300	-14.0	31,761	2.7	5,825	4.0	12,468	3.5	31,771	11	0.0	523	483
Seekonk	13,730	33,976	2.5	33,422	2.5	272	-0.8	24,186	8.9	5,326	2.4	4,130	-1.0	24,203	17	0.1	796	601
Sharon	17,347	58,383	5.0	57,090	5.2	543	-4.2	39,997	1.9	9,354	6.6	4,832	6.5	40,572	575	1.4	556	310
Sheffield	3,360	6,934	5.0	6,861	5.1	27	1.2	5,815	9.1	269	17.8	591	-2.1	5,961	146	2.5	140	195
Shelburne	2,061	3,243	12.4	3,208	12.6	7	15.5	2,187	16.0	263	11.0	423	6.6	2,422	236	10.8	66	36
Sherborn	4,230	17,591	3.7	17,412	3.4	75	-16.0	14,951	3.8	848	3.5	1,187	4.8	14,997	46	0.3	218	204
Shirley	7,601	15,375	4.9	15,206	5.0	43	56.5	5,920	4.5	5,403	3.2	3,282	11.5	5,924	4	0.1	191	189

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		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2004	2005	2004
Shrewsbury	33,161	78,984	2.5	78,347	2.6	303	21.1	41,399	4.7	18,892	12.8	10,415	1.7	41,425	26	0.1	563	552				
Shutesbury	1,846	4,913	7.1	4,885	7.0	2	-14.7	3,149	6.5	832	3.5	484	13.6	3,241	92	2.9	50	38				
Somerset	18,692	49,737	2.8	48,976	2.9	323	-1.7	34,332	8.4	4,318	5.6	8,263	6.9	37,199	2,866	8.3	802	543				
SOMERVILLE	75,621	167,309	3.9	161,014	4.2	4,805	-2.4	74,737	5.1	52,410	2.0	35,853	1.1	74,847	110	0.1	1,392	1,314				
South Hadley	17,181	34,339	-0.9	33,955	-0.9	117	-7.2	16,923	4.3	9,619	6.2	5,971	-17.4	16,938	14	0.1	261	342				
Southampton	5,772	12,277	2.3	12,214	2.5	9	10.4	6,410	5.1	3,399	6.9	2,068	0.2	6,412	1	0.0	238	188				
Southborough	9,549	36,861	5.5	36,221	6.6	105	8.0	25,642	4.0	4,003	1.3	4,182	21.8	26,318	676	2.6	1,320	890				
Southbridge	17,314	51,581	20.4	51,357	20.9	74	1.9	10,599	8.2	19,417	3.2	14,823	29.7	12,458	1,859	17.5	212	172				
Southwick	9,428	15,594	4.6	15,455	5.7	19	-19.6	10,716	5.7	1,166	11.3	3,162	20.0	10,717	1	0.0	357	321				
Spencer	12,014	14,402	4.9	14,102	4.8	95	-4.5	8,028	11.5	2,344	11.2	3,144	-6.4	8,029	1	0.0	172	171				
SPRINGFIELD	152,091	491,118	14.0	481,843	14.0	2,477	0.5	131,027	4.3	274,676	4.5	48,336	14.8	131,042	15	0.0	6,818	2,303				
Sterling	7,742	18,232	-1.1	18,102	-1.2	52	30.8	11,770	8.5	717	11.1	3,548	3.7	12,255	485	4.1	251	215				
Stockbridge	2,250	7,337	17.2	7,184	17.5	74	-1.1	4,656	10.1	128	14.9	1,414	1.1	5,650	993	21.3	47	107				
Stoneham	21,781	56,674	-2.4	54,744	-2.8	1,239	16.0	32,105	3.4	9,070	2.8	13,115	2.8	32,120	15	0.0	327	305				
Stoughton	26,902	71,957	7.2	70,122	7.1	1,278	21.6	37,654	5.0	12,523	3.6	18,290	7.4	37,680	26	0.1	426	430				
Stow	6,119	18,237	5.2	18,091	5.1	64	14.9	14,746	6.8	433	10.7	2,678	17.9	14,849	103	0.7	544	447				
Sturbridge	8,692	22,627	2.1	22,415	2.0	91	0.4	14,075	3.1	1,879	7.2	5,145	-2.7	14,438	363	2.6	684	803				
Sudbury	17,164	67,529	2.7	66,471	2.4	165	-22.4	49,962	1.5	8,162	-2.1	7,301	10.2	49,967	5	0.0	719	652				
Sunderland	3,804	7,010	-0.4	6,846	-0.4	103	1.0	4,013	20.6	1,822	6.3	788	4.8	4,027	14	0.4	42	28				
Sutton	8,878	20,737	5.6	20,573	5.7	68	38.7	11,113	4.5	6,701	4.9	1,947	15.0	11,115	2	0.0	372	285				

Swampscott	14,433	43,611	7.0	42,925	7.1	42.1	-8.0	28,997	3.7	3,661	3.5	8,837	18.7	29,009	12	0.0	208	384
Swansea	16,317	29,383	8.5	28,530	8.1	258	-2.9	18,152	4.5	6,504	4.3	3,598	11.5	18,505	353	1.9	510	716
TAUNTON	56,648	142,326	5.0	140,494	6.0	902	4.3	50,910	6.0	51,921	2.5	28,859	7.5	50,937	27	0.1	2,897	1,709
Templeton	7,322	10,333	0.1	10,202	0.1	31	7.0	5,115	-1.6	1,301	11.3	3,517	2.4	5,117	2	0.0	147	140
Tewksbury	29,130	74,039	2.6	73,028	3.1	291	5.6	43,954	4.0	16,004	5.4	12,029	6.7	43,988	34	0.1	1,033	744
Tisbury	3,851	18,533	3.6	17,940	3.7	250	5.4	13,125	-0.9	636	7.5	2,878	25.1	14,498	1,374	10.5	295	419
Tolland	443	1,015	23.5	1,006	23.8	0	5.3	641	4.2	39	31.8	78	-13.7	641	1	0.1	17	12
Topsfield	6,228	18,517	5.2	18,248	5.4	147	-12.5	13,868	6.9	1,901	3.6	2,106	-3.9	14,185	317	2.3	125	155
Townsend	9,326	14,306	3.4	14,185	3.4	50	27.0	10,715	8.1	1,315	15.2	1,515	26.0	10,717	2	0.0	210	217
Truro	2,180	11,744	4.9	11,456	4.5	194	1.6	8,264	4.8	437	1.6	1,220	-0.9	8,319	55	0.7	171	172
Tyngsborough	11,387	30,095	1.2	29,923	1.3	73	50.9	15,871	2.2	8,125	6.3	4,328	5.1	15,880	9	0.1	207	214
Tyringham	355	997	-8.5	986	-8.8	6	1.0	833	-3.4	47	5.2	88	4.3	931	98	11.7	18	21
Upton	6,262	14,151	12.7	13,983	12.5	44	26.0	10,330	5.1	607	16.2	2,663	37.7	10,342	12	0.1	181	552
Uxbridge	12,243	33,620	8.7	33,368	9.2	27	0.1	15,582	14.0	12,167	1.2	4,316	8.0	15,696	114	0.7	561	847
Wakefield	24,562	66,653	2.2	65,598	2.3	565	-7.8	39,292	3.9	9,422	3.9	14,757	-3.1	39,298	6	0.0	1,130	496
Wales	1,798	3,098	-6.3	3,058	-6.4	16	-4.5	1,907	4.1	842	4.6	278	-14.0	1,934	27	1.4	42	55
Walpole	22,518	62,165	3.6	60,881	4.7	682	-2.9	38,900	3.7	7,938	4.5	11,744	7.5	38,916	16	0.0	1,584	1,045
WALTHAM	59,232	169,245	0.5	165,349	0.4	1,317	-6.8	110,523	3.7	17,344	2.6	35,887	4.9	115,777	5,255	4.8	3,438	3,736
Ware	10,022	23,841	3.2	23,158	2.9	459	27.5	9,045	4.7	9,984	2.0	2,598	17.3	9,050	6	0.1	309	257
Wareham	21,224	52,764	4.4	51,647	4.3	877	16.9	23,681	3.5	14,590	2.2	12,420	10.6	23,687	6	0.0	538	599
Warren	4,979	7,669	11.7	7,612	11.8	12	2.9	4,393	5.8	993	51.9	1,623	10.4	5,033	640	14.6	158	116
Warwick	759	1,635	3.9	1,618	4.2	1	-19.5	1,107	4.1	170	21.7	94	14.1	1,281	174	15.8	22	19
Washington	543	1,038	-6.7	1,033	-6.5	0	-0.8	672	6.7	130	13.6	145	-1.1	700	27	4.0	19	9
Watertown	32,603	89,923	3.8	85,900	3.9	3,060	0.8	56,886	4.7	11,204	2.1	19,575	2.8	56,906	20	0.0	1,537	1,240
Way land	13,063	54,211	2.8	53,784	2.9	132	-24.1	38,045	2.7	4,314	3.5	7,794	2.7	38,085	40	0.1	379	378

**2005 Municipal Financial Data**

CITY/Town	2004 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth	
		2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)	2005 (\$000)	Change (%)
Webster	16,880	33,177	5.9	32,602	5.1	11.8	3.8	13,032	7.3	9,701	7.8	9,391	10.2	13,053	21	0.2	311	354	
Wellesley	26,515	96,075	16.8	94,739	17.0	1,035	2.6	66,326	4.1	5,777	-7.1	21,067	125.5	66,327	0	0.0	819	1,116	
Wellfleet	2,841	13,226	3.3	12,941	3.2	211	2.2	9,883	10.5	451	5.5	1,347	0.4	10,008	125	1.3	157	142	
Wendell	1,028	1,929	-4.2	1,916	-3.8	1	-32.4	1,058	6.2	385	33.6	230	-7.8	1,277	219	20.7	48	32	
Wenham	4,453	11,711	10.3	11,452	10.6	109	-0.4	8,874	10.6	501	6.9	1,705	6.0	8,875	1	0.0	79	113	
West Boylston	7,616	18,000	-0.3	17,686	-1.2	64	15.5	9,833	4.4	4,095	2.7	2,966	4.5	9,838	5	0.1	223	245	
West Bridgewater	6,844	19,182	4.1	18,511	3.1	461	24.6	12,571	5.4	2,735	2.6	3,244	9.7	12,578	7	0.1	150	356	
West Brookfield	3,898	6,317	-10.0	6,202	-10.4	13	-19.9	3,666	8.0	586	42.4	750	0.0	3,866	200	5.5	116	94	
West Newbury	4,297	10,376	4.4	10,227	4.2	60	35.6	7,782	9.6	339	10.3	1,505	8.4	7,815	34	0.4	96	136	
West Springfield	28,048	73,356	3.3	71,251	2.8	1,204	5.9	41,461	7.6	18,067	8.3	10,805	0.5	43,524	2,063	5.0	2,106	1,417	
West Stockbridge	1,451	4,320	14.2	4,294	14.6	1	74.7	3,477	10.9	106	8.9	394	20.7	3,840	363	10.4	161	96	
West Tisbury	2,670	12,025	13.9	11,712	13.6	176	2.5	9,959	11.8	672	11.0	732	-2.2	10,090	131	1.3	115	257	
Westborough	18,737	69,183	5.1	68,341	5.7	192	11.4	46,594	10.1	4,623	3.3	16,331	14.6	46,866	272	0.6	1,789	2,811	
WESTFIELD	40,559	106,029	4.0	103,595	4.0	2,030	8.9	43,407	5.3	39,245	1.9	21,794	7.4	43,430	23	0.1	649	1,084	
Westford	21,475	79,800	2.7	79,199	2.6	172	14.8	47,480	5.7	16,507	14.1	11,652	1.4	47,502	21	0.0	723	1,375	
Westhampton	1,563	3,747	5.2	3,727	5.7	1	-7.8	2,602	8.3	710	4.6	306	15.4	2,603	1	0.0	116	68	
Westminster	7,302	16,814	20.3	16,318	21.4	51	25.4	10,373	13.2	792	16.6	3,898	37.5	11,421	1,048	10.1	947	187	
Weston	11,595	59,998	6.1	59,333	6.3	241	2.1	43,758	5.1	3,838	4.1	9,598	4.9	44,720	962	2.2	1,945	1,052	
Westport	14,741	26,418	7.9	25,692	7.5	335	-2.3	15,871	4.6	5,553	3.9	4,197	12.1	16,168	297	1.9	290	321	
Westwood	14,020	57,573	2.9	56,732	4.0	493	-2.8	43,092	0.0	3,443	0.2	8,789	17.2	43,094	2	0.0	975	887	

Weymouth	54,202	127,718	3.2	123,204	3.0	3,644	6.5	62,802	4.1	29,575	3.0	30,669	-3.9	62,840	3.7	0.1	1,523	981
Whately	1,586	4,046	9.3	4,014	9.0	17	720.4	2,741	6.6	478	4.6	436	10.4	2,776	36	1.3	42	51
Whitman	14,351	26,030	-3.1	25,742	-3.3	131	25.7	15,057	-5.0	2,391	11.2	6,819	0.5	15,276	218	1.5	476	351
Wilbraham	13,938	29,691	4.8	29,317	5.2	236	-15.8	22,359	5.9	1,346	11.2	4,968	3.1	22,360	2	0.0	454	525
Williamsburg	2,443	5,249	1.9	5,201	2.3	19	5.0	3,604	5.3	755	4.0	774	-5.9	3,606	2	0.1	89	39
Williamstown	8,272	17,158	1.8	17,041	1.9	22	-7.8	10,571	3.4	1,888	5.4	4,300	4.4	10,801	229	2.2	210	210
Wilmington	21,568	63,246	1.9	62,067	2.0	480	-0.5	43,598	3.3	8,460	2.5	8,195	8.7	43,615	17	0.0	709	564
Winchendon	10,037	25,978	3.6	25,841	3.6	16	-24.2	6,980	4.7	13,303	3.6	3,910	9.3	7,055	75	1.1	159	105
Winchester	21,167	69,445	2.2	68,595	2.2	457	-6.8	50,418	3.7	5,813	2.2	10,683	1.2	50,452	34	0.1	764	855
Windsor	854	1,574	4.6	1,550	4.7	15	0.3	1,048	9.9	140	3.9	157	-10.2	1,060	12	1.1	21	31
Winthrop	17,461	38,359	2.7	37,152	2.8	935	0.4	16,928	2.7	10,517	3.8	8,231	15.3	16,936	8	0.0	99	112
WOBURN	37,448	107,194	3.7	103,707	3.6	2,496	14.6	68,567	5.5	11,805	3.2	21,840	-2.3	68,644	77	0.1	2,910	1,496
WORCESTER	175,966	482,110	4.8	476,452	4.8	2,545	5.8	163,384	4.4	223,028	4.3	86,898	7.9	175,417	12,033	7.4	3,280	3,585
Worthington	1,300	2,498	4.7	2,482	4.6	1	-15.6	1,710	-0.1	199	82.4	163	-2.0	1,711	1	0.1	49	32
Wrentham	11,086	29,764	11.4	29,307	11.5	180	12.8	18,728	6.2	5,211	4.7	3,310	15.7	18,743	16	0.1	436	370
Yarmouth	24,972	66,081	3.4	64,819	3.3	612	2.2	36,475	2.8	1,701	11.7	20,411	0.5	36,504	29	0.1	427	288

## 2005 Tax Rates

CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Abington	1,787,735	04	10.81	10.81	—	10.81
Acton	3,542,255	04	13.81	13.81	—	13.81
Acushnet	963,002	04	11.06	10.90	—	12.71
Adams	357,935	03	18.29	17.56	—	21.58
Agawam	2,231,893	03	17.01	13.45	—	27.73
Alford	180,735	05	4.95	4.95	—	4.95
Amesbury	1,819,211	05	14.24	14.24	—	14.24
Amherst	1,713,757	03	16.69	16.69	—	16.69
Andover	6,350,543	03	12.86	11.51	11.51	18.00
Arlington	6,007,310	04	10.94	10.94	—	10.94
Ashburnham	559,679	03	13.56	13.56	13.56	13.56
Ashby	294,241	03	11.81	11.81	—	11.81
Ashfield	176,753	03	13.42	13.42	—	13.42
Ashland	1,960,159	03	13.74	13.74	13.74	13.74
Athol	697,153	04	9.74	9.74	—	9.74
ATTLEBORO	3,825,298	05	11.05	10.09	—	16.57
Auburn	1,695,009	04	14.41	11.85	11.85	21.62
Avon	794,875	05	14.58	9.48	—	20.75
Ayer	880,104	05	14.11	9.07	—	22.30
Barnstable	12,819,013	04	6.05	6.05	—	6.05
Barre	391,869	04	11.72	11.72	—	11.72
Becket	328,301	04	10.12	10.12	—	10.12
Bedford	2,540,090	05	14.53	11.18	8.39	25.42
Belchertown	1,039,498	03	15.11	15.11	15.11	15.11
Bellingham	2,041,309	04	11.59	10.31	—	14.47
Belmont	4,986,953	04	10.69	10.69	—	10.69
Berkley	673,841	04	7.82	7.82	—	7.82
Berlin	481,927	04	12.12	12.12	—	12.12
Bernardston	147,400	04	17.20	17.20	—	17.20
BEVERLY	5,345,701	05	11.15	10.04	10.04	18.95
Billerica	5,059,796	03	14.06	11.00	—	23.90
Blackstone	957,253	04	11.52	11.52	—	11.52
Blandford	115,419	04	12.22	12.22	—	12.22
Bolton	877,047	03	13.97	13.97	—	13.97
BOSTON	69,253,528	04	16.59	10.73	—	32.68
Bourne	4,000,093	03	6.69	6.69	6.69	6.69
Boxborough	927,198	03	13.10	13.10	—	13.10
Boxford	1,691,053	03	10.53	10.53	10.53	10.53
Boylston	630,839	05	11.64	11.64	11.64	11.64
Braintree	4,850,534	03	11.12	8.38	—	21.24
Brewster	3,220,008	04	6.06	6.06	—	6.06
Bridgewater	2,353,996	03	9.76	9.76	—	9.76
Brimfield	323,816	05	14.42	14.42	—	14.42
BROCKTON	6,679,640	05	12.44	10.62	—	21.39
Brookfield	204,124	04	16.26	16.26	—	16.26
Brookline	12,615,711	03	9.50	10.23	—	16.61
Buckland	147,563	04	15.04	15.04	—	15.04
Burlington	4,020,865	03	14.61	8.10	—	28.00
CAMBRIDGE	21,348,001	05	10.44	7.78	—	18.28
Canton	3,606,843	04	11.77	9.42	—	20.02
Carlisle	1,271,860	04	12.62	12.62	12.62	12.62
Carver	1,047,449	03	12.63	11.97	—	17.68
Charlemont	104,712	05	17.08	17.08	—	17.08
Charlton	1,232,604	05	9.45	9.45	—	9.45
Chatham	5,269,028	04	3.94	3.94	—	3.94
Chelmsford	4,450,896	04	13.49	13.49	—	13.49
CHELSEA	2,283,135	04	11.77	9.54	—	20.60
Cheshire	211,017	04	10.19	10.19	10.19	10.19
Chester	85,665	03	18.76	18.76	—	18.76
Chesterfield	94,204	04	18.55	18.55	—	18.55

CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
CHICOPEE	2,868,984	05	17.47	13.64	—	32.49
Chilmark	2,540,597	03	1.96	1.96	—	1.96
Clarksburg	84,069	04	11.57	11.57	—	11.57
Clinton	1,030,307	03	13.00	11.67	—	22.10
Cohasset	2,086,149	05	10.44	10.44	—	10.44
Colrain	121,450	04	16.36	16.36	—	16.36
Concord	5,117,101	05	9.80	9.80	—	9.80
Conway	203,890	05	14.70	14.70	—	14.70
Cummington	97,533	05	11.82	11.82	—	11.82
Dalton	447,111	04	17.64	17.64	—	17.64
Danvers	3,844,150	04	11.69	10.28	—	15.79
Dartmouth	4,704,761	05	7.45	7.45	—	7.45
Dedham	3,656,394	04	13.27	10.48	—	26.15
Deerfield	568,670	05	11.75	11.75	—	11.75
Dennis	5,593,560	05	4.57	4.57	4.57	4.57
Dighton	719,727	04	11.89	10.66	—	20.80
Douglas	825,231	05	11.05	11.05	—	11.05
Dover	2,212,268	05	8.44	8.44	—	8.44
Dracut	2,802,800	03	9.89	9.89	—	9.89
Dudley	872,740	05	8.39	8.39	—	8.39
Dunstable	425,650	05	12.76	12.76	—	12.76
Duxbury	3,297,507	03	10.14	10.14	—	10.14
East Bridgewater	1,386,273	04	11.03	11.03	—	11.03
East Brookfield	206,407	05	10.36	10.36	—	10.36
East Longmeadow	1,454,793	05	16.90	16.90	—	16.90
Eastham	2,486,527	04	5.23	5.23	—	5.23
Easthampton	1,094,632	04	12.31	12.31	—	12.31
Easton	2,713,293	04	10.69	10.69	—	10.69
Edgartown	5,416,132	05	3.05	3.05	3.05	3.05
Egremont	312,528	05	8.16	8.16	—	8.16
Erving	602,773	03	9.78	6.35	6.35	10.38
Essex	664,671	04	10.15	10.15	—	10.15
EVERETT	3,926,643	03	15.71	8.52	—	30.95
Fairhaven	1,841,490	05	9.52	8.35	—	16.66
FALL RIVER	5,003,608	04	9.90	7.61	—	19.50
Falmouth	10,264,707	05	5.83	5.83	5.83	5.83
FITCHBURG	2,145,563	04	13.87	12.85	—	18.99
Florida	98,948	03	14.30	11.65	11.65	15.44
Foxborough	2,204,720	04	10.93	10.93	—	10.93
Framingham	7,762,569	03	16.17	11.79	—	31.21
Franklin	4,384,841	05	9.17	9.17	—	9.17
Freetown	1,061,095	04	10.66	9.88	—	15.47
GARDNER	1,161,057	05	12.57	12.57	—	12.57
Aquinnah (Gay Head)	555,721	05	3.63	3.63	—	3.63
Georgetown	1,109,606	04	9.07	9.07	—	9.07
Gill	112,178	05	14.31	14.31	—	14.31
GLOUCESTER	5,117,741	05	9.10	8.99	—	10.19
Goshen	101,064	03	15.35	15.35	—	15.35
Gosnold	147,842	05	2.26	2.26	—	2.26
Grafton	1,862,609	04	10.39	10.39	—	10.39
Granby	479,292	03	13.68	13.68	—	13.68
Granville	140,428	04	13.60	13.60	—	13.60
Great Barrington	871,439	04	14.76	14.76	—	14.76
Greenfield	1,090,619	05	19.09	19.09	—	19.09
Groton	1,498,752	05	13.84	13.84	—	13.84
Groveland	843,403	04	9.38	9.38	—	9.38
Hadley	709,628	05	10.03	10.03	—	10.03
Halifax	793,593	04	11.60	11.60	—	11.60
Hamilton	1,323,911	03	12.52	12.52	—	12.52
Hampden	450,898	03	15.62	15.62	—	15.62

CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Hancock	*	04	*	*	*	*
Hanover	2,221,986	05	10.78	10.76	—	10.89
Hanson	1,111,741	04	10.22	10.22	—	10.22
Hardwick	168,946	03	12.72	12.72	—	12.72
Harvard	1,182,427	05	10.01	10.01	—	10.01
Harwich	4,574,369	04	6.24	6.24	—	6.24
Hatfield	379,884	04	12.37	12.37	—	12.37
HAVERHILL	5,280,372	05	11.80	10.71	—	18.88
Hawley	24,758	03	19.90	19.90	—	19.90
Heath	70,859	05	18.34	18.34	—	18.34
Hingham	4,436,551	05	9.96	9.96	—	9.96
Hinsdale	167,497	03	14.76	14.76	14.76	14.76
Holbrook	1,122,390	04	14.24	13.04	—	22.78
Holden	1,753,392	04	12.98	12.98	12.98	12.98
Holland	273,072	04	13.12	13.12	—	13.12
Holliston	1,832,144	04	14.53	14.53	—	14.53
HOLYOKE	1,844,967	04	20.53	13.54	—	35.92
Hopedale	644,451	03	12.22	11.50	—	19.67
Hopkinton	2,678,031	04	12.32	12.32	12.32	12.32
Hubbardston	392,190	04	10.76	10.76	—	10.76
Hudson	2,141,648	04	12.63	10.34	—	22.73
Hull	1,832,481	04	10.05	10.05	—	10.05
Huntington	140,622	04	14.18	14.18	—	14.18
Ipswich	2,252,255	04	9.35	9.35	—	9.35
Kingston	1,612,159	04	11.27	11.27	—	11.27
Lakeville	1,404,081	05	9.14	9.14	—	9.14
Lancaster	702,927	05	14.16	14.16	14.16	14.16
Lanesborough	330,641	05	16.40	16.40	—	16.40
LAWRENCE	2,874,349	03	11.94	9.70	—	23.53
Lee	649,857	05	14.12	14.12	—	14.12
Leicester	833,049	05	10.50	10.50	—	10.50
Lenox	970,736	05	9.92	9.52	—	11.40
LEOMINSTER	3,255,748	03	11.76	11.76	11.76	11.76
Leverett	201,779	03	16.16	16.16	—	16.16
Lexington	7,146,167	05	12.76	11.34	—	22.96
Leyden	67,652	05	17.26	17.26	—	17.26
Lincoln	1,916,485	04	9.14	9.09	—	10.51
Littleton	1,343,640	04	12.61	11.35	—	17.98
Longmeadow	1,827,211	03	17.12	17.12	—	17.12
LOWELL	6,137,310	05	11.54	10.18	—	20.20
Ludlow	1,447,992	05	14.96	14.96	—	14.96
Lunenburg	1,104,022	03	13.34	13.34	13.34	13.34
LYNN	6,249,265	05	11.47	10.18	—	21.68
Lynnfield	2,225,316	05	10.28	10.20	—	11.23
MALDEN	5,121,968	04	9.83	8.69	—	18.39
Manchester-by-the-Sea	1,872,433	04	7.74	7.74	—	7.74
Mansfield	3,102,812	05	11.76	11.76	—	11.76
Marblehead	4,826,922	04	8.26	8.26	—	8.26
Marion	1,496,263	03	7.97	7.97	—	7.97
MARLBOROUGH	4,380,608	03	16.47	13.78	12.45	26.68
Marshfield	4,130,540	05	8.65	8.65	—	8.65
Mashpee	4,424,965	05	6.49	6.49	6.49	6.49
Mattapoisett	1,388,419	03	9.42	9.42	—	9.42
Maynard	1,164,491	04	14.53	13.16	13.16	23.70
Medfield	2,135,040	04	12.92	12.92	12.92	12.92
MEDFORD	6,199,708	04	10.73	9.43	—	21.13
Medway	1,543,703	03	14.23	14.23	—	14.23
MELROSE	3,418,663	05	10.11	9.74	—	17.19
Mendon	792,550	05	9.80	9.80	—	9.80
Merrimac	619,910	04	11.58	11.58	—	11.58



CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Methuen	4,247,456	03	11.10	10.04	—	18.32
Middleborough	2,091,407	04	11.03	10.85	—	12.14
Middlefield	47,236	05	16.57	16.57	—	16.57
Middleton	1,386,392	05	10.19	10.19	—	10.19
Milford	2,864,131	04	13.89	11.83	—	21.94
Millbury	1,167,485	03	11.58	11.58	—	11.58
Millis	989,149	05	11.60	11.60	—	11.60
Millville	277,476	05	11.32	11.32	—	11.32
Milton	4,044,975	03	10.86	10.54	—	21.19
Monroe	15,626	03	24.46	15.90	—	29.92
Monson	604,815	05	13.01	13.01	—	13.01
Montague	569,718	04	17.18	15.06	15.06	23.54
Monterey	310,973	03	6.58	6.58	—	6.58
Montgomery	73,804	04	13.20	13.20	—	13.20
Mount Washington	60,325	04	4.98	4.98	—	4.98
Nahant	710,235	05	7.86	7.86	—	7.86
Nantucket	13,047,558	04	3.32	3.30	3.16	4.99
Natick	5,551,953	04	10.60	10.60	—	10.60
Needham	5,990,151	03	10.76	9.61	—	18.83
New Ashford	29,243	03	8.99	7.72	7.72	12.20
NEW BEDFORD	5,180,267	04	14.08	11.37	—	27.60
New Braintree	86,104	04	13.73	13.73	—	13.73
New Marlborough	360,013	04	7.22	7.22	—	7.22
New Salem	84,024	03	13.02	13.02	—	13.02
Newbury	1,170,749	04	8.45	8.45	—	8.45
NEWBURYPORT	3,065,377	05	10.52	10.52	10.52	10.52
NEWTON	18,854,982	05	10.30	9.48	—	18.02
Norfolk	1,239,306	04	12.50	12.50	12.50	12.50
NORTH ADAMS	553,363	04	16.00	12.22	12.22	28.76
North Andover	3,931,307	04	11.65	11.52	—	12.59
North Attleborough	3,413,482	05	9.42	9.29	—	9.89
North Brookfield	331,797	04	10.54	10.54	—	10.54
North Reading	2,322,010	05	11.12	11.12	—	11.12
NORTHAMPTON	2,472,900	04	12.85	12.85	—	12.85
Northborough	2,070,312	04	13.32	13.32	13.32	13.32
Northbridge	1,383,430	05	9.06	9.06	—	9.06
Northfield	311,454	03	13.72	13.72	—	13.72
Norton	1,899,623	03	10.72	10.72	—	10.72
Norwell	2,152,320	03	10.60	10.60	—	10.60
Norwood	3,931,761	03	10.19	8.27	—	15.29
Oak Bluffs	2,372,235	05	6.07	6.07	6.07	6.07
Oakham	171,117	05	8.95	8.95	—	8.95
Orange	426,015	05	14.21	14.21	—	14.21
Orleans	3,336,135	05	4.39	4.39	—	4.39
Otis	385,670	04	7.41	7.41	—	7.41
Oxford	1,136,263	05	11.90	11.90	—	11.90
Palmer	818,641	05	14.62	14.62	—	14.62
Paxton	486,551	04	12.85	12.85	12.85	12.85
PEABODY	6,375,586	04	10.30	8.30	—	17.18
Pelham	136,383	05	15.79	15.79	—	15.79
Pembroke	2,307,147	05	10.06	10.06	—	10.06
Pepperell	1,151,003	05	10.12	10.12	—	10.12
Peru	58,777	05	16.00	16.00	—	16.00
Petersham	130,299	04	13.78	13.78	—	13.78
Phillipston	160,449	04	10.48	10.48	10.48	10.48
PITTSFIELD	2,767,584	05	18.07	15.65	15.65	25.05
Plainfield	70,003	03	13.04	13.04	—	13.04
Plainville	873,380	03	11.80	11.80	—	11.80
Plymouth	8,391,775	05	10.43	10.43	—	10.43
Plympton	367,944	05	12.52	12.52	—	12.52

CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Princeton	446,591	03	12.44	12.44	12.44	12.44
Provincetown	2,079,276	03	5.56	5.56	—	5.56
QUINCY	10,552,438	05	12.75	10.84	—	22.32
Randolph	3,115,324	05	10.89	9.80	—	19.06
Raynham	1,580,755	04	11.00	10.25	—	13.42
Reading	3,362,234	05	12.57	12.57	—	12.57
Rehoboth	1,450,321	04	8.86	8.86	—	8.86
REVERE	4,185,582	05	11.59	10.13	—	22.82
Richmond	311,046	05	9.65	9.65	—	9.65
Rochester	737,233	05	9.21	9.21	—	9.21
Rockland	1,633,830	03	11.47	11.47	—	11.47
Rockport	1,741,208	04	8.59	8.59	—	8.59
Rowe	425,476	03	5.61	3.59	—	5.79
Rowley	818,411	05	10.02	10.02	10.02	10.02
Royalston	130,458	05	8.32	8.32	—	8.32
Russell	108,383	04	15.13	14.40	—	20.43
Rutland	651,398	05	10.99	10.99	—	10.99
SALEM	4,296,541	04	13.23	11.38	—	21.83
Salisbury	1,132,939	03	9.74	9.74	—	9.74
Sandisfield	171,010	04	9.16	9.16	—	9.16
Sandwich	3,877,390	05	9.54	9.54	—	9.54
Saugus	3,690,875	05	10.72	8.34	—	21.13
Savoy	51,748	04	13.19	13.19	—	13.19
Scituate	3,350,280	03	9.48	9.48	—	9.48
Seekonk	1,801,464	03	13.43	10.55	—	23.50
Sharon	2,567,220	04	15.58	15.58	—	15.58
Sheffield	456,469	04	12.74	12.74	—	12.74
Shelburne	176,907	05	12.36	12.36	—	12.36
Sherborn	1,008,150	03	14.83	14.83	—	14.83
Shirley	537,201	04	11.02	11.02	—	11.02
Shrewsbury	4,250,438	04	9.74	9.74	9.74	9.74
Shutesbury	172,082	05	18.30	18.30	—	18.30
Somerset	2,399,603	04	14.31	10.73	—	25.04
SOMERVILLE	7,255,884	04	10.30	10.75	—	20.29
South Hadley	1,149,689	04	14.72	14.72	14.72	14.72
Southampton	454,962	05	14.09	14.09	—	14.09
Southborough	2,022,248	04	12.68	12.68	—	12.68
Southbridge	921,689	04	11.50	11.50	—	11.50
Southwick	728,464	04	14.71	14.71	—	14.71
Spencer	922,798	04	8.70	8.70	—	8.70
SPRINGFIELD	6,077,499	05	21.56	17.51	—	33.36
Sterling	903,277	04	13.03	13.03	—	13.03
Stockbridge	714,159	05	6.52	6.52	—	6.52
Stoneham	2,875,473	03	11.17	10.46	—	16.75
Stoughton	3,073,118	05	12.25	10.72	—	20.22
Stow	1,026,877	04	14.36	14.36	—	14.36
Sturbridge	1,062,760	05	13.24	12.35	—	17.09
Sudbury	3,600,973	04	13.87	13.46	—	20.53
Sunderland	278,458	05	14.41	14.41	—	14.41
Sutton	1,081,039	03	10.28	10.28	—	10.28
Swampscott	2,431,281	05	11.93	11.29	—	20.87
Swansea	1,942,136	05	9.35	8.09	—	16.36
TAUNTON	4,922,012	04	10.34	8.64	—	18.10
Templeton	516,137	04	9.91	9.91	—	9.91
Tewksbury	3,790,698	04	11.60	10.10	10.10	18.08
Tisbury	2,191,707	05	5.99	5.86	—	10.48
Tolland	116,099	03	5.52	5.52	—	5.52
Topsfield	1,149,877	04	12.06	12.06	—	12.06
Townsend	792,509	03	13.52	13.52	—	13.52
Truro	1,777,268	05	4.65	4.65	—	4.65

CITY/Town	Assessed Value (\$000)	Year Certified	2005 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Tyngsborough	1,339,342	04	11.85	11.85	—	11.85
Tyringham	136,623	05	6.10	6.10	—	6.10
Upton	1,023,781	05	10.09	10.09	—	10.09
Uxbridge	1,335,209	04	11.67	11.67	—	11.67
Wakefield	3,605,637	05	10.90	9.06	—	21.47
Wales	129,929	05	14.68	14.68	—	14.68
Walpole	3,419,633	05	11.38	10.99	—	14.22
WALTHAM	7,810,724	04	14.15	9.89	—	27.87
Ware	579,781	03	15.60	15.60	—	15.60
Wareham	2,952,731	03	8.02	8.02	—	8.02
Warren	298,257	05	14.73	14.73	—	14.73
Warwick	53,358	04	20.74	20.74	—	20.74
Washington	50,250	04	13.38	13.38	—	13.38
Watertown	4,954,802	04	11.48	10.91	—	20.09
Wayland	3,024,247	03	12.58	12.58	—	12.58
Webster	1,357,014	03	9.60	8.65	—	15.37
Wellesley	7,895,988	03	8.40	8.40	—	8.40
Wellfleet	2,046,242	04	4.83	4.83	—	4.83
Wendell	55,757	03	18.98	18.98	—	18.98
Wenham	745,095	03	11.91	11.91	11.91	11.91
West Boylston	725,678	05	13.55	13.55	—	13.55
West Bridgewater	923,426	03	13.61	12.07	—	17.15
West Brookfield	325,320	05	11.27	11.27	—	11.27
West Newbury	765,150	04	10.17	10.17	—	10.17
West Springfield	2,066,176	05	20.07	15.48	—	31.20
West Stockbridge	234,271	03	14.84	14.84	—	14.84
West Tisbury	2,203,419	05	4.52	4.52	—	4.52
Westborough	3,242,443	03	14.37	14.37	—	14.37
WESTFIELD	2,368,806	04	18.32	15.66	—	30.79
Westford	3,470,781	05	13.68	13.68	—	13.68
Westhampton	153,865	04	16.91	16.91	—	16.91
Westminster	813,580	04	12.75	12.75	—	12.75
Weston	4,625,623	05	9.46	9.46	—	9.46
Westport	2,584,794	03	6.14	6.14	—	6.14
Westwood	3,246,876	03	13.27	11.97	—	20.97
Weymouth	6,282,959	05	10.00	8.85	—	17.49
Whately	168,342	05	16.28	16.28	—	16.28
Whitman	1,290,256	05	11.67	11.67	—	11.67
Wilbraham	1,318,322	04	16.96	16.96	—	16.96
Williamsburg	218,716	04	16.48	16.48	—	16.48
Williamstown	772,763	03	13.68	13.68	—	13.68
Wilmington	3,205,135	04	13.60	9.77	—	26.80
Winchendon	591,532	03	11.80	11.80	—	11.80
Winchester	4,854,183	05	10.39	10.42	—	9.76
Windsor	72,879	03	14.38	14.38	14.38	14.38
Winthrop	1,866,015	03	9.07	9.02	9.02	9.98
WOBURN	5,229,006	05	13.11	9.16	—	22.95
WORCESTER	10,360,089	05	15.77	13.18	—	27.60
Worthington	125,711	05	13.60	13.60	—	13.60
Wrentham	1,646,455	04	11.37	10.92	—	13.65
Yarmouth	5,332,561	04	6.84	6.84	6.84	6.84

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**This booklet is presented as a public service  
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***Massachusetts Taxpayers Foundation***  
**333 Washington Street, Suite 853**  
**Boston, MA 02108-5170**  
**617-720-1000**  
**[www.masstaxpayers.org](http://www.masstaxpayers.org)**