THE BURDEN OF HOUSING COSTS IN MASSACHUSETTS

INSTITUTE FOR COMMUNITY HEALTH — DATA TABLES, MARCH 2019



Housing is a social determinant of health

Social determinants of health are social and economic factors that influence health; they represent the conditions in which people are born, grow, work, live, and age. Housing is an important social determinant of health. The cost and quality of housing can impact a wide range of health outcomes and has a disproportionately negative impact among vulnerable populations. This document provides data on **housing cost burden** for all cities and towns in Massachusetts.



How do we assess the cost burden of housing?

Information on housing costs is collected through the American Community Survey (ACS), run by the US Census Bureau. The data tables in this document list Massachusetts cities and towns and show the percentage of households that are **severely cost burdened**. This means that **more than 50**% of household income is spent on housing. The data in this document is based on the most recently available ACS data (2012-2016 estimates). The tables show cost burden data for both renter-occupied and owner-occupied households:

Data source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates: Table B25091 - Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months; Table B25070 - Gross Rent as a Percentage of Household Income in the Past 12 Months



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Abington	8%	15%
Acton	8%	21%
Acushnet	8%	15%
Adams	8%	18%
Agawam	10%	30%
Alford	15%	11%
Amesbury	12%	21%
Amherst	12%	46%
Andover	8%	16%
Aquinnah	34%	18%
Arlington	10%	17%
Ashburnham	10%	11%
Ashby	9%	28%
Ashfield	6%	18%
Ashland	7%	15%
Athol	10%	27%
Attleboro	10%	23%
Auburn	9%	21%
Avon	12%	17%
Ayer	7%	19%
Barnstable	15%	29%
Barre	9%	17%
Becket	10%	4%
Bedford	9%	17%
Belchertown	7%	30%
Bellingham	8%	15%
Belmont	10%	20%
Berkley	8%	16%
Berlin	11%	22%
Bernardston	10%	0%



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Beverly	12%	22%
Billerica	7%	16%
Blackstone	8%	23%
Blandford	10%	0%
Bolton	11%	0%
Boston	15%	25%
Bourne	15%	15%
Boxborough	8%	12%
Boxford	10%	0%
Boylston	7%	9%
Braintree	8%	28%
Brewster	13%	7%
Bridgewater	10%	25%
Brimfield	9%	28%
Brockton	16%	26%
Brookfield	10%	0%
Brookline	13%	27%
Buckland	11%	3%
Burlington	10%	15%
Cambridge	12%	21%
Canton	10%	29%
Carlisle	11%	13%
Carver	11%	14%
Charlemont	11%	24%
Charlton	9%	16%
Chatham	11%	37%
Chelmsford	9%	19%
Chelsea	16%	24%
Cheshire	12%	9%
Chester	11%	17%



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Chesterfield	13%	55%
Chicopee	9%	20%
Chilmark	33%	21%
Clarksburg	8%	15%
Clinton	12%	15%
Cohasset	12%	24%
Colrain	11%	20%
Concord	11%	29%
Conway	8%	29%
Cummington	7%	18%
Dalton	10%	19%
Danvers	9%	22%
Dartmouth	12%	22%
Dedham	11%	20%
Deerfield	6%	18%
Dennis	12%	31%
Dighton	11%	5%
Douglas	7%	9%
Dover	11%	35%
Dracut	12%	23%
Dudley	10%	20%
Dunstable	10%	16%
Duxbury	15%	19%
East Bridgewater	9%	22%
East Brookfield	5%	13%
East Longmeadow	8%	30%
Eastham	17%	22%
Easthampton	10%	20%
Easton	9%	25%
Edgartown	14%	6%



Percentage of ho	useholds that are sev	verely cost burdened
Community	Owner-occupied households	Renter-occupied households
Egremont	11%	26%
Erving	5%	28%
Essex	12%	14%
Everett	19%	29%
Fairhaven	13%	22%
Fall River	15%	25%
Falmouth	13%	24%
Fitchburg	13%	29%
Florida	14%	3%
Foxborough	8%	20%
Framingham	11%	28%
Franklin	7%	18%
Freetown	10%	16%
Gardner	10%	22%
Georgetown	7%	14%
Gill	6%	14%
Gloucester	15%	20%
Goshen	10%	6%
Gosnold	33%	0%
Grafton	9%	14%
Granby	9%	37%
Granville	8%	30%
Great Barrington	12%	17%
Greenfield	10%	21%
Groton	12%	25%
Groveland	11%	21%
Hadley	13%	13%
Halifax	19%	4%
Hamilton	11%	23%
Hampden	8%	17%



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Hancock	9%	0%
Hanover	9%	25%
Hanson	9%	19%
Hardwick	9%	37%
Harvard	10%	34%
Harwich	14%	15%
Hatfield	9%	14%
Haverhill	10%	28%
Hawley	8%	70%
Heath	21%	12%
Hingham	12%	45%
Hinsdale	7%	24%
Holbrook	12%	11%
Holden	10%	6%
Holland	5%	12%
Holliston	5%	26%
Holyoke	10%	27%
Hopedale	7%	9%
Hopkinton	7%	16%
Hubbardston	12%	7%
Hudson	11%	16%
Hull	14%	27%
Huntington	11%	12%
Ipswich	16%	23%
Kingston	12%	22%
Lakeville	8%	31%
Lancaster	8%	17%
Lanesborough	8%	23%
Lawrence	19%	30%
Lee	7%	14%



Percentage of house	eholds that are sev	verely cost burdened
Community	Owner-occupied households	Renter-occupied households
Leicester	10%	10%
Lenox	12%	24%
Leominster	10%	24%
Leverett	15%	14%
Lexington	13%	22%
Leyden	9%	0%
Lincoln	11%	28%
Littleton	8%	16%
Longmeadow	10%	40%
Lowell	15%	29%
Ludlow	5%	16%
Lunenburg	16%	18%
Lynn	14%	28%
Lynnfield	7%	50%
Malden	14%	26%
Manchester-by-the-Sea	14%	19%
Mansfield	7%	10%
Marblehead	14%	24%
Marion	16%	10%
Marlborough	13%	17%
Marshfield	12%	25%
Mashpee	13%	25%
Mattapoisett	13%	14%
Maynard	6%	32%
Medfield	9%	33%
Medford	14%	21%
Medway	9%	22%
Melrose	7%	16%
Mendon	7%	21%
Merrimac	8%	44%



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Methuen	10%	23%
Middleborough	8%	27%
Middlefield	13%	0%
Middleton	12%	10%
Milford	10%	18%
Millbury	10%	16%
Millis	15%	21%
Millville	6%	19%
Milton	12%	24%
Monroe	30%	40%
Monson	7%	19%
Montague	9%	24%
Monterey	15%	17%
Montgomery	16%	0%
Mount Washington	22%	0%
Nahant	13%	11%
Nantucket	20%	13%
Natick	8%	15%
Needham	9%	21%
New Ashford	8%	21%
New Bedford	16%	25%
New Braintree	3%	24%
New Marlborough	16%	25%
New Salem	8%	15%
Newbury	15%	17%
Newburyport	11%	27%
Newton	11%	21%
Norfolk	11%	12%
North Adams	13%	26%
North Andover	8%	21%



Percentage of hous	eholds that are sev	verely cost burdened
Community	Owner-occupied households	Renter-occupied households
North Attleborough	8%	11%
North Brookfield	7%	9%
North Reading	10%	21%
Northampton	10%	21%
Northborough	8%	14%
Northbridge	9%	19%
Northfield	11%	9%
Norton	11%	8%
Norwell	14%	25%
Norwood	9%	18%
Oak Bluffs	24%	2%
Oakham	10%	0%
Orange	12%	42%
Orleans	21%	39%
Otis	7%	16%
Oxford	12%	16%
Palmer	8%	28%
Paxton	7%	12%
Peabody	13%	24%
Pelham	8%	21%
Pembroke	9%	30%
Pepperell	8%	20%
Peru	14%	11%
Petersham	13%	14%
Phillipston	10%	24%
Pittsfield	13%	26%
Plainfield	15%	38%
Plainville	9%	7%
Plymouth	11%	27%
Plympton	10%	22%



Community Owner-occupied households Renter-occupied households Princeton 13% 29% Provincetown 26% 43% Quincy 16% 22% Randolph 11% 31% Raynham 11% 26% Reading 9% 16% Rehoboth 11% 6% Revere 19% 29%	
Provincetown 26% 43% Quincy 16% 22% Randolph 11% 31% Raynham 11% 26% Reading 9% 16% Rehoboth 11% 6%	
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Raynham 11% 26% Reading 9% 16% Rehoboth 11% 6%	
Reading 9% 16% Rehoboth 11% 6%	
Rehoboth 11% 6%	
Revere 19% 29%	
1370	
Richmond 10% 17%	
Rochester 9% 4%	
Rockland 14% 14%	
Rockport 16% 15%	
Rowe 5% 8%	
Rowley 8% 23%	
Royalston 4% 8%	
Russell 10% 0%	
Rutland 5% 14%	
Salem 13% 25%	
Salisbury 15% 29%	
Sandisfield 11% 8%	
Sandwich 17% 10%	
Saugus 13% 20%	
Savoy 17% 29%	
Scituate 12% 29%	
Seekonk 9% 26%	
Sharon 10% 22%	
Sheffield 16% 17%	
Shelburne 9% 15%	
Sherborn 12% 10%	
Shirley 12% 25%	



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Shrewsbury	6%	17%
Shutesbury	15%	38%
Somerset	11%	11%
Somerville	14%	16%
South Hadley	13%	27%
Southampton	16%	14%
Southborough	7%	23%
Southbridge	11%	25%
Southwick	7%	23%
Spencer	8%	31%
Springfield	13%	35%
Sterling	10%	24%
Stockbridge	12%	23%
Stoneham	11%	28%
Stoughton	12%	28%
Stow	11%	22%
Sturbridge	9%	5%
Sudbury	12%	8%
Sunderland	15%	35%
Sutton	10%	8%
Swampscott	13%	27%
Swansea	13%	15%
Taunton	13%	25%
Templeton	10%	19%
Tewksbury	12%	23%
Tisbury	31%	28%
Tolland	3%	0%
Topsfield	9%	0%
Townsend	7%	19%
Truro	18%	14%



Percentage of households that are severely cost burdened		
Community	Owner-occupied households	Renter-occupied households
Tyngsborough	7%	9%
Tyringham	4%	13%
Upton	5%	22%
Uxbridge	12%	20%
Wakefield	9%	17%
Wales	15%	18%
Walpole	9%	21%
Waltham	11%	17%
Ware	14%	26%
Wareham	10%	25%
Warren	13%	3%
Warwick	13%	50%
Washington	8%	0%
Watertown	11%	13%
Wayland	11%	29%
Webster	11%	17%
Wellesley	10%	18%
Wellfleet	20%	53%
Wendell	17%	23%
Wenham	14%	14%
West Boylston	11%	19%
West Bridgewater	13%	22%
West Brookfield	5%	23%
West Newbury	9%	0%
West Springfield	13%	20%
West Stockbridge	12%	24%
West Tisbury	26%	18%
Westborough	8%	14%
Westfield	9%	20%
Westford	8%	15%



Percentage of h	ouseholds that are sev	erely cost burdened
Community	Owner-occupied households	Renter-occupied households
Westhampton	12%	28%
Westminster	9%	23%
Weston	17%	26%
Westport	10%	23%
Westwood	11%	15%
Weymouth	12%	21%
Whately	12%	21%
Whitman	10%	18%
Wilbraham	9%	9%
Williamsburg	11%	36%
Williamstown	9%	22%
Wilmington	9%	21%
Winchendon	11%	16%
Winchester	9%	20%
Windsor	13%	100%
Winthrop	18%	25%
Woburn	9%	21%
Worcester	15%	26%
Worthington	11%	6%
Wrentham	10%	29%
Yarmouth	14%	18%

