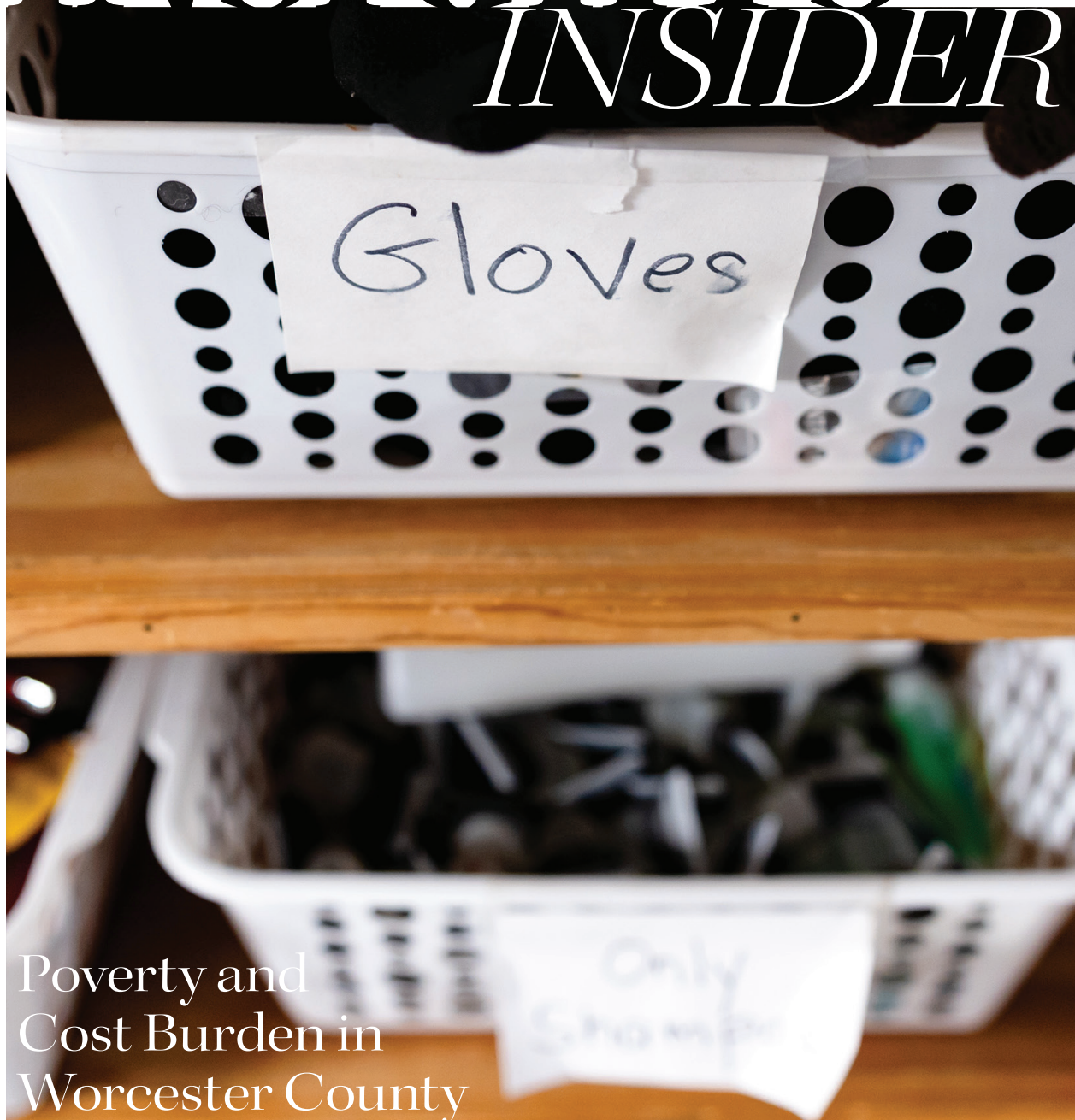


INSIGHTS INSIDER



Poverty and Cost Burden in Worcester County

Although Massachusetts has one of the highest median household incomes in the United States, poverty remains persistent in many communities. Worcester County is no exception. Despite a decrease in the number of residents experiencing poverty between 2012 and 2022 statewide, Worcester County has seen an increase over that same period – however, combined with population increases, the percentage of residents experiencing poverty has remained static.

In this Insider, we are using the U.S. Census Bureau's definition of poverty, which compares total family income to a set of income thresholds based on that family's size and number of related children. Unrelated individuals are compared to a threshold that counts only one individual. The Census does not consider local financial differences when determining poverty, as it uses the same thresholds nationwide.



The Research Bureau



Changes in Household Incomes

Between 2012 and 2022, **real inequities between household incomes grew in many of Worcester County's 60 communities**, while the poverty rate remained largely the same.

The scatterplots demonstrate these effects. Each community is represented by a bubble on the chart. The vertical axis shows the percentage of residents in poverty. The horizontal axis shows housing cost burden – the share of households that are spending more than 30% of their monthly household incomes on mortgages or rent.

Bubbles are sized to show the “80/20 Income Ratio.” This is the median household income of a household at the 80th percentile divided by those at the 20th percentile. The greater the resulting number (and therefore the bigger the bubble) the bigger the gap in income between those at the top and those at the bottom. Colors represent whether the community is rural, suburban, or urban.

Communities were coded as rural if they were rural levels one or two according to the Massachusetts Office of Rural Health; urban if they have a city form of government; and all remaining municipalities were classified as suburban. Labelled communities represent a cross section of the county as featured on Worcester County Insights, though data from all 60 communities is shown.

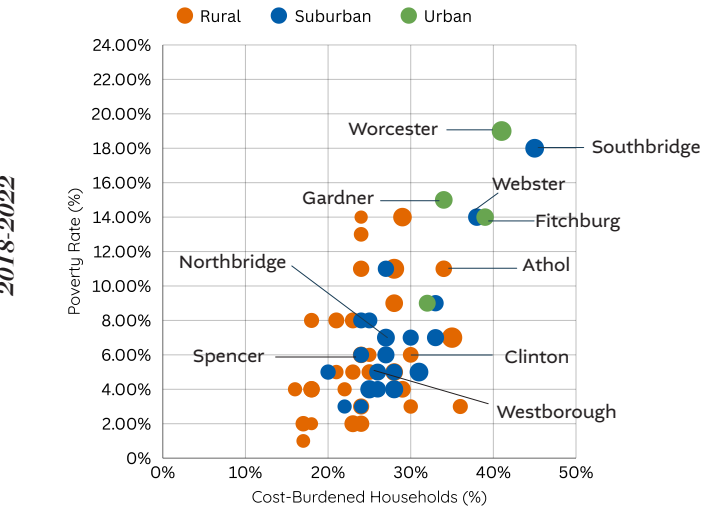
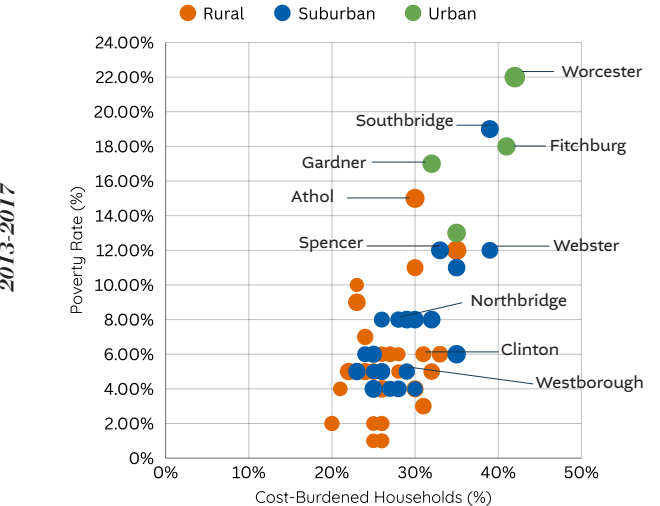
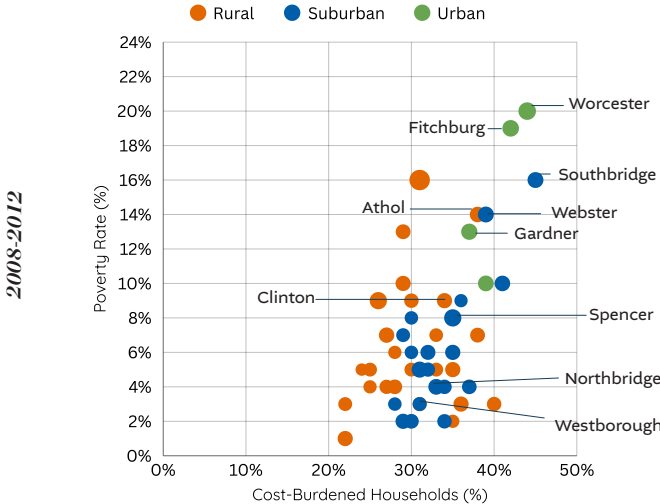
Countywide, while the share of cost-burdened households has decreased from 36% to 32%, the income ratio has increased from 4.8 to 5.1. That means that there is a bigger gap in incomes between those with the most and those with the least. That gulf grew in rural and suburban communities but shrunk slightly in urban centers.

These figures in combination present an interesting picture. There are more residents and more impoverished residents, overall, in Worcester County than there were in 2012.

While there is an increasing gap between incomes of those at the top and at the bottom, the overall share of cost-burdened households has decreased. What that may indicate is that while the incomes of those at the top and the bottom have diverged, the incomes of those in between have increased in such a way as to reduce the county's overall housing cost burden.

Percent of Residents Below Poverty Level x Cost-Burdened Households

Bubbles Sized to Represent 80/20 Income Ratio



Rates of Poverty in Worcester County

Still, it is worth looking at impoverished residents in more detail. Overall, the level of poverty has remained the same from 2012 to 2022: **about 10% of all Worcester County residents find themselves in poverty.** The number of impoverished residents countywide **grew by more than 3,400** but the overall population itself grew by tens of thousands.

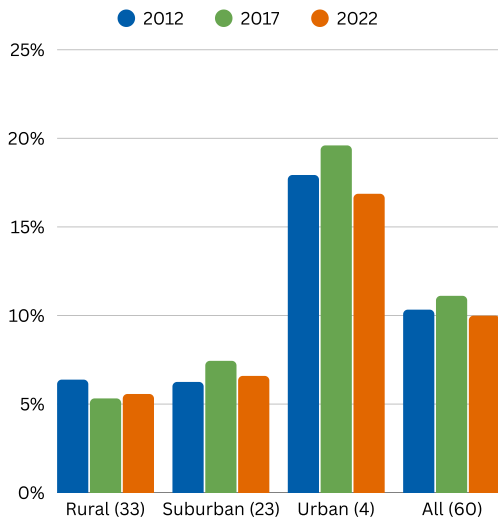
In general, urban communities have the highest percentages of impoverished residents and cost-burdened households. Southbridge, a suburban community, has frequently ranked highly compared to other suburban communities in both metrics, and in both 2012 and 2022 Hardwick ranked highly among the rural communities.

Some of these communities have small populations, which result in relatively large margins of error, although the U.S. Census Bureau estimates that there is a 90% probability that these numbers are within the margin. The larger the population, such as in Worcester or Fitchburg, the more accurate the Census estimates. Still, these charts can provide a starting point for understanding where inequities lie across Worcester County.

Across the county's 33 rural communities, the number of impoverished residents saw a small decrease, though it was well within the combined margin of error, making it difficult to make solid conclusions about the change. The 23 suburban and four urban communities saw the number of impoverished residents grow; **in suburban communities, they grew by more than the combined margin of error, indicating a statistical likelihood that there are more impoverished residents in suburban communities between 2012 and 2022.**

Percent of Residents Below Poverty Level

2012-2022, by Community Classification

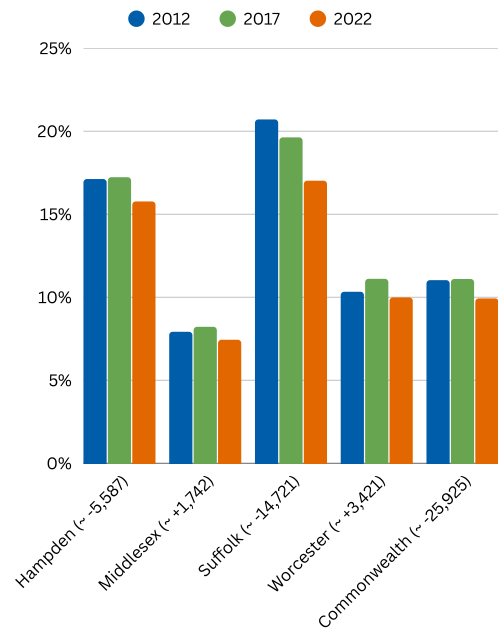


Despite the overall changes in impoverished residents, estimates varied greatly among individual municipalities. Among rural towns, **Barre saw its impoverished residents grow by 217%, or more than 500, while Templeton saw a decrease of 60%, or 600 residents;** both changes exceed their combined margins of error, meaning it is likely there was a real change here. Among suburban communities, **West Boylston had the largest percent increase in the number of impoverished residents** when accounting for margin of error. There, it increased by 313, or 15.97%, increasing from 234 to 547. Among urban communities, **Fitchburg's decrease of 1,700 impoverished residents** was well above the margin, indicating a likely statistical decrease in impoverished residents in that city.

Overall, Massachusetts saw its total number of impoverished residents decrease from 698,286 to 672,361, or 3.71%. Thirteen of its fourteen counties saw their overall share of impoverished residents decrease; though four counties, including Worcester, Middlesex, and Norfolk, saw their number of impoverished residents increase. The following chart demonstrates the changes in selected counties. The labels include the estimated change in number of residents experiencing poverty between 2012 and 2022.

Percent of Residents Below Poverty Level

2012-2022, by Selected Counties



Rural

Ashburnham
Athol
Barre
Berlin
Bolton
Boylston
Brookfield
Charlton
Clinton
Douglas
East Brookfield
Hardwick
Harvard
Hubbardston
Lancaster
Mendon
New Braintree
North Brookfield
Oakham
Paxton
Petersham
Phillipston
Princeton
Royalston
Rutland
Sterling
Sturbridge
Sutton
Templeton
Upton
Warren
West Brookfield
Westminster

Suburban

Auburn
Blackstone
Dudley
Grafton
Holden
Hopedale
Leicester
Lunenburg
Milford
Millbury
Millville
Northborough
Northbridge
Oxford
Shrewsbury
Southborough
Southbridge
Spencer
Uxbridge
Webster
West Boylston
Westborough
Winchendon

Urban

Fitchburg
Gardner
Leominster
Worcester

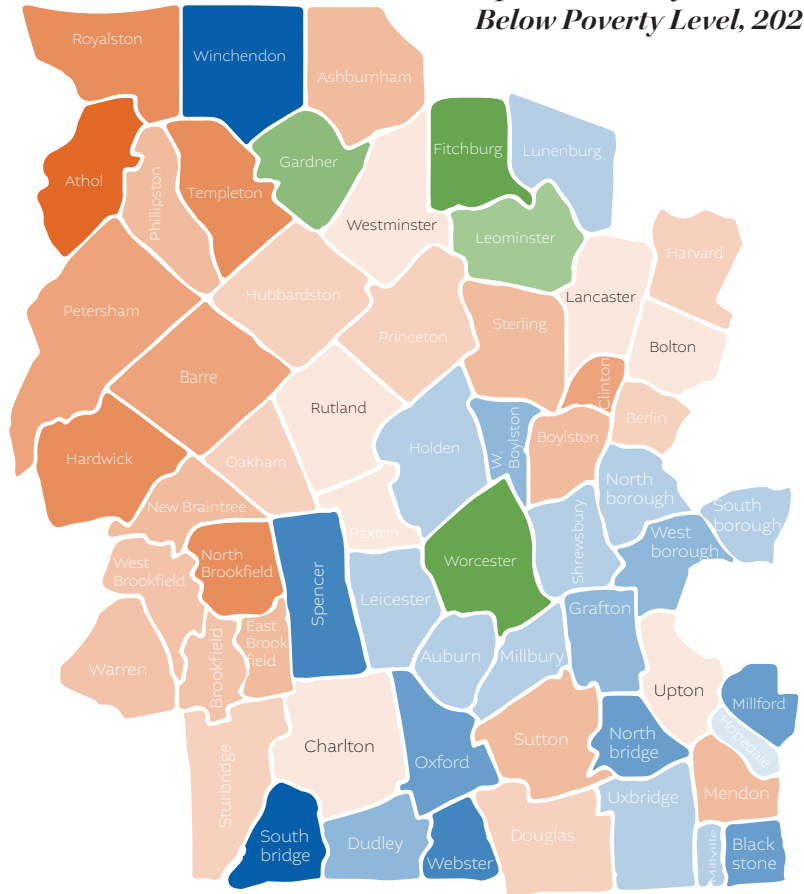
Since the publication of Worcester County Insights, data updated to 2024 has become available from the U.S. Census Bureau. Using the 2024 American Community Survey, we can map poverty rates across Worcester County's communities.

Although 2022 and 2024 data are not directly comparable due to overlap in survey years, mapping the data shows patterns of impoverished communities. Even if overall the share of impoverished residents in rural areas is relatively small, where those communities are located seems to play a role in how impoverished they are. **In general, communities on the eastern side of the County, between Worcester and Boston, are less impoverished than those on the western side.** Communities in the northwest have higher rates of residents below the poverty line than those in the southeast, even among rural communities (it should be noted that rural communities are largely on the western side of the County, while suburban communities are mostly in the southeastern quadrant).

Between 2012 and 2022, the number of residents experiencing poverty in Worcester County has increased, but so too has total population. This has served to bring the percentage of total residents experiencing poverty in the county down slightly. **But community to community, these results differ, and lived financial experiences – such as incomes and costs – may be different than how the U.S. Census defines poverty, which does not account for local contexts.** In other words, even if the Census does not consider a particular family to be impoverished does not mean that that family is not financially struggling in some way – for example, the prices of food, housing, heating, and other necessary goods could differ significantly between areas of the country. **Still, the numbers in this Insider can provide a starting point for further exploration of poverty pressure points throughout Worcester County.**

As always, for more information about the economic status of Worcester County's sixty municipalities, please visit www.worcestercountyinsights.org. For a deep dive into southwestern Worcester County's cost-burdened households in particular, please see our Insights Insider from September 2024, *Cost Burdens in South County*.

Map 1: Percent of Residents Below Poverty Level, 2024



Transparency level 15: 1.37%-3.19% **30:** 3.2% - 5.2% **45:** 5.21% - 7.19% **60:** 7.2% - 9.2%
75: 9.21% - 13.73% **100:** 13.74%-19.57%

Orange: Rural **Blue:** Suburban **Green:** Urban



Nonprofit Insights from Greater Worcester Community Foundation

Local nonprofits provide support to households experiencing poverty throughout Worcester County, providing food, housing, and accessing benefits.

WORCESTER COMMUNITY ACTION COUNCIL

As Worcester County's designated anti-poverty agency, WCAC helps individuals and families move toward economic self-sufficiency through programs including fuel assistance, financial empowerment, tax preparation, early education, and employment services.

WORCESTER COUNTY FOOD BANK

Worcester County Food Bank serves as the region's leading hunger relief organization, distributing donated food through a network of 115 partner agencies across Worcester County.

EMERGENCY ASSISTANCE & COMMUNITY SUPPORT

Hyper-local assistance is also available in some communities. In Leicester, *Deja New* supports residents facing financial hardship by helping cover critical household expenses such as rent, utilities, taxes, and transportation costs. The organization also provides free non-emergency medical ride.

RURAL POVERTY RESPONSE

Central resources are available for more rural communities. *Winchendon Community Action Committee* serves as a central resource for residents in North Worcester County, offering a food pantry, emergency assistance, fuel assistance, SNAP enrollment support, youth development programs, job training, and financial coaching.