

# Community Teamwork

COMMUNITY NEEDS ASSESSMENT 2023



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Community Teamwork  
Community Needs Assessment  
2023

## Letter from the CEO

Friends of Community Teamwork and fellow members of the Greater Lowell community, Community Teamwork, as the Community Action Agency for the Greater Lowell area, is pleased to present the 2024–2026 Community Needs Assessment; an effort to document the state of poverty in our service area, the economic landscape we all operate within, along with direct feedback from community members, coupled with quantitative data on our region. The Needs Assessment supports and informs the Community Teamwork Strategic Plan, which is updated based on the issues raised through this process.

This assessment is a post-pandemic snapshot of the impact of COVID-19 on the residents, businesses, and communities—as recovery from the unprecedented experience of the COVID-19 pandemic continues. Issues of poverty exacerbated by inequities are ongoing. Community Teamwork continues its work to be an anti-racist agency, striving to address the social determinants of health, which are tied to economic prosperity and tinged with the institutional structures that continue to be barriers for equitable health and wealth development for all.

Housing ranked first as the “unmet need” for total survey respondents, as well as across all gender, race, ethnicity, age, town of residency, and income brackets. Respondents overwhelmingly highlighted housing as the number one issue in the communities we serve.

The second major take-away from this Needs Assessment is the preponderance of respondents indicating their households’ finances have worsened from three years ago. The reasoning provided for this financial instability was primarily that living expenses were too high. The quantitative data provided in this assessment aligns data with community feedback. As inflation rates increased (19% from 2019 to 2023), pandemic-related aid also ended for individuals and families. This support provided critical financial assistance, particularly for low and middle-income families, and its loss is clearly being felt.

Community Teamwork presents this needs assessment to support the work of all of our municipalities, community-based agencies, and our state partners who are striving to strategically plan new programs and expand services based on identified needs

Please feel free to reach out to us if you have questions or wish to discuss further. We are also happy to present and discuss the data found in the report to you and/or your organization.

Sincerely,

A handwritten signature in black ink, appearing to read "Karen N. Frederick". The signature is fluid and cursive, with the first name "Karen" being more prominent.

Karen N. Frederick  
Chief Executive Officer  
Community Teamwork, Inc.

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## Executive Summary

Established in 1965, Community Teamwork is the non-profit Community Action Agency (CAA) serving the City of Lowell and the seven surrounding towns of Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsborough, and Westford. Community Teamwork also serves as a Community Development Corporation and as the Regional Housing Agency for the Merrimack Valley and the rest of Northeastern Massachusetts, including 64 additional cities and towns inclusive of the North Shore and Cape Ann.

As a result of our most recent Strategic Plan (2021-2023), the Agency reviewed and modified its mission statement as follows:

***Community Teamwork is a catalyst for social change. We leverage our programs, our partnerships, and our collective voice to foster equity, compassion, and community engagement to create housing, education and economic opportunities.***

Every three years, in its capacity as a Community Action Agency, Community Teamwork conducts a Community Needs Assessment. Through a variety of data collection tools, Community Teamwork gathers information on the causes and conditions of poverty directly from the communities we serve. It is these causes and conditions of poverty and the greatest needs facing our community that drive our Strategic Plan, inform modifications and expansions of our programming, and ensure that our progress is both community- and data-informed.

Engaging the community is critically important to the work of the agency. Through the Community Needs Assessment process, we collect and analyze the community's perception of Greater Lowell's unmet needs, and combine their feedback with data gathered from a variety of public data sources. The Community Needs Assessment serves as the foundation of Community Teamwork's three-year Strategic Plan, and will inform the update, scheduled for Fall 2023, resulting in a five-year Strategic Planning roadmap. We tailor our existing programs and create new offerings to meet the needs that arise from the Assessment.

In conducting the Community Needs Assessment, we targeted a wide range of businesses, organizations, and public offices across many sectors of our Community Action footprint. We are deeply grateful for all of the individuals and organizations who lent their time, talents, and expertise, whether as a participant in our assessment tools or as a collaborator in this work. In particular, we would like to extend our sincere gratitude to all members of the Strategic Planning Committee, Dr. Leland Ackerson of UMass Lowell, Executive Office of Housing and Livable Communities (formerly the Department of Housing and Community Development), the Office of Community Services, and MASSCAP, the statewide Community Action Agencies' professional association.

With input from these many stakeholders, this document reflects the complex and wonderful fabric of Greater Lowell. We believe that Community Teamwork grows stronger through diversity.

The top needs identified in this 2024-2026 Community Needs Assessment are as follows:

### **Individual Level Top Needs**

1. Affordable and Available Housing
2. Financial Sustainability
  - a. Education and Training
  - b. Transportation
3. Affordable and Available Childcare and After School Care
4. Behavioral Health/Substance Use Services
5. Services to Combat the High Cost of Living, including food and utilities

### **Community Level Top Needs**

1. Housing, Lack of Affordable Housing and Housing Stock

2. Mental Health Services Availability
3. Childcare Availability

## Using This Document

This Community Needs Assessment covers several geographies served by Community Teamwork. Within this document, our Needs Assessment tools cover the Greater Lowell area, our primary Community Service Block Grant (CSBG) service area. In addition to the in-depth review of the Greater Lowell area, this Needs Assessment provides full qualitative (empirical) data gathered from the My SideWalk Dashboards, coordinated and funded through the Executive Office of Housing and Livable Communities, as coordinated by MASSCAP.

As Greater Lowell is our primary focus for the Community Needs Assessment, our analysis includes Topic Briefs to offer a more in-depth analysis of findings specifically focused on these communities. The Topic Briefs cover data on Poverty, Population, Income, Employment, Housing, Education, Childcare, and Health.

## Overview of Process

In September of 2022, Community Teamwork began its planning phase for the development of its 2024-2026 Community Assessment Report and Strategic Plan (CARSP). This Community Needs cycle followed the process that was successfully implemented by Community Teamwork in 2019, including the Board leadership and community partner participation. Community Teamwork Board Member Dr. Leland Ackerson again chaired the CARSP process during this cycle. As a professor of Public Health at UMass Lowell, Dr. Ackerson brought a wealth of knowledge and experience to the data collection and analysis process. Dr. Ackerson also trained a cohort of his undergraduate students to conduct Key Informant Interviews for the Community Needs Assessment.

At the onset of the Needs Assessment, we assembled the Strategic Planning Committee and reviewed successful practices from the prior cycle, and determined the activity schedule. The Strategic Planning Committee conducted its assessment during the winter of 2022 and spring of 2023. All qualitative data was gathered by the end of March 2023, and the data analysis and generation of the Community Needs Assessment occurred through June 2023. The Community Teamwork Finance and Executive Committee and then, subsequently, the full Board of Directors reviewed the assessment and voted to approve the document for submission. The full Board vote occurred on June 28, 2023.

## Methodology

Once again, our process was to approach this Community Needs Assessment with an emphasis on diversity and representation in order to gain a response that closely reflects the communities and demographics of Greater Lowell. We recognize that our internal capacity allowed us to collect a convenience sample rather than a statistically significant response. Recognizing these limitations when we designed this process, we targeted a diverse sample population in order to yield more accurate and applicable findings. As such, we carefully selected our Community Needs Assessment Survey recipients, Key Informants, and Focus Groups, with an intent to engage a diverse audience. Please see the Appendix for Community Needs Assessment Survey respondent demographics, including analysis on population representation and sector analyses outlining the diversity of sectors, towns, and populations engaged in this process across all assessment tools.



The Community Needs Assessment examines and identifies major causes and conditions of poverty in Greater Lowell. In conducting our assessment, we used a variety of data collection tools and activities. The results of these tools were analyzed collectively in order to arrive at the major causes and conditions of poverty. Descriptions of the assessments and data collection tools are as follows.

### Primary Data Analysis

Community Needs Assessment Survey: The Community Needs Assessment Survey captures the perspective of residents of our CSBG service area as to their perception of the community's top needs as related to poverty and community resources. In coordination with the MASSCAP Planner's Community of Practice, Community Teamwork utilized the agreed upon questions to assist with a statewide compilation of survey data. Survey dissemination was primarily through partner agencies – assisting with outreach to their constituents and employees. The goal was to garner feedback from individuals living and working in the Greater Lowell area. This survey cycle utilized some unique efforts, including – requesting partner agencies to push out internally to obtain survey responses from their own staff; the placement of posters with QR codes for surveys in public areas; the intentional connection with Health Departments in our service region to support survey dissemination in municipalities, senior centers, and at food sites; dissemination of survey cards through food distribution sites; engagement with public school systems to promote the survey; the utilization of Community Teamwork WIC program's participant text messaging system; as well as our more traditional ways of dissemination (e-newsletters, emails, promotion on the Community Teamwork website). The survey had a twofold objective: to gather data on individual and community needs and the greatest barriers to financial stability, and to gather demographic data of respondents. In total, 685 surveys were completed and entered into Survey Monkey for analysis. An important component of the analysis of the survey data was to review responses to comparable questions from three years ago. It provided a snap shot of the economic impact that the COVID-19 pandemic had on families in our region. Please refer to the Key Findings: Community Needs Assessment Survey section for information on the results of the Community Needs Assessment Survey and the full analysis in the Appendix.

Key Informant Interviews: In order to gain the perspective of community stakeholders and leaders from their specialized lens, we conducted Key Informant Interviews. With the assistance of Dr. Ackerson's Public Health students at UMass Lowell, we interviewed 28 Key Informants representing 25 organizations. The objective of these interviews was to learn Informants' views of the top needs in Greater Lowell, the most vulnerable populations, and the most effective means of addressing the needs identified. Please see the Key Findings: Key Informant Interviews section for more information.

Focus Groups: The Focus Groups brought rich qualitative data to the Community Needs Assessment. While the Key Informants were primarily comprised of sector professionals, the Focus Groups afforded an in-depth conversation with a spectrum of community members. In particular, Focus Groups captured the voice of low- income individuals and those who could speak to the needs of the most vulnerable, seniors, youth, and at-risk populations. The Focus Group Subcommittee conducted nine (9) Focus Groups. All participants were provided the Community Needs Assessment Survey. Focus Group questions were aligned with the Key Informant Interviews questions, and also complement the Survey. Please refer to the Key Findings: Focus Groups section for more information.

### Secondary Data Analysis

Because the data collected through our Needs Assessment represents a convenience sample, we paired our findings with publicly available empirical datasets.

My Sidewalk Community Data: We would like to thank the Executive Office of Housing and Livable Communities (HLC) for funding the My Sidewalk Data Dashboards for the Community Action Agencies statewide, and to MASSCAP for coordinating the process to provide uniform data sets on topics that impact poverty. One of our most important sources of empirical data provided by My Sidewalk is their town-level core data set derived from the American Community Survey 5 Year Estimates (2017-2021) as well as other sources. This data was critical to the development of our analyses and Topic Briefs.

Greater Lowell Health Alliance: We would also like to thank the Greater Lowell Health Alliance for their excellent Community Health Needs Assessment (CHNA), which we consulted when preparing our Health Topic Brief on the Greater Lowell area. We also compared the greatest needs as evidenced by our Community Needs Assessment Survey with the greatest needs presented in the CHNA. These two assessments, when examined alongside each other, provide a comprehensive overview of our shared community's greatest needs through two specialized lenses: poverty and health.

The top needs identified in this 2024-2026 Community Needs Assessment are as follows:

Individual Level Top Needs:

1. Affordable and Available Housing
2. Financial Sustainability
  - a. Education and Training
  - b. Transportation
3. Affordable and Available Childcare and After School Care
4. Behavioral Health/Substance Use Services
5. Services to Combat the High Cost of Living, including food and utilities

Community Level Top Needs:

1. Housing, Lack of Affordable Housing and Housing Stock
2. Mental Health Services Availability
3. Childcare Availability

## Identifying Greatest Needs

The Strategic Planning Committee analyzed each of the aforementioned assessment tools and secondary data sources alongside each other in order to arrive at the greatest needs of individuals, families, and the Greater Lowell community at large; the most vulnerable subsets of the general population; and the causes and conditions of poverty.

Generally, there was consensus across these assessment tools and data resources, particularly regarding the greatest needs of individuals and the community. Among our assessment tools, the surveys lent quantitative data to the analysis, while conversational tools such as Focus Groups and Key Informant Interviews lent an in-depth qualitative perspective to the hard data points. Empirical data provided supported the identification of needs, and the reality of poverty and stressors on family income and stability for our community members.

## Top Individual and Community Needs

After conducting various assessment tools and examining the publicly available data, we examined trends across these tools and arrived at the following top needs at the individual and community levels.



## Individual Need 1: Affordable and Available Housing

This is Community Teamwork's third consecutive Community Needs Assessment in which the unaffordability of housing and the lack of affordable housing is the dominant need identified by Greater Lowell residents. Respondents to the Community Needs Assessment agreed across race, gender, ethnicity, age, and community of residence that Housing is their top need. Community Teamwork staff and clientele also indicated Housing as their top need. In a review of the Community Surveys across the past three cycles, in addition to Housing being identified as the number 1 need, it can be seen that the percentage of respondents indicating Housing as a top need increased each cycle.

Ranked Priorities – Total Respondents		
2022-2024 CNA (685 Responses)	2021-2023 CNA (1,431 Responses)	2018-2020 CNA (237 Responses)
1. Housing: <b>68%</b>	1. Housing: <b>53%</b>	1. Housing: <b>43%</b>

Additionally, the survey asked what barriers keep respondents' households from financial stability. The predominant response related to the cost of living, including housing, citing "My living expenses (rent/mortgage, heat, food) are too high."

Within the responses from the Focus groups, all nine groups noted two major areas driving poverty: housing and the overall cost of living. The issue of not just affordable units, but also appropriate-sized units with enough bedrooms for larger families was also raised. Key Informant interviewees also cited housing as a primary concern, with most citing lack of housing, particularly affordable housing as a major cause of poverty in our communities.

An examination of publicly available empirical data sources reinforces the prevalent and growing issue of housing affordability and availability. The Housing Topic Brief outlines the convergence of the following factors:

- Greater Lowell has a very low percentage of rental housing units within the total housing stock.
- Every community in Greater Lowell has higher rents than the national average, and all communities in our region, with the exception of Lowell, have rental rates higher than the Massachusetts average.
- The overall housing stock in Greater Lowell is aging, creating problems of poor-quality housing. De-leading in particular presents a barrier to renters with children.
- With the exception of the town of Dunstable (29%), all communities in the Greater Lowell area have over 35% of their renters considered rent-burdened, meaning that they pay more than 30% of their income in housing. This speaks to the lack of affordable units.
- Since our prior CNA, minimum wage increased from \$12.75/hour to \$15.00/hour. However, housing costs have risen so quickly that these increases in wages cannot keep up with the combination of increased housing costs and the impact of inflation on other necessities (food, utilities, etc.).
- New homeownership opportunities are impacted by the increasing mortgage rates post-pandemic, jumping from a low of 2.96% in 2021 to 7.23% for a 30-year fixed mortgage in August of 2023 (Freddie Mac).

In short, there are few options for affordable, high-quality units for renters, and few pathways to homeownership for most households. This poses a considerable strain on household budgets and jeopardizes families' housing security and ability to afford other necessary expenses.

## **Individual Need 2: Financial Sustainability**

In reviewing the results of our Community Needs Survey, it was critical to compare the responses from our most recent Community Needs Assessment on the question of family financial stability. When asked to compare whether in the past three years, your household's finances improved, worsened, or remained the same, in 2019, the highest response was "remained the same" at 38.6%. In 2023, as households struggle to recover from the economic impact of the COVID-19 pandemic, more than 46% of respondents indicated their household finances have "worsened." Of note, when analyzed by race and ethnicity, all responded with "worsened" as the highest percentage. Our survey also documented a higher percentage of respondents indicating an inability to pay bills on time each month compared to 2019.

When asked about what drives financial instability, the top response was that living expenses were too high (46%) and secondly, that "I work full-time but my pay doesn't cover my expenses," (30%). Our community input identified the individual need of financial sustainability, and specifically mentioned the need for additional education and training to support household incomes, and the need to have access to reliable and convenient public transportation. Key Informant interviews focused on financial stability and growth as a concern, citing the lack of well-paying jobs, especially for those without higher education and/or specialized skills training. Key Informants indicated the challenges in obtaining and maintaining employment includes the barrier of the lack of public transportation. When asked about overcoming poverty, these individuals specifically spoke to needing the ability to access available services (transportation) and providing more education and training opportunities.

As noted above, all nine focus groups highlighted housing as an issue, but also the rising overall cost of living. Of note, the Teen BLOCK Focus Group participants highlighted the lack of financial education within the high school curriculum, and were very vocal about the need for basic financial literacy to provide an understanding of savings, and pathways to manage and increase income. This predominantly youth-led group was also very vocal on the need for more educational opportunities and accessing workplace skills; recommending more assistance for youth to find the resources they need to be successful as they move into the world of work. The need for financial education was brought up in the SBA Loan Committee Focus Group, addressing the issue of lack of access to capital and the ability to build wealth for individuals with low-incomes, especially in marginalized communities.

Financial sustainability as an identified individual need is based on the availability of supports that will continue to assist individuals and families to increase income. This is naturally those supports that help obtain and maintain employment, and specifically noted, access to education and training to increase skill levels, and therefore obtain a better paying job, and having the ability to get to your employment, in a consistent and reliable fashion.

## **Individual Need 3: Affordable and Available Childcare and After School Care**

When asked about unmet needs in the community, overall survey results ranked childcare as the second highest priority and After School/Summer Programs for children and youth as the fifth highest. Over half of the respondents from the City of Lowell prioritized childcare as a need. Within the Community Needs Survey, the response on the high cost of childcare and its impact on being able to work ranked 4<sup>th</sup> overall, with 19% of respondents indicating this was an issue for their household. Childcare affordability was highlighted in focus groups, coupled with the overall issues of rising costs across the board. The Topic Brief on childcare documents the significant financial costs of childcare, and that policies supporting additional subsidies have also created more demand. Waiting lists for subsidized childcare slots have increased, at least in part due to the shortage of slots in the community.

#### **Individual Need 4: Behavioral Health and Substance Use Services**

The results of the Community Needs Survey ranked Mental Health & Counseling as fourth for unmet need, with 43% of respondents identifying this area for both individuals and their communities. Older respondents, both from the 43-64 age group and the 65 and older age group, ranked this issue as second – more than 50% of respondents from both age groups. Although not highlighted in our Key Informant interviews as a cause of poverty, per se, it was mentioned as a challenge for residents. Key Informants responded to a question on the biggest changes in the Greater Lowell community in the last three years and did note the increase in homelessness and increased need for mental health services. The focus groups highlighted mentally ill and medically fragile individuals and a number of groups did tie homelessness directly to untreated mental health needs.

#### **Individual Need 5: Services to Combat the High Cost of Living**

Our Community Needs Survey reflected the overall impact of the economic struggle as we move away from the pandemic. Inflation has surged: from 2019 (prior survey) to 2023 (current survey dissemination), the cumulative rate of inflation was 19% (U.S. Inflation Calculator). Major areas impacted include food, utilities, and gas. As the nation emerges from the pandemic, following unprecedented closures and modifications to lifestyles and work expectations, the Federal Reserve implemented policies to address the rising inflation rates seen as a result of the large influx of pandemic level income support, rising prices, and other economic factors. The tightening monetary policy that began in March 2022 has resulted in higher interest rates. Since the start of the intervention to combat inflation, the Federal Reserve has made 11 rate hikes over the past 16 months. Interest rates have increased, including almost doubling for mortgage rates and interest on credit cards and lending have jumped. According to Lending Tree, the average credit card interest rate has risen from 14.6% in February 2022 to 24.2% in July of 2023.

The Community Needs Survey responses on the question of, “what keeps you or your household from feeling stable,” documented 46% of total respondents stating, “My living expenses (rent/mortgage, heat, food) are too high.” This was the number one response in each of our communities, by each income bracket, and by those respondents between the ages of 18 to 64. For our older respondents (65 and older), the number one response was that they were on a fixed income (i.e. income is limited) and the number two response was that their living expenses were too high.

The increasing costs of all items was brought up by both our Key Informants interviewees and the members of our Focus Groups. Eight of the nine Focus Groups indicated the rising cost of living was a driving force of poverty. In this qualitative review, individuals spoke to the overall increases in their everyday purchases, of needed staples such as food, gas, and utilities. The economic data clearly justifies this “feeling.” Pandemic supports, such as eviction moratoriums, increased benefits, COVID stimulus funding, etc., have now ended. Prices have risen precipitously, and despite some wage growth, households are struggling to maintain financial stability.

#### **Community Level Need 1: Housing, Lack of Affordable Housing and Housing Stock**

In addition to the issue of housing affordability at the individual level, we continue to see an inadequate supply of Affordable Housing at the community level. A majority of the Key Informants cited Housing as the most prevalent cause of poverty faced by the Greater Lowell community. Key Informants also highlighted affordable housing as the most important service needed to address this issue. Focus Groups highlighted the lack of affordable housing, but in this assessment, unlike three years ago, there were calls for increased advocacy and discussions around zoning regulations, policy changes, and articulation that housing development must also include more affordable housing in the communities surrounding Lowell.

Recommended actions included many community-based interventions, such as community level action to address the housing crisis, providing multi-generational housing supports, making housing-friendly zoning changes, to name a few.

As well documented in the Topic Brief on Housing, there continues to be a lack of affordable housing in Greater Lowell. Zoning policies such as Accessory Dwelling Units (ADUs) have been discussed at length, but in the City of Lowell, these policies have yet to be modified. While some new developments with affordable components are moving forward, the need to build new units for low- to moderate-income families is critical. Additionally, the impact of the age of the housing stock, specifically in Lowell, cannot be downplayed. While these units may turn-over, they may be inaccessible to families with children due to the lead hazard inherent with an older unit.

### **Community Level Need 2: Mental Health Service Availability**

This will be the third consecutive Community Needs Assessment in which Mental Health and the need for additional services has emerged as a prominent community need. Seven of our eight communities identified the need for Mental Health Services within their top five priorities. According to the Greater Lowell Community Health Needs Assessment (2022), Mental Health was identified as the top health priority, and in fact, was ranked number one across all three of their data sources (Key Informants, Focus Groups, and Surveys). In our prior Needs Assessment, we noted that while Mental Health is not within Community Teamwork's primary focus, it is critical to Social Determinants of Health (SDOH) and those factors needing to be addressed to end poverty.

Community Teamwork has recognized and begun addressing the negative impacts of COVID, now in the post-pandemic period, the impacts on the social and emotional health of children, individuals, and families as a whole. In December of 2021, the Surgeon General of the United States issued an advisory, "Protecting Youth Mental Health," highlighting the impacts of the pandemic on adolescent depression, anxiety, and mental health. Our programming is impacted by these trends, and following the 2019 Needs Assessment, Community Teamwork incorporated addressing behavioral health into our Strategic Plan.

The Commonwealth of Massachusetts has also begun reforms to increase access to behavioral health services. These reforms were started in 2021, called the Behavioral Health Roadmap, with implementation beginning in 2023. This is an effort to expand access to treatment, through a helpline, treatment at primary care offices, and expansion of community-based alternatives to using emergency departments for behavioral healthcare. The new 24/7 Behavioral Health Help Line (BHHL) was started in 2023, open at all times through a call or text line. It is a free service and is available in over 200 languages. There has also been increased support for Community Behavioral Health Centers, offering crisis and stabilization services. While new statewide efforts to increase Mental Health Service availability have been implemented, it will take time to determine the impact of this investment.

### **Community Level Need 3: Childcare Availability**

Childcare continues to be expensive, and childcare providers are struggling to hire and retain educators post-pandemic, causing even more shortages of available childcare slots. Data from the Department of Early Education and Care highlight the more than doubling of the number of children waiting for subsidized care slots in two years, from 400 in January 2021, to nearly 980 in 2023. The issue cuts across all the Greater Lowell Communities, including those with higher median incomes. There is not a town in Greater Lowell in which the median income would meet the Department of Health and Human Services recommended threshold for childcare affordability for two children (that no more than 7% of household income is used for

childcare). Our Community Needs Survey noted that six out of the eight communities listed the issue of childcare as one of the top five issues keeping households from feeling financially stable.

## Causes and Conditions of Poverty

Our Community Needs Assessment seeks to better understand the causes and conditions of poverty in the Greater Lowell area. In brief, the causes of poverty are the systems-level forces that result in individuals becoming, or remaining, impoverished. Examples of these forces can include lack of access to childcare services and the rising costs of housing and utilities. The conditions of poverty are the ways in which individuals experience poverty, such as relying on public transportation or struggling to afford or access mental health services and the overall effect that can have on their wellbeing.

In examining the key findings of our various assessment tools, Community Teamwork has arrived at the following causes and conditions of poverty that are most prevalent and imperative for local agencies, government departments, and key stakeholders to address.

**Cause 1 – Lack of Affordable Housing:** Across the board, many individuals throughout Greater Lowell have growing concerns over the inability to find affordable housing in their area. As reported in the Housing in Greater Lowell topic brief, rental housing vacancies are few and far between throughout Massachusetts as a whole, with Middlesex County being no exception. Furthermore, being able to afford said housing can already prove to be a struggle, as individuals earning the state minimum wage of \$15 must work an average of 83 hours per week to afford a 2-bedroom apartment in Middlesex County.

**Cause 2 – High Cost of Living:** The cost of living for families and individuals living in the Merrimack Valley is higher than much of the country. Housing, childcare, and utilities are simply more expensive than low-income, and many moderate income, families can afford. Recent inflationary trends, including the cost of food and utilities, have also played a major part in hindering efforts by individuals and families to escape poverty. This is all compounded by increased housing prices in recent years.

**Condition 1 – Increased Risk of Homelessness:** Between a lack of access to affordable housing and the difficulty of affording said housing, individuals facing poverty or near poverty, face increased risks of becoming homeless. This likelihood increases when low-income individuals are burdened by health issues or having to tend to family members. Being forced into homelessness only further complicates efforts to escape poverty, as the general safety and well-being of the homeless individual(s) becomes an added concern.

**Condition 2 – Inability to Purchase Other Necessities:** With families and individuals struggling to make ends meet on housing, food and utilities in Greater Lowell and essentially living paycheck to paycheck, affording services and products that could prove beneficial in efforts to escape poverty can seem almost impossible. Owning one's own vehicle can open the door to many employment opportunities in and around Greater Lowell. However, due to the rising cost of living, many in or near poverty have to rely on public transportation, which can limit their options when seeking better-paying employment. This is made worse by the rapid increase in prices for used cars across the country as of late, as well as rising gas prices.

Childcare is another critical need for families seeking employment, but without affordable options to place their children into while they work, balancing work and taking care of children can drastically hinder efforts to escape poverty. Even pursuing subsidized childcare within Greater Lowell comes with challenges. In 2023, the waiting list for subsidized care has grown to 979 children, with 714 of those children living just in Lowell.

## Most Vulnerable Populations

This assessment presents an overview of the Greater Lowell community. Here we recognize and highlight subsets of the population that may experience different barriers and thus may differ from the general population in their greatest needs. Based on our assessment tools as well as empirical data, we have found the following groups to be among the most vulnerable.

### Immigrant population

Of the 9 focus groups, 6 of them identified the Immigrant population as being vulnerable to poverty due to lack of documentation for employment and lack of English language skills. Not being able to earn income exacerbates their poverty and its effects. Immigrants with larger families find that it takes 2 – 3 incomes to make it work, but culturally, many women typically are not employed and don't have the skillset or language to overcome this barrier. If family support is not available, many parents attempt to balance childcare and schedule by staggering their work shifts.

### Elderly Individuals

Aging and elderly community members on fixed incomes are being impacted by the increased cost of housing coupled with inflation in all areas including medicines, food, and utilities. Within the 65+ community, 70% reported that while living on a fixed income, they struggle to meet living expenses (rent/mortgage, heat, food). Within the last 3 years, 46% report that their household finances remained the same while 40% report that it worsened. With inflation rates climbing at 19%, this population is particularly vulnerable.

### Youth and Children

Both Youth & Children and the Elderly were often cited as vulnerable communities and referred to as “book ends.” “Neither population can do much for themselves and there needs to be a cultural shift,” said one Focus Group member. “We are dismissive of older folks, and when it comes to kids, it's not my business.”

Childcare continues to grow as critical need. Based on this year's Community Needs Assessment, 45% of our respondents identified childcare as one of the 5 unmet needs for them and their community. In 2021 – 2023, after school/summer programming was a top 5 ranking 32% of the time. Post Covid, one shift within childcare need is the amount of physical capacity available. Many locations throughout the state closed during the pandemic, the sites remaining are at capacity and staffing is a struggle. Hispanic respondents reported childcare as their number one concern 61% of the time while white respondents identified it 38% of the time. Regardless of income, childcare is consistently identified as a priority.

### Individuals and Families Experiencing Homelessness and Housing Instability

Across all ages, served towns, demographics and income, by far, housing was ranked as the number one priority. The majority of respondents with lower income levels (Under \$2,000 a month and \$2,000-\$4,000 a month) reported their household finances have worsened in the last 3 years (56.3% and 54.4% respectively). When asked what keeps respondents from feeling financially stable, housing again is highlighted across all demographics. People responded that they are unable to find housing they could afford. Fair Market rent for a 2-bedroom apartment in Greater Lowell is \$1,955.00. The median for a 2-bedroom is \$1,311, indicating that based on minimum wage, families would need to work 67 hours a week for affordability. This doesn't even address the ancillary cost of childcare for both parents needing to work. Nor, does it include food, utilities or other basic needs. The MIT Living Wage Calculator for Middlesex County determines that a Living Wage for 1 adult with no children is \$23.45/hour, with 1 child it is \$47.87 and for 2 children it rockets to \$63.38. On average, 48% of renters in Lowell spend more than 30% of their income on housing costs, well above that recommended rate.



Within our shelters and congregate sites, we have seen this impact with an increase in the number of families and children as well as the length of stay of our clients. Currently, the average length of stay for a family in our Lowell Emergency Assistance shelters is 587 days, over 19 months. A July 2023 Point-In-Time review of the current individuals and families within our shelter system documents the following: For Individual Shelters, Community Teamwork currently has forty-eight (48) individuals supported in our hotel shelter site. For Residential Shelter, in the Greater Lowell region, our program has 127 families residing in 133 units, totaling 479 individuals. With our new programming in the Methuen Hotel Site, our team is now supporting 111 families in 118 units, totaling 379 individuals. This indicates that just in the Community Teamwork shelter portfolio alone, there is a need for 286 units of various sizes, to address the residents of our programming.

## Key Findings: Community Needs Assessment Survey

The Community Needs Assessment Survey was designed to gather information on what our CSBG constituency perceives to be its top needs as related to poverty and community resources. The MASSCAP Planners Group developed a core set of questions to be used in surveys statewide. Community Teamwork added two additional questions to allow us to isolate answers from CTI staff and clients. The same survey used in our 2020-2023 needs assessment was used again to allow for comparison over time, particularly critical since the previous survey was completed in 2019, giving us some insight into the effects of the COVID pandemic on responses. Individuals living and working in Greater Lowell were invited to complete the survey. The survey had a twofold objective: to gather data on individuals' perceptions of the greatest needs in their communities and to gather information on respondents' own greatest barriers to financial stability. We also included several demographic questions, to allow us to identify disparities in how subsets of the larger population experience poverty. In total, 685 surveys were completed and analyzed. Full survey results, a list of partners who disseminated the survey, and a breakdown of the demographics of respondents can be found in the Appendix.

### Greatest Needs: Community-Level Causes of Poverty and Hardship

Rank	Ranked Priorities – Total Respondents (1,431) 2021-2023 CNA (Surveys Collected during 2019)		Ranked Priorities – Total Respondents (685) 2024-2026 CNA (Surveys Collected during 2023)	
1	Housing	53%	Housing	68%
2	Mental Health & Counseling	39%	Childcare	45%
3	After School/ Summer Programs for Children/Youth	32%	Utilities	43%
4	Employment Opportunities	31%	Mental Health & Counseling	43%
5	Transportation	26%	After School/ Summer Programs for Children/Youth	31%

We asked respondents to select the top needs in their community. For the third assessment in a row, housing ranked as the #1 need in the community. In 2017, 43% of respondents selected housing as a top need. Housing was chosen by 53% of respondents in 2019 and 68% of respondents in 2023, indicating that not only has the need for housing continued to be top of mind for individuals in Greater Lowell, the need has only increased over time. It is important to note that in 2019 respondents were asked to name the top 5 needs in their community. A specific number of needs to select was not specified in the 2023 survey and respondents on average identified 5.3 needs. This variance may explain some year-over-year variation. However, housing was listed by 51% more respondents than the second ranked need in 2023. In 2019, this

difference was 39%, indicating housing as a growing need over the past 4 years. **Housing was listed as a top 5 need in every demographic group and income bracket identified in the survey, showing the universal need for housing in the Greater Lowell community.**

Following housing were needs for childcare, utilities, mental health and counseling, and after school programs for children and youth. Neither childcare nor utilities, the second and third ranked needs, were indicated in the top 5 needs in 2019. There has been a clear increase in need for each of these services.

### **Greatest Needs – Individual Causes of Poverty and Hardship**

Respondents were asked to select the conditions that negatively impacted their households' financial stability. This question examines the conditions of poverty and hardship. The overall results of all respondents indicate that housing and living expenses are too high, and additional supports necessary to maintain employment and financial stability (childcare, behavioral health supports) are in short supply. The top 3 needs are consistent with surveys collected in 2019. However, needs 4 and 5 paint a picture of a changing economic situation over the past 3 years. In 2019, all 5 top needs in some way indicated a need for additional financial resources. In 2023, respondents identified a need for services and support that are scarce in the community. Lack of childcare to enable steady employment was seen as a greater need than the need for employment itself. Similarly, behavioral health needs are seen as negatively affecting the financial situations of 13% of respondents. These responses likely reflect both the need for greater childcare and behavioral health support in the community.

Rank	Ranked Priorities 2021-2023 CNA (Surveys Collected during 2019)		Ranked Priorities 2024-2026 CNA (Surveys Collected during 2023)	
1	My living expenses (rent/mortgage, heat, food) are too high	42%	My living expenses (rent/mortgage, heat, food) are too high	46%
2	I work full-time but my pay doesn't cover my expenses	32%	I work full-time but my pay doesn't cover my expenses	30%
3	I can't find housing that I can afford	21%	I can't find housing that I can afford	20%
4	I am not eligible for benefits (i.e., SNAP, MassHealth, DTA)	21%	Childcare is too expensive and/or interferes with my ability to work.	19%
5	I need more education or training to get work or better work.	18%	I or a family member am/is struggling with mental health issues.	13%

Although variations across groups do occur in response to this question, the top 3 overall responses: “My living expenses (rent/mortgage, heat, food) are too high,” “I work full-time but my pay doesn’t cover my expenses,” and “I can’t find housing I can afford,” were top responses across every demographic, income bracket, and community in Greater Lowell. The results of high inflation are clearly being felt.

The need for childcare was indicated as a top need across every demographic, other than men and those over 45 years of age, a clear reflection of women bearing the largest responsibility for childcare. Those over 45 years of age are much less likely to have a need for full-time childcare for young children, the group for whom a lack of care is the greatest barrier to employment. The top need for seniors was identified as “I am on a fixed income and my income is limited.”

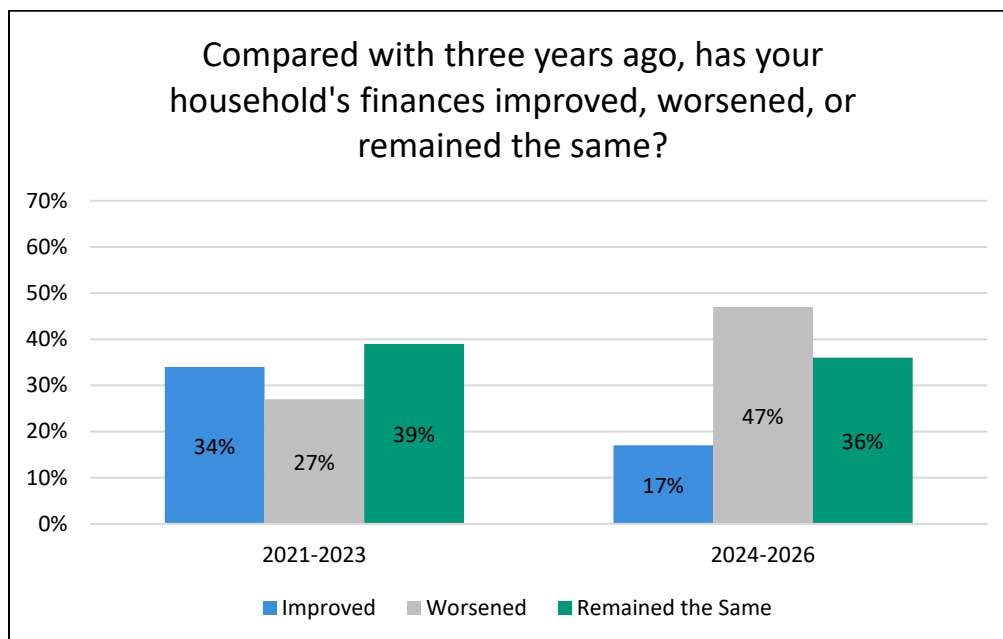
Individuals who responded “Not Applicable” to this question, indicating that they are financially stable, were most likely to be ages 45-64 (43% of n/a responses vs 31% of total responses), White (77% of n/a responses

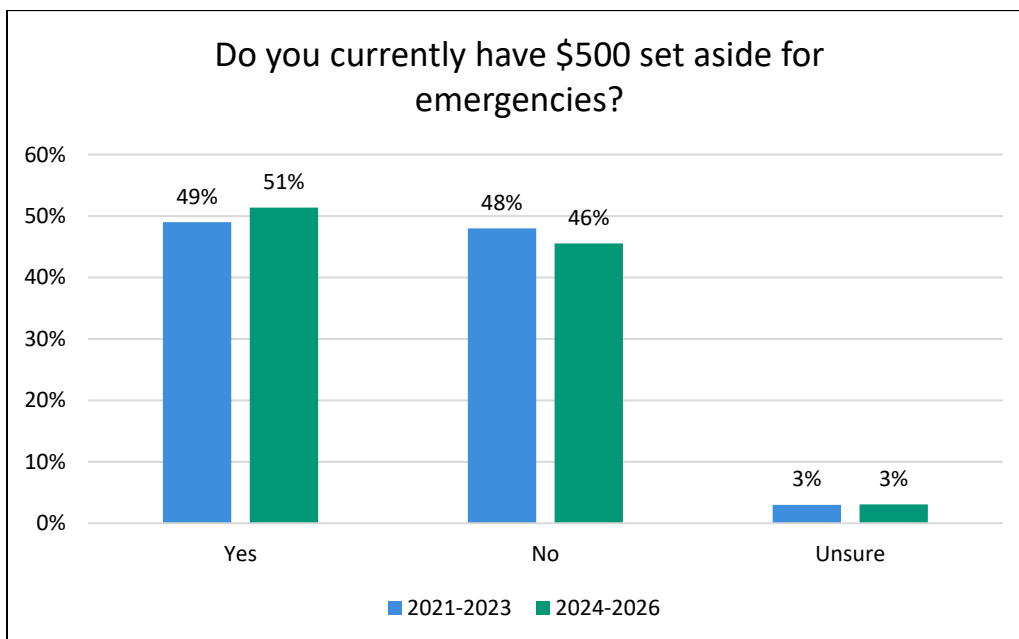
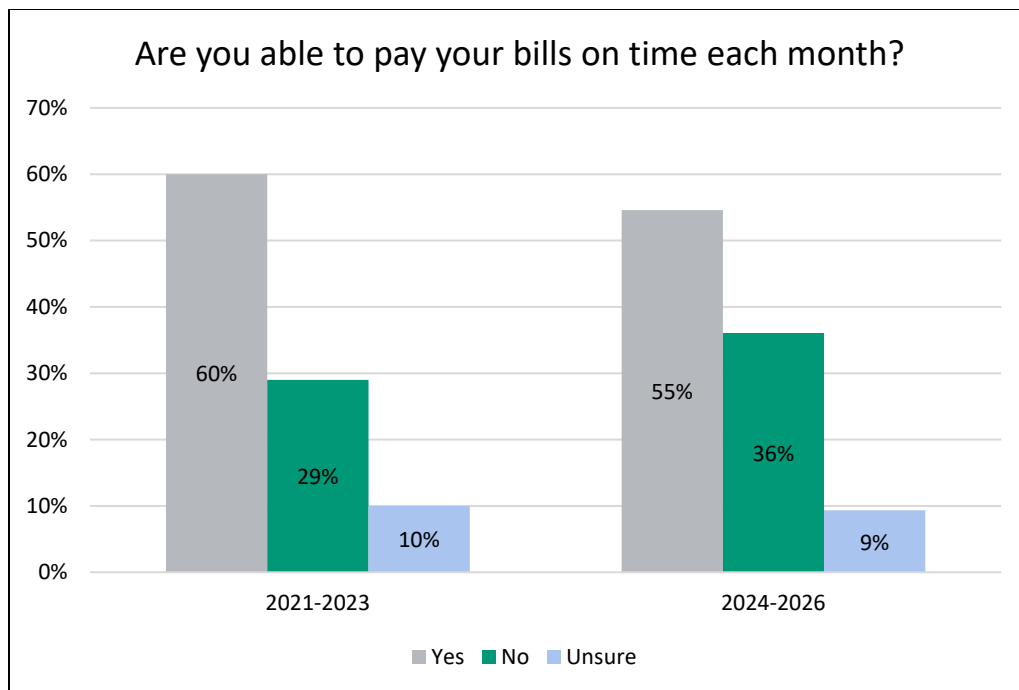
vs 65% of total), Non-Hispanic (91% of n/a responses vs 76% of total), and most importantly earn over \$6,000/month (65% of n/a responses vs 25% of total responses).

### Economic Security

We asked 3 questions designed to measure respondent's economic security. These three questions are meant to be examined together to give a complete picture of respondents' financial situation, and a very telling indication of a household's financial stability. Although a majority of respondents indicated that they were able to pay their bills on time each month, when looking at the responses regarding savings, we find nearly half of households do not have a modest savings. This indicates that households, while stable in terms of meeting their expenses, are living paycheck to paycheck. In addition to not having savings, they are unlikely to have assets such as owning a home, business, or car, and thus have not accumulated much wealth. Furthermore, most experts suggest saving at least the equivalent of three months' worth of basic living expenses for emergencies. This is the minimum benchmark for a healthy savings and therefore healthy finances. Those 49% of respondents who did not indicate that they have \$500 in savings therefore do not have the minimum recommended savings and are thus vulnerable to emergency situations. For such households, a health emergency or car trouble could jeopardize their stability and even lead to homelessness. A minor setback for most families with healthy finances such as a car in need of repair can mean disaster for a family without adequate savings. They may be unable to fix the car, and without transportation to work they may lose their jobs, thus triggering a snowball effect of rental and utility arrears and debt.

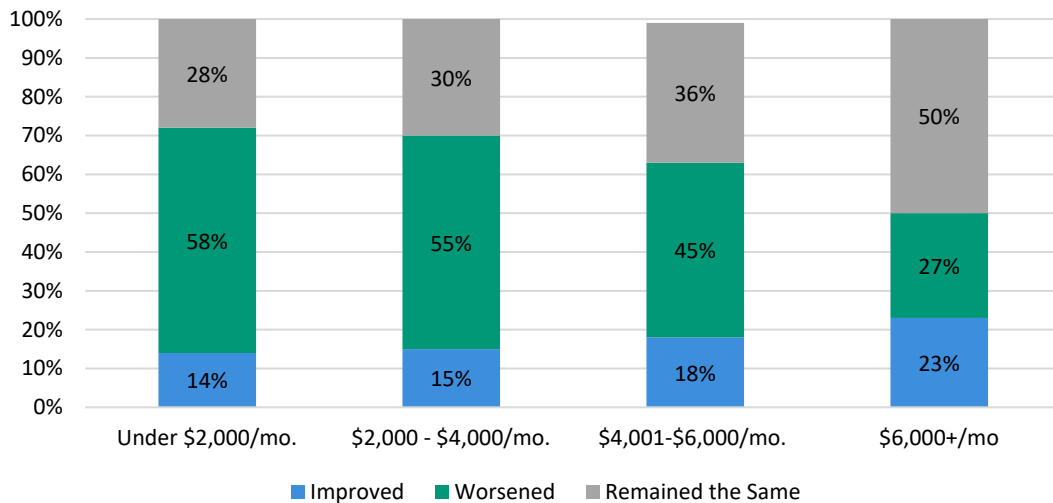
As these questions were also asked in the last assessment, we can clearly see the changes in the financial situations of individual households following the COVID-19 pandemic. Although respondents overall reported that their financial situations have worsened over the past 3 years, there has been a less dramatic change in the percentage of individuals unable to pay their bills on time or in the percentage who have \$500 set aside for emergencies.



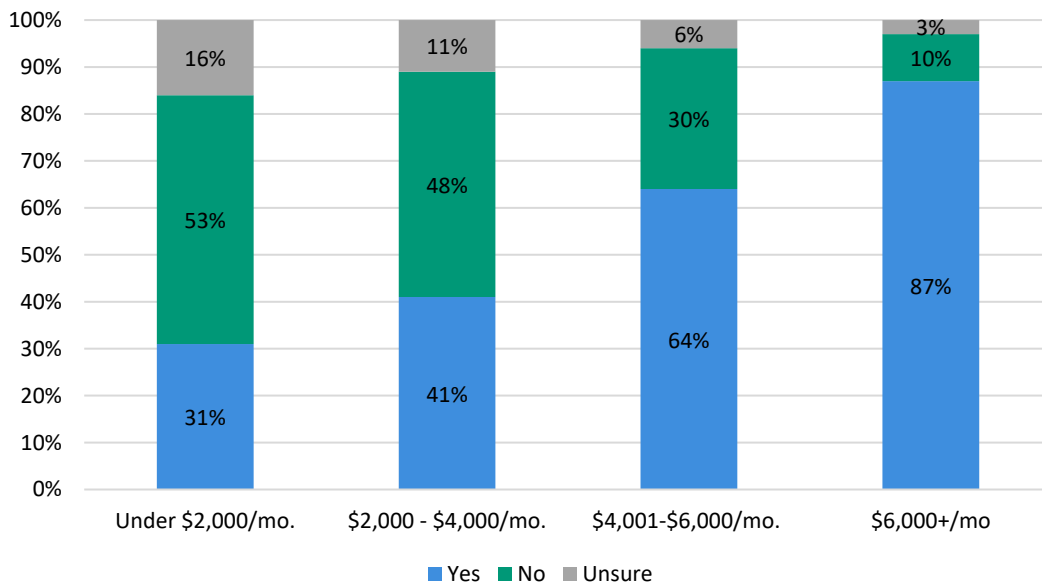


There is significant variation in economic security reported by those in different income brackets, indicating the stronger effects of inflation and other economic factors on those in lower income brackets.

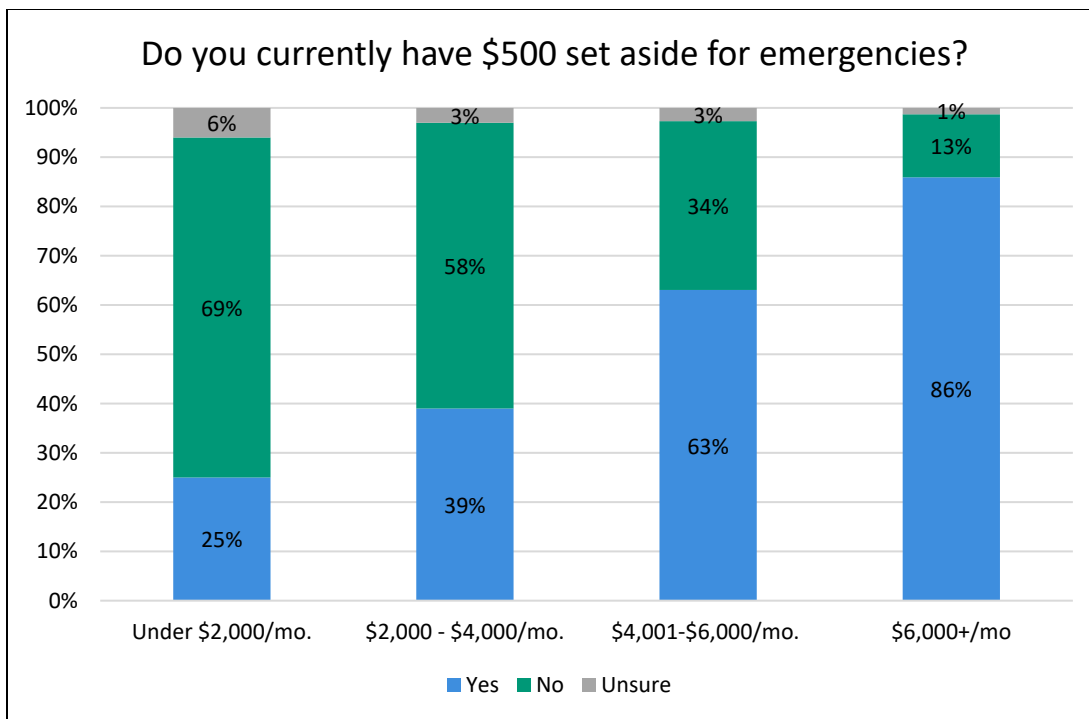
Compared with three years ago, before the COVID-19 pandemic, has your household's finances improved, worsened, or remained the same?



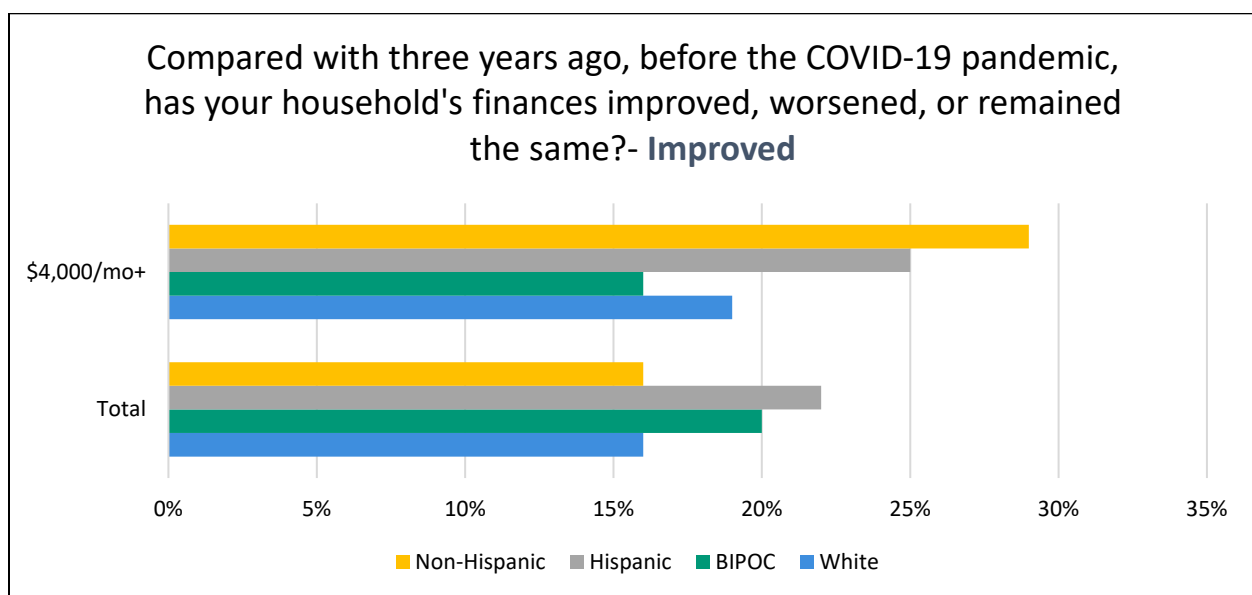
Are you able to pay your bills on time each month?



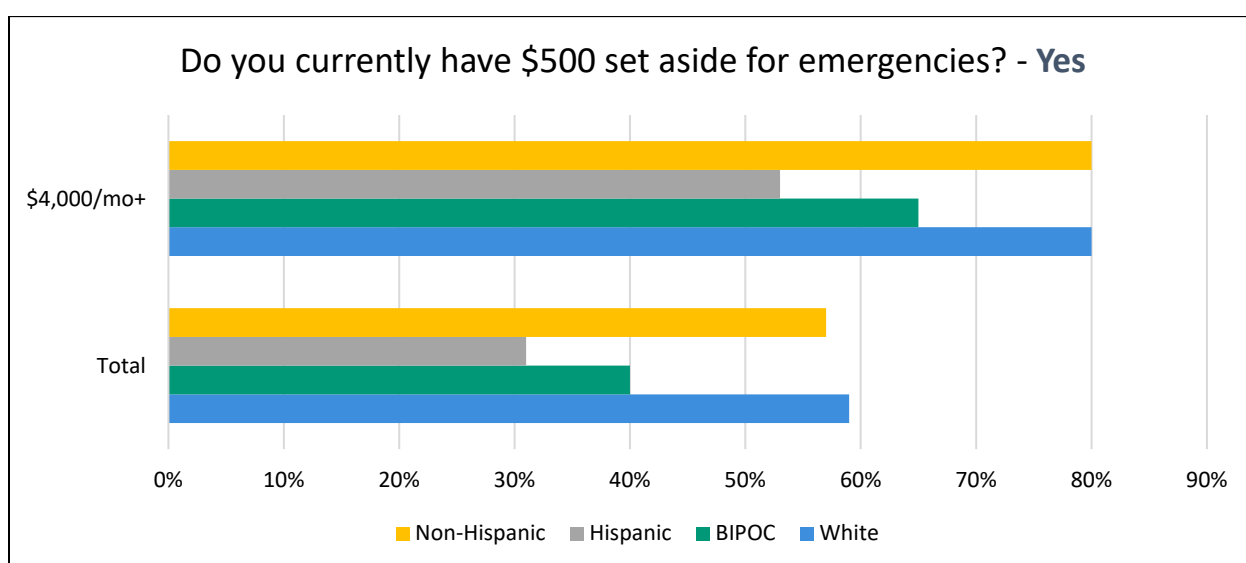
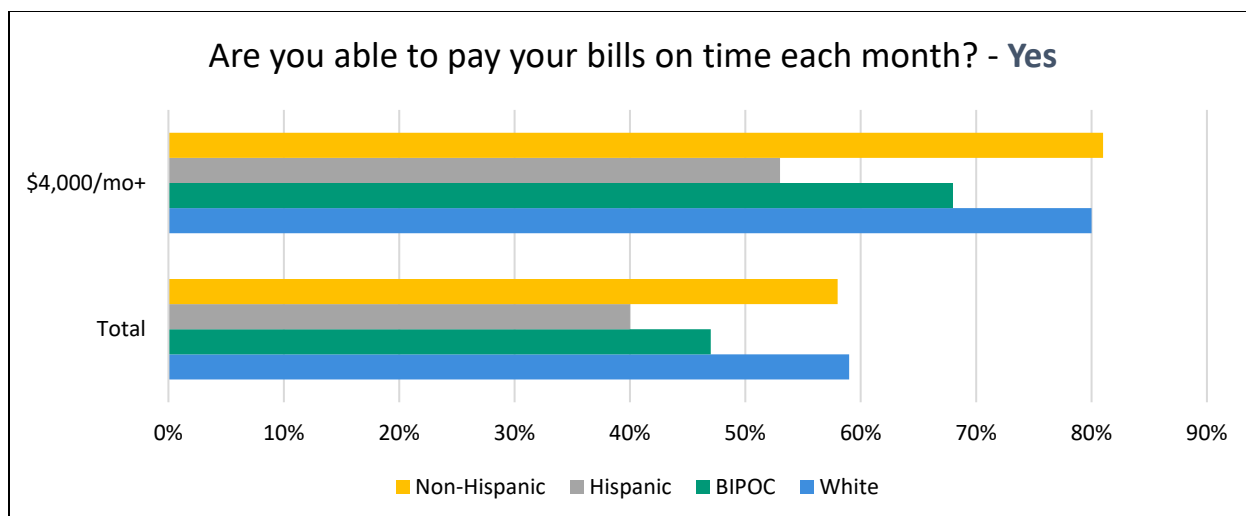
The Massachusetts Institute of Technology's Living Wage Calculator indicates the living wage for an individual with no children to begin at \$48,776. The increase in financial security for the top two income brackets shown here support this calculation.



When we looked across racial and ethnic groups, Hispanic and BIPOC individuals were more likely to indicate that their financial situation had improved in the last 3 years compared to White and Non-Hispanic respondents. White and Non-Hispanic respondents were more likely to indicate positive responses when asked about paying their bills on time and having \$500 set aside for emergencies. These differences largely held within specific income groups. The graphs below show responses by race and ethnicity for all respondents and for those with \$4,000 or more per month in income.







A more detailed breakdown of these results, including results by community, is available in the Appendix.

## Key Findings: Focus Groups

The qualitative data collection by Community Teamwork includes intentionally held focus groups with representatives of the private sector, including community-based businesses and non-profits, as well as with internal groups comprised of Community Teamwork constituents. The external Focus Group selection are those who work with or support the work of the agency. For the current Community Needs Assessment, nine (9) focus groups were conducted, including six (6) which may have contained constituents receiving services from Community Teamwork. The focus groups were as follows:

**AgeSpan Constituents and Staff:** Non-Profit Agency: Formerly Elder Services of Merrimack Valley. Primarily provides services throughout the Merrimack Valley with a focus on programming for Seniors.

**Greater Lowell Diversity, Equity and Inclusion (DEI) Practitioner's Group:** Greater Lowell Group of DEI Professionals from across a variety of Agencies. This is a loose partnership organically set-up to support the DEI Professionals who work in the Agencies that serve the Greater Lowell region, and

are knowledgeable about the systems change efforts happening in Lowell, both at an Agency, Community, and cross-systems way.

**SBA Microloan Committee and Entrepreneurship Center Staff:** Consists of local Bankers in our community who act as the Microlending Board to the Entrepreneurship Center @Community Teamwork (E-Center). The E-Center works with small businesses on obtaining SBA and local bank loans to stabilize, expand, or start their small businesses. Having this committee as a Focus Group solidified qualitative feedback from those in our communities who provide capital, see the impact of poverty from a wealth and savings stand point, and are active supporters in our communities for the work non-profits are doing to address the systemic causes of poverty. Additionally, staff of the E-Center were also present and provided the nuance of both individuals who live and work in Greater Lowell, and those that work on a day-to-day basis with small businesses, micro-enterprises, and those entrepreneurs trying to start-up a new business.

**Greater Lowell Health Alliance (GLHA) Steering Committee:** Community Leaders who participate as members of the Greater Lowell Health Alliance (GLHA) Steering Committee; representing non-profit and health focused Agencies in the Greater Lowell region.

**International Institute of New England (IINE):** A non-profit service and advocacy agency focused on the Refugee and New Arrival communities. The Focus Group was populated by individuals obtaining services from the IINE and a few staff members.

**Community Teamwork Head Start Parent Policy Council:** The Policy Council with membership of parents utilizing the Head Start services at Community Teamwork, whose role is oversight, leadership, and future planning for the services and growth of our Head Start and Early Head Start programs.

**Community Teamwork Family Shelter Participants:** A Focus Group was scheduled with participants who currently reside in a Community Teamwork Emergency Assistance (EA) Shelter site, i.e. are families in need of emergency shelter due to crisis. In this Focus Group, there were only two (2) participants, but did provide qualitative information from the perspective of those families, and the pathway out of poverty. The participants were supported with translation services, to ensure accurate capturing of their thoughts and impressions.

**Teen BLOCK (Lowell Community Health Center – LCHC):** The local Community Health Center, and frequent partner of Community Teamwork, Lowell Community Health Center (LCHC), operates a unique program focused on the healthy development of young people and cultivates leadership skills. Known as Teen BLOCK, it is a free after-school youth program offering a number of programs to empower teens to bring their ideas to life, to work within their community, to experience mentoring and leadership development, as well as the opportunity to obtain science-based curriculum on sexual health education. These focus groups encompass a wide group of employers, employees, residents and advocates for special populations in the Greater Lowell region, and have unique perspectives based on where and how they support our constituents.

**Planner's Community of Practice:** The final Focus Group was conducted in collaboration with MASSCAP and the other twenty-two (22) Community Action Agencies across the Commonwealth of Massachusetts. This Focus Group was organized to obtain statewide feedback and discussion on the driving forces of poverty, across our regions, and the identification of those most vulnerable.

Overall, nearly ninety (90) individuals participated in one of the above focus groups, and provided their views to a uniform set of Focus Group questions. The qualitative data was focused on three areas: driving forces of poverty, recommended actions to address the issues of poverty, and the most vulnerable populations – those most at risk and potentially with a higher level of need to address the causes and conditions of poverty impacting their stability and economic growth.

### **Causes and Conditions of Poverty:**

The first question for the Focus Groups consisted of asking about the driving forces/ issues that cause poverty in Greater Lowell. All nine focus groups noted two major areas, housing and the overall cost of living. Of note, a number of groups teased out the cost issues increasing in the areas of housing (rents), childcare, high cost of food, and the cost of utilities.

Additionally, a number of focus groups honed in on the changing demographics of our community, specifically the influx of new immigrants, language barriers, and those families arriving as very large families. The feedback included that for these groups, language was a barrier, finding affordable and appropriate-sized units, and access to employment and jobs if you have low-literacy in English.

The idea of the Cliff Effect, (when a pay raise at work triggers a disproportionate loss of government assistance) was also raised in this cycle, especially in context of the rising cost of living, the pandemic benefits that either have expired or will expire, and increased recognition of systemic inequality, “that the system in place to address poverty doesn’t set individuals up for success.” In the SBA Loan Committee Focus Group it was called, “inherent unfairness, as the systems were built to sustain those who traditionally benefit.” The intentional “call-out” on the systemic nature of poverty was not seen in our prior Community Needs Assessment. This could be a result of the DEI efforts across the strata of communities, be it in Agencies, municipalities, and the Commonwealth, where heightened outreach and education on the structural causes of poverty have moved to the forefront.

### **Addressing the Causes of Poverty:**

Aligned with the identified thoughts as to why poverty exists by these focus groups, is their insight as to what can be done to address these conditions of poverty. All groups articulated the need for more Affordable Housing. Included in the recommended actions around housing, however, was the inclusion of discussion on zoning regulations, policy changes – specifically more housing friendly policies, increased housing in the communities surrounding Lowell, and even a cry to manage and control corporate purchases of housing – to stop gentrification. A number of focus groups brought up the need for Financial Education, and in fact, within the Teen BLOCK Focus Group, the youth participants decried the lack of financial education being provided within the high school educational curriculum.

Additionally, increased access to education, opportunities for employment, and addressing the increasing prices of childcare, etc. were mentioned. One Focus Group noted that there needs to be efforts by the municipalities to bring incentivize growth; to “bring in industry with good paying jobs.” A number of focus groups noted that “so much comes down to funding,” and that this was true especially for the resettlement needs of new immigrants and the equitable disbursement of funding.

### **Vulnerable Populations:**

Five of the nine focus groups identified refugees and immigrants as a vulnerable population in our communities, while one additional one mentioned those with limited language ability. The groups mentioned language barriers and lack of access to further educational opportunities as major challenges to this population, as well as the issue of tenuous immigration status. As noted, the ability for refugee and immigrant families to access affordable housing, with large families, is an additional struggle. The ongoing challenge of being able to access support, due to language barriers as well as little or no understanding of

key resources (including agencies like Community Teamwork, the Department of Transitional Assistance, and other supports) also impact the stability of these families.

The elderly and individuals with disabilities were also seen as very vulnerable, coupled with children. In the case of the elderly, the impact of living on a fixed income was highlighted, as there was a general concern that they were struggling more and more. This directly links back to the issues of increases in cost of living and real inflation increases year over year.

Individuals experiencing homelessness were also one of the top populations identified as vulnerable, and some focus groups pointed out that youth experiencing homelessness were significantly at risk. Overall, in an effort to collapse the responses, the chart below indicates how many Focus Group(s) mentioned each vulnerable population:

Vulnerable Population Identified:	Mentioned in Number of Focus Groups
New Immigrants, Immigrant Communities, Individuals with Limited Language Ability	6
Elders	5
Children, Young Teen Parents, Youth, Young Adults, and Teens	5
Homeless, Homeless Families and Individuals	4
Others mentioned: People of Color, Families with Children, Single Parents (including single mothers), Individuals with specific health issues (Mentally Ill, Fragile Health Conditions, Dealing with Substance Use issues) and those with low-income or unemployed	Less than 3

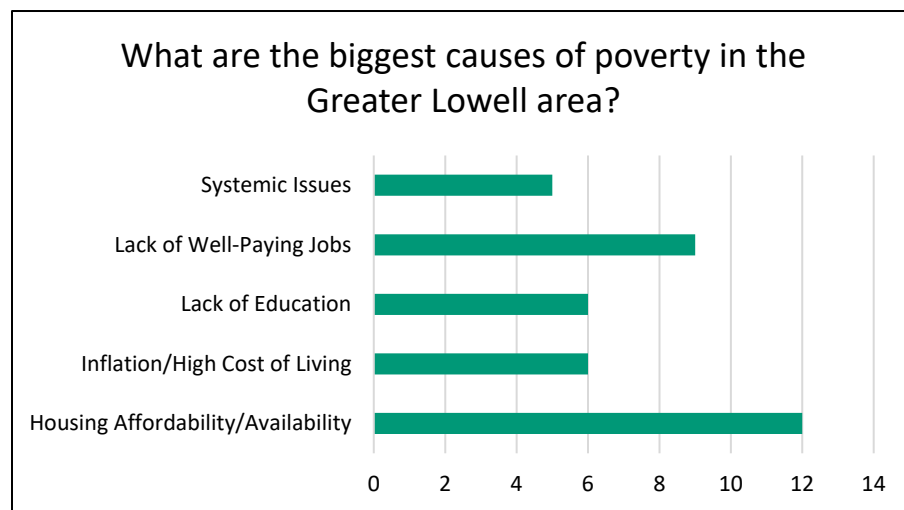
The Appendix to this document has an additional chart documenting overall responses by each focus groups to the areas and questions above.

## Key Findings: Key Informant Interviews

In order to gain the perspective of community stakeholders and leaders from their specialized lens, we conducted Key Informant Interviews. With the assistance of Dr. Leland Ackerson's Public Health students at UMass Lowell, we interviewed 28 Key Informants representing 25 organizations. The objective of these interviews was to learn Informants' views of the top needs in Greater Lowell and the most effective means of reducing poverty. We would like to thank these Key Informants for lending their time and expertise to our Community Needs Assessment. The full list of Key Informants is as follows:

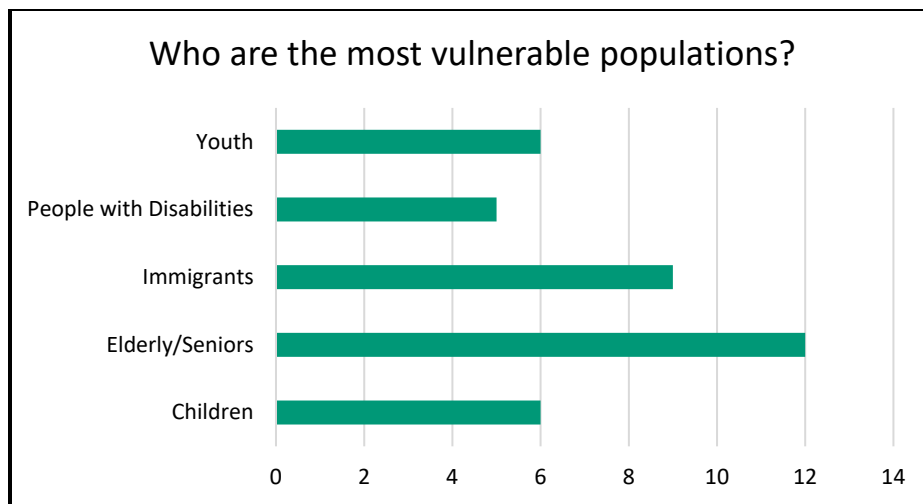
- Aleksandra Tugbiyele, Community Teamwork Board Vice President
- Amy Pessia, Merrimack Valley Food Bank
- Ann Vandal, Town of Dracut
- Bob Correnti, Billerica Housing Authority
- Caroline Rowe, International Institute of New England
- Craig Thomas, University of Massachusetts Lowell
- Deborah Chausse, House of Hope
- Gordon Caulkins, Executive Office of Housing and Livable Communities
- Heather Prince Doss, Eliot Church
- Jen Melanson, Town of Chelmsford
- Jonathan Crockett, Middlesex Community College
- Karen Byron, Executive Office of Housing and Livable Communities

- Kelly Schlabach, Executive Office of Housing and Livable Communities
- Kerrie D'Entremont, Greater Lowell Health Alliance
- Lisa Taylor-Montminy, Lowell General Hospital
- Lynn Roderick, Westford Council on Aging
- Maribel Gervais, Lowell Public Schools
- Matthew Hanson, Town of Tyngsborough
- Nicole Jamieson, Vinfen
- Phil Sisson, Middlesex Community College
- Shannon Norton, MassHire Greater Lowell Career Center
- Sheila Och, Lowell Community Health Center
- Sothea Chiemruom, Cambodian Mutual Assistance Association
- Steven Strykowski, Billerica Commission on Disabilities
- Yovani Baez-Rose, City of Lowell



When asked about the biggest causes of poverty in Greater Lowell, the lack of housing, particularly affordable housing, was by far the most oft-cited reason. This was followed by a lack of well-paying jobs, especially well-paying jobs available for those without extensive education and training. Lack of formal education in general was cited, along with the high/increasing cost of living. Five interviewees pointed to various systemic issues that keep people in poverty and make it difficult to get out of poverty, including: racism, Cliff Effects, zoning, and immigration laws that prohibit employment. A lack of public transportation, substance use, and mental health challenges were all mentioned as well.

Respondents indicated that the ways people overcome poverty are by accessing available services, increasing education and training, and often by working multiple jobs. Multiple interviewees again pointed to system changes being needed for people to overcome poverty. The same systems that keep people in poverty must be changed for poverty to be overcome.



Interviewees stated that seniors, immigrants, children, youth, and people with disabilities are the most vulnerable groups in the community. Seniors and people with disabilities were both considered vulnerable due to often being on fixed incomes. The increasing cost of housing, coupled with general inflation in all areas, has left these groups particularly vulnerable. Similarly, immigrants were cited as vulnerable in large part because of the difficulty of obtaining necessary documentation for employment. Not being able to earn income makes people particularly vulnerable to poverty and its effects. Children's vulnerability was largely related to their not being in control of what happens to them. Youth (generally considered to be older teens and youth adults) were identified as being at a particularly vulnerable time in their lives as they begin to live independently, often without the resources needed to do so successfully.

The most important services needed to address these issues were: affordable housing, better coordinated and more accessible services, language access (particularly for city services), food, employment, transportation, and mental health services.

Lastly, interviewers asked what respondents thought were the biggest changes in the Greater Lowell community in the last 3 years. Inflation, including increased housing costs was the most frequently cited change. The increase in homelessness and lack of housing in general was second, followed by more mental health issues in the community. Also noted by multiple interviewees were: job losses, food insecurity, and business closures. Respondents did notice an increase in services and better coordination amongst providers during the pandemic. However, pandemic aid ending as inflation is increasing was noted by several respondents as creating a new problem that will be affecting people going forward.





Community Teamwork  
Community Needs Assessment  
2023

Topic Briefs



## Population of Greater Lowell

	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Tewksbury	Tyngsborough	Westford
Total Population	41,995	36,271	32,356	3,369	114,804	31,153	12,377	24,535
White, Non-Hispanic	33,447	29,735	26,960	3,151	55,429	27,640	9,964	17,658
Black, NH	2,608	477	863	-	9,367	1,026	210	154
Indigenous, NH	-	14	-	-	449	9	-	34
Asian, NH	3,033	3,326	1,255	129	25,461	1,182	1,174	5,295
Hawaiian or other Pacific Islander, NH	33	-	-	-	147	-	-	-
Other race	251	237	137	-	899	118	-	-
Multiple Races	816	961	799	18	2,880	507	425	682
Hispanic/Latinx	1,807	1,521	2,342	71	20,172	671	604	712

Source: American Community Survey 2021 5-Year Estimates

In the past 10 years, every community in Greater Lowell has seen population growth, varying from 4.9% in Billerica to 11.5% in Westford. In all communities, this population growth has been driven by increasing percentages of residents of color. Nowhere is this change more apparent than in Billerica, where a 4.9% increase in population is accompanied by a 7.2% decrease in White residents, a 72.4% increase in residents identifying as Black, and 37.5% and 45.8% increases in Asian and Hispanic residents respectively. Of note: Billerica is the only community to have a decrease in overall population (1,049 residents) since our previous Community Needs Assessment (2018 American Community Survey data). Other notable changes are Dunstable's 73.6% increase in Asian residents and the increase in Black residents in Tyngsborough (67.1%) and Chelmsford (60.4%).

Town/City	% Change in Population	% Change in White	% Change in Black	% Change in Asian	% Change in Hispanic or Latinx
Billerica	4.9%	-7.2%	72.4%	37.5%	45.8%
Chelmsford	7.3%	0.5%	60.4%	36.0%	26.1%
Dracut	9.6%	4.8%	16.8%	37.3%	43.3%
Dunstable	7.2%	5.7%	0.0%	73.6%	11.3%
Lowell	7.8%	4.6%	38.0%	18.6%	15.4%
Tewksbury	7.6%	4.6%	57.9%	8.6%	29.2%
Tyngsborough	9.5%	0.6%	67.1%	54.1%	46.4%
Westford	11.5%	-1.1%	23.4%	49.6%	58.1%
Massachusetts	6.9%	-1.6%	15.5%	28.2%	29.8%
United States	7.0%	-1.1%	7.2%	22.8%	19.1%

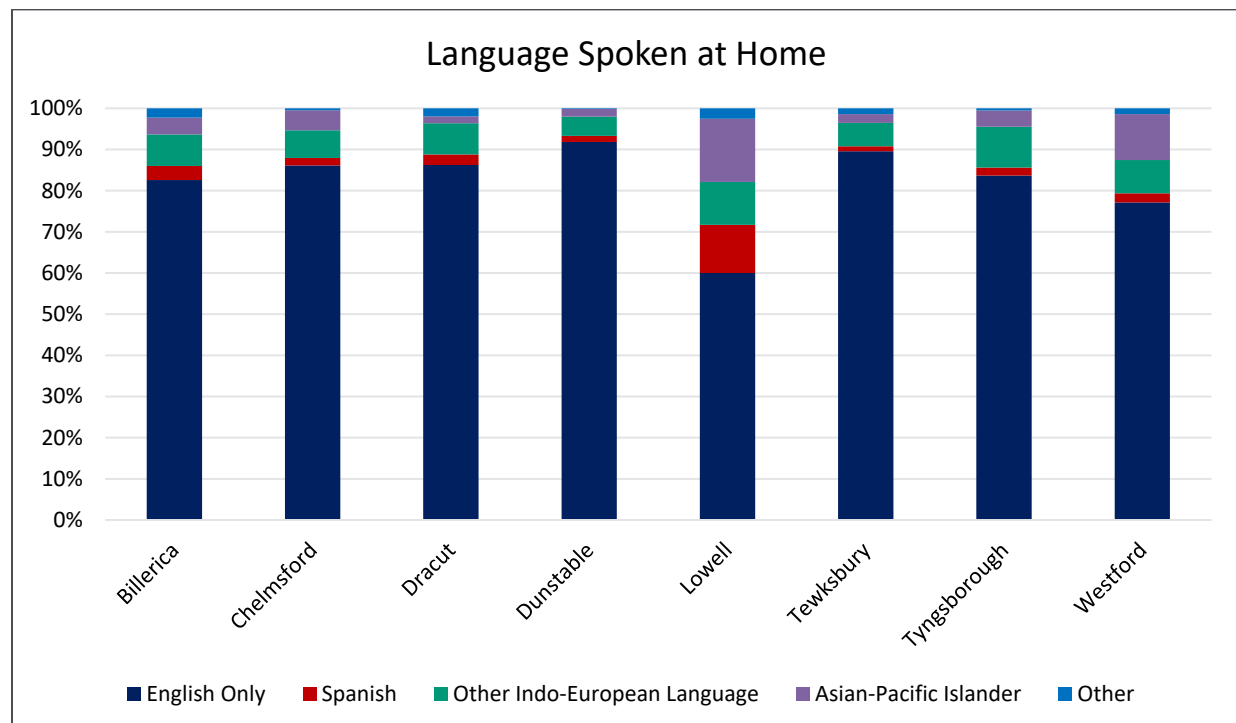
Source: American Community Survey 2021 5-Year Estimates

Despite increasing diversity, every community in Greater Lowell has a majority White population. Lowell and Westford have the highest percentage of BIPOC residents, and are the only two communities with greater racial diversity than the Commonwealth as a whole.

Town/City	Population	% White	% Black	% Asian	% Hispanic or Latinx
Billerica	41,995	81.05%	6.2%	7.3%	4.3%
Chelmsford	36,271	83.73%	1.3%	9.2%	4.2%
Dracut	32,356	87.04%	2.8%	3.9%	7.2%
Dunstable	3,369	95.04%	0.0%	3.8%	2.1%
Lowell	114,804	58.21%	9.0%	22.2%	17.6%
Tewksbury	31,153	90.29%	3.4%	3.8%	2.2%
Tyngsborough	12,377	84.23%	1.7%	9.5%	4.9%
Westford	24,535	73.25%	0.6%	21.6%	2.9%
Massachusetts	6,991,852	74.54%	7.3%	6.9%	12.4%
United States	329,725,481	68.17%	12.6%	5.7%	18.4%

Source: American Community Survey 2021 5-Year Estimates

The languages spoken at home by residents of Greater Lowell align with the communities' racial and ethnic diversity, with the largest percentage of households that speak a language other than English at home in Lowell (40%) and Westford (23%).

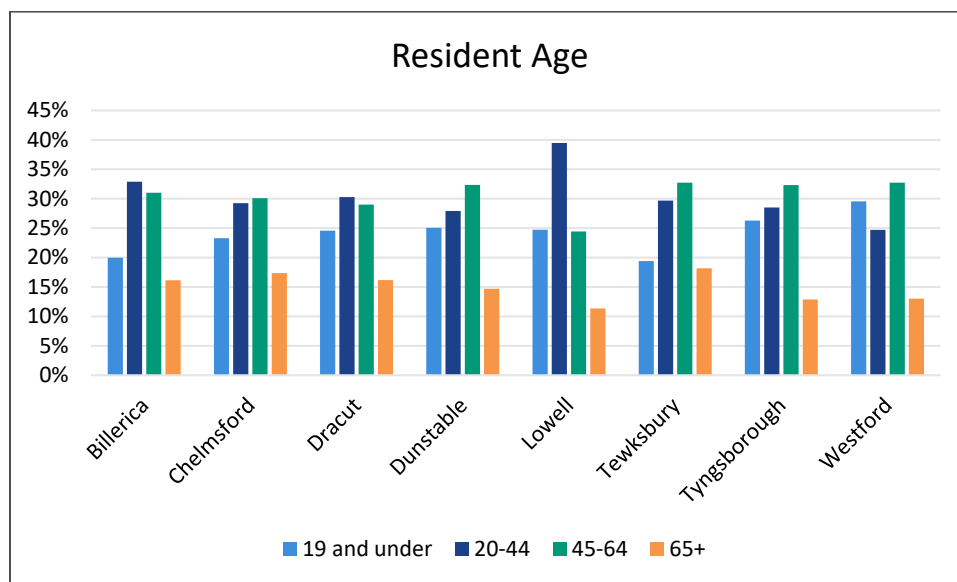


Source: American Community Survey 2021 5-Year Estimates

Although all communities have relatively equal sex distributions, it is notable that Tewksbury has the largest disparity, with 51.5% of its residents identifying as female. As noted on the next graph, Tewksbury also has the highest proportion of seniors.

Sex Composition by Town		
City/Town	Male	Female
Billerica	50.9%	49.1%
Chelmsford	49.1%	50.9%
Dracut	49.4%	50.6%
Dunstable	50.2%	49.8%
Lowell	50.1%	49.9%
Tewksbury	48.5%	51.5%
Tyngsborough	48.9%	51.1%
Westford	49.0%	51.0%

The age distribution of the Greater Lowell communities varies significantly. Westford has a significantly higher proportion of children (30%) than most other communities, particularly Tewksbury (19%) and Billerica (20%). Lowell has far more residents aged 20-44 (39%), likely related to the presence of both UMass Lowell and Middlesex Community College, and far fewer residents 45-64 (24%) than other communities. Tewksbury (18%) and Chelmsford (17%) have the largest proportion of seniors.



Source: American Community Survey 2021 5-Year Estimates

### Environmental Justice Communities

In Massachusetts, a neighborhood is defined as an Environmental Justice (EJ) population if one or more of the following criteria are true:

- the annual median household income is not more than 65% of the statewide annual median household income (I);
- minorities comprise 40% or more of the population (M);
- 25% or more of households lack English language proficiency (EI – English Isolation); or
- minorities comprise 25% or more of the population and the annual median household income of the

municipality in which the neighborhood is located does not exceed 150% of the statewide annual median household income.

Within the Greater Lowell Service area, the following towns were identified in 2022 as communities with Environmental Justice populations:

Chelmsford: Minority (M) EJ Population with 23.5% in Environmental Justice Block Groups (EJ BGs);

Dracut: Minority and Income populations (M,I) with 37.9% in EJ BGs;

Tyngsborough: Minority (M) EJ Population with 20.4% in EJ BGs; and

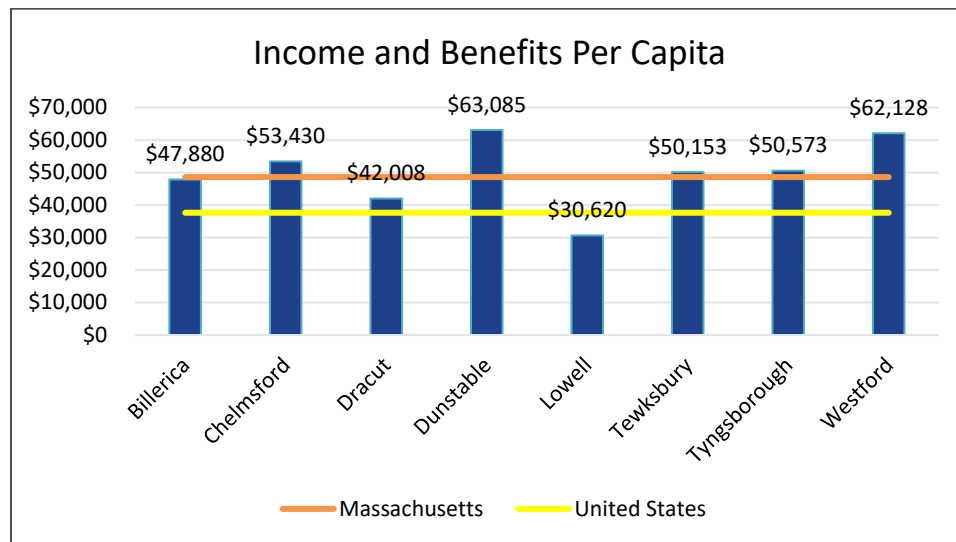
Westford: Minority (M) EJ Population with 9.4% in EJ BGs.

The City of Lowell, Massachusetts is an EJ Community, meeting three points - Minority, Income, and English Isolation (MIE), with 87.5% of its neighborhood census block groups identified as EJ Block Groups.



## Poverty, Income, and Employment in Greater Lowell

In terms of economic health of residents, a review of income and benefits of our communities highlights that all seven suburban communities have income and benefits per capita higher than the U.S. average (\$37,638), while the City of Lowell is below. **Five of the eight communities Greater Lowell also have income and benefits higher than the Massachusetts average (\$48,617), with Lowell, Dracut, and Billerica falling below the state average.**

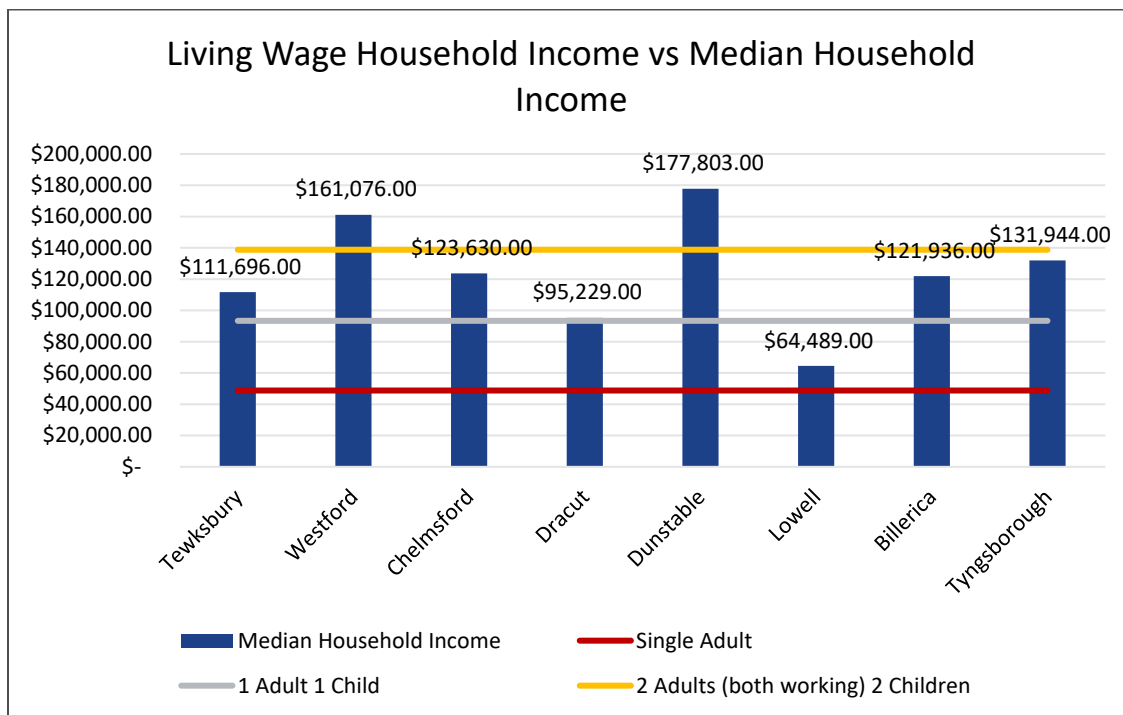


Source: 2021 American Community Survey 5-Year Estimates

Source of Income			
Town/City	% of Households Receiving Cash Public Assistance	% of Households receiving Food Stamps/SNAP Benefits	% of Households receiving Social Security Income
Billerica	3.9%	4.50%	27.6%
Chelmsford	1.7%	5.70%	29.0%
Dracut	0.3%	9.40%	31.1%
Dunstable	0.2%	1.30%	24.4%
Lowell	4.6%	26.10%	25.3%
Tewksbury	1.8%	2.80%	31.6%
Tyngsborough	3.6%	6.70%	31.0%
Westford	2.2%	2.90%	24.2%
Massachusetts	3.2%	12.20%	29.8%
United States	2.6%	11.40%	31.1%

Source: 2021 American Community Survey 5-Year Estimates

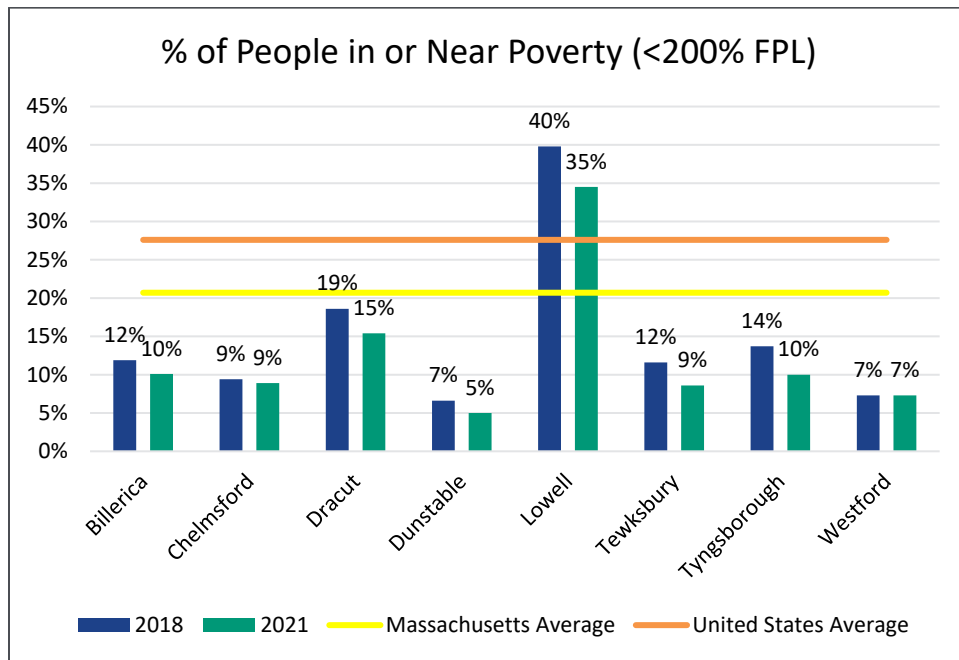
Compared to both Massachusetts and United States averages, only the City of Lowell has higher than average need for Cash Public Assistance and SNAP Benefits (formerly Food Stamps) to support income and household stability. Dracut, Tewksbury, and Tyngsborough have higher than Massachusetts averages for Social Security Income utilization, indicating a more residents of retirement-age being supported by this income stream. Lowell is the only city in Greater Lowell whose median household income falls below both the Massachusetts and national averages.



Source: MIT Living Wage Calculator – Middlesex County, Massachusetts; American Community Survey 2021 5-year estimates.

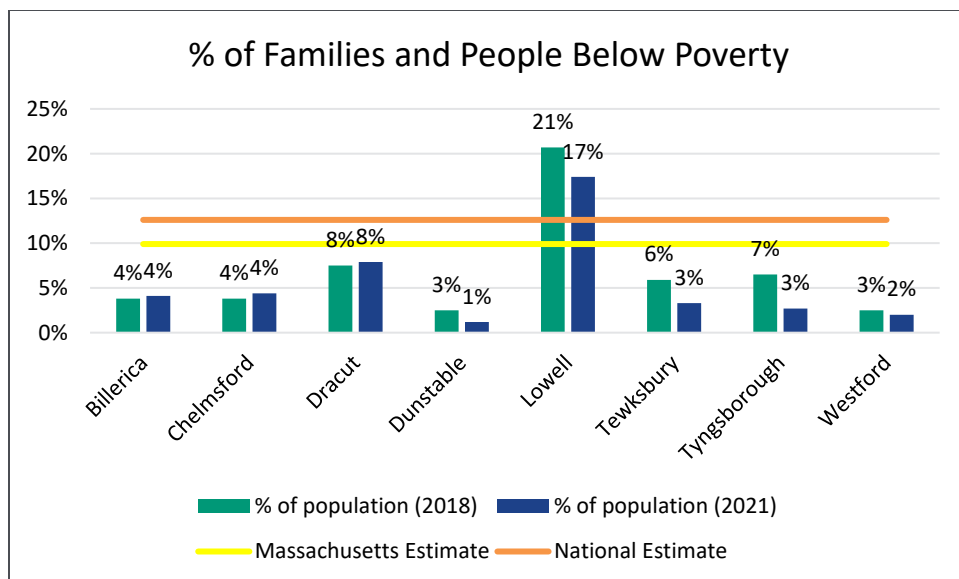
The living wage shown above is the hourly rate that an individual in a household must earn to support his or herself and their family without the use of public benefits. The assumption is the earner(s) is working full-time (2080 hours per year). As shown on the graph above, only 25% of the towns in Greater Lowell have a high enough Median Household Income to surpass a living wage that would support a family of two working adults and two children, while the City of Lowell's Median Household Income is too low to surpass even the living wage for a single adult with one child.

Four of the eight towns in Greater Lowell have 10% or more of people living at or near poverty, based on 200% of the Federal Poverty Level (FPL). **Only the City of Lowell surpasses both the Massachusetts average of 20.7% and the United States average of 27.6%.** Aside from Westford, which has seen no changes, all other towns in Greater Lowell have seen a decrease in the amount of people living at or near poverty in the last three years. This change is likely related to pandemic-related assistance that was being provided at the time this data was collected. It is important to note that this aid has since ended, and the decrease in poverty rates was likely temporary. There are just under 27,000 residents in Greater Lowell who are living in poverty (<100% of FPL). An additional 29,000+ residents are documented as near poverty (<200% of FPL).



*Source: 2021 American Community Survey 5-Year Estimates*

**More than 17% of Lowell residents lived below the poverty level in the past 12 months.** The Massachusetts average is 9.9% and the national average is 12.6%. Only Lowell is above both of those averages, with no other Greater Lowell community surpassing the Massachusetts average. Billerica, Chelmsford, and Dracut did see an increase in their percentages in the past three years, while the remaining five towns in Greater Lowell saw their poverty rates go down. It should again be noted that there was a large influx of benefits (e.g. enhanced unemployment, child tax credit) received by many households in response to the Covid-19 pandemic that are no longer in effect. It is likely that the reductions in poverty shown here were temporary.



*Source: 2021 American Community Survey 5-Year Estimates*

Prevalence of Poverty by Race								
Town/City	Population # 2021	% of people @ <100% of FPL	% White	% White at <100% of FPL	% Black/ African American	% Black/ African American at <100% of FPL	% Asian	% Asian people at <100% of FPL
Billerica	41,955	4.1%	81.1%	4.0%	6.2%	2.2%	7.3%	0.0%
Chelmsford	36,271	4.4%	83.7%	3.8%	1.3%	9.3%	9.2%	6.0%
Dracut	32,356	7.9%	87.0%	8.0%	2.8%	4.0%	3.9%	3.8%
Dunstable	3,369	1.2%	95.0%	1.2%	N/A	N/A	3.8%	3.1%
Lowell	114,005	17.5%	59.1%	18.7%	9.5%	13.8%	18.2%	13.6%
Tewksbury	31,153	3.3%	90.3%	3.3%	3.4%	2.8%	3.8%	1.7%
Tyngsborough	12,377	2.7%	84.2%	3.2%	1.7%	0.5%	9.5%	0.0%
Westford	24,535	2.0%	73.3%	2.2%	0.6%	0.0%	21.6%	1.1%

No community in Greater Lowell has an American Indian/Alaska Native population above .1%, so that group is not shown in this or the following tables. N/A indicates 0 people in that subset were registered as living in that town/city. 0.0% indicates 1 or more people live in that town/city, but still added up to less than 0.1% of the population.

Prevalence of Poverty by Race/Ethnicity								
Town/City	% Some Other Race	% Some Other Race at <100% of FPL	% Two or More Races	% Two or More Races at <100% of FPL	% Hispanic or Latino	% Hispanic or Latino at <100% of FPL	% Non-Hispanic or Latino	% Non-Hispanic or Latino people at <100% of FPL
Billerica	0.2%	21.3%	0.3%	6.6%	3.9%	13.6%	80.4%	4.0%
Chelmsford	0.1%	18.2%	4.4%	5.7%	4.2%	11.9%	82.0%	3.8%
Dracut	0.1%	0.5%	5.0%	12.5%	7.2%	10.9%	83.4%	7.8%
Dunstable	0.0%	0.0%	0.1%	0.0%	2.1%	0.0%	93.5%	1.2%
Lowell	4.5%	25.0%	5.4%	21.0%	15.6%	31.7%	47.8%	15.3%
Tewksbury	0.5%	23.6%	1.9%	2.1%	2.2%	3.3%	88.7%	3.3%
Tyngsborough	0.6%	0.0%	3.9%	0.0%	4.9%	3.0%	80.5%	3.1%
Westford	1.4%	8.1%	3.0%	0.0%	2.9%	5.8%	72.0%	2.2%

Source: 2021 American Community Survey 5-Year Estimates

**For those members of the Greater Lowell community who identify as “Some Other Race,” 25% in Lowell live at or below the FPL, which is significantly smaller than it was three years ago at 50.4%.** The Greater Lowell Hispanic community has also seen major increases and decreases in who lives at or below the FPL, with Dracut dropping from 20.7% to 10.9% and Lowell dropping from 39.8% to 31.7%, while

Billerica saw an increase from 4.3% to 13.6%, and Chelmsford increased from 1.0% to 11.9%. However, those who identify as “Black/African American” in Greater Lowell have seen these numbers decrease dramatically in the last three years, with Chelmsford dropping from 20.8% to 9.3% living at or below FPL, Lowell from 22.8% to 13.8%, and Tewksbury from 44.3% to 2.8%. Regardless, these statistics indicate that poverty is clustered in the communities of color in the Greater Lowell region.

Town/City	% of Total Population which is Black	% of Total Population at/below 100% of FPL which is Black	% of Total Population which is White	% of Total Population at/below 100% of FPL which is White	% of Total Population which is Asian	% of Total Population at/below 100% of FPL which is Asian
Billerica	6.2%	3.1%	81.1%	81.6%	7.3%	0.0%
Chelmsford	1.3%	2.8%	83.7%	72.8%	9.2%	12.7%
Dracut	2.8%	1.4%	87.0%	88.6%	3.9%	1.9%
Dunstable	N/A	-	95.0%	90.2%	3.8%	9.8%
Lowell	9.5%	7.1%	59.1%	61.9%	18.2%	17.4%
Tewksbury	3.4%	2.8%	90.3%	90.2%	3.8%	2.0%
Tyngsborough	1.7%	0.3%	84.2%	99.7%	9.5%	0.0%
Westford	0.6%	-	73.3%	82.6%	21.6%	11.6%
Massachusetts	7.2%	12.2%	74.7%	59.0%	6.8%	7.8%
United States	11.9%	20.3%	61.2%	47.1%	5.8%	4.6%

*Source: 2021 American Community Survey 5-Year Estimates*

**Many racial groups are over-represented in communities’ total population in poverty, relative to their share of the population.** This representation varies widely across Greater Lowell. For example: Asian residents are under-represented in those living in poverty in Dracut, Lowell, Tewksbury, and particularly in Billerica, Tyngsborough, and Westford. However, Asian residents are over-represented in Chelmsford and Dunstable.

% of Population Living in Households with Incomes <FPL - Age and Gender (2018 Data)							
Town/City	Overall	Under 5	6 to 17	18 to 64	65+	Male	Female
Billerica	3.8%	2.1%	4.4%	3.4%	5.4%	3.9%	3.7%
Chelmsford	3.8%	2.1%	4.2%	3.8%	4.1%	2.2%	5.4%
Dracut	7.5%	16.2%	6.7%	7.1%	6.0%	6.8%	8.1%
Dunstable	2.5%	23.8%	0.0%	2.3%	2.3%	2.2%	2.8%
Lowell	20.7%	29.6%	25.1%	19.5%	16.2%	20.5%	21.0%
Tewksbury	5.9%	6.4%	8.2%	4.9%	7.5%	5.1%	6.6%
Tyngsborough	6.5%	22.8%	5.6%	6.7%	0.4%	4.3%	8.7%
Westford	2.5%	0.0%	1.9%	2.2%	6.3%	2.4%	2.7%

*Source: 2018 American Community Survey 5-Year Estimates*

% of Population Living in Households with Incomes <FPL - Age and Gender (2021 Data)							
Town/City	Overall	Under 5	6 to 17	18 to 64	65+	Male	Female
Billerica	4.1%	1.1%	3.0%	3.7%	7.4%	3.4%	4.7%
Chelmsford	4.4%	4.8%	4.9%	4.5%	3.2%	3.2%	5.4%
Dracut	7.9%	18.6%	6.1%	8.3%	5.2%	7.3%	8.4%
Dunstable	1.2%	0.0%	0.0%	0.7%	5.1%	0.8%	1.7%
Lowell	17.5%	24.9%	23.4%	16.0%	14.7%	17.3%	17.8%
Tewksbury	3.3%	2.9%	0.5%	3.2%	6.0%	2.6%	4.0%
Tyngsborough	2.7%	0.0%	0.6%	3.4%	3.1%	2.3%	3.1%
Westford	2.0%	0.0%	1.3%	1.9%	4.1%	1.7%	2.2%

Source: 2021 American Community Survey 5-Year Estimates

**A Review of the most current data indicates a major disparity in poverty aged 17 and younger in Dracut, especially for those aged 5 and under.** There were also much higher percentages of individuals, regardless of age, living in poverty in Lowell, although there is a noticeable decrease from the 2018 data to the 2021 data. The same decrease can be seen within both Tewksbury and Westford, while an increase can be observed in Chelmsford from ages under 5 to the 18 to 64 bracket. The under 5 bracket also has two more notable areas where, in Dunstable and Tyngsborough, the percentages in these areas dropped from 23.8% and 22.8% respectively to 0.0% for both. Both of these communities have very low populations of children under 5, so some variability in the data is to be expected.

### Employment Trends

The current unemployment trends according to the 2021 American Community Survey 5-year estimates indicates the following:



### Unemployment Rate

**5.2%**

Greater Lowell

**4.5%**

Middlesex County, MA

**5.4%**

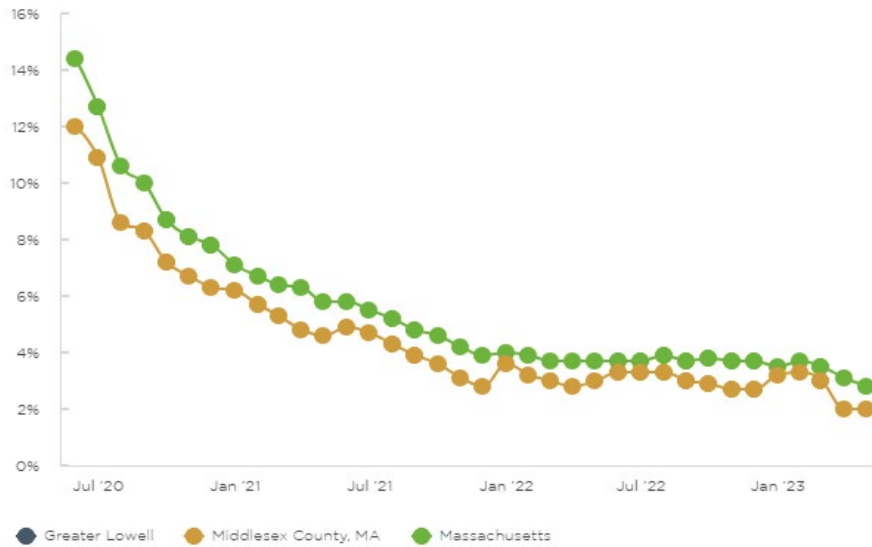
Massachusetts

Sources: US Census Bureau ACS 5-year 2017-2021

The unemployment rate shown above is significantly reduced from a high of 15.7% in the Lowell-Billerica-Chelmsford NECTA documented by the Bureau of Labor Statistics in April of 2020, when the pandemic closure took initial effect. As can be seen in the chart below, the unemployment rate over time for Middlesex County and Massachusetts as a whole has been reduced from the 12% documented in Middlesex County as of June 2020, compared to the 14.4% unemployment rate in Massachusetts as a

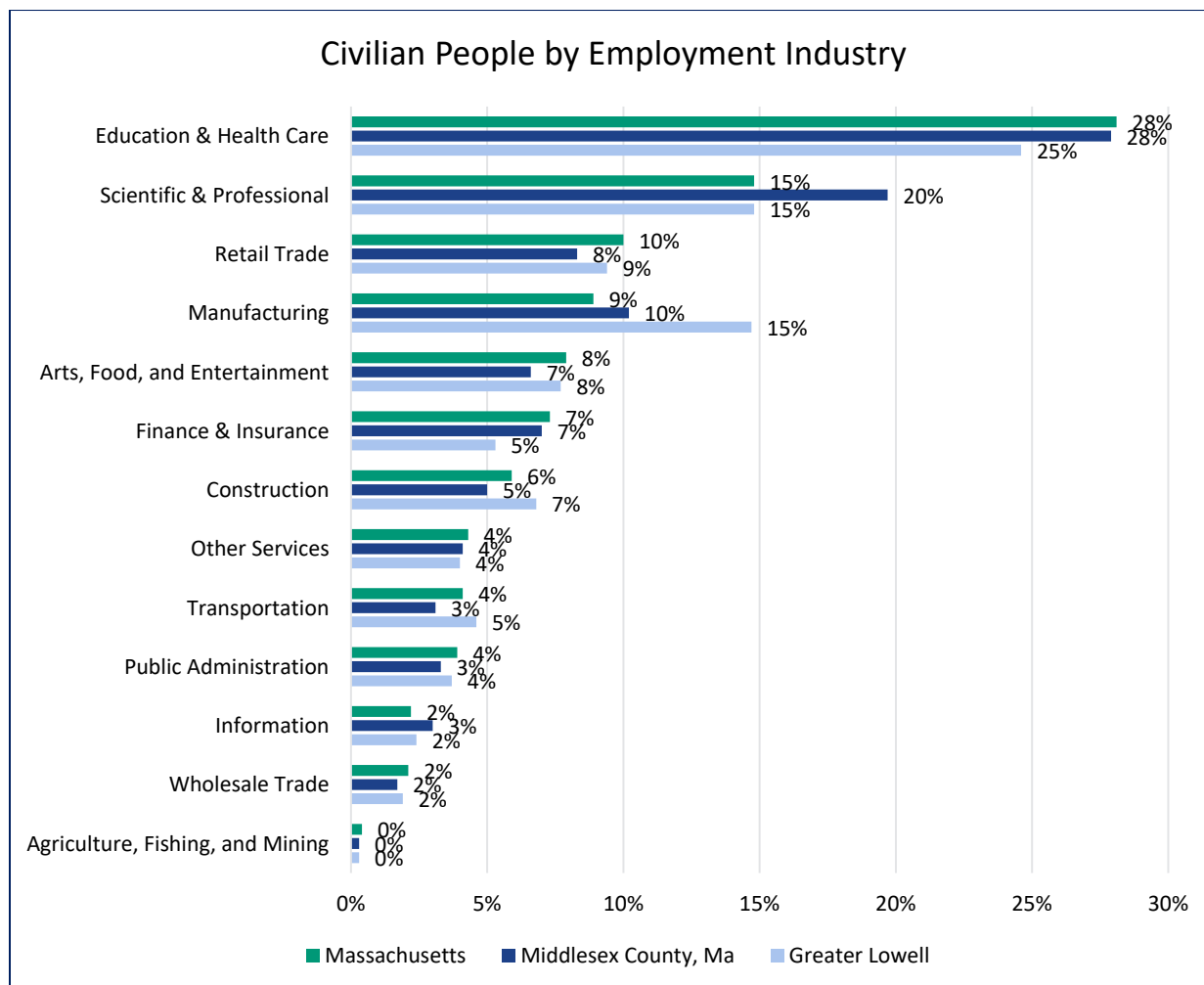
whole for that same month. As of May, 2023, Massachusetts unemployment was 2.8% and for Middlesex County, had been reduced to 2%.

### Unemployment Rate



Sources: BLS LAUS

With individuals returning to work, post-pandemic, the industry in our region employing the most (24.6% of the labor force) is in Education and Health Care. Scientific and Professional employment areas is second with 14.8% of the labor force, closely followed by Manufacturing, with 14.7%. See chart below:



Source: 2021 American Community Survey 5-Year Estimates

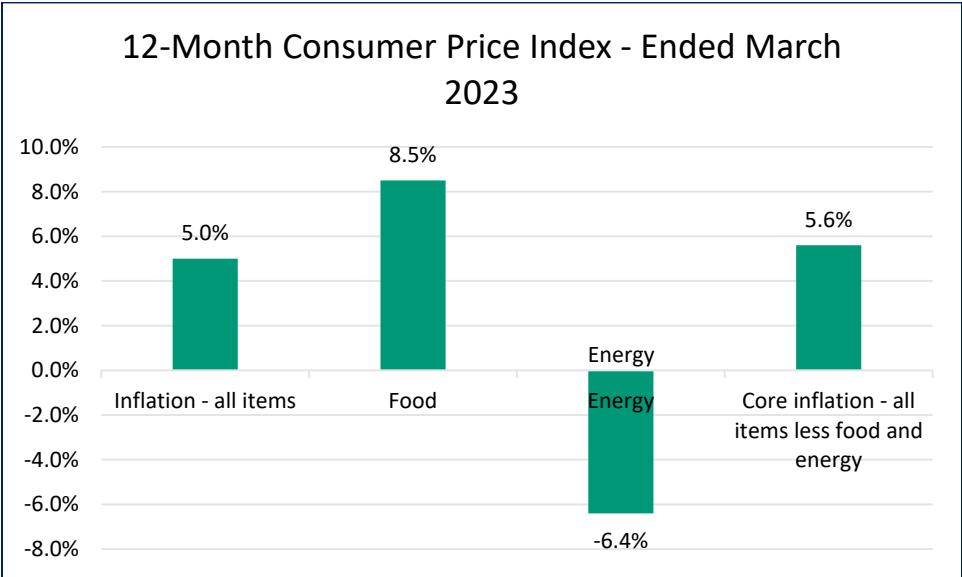
### Inflation and Cost of Living Increases

In finalizing analysis of poverty, income, and employment, it is clear that while unemployment may be low, and Massachusetts has a higher than average Minimum Wage (\$15.00 per hour), the impacts of rising costs of goods and services and rising inflation has impacted the financial stability of individuals and families throughout our region.

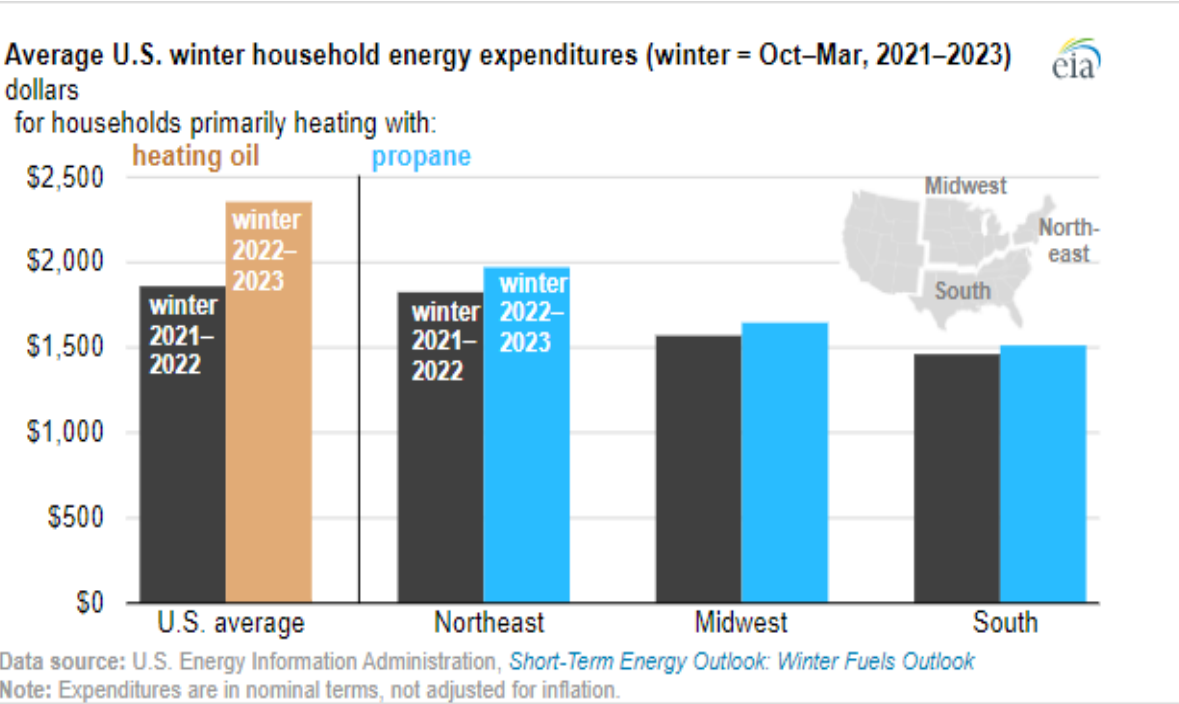
According to the US Inflation Calculator which measures the U.S. Dollar's buying power over time, from the prior year C.N.A. survey dissemination (2019) to this cycle's Community Needs Survey (2023) **the cumulative rate of Inflation is 19%**. Simply put, an item that cost one dollar in 2019 will cost \$1.19 in 2023.



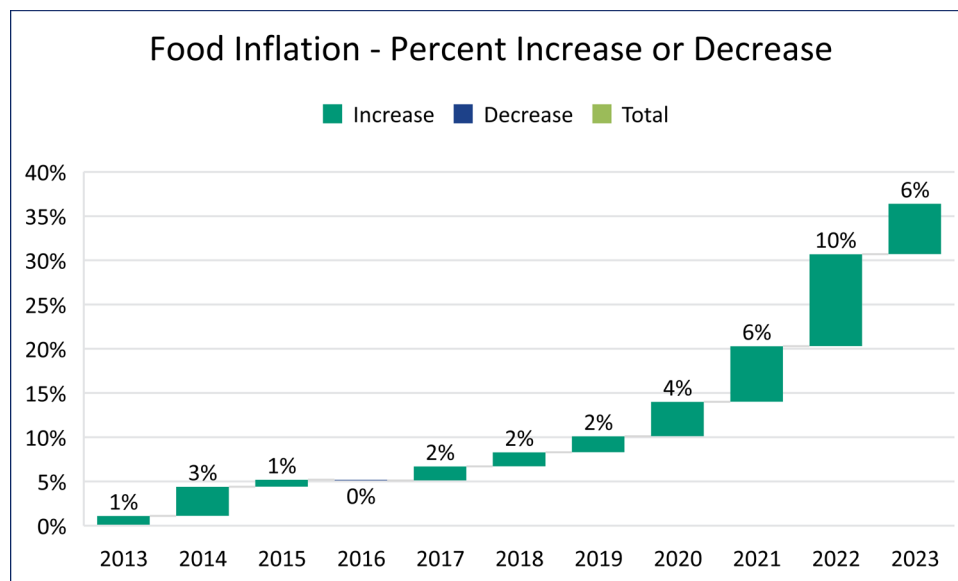
The chart below highlights a twelve-month snapshot of the Consumer Price Index from March 2022 to March 2023.



While the above indicates price reductions in energy, according to the Bureau of Labor Statistics, prices for electricity are 24.09% higher in 2023 versus in 2019, again comparing the time period when Community Teamwork surveyed our communities and residents. As noted in the U.S. Energy Information Administration, it was identified that last winter, households primarily heating with heating oil or propane paid more than the previous year.

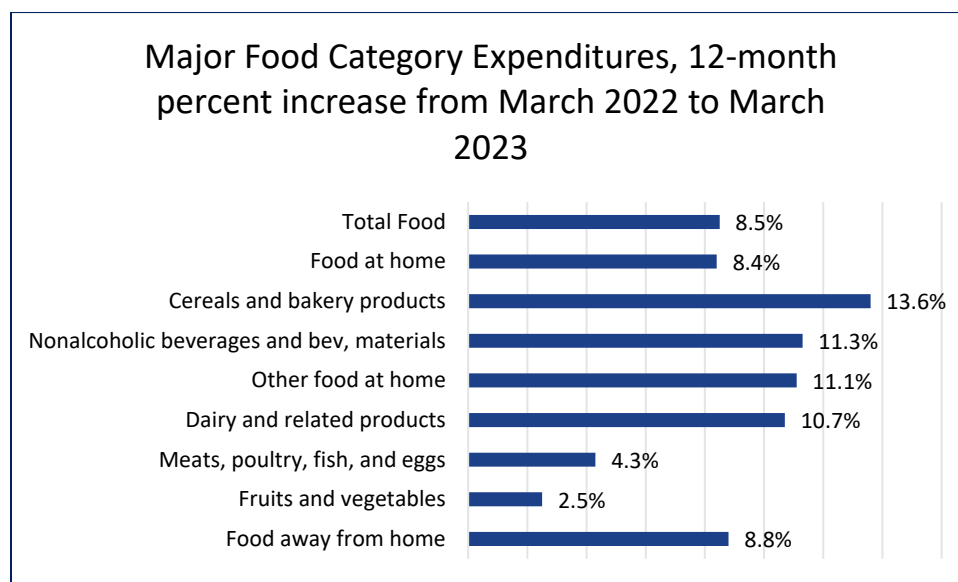


As evidenced in the qualitative feedback our Agency received through the surveys, focus groups, and Key Informants, the response of the cost of living increasing and wages/income not being able to remain at past levels; the empirical data documents that this sense of everything getting more expensive is actually real. Data has documented the rising costs of rent, and above, the rising cost of energy and utilities.



Source: USInflationCalculator.com

The above chart documents the steady increase of rising costs of food (food inflation) to a high of 10.4% in 2022. The 2023 data is through June, 2023, so six-months into the year.



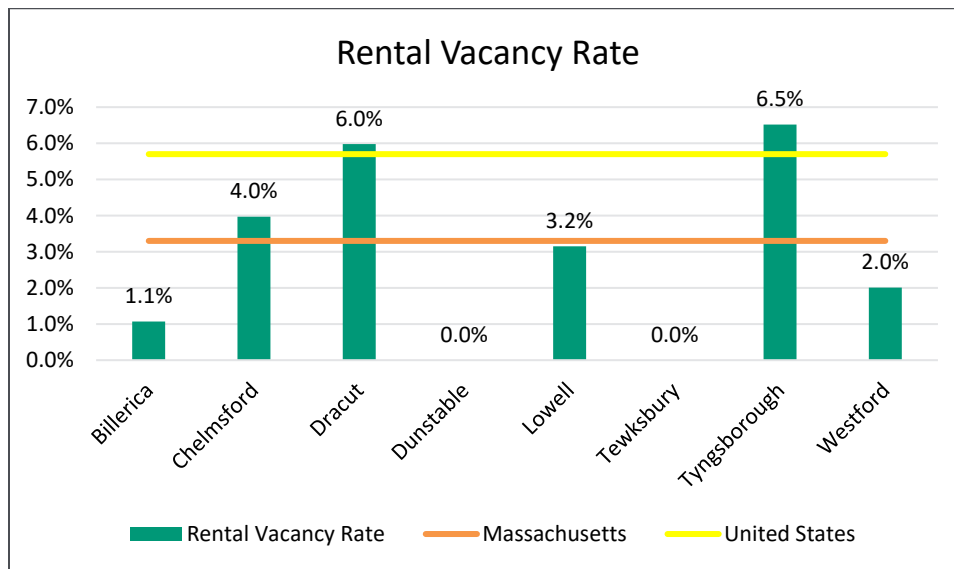
Source: USInflationCalculator.com

According to the U.S. Inflation Calculator, year to year (March 22 to March 23) major food costs increased 8.5%. Other staples increased as high as 13.6% for cereal and bakery products and 10.7% for dairy.

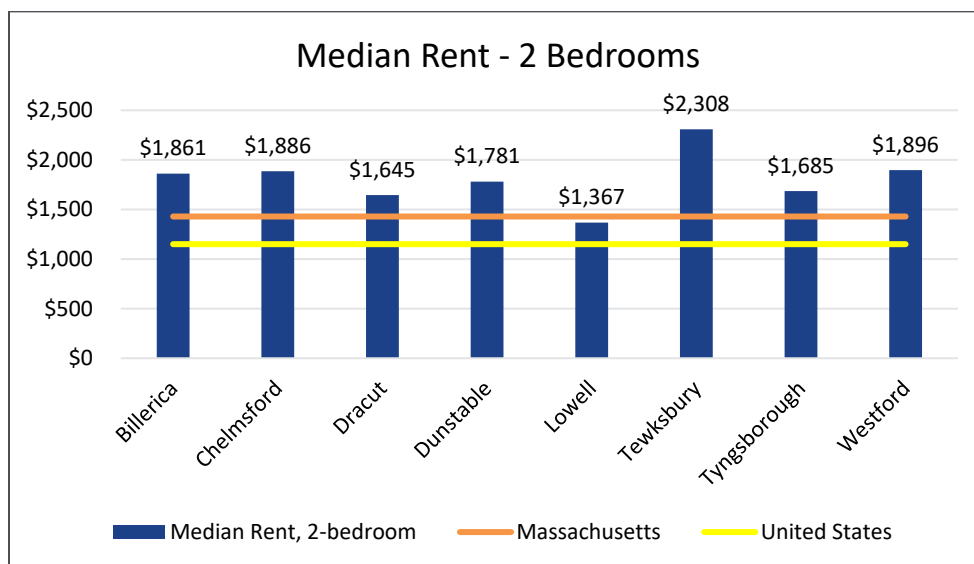
## Housing in Greater Lowell

### Rental Housing

Households with lower incomes are more likely to be in rental housing, and the region's low rental vacancy rate has created significant challenges in this area. Due to higher than average homeownership rates in the Greater Lowell area, there is very limited rental housing, and what is available is often priced out of reach of low-moderate income households. Dunstable, Tewksbury, Westford, and Billerica all have vacancy rates at 2% or lower, with slightly more room in the markets of Lowell (3.2%), Chelmsford (4%), Dracut (6%), and Tyngsborough (6.5%). Because most rentals are in Lowell, this results in a regional vacancy rate of 3.2%. These rates are consistent with Middlesex County (2.9%) and the Commonwealth as a whole (3.3%), indicating a statewide issue with a lack of rental housing, particularly affordable rental housing.

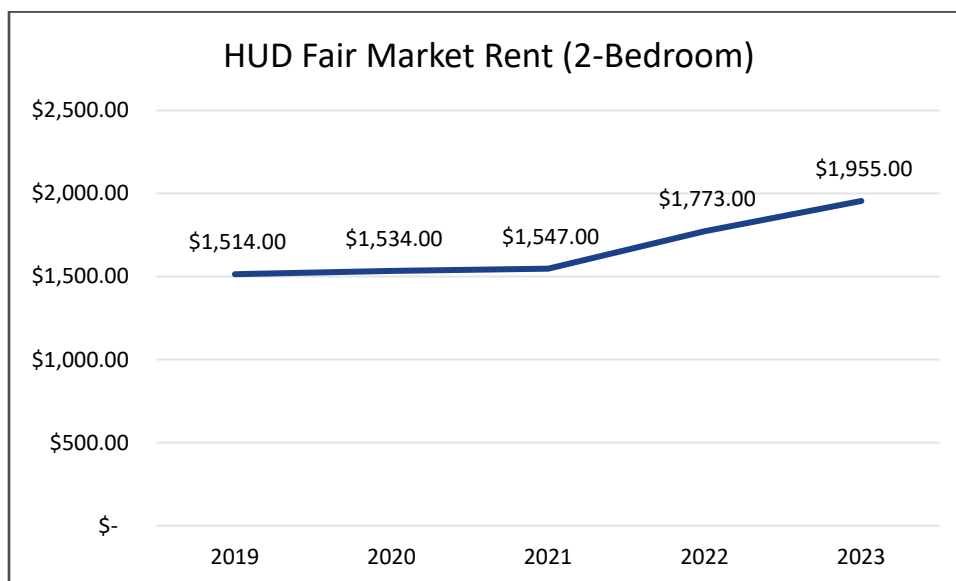


American Community Survey 5-year estimates: 2017-2021

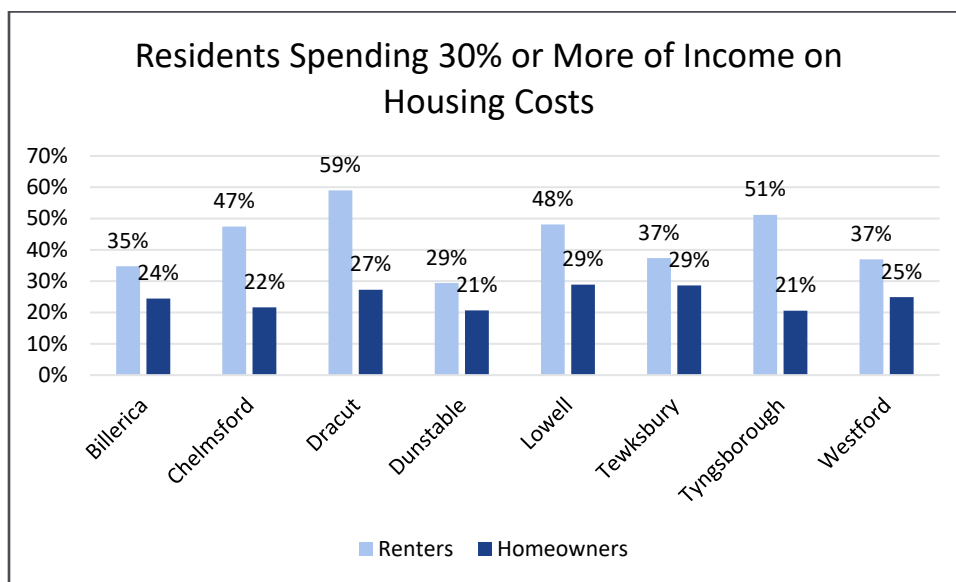


American Community Survey 5-year estimates: 2017-2021

Median rents for a 2-bedroom unit vary dramatically across the Greater Lowell area, peaking at over \$2,300/month in Tewksbury. Every community in Greater Lowell has higher rents than the national average (\$1,150/month) and every community other than Lowell is higher than the Massachusetts average (\$1,429/month).

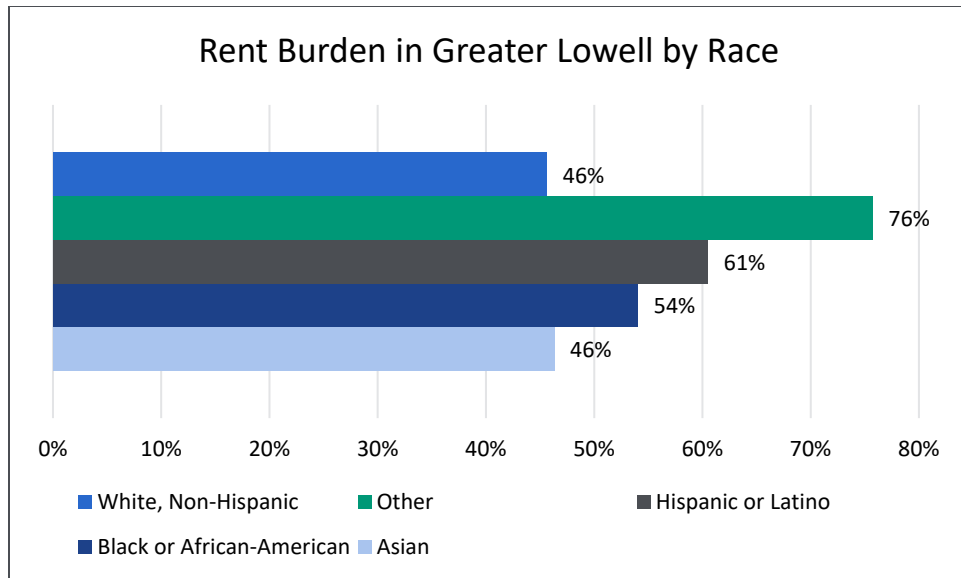


Another important indicator of housing affordability is HUD Fair Market Rents. These are the rent levels that HUD will pay for subsidized housing. As shown to the left, Fair Market Rent for a 2-bedroom apartment in Greater Lowell has increased by over \$400/month since the onset of the COVID-19 pandemic.



*American Community Survey 5-year estimates: 2017-2021*

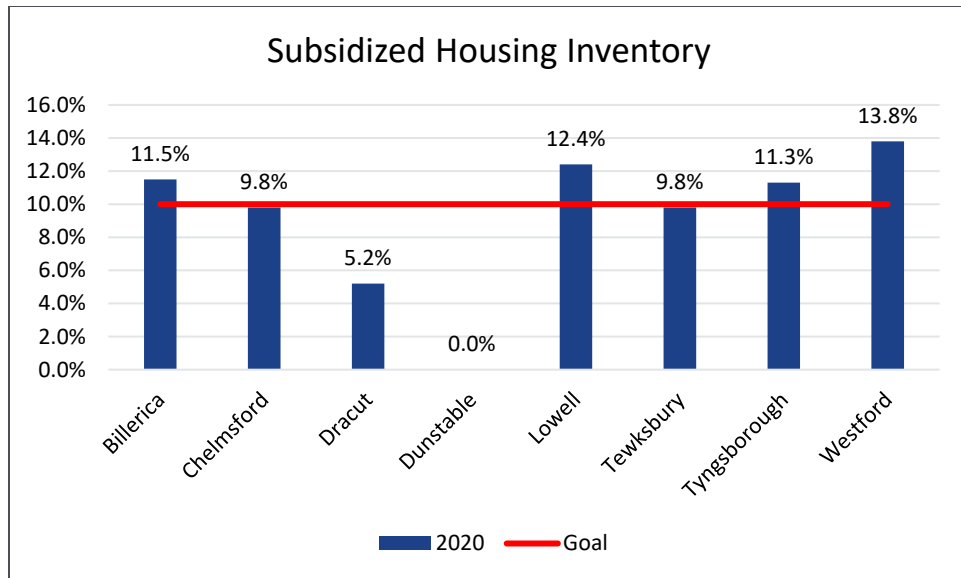
Renters are far more likely than homeowners to be spending more than 30% of their income on housing costs. This is likely due to both the relatively lower incomes of renters, and also to renters being left at the mercy of property owners to set the price of their units. Rapidly increasing rents means that renters may not be rent burdened at the start of their tenancy, but quickly become rent burdened over time.



Rent burden varies significantly by race. Asian and White renter households are significantly less likely to be rent burdened than other BIPOC renters. Note: the number of Native American and Pacific Islander renters is too low to compare accurate data for this measure.

Hours/week at minimum wage (\$15/hour) to afford Median Rent for a 2-Bedroom Apartment	
City/Town	Hours/week
Billerica	86
Chelmsford	87
Dracut	76
Dunstable	82
Lowell	63
Tewksbury	107
Tyngsborough	78
Westford	88

The table above shows the number of hours/week members of a household would need to work to afford median rent for a 2-bedroom apartment in each of the Greater Lowell communities without being rent burdened. Only Dracut, Lowell, and Tyngsborough rents can be supported by two adults working full-time at minimum wage jobs. Since our last Community Needs Assessment in 2018, minimum wage has increased from \$12.75/hour to \$15.00/hour. However, housing costs have risen so quickly that in Billerica, Dracut, Tewksbury, and Tyngsborough, the number of hours at minimum wage to afford a 2-bedroom apartment has actually increased.



The graph above shows the status of communities in Greater Lowell in meeting their 40B Subsidized Housing Inventory requirements. Communities are expected to have 10% of their total housing inventory affordable to low or moderate-income households. Progress towards meeting this 10% goal is reported by EOHLC in a Subsidized Housing Inventory Report. In Greater Lowell, Billerica, Lowell, Tyngsborough, and Westford were meeting their SHI requirements in 2020. These numbers were calculated prior to the release of 2020 census data, and will likely go down after the total number of newly constructed units of housing are added into the calculation. It is worth noting that since 2017, Billerica, Chelmsford, Tyngsborough, and Westford have all increased their affordable housing.

### Homeownership



#### Owner Occupied Housing Units

**74,043**

Greater Lowell

**385,336**

Middlesex County, MA

**1,694,407**

Massachusetts

#### Homeownership Rate

**67.6%**

Greater Lowell

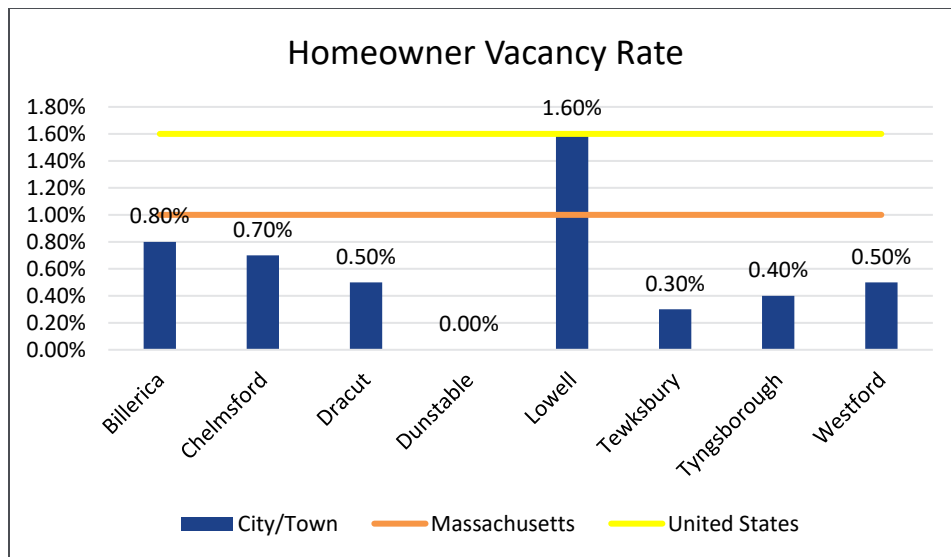
**61.7%**

Middlesex County, MA

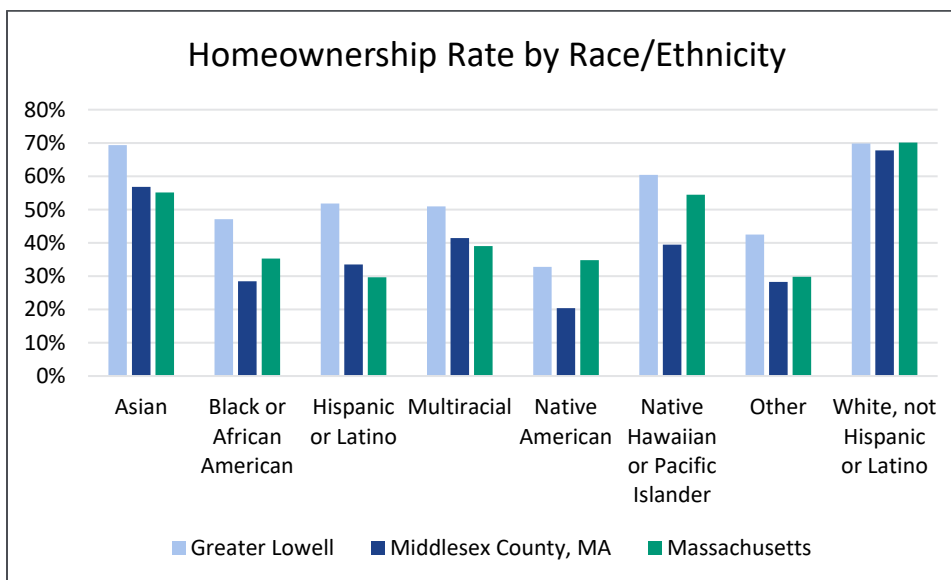
**62.4%**

Massachusetts

The Homeownership Rate in Greater Lowell is significantly higher than either Middlesex County or the Commonwealth as a whole. This varies widely across the region with a 94% Homeownership Rate in Dunstable and 43% in Lowell. Every community in the region, with the exception of Lowell, has at least a 79% Homeownership Rate. This high Homeownership Rate has resulted in a very low Homeowner Vacancy Rate, with every community in the area, other than Lowell, having significantly lower vacancy rates than the Commonwealth average (1%), which is already significantly lower than the National average (1.6%).



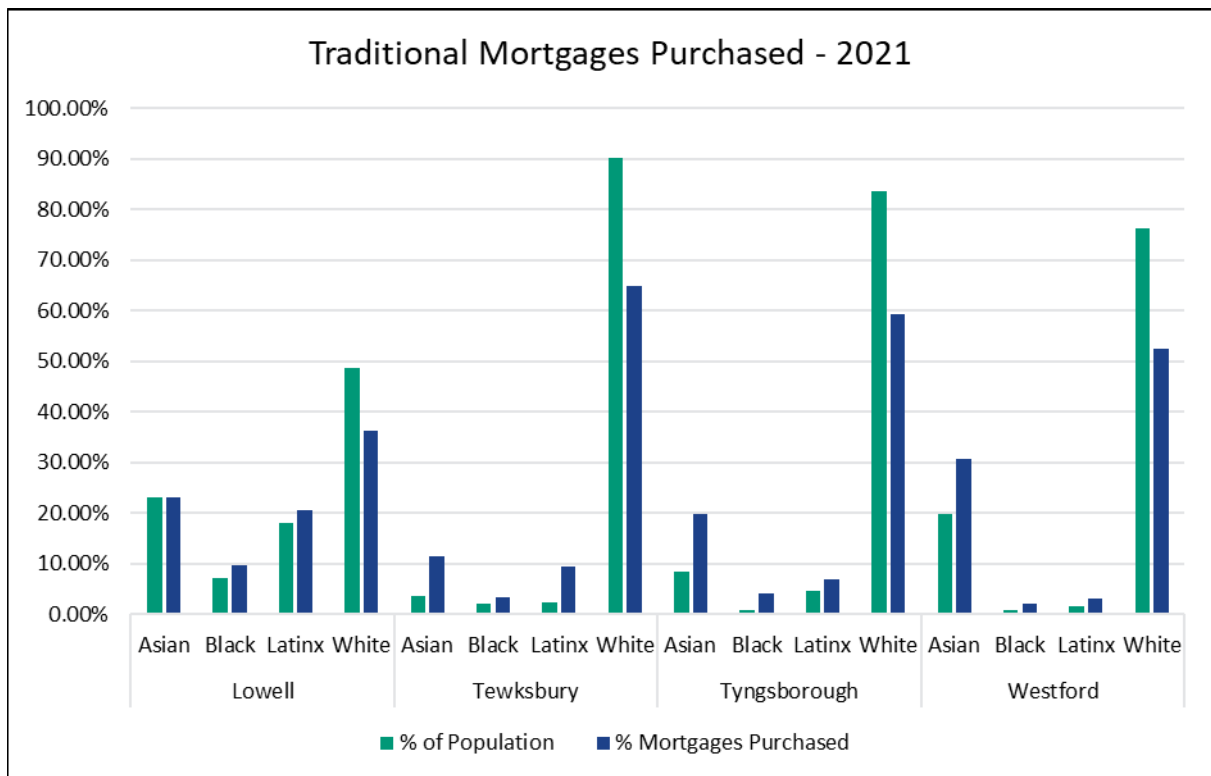
*American Community Survey 5-year estimates: 2017-2021*



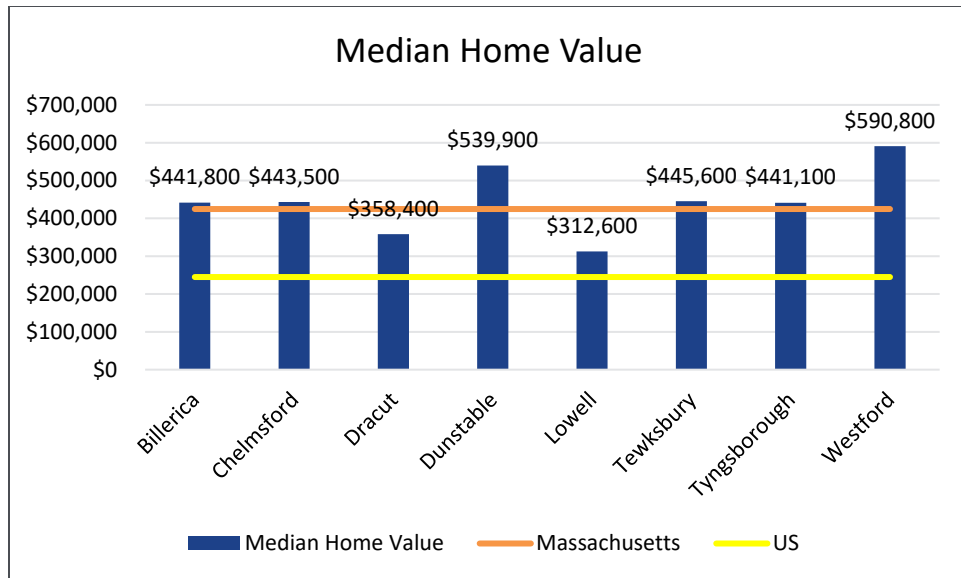
*American Community Survey 5-year estimates: 2017-2021*

The Homeownership rate varies significantly by race and ethnicity, with Non-Hispanic White and Asian households having significantly higher rates of homeownership than other races. Although Greater Lowell has higher rates of BIPOC homeownership than either Middlesex County or Massachusetts as a whole, non-Asian BIPOC households are still significantly less likely to own a home than their Non-Hispanic White and Asian counterparts. It does appear that these trends are changing.

The data above shows current homeowners. The Massachusetts Mortgage Lending Matters report, published by the Woodstock Institute and Partnership for Financial Equity in 2023, indicated that in 2021, new traditional mortgages were distributed quite differently. In every community in Greater Lowell, BIPOC residents purchased a greater proportion of traditional mortgages than their proportion of the population. With the exception of Black residents in Billerica, where the difference is slight, every BIPOC group in every community purchased a larger than would be expected percentage of mortgages, based on their representation in the population.

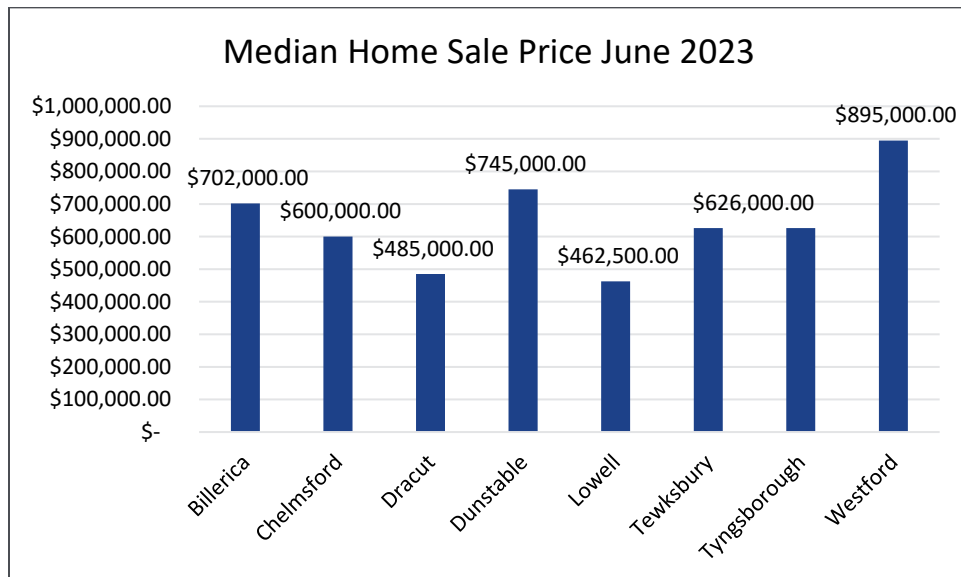






American Community Survey 5-year estimates: 2017-2021

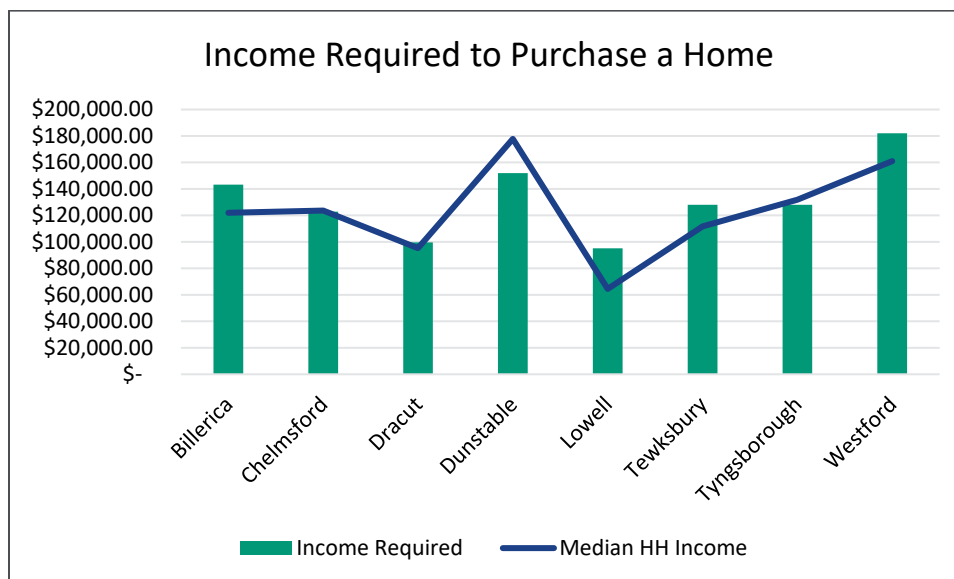
The Median Home Value across the region varies from \$590,800 in Westford to \$312,600 in Lowell. Every community in Greater Lowell has a higher median home value than the national average.



Source: Redfin

In Massachusetts, home prices have soared in recent years, putting purchasing a home out of reach for many. According to Redfin, the median home price in the Commonwealth increased nearly 29% from June 2020 to June 2023, from \$456,800 to \$640,400. The graph below shows the income required to support the median sales price of a home in Greater Lowell compared to each community's median household income. Median household incomes in Billerica, Dracut, Lowell, Tewksbury, and Westford will not support the purchase of a home in that community. The income required is based on a 20% down

payment and a 7% interest rate. Homebuyers who cannot make a 20% down payment require significantly higher incomes than those shown to purchase a home.

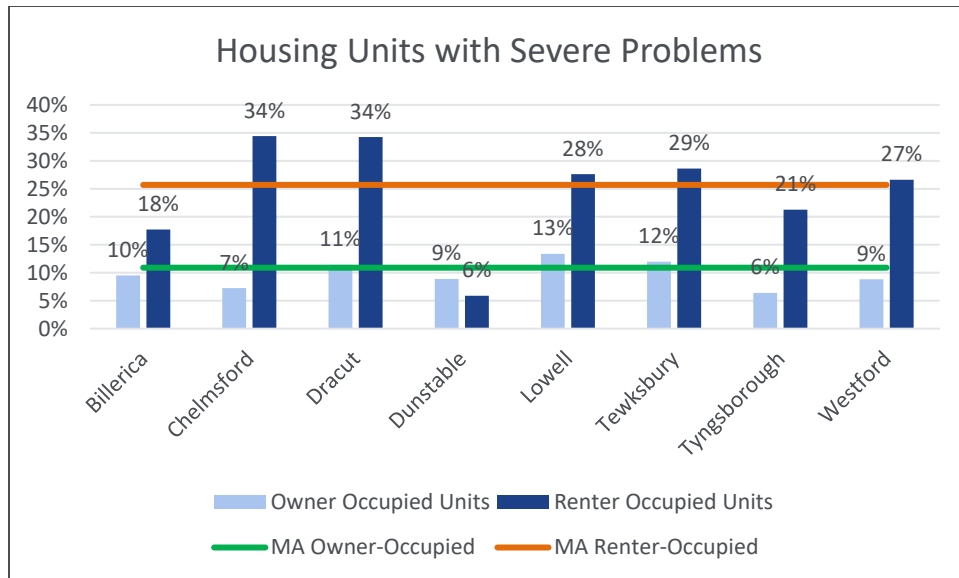


Source: Bankrate

### Housing Stock

In 2022, Up For Growth reported that, as of 2019, Massachusetts is 108,157 housing units short of what is needed in the community. In May of 2023, Lieutenant Governor Kim Driscoll, speaking at a public meeting, stated that Massachusetts has 200,000 fewer housing units than the number of households who live in the state – a figure that is more striking when considering the number of units that are deliberately left empty for large portions of the year in tourist destinations. A 2021 report by the Lowell Planning and Development Department titled “Zoning for More Housing in Lowell” found that from 2005 to 2019, the City fell short of projected housing construction needs by nearly 3,400 homes.

Alongside a shortage of total housing units, are additional concerns about the quality of many of those units. The graph below shows the percentage of renter and owner-occupied units with what HUD considers “severe housing problems.” The four severe housing problems include: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is severely overcrowded; and 4) household is severely cost burdened. Over 1/3 of the renter-occupied units in Chelmsford and Dracut fall into this category.



*American Community Survey 5-year estimates: 2017-2021*

### Homelessness

The data presented above paints a picture of a region in crisis. As housing becomes scarcer and more expensive, homelessness has skyrocketed across the Commonwealth. An NBC 10 story on the commonwealth's Emergency Assistance Family Shelter system reported that in March 2023 19 hotels across the Commonwealth were being used as family shelters, housing 588 families. By May, that number had increased to 882 families. The state turned to hotels after all of its 3,500 contracted family shelter beds were full. This is after the Department of Housing and Urban Development's 2022 Point-in-Time Count indicated a *decrease* of 1,766 persons in homeless families from 2020 to 2022. This rapid increase is likely due to a combination of a lack of affordable housing, record inflation, and an increase in migration to Massachusetts from both inside and outside the US.

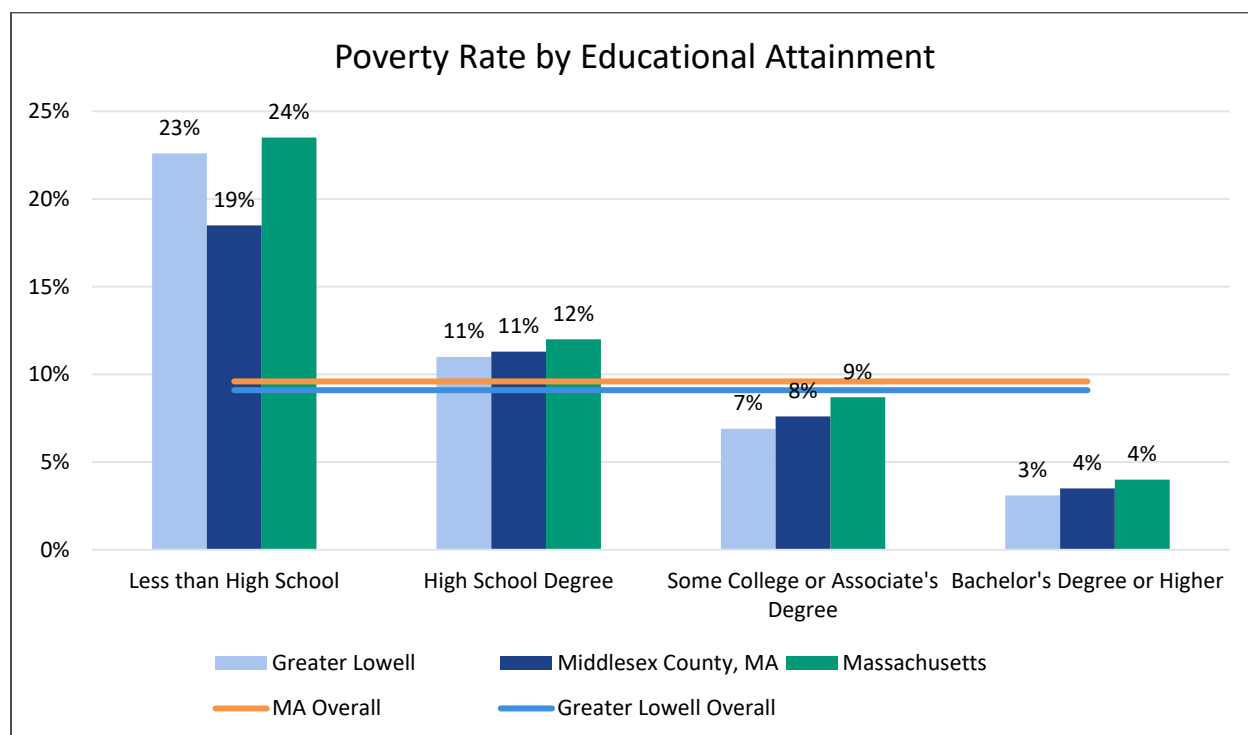
Homelessness among single adults (those without children), is similarly in crisis. In 2019, the City of Lowell contracted with Barbara Poppe, former Executive Director of the US Interagency Council on Homelessness, to help develop a plan to address homelessness among single individuals in the city. The final report on this effort indicated a need for 200 additional units of deeply affordable housing for single individuals – most commonly 1-bedroom, studio, or single-room occupancy units. On May 10, 2023, the city of Lowell's website indicated there were 249 homeless individuals in the city, 85 of whom were unsheltered. These numbers do not include the 50 individuals placed at a hotel in Chelmsford, currently being operated by Community Teamwork as an emergency shelter for individuals. When other Greater Lowell communities are included, the number of individuals experiencing homelessness in the region is likely over 300.

Youth experiencing homelessness are generally considered to be those aged 16-24 who are not in households with parents or guardians or their own children. The Massachusetts Balance of State Continuum of Care, of which Greater Lowell is a part, reported 68 youth experiencing homelessness on the 2022 Point in Time Count report. The individual shelter systems is often not accessible or appropriate for young people, creating the need for a separate homeless services system specifically for youth. Community Teamwork's Youth Services program, which provides services in the northern tier of the Balance of State's region, served 194 youth in FY23 who were either homeless or imminently at risk of becoming homeless.



## Education in Greater Lowell

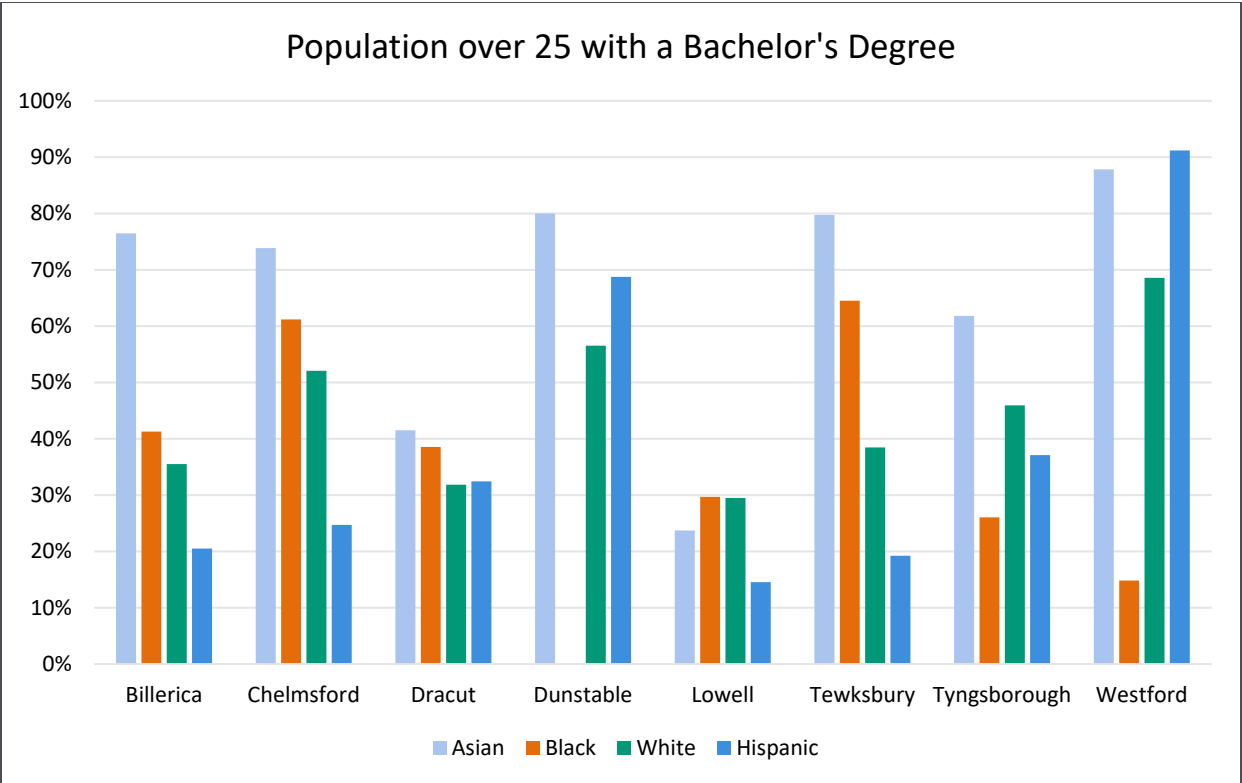
The Poverty Rate in Greater Lowell is 9.1%, with nearly 27,000 people living at or below the poverty level. The poverty rate varies dramatically by an individual's level of education. As shown below, having graduated high school dramatically decreases the likelihood of an income below the poverty level. Fewer than 5% of individuals with a Bachelor's Degree live at or below the poverty line.



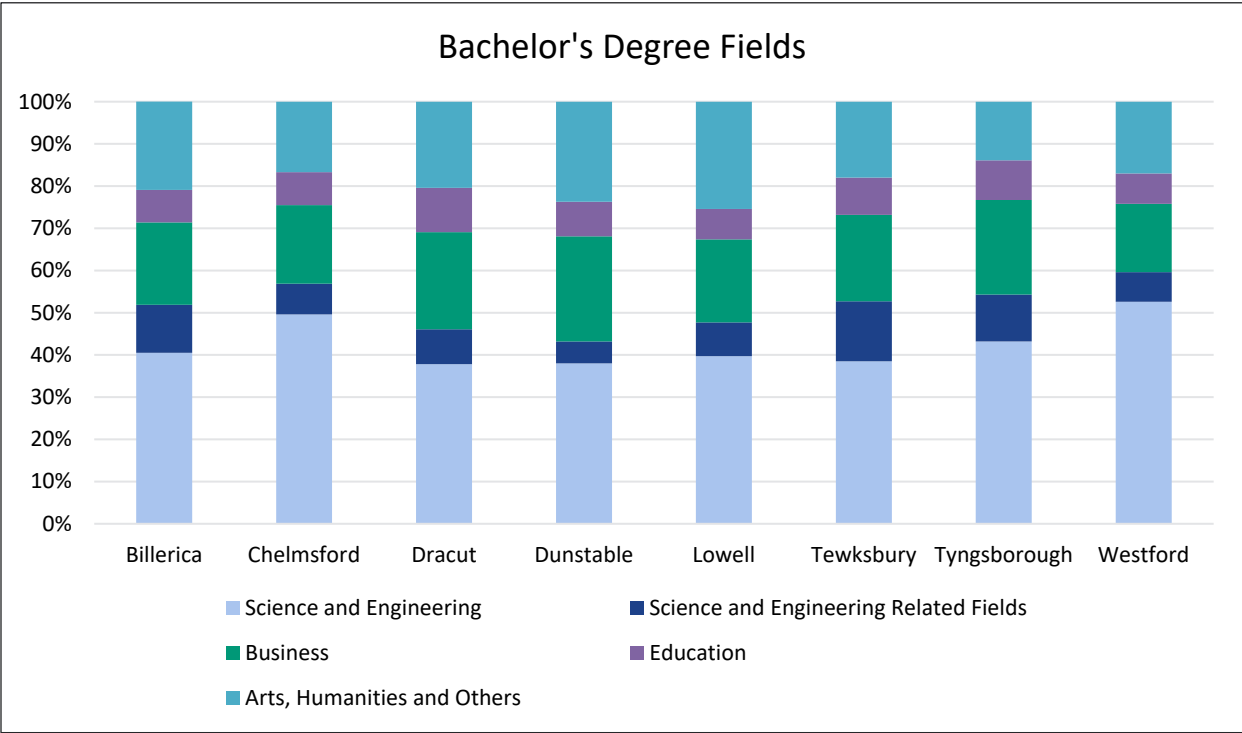
*American Community Survey 5-year estimates: 2017-2021*

The attainment of a Bachelor's Degree varies widely by race. The following graph shows the percentage of residents in the four largest racial groups in the region over the age of 25 with a Bachelor's Degree. In every community in the region, with the exception of Lowell, Asian residents are most likely to have a Bachelor's Degree. Other than in Westford and Dunstable, Hispanic residents are much less likely to have a Bachelor's Degree than either White or Asian residents. Both of these communities have very small Hispanic populations, making drawing conclusions difficult.

It is most likely that the higher incomes of those with higher educational attainment are driving them to communities with higher cost of living, and that the high costs in these same communities are shutting out those with less education, resulting in those with less education being concentrated in communities with lower housing and other costs.



American Community Survey 5-year estimates: 2017-2021



American Community Survey 5-year estimates: 2017-2021

The 2020-2021 5-year graduation rates in each of the Greater Lowell communities are shown below, as well as the rates for students from families with low incomes, and those for White, Black, Asian, and Hispanic students. Students with disabilities have the lowest rates 5-year graduation rates in every district with the exception of Hispanic students in Westford. It is worth noting that there are only 7 students in that group, all of whom were still in school at the time of the report. With the exception of Tyngsborough, Asian students consistently have the highest graduation rates. Fewer than 10% of graduates in Tyngsborough identified as Asian, again making this a difficult data point from which to draw conclusions.

Although the Massachusetts Department of Education does not provide graduation rates for students experiencing homelessness, these students most likely fall into the Low-Income category. In this same school year, the Department of Education reported 2,043 children experiencing homelessness were enrolled in schools in Greater Lowell. 1,968 of these students were enrolled in Lowell, 1605 of whom were considered homeless by virtue of being “doubled-up” (living with another family), 290 lived in shelters, and 65 were residing in hotels.

Although students with disabilities consistently have lower 5-year graduation rates than their peers, the vast majority of students with disabilities were still enrolled in school at the time of this report. The dropout rate for this group is 8.3% for the state.

District Name	Total	Low Income	White	Black	Asian	Hispanic	Disabilities
Billerica	95.7	88.8	95.8	92.9	100	94.1	74.5
Chelmsford	97.5	90.9	97.5	100	98.1	90.9	88.5
Dracut	94.3	86.4	95.1	83.3	100	90.9	75
Groton-Dunstable	98.4	90.9	98.2		100		89.3
Lowell	83.4	79.9	80.6	89.2	90.8	77.5	58
Tewksbury	95.3	87	94.8		100	88.2	80.5
Tyngsborough	96.6	94.4	97.1		90		84.6
Westford	98.6	90	98.4		100	85.7	91.4
Massachusetts	91	84.1	94.4	87.2	95.8	81	79.3

*Department of Education 2020 Graduation Rate Report: 5-year Graduation Rate*





## Childcare in Greater Lowell

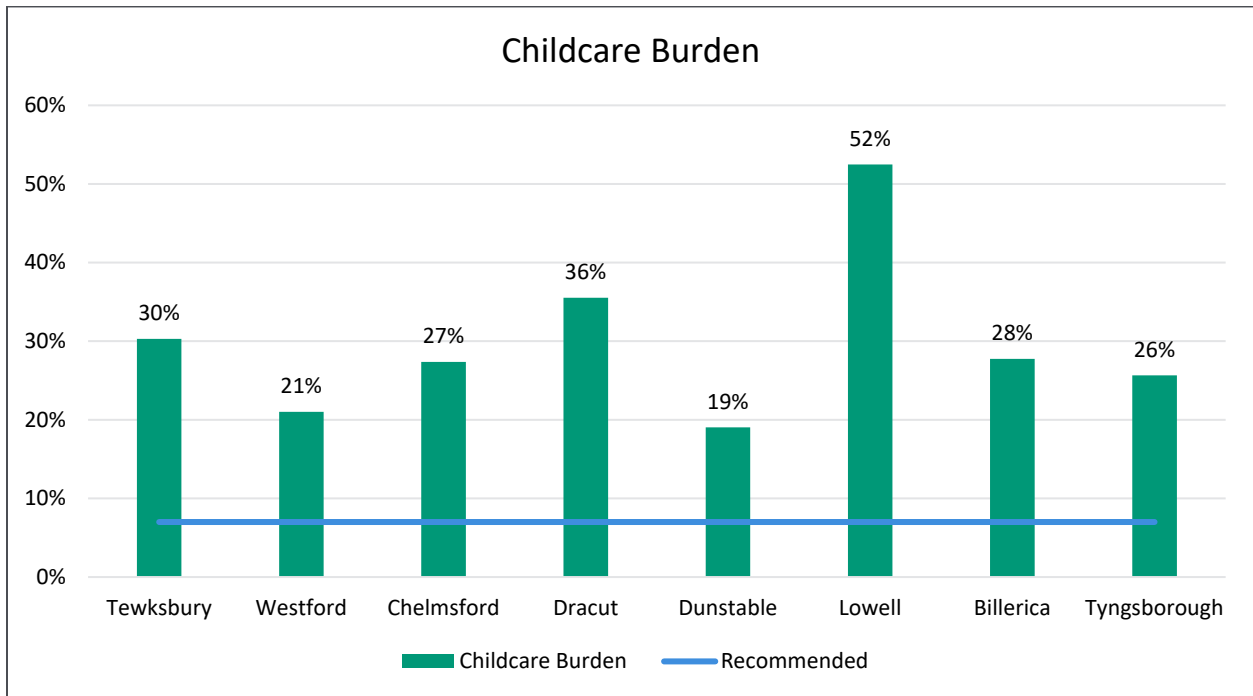
After childcare centers were forced to close in March of 2020, the already challenging landscape of childcare in Massachusetts became even more difficult for families to navigate. After childcare centers were allowed to open at limited capacity in July 2020, providers had significant difficulty in maintaining their licensed capacity. The American Community Survey's 2021 5-year estimates indicates that there are approximately 15,000 children under the age of 5 in Greater Lowell. The bureau of Labor Statistics 2022 Employment Characteristics of Families Report indicates that 67.9% of mothers and 94.4% of fathers of children under 6 are employed. These numbers can be used to roughly estimate 10,000 children under school age in Greater Lowell in need of childcare. According to the Massachusetts Department of Early Education and Care (EEC), there were 405 licensed childcare providers, with a total of 9,614 slots in August 2022, ***including childcare slots that are exclusively for before and after school programs for school-aged children***. These numbers do not account for the number of providers who are not able to be open at their full capacity. In Community Teamwork's own sites, staffing challenges, often related to teachers' needing care for their own children, have greatly impacted the agency's ability to serve children and families.

Even in January 2021, when unemployment rates were high and parents were hesitant to send unvaccinated children to group childcare settings, the Department of Early Education and Care's waiting list for subsidized childcare in Greater Lowell showed nearly 400 children waiting for subsidized care. By April 2022, this list had more than doubled to 862 children. In 2023, the list had continued to grow, showing nearly 1000 children waiting for subsidized childcare.

Subsidized Childcare Waiting List		
City/Town	2022	2023
Billerica	66	53
Chelmsford	44	34
Dracut	75	88
Dunstable	0	0
Lowell	595	714
Pepperell	17	15
Tewksbury	30	37
Tyngsborough	18	10
Westford	9	10
Wilmington	8	18
Total	862	979

The cost of childcare is another key issue for families. The US Department of Health and Human Services considers childcare affordable if its cost consumes no more than 7% of household income. The Massachusetts Department of Early Education and Care has updated their parent fee scale to allow fees for families receiving childcare subsidies to align with these recommendations. However, the nearly 1000 children on the waiting list, many of whom are paying for care in the private market, as well as families with higher incomes, do not benefit from this change. Massachusetts Institute of Technology's

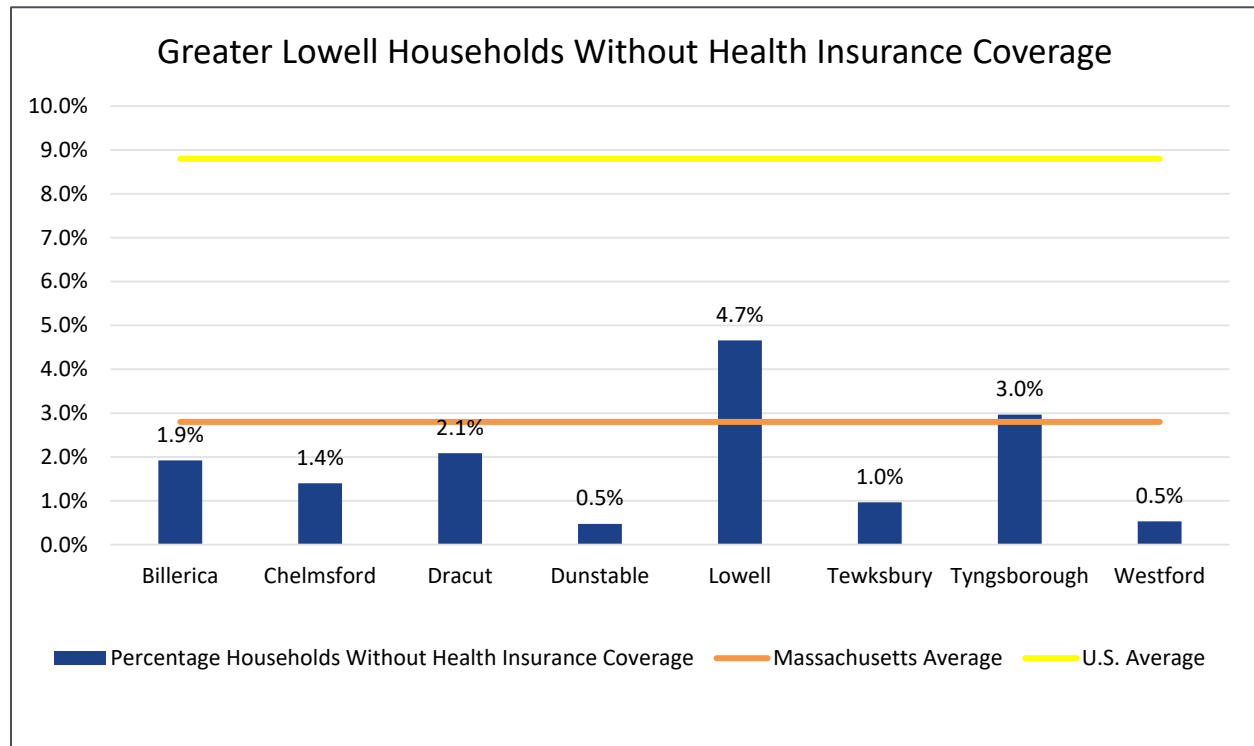
Living Wage Calculator estimates the median cost of childcare for 2 children to be \$33,837 per year (\$2,819.75 per month). In comparison, median rent for a 2-bedroom apartment in Westford, the most expensive rental market in Greater Lowell, is \$1,940 per month. As shown in the graph below, there is not a single community in Greater Lowell in which the median income will support childcare for two children without crossing the 7% threshold. The median household income in Dunstable is \$177,803 per year. Families with this income would still be paying 19% of their income to have two children in childcare. In Lowell, where median household income is \$64,489, childcare for two children would consume more than half of gross income.



## Health in Greater Lowell

Community Teamwork consulted the Greater Lowell Health Alliance's extremely comprehensive 2022 Community Health Needs Assessment (GLCHNA) that analyzed public health in Greater Lowell. **The data presented here reflects the top five greatest needs as reported by GLCHNA: 1) mental health, 2) chronic health and wellness, including heart health and nutrition 3) substance and alcohol use disorder, 4) COVID-19 and other infectious diseases, and 5) reproductive, sexual, and pregnancy health.** Please refer to the GLCHNA for the most comprehensive health data on Greater Lowell.

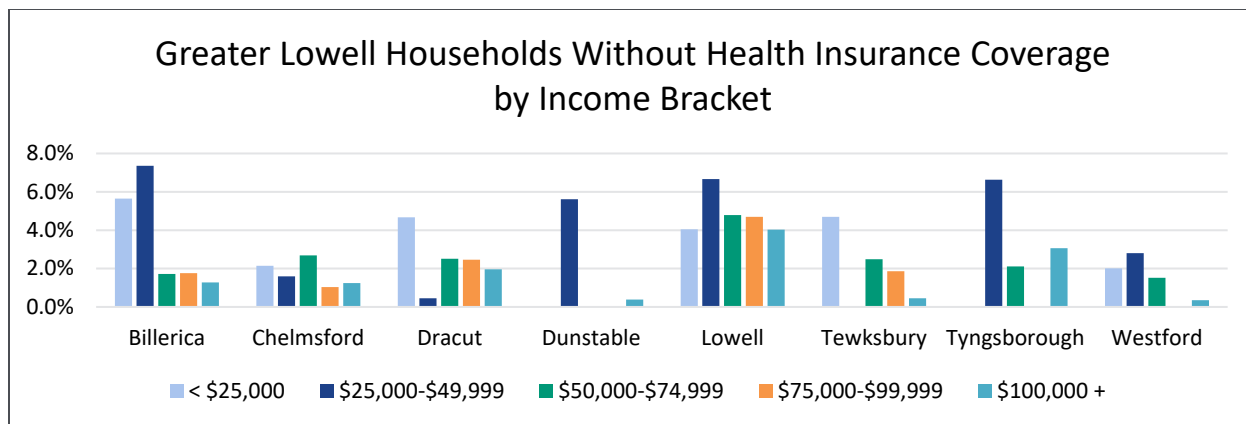
### Health Insurance Rates



Source: American Community Survey 2021 5-year estimates

In addition to the priorities reported by the GLCHNA, another important indicator of public health is rates of insured versus uninsured individuals. According to America's Health Rankings, which uses Census Bureau data, Massachusetts is the healthiest state in the nation by this indicator, at 2.8% uninsured (up 0.3% since 2021). However, Lowell and Tyngsborough both have higher rates of uninsured residents than the state average.

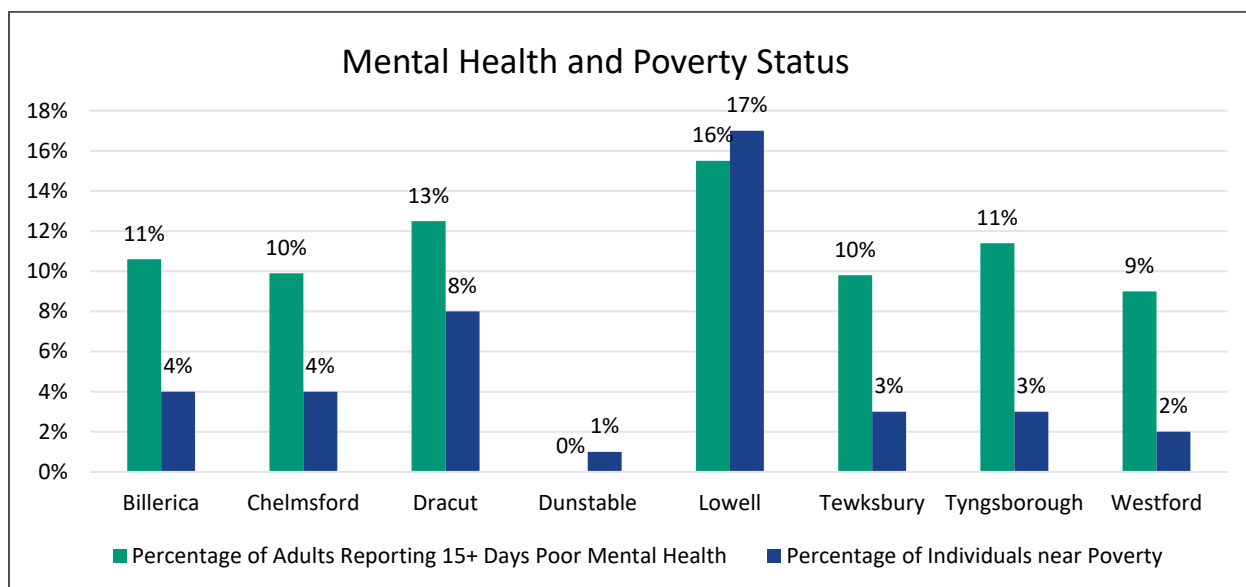
As shown below, when analyzed by income bracket, generally the rate of uninsurance falls as the household income rises, though within the \$25,000-\$49,999 income bracket, the rate of uninsurance is at its peak in most towns. This may be the level at which many households are no longer income eligible for public benefits such as MassHealth, but are not able to afford private insurance. Furthermore, in Lowell, the rate of uninsurance remains relatively stable across income brackets.



Source: America's Health Rankings 2022

## Mental Health

**“Poverty increases the risk of mental health problems and can be both a causal factor and a consequence of mental ill health”** (London Mental Health Foundation). 13.2% of Massachusetts adults reported experiencing “frequent mental distress,” the 11<sup>th</sup> lowest percentage in the nation (America's Health Rankings, 2022). Of the towns in Greater Lowell, Lowell has both the highest rate of people in poverty and the highest percentage of adults self-reporting poor mental health for 15 or more days. The graph below shows the percentage of individuals self-reporting poor mental health with the poverty rate in each community. Communities with higher poverty rates (Lowell, Dracut) show much higher rates of poor mental health status than those with lower poverty rates (Westford, Dunstable).



Source: BFRSS Results via PHIT, 2012-2016, courtesy of GLHA; 2021 American Community Survey 5-Year Estimates

According to the response to the GLCHNA community survey, "Participants in this assessment overwhelmingly noted that the most significant health challenge they experience is accessing care, with specific focus on barriers to accessing mental health services. Nearly 9% of survey participants reported not being able to afford mental health services, and access to mental health services was ranked as the third most critical community resource, with 26% of participants ranking it among their top three

resource priorities." Conditions commonly associated with poverty were cited as barriers to accessing mental health resources, including "the cost of mental health services, especially if they are not covered by insurance; lack of transportation to appointments; excessive wait lists for mental health appointments; a lack of mental health providers who speak languages other than English, and not having reliable technology to utilize telehealth options." In addition to poverty status, participants identifying with the following racial, ethnic, and other demographic groups were more likely than the general population of survey respondents (5.6%) to report that mental health services were unaffordable to them: Asian/ Asian American (11.1%), Black/African American (12.9%), Hispanic/Latinx (13.4%), born outside the U.S. (10.9%), and LGBTQ+ (16.8%).

In January, 2023, the Massachusetts Association of Health Plans released a new report titled "The crisis in Children's Behavioral Health," which noted the following: "Massachusetts is higher than the national average for:

- Anxiety. A two-year estimate of the percentage of children aged 3 to 17 with anxiety problems was 12.3% for Massachusetts versus 9.1% nationally.
- Depression. The percentage of children aged 3 to 17 with depression was 5.5% for Massachusetts versus 4% nationally.
- Alcohol use. The percentage of children aged 12 to 17 who reported having a drink in the past month in Massachusetts was 10.2% versus 9.2% nationally.
- Illicit drug use. The percent of children aged 12 to 17 who reported using illicit drugs within the past month was 11% in Massachusetts versus 8.4% nationally.

Massachusetts is also profiled in a 2023 report by Mental Health America, a national community-based organization that tracks and reports on behavioral health and on the service delivery system. Its report gathers data from many sources and synthesizes it into state rankings on mental health, substance use, and access to treatment.

- Insurance coverage. Massachusetts is fourth in the nation in regard to the percentage of children (5.70%) whose private insurance does not cover care for behavioral or emotional problems."

The above data mirrors the impacts that remote learning, the trauma of homelessness, the behavioral issues in our students, and the effects of the COVID-19 pandemic have had on our students, families, and those residing in our Family Shelters.

## Chronic Health and Wellness

Chronic health conditions include "hypertension, heart disease, diabetes, and certain autoimmune disorders" (GLCHNA) and are linked to social determinants of health, such as access (or lack of access) to nutrition and physical activity, transportation, and cultural competency/humility in care settings.

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### Fair or Poor General Health

**15.1%**

of Adults

Greater Lowell

**12.3%**

of Adults

Middlesex County, MA

**15.1%**

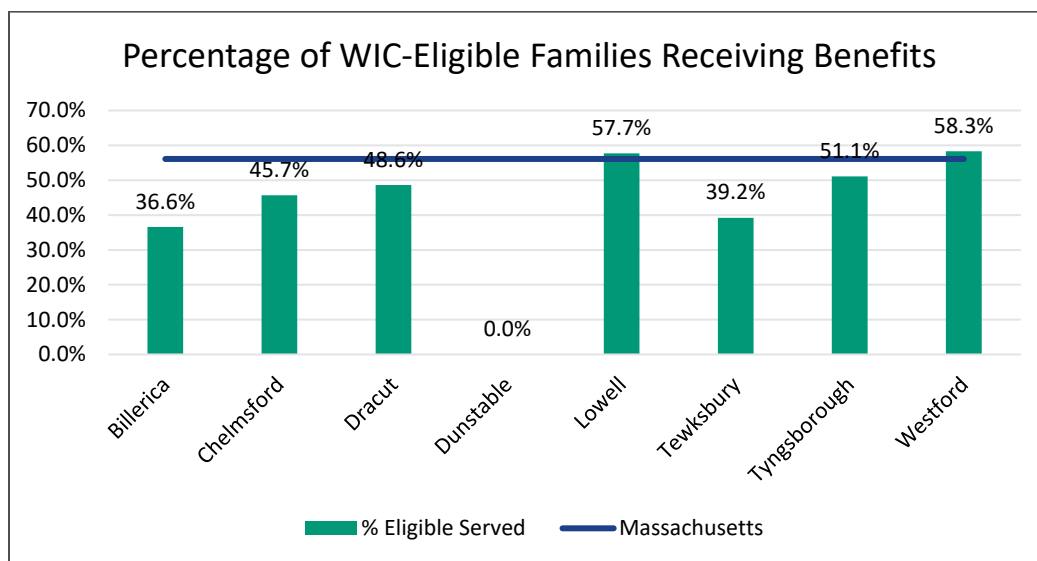
of Adults

Massachusetts

Sources: CDC BRFSS PLACES 2019

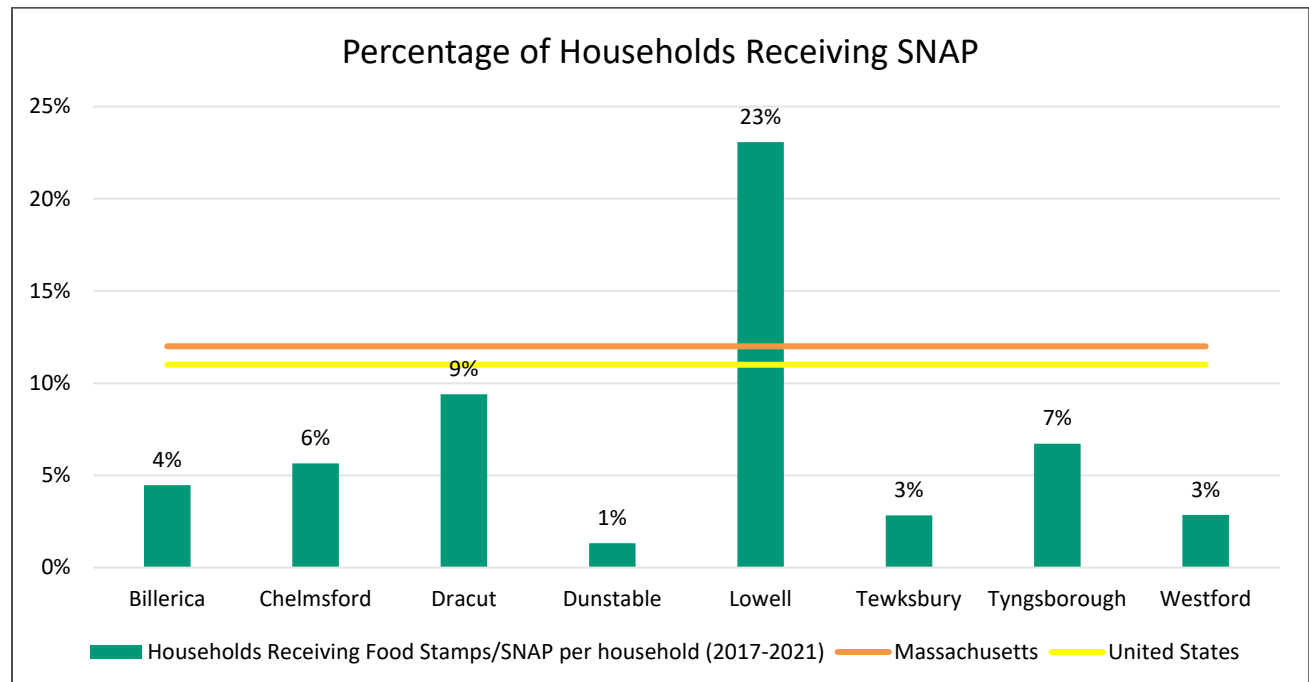
The CDC explains that "self-assessed health status is a strong measure of overall health status and has been demonstrated to correlate with subsequent health service use, functional status, and mortality." Respondents could also self-report their health as being "excellent," "very good," or "good," in addition to "fair" or "poor."

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), a Federal program that provides nutritious food, education, and referral support to low-income pregnant women and children from 0 to 5. WIC is proven to be successful in producing outcomes such as healthier infants at birth, better infant feeding practices, and healthier diets among infants, toddlers, and children under age 5 (Center on Budget and Policy Priorities). These statistics also contribute to an understanding of GLCHNA priority #5, as a factor in perinatal health. While approximately half the towns within Greater Lowell are on par with or over the Massachusetts average (56.1%) for WIC utilization among eligible families, Billerica, Chelmsford, and Tewksbury show an underutilization of WIC benefits.



Source: 2022 WIC Needs Assessment, Massachusetts Department of Public Health

Similarly, the Supplemental Nutrition Assistance Program (SNAP) is an important federal anti-hunger program linked to improved nutrition and health as well as lower healthcare costs among vulnerable populations, including children and infants. Among Greater Lowell communities, only Lowell (23.2%) has a higher percentage of households receiving SNAP than the state average of 12% (GLCHNA).



Source: American Community Survey 2021 5-year estimates

## Substance and Alcohol Use

### Opioid-Related Overdose Deaths by City/Town

	2015	2016	2017	2018	2019	2020	2021	TOTAL
<b>Billerica</b>	14	16	14	13	11	10	10	88
<b>Chelmsford</b>	5	6	6	3	3	4	7	34
<b>Dracut</b>	8	6	5	10	11	7	9	56
<b>Dunstable</b>	0	0	1	1	1	0	0	3
<b>Lowell</b>	65	68	53	65	44	46	59	400
<b>Tewksbury</b>	9	13	11	7	6	5	10	61
<b>Tyngsborough</b>	5	1	3	5	2	1	2	19
<b>Westford</b>	0	3	7	2	0	4	4	20
							<b>TOTAL</b>	<b>681</b>

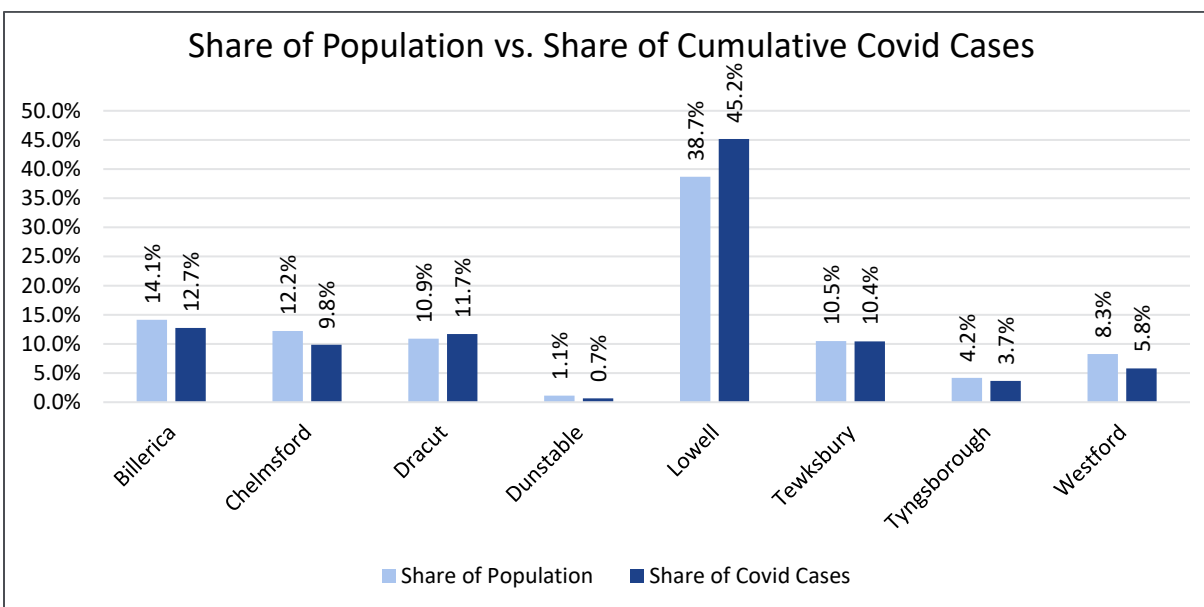
Source: Registry of Vital Records and Statistics (RVRS) 2019-2020, courtesy of GLCHNA

Across Massachusetts, Greater Lowell, and Lowell, opioids are the most commonly misused substance resulting in state treatment. In Massachusetts, opioid-related overdose death has increased significantly from 375 deaths in 2000 to 2,290 in 2021 (GLCHNA, Massachusetts DPH).

At the state level, the opioid-related death rate per 100,000 residents is 30.2. In Greater Lowell, most communities average below the state death rate, with the exception of Lowell. In 2021, Lowell's opioid-related overdose death rate was 53.2 per 100,000, significantly higher than the state rate and significantly higher than the rates of all surrounding communities. In 2021, Tewksbury also observed an overdose death rate above the state average (32.6 per 100,000) which was a considerable increase over previous years (GLCHNA).

## COVID-19 and Other Infectious Diseases

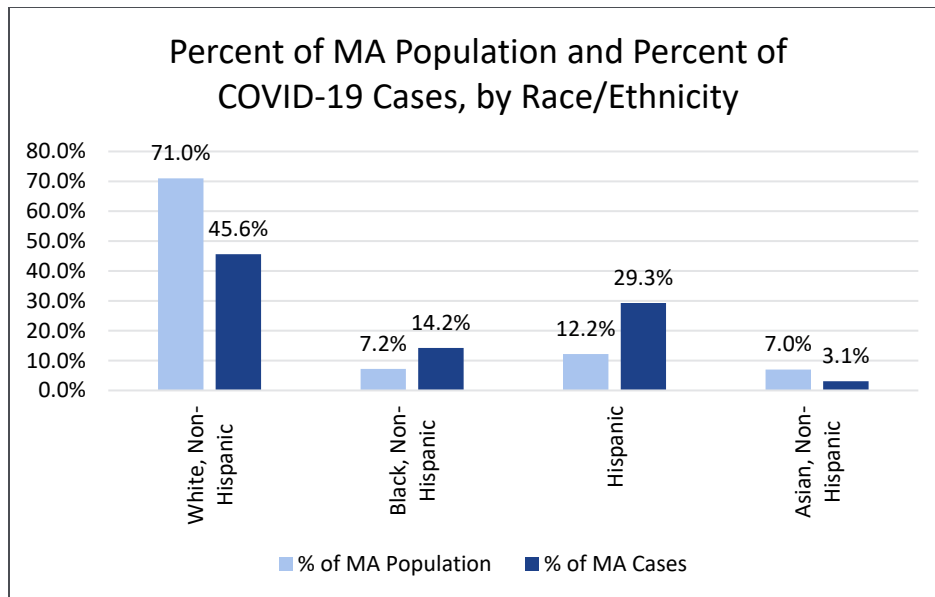
Lowell was identified as a high-outbreak area during the first year of the pandemic, and later as an area of high inequity and therefore a target for public health efforts to increase vaccination rates (GLCHNA). The state Covid-19 case rate per 1,000 is 278.5, while in Lowell this figure is 329.4 (reported at the time of the GLCHNA's publication). Of the over 94,000 cumulative cases in the eight towns of Greater Lowell (reported at the time of writing), approximately 45% were of Lowell residents. Lowell is disproportionately represented in COVID-19 cases, as the city's total share of the population of Greater Lowell is only 38.7%



*Sources: US Census Bureau ACS 5-year 2017-2021; MA DPH COVID-19 Dashboard Feb 2023*

Greater Lowell residents identifying as members of the BIPOC community are significantly over-represented among rates of COVID-19 cases, compared to the general population. Though 71.0% of the Massachusetts population is white, white residents account for only 45.6% of COVID-19 infections (GLCHNA).



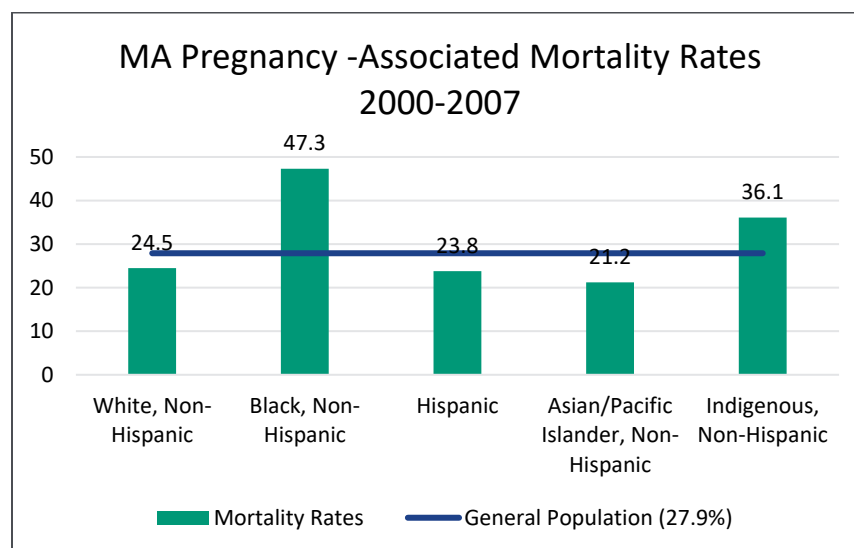


Sources: MA DPH, Health Equity Advisory Group Recommendations and Public Health Council Presentation, July 2020, Courtesy of GLCHNA

While town-level data on COVID-19 confirmed deaths is not available at the time of writing, the Massachusetts Department of Public Health's Health Equity Advisory Group highlighted that "Hispanic, Black Non-Hispanic and Other Non-Hispanic residents have higher rates of death in every age group compared to White and Asian Non-Hispanic residents. This is most pronounced for age groups under 70 years of age (MA DPH Health Equity Advisory Group Recommendations and Public Health Council Presentation, July 2020)."

## Reproductive, Sexual, and Pregnancy Health

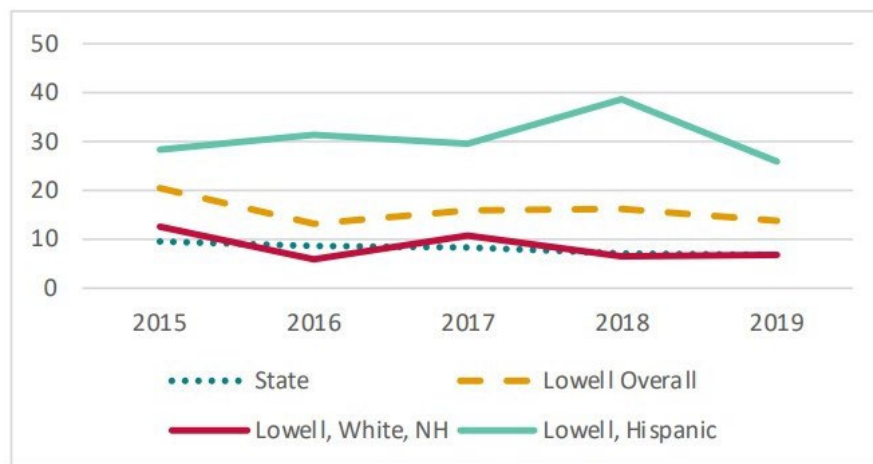
From a poverty-specific lens, the information provided previously regarding WIC and SNAP utilization in the chronic health and wellness section is also highly relevant to an assessment of perinatal health and should be considered alongside the following indicators of reproductive, sexual, and pregnancy health.



Source: Maternal Mortality and Morbidity Review in Massachusetts: A Bulletin for Health Care Professionals, Pregnancy-Associated Mortality. 2000-2007, February 2014; Courtesy of GLCHNA

The GLCHNA reports the following regarding pregnancy-associated mortality rates (PAMR): "A review of pregnancy-associated deaths found that, despite an overall low number of deaths in a seven-year review period (168), the PAMR was not consistent across populations. For Black, non-Hispanic residents, the PAMR was twice as high as the PAMR for white, non-Hispanic residents; indigenous residents also had a PAMR considerably higher than the state average (Figure 35). Disparities also emerged for individuals who were under age 30 (PAMR 28.1), over age 35 (PAMR 36.1), on public insurance (PAMR 36.2), and had less than no more than 12 years of education (PAMR 35.2)." Additionally, "a review of pregnancy-associated deaths in 2020 identified disparities in cause of death by race and ethnicity. Though the largest portion of pregnancy-associated deaths among white, non-Hispanic residents was accidents (54%), medical causes were the most common cause of pregnancy-associated deaths among Asian residents (100%), Black, non-Hispanic residents (70%), and Hispanic residents (52%)." This suggests inequities in care or comorbidities experienced by BIPOC populations.

Teen Birth Rate, Lowell, by race/ethnicity, 2015-2019



Source: Massachusetts Birth Report, 20115-2019; Courtesy of GLCHNA

Regarding teen pregnancy and birth rates, the data in Lowell is inconsistent in terms of births to teens among Black, non-Hispanic and Hispanic residents, with 41.8 births to Black, non-Hispanic teens in 2015 and then fewer than four births to Black, non-Hispanic sequent teens in subsequent years (GLCHNA). However, "Lowell is the only community in the state where the Asian teen birth rate is higher than the state rate. While state rates of teen births to Asian teens decrease, Lowell accounted for 50% of these births in 2019, up from 25% in 2015 (GLCHNA)."

### Life Expectancy

As shown below, life expectancy at birth varies considerably by community, from 78 years in Lowell, to 82 years in Westford. The Massachusetts average of 80.6 years is longer than the 78.8 US average, likely due to a combination of higher overall incomes and greater access to healthcare in the Commonwealth than in much of the rest of the country. Life expectancy roughly correlates with income, with babies born in higher income communities living longer than those born in communities whose residents have lower incomes.

Life Expectancy at Birth (years)							
Billerica	Chelmsford	Dracut	Dunstable	Lowell	Tewksbury	Tyngsborough	Westford
81.4	81.0	79.5	82.4	77.6	80.4	80.7	82.8

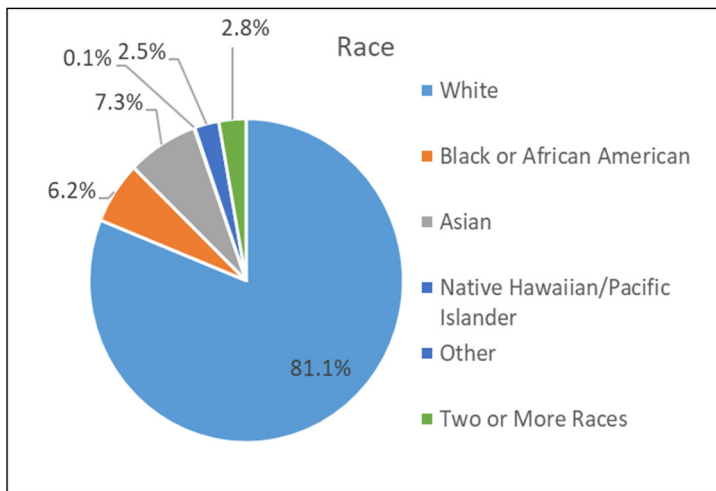


Community Teamwork  
Community Needs Assessment  
2023

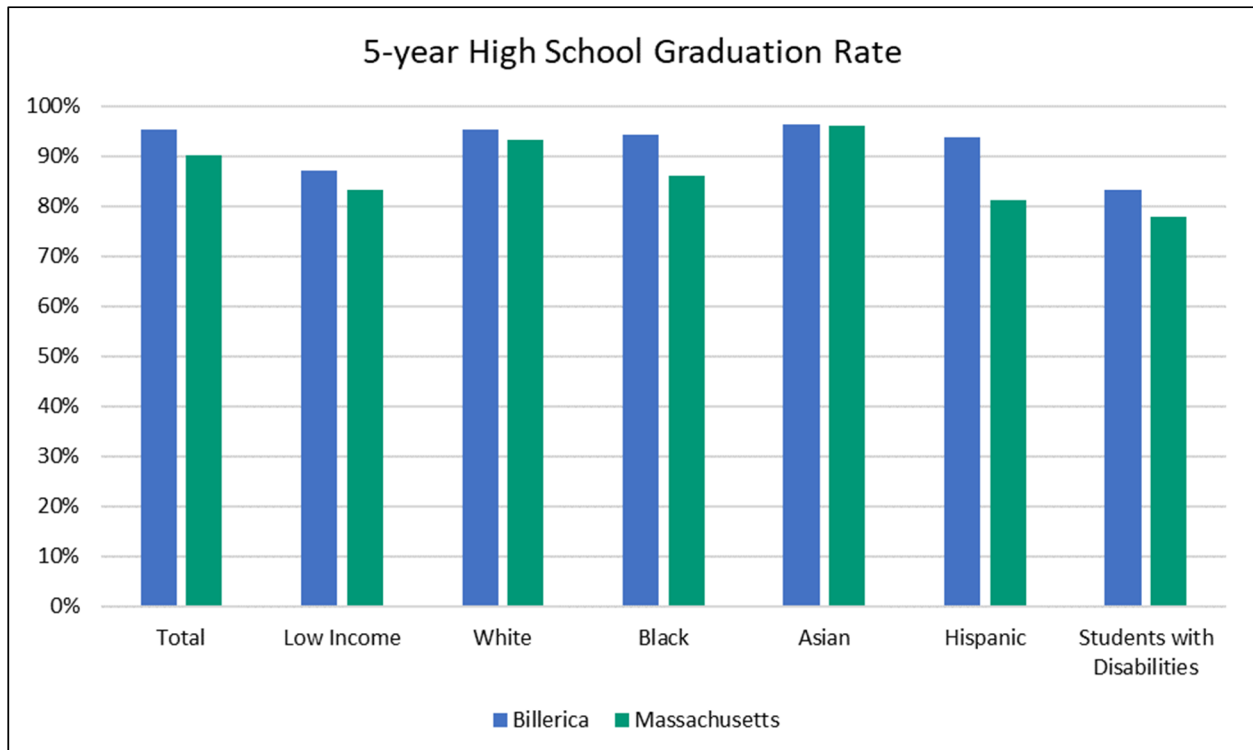
Community Summaries

## Billerica Data Summary 2023

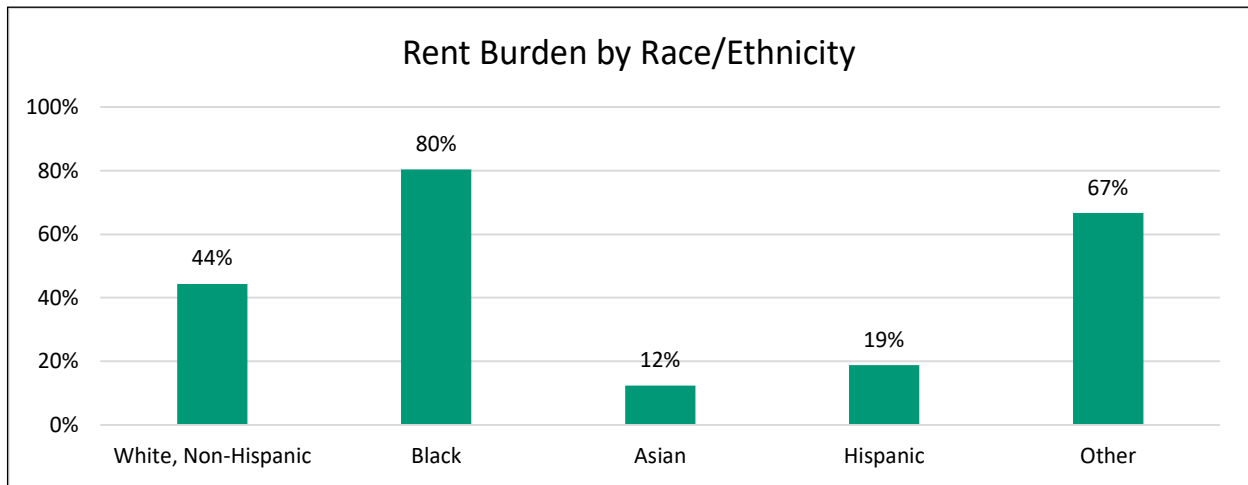
Population	41,995	% of Population with incomes below 200% of Poverty Level	10.1%
Median Household Income	\$121,936	% of WIC eligible families receiving benefits	36.6%
Median Home Value	\$441,800	% of Households receiving SNAP	4.5%
Median Home Sales Price (June 2023)	\$701,500	% of Households receiving TANF	3.9%
Median Rent 2-Bedroom Apartment	\$1,861	% who are Hispanic	4.3%



Change in Demographics 2011-2021		
Population Change	+4.9%	+ 2,065
Change in White	-7.2%	- 2,454
Change in Black	+72.4%	+ 1,898
Change in Asian	+37.5%	+ 1,143
Change in Hispanic/Latinx	+45.8%	+ 828



## Billerica Data Summary 2023



\*Rent Burden is defined as spending 30% or more of household income on housing.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	11.5%
% Renters paying ≥ 30% of income to housing costs (Rent Burden)	35%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	86

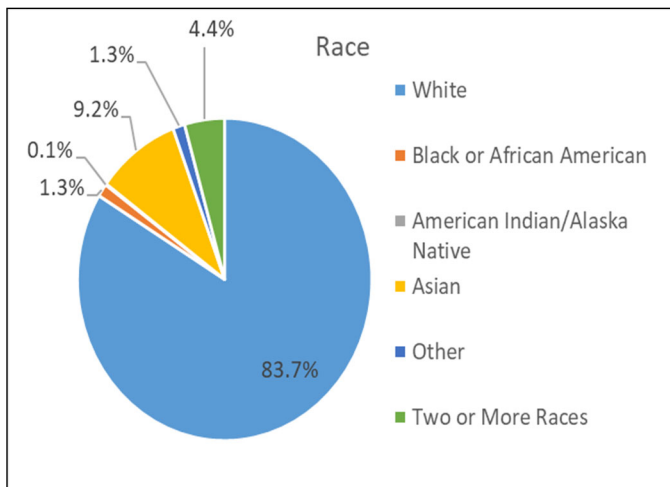
Community Needs Survey (34 Billerica Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (71%)	Housing	#1 (29%)	My living expenses are too high
#2 (41%)	Childcare/Early Education	#2 (29%)	Full-Time work doesn't cover my expenses
#3 (38%)	Mental Health & Counseling	#3 (21%)	Childcare expenses/interfering with work
#4 (35%)	Utilities	#4 (18%)	Limited fixed income
#5 (26%)	Transportation & After School/ Summer Programs for Children/ Youth	#5 (15%)	Require more education/training for work or better work

Are you able to pay your bills on time each month?	
Yes	62%
No	26%
Unsure	12%

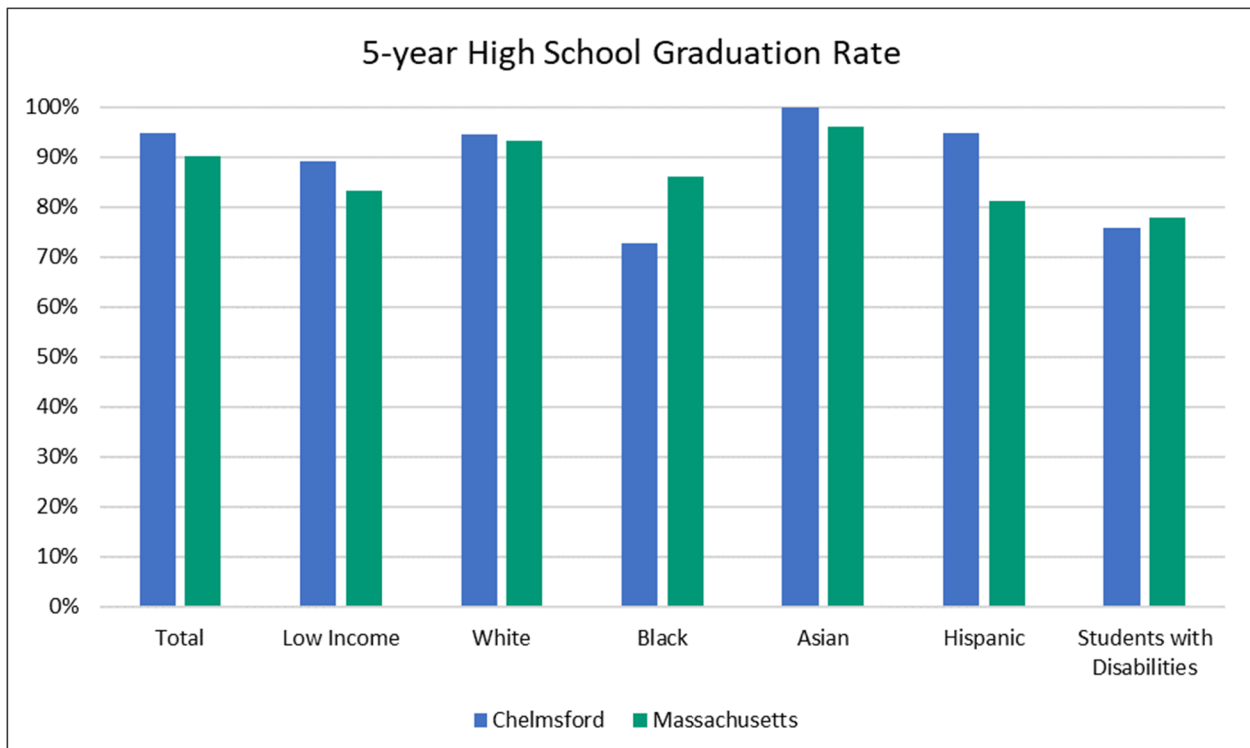
Do you currently have at least \$500 set aside for emergencies?	
Yes	53%
No	44%
Unsure	3%

## Chelmsford Data Summary 2023

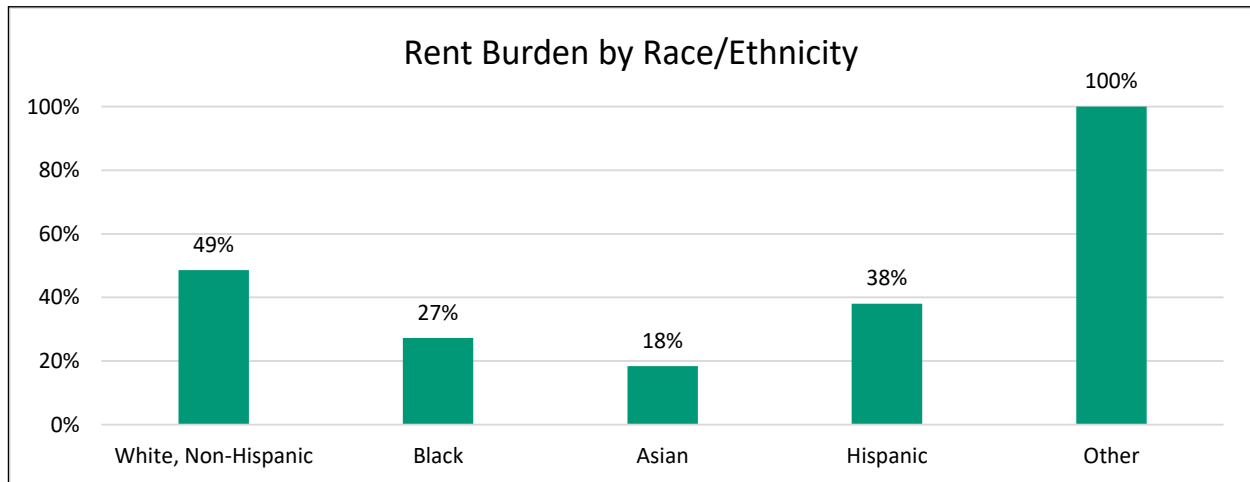
Population	36,271	% of Population with incomes below 200% of Poverty Level	8.9%
Median Household Income	\$123,630	% of WIC eligible families receiving benefits	45.7%
Median Home Value	\$443,500	% of Households receiving SNAP	5.7%
Median Home Sales Price (June 2023)	\$600,000	% of Households receiving TANF	1.7%
Median Rent 2-Bedroom Apartment	\$1,886	% who are Hispanic	4.2%



Change in Demographics 2011-2021		
Population Change	+7.3%	+2,661
Change in White	+0.5%	+ 155
Change in Black	+60.4%	+ 288
Change in Asian	+36.0%	+1,196
Change in Hispanic/Latinx	+26.1%	+ 397



## Chelmsford Data Summary 2023



\*Rent Burden is defined as spending 30% or more of household income on housing,.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	9.8%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	47%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	87

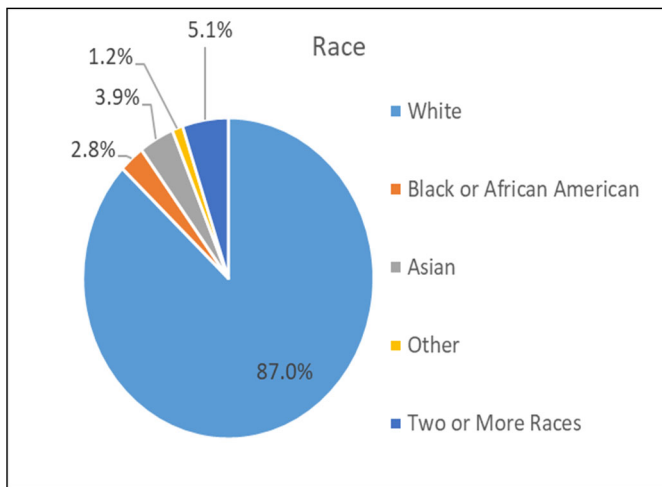
Community Needs Survey (55 Chelmsford Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (71%)	Housing	#1 (44%)	My living expenses are too high
#2 (55%)	Mental Health & Counseling	#2 (22%)	Finding affordable housing
#3 (40%)	Utilities	#3 (22%)	I or family member struggle with mental health issues
#4 (38%)	After School/Summer Programs for Children/Youth	#4 (20%)	Full-Time work doesn't cover my expenses
#5 (33%)	Childcare/Early Education	#5 (13%)	Medical expenses not covered by insurance

Are you able to pay your bills on time each month?	
Yes	67%
No	26%
Unsure	7%

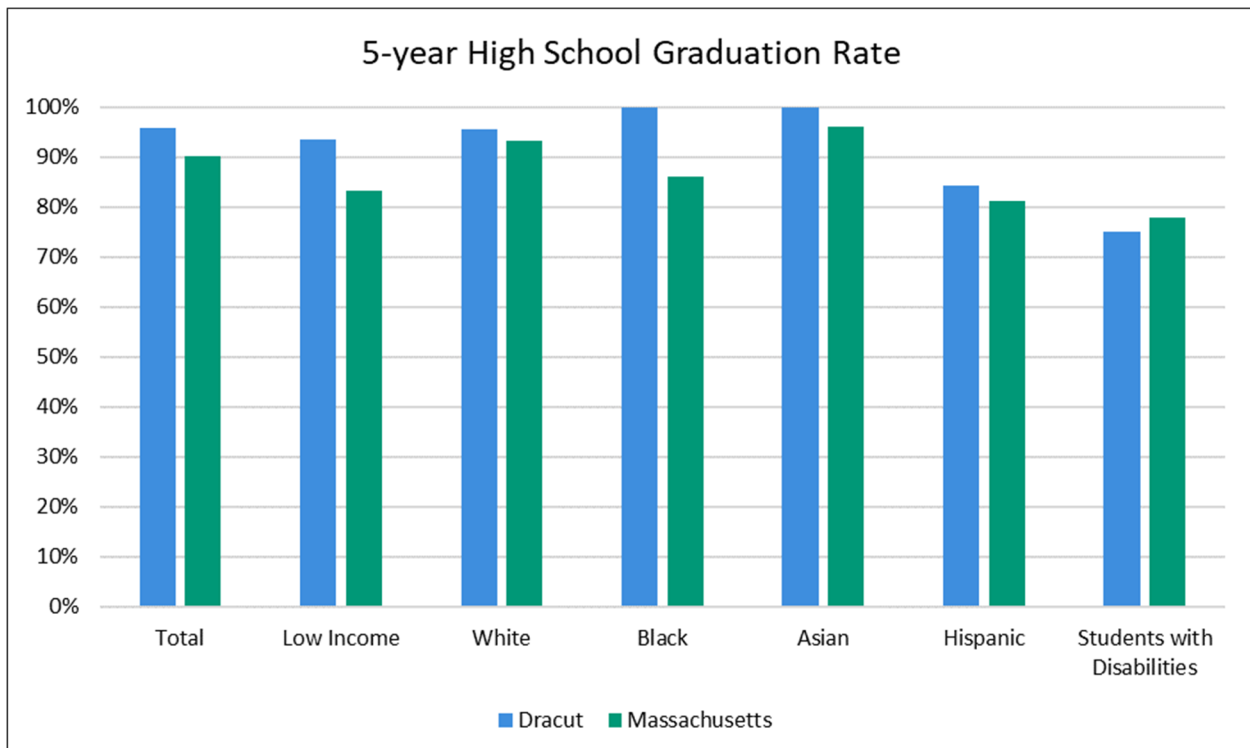
Do you currently have at least \$500 set aside for emergencies?	
Yes	62%
No	34%
Unsure	4%

## Dracut Data Summary 2023

Population	32,356	% of Population with incomes below 200% of Poverty Level	15.4%
Median Household Income	\$95,229	% of WIC eligible families receiving benefits	48.6%
Median Home Value	\$358,400	% of Households receiving SNAP	9.4%
Median Home Sales Price (June 2023)	\$485,000	% of Households receiving TANF	0.3%
Median Rent 2-Bedroom Apartment	\$1,645	% who are Hispanic	7.2%

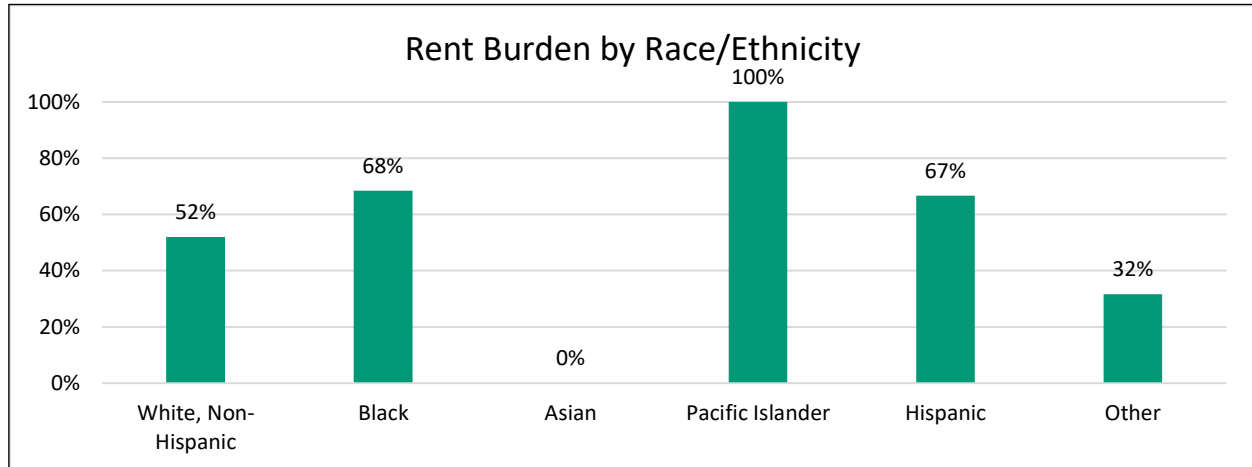


Change in Demographics 2011-2021		
Population Change	+9.6%	+3,107
Change in White	+4.8%	+1,349
Change in Black	+16.8%	+ 150
Change in Asian	+37.3%	+ 468
Change in Hispanic/ Latinx	+43.3%	+ 1,013





## Dracut Data Summary 2023



Rent Burden is defined as spending 30% or more of one's household income on housing.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	5.2%
% renters paying $\geq$ 30% of income to housing costs (Rent Burden)	59%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	76

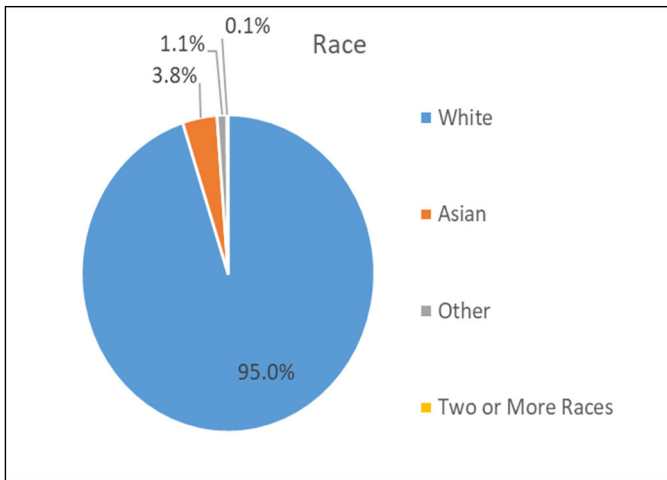
Community Needs Survey (45 Dracut Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (73%)	Housing	#1 (49%)	My living expenses are too high
#2 (56%)	Utilities	#2 (42%)	Full-Time work doesn't cover my expenses
#3 (51%)	Childcare/Early Education	#3 (31%)	Childcare expenses/interfering with work
#4 (44%)	Mental Health & Counseling	#4 (20%)	I or family member struggle with mental health issues
#5 (36%)	Food	#5 (16%)	Finding affordable housing

Are you able to pay your bills on time each month?	
Yes	58%
No	38%
Unsure	4%

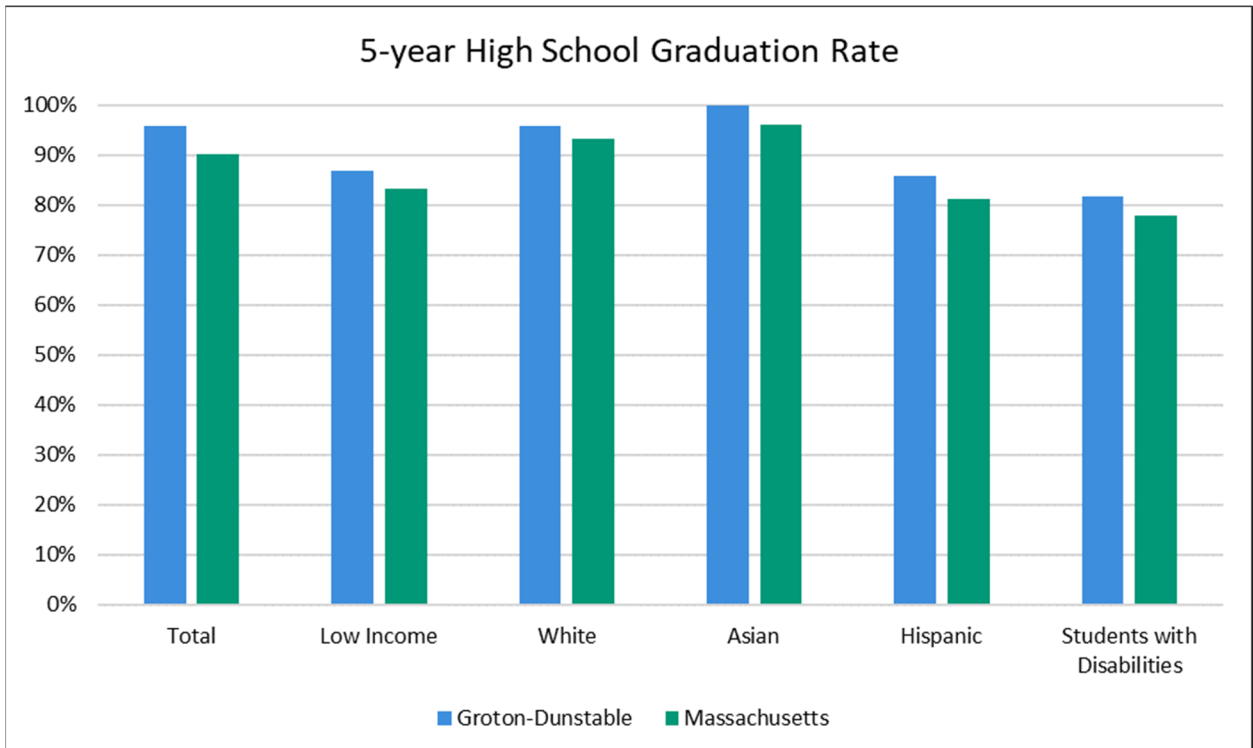
Do you currently have at least \$500 set aside for emergencies?	
Yes	42%
No	49%
Unsure	9%

## Dunstable Data Summary 2023

Population	3,369	% of Population with incomes below 200% of Poverty Level	5.0%
Median Household Income	\$177,803	% of WIC eligible families receiving benefits	0.0%
Median Home Value	\$539,900	% of Households receiving SNAP	1.3%
Median Home Sales Price (June 2023)	\$913,000	% of Households receiving TANF	0.2%
Median Rent 2-Bedroom Apartment	\$1,781	% who are Hispanic	7.2%

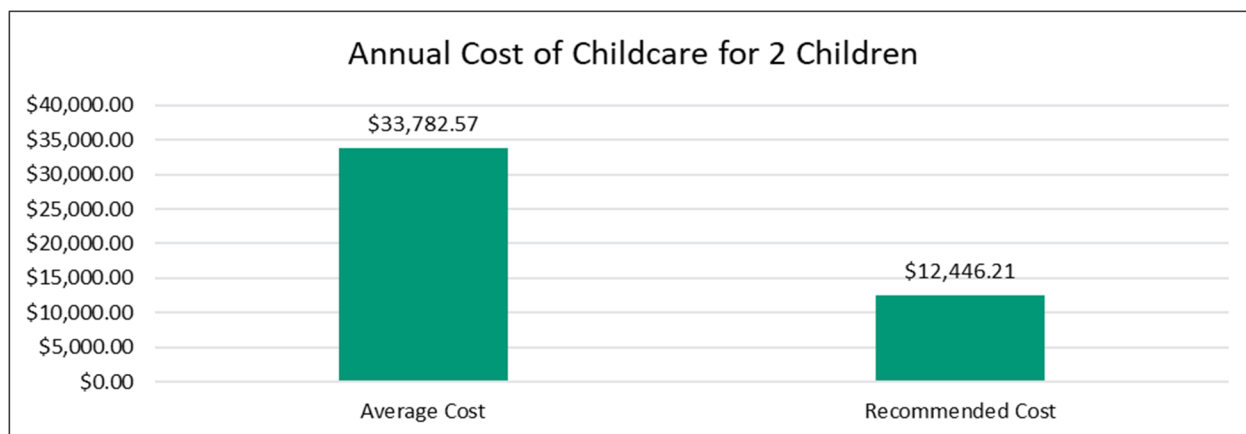


Change in Demographics 2011-2021		
Population Change	+7.2%	+ 241
Change in White	+5.7%	+ 182
Change in Black	0.0%	N/A
Change in Asian	+73.6%	+ 95
Change in Hispanic/Latinx	+11.3%	+ 8



No data was available for graduation rates for Black students, so they are not shown on the graph.

## Dunstable Data Summary 2023



Average childcare cost for two children in Middlesex County equals 19% of the Median Household Income in Dunstable (\$177,803). The Department of Health and Human Services recommends no more than 7% of income be spent on childcare.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	0.0%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	29.0%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	82

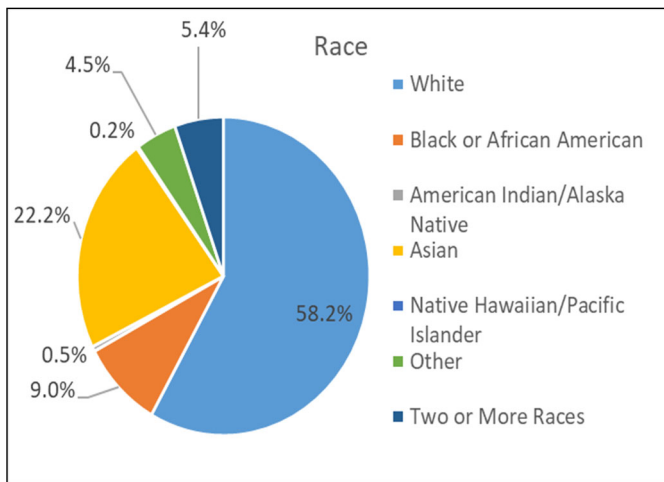
Community Needs Survey (20 Dunstable Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (50%)	Housing	#1 (30%)	My living expenses are too high
#2 (50%)	Elder Services/Elder Care	#2 (20%)	Limited fixed income
#3 (35%)	Transportation	#3 (10%)	Medical expenses not covered by insurance
#4 (30%)	Utilities	#4 (10%)	Full-Time work doesn't cover my expenses
#5 (15%)	Health Insurance	#5 (5%)	I or family member struggle with mental health issues

Are you able to pay your bills on time each month?	
Yes	85%
No	10%
Unsure	5%

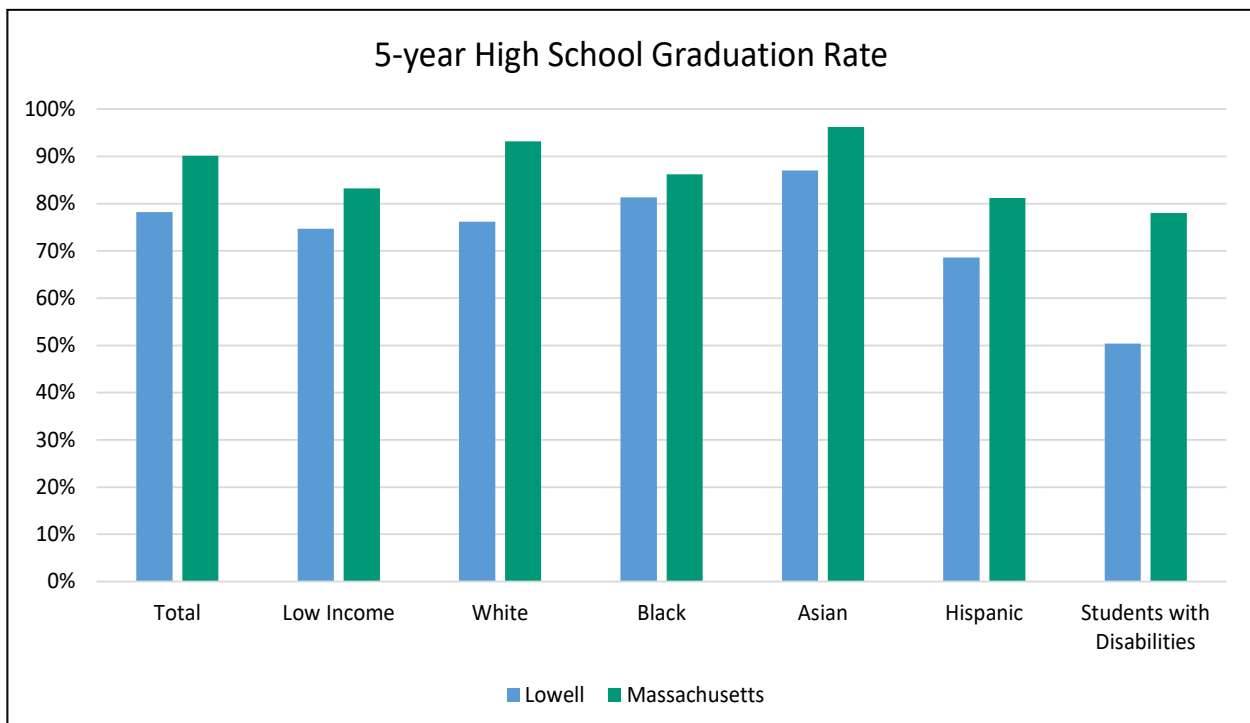
Do you currently have at least \$500 set aside for emergencies?	
Yes	95%
No	5%
Unsure	0%

## Lowell Data Summary 2023

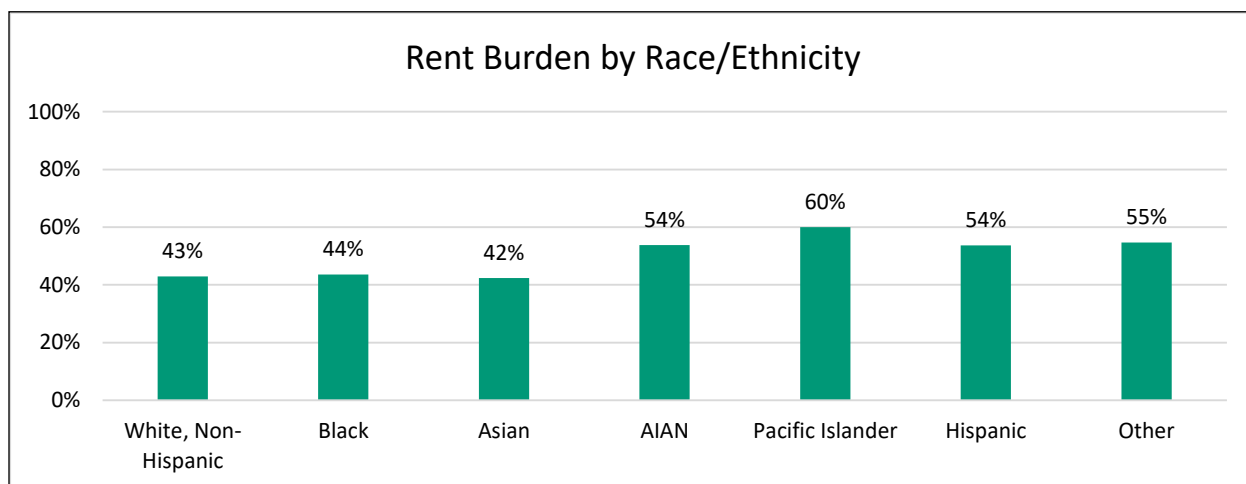
Population	114,804	% of Population with incomes below 200% of Poverty Level	34.5%
Median Household Income	\$64,489	% of WIC eligible families receiving benefits	57.7%
Median Home Value	\$312,600	% of Households receiving SNAP	26.1%
Median Home Sales Price (June 2023)	\$430,000	% of Households receiving TANF	4.6%
Median Rent 2-Bedroom Apartment	\$1,367	% who are Hispanic	17.6%



Change in Demographics 2011-2021		
Population Change	+7.8%	+8,944
Change in White	+4.6%	+3,085
Change in Black	+38.0%	+3,920
Change in Asian	+18.6%	+4,761
Change in Hispanic/Latinx	+15.4%	+3,097



## Lowell Data Summary 2023



\*Rent Burden is defined as spending 30% or more of one's household income on housing.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	12.4%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	48.0%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	63

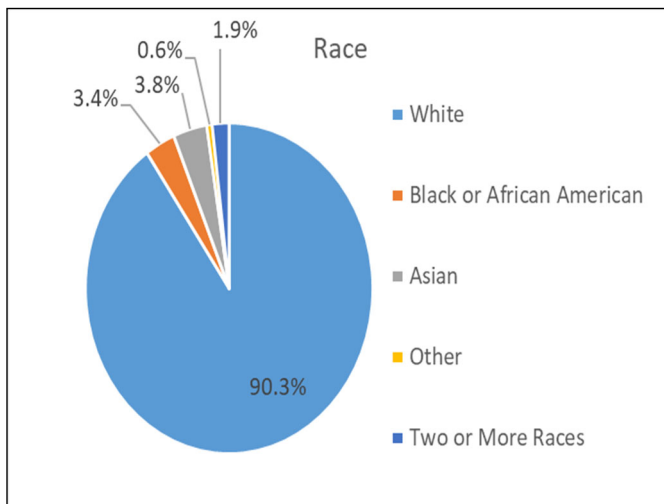
Community Needs Survey (317 Lowell Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (71%)	Housing	#1 (49%)	My living expenses are too high
#2 (54%)	Childcare/Early Education	#2 (34%)	Full-Time work doesn't cover my expenses
#3 (46%)	Utilities	#3 (23%)	Finding affordable housing
#4 (41%)	Mental Health & Counseling	#4 (22%)	Childcare expenses/interfering with work
#5 (39%)	Financial Emergencies	#5 (15%)	Require more education/training for work or better work

Are you able to pay your bills on time each month?	
Yes	51%
No	41%
Unsure	8%

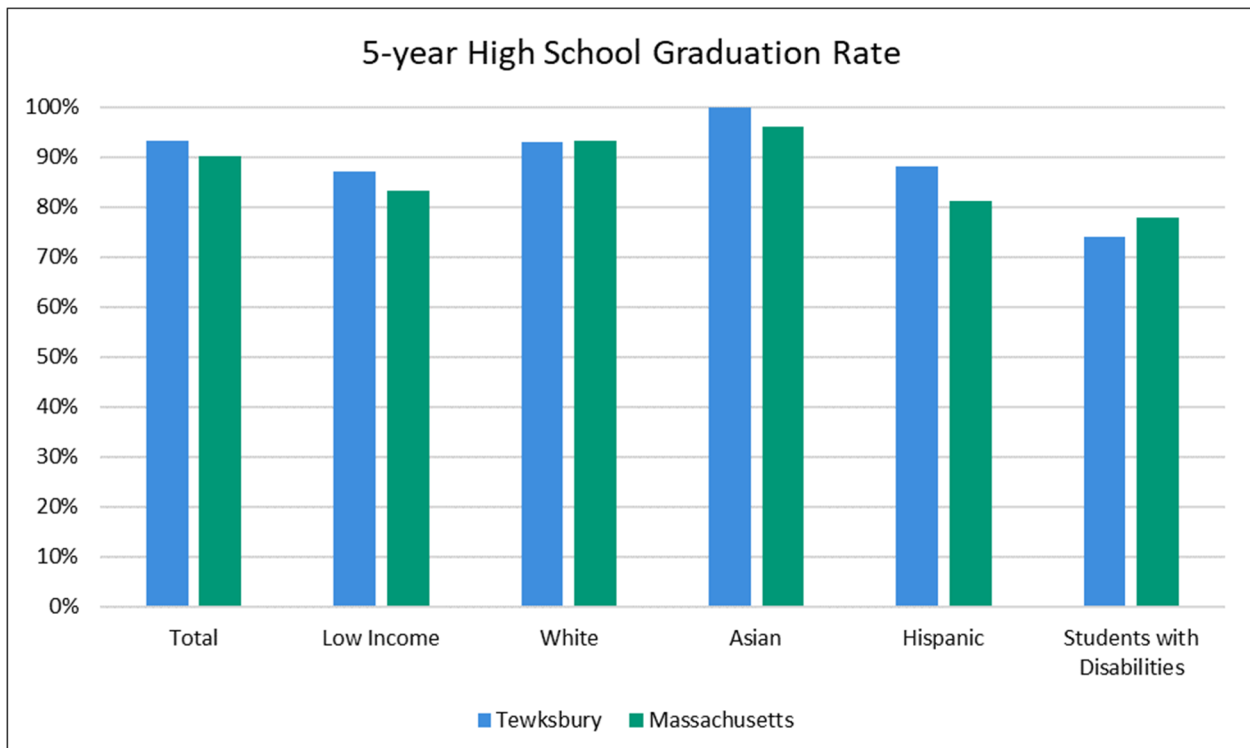
Do you currently have at least \$500 set aside for emergencies?	
Yes	45%
No	52%
Unsure	3%

## Tewksbury Data Summary 2023

Population	31,153	% of Population with incomes below 200% of Poverty Level	8.6%
Median Household Income	\$111,696	% of WIC eligible families receiving benefits	39.2%
Median Home Value	\$445,600	% of Households receiving SNAP	2.8%
Median Home Sales Price (June 2023)	\$625,500	% of Households receiving TANF	1.8%
Median Rent 2-Bedroom Apartment	\$2,308	% who are Hispanic	2.2%

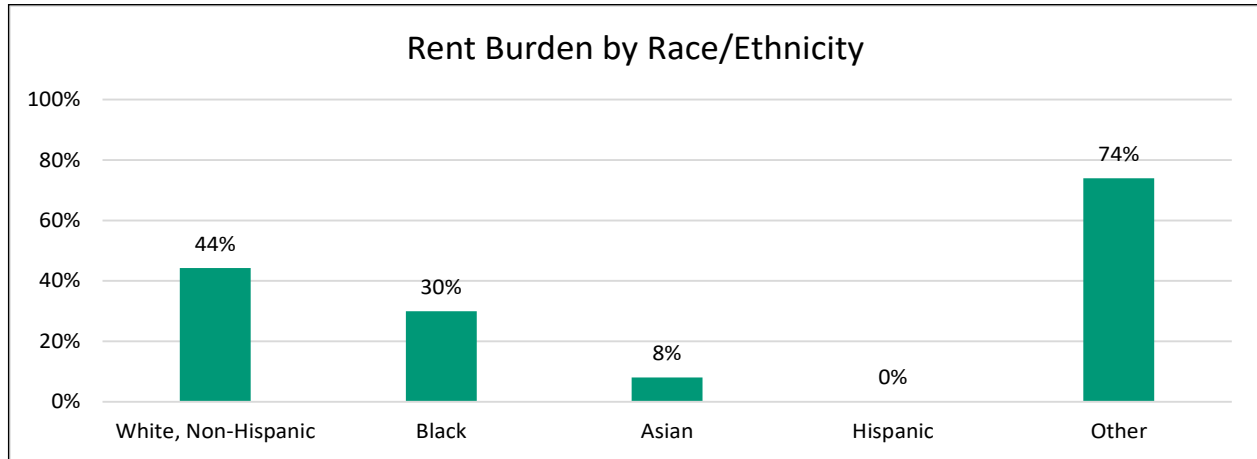


Change in Demographics 2011-2021		
Population Change	+7.6%	+2,375
Change in White	+4.6%	+1,283
Change in Black	+57.9%	+620
Change in Asian	+8.6%	+102
Change in Hispanic/ Latinx	+29.2%	+195



\*No data was available for graduation rates for Black students.

## Tewksbury Data Summary 2023



\*Rent Burden is defined as spending 30% or more of household income on housing.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	9.8%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	37.0%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	107

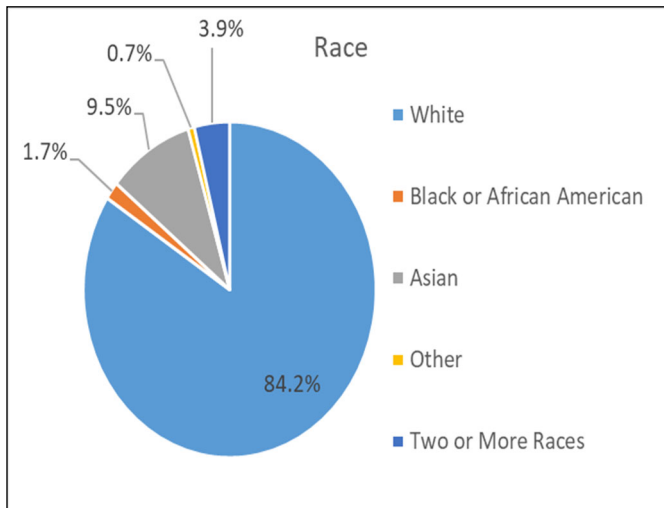
Community Needs Survey (42 Tewksbury Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (55%)	Housing	#1 (49%)	My living expenses are too high
#2 (33%)	Mental Health & Counseling	#2 (34%)	Childcare expenses/interfering with work
#3 (33%)	Utilities	#3 (23%)	Limited fixed income
#4 (33%)	Childcare/Early Education	#4 (22%)	Medical expenses not covered by insurance
#5 (29%)	Elder Services/Elder Care & After School	#5 (15%)	Full-Time work doesn't cover my expenses

Are you able to pay your bills on time each month?	
Yes	57%
No	36%
Unsure	7%

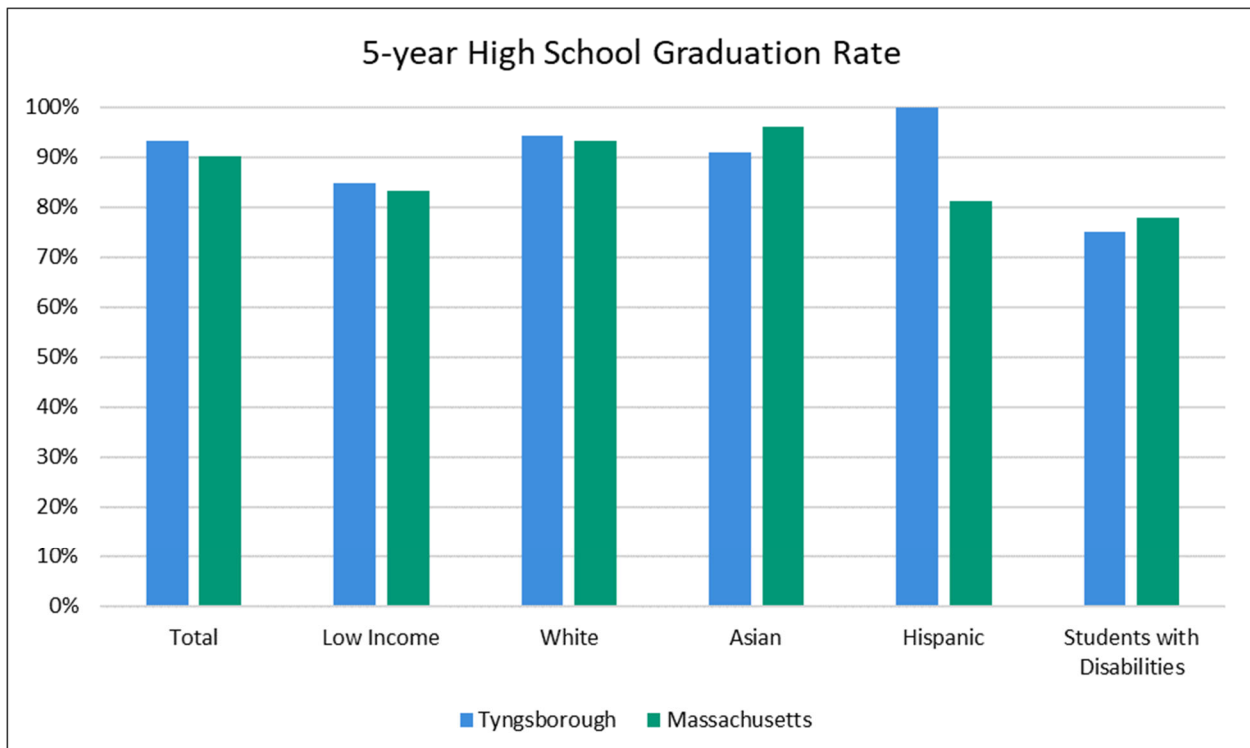
Do you currently have at least \$500 set aside for emergencies?	
Yes	64%
No	36%
Unsure	0%

## Tyngsborough Data Summary 2023

Population	12,377	% of Population with incomes below 200% of Poverty Level	10.0%
Median Household Income	\$131,944	% of WIC eligible families receiving benefits	51.1%
Median Home Value	\$441,100	% of Households receiving SNAP	6.7%
Median Home Sales Price (June 2023)	\$626,000	% of Households receiving TANF	3.6%
Median Rent 2-Bedroom Apartment	\$1,685	% who are Hispanic	4.9%



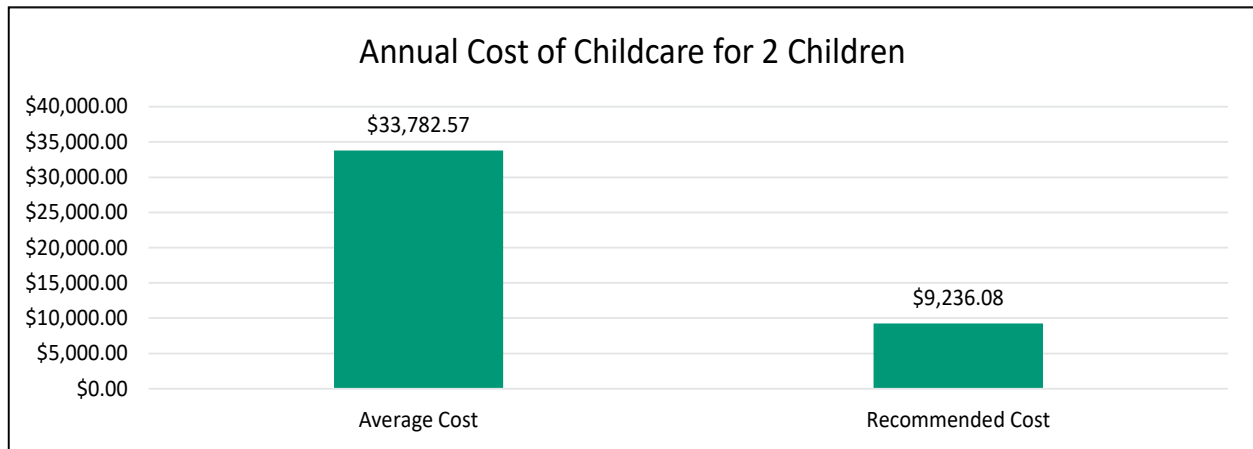
Change in Demographics 2011-2021		
Population Change	+9.5%	+1,179
Change in White	+0.6%	+65
Change in Black	+67.1%	+141
Change in Asian	+54.1%	+635
Change in Hispanic/Latinx	+46.4%	+280



\*No data was available for graduation rates for Black students.



## Tyngsborough Data Summary 2023



Average childcare cost for two children in Middlesex County equals 26% of the Median Household Income in Tyngsborough (\$131,944). The Department of Health and Human Services recommends no more than 7% of income be spent on childcare.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	11.3%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	51%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	78

Community Needs Survey (8 Tyngsborough Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (63%)	Housing	#1 (75%)	My living expenses are too high
#2 (50%)	Mental Health & Counseling	#2 (50%)	Full-Time work doesn't cover my
#3 (50%)	Jobs	#3 (38%)	Childcare expenses/interfering with work
#4 (50%)	Budgeting	#4 (25%)	Require more education/training for work or better work
#5 (50%)	Childcare/Early Education	#5 (13%)	Finding affordable housing

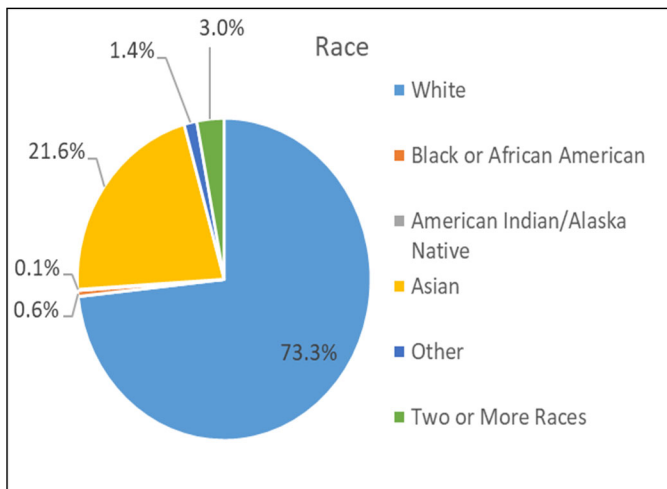
Are you able to pay your bills on time each month?	
Yes	50%
No	50%
Unsure	0%

Do you currently have at least \$500 set aside for emergencies?	
Yes	75%
No	25%
Unsure	0%

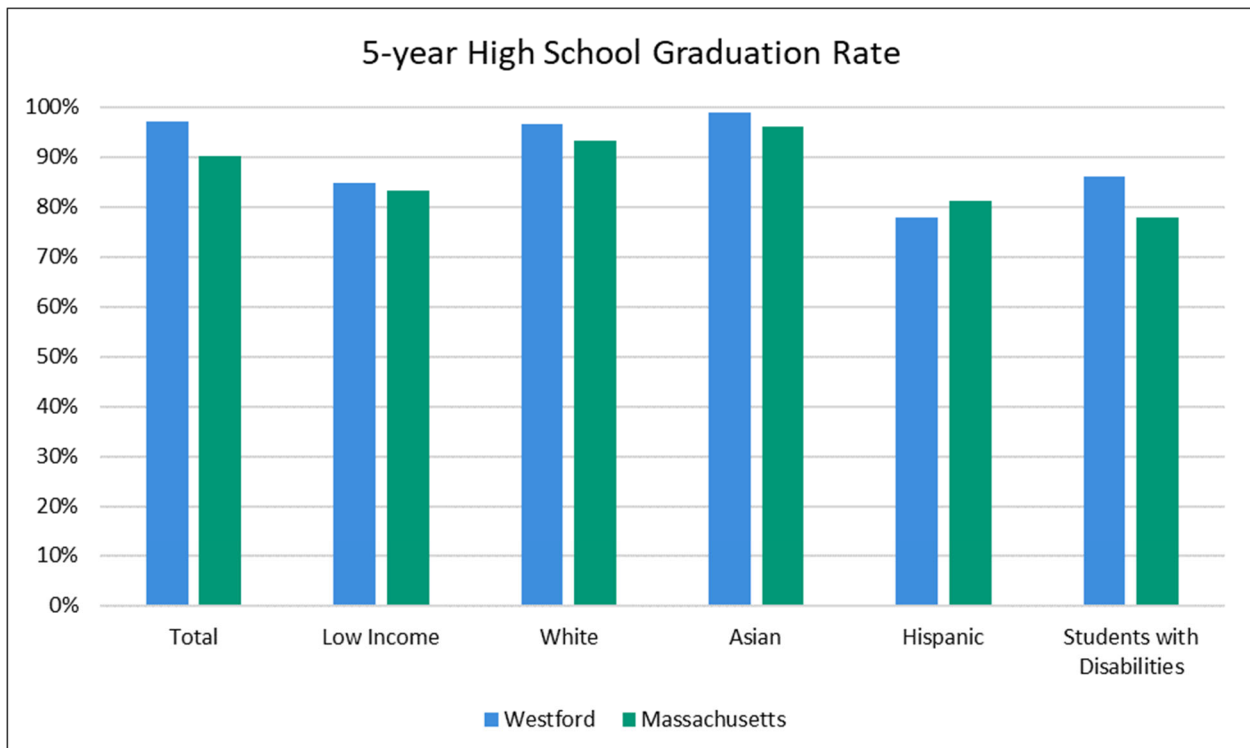
Data Sources: American Community Survey 2021 5-Year estimates Bureau of Labor Statistics, MA Department of Elementary and Secondary Education, MA Executive Office of Housing and Livable Communities, Community Teamwork Community Needs Survey 2023

## Westford Data Summary 2023

Population	24,535	% of Population with incomes below 200% of Poverty Level	7.3%
Median Household Income	\$161,076	% of WIC eligible families receiving benefits	58.3%
Median Home Value	\$590,800	% of Households receiving SNAP	2.9%
Median Home Sales Price (June 2023)	\$895,500	% of Households receiving TANF	2.2%
Median Rent 2-Bedroom Apartment	\$1,896	% who are Hispanic	2.9%

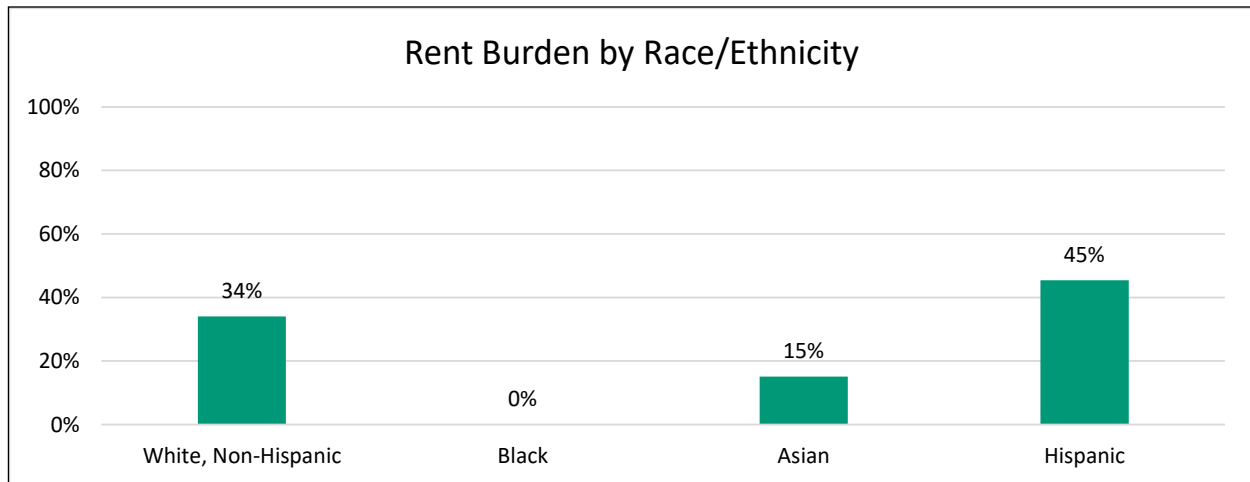


Change in Demographics 2011-2021		
Population Change	+11.5%	+2,819
Change in White	-1.1%	- 196
Change in Black	+23.4%	+36
Change in Asian	+49.6%	+ 2,624
Change in Hispanic/ Latinx	+58.1%	+ 414



\*No data was available for graduation rates for Black students.

## Westford Data Summary 2023



\*Rent Burden is defined as spending 30% or more of one's household income on housing.

Housing Affordability	
Subsidized Housing Inventory (Goal: 10%)	13.8%
% renters paying ≥ 30% of income to housing costs (Rent Burden)	37.0%
Numbers of Hours/Week @ Minimum Wage to afford a 2 Bedroom Apartment	88

Community Needs Survey (56 Westford Residents)			
What are the top 5 unmet needs for your community where you live?		What keeps you or your household from feeling financially stable?	
#1 (52%)	Housing	#1 (36%)	My living expenses are too high
#2 (46%)	Mental Health & Counseling	#2 (27%)	Limited fixed income
#3 (38%)	Elder Services/Elder Care	#3 (14%)	Full-Time work doesn't cover my expenses
#4 (36%)	Utilities	#4 (7%)	Childcare expenses/interfering with work
#5 (36%)	Transportation	#5 (7%)	Medical expenses not covered by insurance

Are you able to pay your bills on time each month?	
Yes	73%
No	13%
Unsure	14%

Do you currently have at least \$500 set aside for emergencies?	
Yes	77%
No	23%
Unsure	0%



## Appendix

Enclosed with this Community Needs Assessment are the various assessment tools used to conduct our analysis, as well as additional information informing our process and the results.

Glossary of Terms

Community Assessment Plan Overview, Full Committee List, and Timeline

Sector Analysis

Focus Group and Key Informant Interview Questions

Overview and Analysis of Focus Group Responses

Community Needs Assessment Survey: Overview

Sample of QR Code Survey Poster and Sample of Survey Links Document

Community Needs Assessment Survey – English Version

Community Survey Results – Complete Results and Demographics

## Glossary of Terms

**AMI:** Area Median Income. The median, or midpoint, of an area's income distribution. An equal number of households earn more or less than the median. Many housing programs take AMI into an account when setting income eligibility thresholds. For example, a household income limit may be set at 50% of the area median income to ensure that affordable housing is designated to the lowest-income families.

**Anti-Racist/Anti-Racism:** An action-oriented process of identifying, challenging, and dismantling racism at individual, policy, and systemic levels. The concept of anti-racism is championed by the Black Lives Matter movement and the premier text defining and explaining anti-racism is *How to Be an Antiracist* by Dr. Ibram X. Kendi.

**BIPOC:** Black, Indigenous, and People of Color. At the time of writing, BIPOC is the term predominantly used in media to describe individuals who do not identify as White as a collective, while also maintaining specificity of different races and avoiding describing racial identities in a manner that centers Whiteness as the norm. We acknowledge limitations in the term BIPOC, specifically that any term lumping all "non-White" identities together can serve to erase identities. However, for clarity and brevity in this document, we have chosen to use BIPOC throughout.

**CAA:** Community Action Agency. According to MASSCAP, the Massachusetts Association of Community Action, "the 'Community Action Program' ('CAP') was established in 1964 by Congress as a centerpiece of the War on Poverty. The goal of the program, which is now part of the Community Services Block Grant, is to reduce poverty, revitalize low-income communities, and empower low-income individuals and families to become fully self-sufficient. The program is carried out by a national network of more than 1,000 designated Community Action Agencies ('CAAs'), which provide a diverse array of services to and advocacy on behalf of low-income individuals and families."

**Cliff Effect:** The term "cliff effect" describes a phenomenon in which an individual or household experiences an increase in income (ostensibly a positive event) which elevates them into an income bracket that disqualifies eligibility for public benefits. Therefore, the individual or family loses a public benefit they rely upon and potentially is in a worse financial situation than prior to the increase in income.

**CSBG:** Community Services Block Grant. CSBG programs are funded through the federal Office of Community Services. Per the National Community Action Partnership, "States receive funds according to a statutory formula. In turn, states fund a network of local entities with 90 percent of their CSBG grant award. These local entities include, but are not limited to, local governments, migrant and seasonal farm worker organizations, and Community Action Agencies (CAAs). The local entities provide services and activities addressing employment, education, improved financial management, housing, nutrition, emergency services, and/or healthcare. Services most often provided include employment training and placement, income management, education, emergency services, health, nutrition, transportation, housing assistance, and providing linkages among anti-poverty programs."

**ELI:** Extremely Low Income. The Federal Reserve Bank of Boston calculates ELI households as those with incomes at or below 30% of AMI.

**EOHLC:** Executive Office of Housing and Livable Communities. Formerly the Massachusetts Department of Housing and Community Development. The Executive Office of Housing and Livable Communities (EOHLC) was established in 2023 to create more homes and lower housing costs in every region. EOHLC also distributes funding to municipalities, oversees the state-aided public housing portfolio, and operates the state's EA family shelter.

**FMR:** Fair Market Rent. Per the Federal Department of Housing and Urban Development, "Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county."

**FPL:** Federal Poverty Level. The United States Department of Health and Human Services adjusts the federal poverty level annually via a calculation that considers the Census Bureau's poverty thresholds and the Consumer Price Index for All Urban Consumers (CPI-U). FPL is used to determine income eligibility for public benefits such as Medicaid and food stamps (SNAP).

**Latinx:** Latinx is a term used to promote gender-inclusivity for individuals identifying as Latin-ethnicity. Traditionally, Latino/Latina is used to describe such ethnicity. Furthermore, Latinx ethnicity is a category describing individuals' cultural and ethnicity, whereas Hispanic is a linguistic category. For example, an individual from Brazil might identify as Latinx but not Hispanic, whereas an individual with Spanish heritage might identify as Hispanic but not Latinx. As with other identifiers, individuals should have the agency to choose the term that they identify with.

**SNAP:** Supplemental Nutrition Assistance Program. SNAP is a program of the United States Department of Agriculture. The program provides food assistance to income-eligible households. SNAP was previously known as 'food stamps.'

**Poverty:** Throughout this document, "poverty" is referred to as a working term. While various and disparate state and federal programs may define poverty differently, Community Teamwork herein uses poverty to generally describe individuals, households, and families who experience financial hardship.

**WIC:** Special Supplemental Nutrition Program for Women, Infants, and Children. According to the WIC website, the program provides, "supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk."

**YYAs:** Youth and Young Adults. This term is used by Community Teamwork's Youth Services program to describe clients. The term originated from an effort to describe clients not by their situation or experience (such as homelessness or housing instability) but by their humanity.

## Community Assessment Plan Overview and Timeline

Below please find the overview of the Planning Committee Members, and an abbreviated timeline of the Community Needs Assessment process and activities for the 2023 -2025 Community Teamwork Community Needs Assessment.

Planning Committee Members		
Member Name/Position	Representing <i>e.g. – Board, staff, volunteer, partner agency, outside consultant, etc.</i>	Assessment Activities Involved In
Leland Ackerson	Board	Chair
Ann Sirois	Chief Planning and Development Officer	All
Amy Weatherbee	Director of Planning and Quality Improvement	All
Miranda Allan	Grants Coordinator	Data Gathering
Jenny Pickett	Manager of Grants and Planning	Data and Analysis
Alexander Guittarr	Grants Coordinator	Data and Analysis
Karen Frederick	Chief Executive Officer	Steering Committee
Carl Howell	Chief Program Officer	Steering Committee
Penny Judd	Chief Financial Officer	Steering Committee
Lisa Wholey	Chief Human Resources Officer	Steering Committee
Barbara Warren	Division Director, Housing and Homeless Services	Steering Committee
Meghan Siembor	Division Director, Child and Family Services	Steering Committee
Connie Martin	Division Director, Energy and Community Resources	Steering Committee
Kathleen Plath	Director of Communications and Development	Steering Committee
Saadia Ahmad	Director of Diversity, Equity, and Inclusion	Steering Committee

Activity	Completed (Or Scheduled)
Strategic Planning Steering Committee: Review Overall Process	September 2022
Select and Recommend members of Full Committee	September 2022
Review and Recommend Key Informants for Interview	October 2022
Ongoing Monthly Meetings to Review work flow and results	October 2022-June 2023
Administer Surveys	November 2022-January 2023
Conduct Key Informant Interviews	October-December 2022
Conduct Focus Groups	January-February 2023
Review and Analyze My Sidewalk Data	November-December 2022
Review and Analyze Survey Data	January-February 2023
Review and Analyze Key Informant Responses	January-February 2023
Review and Analyze Focus Group Responses	March-April 2023
Review Full Data Set with Strategic Planning Committee	June 2023
Write Community Assessment Report	June 2023
Board Approval of Community Assessment Report	June 28, 2023
Update Strategic Plan Goals and Objectives	September-October 2023
Obtain Board Approval for Updated Strategic Plan Goals and Objectives	November 2023



Sector Analysis			
Name	Agency/Representative	Partner/Stakeholder Type	Engage ment Activity
	International Institute of New England (IINE)	Community-Based Organization; CTI Constituents	Focus Group, Survey
	Greater Lowell DEI Consortium	Community Based Organization	Focus Group, Survey
	SBA Loan Committee and Entrepreneurship Ctr.	Private Sector, CTI Constituents, CTI Staff	Focus Group, Survey
	Head Start Parent Policy Council	CTI Constituents; CTI Staff; Education and Childcare focused	Focus Group, Survey
	Emergency Assistance Shelter Families	CTI Constituents	Focus Group, Survey
	GLHA Steering Committee	Community Based Organizations; Health focused	Focus Group, Survey
	Planning Community of Practice – statewide including MASSCAP	Community Based Organization; Other Community Action Agencies	Focus Group
	Teen Block	General Population; Youth focused	Focus Group, Survey
	AgeSpan	Community Based Organization; Senior/ Elder focused	Focus Group, Survey
Alison Lamey	Lowell Plan	Community Development	Key Informant Interview, Survey
Amy Pessia	Merrimack Valley Food Bank	Nutrition	Key Informant Interview, Survey
Heather Prince Doss	Eliot Church	Religion	Key Informant Interview, Survey
Yovani Baez-Rose	City of Lowell DPD	Public	Key Informant Interview, Survey
Nicole Jamieson	Vinfen	Health	Key Informant Interview, Survey
Deborah Chausse	House of Hope	Human Services	Key Informant Interview, Survey
Phil Sisson	Middlesex Community College	Education	Key Informant Interview, Survey
Caroline Rowe	International Institute of New England (IINE)	Human Services	Key Informant Interview, Survey
Kerrie D’Entremont	Greater Lowell Health Alliance	Health	Key Informant Interview, Survey

Lisa Taylor-Montminy	Lowell General Hospital	Health	Key Informant Interview, Survey
Jen Melanson	Town of Chelmsford	Public (Health)	Key Informant Interview, Survey
Shannon Callas-Norton	MassHire Greater Lowell Career Center	Workforce Development	Key Informant Interview, Survey
Alexander Lowder	Town of Tewksbury	Public	Key Informant Interview, Survey
Shelia Och	Lowell Community Health Center	Health	Key Informant Interview, Survey
Bob Correnti	Billerica	Public (Housing Authority)	Key Informant Interview, Survey
Ann Vandal	Dracut	Public	Key Informant Interview, Survey
Matt Hanson	Tyngsborough	Public	Key Informant Interview, Survey
Karen Byron & Gordon Calkins	Balance of State Continuum of Care, Executive Office of Housing and Livable Communities	Human Services (specifically homelessness)	Key Informant Interview, Survey
Sothea Chiemruom	Cambodian Mutual Assistance Association	Human Services	Key Informant Interview, Survey
Craig Thomas	University of Massachusetts - Lowell	Education	Key Informant Interview, Survey
Annie Ciaraldi	University of Massachusetts - Lowell	Education	Key Informant Interview, Survey
Jonathan Crockett	Middlesex Community College	Education	Key Informant Interview, Survey
Maribel Gervais	Lowell Public Schools	Education	Key Informant Interview, Survey
Lynn Roderick	Westford Council on Aging	Human Services	Key Informant Interview, Survey
Stephen Strykowski	Billerica Commission on Disabilities	Public	Key Informant Interview, Survey
Hannah Tello	Greater Lowell Health Alliance	Health	Key Informant Interview, Survey
Aleksandra Tugbiyele	Community Teamwork	Human Services	Key Informant Interview, Survey

Agencies Supporting Survey Dissemination to Constituents:

Agency *
Community Teamwork Communications (Social Media) (and programs)
Community Teamwork WIC
Greater Lowell Community Foundation
Towns of Chelmsford, Billerica, Westford, Dracut, Dunstable, Tyngsborough,
Greater Lowell Health Alliance
Lowell General Hospital
Lowell Community Health Center
Dwelling House of Hope
MassHire Greater Lowell Career Center
Cambodian Mutual Assistance Association (CMAA)
International Institute of Greater Lowell
City of Lowell (utilizing its full community List Serve)
MSPCC (a Division of Eliot)
Middlesex Community College
* This list is not exhaustive – it is to provide a sample of the survey dissemination efforts.

**Community Teamwork, Inc.**  
**Community Needs Assessment Survey 2023**  
**Focus Group and Key Informant Questions**

**Focus Group:**

1. What are the driving forces/ issues that contribute to poverty in Greater Lowell
2. What actions should be taken to address these issues? Who should be involved?
3. Who do you see as the most vulnerable populations in your community and why?
4. How can we help these groups specifically?
5. Final reflections?

**Key Informant:**

1. What are the biggest causes of poverty in the Greater Lowell Area?
2. Who are the most vulnerable populations?
3. Are there service or funding solutions needed to address these issues?
4. How do people work to overcome poverty and its harmful effects?
5. What are the most significant impacts or changes to the community you have witnessed in the past 3 years? Examples: Covid impact, changes in population, industry, economy, social services, needs, etc.
6. What other information would you like to share about how we can strengthen the community and reduce poverty?

**Key Informant: Special**

Statewide Leaders on Homelessness (EOHLC: Gordon Calkins and Karen Byron)

1. What are the biggest causes of homelessness in the Greater Lowell area?
2. In the past 3 years, how has demand for shelter changed (by youth, by individuals, by family)? How has the homelessness system changed in response (i.e. shelter, diversion, PSH, etc.) (by youth, by individuals, by family)?
3. Looking forward, what other response is needed from the homelessness system to specifically support youth, individuals, and families?
4. (If migrant population doesn't come up, ask specifically about that as an emergent need. Is this a short-term problem or a paradigm shift in the homelessness system?)
5. What do you anticipate being the biggest challenges in the short (< 6 months), medium (6-12 months), and long-term (2-3 years) future? (ask about shelter capacity conversationally if it doesn't come up)
6. What are the supportive services that are needed to get people out of shelter and maintain their long-term housing stability?
7. What are the most significant impacts or changes to the community you have witnessed in the past 3 years? Examples: Covid impact, changes in population, industry, economy, social services, needs, etc.
8. What other information would you like to share about how we can strengthen the community and reduce poverty?

Community Teamwork, Inc.  
Focus Group Analysis for Community Needs Assessment 2024-2026

Focus Group	Explanation	Driving Forces of Poverty					Recommended Actions					Most Vulnerable				
AgeSpan: 11 participants	Non-Profit Agency: Formerly Elder Services of Merrimack Valley.	Housing Crisis: Housing mentioned Four Times- no housing;housing instability; lack of knowledge about housing; long voucher lists; housing/homelessness	Inflation (Cost of Living)	Financial: Loss of benefits; increase in prices; no increase in minimum wage; income vs. expenses is way out of line	Language Barriers; and then mentioned Large Immigrant population and language barriers		Community Level: Action in Housing Crisis; Zoning Regulations	Willingness of participants to become more self-sufficient; more employment opportunities.	Shelter and Food First	Address Root Cause; make housing and health insurance more affordable.	Affordable Housing	Elders and Children (7/11 participants)	Mentally Ill (2); medically fragile; those with mental health issues	Families with Children (Especially large families)	New Immigrants	
DEI Practitioners Group: 5 participants	Greater Lowell Group of DEI Professionals from across a variety of Agencies	Rising Cost of Inflation; High Cost of Food	Large Immigrant Population	Lack of Education (including ESL)	Inability to meet Housing Criteria; gentrification	Overall, need more social supports to meet the needs.	Information should be shared in multiple ways;	City needs to play a larger role; back off expensive housing allotments.	Multiplr references to a collaborative approach; multi-generational, cross-cultural, and collaborative.	Listen to people and what they are saying	So much comes down to funding	People of Color (POC); huge equity issues in Higher Education.	Homeless and those who are not working.	LGBTQ+: Lowell received an F in their performance.	Older and younger populations	
SBA Loan Committee and Entrepreneurship Center Staff: 10 participants	Loan Committee of the Community Teamwork, Inc. Entrepreneurship Center, made up of bankers and those with Finance Experience	Housing and the Housing Crisis	Cost of Living, which drives the income gap.	Inherent Unfairness present: Systems built to sustain those who traditionally benefit.	Lack of access to Capital and the ability to build wealth.	Price of all goods: Inflation	More Affordable Housing; creating more housing in the Commonwealth.	Need to figure out how to have fruitful and gainful employment, fair access to higher positions to management.	So much of this is policy and advocacy, but without changing some of the fundamental policies that "ruling body" there won't be change at a level to help a lot of people. At a local level, absolutely should have a prerequisite for graduating (such as financial education)	Financial Education		Elderly population	Hispanic Community	Homeless families and individuals	Those with limited language ability.	

Focus Group Analysis for Community Needs Assessment 2024-2026: Page 2		Driving Forces of Poverty					Recommended Actions					Most Vulnerable				
GLHA Steering Committee	Community Leaders who participate as members of the Greater Lowell Health Alliance (GLHA) Steering Committee; representing non-profit and health focused Agencies in the Greater Lowell region	Housing; noted workforce cannot live in the community.	Cost of Living; Childcare costs a huge burden	Intergenerational Poverty	High numbers of Immigrants and newcomers that magnifies access issues.	Wealth Gap: very high echelon and then very low.	Local Level: Policy Changes and Housing Friendly changes.	Much more aggressive oversight; eliminate caps, affordability oversight.	Red Tape is a Barrier; don't know who is making policy decisions- make transparency real.	No incentive for surrounding communities to step up re: Housing and more units.	City of Lowell needs to incentivize growth - bringing in industry with good paying jobs.	Those dealing with Substance Abuse	Immigrants	Teens not being set up for success	Seniors, they are struggling more and more	Single Family Households ; those facing the Cliff Effect
International Institute of New England : 6 Participants	Individuals who obtain services at the IINE	Rising Cost of Living	Access to Employment and Jobs if you are limited English speaking; as well as barriers to jobs due to low literacy levels	Wages and wage rates for families with large family membership. Even \$15-\$16 not enough; Cliff Effect as income grows.	Mental Health Issues, becoming a greater barrier.		Housing to be developed outside of Lowell	For Resettlement Agencies, more resettlement funding and equitable funding	Access to affordable childcare	Increased knowledge and education on how to access resources and supports.	Increased Advocacy, and more stakeholder involvement.	New immigrants and refugees; and those with Large families	Those with Mental Health Issues and/or Trauma. Also access to MH and medication to assist.	Those newcomers with tenuous immigration status.		
Parent Policy Council: 9 participants including 3 CTI Staff	Parent Leadership Council of the Community Teamwork Head Start Program.	Housing Rates, Affordability of Housing	Cost of Living, with note to cost of Childcare. Inflation out of control	The system in place to address poverty doesn't set them up for success. (Described the Cliff Effect)	Lack of education/ knowledge on what resources there are to assist.		Higher Wages, including higher wages for teachers. (noted increasing pay for early childhood).	Increasing the housing stock and availability of Affordable Housing to drive rents down.	More Advocacy, including statewide groups advocating and addressing specific issues			Single Parents, mostly Mothers, women noted a few times.	Children with Disabilities	Homeless Population, and the young homeless population	Immigrant Population	Young Teen Parents
Community Teamwork Rental Assistance/Family Shelter: 2 participants	Constituents from our Residential Shelter Sites.	Being Low-Income	Loss of Jobs from pandemic	Lack of Employment, so no ability to obtain income and support yourself.			Community Should help Each Other	Transportation Assistance is needed.				Low-Income or unemployed individuals	Those individuals with Children			

Focus Group Analysis for Community Needs Assessment 2024-2026: Page 3		Driving Forces of Poverty					Recommended Actions					Most Vulnerable				
Teen Block: 12 participants	Youth (both in and out of High School) who are members of the Lowell Community Health Center (LCHC) Youth Group	Rent is Very Expensive (Rent mentioned a number of times)	No Housing	Cost of Living, including food, housing,			More opportunities ; more education (mentioned financial education)	Housing regulations, remove barriers and regulating corporations buying property. Better Zoning for Gentrification.	More and Better Education, including education on financial literacy, workplace skills, and understanding where to go to get resources.	More Resources, including financial resources.		Young Adults and teens	People of Color			
Planners Community Of Practice	Statewide Community of Practice of Planning Staff from the 23 Community Action Agencies.	Housing Rates, Affordability of Housing (also increases in precarious housing situations): Double Issue lack of units and high housing costs/prices.	In addition to Housing: Utility Costs	Overall Inflation and the Cost of Living : Cliff Effect is increasingly a discussion point, and people are really stretched due to COL	Mental Health Services	Food Insecurity						Elderly (question on if this is an increasing trend or skewed due to survey submissions)	Immigrant Communities (non-English Speaking Communities, those with tenous immigration status, and Single Adult Immigrants - less services)	Homeless	Homeless and in need of mental health services	Families/Parents with young Children.

**COMMUNITY TEAMWORK**  
**COMMUNITY NEEDS ASSESSMENT SURVEY**  
**OVERVIEW**

Community Teamwork, Inc. is providing the survey document used to obtain the 2023 Community Surveys. The document enclosed is the English Language version. Community Teamwork had the survey translated into the following languages:

- Spanish
- Portuguese
- Khmer
- Arabic
- Haitian-Creole

Surveys were made available on the Community Teamwork, Inc. website, in all languages, and were linked via QR Code to each of the six available languages. Each language had a unique QR Code and the invitation to those links were in the appropriate language. A sample of this is attached.





# COMMUNITY TEAMWORK

COMMUNITY NEEDS SURVEY

2022 - 2023

Thank  
You  
Gracias  
អរគុណ  
Obrigado  
شكراً لك

English



Help us understand our  
community!

ខ្មែរ



ជួយយើងឱ្យយល់អំពីសហគមន៍របស់យើង។

الإسبانية



ساعدنا على فهم مجتمعنا: استبيان الاحتياجات المجتمعية

Español



Ayúdenos a entender nuestra  
comunidad

Português



Ajude-nos a entender a sua comunidade

Community Teamwork is a catalyst for social change. We leverage our programs, our partnerships, and our collective voice to foster equity, compassion, and community engagement by creating housing, education, and economic opportunities.

[www.commteam.org](http://www.commteam.org)



# COMMUNITY TEAMWORK

## COMMUNITY NEEDS SURVEY

### 2022 - 2023

Thank You

Gracias

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Obrigado

شكراً

Community Teamwork, Inc. is the Community Action Agency that provides needed services to the Greater Lowell region. Our communities of service include Lowell, Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro, and Westford. Every three years, Community Teamwork surveys our community residents to learn about community issues, including housing, employment, etc. Please help us by responding to our current Community Needs Survey and provide us your thoughts. These surveys support the Agency applying for and receiving additional financial supports for residents from federal, state, and private sources. Please check out the available resources at:

[www.commteam.org](http://www.commteam.org)

**Please visit the links below to respond to our community needs assessment survey.**

[Community Needs Survey: Help us understand our community!](#)

[Encuesta de las necesidades de la comunidad: Ayúdenos a entender nuestra comunidad!](#)

[ការស្ទង់មតិអំពីតម្រូវការសហគមន៍: ជួយយើងឱ្យយល់អំពីសហគមន៍របស់យើង។](#)

[Pesquisa das Necessidades da Comunidade – Ajude-nos a entender a sua comunidade!](#)

[استبيان الاحتياجات المجتمعية: ساعدنا على فهم مجتمعنا.](#)

COMMUNITY TEAMWORK  
155 Merrimack Street  
Lowell MA 01852  
978.459.0551  
[headquarters@commteam.org](mailto:headquarters@commteam.org)  
[www.commteam.org](http://www.commteam.org)

COMPLETE ONLINE! Scan this code or visit: <https://www.surveymonkey.com/r/VZV6TYC>

1. What are the <u>TOP</u> needs impacting for you and the people in the community where you live?											
Please All that Apply											
Child Care				Access to Food				Ability to Budget			
After School/Summer Programs for Children/Youth				Health Insurance				Legal Assistance			
Jobs				Mental Health & Counseling				Need for Clothing			
English Classes				Drug/Alcohol Services				Financial Emergencies			
Training or Education to get a job or a better job				Domestic Violence Services				Immigration Issues			
Elder Services				Safer Neighborhood (Safety/Crime)				Discrimination Issues			
Affordable Housing				Transportation				Access to Technology/Internet			
Ability to pay Heating or Utility Bills				Other (Please specify):							
2. Compared with three years ago, before the COVID-19 pandemic, has your household's finances improved, worsened, or remained the same?						3. Are you able to pay your bills on time each month?			4. Do you currently have \$500 set aside for emergencies?		
Improved		Worsened		Remained the Same		Yes		No		Unsure	
Optional: In What Way?											

5. What keeps you or your family from feeling financially stable?								Check ALL that apply			
I work full-time but my pay doesn't cover my expenses.											
I can only find part-time work.											
I can't find a job.											
I need more education or training to get work or better work.											
Childcare is too expensive and/or interferes with my ability to work.											
My living expenses (rent/mortgage, heat, food) are too high.											
I can't find housing that I can afford.											
I've had a lot of medical expenses that weren't covered by my insurance.											
I don't have reliable transportation.											
I am on a fixed income (Social Security, pension, etc.), and my income is limited.											
I lost eligibility for benefits (i.e., SNAP, MassHealth, DTA)											
Someone in my household is spending money on things we don't need, so there isn't enough left for other expenses.											
Someone else controls the money and makes decisions I don't agree with.											
I/ or a family member am/is struggling with addiction.											
I/ or a family member am/is struggling with mental health issues.											
I don't feel safe in my home.											
I don't feel safe in my community.											
Not Applicable											
Other (please specify):											

Complete this survey and enter to win a \$100 Visa gift card!

6. What Town/City do you live in?

7. What is your Zip Code:

8. What is your age?

☐ Under 18

☐ 18-24

☐ 25-44

☐ 45-64

☐ 65 and older

9. What is your gender, as you define yourself?

☐ Male

☐ Female

☐ Non-binary

☐ Other: (specify)

10. Are you Hispanic/Latino?

☐ Yes

☐ No

11. What is your race? Please check ONE that best applies ☐

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ White

☐ Native Hawaiian / Other Pacific Islander

☐ Multi-race

☐ Other (specify):

12. What is your household's monthly income before taxes?

Include: Wages, TANF, Social Security, Disability Benefits, etc.

Do NOT include: Food Stamps (SNAP), WIC, MassHealth, Other Public Health Insurance, Fuel Assistance, etc.

☐ Under \$2000/month (or Under \$24,000/year)

☐ \$2000 - \$4000/month (or \$24,000 - \$48,000/year)

☐ \$4001 - \$6000/month (or \$48,001 - \$72,000/year)

☐ Over \$6000/month (or over \$72,000/year)

13. How many people are in your household including yourself?

0 – 17 years: #

18 years or older: #

14. Have you noticed any major changes in the past three years in the Greater Lowell Area as pertains to poverty or community needs? ☐ Yes ☐ No

15. If you answered yes to 14, please describe the changes you have observed:

16. Are you or a member of your household currently a staff member at CTI?

☐ Yes ☐ No

17. Are you or a member of your household currently a CTI client or have you been a CTI client within the past year?

☐ Yes ☐ No

18. How did you hear about the Community Needs Assessment and Survey? Circle One:

CTI's Social Media/Email   Human Services Organization   Press Release, Newspaper, Television or Radio  
Workplace/Business/Private Sector   Religious Community   School or PTA   Health Center/Health Related Field  
Town Hall, Library, or Public Office   Focus Group   Other: Specify:

Enter to win a \$100 Visa gift card!

First and last name:

Email:

Phone:

PLEASE COMPLETE BY FEBRUARY 29, 2023

THANK YOU FOR PARTICIPATING!

www.commteam.org Main Office: 155 Merrimack Street, Lowell, MA 01845 (978) 459-0551

## Community Survey Results

What are the top five unmet needs for you and for your community where you live?

Ranked Priorities – Total Respondents (685)		
1	Housing	68%
2	Childcare	45%
3	Utilities	43%
4	Mental Health & Counseling	43%
5	After School/ Summer Programs for Children/Youth	31%

Ranked Priorities – Total Respondents (685) 2022-2024 CNA			Ranked Priorities – Total Respondents (1,431) 2021-2023 CNA			Ranked Priorities – Total Respondents (237) 2018-2020 CNA		
1	Housing	68%	1	Housing	53%	1	Housing/Homelessness	43%
2	Childcare	45%	2	Mental Health & Counseling	39%	2	Substance Abuse Resources	37%
3	Utilities	43%	3	After School/ Summer Programs for Children/Youth	32%	3	Jobs	26%

4	Mental Health & Counseling	43%	4	Employment Opportunities	31%	4	Mental Health Services	24%
5	After School/ Summer Programs for Children/Youth	31%	5	Transportation	26%	5	Food/Nutrition	22%

Ranked Priorities by Gender*								
Female (535)			Male (111)			Non-Binary (6)		
1	Housing	70%	1	Housing	58%	1	Housing	83%
2	Childcare/ Early Childhood Education	47%	2	Mental Health & Counseling	40%	2	Access to Food	50%
3	Utilities	45%	3	Utilities	37%	3	Mental Health & Counseling	50%
4	Mental Health & Counseling	44%	4	Jobs	35%	4	After School/ Summer Programs for Children/Youth	50%
5	After School/ Summer Programs for Children/Youth	33%	5	Transportation	33%	5	Transportation	50%

Ranked Priorities by Race					
White (420)			BIPOC (269)		
1	Housing	70%	1	Housing	64%
2	Mental Health & Counseling	45%	2	Childcare/ Early Childhood Education	55%

3	Utilities	44%	3	Utilities	42%
4	Childcare/ Early Childhood Education	38%	4	After School/ Summer Programs for Children/Youth	40%
5	Transportation	28%	5	Jobs	39%

Ranked Priorities by Ethnicity					
Hispanic/Latinx (156)			Non-Hispanic/Latinx (533)		
1	Housing	63%	1	Housing	68%
2	Childcare/ Early Childhood Education	61%	2	Mental Health & Counseling	44%
3	After School/ Summer Programs for Children/Youth	43%	3	Utilities	44%
4	Utilities	40%	4	Childcare/ Early Childhood Education	39%
5	Mental Health & Counseling	40%	5	Transportation	30%

Ranked Priorities by Age										
Under 18* (4)			18-24 (45)		25-44 (316)		45-64 (200)		65 and older (80)	
1	Housing	75%	Housing	64%	Housing	67%	Housing	73%	Housing	61%
2	Food	75%	Childcare	49%	Childcare	59%	Mental Health & Counseling	51%	Mental Health & Counseling	51%
3	Childcare	75%	Jobs	44%	Utilities	45%	Utilities	46%	Utilities	34%
4	After School/Summer Programs for Children/Youth	75%	Food	31%	Mental Health & Counseling	44%	Childcare	31%	Childcare	31%
5	Jobs	50%	Mental Health & Counseling	31%	After School/Summer Programs for Children/Youth	39%	Transportation	29%	Transportation	30%

Ranked Priorities by Income Bracket									
Under \$2,000/mo. (174)			\$2,000 - \$4,000/mo. (195)		\$4,001-\$6,000/mo. (111)		\$6,000+/mo (157)		
1	Housing	66%	Housing	71%	Housing	69%	Housing	67%	
2	Childcare/Early Childhood Education	53%	Utilities	50%	Mental Health & Counseling	57%	Mental Health & Counseling	52%	
3	Utilities	43%	Child Care/Early Childhood Education	48%	Childcare/Early Childhood Education	41%	Utilities	37%	
4	Jobs	40%	Mental Health & Counseling	43%	Utilities	41%	Childcare/Early Childhood Education	36%	
5	Food	34%	Food	36%	Transportation / After School	30%	Transportation	34%	



Ranked Priorities by City/Town								
Billerica (34)			Chelmsford (55)		Dracut (45)		Dunstable* (20)	
1	Housing	71%	Housing	71%	Housing	73%	Housing	50%
2	Childcare/Early Education	41%	Mental Health & Counseling	55%	Utilities	56%	Elder Services/Elder Care	50%
3	Mental Health & Counseling	38%	Utilities	40%	Childcare/Early Education	51%	Transportation	35%
4	Utilities	35%	After School/Summer Programs for Children/Youth	38%	Mental Health & Counseling	44%	Utilities	30%
5	Transportation & After School/Summer Programs for Children/Youth	26%	Childcare/Early Education	33%	Food	36%	Health Insurance	15%

Ranked Priorities by City/Town								
Lowell (317)			Tewksbury (42)		Tyngsboro* (8)		Westford (56)	
1	Housing	71%	Housing	55%	Housing	63%	Housing	52%
2	Childcare/Early Education	54%	Mental Health & Counseling	33%	Mental Health and Counseling	50%	Mental Health and Counseling	46%
3	Utilities	46%	Utilities	33%	Jobs	50%	Elder Services/Elder Care	38%

4	Mental Health & Counseling	41%	Childcare/Early Education	33%	Budgeting	50%	Utilities	36%
5	Food	39%	Elder Services/Elder Care & After School	29%	Childcare/Early Education	50%	Transportation	36%

Ranked Priorities of Total Respondents – GLHA Cross-Tabulation					
2022 CTI Community Needs Survey (685)			2022 GLHA CHNA Survey (1,355)		
1	Housing	68%	1	Access to Healthy Food	-
2	Childcare	45%	2	Housing	-
3	Utilities	43%	3	Mental Health & Counseling	-
4	Mental Health & Counseling	43%	4	Education	-
5	After School/ Summer Programs for Children/Youth	31%	5	Emergency Health Services	-

Compared with 3 years ago, before the COVID-19 pandemic, have your household's finances worsened, improved, or remained the same?

	2019			2023		
	Improved	Worsened	Remained the Same	Improved	Worsened	Remained the Same
Total	33.5%	26.9%	<b>38.6%</b>	17.1%	46.2%	35.0%
Male	<b>39.2%</b>	23.5%	35.3%	20.7%	36.9%	<b>41.4%</b>
Female	32.4%	27.4%	<b>39.7%</b>	16.3%	<b>47.9%</b>	34.0%
Non-Binary	25.0%	0.0%	<b>75.0%</b>	33.3%	<b>50.0%</b>	16.7%
White	35.0%	25.9%	<b>38.4%</b>	15.7%	<b>47.4%</b>	36.0%
Non-White	31.1%	28.3%	<b>39.1%</b>	19.3%	<b>44.2%</b>	33.5%
Hispanic	31.1%	29.2%	<b>39.7%</b>	21.8%	<b>48.1%</b>	28.8%
Not Hispanic	34.6%	26.3%	<b>38.2%</b>	15.6%	<b>45.9%</b>	36.8%
Under \$2,000/month (or under \$24,000/year)	20.5%	<b>42.3%</b>	36.7%	13.8%	<b>56.3%</b>	27.6%
\$2,000 - \$4,000/month (or \$24,000 - \$48,000/year)	24.6%	29.8%	<b>45.2%</b>	14.9%	<b>54.4%</b>	30.3%
\$4,001 - \$6,000/month (or \$48,001 - \$72,000/year)	37.8%	20.3%	<b>41.0%</b>	18.0%	<b>45.0%</b>	36.0%
Over \$6,000/month (or Over \$72,000/year)	<b>60.9%</b>	8.5%	29.6%	22.9%	26.8%	<b>49.0%</b>
Billerica	<b>36.2%</b>	34.0%	29.8%	17.6%	<b>41.2%</b>	<b>41.2%</b>
Chelmsford	31.4%	24.3%	<b>44.3%</b>	9.1%	40.0%	<b>50.9%</b>
Dracut	29.8%	32.8%	<b>37.4%</b>	22.2%	<b>46.7%</b>	31.1%
Dunstable	<b>55.6%</b>	11.1%	33.3%	20.0%	35.0%	<b>40.0%</b>
Lowell	32.1%	25.8%	<b>41.1%</b>	18.9%	<b>43.2%</b>	36.0%
Tewksbury	<b>38.2%</b>	23.6%	<b>38.2%</b>	7.1%	<b>69.0%</b>	23.8%
Tyngsboro	<b>41.7%</b>	25.0%	33.3%	<b>37.5%</b>	25.0%	<b>37.5%</b>
Westford	38.5%	15.4%	<b>43.1%</b>	12.5%	<b>50.0%</b>	35.7%
Under 18	40.0%	10.0%	<b>50.0%</b>	<b>50.0%</b>	0.0%	<b>50.0%</b>
18-24	30.0%	23.6%	<b>44.3%</b>	24.4%	33.3%	<b>40.0%</b>
25-44	<b>38.0%</b>	29.0%	32.5%	16.1%	<b>48.7%</b>	32.6%
45-64	32.9%	27.0%	<b>39.9%</b>	17.5%	<b>49.5%</b>	33.0%
65 and older	23.5%	21.4%	<b>52.4%</b>	13.8%	38.8%	<b>45.0%</b>

Are you able to pay your bills on time each month?						
		2019			2023	
	Yes	No	Unsure	Yes	No	Unsure
Total	<b>59.8%</b>	28.9%	10.2%	54.3%	35.8%	9.3%
Male	<b>68.3%</b>	19.3%	10.8%	<b>65.8%</b>	23.4%	9.9%
Female	<b>57.9%</b>	30.9%	10.4%	<b>50.8%</b>	39.3%	9.5%
Non-Binary	<b>75.0%</b>	25.0%	0.0%	<b>66.7%</b>	16.7%	16.7%
White	<b>65.1%</b>	25.5%	8.5%	<b>59.0%</b>	33.3%	7.1%
Non-White	<b>47.1%</b>	36.3%	15.3%	<b>46.8%</b>	39.8%	12.6%
Hispanic	<b>47.9%</b>	37.4%	13.6%	40.4%	<b>46.8%</b>	12.8%
Not Hispanic	<b>63.6%</b>	26.2%	9.4%	<b>57.2%</b>	33.7%	8.4%
Under \$2,000/month (or under \$24,000/year)	37.8%	<b>46.2%</b>	15.0%	31.0%	<b>52.9%</b>	15.5%
\$2,000 - \$4,000/month (or \$24,000 - \$48,000/year)	<b>50.2%</b>	36.4%	12.5%	41.0%	<b>47.7%</b>	11.3%
\$4,001 - \$6,000/month (or \$48,001 - \$72,000/year)	<b>74.2%</b>	16.6%	7.8%	<b>64.0%</b>	29.7%	6.3%
Over \$6,000/month (or Over \$72,000/year)	<b>93.2%</b>	4.6%	2.0%	<b>86.6%</b>	10.2%	2.5%
Billerica	<b>68.1%</b>	23.4%	8.5%	<b>61.8%</b>	26.5%	11.8%
Chelmsford	<b>71.4%</b>	20.0%	8.6%	<b>67.3%</b>	25.5%	7.3%
Dracut	<b>67.9%</b>	22.1%	9.9%	<b>57.8%</b>	37.8%	4.4%
Dunstable	<b>88.9%</b>	0.0%	11.1%	<b>85.0%</b>	10.0%	0.0%
Lowell	<b>52.9%</b>	35.1%	10.5%	<b>50.5%</b>	41.0%	8.5%
Tewksbury	<b>74.5%</b>	14.5%	10.9%	<b>57.1%</b>	35.7%	7.1%
Tyngsboro	<b>77.1%</b>	14.6%	6.3%	<b>50.0%</b>	<b>50.0%</b>	0.0%
Westford	<b>75.4%</b>	20.0%	1.5%	<b>73.2%</b>	12.5%	14.3%
Under 18	40.0%	10.0%	<b>50.0%</b>	25.0%	25.0%	<b>50.0%</b>
18-24	<b>51.4%</b>	27.9%	18.6%	37.8%	<b>40.0%</b>	22.2%
25-44	<b>54.3%</b>	35.6%	9.6%	<b>44.6%</b>	44.3%	10.4%
45-64	<b>64.6%</b>	25.0%	9.7%	<b>59.5%</b>	34.0%	6.5%
65 and older	<b>78.6%</b>	11.8%	7.0%	<b>83.8%</b>	8.8%	6.3%

Do you currently have \$500 set aside for emergencies?						
		2019			2023	
	Yes	No	Unsure	Yes	No	Unsure
Total	47.3%	<b>48.5%</b>	2.9%	51.1%	45.3%	3.0%
Male	<b>58.2%</b>	36.9%	3.3%	<b>64.0%</b>	33.3%	1.8%
Female	45.1%	<b>50.9%</b>	3.0%	<b>48.0%</b>	<b>48.0%</b>	3.6%
Non-Binary	25.0%	<b>75.0%</b>	0.0%	<b>50.0%</b>	<b>50.0%</b>	0.0%
White	<b>55.1%</b>	41.9%	2.0%	<b>58.6%</b>	39.5%	1.7%
Non-White	29.8%	<b>62.4%</b>	5.8%	39.4%	<b>54.3%</b>	5.2%
Hispanic	26.1%	<b>70.0%</b>	2.7%	30.8%	<b>67.3%</b>	1.9%
Not Hispanic	<b>53.3%</b>	42.7%	3.0%	<b>56.6%</b>	39.3%	3.7%
Under \$2,000/month (or under \$24,000/year)	19.2%	<b>74.5%</b>	5.2%	25.3%	<b>69.0%</b>	5.7%
\$2,000 - \$4,000/month (or \$24,000 - \$48,000/year)	36.0%	<b>59.6%</b>	2.9%	39.0%	<b>58.5%</b>	2.6%
\$4,001 - \$6,000/month (or \$48,001 - \$72,000/year)	<b>68.2%</b>	30.4%	0.5%	<b>63.1%</b>	34.2%	2.7%
Over \$6,000/month (or Over \$72,000/year)	<b>84.7%</b>	13.4%	1.6%	<b>85.4%</b>	12.7%	1.3%
Billerica	<b>62.8%</b>	35.1%	2.1%	<b>52.9%</b>	44.1%	2.9%
Chelmsford	<b>65.7%</b>	31.4%	1.4%	<b>61.8%</b>	34.5%	3.6%
Dracut	<b>58.8%</b>	40.5%	0.8%	42.2%	<b>48.9%</b>	8.9%
Dunstable	<b>88.9%</b>	11.1%	0.0%	<b>95.0%</b>	5.0%	0.0%
Lowell	35.4%	<b>58.7%</b>	4.2%	44.5%	<b>51.7%</b>	3.5%
Tewksbury	<b>70.9%</b>	29.1%	0.0%	<b>64.3%</b>	35.7%	0.0%
Tyngsboro	<b>81.3%</b>	18.8%	0.0%	<b>75.0%</b>	25.0%	0.0%
Westford	<b>63.1%</b>	33.8%	0.0%	<b>76.8%</b>	23.2%	0.0%
Under 18	40.0%	<b>50.0%</b>	10.0%	<b>50.0%</b>	25.0%	25.0%
18-24	32.9%	<b>58.6%</b>	7.9%	40.0%	<b>55.6%</b>	4.4%
25-44	37.3%	<b>58.2%</b>	3.0%	38.6%	<b>56.0%</b>	4.4%
45-64	<b>56.7%</b>	40.6%	2.5%	<b>61.5%</b>	38.0%	0.5%
65 and older	<b>78.1%</b>	19.3%	0.5%	<b>76.3%</b>	20.0%	3.8%

**What keeps you or your household from feeling financially stable?**

Ranked Priorities – Total Respondents (685)		
1	My living expenses (rent/mortgage, heat, food) are too high	46%
2	I work full-time but my pay doesn't cover my expenses	30%
3	I can't find housing that I can afford	20%
4	Childcare is too expensive and/or interferes with my ability to work.	19%
5	I or a family member am/is struggling with mental health issues.	13%

Ranked Priorities 2023 – Total Respondents (685)			Ranked Priorities 2019 - Total Respondents (1482)	
1	My living expenses (rent/mortgage, heat, food) are too high	46%	My living expenses (rent/mortgage, heat, food) are too high	42%
2	I work full-time but my pay doesn't cover my expenses	30%	I work full-time but my pay doesn't cover my expenses	32%
3	I can't find housing that I can afford	20%	I can't find housing that I can afford	21%
4	Childcare is too expensive and/or interferes with my ability to work.	19%	I am not eligible for benefits (i.e., SNAP, MassHealth, DTA)	21%

5	I or a family member am/is struggling with mental health issues.	13%	I need more education or training to get work or better work.	18%
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Ranked Priorities by Gender						
	Female (535)		Male (111)		Non-Binary (6)	
1	My living expenses (rent/mortgage, heat, food) are too high	47%	My living expenses (rent/mortgage, heat, food) are too high	41%	Childcare is too expensive and/or interferes with my ability to work.	50%
2	I work full-time but my pay doesn't cover my expenses	32%	I work full-time but my pay doesn't cover my expenses	22%	I work full-time but my pay doesn't cover my expenses	33%
3	I can't find housing that I can afford	23%	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	20%	My living expenses (rent/mortgage, heat, food) are too high	33%
4	Childcare is too expensive and/or interferes with my ability to work.	21%	I've had a lot of medical expenses that weren't covered by my insurance.	14%	I or a family member am/is struggling with mental health issues.	33%
5	I or a family member am/is struggling with mental health issues.	14%	I can't find housing that I can afford	12%	I lost eligibility for benefits (i.e., SNAP, MassHealth, DTA)	33%

Ranked Priorities by Race				
	White (420)		Non-White (269)	
1	My living expenses (rent/mortgage, heat, food) are too high	43%	My living expenses (rent/mortgage, heat, food) are too high	50%
2	I work full-time but my pay doesn't cover my expenses	26%	I work full-time but my pay doesn't cover my expenses	35%
3	I can't find housing that I can afford.	18%	Childcare is too expensive and/or interferes with my ability to work.	26%
4	I am on a fixed income (Social Security, pension, etc.) and my income is limited	16%	I can't find housing that I can afford	24%
5	I or a family member am/is struggling with mental health issues.	15%	I need more education or training to get work or better work.	18%

Ranked Priorities by Ethnicity				
	Hispanic/Latinx (156)		Non-Hispanic/Latinx (533)	
1	My living expenses (rent/mortgage, heat, food) are too high	49%	My living expenses (rent/mortgage, heat, food) are too high	45%
2	I work full-time but my pay doesn't cover my expenses	43%	I work full-time but my pay doesn't cover my expenses	26%
3	I can't find housing that I can afford	28%	Childcare is too expensive and/or interferes with my ability to work.	18%



4	Childcare is too expensive and/or interferes with my ability to work.	24%	I can't find housing that I can afford	18%
5	I need more education or training to get work or better work	18%	I am on a fixed income (Social Security, pension, etc.) and my income is limited	15%

Ranked Priorities by Age										
	Under 18 (4)		18-24 (45)		25-44 (316)		45-64 (200)		65 and older (80)	
1	I work full-time but my pay doesn't cover my expenses	50%	My living expenses (rent/mortgage, heat, food) are too high	40%	My living expenses (rent/mortgage, heat, food) are too high	54%	My living expenses (rent/mortgage, heat, food) are too high	45%	I am on a fixed income (Social Security, pension, etc.) and my income is limited	44%
2	I can't find housing that I can afford	50%	I can't find housing that I can afford	38%	I work full-time but my pay doesn't cover my expenses	38%	I work full-time but my pay doesn't cover my expenses	28%	My living expenses (rent/mortgage, heat, food) are too high	26%
3	Childcare is too expensive and/or interferes with my ability to work.	25%	I work full-time but my pay doesn't cover my expenses	27%	Childcare is too expensive and/or interferes with my ability to work.	30%	I can't find housing that I can afford	15%	I can't find housing that I can afford	9%

4	I need more education or training to get work or better work.	25%	Childcare is too expensive and/or interferes with my ability to work.	20%	I can't find housing that I can afford	26%	I or a family member am/is struggling with mental health issues.	15%	I work full-time but my pay doesn't cover my expenses	6%
5	Not Applicable	25%	I need more education or training to get work or better work.	18%	I need more education or training to get work or better work.	16%	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	14%	I or a family member am/is struggling with mental health issues.	5%

Ranked Priorities by Income Bracket								
	Under \$2,000/mo. (174)		\$2,000 - \$4,000/mo. (195)		\$4,001-\$6,000/mo. (111)		\$6,000+/mo (157)	
1	My living expenses (rent/mortgage, heat, food) are too high	46%	My living expenses (rent/mortgage, heat, food) are too high	58%	My living expenses (rent/mortgage, heat, food) are too high	58%	My living expenses (rent/mortgage, heat, food) are too high	25%
2	I can't find housing that I can afford	32%	I work full-time but my pay doesn't cover my expenses	46%	I work full-time but my pay doesn't cover my expenses	42%	I work full-time but my pay doesn't cover my expenses	17%
3	I need more education or training to get work or better work	27%	I can't find housing that I can afford	26%	Childcare is too expensive and/or interferes with my ability to work	22%	I or a family member am/is struggling with mental health issues.	11%

4	Childcare is too expensive and/or interferes with my ability to work	26%	Childcare is too expensive and/or interferes with my ability to work	22%	I can't find housing that I can afford.	20%	Childcare is too expensive and/or interferes with my ability to work	9%
5	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	23%	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	15%	I or a family member am/is struggling with mental health issues.	16%	I've had a lot of medical expenses that weren't covered by my insurance.	8%

Ranked Priorities by City/Town								
	Billerica (34)		Chelmsford (55)		Dracut (45)		Dunstable (20)	
1	My living expenses (rent/mortgage, heat, food) are too high	29%	My living expenses (rent/mortgage, heat, food) are too high	44%	My living expenses (rent/mortgage, heat, food) are too high	49%	My living expenses (rent/mortgage, heat, food) are too high	30%
2	I work full-time but my pay doesn't cover my expenses	29%	I can't find housing that I can afford	22%	I work full-time but my pay doesn't cover my expenses	42%	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	20%
3	Childcare is too expensive and/or interferes with my ability to work	21%	I or a family member am/is struggling with mental health issues.	22%	Childcare is too expensive and/or interferes with my ability to work	31%	I've had a lot of medical expenses that aren't covered by my insurance	10%

4	I am on a fixed income (Social Security, pension, etc.), and my income is limited.	18%	I work full-time but my pay doesn't cover my expenses	20%	I or a family member am/is struggling with mental health issues.	20%	I work full-time but my pay doesn't cover my expenses	10%
5	I need more education or training to get work or better work	15%	I've had a lot of medical expenses that aren't covered by my insurance	13%	I can't find housing that I can afford	16%	I or a family member am/is struggling with mental health issues	5%

	Lowell (317)		Tewksbury (42)		Tyngsboro* (8)		Westford (56)	
1	My living expenses (rent/mortgage, heat, food) are too high	49%	My living expenses (rent/mortgage, heat, food) are too high	48%	My living expenses (rent/mortgage, heat, food) are too high	75%	My living expenses (rent/mortgage, heat, food) are too high	36%
2	I work full-time but my pay doesn't cover my expenses	34%	Childcare is too expensive and/or interferes with my ability to work	19%	I work full-time but my pay doesn't cover my expenses	50%	I am on a fixed income (Social Security, pension, etc.) and my income is limited	27%

3	I can't find housing that I can afford	23%	I am on a fixed income (Social Security, pension, etc.) and my income is limited	17%	Childcare is too expensive and/or interferes with my ability to work	38%	I work full-time but my pay doesn't cover my expenses	14%
4	Child care is too expensive and/or interferes with my ability to work	22%	I've had a lot of medical expenses that aren't covered by my insurance	14%	I need more education or training to get work or better work.	25%	Childcare is too expensive and/or interferes with my ability to work	7%
5	I need more education or training to get work or better work	15%	I work full-time but my pay doesn't cover my expenses	14%	I can't find housing that I can afford	13%	I've had a lot of medical expenses that aren't covered by my insurance	7%

**Community Teamwork, Inc.**  
**Community Survey Respondents Demographics**  
**2023**

<b>Town</b>	<b>Raw # of Respondents</b>	<b>Raw # of Population</b>	<b>% of Respondents</b>	<b>% of Total Population</b>	<b>Difference between % of Respondents and % of Total Population</b>
Billerica	34	43,044	5%	14%	-10%
Chelmsford	55	36,271	8%	12%	-4%
Dracut	45	32,356	7%	11%	-4%
Dunstable	20	3,369	3%	1%	2%
Lowell	317	114,804	46%	39%	7%
Tewksbury	42	31,153	6%	10%	-4%
Tyngsborough	8	12,377	1%	4%	-3%
Westford	56	24,535	8%	8%	0%
Unknown Town	112		16%		
Total	689	297,909	100%	100%	

**Respondents by Demographic – Age**

	<b>Raw # of Respondents</b>	<b>Raw # of Adult Population</b>	<b>% of Respondents</b>	<b>% of Total Adult Population</b>	<b>Difference between % of Respondents and % of Total Population</b>
Under 18	4	n/a	1%		
18-24	45	18,212	7%	8%	-1%
25-44	316	78,750	46%	33%	13%
45-64	200	102,364	29%	42%	-13%
65+	80	42,290	12%	18%	-6%
Unknown Age	44		6%		
Total	689	241,616	100%	100%	

Respondents by Demographic – Race					
	Raw # of Respondents	Raw # of Population	% of Respondents	% of Total Population	Difference between % of Respondents and % of Total Population
American Indian or Alaska Native	4	663	1%	0%	0%
Asian	50	40,940	7%	14%	-7%
Black or African American	66	15,754	10%	5%	4%
Native Hawaiian/Other Pacific Islander	2	233	0%	0%	0%
White	420	219,128	61%	75%	-14%
Multiple Race	58	7,088	8%	2%	6%
Other (Please Specify)	45	7,696	7%	3%	4%
Unknown	44		6%		
Total	689	291,502	100%	100%	

Respondents by Demographic – Ethnicity					
	Raw # of Respondents	Raw # of Population	% of Respondents	% of Total Population	Difference between % of Respondents and % of Total Population
Hispanic	156	27,990	23%	9%	13%
Non-Hispanic	533	268,960	77%	91%	-13%
Total	689	296,950	100%	100%	