



UNIVERSITY OF MASSACHUSETTS SCHOOL OF PUBLIC HEALTH AND HEALTH SCIENCES

Host Community Economic Profiles

This report, by the Economic and Public Policy research group at the UMass Donahue Institute, presents an economic profile of Everett, drawn from a compilation of the three identified Massachusetts casino host communities¹ to provide information on baseline economic conditions within Everett before the introduction of casinos.² A specific set of data measures have been selected to create a portrait of each place as well as select economic and fiscal data indicators for the identified surrounding communities. The information illustrates recent trends and conditions within the city or town's industrial structure, business community, labor force and residential population. These profile data will be updated after casinos are introduced in order to track economic changes over time.

The host profile contains detailed data in several conceptual areas: *industrial base and business conditions*; *resident indicators*; and *fiscal indicators*. In the industrial base section, business-based economic indicators show growth trends in employment and number of establishments over time and changes in average annual wages offered in the municipality. The mix and share of industries in the community provide a picture of what drives the industrial base. The business conditions provide insight into the local business climate and presents data on changes in sales over time in the host community. A more specific look at the Leisure and Hospitality industry sheds light on how tourism-related businesses have been faring. The resident indicators section offers a demographic and economic picture of those living in the municipality including population change, educational attainment levels, English proficiency, median income, poverty, unemployment, and labor force participation rates. Finally, the fiscal indicators section gives a breakdown of government expenditures and revenues for the municipality including the prevalence of industrial, commercial, and residential real estate taxes.

This analysis of secondary data complements two other major components of the economic research plan to measure and track impacts over time: 1) primary data collection of direct casino-related economic activity; and 2) community comparison analysis, applying a matched control community approach using similar communities in the Northeast.³ Host profiles are based on secondary data sets over a ten-year period. Particular attention is paid to economic recovery since the 'Great Recession' which hit the national and state economies between 2007 and 2009. To provide an assessment of

¹ Springfield and Everett will host casinos while Plainville will host a slots parlor.

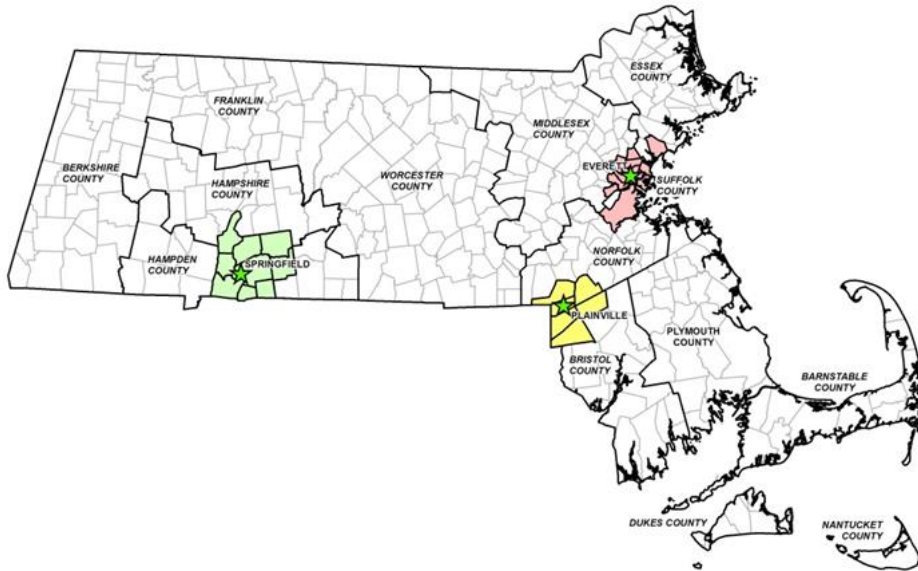
² This baseline focuses on official host communities as of winter 2015, pending selection of a host community in Region C.

³ For details about the research plan, see *Report on the Research Agenda of the Massachusetts Gaming Commission*, December 18, 2013.

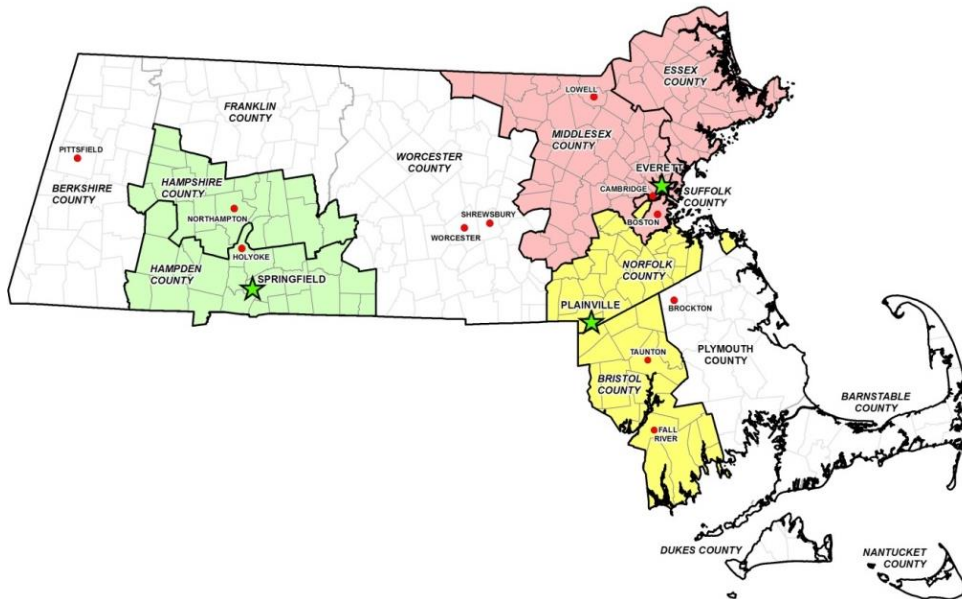
<http://www.umass.edu/seigma/reports>.

relative change, community-level trends are compared with Massachusetts trends. In addition, to provide an understanding of and comparison with trends in the immediate region, county-based regions and surrounding community areas have been identified around each host community, as shown in the following maps.

Figure 1. Official MGC Host and Surrounding Communities



**Figure 2. Massachusetts Host Communities and Their Immediate Regions
County-Based Surrounding Area**



Host Community Profile: Everett

Introduction

The city of Everett is located in Middlesex County, four miles north of Boston along the Mystic River. Formerly connected to Boston by the Orange Line from the early 1900s until 1975, Everett is known as an inner suburb or streetcar suburb of Boston. While Everett has many types of businesses today, its economy and infrastructure originally developed around industrial production starting in the late 1800s, and it remains a 'blue-collar' community.

Everett occupies a total area of 3.66 square miles and has a population density of 10,562 people per square mile. The population of Everett is estimated at 42,935 residents. Recognized by the state as a Gateway City,⁴ it has had several waves of incoming immigrants since its founding. In the past few decades, new immigration has again brought change to Everett's demographics, with more than one-third of residents born outside of the US. A high school diploma is the most common educational level. Less than a quarter hold an Associate, Bachelor's, graduate, or professional degree. The wages, education levels, and English-language proficiency of Everett residents are lower than the state average.

Surrounded by other suburbs of Boston such as Malden and Revere, proximity to Boston necessarily links Everett's economy and infrastructure with the rest of the Metro Boston area. However, Everett itself provides employment for many in the immediate region. Over three-quarters (77 percent) of the jobs in Everett are held by residents from other towns. And while a plurality of workers who reside in Everett commute to jobs in Boston and Cambridge, Everett itself is the second most common workplace location for residents. The primary industries that drive employment in Everett are Retail Trade, Finance and Insurance, Healthcare and Social Assistance, and Construction. In terms of its tax base, the city's assessed property values for industrial properties have been declining since 2009. Nevertheless, residential and industrial properties are still the predominant sources of Everett's tax revenue.

Summary of Baseline Findings

Analysis of the city of Everett's industrial base, business conditions, resident indicators, and fiscal indicators in the period 2003-2013 shows the following trends:

Industrial Base and Business Indicators

- While the number of firms in Everett has increased over a ten-year period, payroll employment in Everett has not grown like the state or the immediate region of Essex, Middlesex, and Suffolk counties have. Everett's 849 businesses supported 12,520 jobs within the city in 2013.

⁴ The Massachusetts Gateway City Program description can be found here:
<http://www.mass.gov/hed/community/planning/gateway-cities-and-program-information.html>

- Used as a proxy for business conditions, gross sales in Everett’s businesses increased from 2003 to 2013.
- Average wages in Everett are lower than the state average, and the mix of industries offers mostly ‘blue-collar’ jobs, with some notable exceptions. Construction, Finance and Insurance, and Retail industries provide a larger share of the jobs in Everett than in Massachusetts as a whole. The Leisure and Hospitality industry supersector⁵ has been growing in Everett since 2003, now accounting for over 10 percent of jobs in Everett.

Resident Indicators

- Everett’s population grew by 10 percent from 2003 to 2013 from 38,940 to 42,935 residents.
- Unemployment and labor force participation in Everett have generally tracked with the change at the state level. By 2013, the unemployment rate in Everett was 7.3 percent, just slightly higher than Massachusetts as a whole at 7.1 percent.
- The 2013 poverty rate in Everett of 13.2 percent is slightly higher than the Massachusetts rate of 11.4 percent.
- At an estimated \$49,368, the median household income in Everett is markedly lower than the state rate of \$66,866.
- Everett shows lower-than-average levels of educational attainment than the state as a whole: less than a sixth of residents have a Bachelor’s, graduate, or professional degree.

Fiscal Indicators

- The city of Everett is experiencing an ongoing shift in tax revenue sources. The share of taxes from industrial property in Everett declined between FY2003 and FY2013. Residential and commercial property taxes are becoming more important sources of funding for the city.
- Education is the largest category of expenditures in the city at \$61.9 million in spending—comprising 46 percent of the FY2013 budget—while Police, Fire and Other Public Safety collectively comprise 15 percent of the total budget.

Industrial Base and Business Indicators

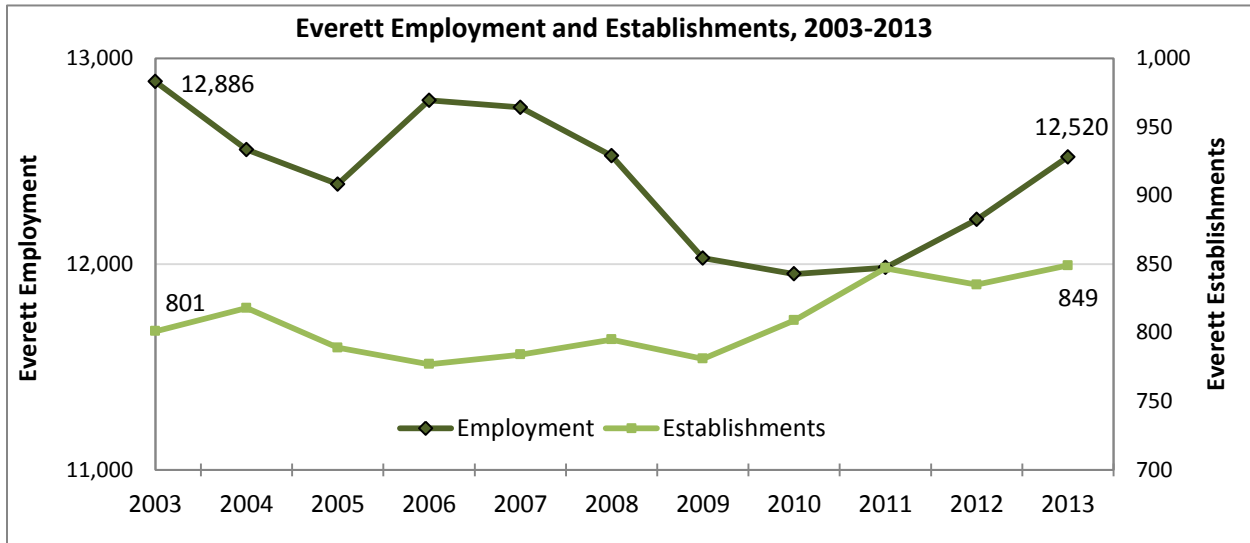
This section discusses business indicators and the industrial base—or mix of businesses—that are located within the city of Everett. While its economy is relatively small in scale, the city contains a diverse mix of industry types that provide employment to local and regional workers.

Employment, Establishments and Wages

Everett businesses currently employ 12,520 people, a drop of 2.8 percent from a decade ago, meaning that employment in Everett has not yet recovered to 2003 levels. The number of establishments has risen over the same period, from 801 to 849 businesses, implying a slightly smaller average firm size (a trend also happening nationally). Meanwhile, both the state and the immediate region have seen establishments and employment grow since 2003 (employment grew by 5 and 7 percent respectively). Everett’s average wages are also lower than the state average, and much lower than average wages in the immediate region. The average annual wage for jobs based in Everett was \$53,716 in 2013, compared to the Massachusetts average of \$61,776 and \$72,429 in the immediate region (see Appendix B for detailed tables).

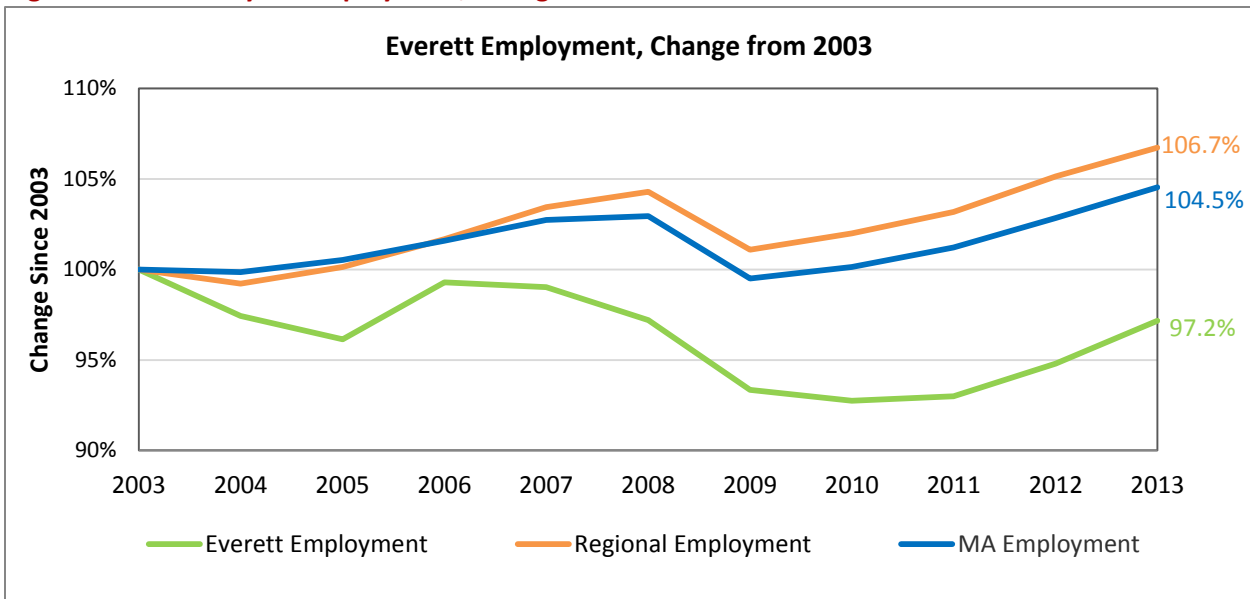
⁵ A supersector is a broader grouping of industry sectors.

Figure 3. Everett Payroll Employment and Establishments, 2003-2013



Source: Massachusetts Office of Labor and Workforce Development (OLWD), Labor Market Information, ES-202

Figure 4. Everett Payroll Employment, Change from 2003-2013



Source: OLWD, ES-202

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

Table 1. Everett Average Annual Wages, All Industries, 2003-2013 (2013 dollars)

Average Annual Wages	2003	2013	Percent Change 2003-2013	Total Change 2003-2013
Everett	\$56,553	\$53,716	-5%	-\$2,837
Immediate Region	\$67,411	\$72,429	7%	\$5,019
Massachusetts	\$58,660	\$61,776	5%	\$3,116
United States	\$47,797	\$49,816	4%	\$2,019

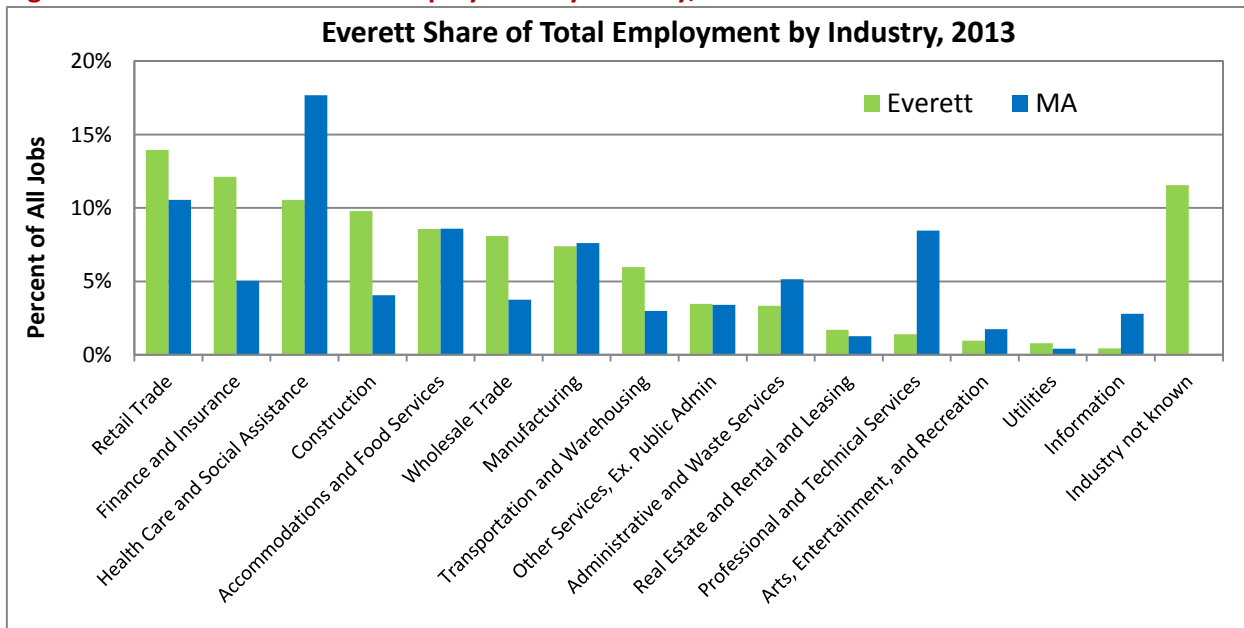
Source: OLWD, ES-202

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

Industry Mix

The industries in Everett exist in different concentrations than in the state as a whole and this influences its performance relative to the state. Retail, Finance, Healthcare and Social Assistance, and Construction are well-represented in Everett. Despite their importance to jobs in Everett in the past, both the Construction and Manufacturing sectors have experienced declines in Everett and in the state over the ten-year period. But while these sectors have declined in Everett, other sectors have grown, and the city is relatively well-balanced across a variety of other industries.

Figure 5. Everett Share of Total Employment by Industry, 2013



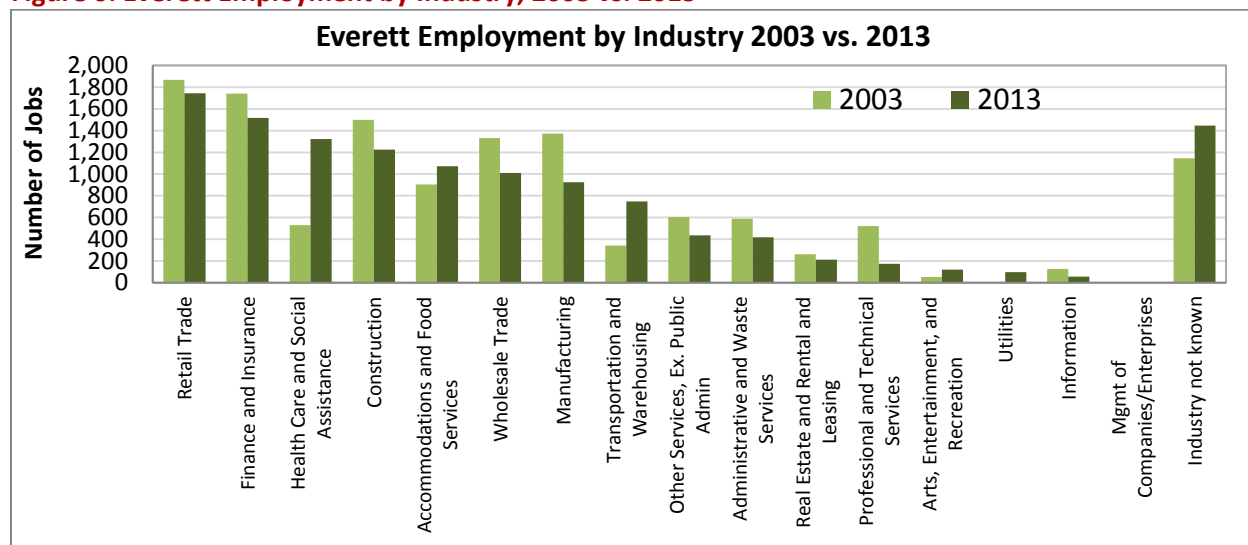
Source: OLWD, ES-202

Note: ES-202 data at the detailed industry (or sector) level are subject to suppression, and are therefore sometimes lower than the total. These data at the 2-digit level may underestimate the employment and number of firms in the individual industries presented. "Industry not known" is the remainder created by subtracting the aggregation of the counts from the known industry detail from the total across all industries. The industries are unknown due to suppression.

The primary industries driving employment in Everett are: Retail Trade (representing nearly 14 percent of total payroll employment in the city), Finance and Insurance (representing 12 percent), Healthcare and Social Assistance (11 percent), and Construction (10 percent). The Construction, Finance and Insurance, and Retail sectors provide a larger share of jobs in Everett than in Massachusetts as a whole. Among major industries in the city, Health Care and Social Assistance in particular has grown in the last ten years: the number of jobs in this industry has nearly doubled in Everett over this time to a total of 1,321 jobs. Note that part of this change is not growth at all but rather the results of industry

reclassification: in 2013, establishments providing non-medical, home-based services began to be included in the Health Care and Social Assistance sector.⁶ Two additional industries have experienced job growth over the past ten years: Accommodations and Food Services, which grew by 18 percent, and Transportation and Warehousing, with employment that has more than doubled since 2003. Some other major employment sectors in the city—including Retail Trade, Finance and Insurance, Construction, Wholesale Trade and Manufacturing—have lost jobs over the past ten years. Professional and Technical Services are under-represented in Everett despite this being a strong sector statewide and in the Boston area in particular. Given that this sector contains much of the state’s R&D and many high-wage jobs, this is a big structural difference from the state and may denote a less professionally-oriented economy with corresponding lower average wages.

Figure 6. Everett Employment by Industry, 2003 vs. 2013



Source: OLWD, ES-202.

Note: ES-202 data at the detailed industry (or sector) level are subject to suppression, and are therefore sometimes lower than the total. These data at this level of industry detail may underestimate the employment and number of firms in the individual industries presented. "Industry not known" is the remainder created by subtracting the aggregation of the counts from the known industry detail from the total across all industries. The industries are unknown due to suppression. Some growth in the Healthcare and Social Assistance sector may be the result of reclassification.¹³

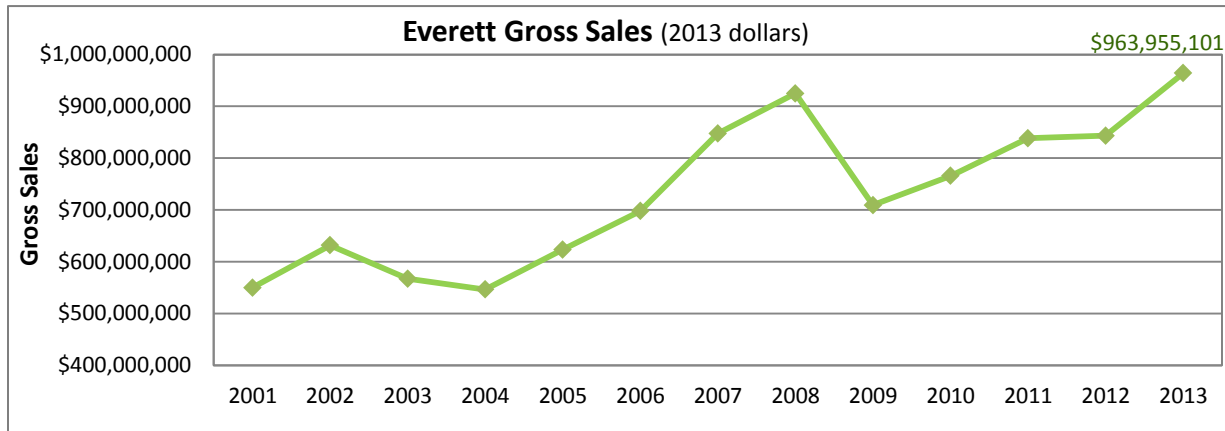
Business Sales

Gross sales provide a direct measure of economic activity for businesses. The overall upward trend over time shows that sales in Everett (in real 2013 dollars) have been on the rise in the past ten years, with a drop from 2008 to 2009. This could be due to lower spending during the recession but also could stem from the reporting practices used in this data series, as sales are attributed to the location of business headquarters, so branch sales can be missed. Thus, while these data provide useful information to illustrate general trends in sales to local businesses, the reported total of nearly \$1B in 2013 is likely an

⁶ In January 2013 a revision in the NAICS coding system reclassified establishments that provide non-medical, home-based services for the elderly and persons with disabilities were reclassified from the Other Services sector (81) to the Healthcare and Social Assistance sector (62). According to the U.S. Bureau of Labor Statistics, “the QCEW program also reviewed establishments that provide non-medical, home-based services for the elderly and persons with disabilities and classified these establishments into services for the elderly and persons with disabilities (NAICS 624120). Many of these establishments were previously classified in the private households industry”. For more information about this reclassification in the QCEW, please consult the U.S. Bureau of Labor Statistics’ *County Employment and Wages News Release*, September 26, 2013 USDL-13-1942 (p. 5). http://www.bls.gov/news.release/archives/cewqtr_09262013.pdf

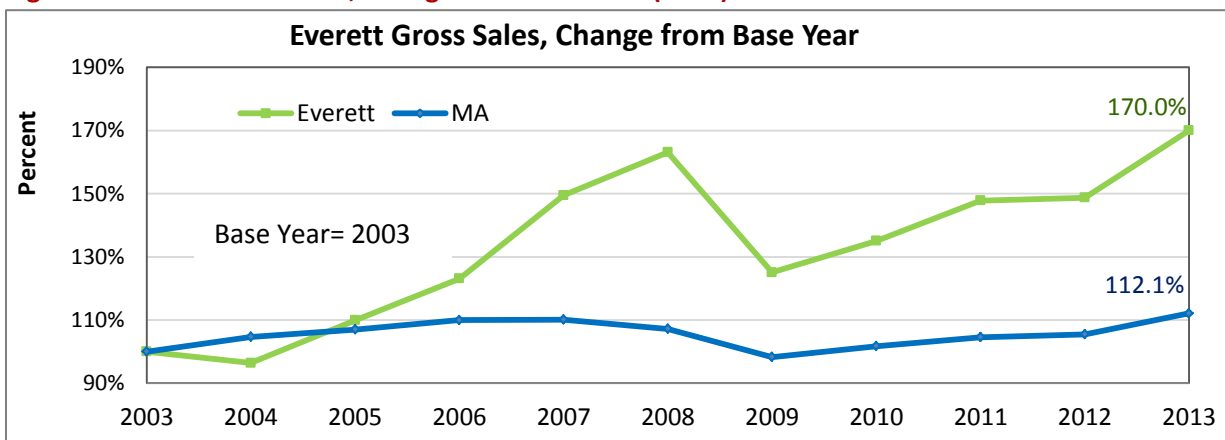
underestimate of city-level sales that year.⁷ Nevertheless, the data suggest that sales in Everett have risen by 70 percent since 2003 in inflation-adjusted dollars compared to growth of 12 percent for Massachusetts statewide.

Figure 7. Everett Gross Sales (2013 dollars)



Source: Massachusetts Department of Revenue (DOR), Gross Sales (DOR special tabulation)

Figure 8. Everett Gross Sales, Change from Base Year (2003)



Source: MA DOR, Gross Sales (DOR special tabulation)

Leisure and Hospitality

The Leisure and Hospitality industry is of particular relevance for casino-related research as the planned casino facility in Everett will include not just a gambling venue but also a hotel (accommodations), restaurants (food services), retail and other entertainment.⁸ The Leisure and Hospitality supersector thus includes two industry sectors which may be impacted at the local level: the Accommodations and

⁷ Sales by businesses that are part of a national chain may be filed together under the address of the company headquarters. If this address is out-of-state, then sales from this chain would not appear in any of the local tallies, but would appear as out-of-state. In 2013, 43% of gross sales and a similar percentage of sales taxes paid to Massachusetts were attributed to out-of-state headquarters, rather than any particular branches within a Massachusetts municipality. In addition, a business with a headquarters in one town and a branch in another may lump all sales into reporting in the town hosting its headquarters. Furthermore, towns from which fewer than ten taxpayers filed sales tax returns in any given year are excluded from the custom data set from the Massachusetts Office of Tax Policy Analysis to ensure the confidentiality of taxpayer-specific information.

⁸ Additional change could occur for these types of businesses as an increase or decrease in the number of firms or amount of employment, depending on changes that happen in visitor and resident spending behavior, or changes in costs faced by Leisure and Hospitality businesses. Change is already occurring, so to determine what may be due to the presence of casinos, community comparisons, qualitative information, and statistical and economic impact analysis can help shed light on what portion of the change, if any, may be due to casinos.

Food Services sector and the Arts, Entertainment, and Recreation sector. Both of these sectors have grown in Everett since 2003, with Accommodations and Food Services providing more employment between the two. Over the past ten years, the number of Leisure and Hospitality jobs in Everett has increased by 24 percent (from 958 to 1,192 jobs) and employment in this supersector now accounts for 10 percent of jobs in the city. The total number of establishments has remained fairly level, from 91 businesses in 2003 to 96 total businesses ten years later.

Figure 9. Everett Leisure and Hospitality Firms and Employment, 2003-2013



Source: OLWD, ES-202

Note: Everett's 2008 Arts, Entertainment, and Recreation establishment data were suppressed.

Surrounding Community Business Indicators

While the approach in this analysis is focused on Everett as a host community, we are also tracking data trends within official surrounding and nearby communities. The following table presents data on municipalities with surrounding community and related agreements.

Everett's surrounding communities are diverse according to the business indicators. Payroll employment from 2009 to 2013 increased in Everett and in many of Everett's surrounding communities to varying degrees. Establishments grew in Everett and in all surrounding communities during that time though some grew more than others. In 2013, the average annual wages offered by firms in the surrounding communities ranged from \$35,516 in Revere to \$99,476 in Cambridge in contrast to Everett's average annual wages of \$53,716 in that same year. Boston, Melrose, Revere, and Somerville all have concentrations of Leisure and Hospitality jobs in the double digits compared to Everett's rate of 9.5 percent. Employment in this sector grew from 2009 to 2013 in Everett and all of its surrounding communities except for Revere.

Table 2. Everett Surrounding Community Business Indicators

Resident Indicators, Everett and Surrounding Communities	Population		Limited English	Percent High School Diploma	Percent Bachelor's Degree or Higher,	Unemployment	Median Household	Poverty
	Levels (2013)	% Change 2009-2013	Proficiency, 2009-2013	or Higher, 2009-2013	2009-2013	Rate, 2013	Income, 2009-2013	Rate, 2009-2013
Massachusetts	6,692,824	2.7%	5.8%	89.4%	39.4%	7.1%	\$66,866	11.4%
Everett	42,935	4.1%	17.5%	79.4%	15.6%	7.3%	\$49,368	13.2%
Surrounding Communities								
Boston	645,966	5.4%	11.7%	85.0%	43.9%	6.8%	\$53,601	21.4%
Cambridge	107,289	2.5%	5.4%	93.6%	73.4%	4.5%	\$72,529	14.7%
Chelsea	37,670	7.7%	27.7%	63.5%	15.5%	9.0%	\$47,291	23.7%
Lynn	91,589	1.9%	13.6%	80.3%	18.9%	8.0%	\$44,849	21.0%
Malden	60,509	2.6%	16.3%	85.4%	31.9%	6.2%	\$53,798	16.0%
Medford	57,170	2.2%	6.5%	90.7%	43.0%	5.9%	\$73,497	9.8%
Melrose	27,690	3.0%	3.9%	94.8%	51.6%	5.5%	\$85,704	4.1%
Revere	53,756	5.2%	12.0%	81.1%	18.7%	7.7%	\$51,863	15.4%
Somerville	78,804	4.2%	8.1%	88.4%	53.2%	4.9%	\$67,118	14.8%

Sources: Massachusetts Office of Labor and Workforce Development (OLWD), Labor Market Information, ES-202; MA Department of Revenue (DOR), Gross Sales (special tabulation from MA DOR)

Note: Gross Sales reported in millions.

Resident Indicators

The previous data focused on the businesses and organizations based in Everett, but information about the residents of the host community is critical to understanding local socioeconomic conditions. The demographics, income, unemployment and poverty rates of residents thus present an important picture of the population in the host community and region over time.

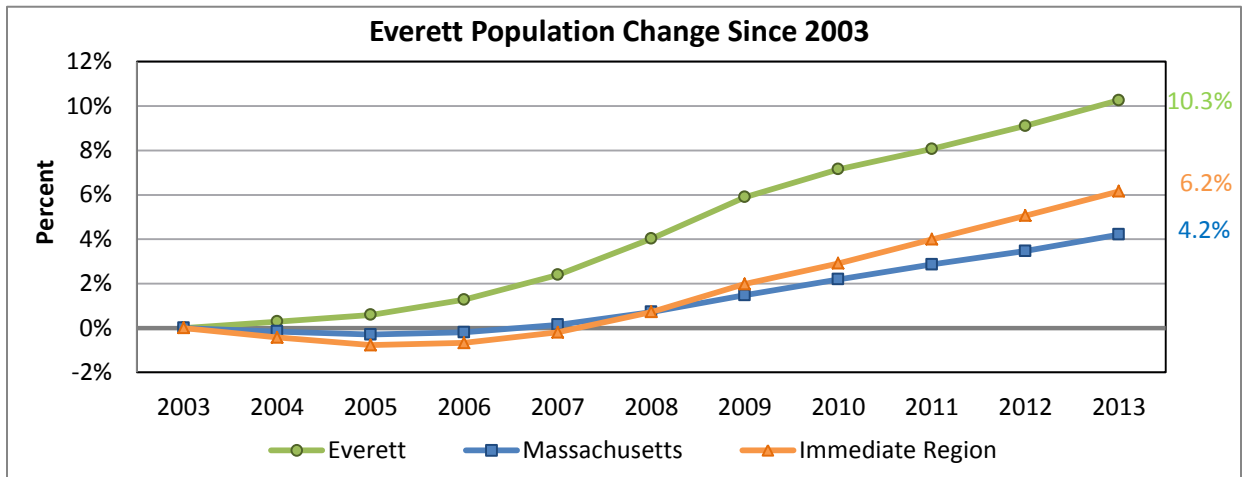
Population

With a population of 42,935, Everett is a small to mid-sized city, but one that is simultaneously dwarfed by and connected to nearby Boston. The population has grown by 10 percent from 2003 to 2013 (an increase of 3,995 residents), more than double the state's growth rate over the same period, and also a much faster rate than the immediate surrounding region comprised of Essex, Middlesex, and Suffolk counties, with a population growth rate of nearly 6 percent.

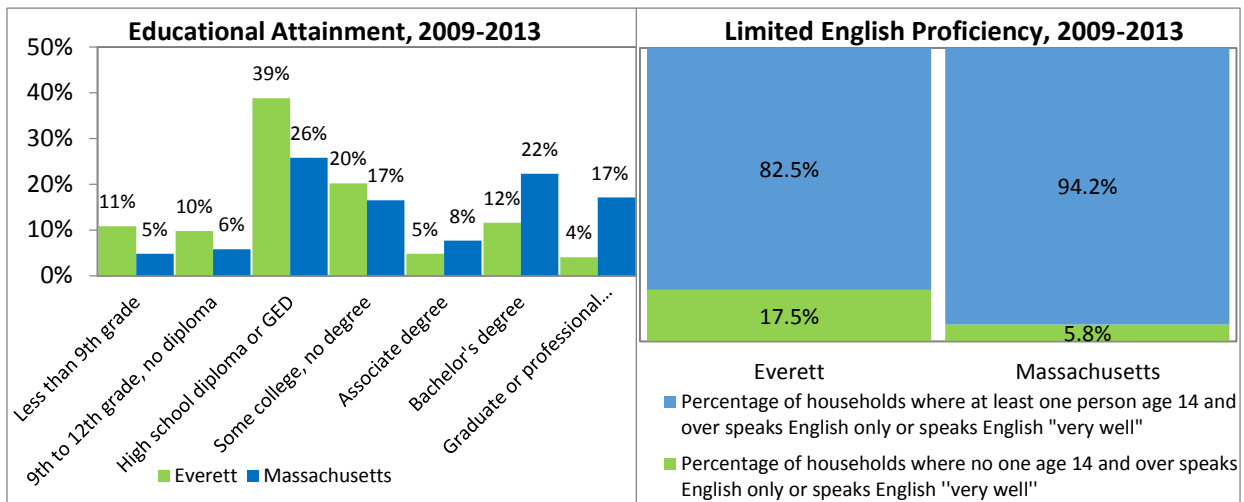
Demographics

The most commonly held level of educational attainment of Everett residents by far is a high school diploma—nearly forty percent of the population (38.8 percent) hold only high school diplomas compared to the state with approximately 25 percent. Less than a quarter of Everett residents (20.4 percent) have obtained a degree at the Associate, Bachelor's, graduate, or professional level. This differs greatly from the rest of Massachusetts, where 47.1 percent have completed higher education in one of those categories. In particular, only 15.6 percent of Everett adults have obtained a Bachelor's degree or higher compared to 39.4 percent at the state level. In addition, limited English proficiency is more prevalent in Everett than in the state as a whole: 17.5 percent of Everett households do not have a resident over 14 who speaks only English or who speaks English "very well." In contrast, only 5.8 percent of households across Massachusetts face this linguistic barrier.

Figure 10. Everett Demographics



Sources: Census, Historical and Vintage Population Estimates¹⁸



Sources: Census, ACS, 2009-2013

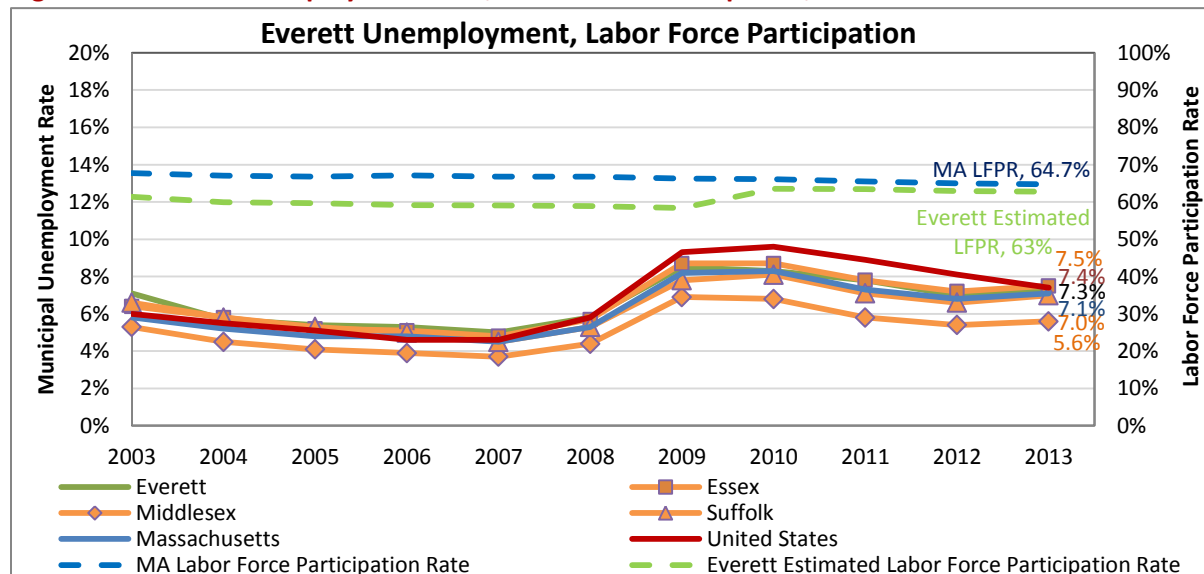
Unemployment

Unemployment and labor force participation rates in Everett have tracked closely with the state over the recession. By 2013, the unemployment rate in Everett was 7.3 percent, just a bit higher than Massachusetts as a whole at 7.1 percent. While unemployment rates can provide a measure of worker distress, the labor force participation rate is also useful because discouraged workers leave the workforce and are no longer measured in the unemployment data. A decreasing labor force participation rate is illustrative of people dropping out of the workforce altogether, and thus becoming disconnected from the job market.

At the state and national levels, labor force participation has continued to drop even while the unemployment rate has decreased, illustrating that workers have not proportionately rejoined the workforce following the most recent recession. This underscores the seriousness of the underlying

employment situation. Everett's estimated labor force participation rate,⁹ viewed together with the unemployment rate, suggests there remains a need for new job opportunities for Everett residents.

Figure 11. Everett Unemployment Rate, Labor Force Participation, 2003-2013



Sources: BLS, LAUS; US Census, Decennial Census and Population Estimates¹⁰

Note: Local area estimates such as the data used for Everett are less reliable than those for larger geographic areas due to small sample sizes. In addition, multiple sources of data were utilized to synthesize the municipal labor force participation rate. For more detail, see footnote.⁹

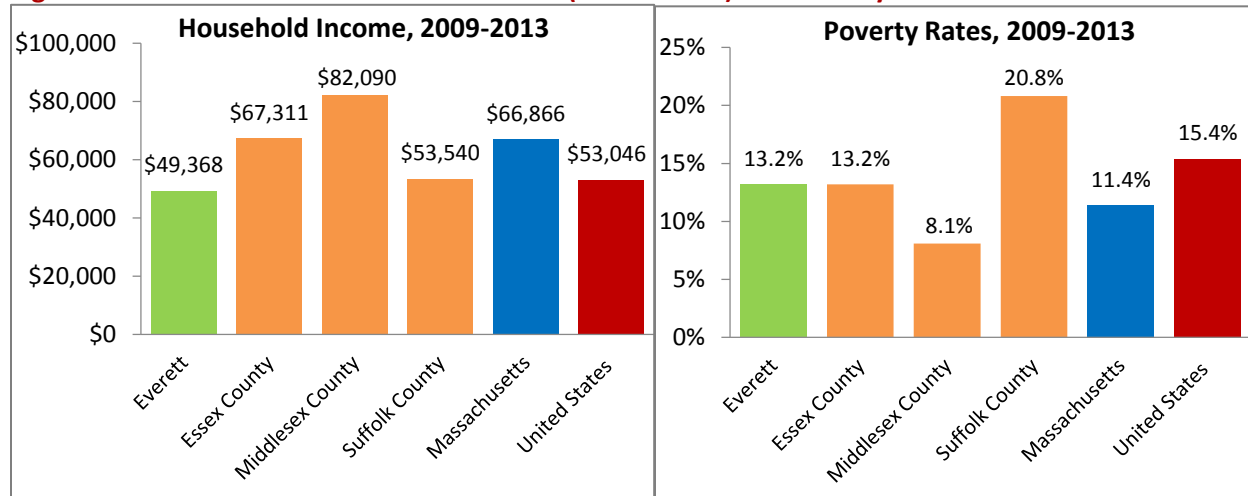
Income and Poverty

Everett's median household income, estimated at \$49,368 in the 2009-2013 ACS data (the most recent data available) is markedly lower than the median Massachusetts household income (estimated at \$66,866 in the same period). Everett income is also low compared to Middlesex County, where the median is \$82,090, 66 percent higher than in Everett. The lower level of household income in Everett has serious consequences at the local level given the natural connection between lower household income and lower consumer spending power. The poverty rate in Everett is estimated to be 13.2 percent. This is slightly higher than in Massachusetts as a whole (at 11.4 percent from 2009-2013).

⁹ Everett's participation rate is estimated using data estimates at the local level, which is less reliable due to the smaller sample size of the municipality, and combined data sources, thus preventing definitive analysis at the local level. Local area estimates such as these are less reliable than those for larger geographic areas due to small sample sizes. In addition, multiple sources of data were used to synthesize the municipal labor force participation rates. A local estimate of the labor force participation rate at the municipal level was created by dividing the labor force count reported in the BLS' LAUS data by an estimate of local population created using the following method: a linear interpolation based on the percent of the population age 16 or over in each town measured in Census 2000 and Census 2010 applied to the total population estimate for each town, projected linearly from 2000 to 2010 and past 2010 through 2013, resulting in an estimated population age 16 or over as the denominator for the local estimated labor force participation rate. This method varies from the BLS method for calculating the labor force participation rates for states and the nation, as the BLS method has its own population estimation and excludes non-civilian and institutionalized populations from the denominator.

¹⁰ Full description of sources: US Census Bureau, Population Estimates, Historical population estimates, City and Town Intercensal Estimates (2000-2010) Intercensal Estimates of the Resident Population for Incorporated Places and Minor Civil Divisions: April 1, 2000 to July 1, 2010 for 2000-2009 (Historical Pop. Est.); and US Census Bureau, Population Estimates, Annual Estimates, City and Town Totals: Vintage 2013, Incorporated Places and Minor Civil Divisions Datasets: Subcounty Resident Population Estimates: April 1, 2010 to July 1, 2013 for 2010-2013 (Vintage Pop. Est.) Note: All data are estimated. Estimates for 2010-2013 will change in 2014 vintage data release in 2015.

Figure 12. Everett Median Household Income (2013 dollars) and Poverty Rate



Source: US Census, ACS. Data represents the following 5-year sets: 2005-2009, 2006-2010, 2007-2011, 2008-2012, and 2009-2013. Poverty rate MOE ranging from +/- 1.8% in the 2005-2009 poverty data to 2.3 in the 2006-2010 data; Median household income MOE ranging from +/- \$5,579 in the 2005-2009 data to \$3,111 in the 2008-2012 data.

Surrounding Community Socioeconomic Indicators

The following table presents data on municipalities in proximity to Everett with surrounding community and related agreements.

Socioeconomic data are diverse across and within Everett’s surrounding communities. Everett is fairly small compared to many of its surrounding communities. English proficiency varies widely across surrounding communities as do rates of educational attainment. Everett’s median household income, estimated at \$49,368 in the latest ACS data, is lower than median household income in all surrounding communities except for Chelsea and Lynn. Everett’s poverty rate of 13.2 percent is higher than rates in Medford and Melrose but lower than rates in the rest of its surrounding communities, which all have rates above 14 percent.

Table 3. Everett Surrounding Community Socioeconomic Indicators

Resident Indicators, Everett and Surrounding Communities	Population		Limited English Proficiency, 2009-2013	Percent High School Diploma or Higher, 2009-2013	Percent Bachelor's Degree or Higher, 2009-2013	Unemployment Rate, 2013	Median Household Income, 2009-2013	Poverty Rate, 2009-2013
	Levels (2013)	% Change 2009-2013						
Massachusetts	6,692,824	2.7%	5.8%	89.4%	39.4%	7.1%	\$66,866	11.4%
Everett	42,935	4.1%	17.1%	79.4%	15.6%	7.3%	\$49,368	13.2%
Surrounding Communities								
Boston	645,966	5.4%	11.4%	85.0%	43.9%	6.8%	\$53,601	21.4%
Cambridge	107,289	2.5%	5.7%	93.6%	73.4%	4.5%	\$72,529	14.7%
Chelsea	37,670	7.7%	25.7%	63.5%	15.5%	9.0%	\$47,291	23.7%
Lynn	91,589	1.9%	13.6%	80.3%	18.9%	8.0%	\$44,849	21.0%
Malden	60,509	2.6%	13.0%	85.4%	31.9%	6.2%	\$53,798	16.0%
Medford	57,170	2.2%	6.4%	90.7%	43.0%	5.9%	\$73,497	9.8%
Melrose	27,690	3.0%	4.1%	94.8%	51.6%	5.5%	\$85,704	4.1%
Revere	53,756	5.2%	13.0%	81.1%	18.7%	7.7%	\$51,863	15.4%
Somerville	78,804	4.2%	7.0%	88.4%	53.2%	4.9%	\$67,118	14.8%

Sources: US Census Bureau, American Community Survey, 2009-2013; US Census Bureau, Population Estimates, Historical population estimates and US Census Bureau, Population Estimates, Annual Estimates, City and Town Totals: Vintage 2013 (see footnote for full source description).¹⁸

Note: Population estimates for 2010-2013 will change in 2014 vintage data release.

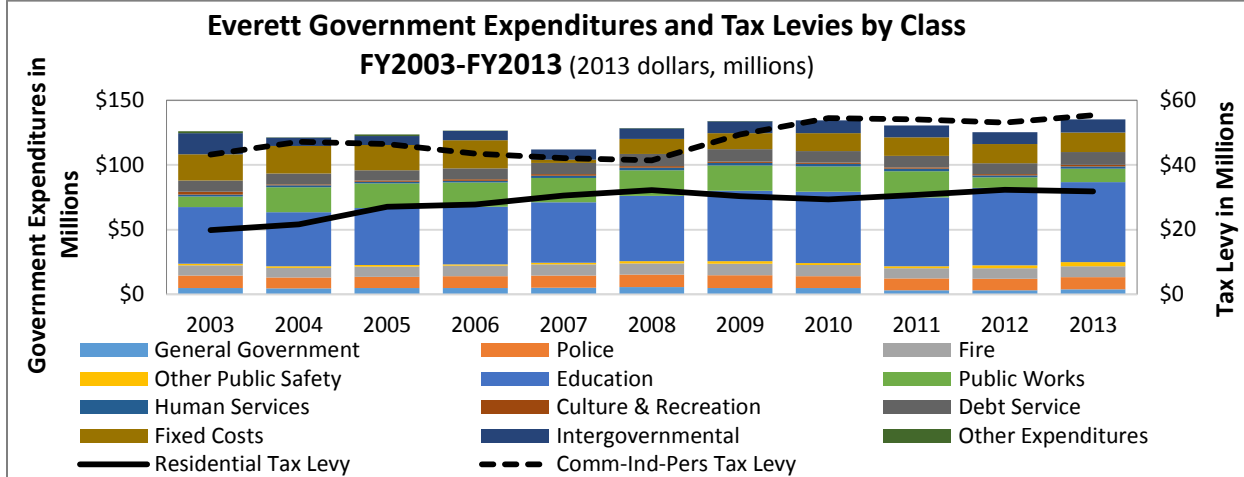
Local Area Fiscal Indicators

This section provides information about fiscal conditions—government revenues and expenditures—including the real estate tax base of the city of Everett. Examined in detail are Everett’s operating budget, assessed values of properties, and the shares of assessed values and tax contributions by residential, commercial and industrial property owners from FY2003 to FY2013.

Expenditures

Everett’s operating budget shows that expenditures grew 7 percent from \$126.1 million in FY2003 to \$135.2 million in FY2013 (in real 2013 dollars). The largest categories of public spending in FY2013 were Education, Fixed Costs (for example, workers’ compensation, unemployment, health insurance, retirement, etc.), and Public Works (for example, roads, waste collection, water and sewer, parking garage, street lights, etc.). Education was by far the major target of increased public spending in the ten-year period with additional increased spending in Other Public Safety and Public Works. Education is 45.8 percent of Everett’s budget in FY2013 compared to the state average of 48.2 percent. Municipal expenditure categories could be influenced by the presence of casinos differently from one another, either directly or indirectly, so each spending category will be monitored.

Figure 113. Everett Government Expenditures and Tax Levies, FY2003-FY2013 (2013 dollars, in millions)



Source: MA Department of Revenue (DOR), Division of Local Services (DLS)
 Note: Comm-Ind-Pers Tax Levy denotes Commercial, Industrial and Personal Property.

Revenue

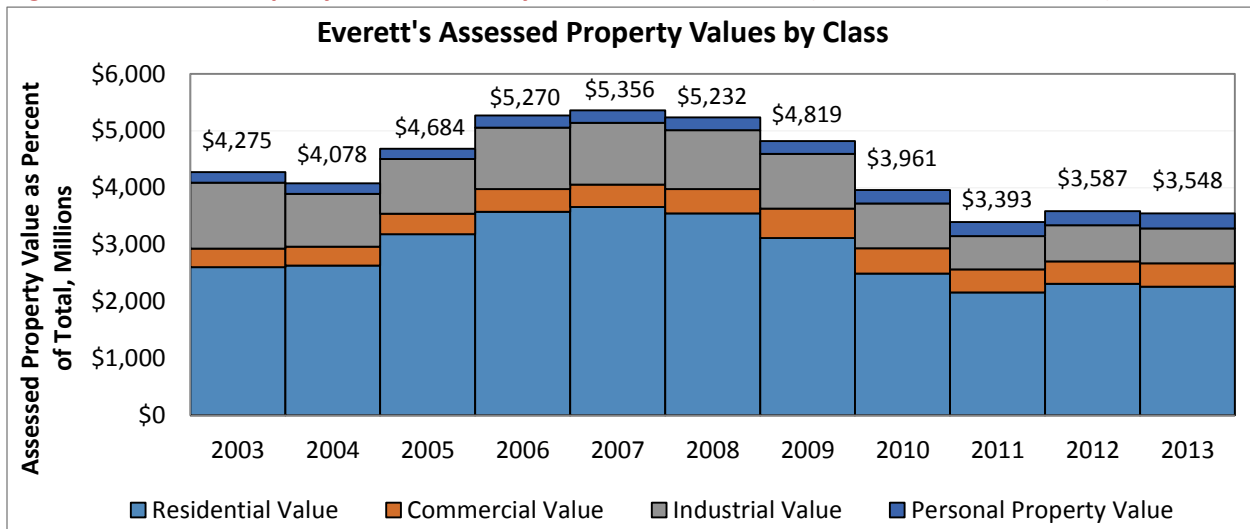
Revenue collected from Everett’s taxes on residential, commercial, industrial, and personal property help fund the city’s operations. Property tax levies represented roughly one half of total revenue throughout the ten-year period. In addition to tax levies, Everett’s operations are also supported by state aid, including Chapter 70 Education funding and Unrestricted General Government Aid, and local receipts, such as motor vehicle excise fees and taxes collected from hotels and motels. Together these categories represent close to one half of the remaining revenues received by Everett in FY2013. State aid has gradually increased from 29 percent to 34 percent of total local revenues in FY2013 compared to the state average of 20.8 percent. Local tax receipts have declined since FY2004 to 13 percent in FY2013. Residential property values rose and then fell during this ten-year period, which includes the recession. Meanwhile, the share of revenue contributed by residential property tax income also fluctuated. Industrial property levies contributed a decreasing share of the total revenue over the ten-year period.

Assessed Property Values by Class

Property tax revenue is largely a function of property tax rates (dollars per \$1,000 in value) and the assessed value of property. Total assessed values in FY2013 were lower by 17 percent than FY2003 values in real 2013 dollars, a decrease of \$727.3 million. Total assessed values did go up slightly in nominal terms, however, not enough to beat inflation.

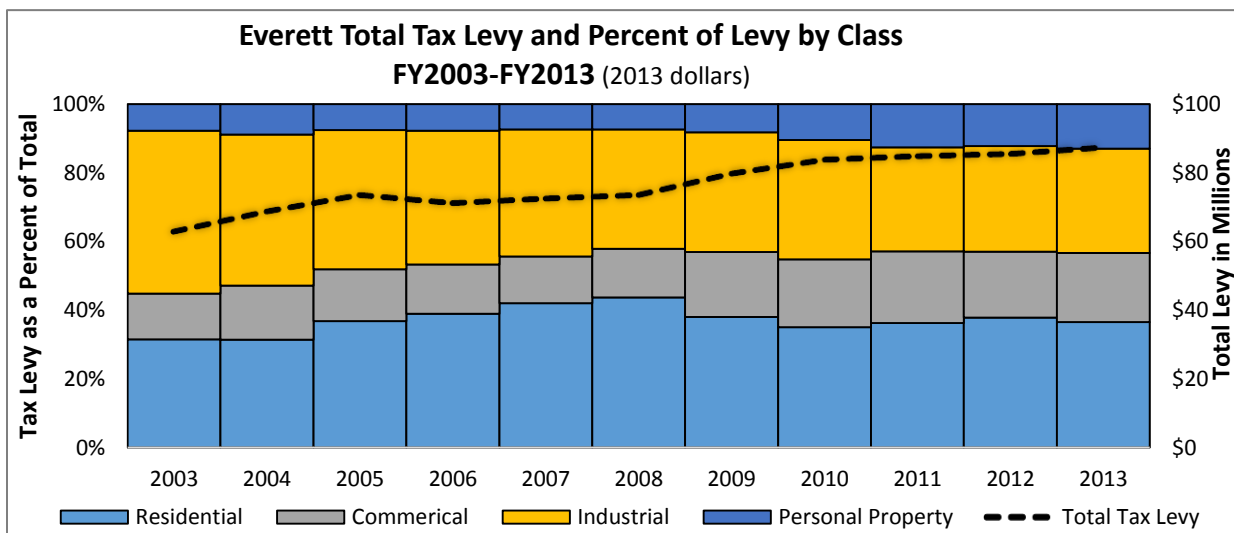
As in Massachusetts as a whole, the recent recession appears to have hit hard. Total assessed value in Everett rose from \$4.3 billion to \$5.4 billion prior to the recession, FY2003 to FY2007. Although total assessed value has not fully recovered to its FY2007 peak, it has remained relatively steady from FY2011 to FY2013. Everett’s assessed commercial property values rose from \$326.5 million in FY2003 to \$407.7 million in FY2013, a 25 percent increase. Everett’s commercial and industrial assessed values have decreased by 22 percent and 36 percent, respectively, since 2009 and residential assessed values have fallen by 27 percent. Total assessed industrial values have fallen dramatically. In FY2013, they were almost half of their FY2003 values in Everett: \$1.2 billion in FY2003 and \$617 million in FY2013. Assessed residential property values have continued to comprise the largest share, consistently over half of total assessed property values. However, residential declined by 13 percent from \$2.6 billion to \$2.3 billion over the ten-year period.

Figure 14. Everett Property Assessments by Class, FY2003-FY2013 (2013 dollars, in millions)



Source: MA DOR, DLS

Figure 15. Everett Total Tax Levy and Percent of Levy by Class, FY2003-FY2013 (2013 dollars)

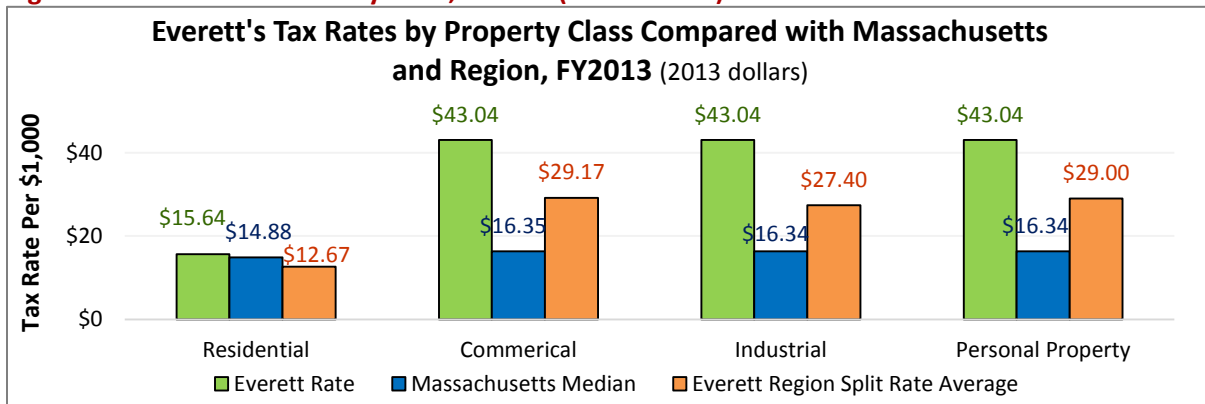


Source: MA DOR, DLS

Property Tax Revenue

Tax rates have increased several times since FY2008 on commercial and personal property, which helped modulate potential revenue losses stemming from decreases in assessed value during the recession. Despite the drop in assessed values, total property tax collections grew in Everett by 38 percent from \$63.1 million in FY2003 to \$87.3 million in FY2013 as rates have increased over time. In FY2003, the largest share of Everett's total levy was from industrial assessments. While the residential property levy has now surpassed the industrial levy as the largest source of total property taxes collected in Everett, the industrial levy was still the second largest contributor of tax revenue from property in FY2013. The commercial and personal property levies occupied the smallest shares of the total property tax collections although their percent of the total has been increasing recently.

Figure 16. Everett Tax Rates by Class, FY2013 (2013 dollars)



Source: MA DOR, DLS.

Note: The Massachusetts Median represents the median tax rate of all cities and towns in Massachusetts. The Everett Region Split Rate Average represents the mean tax rate of all cities and towns in Essex, Middlesex and Suffolk counties that have a split tax rate.

Consistent with Everett’s split rate system, residential properties are taxed at less than half the rate of commercial, industrial and personal property. Residential property tax rates were similar among Everett, Massachusetts and split rate communities in the immediate region.¹¹ In FY2013, however, Everett’s rate for commercial and industrial tax rate of \$43.04 per \$1,000 of value is more than double the statewide median of \$16.35.

Surrounding Community Fiscal Indicators

As a point of reference for surrounding and nearby communities, the following table presents data on municipalities in proximity to Everett with surrounding community and related agreements.

Everett supports itself predominantly through tax levies as do most of its surrounding communities. Conversely, proportions of state aid are high in Chelsea and Lynn. The proportion of local receipts—raised through things like motor vehicle excise taxes and hotel/meals taxes—is low in Everett compared to most surrounding communities (except for Lynn). Most derive at least 20 percent of their budget from this source.

¹¹ A split tax rate refers to a system in which the tax levy on commercial, industrial and personal properties is higher than that on residential properties. Communities do not have a split tax rate if the tax rate on residential, commercial, industrial, and personal properties is the same. The Everett Region Split Rate Average refers to the average of the tax rates of those cities and towns in Essex, Middlesex and Suffolk counties that have a split tax rate.

Table 4. Everett Surrounding Community Sources of Government Revenue (2013 dollars, in millions)

Fiscal Indicators, Everett and Surrounding Communities (\$m)	Tax Levy		State Aid		Local Receipts		All Other	
	2013	Percent Change 2009-2013	2013	Percent Change 2009-2013	2013	Percent Change 2009-2013	2013	Percent Change 2009-2013
Revenue								
All Municipalities	\$13,439	7.1%	\$4,863	-15.9%	\$4,165	-4.0%	\$917	-13.6%
Everett	\$87	9.4%	\$59	12.8%	\$22	-3.2%	\$2	-74.5%
Surrounding Communities								
Boston	\$1,684	10.8%	\$407	-39.4%	\$409	-3.6%	\$31	-59.4%
Cambridge	\$317	14.5%	\$31	-28.6%	\$142	1.6%	\$78	-20.4%
Chelsea	\$41	14.1%	\$65	-14.7%	\$29	5.0%	\$6	33.0%
Lynn	\$104	6.9%	\$152	-10.9%	\$13	-16.1%	\$7	525.0%
Malden	\$70	7.3%	\$66	-7.8%	\$35	-10.7%	\$6	-18.1%
Medford	\$90	5.5%	\$25	-25.5%	\$33	-8.1%	\$0	-78.0%
Melrose	\$48	5.4%	\$13	-22.4%	\$20	6.7%	\$2	-17.0%
Revere	\$68	4.8%	\$57	7.0%	\$32	8.9%	\$1	-30.9%
Somerville	\$110	9.4%	\$47	-25.5%	\$55	6.6%	\$9	0.7%
Percent of Total Budget								
State Average	57.5%	8.7%	20.8%	-14.7%	17.8%	-2.6%	3.9%	-12.3%
Everett	51.4%	5.2%	34.5%	8.5%	12.7%	-6.7%	1.4%	-75.4%
Surrounding Communities								
Boston	66.5%	17.8%	16.1%	-35.6%	16.2%	2.6%	1.2%	-56.6%
Cambridge	55.8%	12.5%	5.5%	-29.8%	25.0%	-0.2%	13.8%	-21.8%
Chelsea	29.1%	16.7%	46.0%	-12.7%	20.5%	7.3%	4.4%	35.9%
Lynn	37.6%	10.2%	55.0%	-8.1%	4.8%	-13.4%	2.6%	537.5%
Malden	39.5%	11.1%	37.3%	-4.5%	20.0%	-7.5%	3.2%	-15.2%
Medford	60.5%	11.3%	17.1%	-21.4%	22.3%	-3.1%	0.2%	-77.3%
Melrose	57.4%	6.0%	15.7%	-21.9%	24.5%	7.3%	2.5%	-16.4%
Revere	43.0%	-1.0%	35.8%	1.0%	20.4%	2.8%	0.9%	-34.8%
Somerville	49.8%	10.9%	21.1%	-24.5%	24.9%	8.1%	4.2%	2.2%

Sources: MA DOR, DLS

Appendix B: Everett

Workplace Location

Table B-1. Workplace Location of Everett Workers, 2006-2010

Top Ten Commuting Destinations for Everett Residents	Number of Workers Commuting from Everett	Percentage of Total
Boston	5,849	27.6%
Everett	3,090	14.6%
Cambridge	1,742	8.2%
Malden	1,442	6.8%
Medford	896	4.2%
Somerville	702	3.3%
Chelsea	611	2.9%
Newton	525	2.5%
Revere	434	2.0%
Watertown	407	1.9%
All Other	5,497	25.9%
Total	21,195	100%

Table B-2. Place of Residence for Workers in Everett, 2006-2010

Top Ten Places of Residence for Workers in Everett	Number of Workers Commuting to Everett	Percentage of Total
Everett	3,090	23.4%
Boston	1,308	9.9%
Malden	946	7.2%
Revere	818	6.2%
Chelsea	539	4.1%
Somerville	521	3.9%
Medford	513	3.9%
Lynn	448	3.4%
Saugus	372	2.8%
Wakefield	242	1.8%
All Other	4,433	33.5%
Total	13,230	100%

Sources: Census, ACS, special tabulation (Residence MCD/County to Workplace MCD/County Flows for the United States and Puerto Rico Sorted by Workplace Geography, 2006-2010)

Industrial Base and Business Indicators

Employment, Establishments and Wages

Table B-3. Everett Payroll Employment and Establishments, 2003-2013

Employment and Establishments	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change	Percent Change	Total Change
												2003-2013	2009-2013	2003-2013
Employment														
Everett	12,886	12,556	12,388	12,795	12,761	12,526	12,029	11,952	11,983	12,216	12,520	-3%	4%	-366
Immediate Region	1,643,071	1,630,112	1,645,302	1,670,619	1,699,708	1,713,627	1,661,130	1,675,815	1,695,450	1,727,650	1,753,615	7%	6%	110,544
Massachusetts	3,110,706	3,106,453	3,127,113	3,160,389	3,195,808	3,202,339	3,095,144	3,114,879	3,148,635	3,199,328	3,251,919	5%	5%	141,213
United States	127,795,827	129,278,176	131,571,623	133,833,834	135,366,106	134,805,659	128,607,842	127,820,442	129,411,095	131,696,378	133,968,434	5%	4%	6,172,607
Establishments														
Everett	801	818	789	777	784	795	781	809	847	835	849	6%	9%	48
Immediate Region	89,821	92,129	89,260	89,382	90,037	90,099	90,346	93,994	96,128	94,708	95,858	7%	6%	6,037
Massachusetts	195,347	200,875	196,630	197,171	199,174	200,518	200,967	209,261	211,514	207,548	210,337	8%	5%	14,990
United States	8,228,840	8,364,795	8,571,144	8,784,027	8,971,897	9,082,049	9,003,197	8,993,109	9,072,796	9,121,868	9,205,888	12%	2%	977,048

Sources: Massachusetts – Massachusetts Office of Labor and Workforce Development (OLWD), Labor Market Information, ES-202; US – US Bureau of Labor Statistics (BLS), Quarterly Census of Employment and Wages (QCEW)

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

Table B-4. Everett Employment and Establishments, Change from Base Year (2003)

Employment and Establishments	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Employment											
Everett	100.0%	97.4%	96.1%	99.3%	99.0%	97.2%	93.3%	92.8%	93.0%	94.8%	97.2%
Immediate Region	100.0%	99.2%	100.1%	101.7%	103.4%	104.3%	101.1%	102.0%	103.2%	105.1%	106.7%
Massachusetts	100.0%	99.9%	100.5%	101.6%	102.7%	102.9%	99.5%	100.1%	101.2%	102.8%	104.5%
United States	100.0%	101.2%	103.0%	104.7%	105.9%	105.5%	100.6%	100.0%	101.3%	103.1%	104.8%
Establishments											
Everett	100.0%	102.1%	98.5%	97.0%	97.9%	99.3%	97.5%	101.0%	105.7%	104.2%	106.0%
Immediate Region	100.0%	102.6%	99.4%	99.5%	100.2%	100.3%	100.6%	104.6%	107.0%	105.4%	106.7%
Massachusetts	100.0%	102.8%	100.7%	100.9%	102.0%	102.6%	102.9%	107.1%	108.3%	106.2%	107.7%
United States	100.0%	101.7%	104.2%	106.7%	109.0%	110.4%	109.4%	109.3%	110.3%	110.9%	111.9%

Sources: OLWD, ES-202; BLS, QCEW

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

Table B-5. Everett Annual Average Wages, All Industries, 2003-2013 (2013 dollars)

Average Annual Wages	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Everett	\$ 56,553	\$ 52,841	\$ 54,459	\$ 54,800	\$ 57,080	\$ 57,108	\$ 56,239	\$ 54,998	\$ 53,746	\$ 52,340	\$ 53,716	-5%	-4%	-\$2,837
Immediate Region	\$ 67,411	\$ 70,313	\$ 69,616	\$ 70,444	\$ 72,844	\$ 71,648	\$ 71,061	\$ 72,339	\$ 72,495	\$ 72,499	\$ 72,429	7%	2%	\$5,019
Massachusetts	\$ 58,660	\$ 60,344	\$ 59,731	\$ 60,569	\$ 62,105	\$ 61,440	\$ 61,095	\$ 61,775	\$ 61,770	\$ 61,784	\$ 61,776	5%	1%	\$3,116
United States	\$ 47,797	\$ 48,545	\$ 48,505	\$ 49,152	\$ 49,953	\$ 49,287	\$ 49,463	\$ 49,943	\$ 49,761	\$ 50,018	\$ 49,816	4%	1%	\$2,019

Sources: OLWD, ES-202; BLS, QCEW

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

Industry Mix

Table B-6. Everett Employment by Industry, 2003-2013

Employment	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Retail Trade	1,869	1,874	1,765	1,771	1,735	1,791	1,696	1,707	1,702	1,763	1,745	-7%	3%	-124
Finance and Insurance	1,740	1,602	1,510	1,488	1,513	1,566	1,666	1,682	1,610	1,518	1,516	-13%	-9%	-224
Health Care and Social Assistance	530	543	502	1,146	1,238	1,221	1,157	1,127	1,121	1,157	1,321	149%	14%	791
Construction	1,500	1,253	1,246	1,233	1,207	1,193	1,005	955	963	1,063	1,224	-18%	22%	-276
Accommodations and Food Services	905	911	909	863	842	869	876	924	953	1,057	1,072	18%	22%	167
Wholesale Trade	1,330	1,457	1,458	1,377	1,406	1,370	1,285	1,319	1,162	1,107	1,011	-24%	-21%	-319
Manufacturing	1,373	1,165	1,253	1,223	985	914	824	854	922	943	926	-33%	12%	-447
Transportation and Warehousing	340	800	851	901	890	834	653	614	613	627	749	120%	15%	409
Other Services, Ex. Public Admin	603	578	548	568	606	603	599	573	578	509	434	-28%	-28%	-169
Administrative and Waste Services	589	503	483	412	449	406	407	359	366	416	418	-29%	3%	-171
Real Estate and Rental and Leasing	262	266	272	272	273	249	210	193	199	206	212	-19%	1%	-50
Professional and Technical Services	520	296	265	159	131	131	160	156	151	169	174	-67%	9%	-346
Arts, Entertainment, and Recreation	53	54	46	59	43	0	44	63	93	109	120	126%	173%	67
Utilities	0	0	0	106	94	64	56	56	142	0	97	0%	73%	97
Information	125	142	134	131	64	61	72	62	51	53	54	-57%	-25%	-71
Mgmt of Companies/Enterprises	0	0	0	0	0	0	0	0	0	0	0			0
Industry not known	1,147	1,112	1,146	1,086	1,285	1,254	1,319	1,308	1,357	1,519	1,447	26%	10%	300
Everett Total	12,886	12,556	12,388	12,795	12,761	12,526	12,029	11,952	11,983	12,216	12,520	-3%	4%	-366

Source: OLWD, ES-202

Note: "Industry not known" includes both Public Administration and Educational Services, which cannot be identified or broken out separately due to suppression. In January 2013 a revision in the NAICS coding system reclassified establishments that provide non-medical, home-based services for the elderly and persons with disabilities were reclassified from the Other Services sector (81) to the Healthcare and Social Assistance sector (62). Zeros usually denote suppression.

Business Sales

Table B-7. Everett Gross Sales (2013 dollars, in millions)

Gross Sales	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Everett	\$567	\$547	\$623	\$698	\$848	\$925	\$709	\$766	\$838	\$843	\$964	70%	36%	\$397
All MA towns	\$270,519	\$283,130	\$289,405	\$297,415	\$297,863	\$289,991	\$265,752	\$275,115	\$282,854	\$285,253	\$303,246	12%	14%	\$32,727

Source: MA Department of Revenue (DOR), Gross Sales (special tabulation from MA DOR)

Note: Many firms report by location of headquarters, not branches, which can distort the town-level reporting, and a significant proportion of companies operating in MA have headquarters in other states, which can lower the total reported within the data markedly.

Leisure and Hospitality

Table B-8. Everett Leisure/Hospitality Employment and Establishments, 2003-2013

Employment	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Everett Leisure/Hospitality Firms	91	90	82	79	77	79	85	90	93	95	96	5%	13%	5
Accommodations and Food Services	84	86	77	73	73	79	79	82	83	87	88	5%	11%	4
Arts, Entertainment, and Recreation	7	4	5	6	4	0	6	8	10	8	8	14%	33%	1
Everett Total Firms	780	797	769	759	766	745	735	760	797	782	799	2%	9%	19
Everett Leisure/Hospitality Jobs	958	965	955	922	885	869	920	987	1,046	1,166	1,192	24%	30%	234
Accommodations and Food Services	905	911	909	863	842	869	876	924	953	1,057	1,072	18%	22%	167
Arts, Entertainment, and Recreation	53	54	46	59	43	0	44	63	93	109	120	126%	173%	67
Everett Total Employment	12,886	12,556	12,388	12,795	12,761	12,526	12,029	11,952	11,983	12,216	12,520	-3%	4%	-366

Source: OLWD, ES-202

Note: Everett's 2008 Arts, Entertainment, and Recreation industry data were suppressed.

Resident Indicators

Population

Table B-9. Everett Population, 2003-2013

Population	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Everett	38,940	39,053	39,171	39,437	39,871	40,506	41,236	41,725	42,080	42,486	42,935	10%	4%	3,995
Immediate Region	2,892,707	2,880,287	2,870,345	2,873,175	2,887,138	2,913,611	2,950,064	2,977,018	3,008,110	3,039,158	3,070,855	6%	4%	178,148
Massachusetts	6,422,565	6,412,281	6,403,290	6,410,084	6,431,559	6,468,967	6,517,613	6,563,263	6,606,285	6,645,303	6,692,824	4%	3%	270,259

Sources: US Census Bureau, Population Estimates, Historical population estimates and US Census Bureau, Population Estimates, Annual Estimates, City and Town Totals: Vintage 2013 (see footnote for full source description).¹²

Note: The immediate region for Everett is defined as Essex, Middlesex, and Suffolk counties.

¹² Full description of sources: US Census Bureau, Population Estimates, Historical population estimates, City and Town Intercensal Estimates (2000-2010) Intercensal Estimates of the Resident Population for Incorporated Places and Minor Civil Divisions: April 1, 2000 to July 1, 2010 for 2000-2009 (Historical Pop Est.); and US Census Bureau, Population Estimates, Annual Estimates, City and Town Totals: Vintage 2013, Incorporated Places and Minor Civil Divisions Datasets: Subcounty Resident Population Estimates: April 1, 2010 to July 1, 2013 for 2010-2013 (Vintage Pop Est.) Note: All data are estimated. Estimates for 2010-2013 will change in 2014 vintage data release in 2015.

Educational Attainment

Table B-10. Everett Educational Attainment, 2009-2013

Educational Attainment, Population 25 and Over	Less than 9th grade	9th to 12th grade, no diploma	High school diploma or GED	Some college, no degree	Associate degree	Bachelor's degree	Graduate or professional degree
Everett	10.8%	9.8%	38.8%	20.2%	4.8%	11.6%	4.0%
Essex	5.4%	5.6%	26.5%	17.6%	8.4%	21.8%	14.8%
Middlesex	3.7%	4.1%	21.6%	13.7%	6.1%	26.0%	24.8%
Suffolk	8.6%	7.4%	24.3%	14.4%	4.9%	22.8%	17.6%
Massachusetts	4.8%	5.8%	25.8%	16.5%	7.7%	22.3%	17.1%
United States	5.9%	8.0%	28.1%	21.2%	7.8%	18.0%	10.8%

Source: Census, ACS

Limited English Proficiency

Table B-11. Everett Limited English Proficiency, 2009-2013

Everett Limited English Proficiency	Percentage of households where no one age 14 and over speaks English only or speaks English "very well"	Percentage of households where at least one person age 14 and over speaks English only or speaks English "very well"
Everett	17.5%	82.5%
Essex	6.3%	93.7%
Middlesex	5.8%	94.2%
Suffolk	12.1%	87.9%
Massachusetts	5.8%	94.2%
United States	4.6%	95.4%

Source: Census, ACS

Unemployment and Labor Force Participation Rate

Table B-12. Everett Unemployment Rate, Labor Force Participation, 2003-2013

Unemployment Rate	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percentage Point Change	Percentage Point Change
												2003-2013	2009-2013
Everett	7.1%	5.7%	5.4%	5.3%	5.0%	5.8%	8.5%	8.3%	7.8%	7.0%	7.3%	0.2%	-1.2%
Essex	6.4%	5.8%	5.2%	5.1%	4.8%	5.7%	8.7%	8.7%	7.8%	7.2%	7.5%	1.1%	-1.2%
Middlesex	5.3%	4.5%	4.1%	3.9%	3.7%	4.4%	6.9%	6.8%	5.8%	5.4%	5.6%	0.3%	-1.3%
Suffolk	6.6%	5.8%	5.3%	5.0%	4.5%	5.3%	7.8%	8.1%	7.1%	6.6%	7.0%	0.4%	-0.8%
Massachusetts	5.8%	5.2%	4.8%	4.8%	4.5%	5.3%	8.2%	8.3%	7.3%	6.8%	7.1%	1.3%	-1.1%
United States	6.0%	5.5%	5.1%	4.6%	4.6%	5.8%	9.3%	9.6%	8.9%	8.1%	7.4%	1.4%	-1.9%
Labor Force Participation Rate													
Everett	61.4%	59.9%	59.6%	59.2%	59.1%	58.9%	58.4%	63.5%	63.4%	62.9%	62.7%	1.3%	4.4%
Massachusetts	67.7%	67.0%	66.8%	67.1%	66.8%	66.8%	66.3%	66.1%	65.5%	65.0%	64.7%	-3.0%	-1.6%
United States	66.2%	66.0%	66.0%	66.2%	66.0%	66.0%	65.4%	64.7%	64.1%	63.7%	63.2%	-3.0%	-2.2%

Sources: Massachusetts – US Bureau of Labor Statistics (BLS), Local Area Unemployment Series (LAUS); US – BLS Current Population Survey (CPS); Everett – US Bureau of Labor Statistics (BLS), Local Area Unemployment Series (LAUS) and Decennial Census and Population Estimates, US Census^{12, 13}

¹³ Local area estimates such as these are less reliable than those for larger geographic areas due to small sample sizes. In addition, multiple sources of data were used to synthesize the municipal labor force participation rates. A local estimate of the labor force participation rate at the municipal level was created by dividing the labor force count reported in the BLS' LAUS data by an estimate of local population created using the following method: a linear interpolation based on the percent of the population age 16 or over in each town measured in Census 2000 and Census 2010 applied to the total population estimate for each town, projected linearly from 2000 to 2010 and past 2010 through 2013, resulting in an estimated population age 16 or over as the denominator for the local estimated labor force participation rate. This method varies from the BLS method for calculating the labor force participation rates for states and the nation, as the BLS method has its own population estimation and excludes non-civilian and institutionalized populations from the denominator.

Income and Poverty

Table B-13. Everett Median Household Income (2013 dollars)

Median Household Income (ACS 5YR, B19013)	2005-2009 HH Income	2005-2009 HH Income Margin of Error	2009-2013 HH Income	2009-2013 HH Income Margin of Error
Everett	\$54,108	5,579	\$49,368	3,116
Essex County	\$69,799	812	\$67,311	895
Middlesex County	\$83,616	662	\$82,090	812
Suffolk County	\$56,352	858	\$53,540	902
Massachusetts	\$70,034	321	\$66,866	318
United States	\$55,840	83	\$53,046	89

Source: Census, ACS

Table B-14. Everett Poverty Rate

Poverty Rate (ACS 5YR, S1701)	2005-2009 Poverty Rate	2005-2009 Poverty Rate Margin of Error	2009-2013 Poverty Rate	2009-2013 Poverty Rate Margin of Error
Everett	11.5%	1.8	13.2%	2.2
Essex County	11.5%	1.8	13.2%	2.2
Middlesex County	7.4%	0.3	8.1%	0.3
Suffolk County	18.5%	0.6	20.8%	0.5
Massachusetts	10.1%	0.2	11.4%	0.2
United States	13.5%	0.1	15.4%	0.1

Source: Census, ACS

Local Area Fiscal Indicators

Expenditures

Table B-15. Everett Government Expenditures and Tax Levies, FY2003-FY2013 (2013 dollars, in millions)

Government Expenditures and Tax Levies	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent		
												Percent of Total 2013	Change 2003- 2013	Percent Change 2009-2013
Everett Total Expenditures	\$126.1	\$121.1	\$123.6	\$126.5	\$112.0	\$128.3	\$133.7	\$134.3	\$130.4	\$125.4	\$135.2	100%	7%	1%
General Government	\$5.0	\$4.7	\$4.8	\$5.0	\$5.2	\$5.6	\$4.9	\$4.8	\$3.2	\$3.2	\$4.0	3%	-19%	-19%
Police	\$9.5	\$8.3	\$8.8	\$9.1	\$9.3	\$9.7	\$10.0	\$9.3	\$9.1	\$8.9	\$9.3	7%	-2%	-7%
Fire	\$8.0	\$7.6	\$7.9	\$8.0	\$8.5	\$8.7	\$8.8	\$8.5	\$8.0	\$8.2	\$8.5	6%	5%	-4%
Other Public Safety	\$1.1	\$1.2	\$1.2	\$1.2	\$1.4	\$1.6	\$1.9	\$1.6	\$1.5	\$2.1	\$3.1	2%	169%	58%
Education	\$43.9	\$41.7	\$43.9	\$44.4	\$46.6	\$50.6	\$54.4	\$55.2	\$52.9	\$59.9	\$61.9	46%	41%	14%
Public Works	\$8.2	\$19.3	\$19.0	\$18.7	\$18.9	\$19.7	\$19.5	\$19.5	\$20.5	\$8.1	\$10.4	8%	28%	-47%
Human Services	\$1.4	\$1.3	\$1.4	\$1.4	\$1.7	\$2.0	\$2.0	\$1.9	\$1.8	\$1.5	\$1.7	1%	25%	-15%
Culture & Recreation	\$2.3	\$0.9	\$1.0	\$1.1	\$1.1	\$1.1	\$1.1	\$1.0	\$1.0	\$1.0	\$1.1	1%	-53%	1%
Debt Service	\$8.7	\$8.2	\$7.7	\$8.5	\$8.8	\$9.4	\$9.6	\$9.0	\$9.1	\$8.2	\$9.9	7%	14%	3%
Fixed Costs	\$20.3	\$21.3	\$19.6	\$21.6	\$2.4	\$11.7	\$12.4	\$13.9	\$14.1	\$14.8	\$15.2	11%	-25%	22%
Intergovernmental	\$16.4	\$6.5	\$7.0	\$7.2	\$8.0	\$8.1	\$9.1	\$9.7	\$9.2	\$9.3	\$10.2	8%	-38%	12%
Other Expenditures	\$1.5	\$0.0	\$1.3	\$0.3	\$0.0	\$0.1	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	0%	-100%	-100%
Everett Total Tax Levies	\$63.1	\$68.9	\$73.6	\$71.3	\$72.6	\$73.6	\$79.8	\$83.8	\$84.8	\$85.4	\$87.3	100%	38%	9%
Residential Tax Levy	\$19.8	\$21.7	\$27.1	\$27.8	\$30.5	\$32.2	\$30.3	\$29.4	\$30.7	\$32.3	\$31.9	37%	61%	5%
Comm-Ind-Pers Tax Levy	\$43.2	\$47.2	\$46.5	\$43.5	\$42.1	\$41.4	\$49.5	\$54.4	\$54.1	\$53.1	\$55.4	63%	28%	12%

Source: MA DOR, DLS

Note: Comm-Ind-Pers Tax Levy denotes Commercial, Industrial and Personal Property.

Revenue

Table B-16. Everett Revenues by Source, FY2003-FY2013, (2013 dollars, in millions)

Everett Revenues by Source	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Revenues (In \$Millions)														
Tax Levy	\$63.1	\$68.9	\$73.6	\$71.3	\$72.6	\$73.6	\$79.8	\$83.8	\$84.8	\$85.4	\$87.3	38%	9%	\$24.2
State Aid	\$37.3	\$34.0	\$37.1	\$38.3	\$40.8	\$44.8	\$51.9	\$47.3	\$50.2	\$53.5	\$58.5	57%	13%	\$21.2
Local Receipts	\$20.4	\$21.1	\$19.3	\$20.3	\$21.3	\$22.1	\$22.3	\$21.0	\$18.7	\$19.6	\$21.6	6%	-3%	\$1.2
All Other	\$7.3	\$3.5	\$1.6	\$1.3	\$5.1	\$7.2	\$9.4	\$3.7	\$4.9	\$0.0	\$2.4	-67%	-75%	-\$4.9
Total Receipts	\$128.1	\$127.4	\$131.7	\$131.2	\$139.8	\$147.7	\$163.4	\$155.8	\$158.7	\$158.5	\$169.8	33%	4%	\$41.7
Revenues (Percent of Total)														
Tax Levy	49.2%	54.1%	55.9%	54.3%	51.9%	49.8%	48.8%	53.8%	53.4%	53.9%	51.4%	0.04	0.05	2%
State Aid	29.1%	26.7%	28.2%	29.2%	29.2%	30.3%	31.8%	30.4%	31.6%	33.7%	34.5%	0.18	0.09	5%
Local Receipts	15.9%	16.6%	14.7%	15.5%	15.2%	15.0%	13.7%	13.5%	11.8%	12.4%	12.7%	-0.20	-0.07	-3%
All Other	5.7%	2.7%	1.2%	1.0%	3.6%	4.9%	5.7%	2.4%	3.1%	0.0%	1.4%	-0.75	-0.75	-4%
Massachusetts Average														
Tax Levy	50.8%	52.8%	53.2%	53.0%	52.6%	52.6%	52.9%	55.3%	56.8%	57.5%	57.5%	0.13	0.09	7%
State Aid	27.1%	24.6%	24.3%	24.2%	24.7%	24.5%	24.4%	22.2%	21.1%	20.7%	20.8%	-0.23	-0.15	-6%
Local Receipts	17.1%	17.6%	17.8%	18.1%	18.3%	18.6%	18.3%	17.8%	18.2%	17.9%	17.8%	0.04	-0.03	1%
All Other	5.0%	5.0%	4.7%	4.6%	4.4%	4.4%	4.5%	4.6%	3.9%	3.9%	3.9%	-0.22	-0.12	-1%

Source: MA DOR, DLS

Table B-17. Everett Property Assessments by Class, FY2003-FY2013, (2013 dollars, in millions)

Everett Assessed Property Values	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change 2009-2013	Total Change 2003-2013
Residential	\$2,601	\$2,629	\$3,183	\$3,578	\$3,659	\$3,549	\$3,113	\$2,490	\$2,157	\$2,312	\$2,261	-13%	-27%	-\$340
Commercial	\$326	\$332	\$357	\$396	\$397	\$424	\$521	\$446	\$406	\$395	\$408	25%	-22%	\$81
Industrial	\$1,157	\$929	\$964	\$1,080	\$1,084	\$1,039	\$959	\$787	\$586	\$630	\$617	-47%	-36%	-\$540
Personal Property	\$190	\$187	\$180	\$215	\$215	\$221	\$227	\$237	\$245	\$250	\$263	38%	16%	\$72
Total Assessed Value	\$4,275	\$4,078	\$4,684	\$5,270	\$5,356	\$5,232	\$4,819	\$3,961	\$3,393	\$3,587	\$3,548	-17%	-26%	-\$727

Source: MA DOR, DLS

Table B-18. Everett Tax Levies by Class, FY2003-FY2013, (2013 dollars, in millions)

Tax Levies in Everett	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent of Total 2013	Percent Change 2003-2013	Percent Change 2009-2013
Residential	\$19.8	\$21.7	\$27.1	\$27.8	\$30.5	\$32.2	\$30.3	\$29.4	\$30.7	\$32.3	\$31.9	37%	61%	5%
Commerical	\$8.4	\$10.8	\$11.0	\$10.2	\$9.9	\$10.4	\$15.1	\$16.5	\$17.7	\$16.5	\$17.5	20%	108%	16%
Industrial	\$29.9	\$30.3	\$29.8	\$27.8	\$26.9	\$25.6	\$27.8	\$29.1	\$25.6	\$26.2	\$26.6	30%	-11%	-4%
Personal Property	\$4.9	\$6.1	\$5.6	\$5.5	\$5.3	\$5.4	\$6.6	\$8.8	\$10.7	\$10.4	\$11.3	13%	130%	72%
Total Tax Levy	\$63.1	\$68.9	\$73.6	\$71.3	\$72.6	\$73.6	\$79.8	\$83.8	\$84.8	\$85.4	\$87.3	100%	38%	9%

Source: MA DOR, DLS

Table B-19. Everett Tax Rates by Class, FY2013

Tax Rates, per \$1,000 in FY 2013 (2013 Dollars)	Everett Rate	Massachusetts Median	Everett Region Split Rate Average
Residential	\$15.64	\$14.88	\$12.67
Commerical	\$43.04	\$16.35	\$29.17
Industrial	\$43.04	\$16.34	\$27.40
Personal Property	\$43.04	\$16.34	\$29.00

Source: MA DOR, DLS

Note: The Massachusetts Median represents the median tax rate of all cities and towns in Massachusetts. The Everett Region Split Rate Average represents the mean tax rate of all cities and towns in Essex, Middlesex and Suffolk counties that have a split tax rate.