



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 Springfield, drawn from a compilation of the three identified Massachusetts casino host communities<sup>1</sup> to provide information on baseline economic conditions within Springfield before the introduction of casinos.<sup>2</sup> 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.

This 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.<sup>3</sup> 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

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<sup>1</sup> Springfield and Everett will host casinos while Plainville will host a slots parlor.

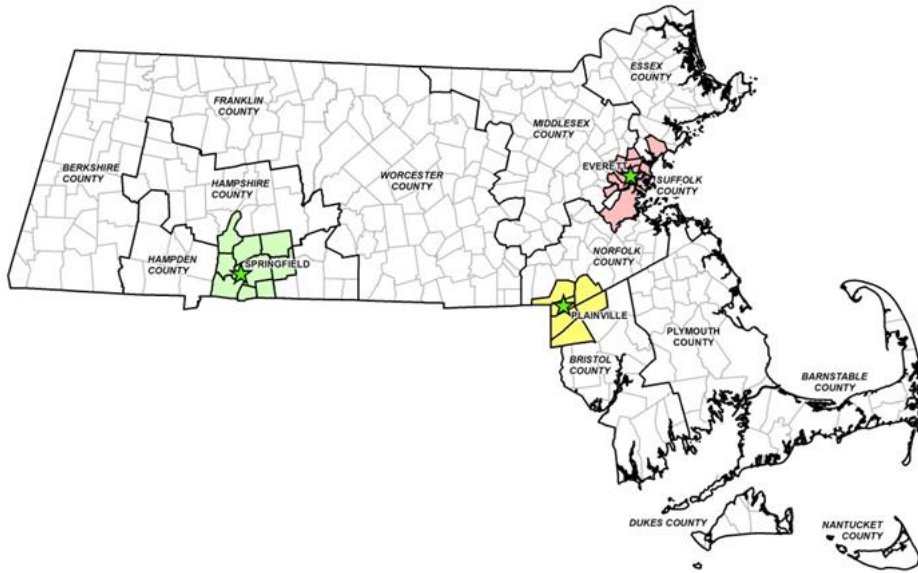
<sup>2</sup> This baseline focuses on official host communities as of winter 2015, pending selection of a host community in Region C.

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

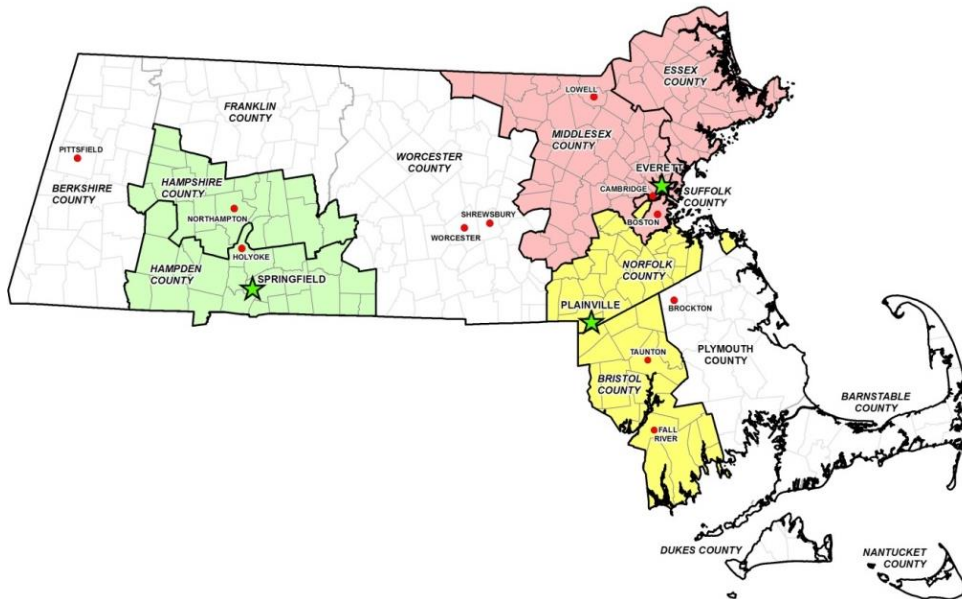
<http://www.umass.edu/seigma/reports>.

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: Springfield

## Introduction

The city of Springfield is located in Hampden County, in the southern part of the Pioneer Valley in Western Massachusetts. Springfield is the largest city in the western part of the state. Many innovations have emerged from the city. In the 18<sup>th</sup> century, the Springfield Armory played an important role in the development of both engineering and weaponry. During the industrial revolution, many important inventions emerged, including vulcanized rubber, earning Springfield the moniker “City of Firsts.”<sup>4</sup> It is also the birthplace of basketball. Although Springfield has a strong history of manufacturing production, its industrial base has declined significantly over the last half century.

Springfield occupies a total area of 33.2 square miles and has a population density of 4,768 people per square mile. The current population is estimated at 153,703 residents. Springfield is recognized by the state as a Gateway City.<sup>5</sup> Poverty and a lack of employment opportunities for its residents have been ongoing modern challenges in Springfield. A high school diploma is the most common educational level among residents. Only one quarter hold an Associate, Bachelor’s, graduate, or professional degree. The wages, education levels, and English-language proficiency of Springfield residents are lower than the state average.

As the most populous city in the area, Springfield is an important hub in the economy of Western Massachusetts. 60 percent of the jobs in Springfield are held by residents from other towns. Just over half of workers who reside in Springfield also work there, while most of the rest commute to municipalities adjacent to Springfield. The primary industries that drive employment in Springfield are Healthcare and Social Assistance, Educational Services, Finance and Insurance, Retail Trade, and Accommodations and Food Services. In terms of its tax base, the city’s assessed property values for industrial properties are declining. Nevertheless, residential and industrial properties are still the predominant sources of Springfield’s tax revenue.

## Summary of Baseline Findings

Analysis of the city of Springfield’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 Springfield has increased over a ten-year period, payroll employment in Springfield has fallen, with a growth rate lower than the state and immediate region of Hampden and Hampshire counties. Springfield’s 6,488 businesses supported 77,122 jobs within the city in 2013.

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<sup>4</sup> <https://web.archive.org/web/20130521154926/http://springfield375.org/?p=126>

<sup>5</sup> 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 Springfield’s businesses decreased slightly from 2003 to 2013.
- Average wages are lower than the state average, and the mix of industries in Springfield shows that Healthcare and Social Assistance, Educational Services, Finance and Insurance, and Transportation and Warehousing offer a larger share of jobs in Springfield than in Massachusetts as a whole. The Leisure and Hospitality industry supersector<sup>6</sup> has shrunk in Springfield since 2003, now accounting for just over 7 percent of jobs in the city.

#### Resident Indicators

- Springfield’s population remained largely the same from 2003 to 2013, growing only slightly from 153,012 to 153,703 residents.
- Unemployment, lower labor force participation, and poverty rates in Springfield have generally been more pronounced than the state levels. By 2013, the unemployment rate in Springfield was 11.1 percent, markedly higher than the Massachusetts rate of 7.1 percent.
- The 2013 poverty rate in Springfield was 29.4 percent compared to 11.4 percent statewide.
- At an estimated \$34,311, the median household income in Springfield is markedly lower than the state rate of \$66,866.
- Springfield residents have lower-than-average levels of educational attainment than the state as a whole; slightly over a sixth have a Bachelor’s, graduate, or professional degree.

#### Fiscal Indicators

- The city of Springfield is experiencing an ongoing shift in tax revenue sources. The share of taxes from industrial property in Springfield declined between FY2003 and FY2013. Residential, commercial and personal property taxes have become more important sources of funding for the city.
- Education is the largest category of city expenditures at \$340.1 million, representing 60 percent of the FY2013 budget, while Police, Fire and Other Public Safety collectively comprise 11 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 Springfield. Home to a particularly strong Healthcare and Social Assistance sector, Springfield contains several other important industry sectors that offer employment to local and regional workers.

### **Employment, Establishments and Wages**

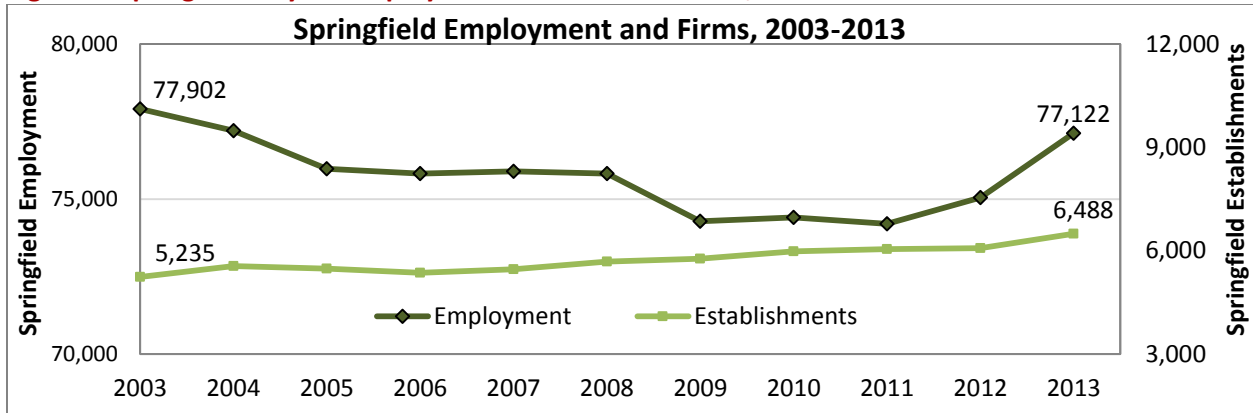
Springfield businesses currently employ 77,122 people, a number just slightly lower than in 2003, meaning that employment in Springfield has not yet recovered to 2003 levels. The number of establishments has risen over the period, from 5,235 to 6,488 businesses, implying a slightly smaller

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<sup>6</sup> A supersector is a broader grouping of industry sectors.

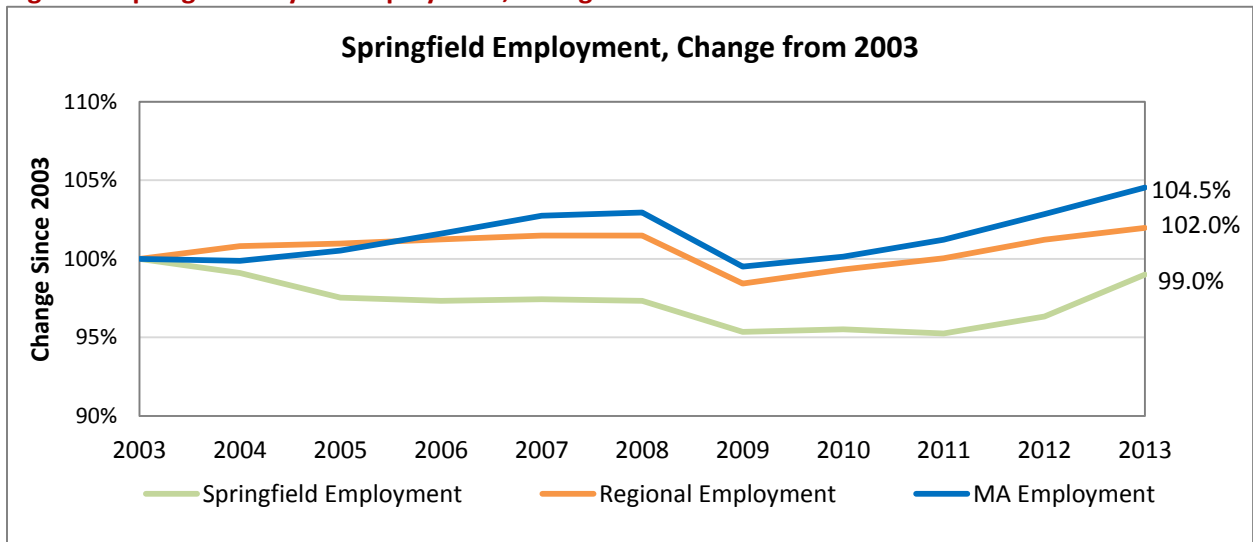
average firm size (a trend also happening nationally). Meanwhile, both the state and the immediate region have seen establishments and employment grow since 2003 (employment grew by 5 and 2 percent growth respectively). Average annual wages offered by Springfield businesses are lower than the state average but higher than average annual wages offered in the immediate region. The average annual wage for jobs based in Springfield was \$51,480 in 2013, compared to the Massachusetts average of \$61,776 and \$44,262 in the immediate region (see Appendix C for detailed tables).

**Figure 3. Springfield Payroll Employment and Establishments, 2003-2013**



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

**Figure 4. Springfield Payroll Employment, Change from 2003 to 2013**



Source: OLWD, ES-202

Note: The immediate region for Springfield is defined as Hampden and Hampshire counties.

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

Average Annual Wages	2003	2013	Percent Change 2003-2013	Total Change 2003-2013
<b>Springfield</b>	\$50,167	\$51,480	<b>3%</b>	<b>\$1,313</b>
<b>Immediate Region</b>	\$44,578	\$44,262	<b>-1%</b>	<b>-\$316</b>
<b>Massachusetts</b>	\$58,660	\$61,776	<b>5%</b>	<b>\$3,116</b>
<b>United States</b>	\$47,797	\$49,816	<b>4%</b>	<b>\$2,019</b>

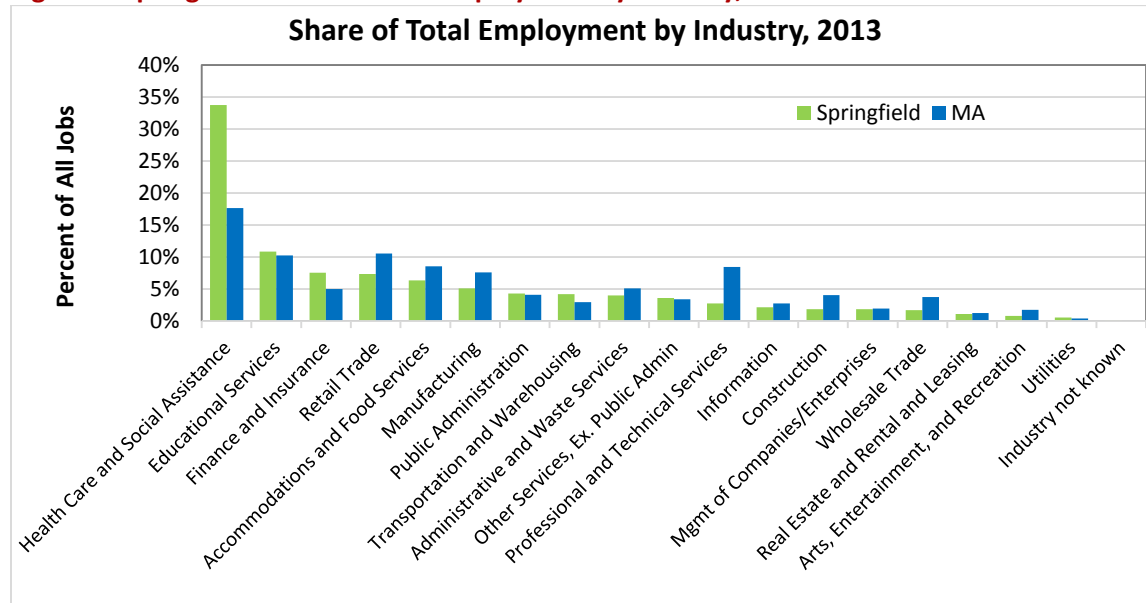
Source: OLWD, ES-202

Note: The immediate region for Springfield is defined as Hampshire and Hampden counties.

## Industry Mix

The industries in Springfield exist in different concentrations than in the state as a whole and this influences its performance relative to the state. Healthcare and Social Assistance, Educational Services, Finance and Insurance, and Transportation and Warehousing are well-represented in Springfield, while many other sectors are less prevalent than in the state as a whole. Over the ten-year period Springfield has experienced declines in employment in the Other Services, Transportation and Warehousing, Finance and Insurance, Retail Trade and Manufacturing sectors. Since 2013, these losses have been partially offset by growth in other sectors. Still, by 2013 Springfield had not recovered to its 2003 employment levels.

**Figure 5. Springfield 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 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.

The primary industries driving employment in Springfield are Healthcare and Social Assistance (representing nearly 34 percent of total payroll employment in the city), Educational Services (representing 11 percent), Finance and Insurance (8 percent), and Retail Trade (7 percent). The Healthcare and Social Assistance, Educational Services, and Finance and Insurance sectors offer a larger

share of the jobs in Springfield than in Massachusetts as a whole. Among major industries in the city, Health Care and Social Assistance in particular appears to have grown in the last ten years. Some of this apparent growth may be due to a reclassification: in 2013, establishments providing non-medical, home-based services were reclassified from the Other Services sector to the Health Care and Social Assistance sector. The number of jobs in the Health Care and Social Assistance industry has increased by 42 percent in Springfield since 2003 to a total of 26,014 jobs. Other industries that have experienced job growth over the past ten years include Accommodations and Food Services (a growth rate of 4 percent), Public Administration (9 percent), Administrative and Waste Services (9 percent), and Management of Companies and Enterprises (5 percent). Other sectors—including Information, Construction, Real Estate and Rental and Leasing, and Arts, Entertainment, and Recreation—have lost jobs over the past ten years. Representing only 3 percent of employment in the city, the Professional and Technical Services sector is vastly under-represented in Springfield despite this being a strong sector for the state overall. 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 a challenge to economic conditions.

**Figure 6. Springfield 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 subsector may be the result of reclassification.<sup>7</sup>

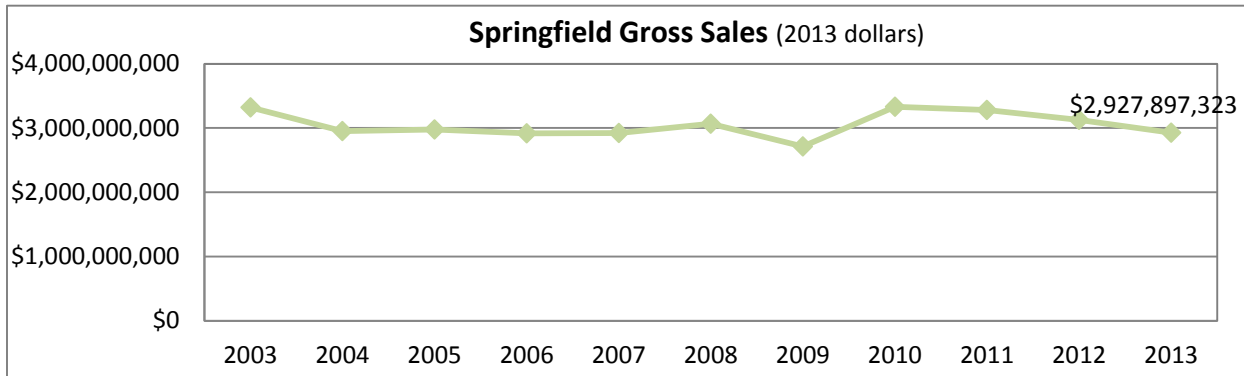
## Business Sales

Gross sales provide a direct measure of economic activity for businesses. The trend over time shows that sales in Springfield (in real 2013 dollars) have been flat or declining over most of the past 10 years, with the exception of a rise from 2009 to 2010. This could have been due to increased spending after

<sup>7</sup> 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](http://www.bls.gov/news.release/archives/cewqtr_09262013.pdf)

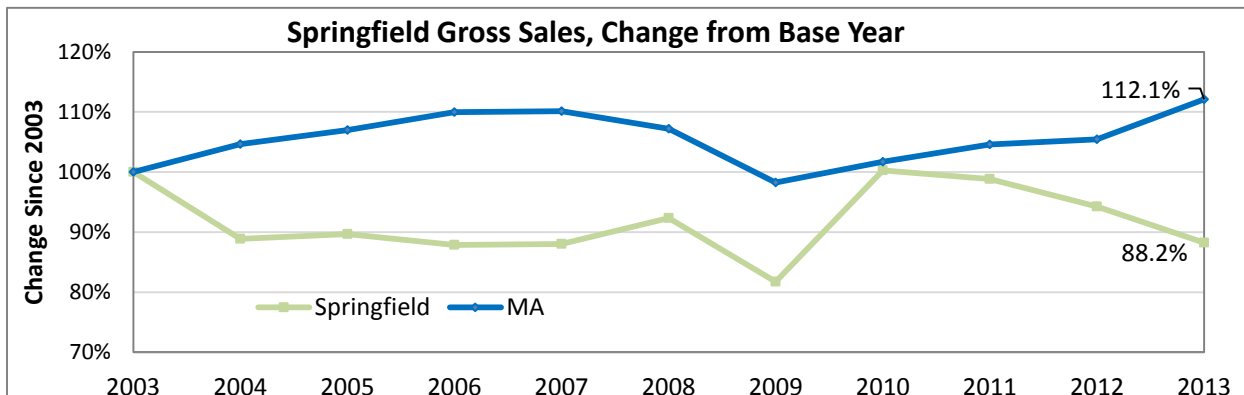
the recession but also could stem from the reporting practices used in this data series, as sales are attributed to the location of business headquarters. Branch sales are not always reported in the city where the sales take place. Thus, while these data provide useful information to illustrate general trends in sales to local businesses, the reported total of nearly \$3B in 2013 is likely an underestimate of city-level sales that year.<sup>8</sup> Nevertheless, the data suggest that sales in Springfield have declined by more than 10 percent since 2003 in inflation-adjusted dollars compared to growth of 12 percent for Massachusetts statewide.

**Figure 7. Springfield Gross Sales (2013 dollars)**



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

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



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

## Leisure and Hospitality

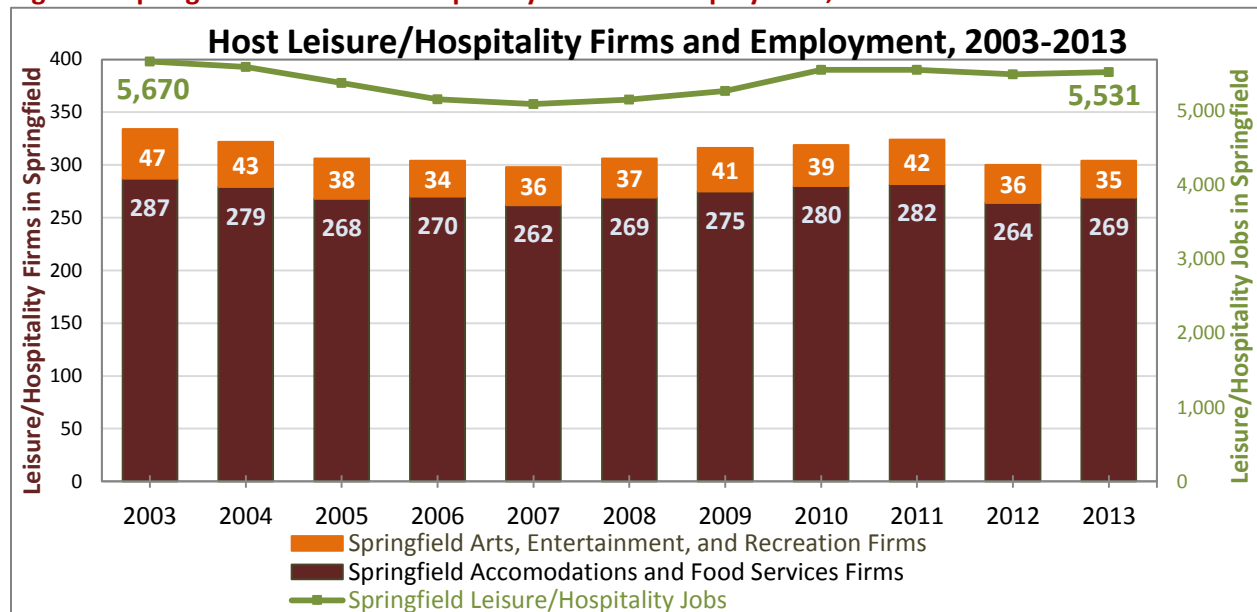
Over the past ten years, the number of Leisure and Hospitality jobs in Springfield has decreased slightly by 2 percent, from 5,670 to 5,531 jobs. Employment in this supersector now accounts for just over 7 percent of jobs in the city. The total number of establishments fell from 334 businesses in 2003 to 304 total businesses in 2013. The Leisure and Hospitality industry is of particular relevance for casino-related research as the planned casino facility in Springfield will include not just a gambling venue but also a

<sup>8</sup> 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.



hotel (accommodations), restaurants (food services), retail, and other entertainment.<sup>9</sup> The Leisure and Hospitality supersector thus includes two industry sectors which may be impacted at the local level: the Accommodations and Food Services sector and the Arts, Entertainment, and Recreation sector. The Accommodations and Food Services sector in Springfield is much larger and offers more employment than the Arts, Entertainment and Recreation sector. Since 2003, the Accommodations and Food Services sector has experienced modest employment growth while at the same time the Arts, Entertainment, and Receptions industry has declined.

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



Source: OLWD, ES-202

## Surrounding Community Business Indicators

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

As a major economic hub of Western Massachusetts, Springfield understandably has greater payroll employment, numbers of establishments and, generally, gross sales than its surrounding communities which are diverse according to the business indicators. Payroll employment from 2009 to 2013 increased in Springfield and in most of Springfield’s surrounding communities. Establishments grew in Springfield and in all surrounding communities during that time. Reflecting its role as a job center, average annual wages of Springfield jobs are higher than in surrounding communities. In 2013 the average annual wages offered by firms in the surrounding communities ranged from \$37,544 in Wilbraham to \$43,836 in East Longmeadow in contrast to Springfield’s average annual wages of \$51,480

<sup>9</sup> 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.

in that same year. The concentration of Leisure and Hospitality jobs in Springfield is low compared to surrounding communities. Employment in this sector grew from 2009 to 2013 in Springfield (4.8 percent) and in all of the surrounding communities except for Holyoke (-4.2 percent), Ludlow (-10.8 percent) and West Springfield (-2.8 percent).

**Table 2. Springfield Surrounding Community Business Indicators**

Business Indicators, Springfield and Surrounding Communities	Payroll Employment		Establishments		Average Annual Wages All Industries		Gross Sales		Leisure and Hospitality Employment	
	Levels (2013)	% Change 2009-2013	Levels (2013)	% Change 2009-2013	Levels (2013)	% Change 2009-2013	Levels (2013) \$m	% Change 2009-2013	Levels (2013)	% of All Jobs (2013)
	<b>Massachusetts</b>	<b>3,296,932</b>	<b>5.1%</b>	<b>223,667</b>	<b>4.5%</b>	<b>\$61,776</b>	<b>1.1%</b>	<b>\$303,246</b>	<b>14.1%</b>	<b>334,172</b>
Springfield	77,122	3.8%	6,488	12.6%	\$51,480	-2.0%	\$2,928	7.9%	5,531	7.2%
<b>Surrounding Communities</b>										
Agawam	11,850	2.5%	787	4.4%	\$42,068	2.5%	\$767	16.5%	717	6.1%
Chicopee	18,764	-0.2%	1,424	11.4%	\$41,444	-3.0%	\$1,537	-3.7%	1,954	10.4%
East Longmeadow	7,647	-2.6%	583	1.9%	\$43,836	-1.9%	\$376	18.5%	692	9.0%
Holyoke	21,679	3.5%	1,815	11.1%	\$41,132	2.2%	\$4,299	466.4%	1,732	8.0%
Longmeadow	3,699	10.3%	346	9.1%	\$38,688	4.3%	\$48	7.1%	569	15.4%
Ludlow	6,501	2.0%	506	1.0%	\$42,120	-5.1%	\$248	15.2%	643	9.9%
West Springfield	17,382	3.6%	1,237	7.6%	\$39,104	-6.8%	\$1,290	-87.8%	2,401	13.8%
Wilbraham	4,829	8.1%	376	6.8%	\$37,544	-10.0%	\$280	-16.6%	425	8.8%

Sources: OLWD, ES-202; MA Department of Revenue (DOR), Gross Sales (DOR special tabulation). Dollars reported in millions of 2013 dollars.

## Resident Indicators

The previous data focused on the businesses and organizations based in Springfield, 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 provide an important picture of the population in the host community and region over time.

### Population

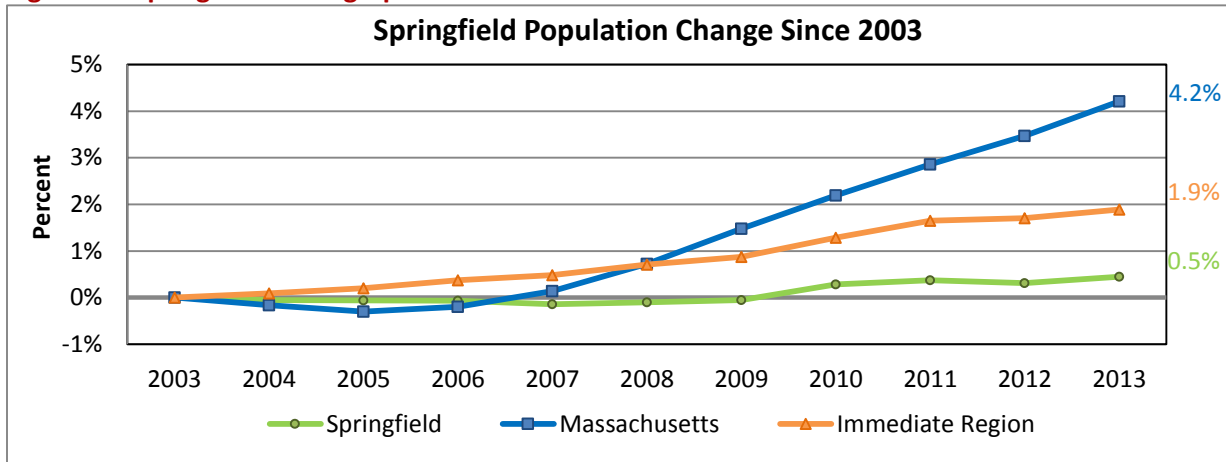
With a population of 153,703 in 2013, Springfield is the third largest city in Massachusetts and the largest in the western part of the State. The population has grown by less than half of a percent from 2003 to 2013 (an increase of 691 residents), much slower than the state's growth rate over the same period, and also slower than the immediate region comprised of Hampshire and Hampden counties that had a population growth rate of 1.9 percent over the same period.

### Demographics

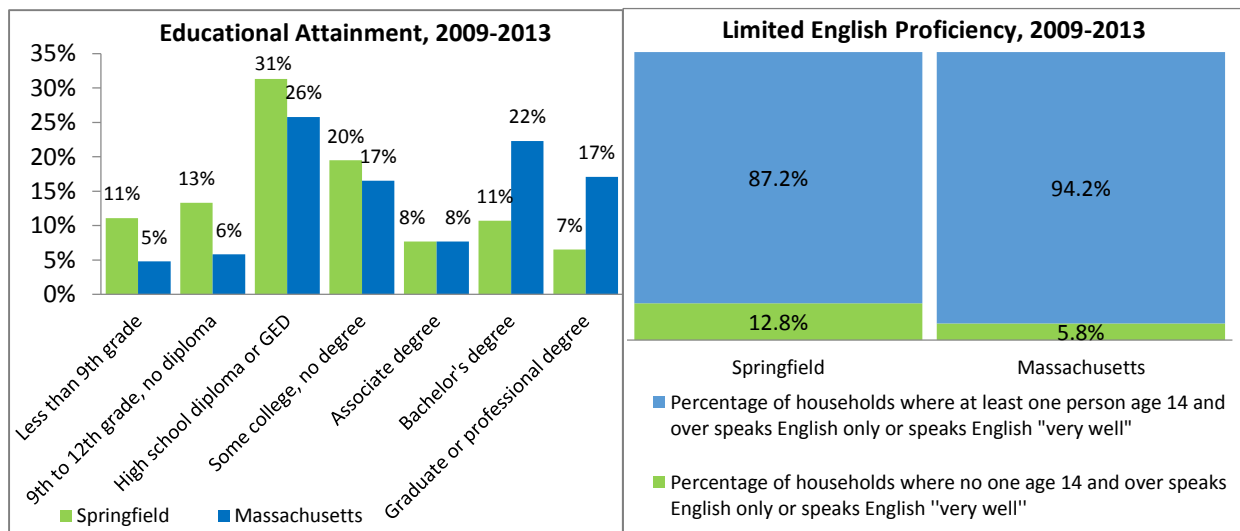
The most commonly held level of educational attainment of Springfield residents by far is a high school diploma—nearly one third of the population (31.3 percent) hold only high school diplomas compared to the state with 26 percent. Nearly one quarter of Springfield residents (24.9 percent) have obtained 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 17.2 percent of Springfield 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 Springfield than in the state as a whole: 12.8 percent of Springfield 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. Springfield Demographics**



Source: Census, Historical and Vintage Population Estimates<sup>10</sup>



Source: ACS, 2009-2013

## Unemployment

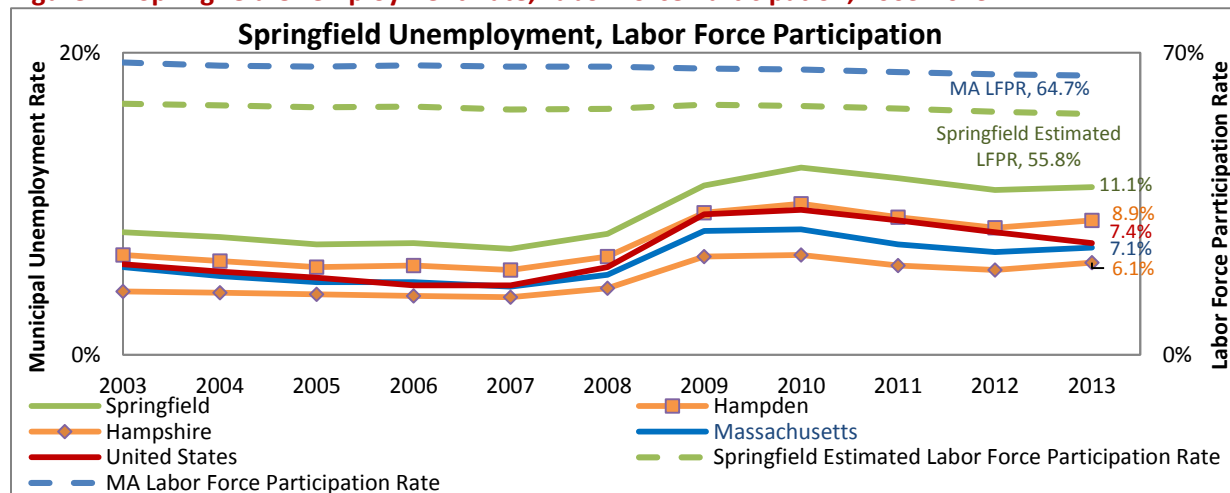
Unemployment rates in Springfield have been higher and labor force participation rates have been lower than those of the state as a whole, both before and after the recession. By 2013, the unemployment rate in Springfield was 11.1 percent, considerably higher than the Massachusetts rate of 7.1 percent. Furthermore, the discrepancies between the state and the city of Springfield have increased since the recession. 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

<sup>10</sup> 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 is estimated. Estimates for 2010-2013 will change in 2014 vintage data release in 2015.

longer measured in the unemployment data. A decreasing labor force participation rate is illustrative of people who are dropping out of the workforce altogether, and thus disconnected from the job market.

Since 2010, while the unemployment rate has begun to decrease, the estimate of labor force participation has not shown an increase, indicating that workers have not proportionately rejoined the workforce following the most recent recession.<sup>11</sup> The apparent lack of increase in the estimated labor force participation rate while the unemployment rate slowly started recovering underscores the seriousness of the underlying employment situation. This suggests an ongoing, serious, and increasing need for new job opportunities for Springfield residents.

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



Sources: BLS, LAUS; US Census, Decennial Census and Population Estimates.<sup>12</sup>

Note: Local area estimates such as the data used for Springfield 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.<sup>27, 13</sup>

## Income and Poverty

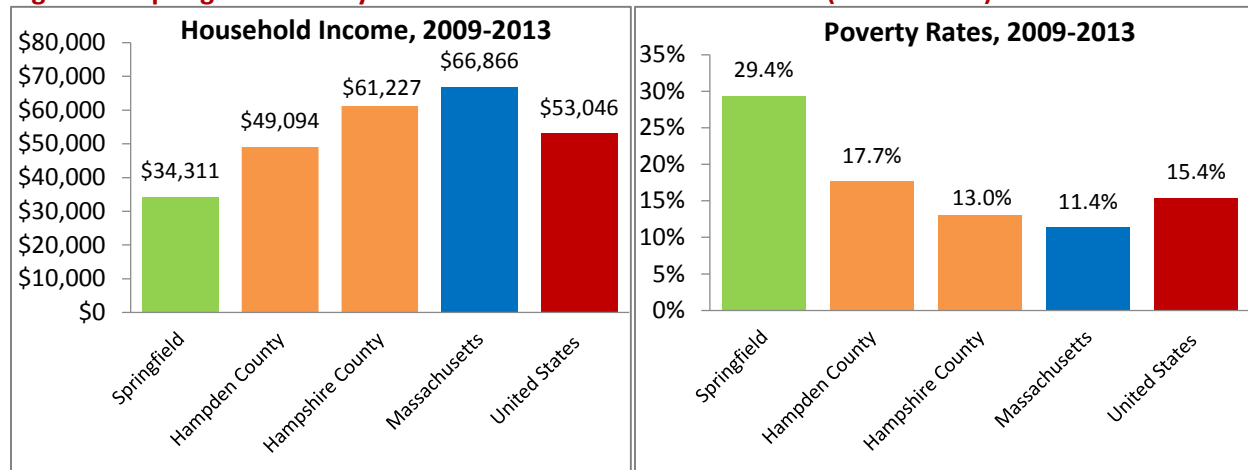
Springfield's median household income, estimated at \$34,311 in the 2009-2013 ACS data (the most recent data available) is markedly lower than the median Massachusetts household income (estimated at \$66,866 in the same period). Springfield income is also low in relation to Hampden and Hampshire county median household income levels. In Hampden County the median household income is \$49,094, over 30 percent higher than in Springfield. The lower level of household income in Springfield has serious consequences for the economy at the local level given the natural connection between lower

<sup>11</sup> Springfield'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.

<sup>12</sup> 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.

household income and lower consumer spending power. The poverty rate in Springfield is estimated to be 29.4 percent, much higher than in Massachusetts as a whole (at 11.4 percent from 2009-2013).

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



Source: US Census, ACS. Data represent 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 Springfield with surrounding community and related agreements.

Although a range of socioeconomic conditions exist across surrounding communities—from lower (Holyoke, Chicopee and Ludlow) to higher (Longmeadow, Wilbraham and East Longmeadow), socioeconomic indicators in Springfield tend to be similar to those in Holyoke. Both cities have rates of limited English proficiency in the double-digits, lower rates of educational attainment and higher unemployment rates. Springfield’s median household income, estimated at \$34,311 in the latest ACS data, is markedly lower than median household income in all surrounding communities except for Holyoke. Similarly, poverty rates in Springfield and Holyoke are much higher than rates in other surrounding communities.

**Table 3. Springfield Surrounding Community Socioeconomic Indicators**

Resident Indicators, Springfield 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						
<b>Massachusetts</b>	<b>6,692,824</b>	<b>2.7%</b>	<b>5.8%</b>	<b>89.4%</b>	<b>39.4%</b>	<b>7.1%</b>	<b>\$66,866</b>	<b>11.4%</b>
Springfield	153,703	0.5%	12.8%	75.7%	17.2%	11.1%	\$34,311	29.4%
<b>Surrounding Communities</b>								
Agawam	28,705	1.1%	1.0%	92.0%	26.6%	7.2%	\$63,609	9.9%
Chicopee	55,717	0.9%	5.7%	83.0%	17.6%	8.7%	\$46,708	13.6%
East Longmeadow	16,022	2.7%	1.5%	94.7%	38.0%	6.4%	\$80,469	4.4%
Holyoke	40,249	1.0%	15.0%	74.2%	20.2%	10.6%	\$31,628	31.5%
Longmeadow	15,882	0.7%	4.2%	94.0%	61.4%	5.4%	\$106,173	4.8%
Ludlow	21,451	1.6%	8.1%	83.8%	20.8%	9.4%	\$61,073	5.1%
West Springfield	28,684	1.2%	7.0%	87.7%	26.8%	7.7%	\$54,126	12.3%
Wilbraham	14,477	2.2%	0.5%	93.5%	44.9%	6.3%	\$86,958	4.8%

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.<sup>14</sup>

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

## Local Area Fiscal Indicators

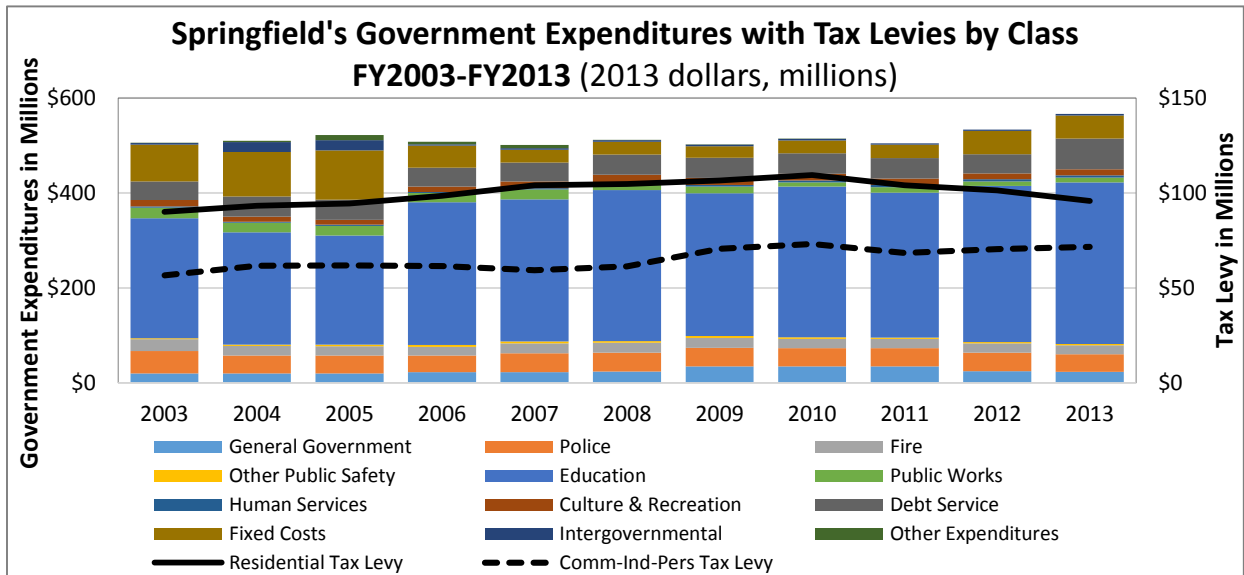
This section provides information about fiscal conditions—government revenues and expenditures—including the real estate tax base of the city of Springfield. In this section of the report, Springfield’s operating budget, assessed values of properties, and the shares of assessed values and tax contributions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

### Expenditures

Springfield’s operating budget shows that expenditures grew 12 percent from \$505.2 million in FY2003 to \$566.5 million in FY2013 (in real 2013 dollars). The largest categories of public spending in FY2013 were Education, Debt Service, Fixed Costs (for example, workers’ compensation, unemployment, health insurance, retirement, etc.). Education, Debt Service, and Human Services were the major areas of increased public spending in the ten-year period. Education is 60.0 percent of Springfield’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 category of spending will be monitored.

<sup>14</sup> 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 13. Springfield Government Expenditures and Tax Levies, 2003-2013 (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 Springfield’s taxes on residential, commercial, industrial, and personal property play a much smaller role in funding the city’s operations than in most Massachusetts communities. The majority of Springfield’s operations are supported by state aid (including Chapter 70 Education funding and Unrestricted General Government Aid), which represented nearly 60 percent of Springfield’s revenue in FY2013 compared to the state average of 20.8 percent. Since FY2003, state aid gradually decreased and then rose again. Property tax levies represented less than one third of Springfield’s total revenue throughout the ten-year period. Local receipts, such as motor vehicle excise fees and taxes collected from hotels and motels, represented 8 percent of the total revenues received by Springfield in FY2013. Local tax receipts have generally decreased since FY2005. 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 rose and fell and has not yet recovered to pre-recession rates, but is still slightly higher than in FY2003.

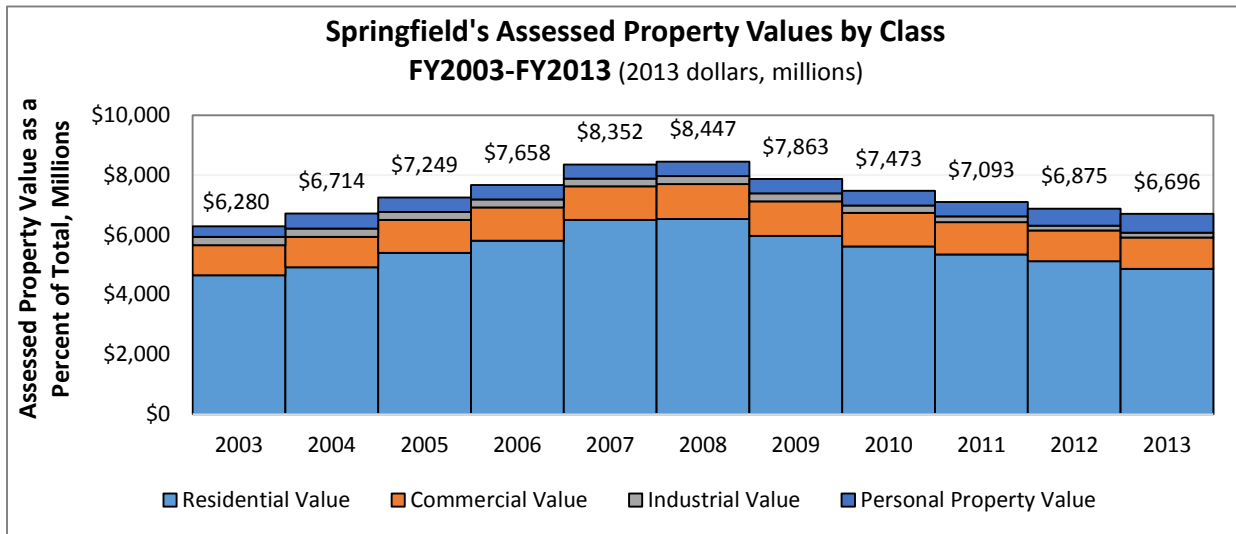
### Assessed Property Values by Class

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 (in real 2013 dollars) were 7 percent higher than in FY2003, an increase of \$417 million.

As in Massachusetts as a whole, the recent recession appears to have hit hard. While total assessed value in Springfield rose through FY2008, total assessed value has declined steadily since then. Over the ten-year period, Springfield’s assessed commercial property values rose only slightly from \$1.01 billion in FY2003 to \$1.05 billion in FY2013, a 4 percent increase. Springfield’s commercial and industrial assessed values have decreased since FY2009 by 10 percent and 39 percent, respectively, and residential assessed values have fallen by 18 percent. Total assessed industrial values have fallen markedly, from \$281 million in FY2003 and \$159 million in FY2013. Assessed residential property values have continued to comprise the largest share of assessed property values, consistently over 70 percent of the total.

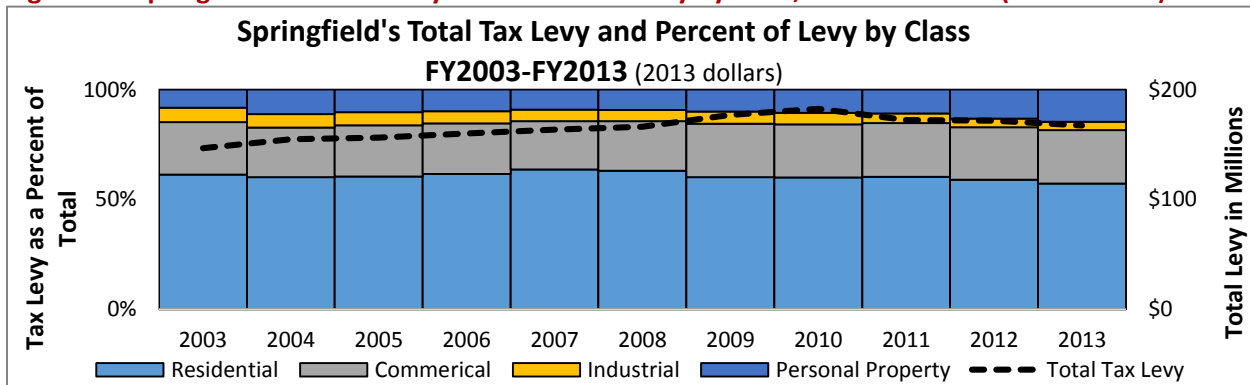
Residential assessed values increased by 5 percent from \$4.6 billion to \$4.9 billion over the ten-year period.

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



Source: MA DOR, DLS

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



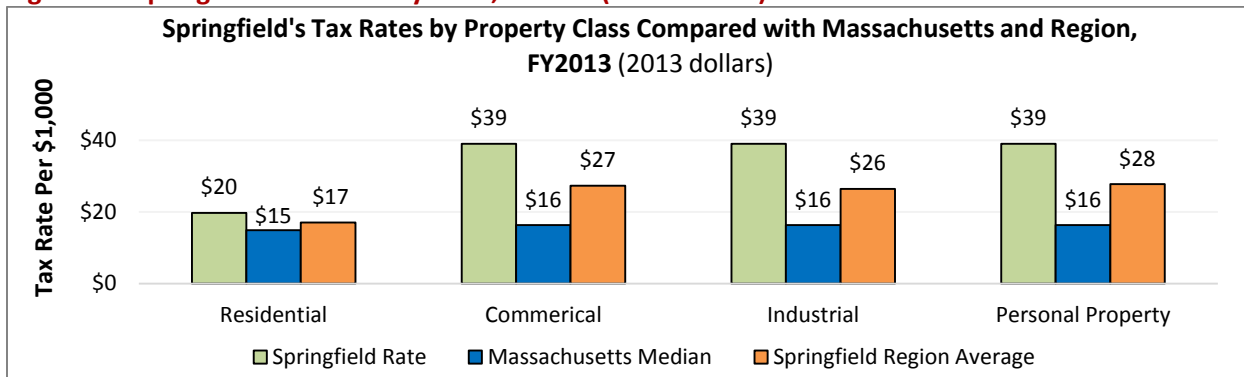
Source: MA DOR, DLS

### Property Tax Revenue

Tax rates have increased several times over the ten-year period, which partially modulated revenue losses stemming from decreases in assessed value during the recession. Total property tax collections grew by 14 percent, faster than total assessed values, from \$147 million in FY2003 to \$167 million in FY2013. The residential property levy has been the largest contributor of tax revenue throughout the FY2003-FY2013 period, and the commercial property levy has been the second largest contributor to tax revenue.



**Figure 16. Springfield 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 Springfield Region Average represents the mean tax rate of all cities and towns in Hampden and Hampshire counties.

Consistent with Springfield’s split rate system, residential properties are taxed at a slightly lower rate than commercial, industrial and personal property. In FY2013 property tax rates of each type were higher than the Massachusetts median and the regional average among split rate communities in the region.<sup>15</sup> For example, the commercial and industrial tax rate of \$38.98 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 Springfield with surrounding community and related agreements.

In contrast with Springfield and Holyoke, which raise lower proportions of annual revenues from taxes, surrounding communities support themselves predominantly through tax levies. Conversely, proportions of state aid are higher in Springfield and Holyoke and lower in all other surrounding communities. The proportion of local receipts—raised through things like motor vehicle excise taxes and hotel/ meals taxes—is lower in Springfield compared to surrounding communities.

<sup>15</sup> 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 Springfield Region Average refers to the average of the tax rates of all cities and towns in Hampden and Hampshire counties.

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

Fiscal Indicators, Springfield 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
<b>Revenue</b>								
<b>All Municipalities</b>	<b>\$13,439</b>	<b>7.1%</b>	<b>\$4,863</b>	<b>-15.9%</b>	<b>\$4,165</b>	<b>-4.0%</b>	<b>\$917</b>	<b>-14%</b>
Springfield	\$167	-5.5%	\$341	-6.7%	\$45	-6%	\$26	-61%
<b>Surrounding Communities</b>								
Agawam	\$50	8.2%	\$23	-6.4%	\$13	-5.4%	\$4	79%
Chicopee	\$69	5.6%	\$69	-3.2%	\$30	5.0%	\$9	78%
East Longmeadow	\$33	1.0%	\$12	-5.4%	\$8	-5.8%	\$4	0%
Holyoke	\$51	5.8%	\$79	-11.8%	\$15	-2.0%	\$4	15%
Longmeadow	\$44	8.8%	\$6	-20.5%	\$9	-2.9%	\$4	28%
Ludlow	\$31	5.0%	\$17	-18.7%	\$8	-10.2%	\$2	-39%
West Springfield	\$55	-3.5%	\$24	-5.5%	\$17	32.9%	\$4	160%
Wilbraham	\$31	8.8%	\$1	-33.1%	\$6	2.5%	\$1	-26%
<b>Percent of Total Budget</b>								
<b>State Average</b>	<b>57.5%</b>	<b>8.7%</b>	<b>20.8%</b>	<b>-14.7%</b>	<b>17.8%</b>	<b>-2.6%</b>	<b>3.9%</b>	<b>-12.3%</b>
Springfield	28.9%	7.2%	58.9%	5.7%	7.7%	7.1%	4.5%	-55.6%
<b>Surrounding Communities</b>								
Agawam	55.2%	4.3%	25.8%	-9.7%	14.6%	-8.8%	4.4%	72.2%
Chicopee	39.0%	1.6%	39.0%	-6.8%	17.1%	1.1%	4.9%	71.9%
East Longmeadow	58.1%	2.5%	20.9%	-4.0%	13.5%	-4.4%	7.5%	1.3%
Holyoke	34.3%	11.2%	53.1%	-7.3%	10.1%	3.0%	2.5%	20.0%
Longmeadow	69.7%	4.2%	9.2%	-24.0%	14.7%	-7.0%	6.4%	22.8%
Ludlow	53.0%	13.4%	29.0%	-12.2%	14.6%	-3.1%	3.4%	-34.1%
West Springfield	55.0%	-6.6%	24.2%	-8.5%	16.9%	28.8%	3.9%	151.9%
Wilbraham	78.6%	4.4%	3.4%	-35.7%	15.1%	-1.6%	2.8%	-29.4%

Sources: MA DOR, DLS

# Appendix C: Springfield

## Workplace Location

**Table C-1. Workplace Location of Springfield Workers, 2006-2010**

Top Ten Commuting Destinations for Springfield Residents	Number of Workers Commuting from Springfield	Percentage of Total
Springfield	29,972	52.7%
West Springfield	3,313	5.8%
Chicopee	2,910	5.1%
Holyoke	2,705	4.8%
East Longmeadow	2,381	4.2%
Agawam	1,809	3.2%
Enfield	1,671	2.9%
Westfield	1,479	2.6%
Ludlow	981	1.7%
Wilbraham	960	1.7%
All Other	8,740	15.4%
<b>Total</b>	<b>56,921</b>	<b>100%</b>

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)

**Table C-2. Place of Residence for Workers in Springfield, 2006-2010**

Top Ten Places of Residence for Workers in Springfield	Number of Workers Commuting to Springfield	Percentage of Total
Springfield	29,972	39.4%
Chicopee	5,540	7.3%
Agawam	3,434	4.5%
Westfield	3,162	4.2%
West Springfield	3,110	4.1%
Ludlow	2,872	3.8%
East Longmeadow	2,605	3.4%
Wilbraham	2,530	3.3%
Longmeadow	2,139	2.8%
Holyoke	1,894	2.5%
All Other	18,858	24.8%
<b>Total</b>	<b>76,116</b>	<b>100%</b>

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 C-3. Springfield Payroll Employment and Establishments, 2003-2013**

Employment and Establishments	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent Change 2003-2013	Percent Change, 2009-2013	Total Change 2003-2013
<b>Employment</b>														
Springfield	77,902	77,201	75,974	75,822	75,896	75,819	74,280	74,409	74,205	75,045	77,122	-1.0%	3.8%	-780
Immediate Region	253,874	255,906	256,328	257,004	257,655	257,644	249,857	252,156	253,971	256,937	258,874	2.0%	3.6%	5,000
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	4.5%	5.1%	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	4.8%	4.2%	6,172,607
<b>Establishments</b>														
Springfield	5,235	5,553	5,476	5,361	5,462	5,681	5,763	5,979	6,044	6,076	6,488	23.9%	12.6%	1,253
Immediate Region	17,762	18,452	18,228	18,150	18,332	18,908	19,255	19,916	20,092	19,962	20,615	16.1%	7.1%	2,853
Massachusetts	195,347	200,875	196,630	197,171	199,174	200,518	200,967	209,261	211,514	207,548	210,337	7.7%	4.7%	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	11.9%	2.3%	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 Springfield is defined as Hampden and Hampshire counties.

**Table C-4. Springfield Employment and Establishments, Change from Base Year (2003)**

Employment and Establishments	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
<b>Employment</b>											
Springfield	100.0%	99.1%	97.5%	97.3%	97.4%	97.3%	95.4%	95.5%	95.3%	96.3%	99.0%
Immediate Region	100.0%	100.8%	101.0%	101.2%	101.5%	101.5%	98.4%	99.3%	100.0%	101.2%	102.0%
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%
<b>Establishments</b>											
Springfield	100.0%	106.1%	104.6%	102.4%	104.3%	108.5%	110.1%	114.2%	115.5%	116.1%	123.9%
Immediate Region	100.0%	103.9%	102.6%	102.2%	103.2%	106.5%	108.4%	112.1%	113.1%	112.4%	116.1%
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 Springfield is defined as Hampden and Hampshire counties.

**Table C-5. Springfield 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
<b>Springfield</b>	\$50,167	\$50,982	\$50,862	\$51,015	\$51,822	\$52,269	\$52,512	\$51,554	\$51,107	\$50,862	\$51,480	3%	-2%	\$1,313
<b>Immediate Region</b>	\$44,578	\$44,734	\$44,502	\$44,514	\$44,888	\$44,978	\$45,491	\$44,626	\$44,039	\$44,083	\$44,262	-1%	-3%	-\$316
<b>Massachusetts</b>	\$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
<b>United States</b>	\$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 Springfield is defined as Hampden and Hampshire counties.

## Industry Mix

**Table C-6. Springfield 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
Health Care and Social Assistance	18,374	18,566	18,781	19,275	19,455	19,785	20,201	20,626	20,884	20,734	26,014	42%	29%	7640
Educational Services	7,996	7,708	7,743	7,933	7,991	7,958	7,926	7,913	7,604	7,940	8,373	5%	6%	377
Finance and Insurance	7,266	6,959	6,514	6,373	6,429	6,663	6,551	6,145	5,989	5,780	5,818	-20%	-11%	-1448
Retail Trade	6,950	6,849	6,510	6,275	6,233	6,073	5,806	5,678	5,671	5,794	5,684	-18%	-2%	-1266
Accommodation and Food Services	4,735	4,713	4,556	4,545	4,613	4,613	4,669	4,892	4,875	4,869	4,915	4%	5%	180
Manufacturing	5,141	5,233	5,015	4,622	4,455	4,169	3,808	3,546	3,599	3,859	3,952	-23%	4%	-1189
Public Administration	3,047	2,885	2,892	2,847	2,927	2,991	3,176	3,443	3,250	3,192	3,322	9%	5%	275
Transportation and Warehousing	4,724	4,561	4,395	4,506	4,346	4,318	3,914	3,554	3,468	3,360	3,251	-31%	-17%	-1473
Administrative and Waste Services	2,834	2,768	2,488	2,750	2,795	2,717	2,398	2,665	2,835	2,984	3,085	9%	29%	251
Other Services, Ex. Public Admin	4,869	5,069	5,396	5,501	5,640	5,880	6,003	6,419	6,385	6,627	2,776	-43%	-54%	-2093
Professional and Technical Services	2,130	2,184	2,360	2,315	2,433	2,242	2,164	2,080	2,102	2,141	2,124	0%	-2%	-6
Information	2,255	1,983	1,936	1,859	1,823	1,776	1,579	1,373	1,423	1,530	1,654	-27%	5%	-601
Construction	1,943	1,883	1,996	1,947	1,670	1,696	1,306	1,362	1,457	1,543	1,457	-25%	12%	-486
Mgmt of Companies/Enterprises	1,384	1,402	1,454	1,502	1,533	1,523	1,480	1,489	1,463	1,430	1,456	5%	-2%	72
Wholesale Trade	1,858	2,005	1,585	1,516	1,504	1,422	1,287	1,272	1,274	1,343	1,322	-29%	3%	-536
Real Estate and Rental and Leasing	1,027	1,112	1,084	1,111	1,100	980	934	844	805	835	857	-17%	-8%	-170
Arts, Entertainment, and Recreation	935	885	825	616	486	544	607	666	683	629	616	-34%	1%	-319
Utilities	434	434	443	327	462	470	469	441	437	455	440	1%	-6%	6
Industry not known	0	2	1	2	1	-1	2	1	1	0	6	0%	200%	6
<b>Springfield Total</b>	<b>77,902</b>	<b>77,201</b>	<b>75,974</b>	<b>75,822</b>	<b>75,896</b>	<b>75,819</b>	<b>74,280</b>	<b>74,409</b>	<b>74,205</b>	<b>75,045</b>	<b>77,122</b>	<b>-1%</b>	<b>4%</b>	<b>-780</b>

Source: OLWD, ES-202

Note: 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).<sup>16</sup>

<sup>16</sup> 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](http://www.bls.gov/news.release/archives/cewqtr_09262013.pdf)

## Business Sales

**Table C-7. Springfield Gross Sales (2013 dollars, in millions)**

Gross Sales	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent	Percent	Total
												Change	Change	Change
												2003-	2009-	2003-
												2013	2013	2013
Springfield	\$ 3,319	\$ 2,950	\$ 2,976	\$ 2,915	\$ 2,921	\$ 3,065	\$ 2,713	\$ 3,328	\$ 3,280	\$ 3,128	\$ 2,928	-12%	8%	-\$391
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 city-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 C-8. Springfield Leisure/Hospitality Employment and Establishments, 2003-2013**

Employment	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent	Percent	Total
												Change	Change	Change
												2003-	2009-	2003-
												2013	2013	2013
Springfield Leisure/Hospitality Firms	334	322	306	304	298	306	316	319	324	300	304	-9%	-4%	-30
Accommodation and Food Services	287	279	268	270	262	269	275	280	282	264	269	-6%	-2%	-18
Arts, Entertainment, and Recreation	47	43	38	34	36	37	41	39	42	36	35	-26%	-15%	-12
Springfield Total Firms	5,234	5,552	5,475	5,360	5,461	5,680	5,762	5,977	6,043	6,076	6,486	24%	13%	1252
Springfield Leisure/Hospitality Jobs	5,670	5,598	5,381	5,161	5,099	5,157	5,276	5,558	5,558	5,498	5,531	-2%	5%	-139
Accommodation and Food Services	4,735	4,713	4,556	4,545	4,613	4,613	4,669	4,892	4,875	4,869	4,915	4%	5%	180
Arts, Entertainment, and Recreation	935	885	825	616	486	544	607	666	683	629	616	-34%	1%	-319
Springfield Total Employment	77,902	77,201	75,974	75,822	75,896	75,819	74,280	74,409	74,205	75,045	77,122	-1%	4%	-780

Source: OLWD, ES-202

## Resident Indicators

### Population

**Table C-9. Springfield Population, 2003-2013**

Population	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent	Percent	Total
												Change	Change	Change
												2003-	2009-	2003-
												2013	2013	2013
Springfield	153,012	152,936	152,925	152,911	152,799	152,857	152,934	153,451	153,581	153,489	153,703	0%	1%	691
Immediate Region	608,897	609,075	612,241	615,294	615,860	616,530	617,576	618,276	619,668	620,687	623,200	2%	1%	14,303
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.<sup>17</sup>

Note: The immediate region for Springfield is defined as Hampden and Hampshire counties.

<sup>17</sup> 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. The immediate region for Springfield is defined as Hampden and Hampshire counties.

## Educational Attainment

**Table C-10. Springfield Educational Attainment, 2009-2013**

<b>Educational Attainment, Population 25 and Over</b>	<b>Less than 9th grade</b>	<b>9th to 12th grade, no diploma</b>	<b>High school diploma or GED</b>	<b>Some college, no degree</b>	<b>Associate degree</b>	<b>Bachelor's degree</b>	<b>Graduate or professional degree</b>
<b>Springfield</b>	11.1%	13.3%	31.3%	19.5%	7.7%	10.7%	6.5%
<b>Hampden</b>	6.7%	9.6%	31.3%	18.7%	9.2%	15.1%	9.5%
<b>Hampshire</b>	2.2%	4.6%	25.6%	17.0%	8.4%	20.4%	21.9%
<b>Massachusetts</b>	4.8%	5.8%	25.8%	16.5%	7.7%	22.3%	17.1%
<b>United States</b>	5.9%	8.0%	28.1%	21.2%	7.8%	18.0%	10.8%

Source: Census, ACS

## Limited English Proficiency

**Table C-11. Springfield Limited English Proficiency, 2009-2013**

<b>Springfield Limited English</b>	<b>Percentage of households where no one age 14 and over speaks English only or speaks English "very well"</b>	<b>Percentage of households where at least one person age 14 and over speaks English only or speaks English "very well"</b>
<b>Springfield</b>	12.8%	87.2%
<b>Hampden</b>	7.5%	92.5%
<b>Hampshire</b>	1.7%	98.3%
<b>Massachusetts</b>	5.8%	94.2%
<b>United States</b>	4.6%	95.4%

Source: Census, ACS

## Unemployment and Labor Force Participation

**Table C-12. Springfield Unemployment Rate, Labor Force Participation 2003-2013**

Unemployment Rate	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percentage Point	Percentage Point
												Change 2003-2013	Change 2009-2013
Springfield	8.1%	7.8%	7.3%	7.4%	7.0%	8.0%	11.2%	12.4%	11.7%	10.9%	11.1%	3.0%	-0.1%
Hampden	6.6%	6.2%	5.8%	5.9%	5.6%	6.5%	9.4%	10.0%	9.1%	8.4%	8.9%	2.3%	-0.5%
Hampshire	4.2%	4.1%	4.0%	3.9%	3.8%	4.4%	6.5%	6.6%	5.9%	5.6%	6.1%	1.9%	-0.4%
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%
<b>Labor Force Participation Rate</b>													
Springfield	58.2%	57.8%	57.4%	57.5%	56.8%	57.0%	58.0%	57.7%	57.1%	56.3%	55.8%	-2.4%	-2.2%
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) Springfield – US Bureau of Labor Statistics (BLS), Local Area Unemployment Series (LAUS); and Decennial Census and Population Estimates, US Census <sup>17,18</sup>

## Income and Poverty

**Table C-13. Springfield Median Household Income (2013 dollars)**

Median Household Income (ACS 5YR, B19013)	2005-2009 HH Income	2005-2009	2009-2013 HH Income	2009-2013
		Margin of Error		Margin of Error
Springfield	\$37,042	1,062	\$34,311	1,133
Hampden County	\$51,705	901	\$49,094	769
Hampshire County	\$62,212	1,680	\$61,227	1,309
Massachusetts	\$70,034	321	\$66,866	318
United States	\$55,840	83	\$53,046	89

Source: Census, ACS

<sup>18</sup> 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.



**Table C-14. Springfield Poverty Rate**

Poverty Rate (ACS 5YR, \$1701)	2005-2009		2009-2013	
	Poverty Rate	Margin of Error	Poverty Rate	Margin of Error
<b>Springfield</b>	27.4%	1.4	29.4%	1.4
<b>Hampden County</b>	16.6%	0.6	17.7%	0.6
<b>Hampshire County</b>	11.5%	0.9	13.0%	0.8
<b>Massachusetts</b>	10.1%	0.2	11.4%	0.2
<b>United States</b>	13.5%	0.1	15.4%	0.1

Source: Census, ACS

## Local Area Fiscal Indicators

### Expenditures

**Table C-15. Springfield Government Expenditures and Tax Levies, 2003-2013 (2013 dollars, in millions)**

Government Expenditures	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent		
												Percent of Total 2013	Change 2003-2013	Percent Change 2009-2013
<b>Springfield Total Expenditures</b>	\$505.2	\$510.2	\$522.0	\$507.7	\$501.2	\$511.7	\$502.5	\$513.9	\$504.7	\$533.5	\$566.5	100%	12%	13%
General Government	\$19.8	\$20.2	\$19.6	\$22.5	\$22.4	\$23.8	\$34.7	\$34.7	\$34.6	\$24.9	\$23.1	4%	17%	-33%
Police	\$47.0	\$37.7	\$37.7	\$35.2	\$39.9	\$40.2	\$39.4	\$38.6	\$38.4	\$38.9	\$37.1	7%	-21%	-6%
Fire	\$25.1	\$20.2	\$19.8	\$18.1	\$21.0	\$20.8	\$21.0	\$19.3	\$19.4	\$19.2	\$18.8	3%	-25%	-10%
Other Public Safety	\$2.5	\$2.5	\$3.3	\$3.8	\$3.9	\$3.3	\$3.4	\$3.0	\$3.0	\$3.1	\$3.0	1%	19%	-13%
Education	\$252.6	\$236.3	\$229.8	\$300.7	\$299.2	\$318.0	\$300.9	\$317.5	\$305.2	\$328.6	\$340.1	60%	35%	13%
Public Works	\$22.0	\$20.3	\$20.7	\$19.6	\$21.3	\$14.1	\$14.0	\$9.3	\$11.7	\$9.4	\$9.9	2%	-55%	-29%
Human Services	\$3.0	\$2.4	\$2.3	\$2.4	\$2.6	\$3.1	\$3.7	\$3.6	\$4.4	\$4.7	\$5.1	1%	72%	39%
Culture & Recreation	\$13.6	\$10.7	\$10.2	\$11.3	\$13.7	\$15.1	\$14.7	\$14.1	\$13.9	\$12.4	\$12.5	2%	-8%	-15%
Debt Service	\$38.8	\$42.0	\$42.2	\$39.6	\$40.0	\$42.8	\$42.6	\$43.4	\$42.7	\$40.4	\$65.2	12%	68%	53%
Fixed Costs	\$77.3	\$93.8	\$104.1	\$46.2	\$27.3	\$27.0	\$24.2	\$27.1	\$28.4	\$49.2	\$48.6	9%	-37%	101%
Intergovernmental	\$3.4	\$21.1	\$21.5	\$3.3	\$3.2	\$2.8	\$3.2	\$3.0	\$3.0	\$2.8	\$3.0	1%	-12%	-5%
Other Expenditures	\$0.3	\$3.1	\$10.9	\$5.0	\$6.7	\$0.7	\$0.8	\$0.1	\$0.0	\$0.0	\$0.0	0%	-100%	-100%
<b>Springfield Total Tax Levies</b>	\$146.7	\$154.9	\$156.3	\$160.0	\$163.5	\$166.1	\$177.1	\$182.5	\$172.4	\$171.9	\$167.4	100%	14%	-5%
Residential Tax Levy	\$90.1	\$93.3	\$94.5	\$98.5	\$104.1	\$104.7	\$106.5	\$109.4	\$104.1	\$101.4	\$95.8	57%	6%	-10%
Comm-Ind-Pers Tax Levy	\$56.7	\$61.6	\$61.8	\$61.5	\$59.4	\$61.4	\$70.5	\$73.1	\$68.4	\$70.5	\$71.6	43%	26%	2%

Source: MA DOR, DLS

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

## Revenue

**Table C-16. Springfield Revenues by Source, 2003-2013 (2013 dollars, in millions)**

Springfield 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
<b>Revenues (In \$Millions)</b>														
Tax Levy	\$146.7	\$154.9	\$156.3	\$160.0	\$163.5	\$166.1	\$177.1	\$182.5	\$172.4	\$171.9	\$167.4	14%	-5%	\$20.7
State Aid	\$341.2	\$324.3	\$322.6	\$330.1	\$343.6	\$356.1	\$365.2	\$338.7	\$330.5	\$332.0	\$340.5	0%	-7%	-\$0.6
Local Receipts	\$56.8	\$51.9	\$57.7	\$41.2	\$42.2	\$47.3	\$47.2	\$46.7	\$43.0	\$45.5	\$44.6	-22%	-6%	-\$12.3
All Other	\$5.0	\$0.0	\$44.2	\$9.4	\$18.0	\$39.1	\$66.7	\$51.1	\$24.3	\$46.9	\$26.1	420%	-61%	\$21.1
<b>Total Receipts</b>	<b>\$549.7</b>	<b>\$531.1</b>	<b>\$580.8</b>	<b>\$540.7</b>	<b>\$567.4</b>	<b>\$608.6</b>	<b>\$656.1</b>	<b>\$619.0</b>	<b>\$570.2</b>	<b>\$596.3</b>	<b>\$578.6</b>	<b>5%</b>	<b>-12%</b>	<b>\$28.9</b>
<b>Revenues (Percent of Total)</b>														
Tax Levy	27%	29%	27%	30%	29%	27%	27%	29%	30%	29%	29%	0.08	0.07	2%
State Aid	62%	61%	56%	61%	61%	59%	56%	55%	58%	56%	59%	-0.05	0.06	-3%
Local Receipts	10%	10%	10%	8%	7%	8%	7%	8%	8%	8%	8%	-0.26	0.07	-3%
All Other	1%	0%	8%	2%	3%	6%	10%	8%	4%	8%	5%	3.96	-0.56	4%
<b>Massachusetts Average</b>														
Tax Levy	51%	53%	53%	53%	53%	53%	53%	55%	57%	58%	57%	0.13	0.09	7%
State Aid	27%	25%	24%	24%	25%	24%	24%	22%	21%	21%	21%	-0.23	-0.15	-6%
Local Receipts	17%	18%	18%	18%	18%	19%	18%	18%	18%	18%	18%	0.04	-0.03	1%
All Other	5%	5%	5%	5%	4%	4%	4%	5%	4%	4%	4%	-0.22	-0.12	-1%

Source: MA DOR, DLS

**Table C-17. Springfield Property Assessments by Class, 2003-2013 (2013 dollars, in millions)**

Springfield Assessed Property Values	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent of Total 2013	Percent Change 2003-2013	Percent Change 2009-2013
Residential	\$4,640	\$4,910	\$5,397	\$5,796	\$6,491	\$6,532	\$5,956	\$5,611	\$5,339	\$5,113	\$4,858	73%	5%	-18%
Commercial	\$1,011	\$1,021	\$1,093	\$1,116	\$1,128	\$1,168	\$1,165	\$1,124	\$1,083	\$1,025	\$1,047	16%	4%	-10%
Industrial	\$281	\$279	\$276	\$270	\$264	\$267	\$264	\$245	\$191	\$169	\$160	2%	-43%	-39%
Personal Property	\$348	\$503	\$482	\$476	\$470	\$481	\$478	\$493	\$480	\$569	\$631	9%	81%	32%
<b>Total Assessed Value</b>	<b>\$6,280</b>	<b>\$6,714</b>	<b>\$7,249</b>	<b>\$7,658</b>	<b>\$8,352</b>	<b>\$8,447</b>	<b>\$7,863</b>	<b>\$7,473</b>	<b>\$7,093</b>	<b>\$6,875</b>	<b>\$6,696</b>	<b>100%</b>	<b>7%</b>	<b>-15%</b>

Source: MA DOR, DLS

**Table C-18. Springfield Tax Levies by Type, 2003-2013 (2013 dollars, in millions)**

Tax Levies in Springfield	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Percent of Total 2013	Percent Change 2003-2013	Percent Change 2009-2013
Residential	\$90	\$93	\$95	\$99	\$104	\$105	\$107	\$109	\$104	\$101	\$96	57%	6%	-10%
Commerical	\$35	\$35	\$36	\$37	\$36	\$37	\$43	\$44	\$42	\$41	\$41	24%	17%	-5%
Industrial	\$10	\$10	\$9	\$9	\$8	\$9	\$10	\$10	\$7	\$7	\$6	4%	-36%	-36%
Personal Property	\$12	\$17	\$16	\$16	\$15	\$15	\$18	\$19	\$19	\$23	\$25	15%	105%	39%
<b>Total Tax Levy</b>	<b>\$147</b>	<b>\$155</b>	<b>\$156</b>	<b>\$160</b>	<b>\$164</b>	<b>\$166</b>	<b>\$177</b>	<b>\$182</b>	<b>\$172</b>	<b>\$172</b>	<b>\$167</b>	<b>100%</b>	<b>14%</b>	<b>-5%</b>

Source: MA DOR, DLS

**Table C-19. Springfield Tax Rates by Class, 2013**

<b>Tax Rates, per \$1,000 in FY 2013 (2013 Dollars)</b>	<b>Springfield Rate</b>	<b>Massachusetts Median</b>	<b>Springfield Region Average</b>
Residential	\$19.71	\$14.88	\$17.02
Commerical	\$38.98	\$16.35	\$27.34
Industrial	\$38.98	\$16.34	\$26.38
Personal Property	\$38.98	\$16.34	\$27.77

Source: MA DOR, DLS. Note: The Massachusetts Median represents the median tax rate of all cities and towns in Massachusetts. The Springfield Region Average represents the mean tax rate of all cities and towns in Hampden and Hampshire counties.