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2025

Greater Lowell Annual Comprehensive Economic Development Strategy Annual Report



2025 Greater Lowell Comprehensive Economic Development Strategy (CEDS) Annual Performance Report

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Cover Photos: *Artist rendering of proposed Lowell Innovation Network (LINC) mixed-use retail and housing, University of Massachusetts Lowell; 2025 Greater Lowell Economic Summit, NMCOG; Thai Tasty Ribbon Cutting, Town of Dracut Economic Development Committee*

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Section 1

Introduction

About the Greater Lowell CEDS for May 2025 - May 2029

The Greater Lowell Comprehensive Economic Development Strategy (CEDS) is a guide for Greater Lowell's municipalities, nonprofits, agencies, education providers, and other strategic partners to enhance regional economic resiliency, sustainability, inclusivity, and success. It contributes to effective economic development in our communities through a locally-based, regionally-driven economic development planning process. Where appropriate, it seeks to integrate or leverage other regional planning efforts, including the use of state and federal funds, and leverage private sector resources and investment.

The 2020-2025 CEDS planning process was led by the Northern Middlesex Council of Governments (NMCOG). NMCOG is a partner of the Economic Development Administration (EDA) of the U.S. Department of Commerce providing regional economic development planning for the Greater Lowell region and has been developing the Greater Lowell CEDS since the *2004-2008 Greater Lowell CEDS*. The Plan was developed in accordance with EDA regulations 13 C.F.R. § 303.7 and under guidance issued on January 21, 2015.

The CEDS provides a vehicle for private industry and individuals to engage in meaningful discussion with Greater Lowell's economic development partners to identify capacity-building efforts that would best serve economic development in the region. The CEDS planning process began in May 2019, and included significant revisions to address the evolving COVID-19 pandemic before the Plan's approval by the EDA in September 2020. The process included four meetings with the Greater Lowell CEDS Committee as well as three Strengths-Weaknesses-Opportunities-Threats (SWOT) Analysis sessions to receive input from the business community, public agencies, and the public on the economic future of the Greater Lowell region. The three SWOT Analyses and creation of the Summary Background were largely completed by February 2020—prior to full COVID impacts. On March 10, 2020, Governor Baker approved a state of emergency, and on March 29, 2020, President Trump approved a disaster declaration for Massachusetts. The Strategic Development and Action Plan was completed after that date and reflects the change in the public health and economic situation.

At that time, there were no available data sources to accurately reflect the serious, developing repercussions to our regional economy, small businesses, and workforce. Based upon the timeframe for the completion of the CEDS, we moved forward with data available at that time and expected to provide updated statistics with the submission of annual performance reports, including this *2025 Greater Lowell CEDS Annual Performance Report*.



City of Lowell, Courtesy Greater Merrimack Valley Chamber of Commerce

About the 2025 Greater Lowell CEDS Annual Performance Report

This *2025 Greater Lowell CEDS Annual Performance Report* (CEDS Annual Report for short) is the last of four annual performance reports on the progress of the CEDS implementation. Our CEDS Annual Reports track our progress in completing the actions recommended in the plan, track evaluation measures to determine whether our actions are having a positive impact, and evaluate whether changing economic conditions necessitate changes in the CEDS. This CEDS Annual Report covers the period between January 1, 2024 and December 31, 2024.

The CEDS Annual Report includes the following sections:

- 1. Introduction**
- 2. Adjustment to the Strategy:** Updated socioeconomic data; major events since the CEDS completion including impacts from the COVID-19 Pandemic; and any necessary changes to the CEDS
- 3. Report on Economic Development Activities:** A summary of the activities undertaken by the CEDS Committee or its partners to advance the CEDS and their successes since the previous year
- 4. Evaluation of Progress on Action Plans and Goals:** A summary of progress toward the specific goals and objectives in the CEDS and report of the performance measures articulated in the CEDS
- 5. Next Steps:** Description of work toward *Greater Lowell Stronger Together: 2025-2030 Greater Lowell Comprehensive Economic Development Strategy*.

This CEDS Annual Report extensively utilized the *Economic Recovery and Resiliency Plan (ERRP) Phase 2*, which made use of robust data, surveys, and public agency input to identify the economic injury to the Greater Lowell region caused by COVID-19. It also made recommendations, outlining steps to take to address these issues and to prepare for potential future impacts associated with this pandemic or similar major emergencies and economic shocks.

The CEDS Annual Report was created by NMCOCG staff under the guidance of the CEDS Committee.



Epigram Brewing System in new development in Tyngsborough, courtesy Town of Tyngsborough

Greater Lowell and the *Greater Lowell CEDS* Vision Statement

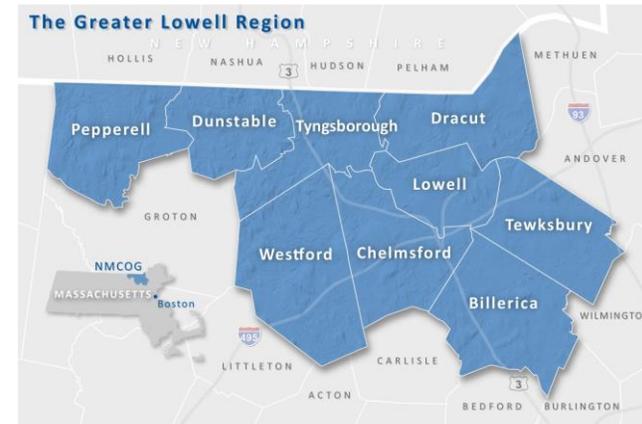
The Greater Lowell region consists of the City of Lowell and the Towns of Billerica, Chelmsford, Dracut, Dunstable, Pepperell, Tewksbury, Tyngsborough, and Westford. The region is located along the Concord and Merrimack Rivers in northeast Massachusetts and is bordered by Essex County to the east, by southern Middlesex County to the west and south, and by New Hampshire's Hillsborough County to the north. The City of Lowell is located 26 miles from Boston and is well-served by U.S. Route 3, Interstates 93 and 495, the MBTA Commuter Rail, and the Lowell Regional Transit Authority (LRTA).

The Greater Lowell region has extensive assets that include an ideal location accessible to the rest of New England through a well-organized highway network, a highly educated workforce, an established framework of banking institutions, and an integrated educational network offering pre-K to PhD instruction led by the University of Massachusetts at Lowell (UMass Lowell) and Middlesex Community College (MCC).

The vision articulated in the CEDS for the Greater Lowell region is to build upon the region's cultural history and economic characteristics to develop a regional economic framework that supports:

- The creation of **high skill, well-paying jobs** that are sustainable and resilient;
- **Affordable and market-rate housing** to provide housing options for the regional employment base;
- An integrated **economic development, workforce development, and education system** that builds upon the industry clusters in the region and prepares students and workers for today's jobs and employment in the future, based on evolving demand for certain skills;
- Private and public investment in the region's **physical infrastructure** – transportation, sewer, water, utilities, internet, etc. – and **social infrastructure** – day care, skill training, transportation services, etc. – to improve the quality of life in the region;
- An **inclusive and racially diverse workforce** that encourages economic success; and
- An economic foundation and governmental structure that **is well-prepared to respond to evolving situations** brought about by change in market conditions, a natural disaster, public health emergency, or other unforeseen circumstances.

MAP 1: THE GREATER LOWELL REGION



Source: MassGIS/NMCOG (town boundaries); MassDOT/NMCOG (roads)

Section 2

Adjustment to the Strategy

The CEDS is meant to be a flexible document. It may be adjusted to respond to changing economic conditions. To this end, this section of the CEDS Annual Report will describe any changes in the region's economic conditions and whether this necessitates adjustments, including the following:

1. A snapshot of socioeconomic data and how it has changed since the last Annual Report;
2. Any changes to the CEDS Committee or staff since the last Annual Report; and
3. A summary of the above updates and whether they necessitate a change in activities, priorities, or the evaluation framework.

Socioeconomic and Housing Data

About the Data

The CEDS Annual Report contains a snapshot of socioeconomic and housing data for Greater Lowell and how it has changed since the CEDS was adopted. Our region can best be characterized as a large, central city (Lowell) surrounded by smaller towns. To clarify trends that may be obscured if the data were broken out by each of the nine communities, we analyzed data for the region as a whole, Lowell specifically, and the region outside Lowell. Information is also presented for the United States and the Commonwealth of Massachusetts for comparison when appropriate. The data is broken into four major categories:

1. **Demographic Data** chart the changes in population, race/ethnicity, and educational attainment in the region. This primarily uses the U.S. Census Bureau's American Community Survey (ACS) five-year data. As the most recent data is from the years 2019 through 2023, it does not reflect impacts due to recent events or activities. Instead, this report will analyze whether any long-term trends have changed since the last CEDS Annual Report and whether that impacts the CEDS in any way.
2. **Housing Data** charts the type and affordability of housing in the region. It also uses five-year ACS data. However, the number of sales and median sales price uses Warren Group data, which is collected monthly and current through 2024. This data may reflect recent developments and will be noted as such.
3. **Commerce and Industry Data** represents businesses located in our region. This primarily uses Employment and Wage (ES-202) data from the Commonwealth of Massachusetts Department of Unemployment Assistance. It is current to Quarter 1 (March) 2025 and may reflect recent developments.
4. **Employment Data** represent workers over age 16 living in our region. It uses a combination of ACS and Local Area Unemployment Statistics (LAUS) data, which is current to November 2024.

Finally, while a brief summary of highlights for each socioeconomic subject is provided in this section, Appendix 1, **Socioeconomic Data**, contains a set of charts and tables with additional analysis.

DATA SOURCES AND LIMITATIONS

Much of the demographic data comes from federal programs, including the U.S. Census Bureau's American Community Survey (ACS) Five-year Estimates, the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) also known as the ES-202, and the Local Area Unemployment Statistics (LAUS) program.

The ACS dataset is released annually and derived from household survey responses collected over a five-year period. In other words, Five-Year ACS samples a subset of the community and essentially represents estimates of the average condition over five years. The most recent dataset was collected from 2019 through 2023, which is one year after the dataset used in the previous CEDS Annual Report (2018 through 2022). Therefore, changes in trends can be noted, but any changes due to recent impacts will not be in this dataset.

The QCEW data is published quarterly and covers private and public sector employers with Unemployment Insurance coverage. Self-employed workers, agricultural workers on small farms, and others are excluded from this data. LAUS data is published monthly and has the most up-to-date information.

Demographics

In 2023, the City of Lowell's American Community Survey estimate of total population increased for the first time in three years. This follows other data that is just now being reported in 2025 showing an inflection toward population growth in Massachusetts. It is unclear if this trend continued into 2025, however, as building permit data continues to be lower than before the pandemic (see housing section). There is evidence that the population is continuing to age, with in-migration offsetting what would otherwise be population loss.

The region continues to have a higher level of educational achievement than the U.S.—the region's level of population with a Bachelor's degree and above is 6 points higher than the U.S. Educational achievement in the Greater Lowell region continues to rise, with the most recent ACS data showing continued increases in those holding bachelors or graduate degrees in both the City of Lowell and the suburban/rural towns. Notably, while Lowell has also made progress on reducing the number with less than a high school degree, the suburban towns have seen that number rise slightly as of the latest ACS.

That said, as in the previous CEDS Annual Report, there is a gap in both education and income between the City of Lowell and the rest of the region. Overall, the City of Lowell is the most racially and economically diverse municipality in the Greater Lowell region. White, Asian, and Interracial groups have the highest median incomes, and those with higher incomes are more likely to live outside of Lowell.

Finally, regional trends in race and ethnicity continue to echo national trends, with a declining share of the population who are "white, not Hispanic or Latino/a". The proportion of those identifying as Hispanic or Latino is slowly increasing in the region outside of Lowell, while the fastest growing racial group is those who identify as two or more races.

Housing

The mix of housing in Greater Lowell is important as it reflects Objective 2.5 (supporting diverse rental units) and, more broadly, represents the ability to house families with diverse preferences, incomes, and needs—important to both quality of life and the workforce.

When examining ACS data, there is virtually no change in number of units between the 2017-21 ACS and the 2019-23 ACS: the change is within the margin of error. The years measured by these two surveys include several pandemic years and reflect just how strongly the pandemic—and subsequent increase in interest rates and construction costs—may have slowed construction of housing units. Other factors may also be at play, such as restrictive zoning limiting redevelopment opportunities in the few remaining prime tracts of land. Permitting activity provides more recent data, and it echoes this slowdown, particularly in the City of Lowell. That said, many of the units permitted in previous years are under construction now. A large development was permitted in early 2024, creating a spike in multifamily units at that time, but otherwise the three-month average for the region stayed under 40 units per month. Several large projects throughout the region are currently in pre-permitting.

Depending on the municipality, median single family home sales prices jumped between 11% and 16% in 2020 and between 15% and 22% in 2021. That increase has slowed – in 2022-2024, home prices rose faster than wage inflation, but not as dramatically: between 7% and 14% in 2022, with some municipalities actually seeing a slight decline in median single family home sales cost in 2023 and 2024. That said, the overall trend is up. For example, Westford's median sales price dropped by 5% in 2023, but increased by 16% in 2024. Dunstable saw a drop of 0.9% in 2024, but that was only after an increase of 20% in 2023. That said, throughout Greater Lowell, housing sales are beginning to increase after a three-year period of decline. Single-family housing sales grew by roughly 15% from 2023 to 2024. Condo sales increased by 11.2. The proportion of homeowners who are moderately or severely burdened was steadily declining in both the nation and the region. However, as of the 2016-2020 ACS, that progress has stopped, and in the City of Lowell, it reversed. The last ACS counts nearly 1 in 3 homeowners as cost burdened in the City of Lowell.

Commerce and Industry

Employment in the region has yet to completely recover to pre-pandemic levels both in Lowell and surrounding areas. In fact, after almost reaching its pre-pandemic level in Q2 of 2023, the average monthly employment fell by roughly 2.5%, with only a slight recovery in Q2 2024.

In addition, both the City of Lowell and the suburban communities saw losses of establishments during the latter half of 2023 and the first half of 2024. This reverses the trend of post-pandemic small business formation. The impact was largest in the City of Lowell, where there was previously the most business growth. The region overall had 2% fewer firms in Q2 2024 than it did Q1 2022.

The region's average weekly wages (not adjusted for inflation) had a jump between Q3 2023 and early 2024 after some decline in 2023. That said, wages in the City of Lowell peaked in Q2 2021 and have yet to reach that level since. Wages for Greater Lowell and the Commonwealth of Massachusetts remain higher than those of the US as a whole.

The number of establishments in all super sectors except Public Administration, Manufacturing, and Natural Resources declined between 2023 and 2024. Similar super sectors experienced a decline in average monthly number of employees—although Manufacturing experienced a decline in employees as well. Notably, despite a declining number of establishments, Education and Health Services and Leisure and Hospitality experienced growth in employees.

Wage growth between 2023 and 2024 was scattered amongst many industries but grew most significantly in Financial Activities – by more than 50%. Other Services (10.2%), Professional and Business Services (7.1%), Construction (7.0%), and Manufacturing (6.4%) all experienced more than 5% wage growth between those years. The only wage decline was in Natural Resources and Mining, by 0.4%.

Employment

As observed in previous years, per capita income, which simply divides the total wages made in a community by the number of people, was above the U.S. average in every Greater Lowell community except the City of Lowell. The City of Lowell's per capita income remains high enough to not qualify as distressed. In other words, it was above 80% of the U.S. per capita income. This measure is now at \$36,138, or 83% of the U.S. per capita income. Pockets of distress measured in individual census tracts in the City of Lowell and other municipalities remain.

The City of Lowell continues to trail the rest of the region in terms of per capita income partially because the city's occupation mix contains proportionally more production, food service, and "other" occupations, which tend to be lower-paid, while the region outside Lowell has a larger-than-average proportion in the Management and Technical occupations. A strength in the City of Lowell may be its large number of Production occupations, representing labor for the region's manufacturing firms.

Further, the gap between the city of Lowell's unemployment rate and the region's overall unemployment rate has remained at around 0.5% (December 2024). The regional unemployment rate grew from December of last year (3.5% to 4.1%), now in-line with the state and national unemployment rates. Regional labor force numbers, which measures all people over 16 living in the region and working or looking for a job, only recently surpassed its previous June 2019 high of 171,684. December 2024 estimates were 175,132.

The CEDS Annual Report also examines unemployment claimant data. Despite growing unemployment, the number of monthly claimants declined by 11%. The number of claimants in Professional, Scientific, and Technical Services surpassed the number of Construction claimants, although both declined between May 2023 and May 2024. The only super sector that saw a significant jump during that time is Wholesale Trade, with a 65 claimant or 50% increase.

Change to CEDS Committee or Staff

Since the completion of the CEDS, the CEDS Committee has met at least quarterly to discuss a variety of topics, including the Economic Recovery and Resiliency Plan Phase II, various grant opportunities, and the CEDS Annual Report. During this time, eight people left their positions or changed roles at their agencies, and two agencies joined the committee, resulting in the following changes:

- Tom O'Donnell, Innovation Initiatives Senior Director at UMass Lowell, left the committee
- Charles Smith, Entrepreneurship Center at Community Innovation, left the committee
- Ann Vandal, Town of Dracut, left the committee
- Eric Salerno, Town of Tyngsborough, left the committee
- Erika Jerram, Town of Billerica, left the committee
- Jessica Bunting, MassHire Greater Lowell Workforce Board, left the committee
- Jason Cleghorn, Town of Pepperell, joined the committee
- Lisa Marrone, Town of Chelmsford, left the committee
- Susan McQuaide, MassHire Greater Lowell Workforce Board, joined the committee
- Brian Sok, MassHire Greater Lowell Workforce Board, joined the committee
- Yun-Ju Choi, Coalition for a Better Acre, left the committee
- Soumita Acharya, E for All, joined the committee
- Justin Howard, Lowell Regional Transit Authority, joined the committee
- Katherine Malgieri, Town of Billerica, joined the committee
- Alison Lamey, Lowell Plan/LDFC, left the committee

Summary of Regional CEDS Updates

Taken as a whole, the data show that the region may have passed an inflection point in 2023-2024, and the only question is how robust the possible recovery is. For example, the latest one-year American Community Survey has indicated that the population of Massachusetts, Middlesex County, and the City of Lowell increased in 2023. Even as unemployment is up, in 2024, the overall labor force increased to surpass pre-pandemic levels for the first time, meaning more people are looking for work or working now than in the last five years.

Yet Greater Lowell's housing market has not caught up with this change in population. More elders are living alone, meaning the number of units we need to maintain a healthy housing market has risen much more quickly than the relatively modest population gains the region may only have begun to experience recently. This has likely contributed to home sales prices continuing to increase faster than wage growth and the slowdown and reversal of improvement in housing cost burden figures. The housing shortage also has stressed the regional and statewide family shelter system.



New Bakery located in Pepperell, courtesy Pepperell Economic Development Committee

Housing is not the only barrier to economic development. Infrastructure, especially affordable energy, clean water, and efficient stormwater/wastewater systems, was identified as a critical barrier to economic development in the five-year CEDS. That concern has only grown as the region has experienced severe weather events and an increased need for energy.

Taken as a whole, this adds the context of fragility to the region's possible recovery. For example, the growth of number of businesses has reversed in Greater Lowell region, with a recent decline in number of establishments. Most industries also experienced declines in number of employees. Weekly wages grew, but much of the growth was offset by inflation. On a micro-level, municipalities in the region are grappling with increasing numbers of vacant storefronts.

That said, the regional industrial mix is still strong, with a large and growing number of employees in manufacturing, especially advanced manufacturing; a well-educated workforce that is continuing to improve its education; and a strong research university that continues to advance partnerships with private entities. In addition, several goals were advanced over the last year by NMCOG and its CEDS partners, most notably the advancement of a new public-private partnership--the Lowell Innovation Network Corridor—which promises to leverage the University of Massachusetts Lowell's research focus into the creation of jobs in advanced manufacturing, bioscience, and other fields aligned with Lowell's clusters. This project is buoyed by many smaller wins such as creation of wayfinding signage to help downtown Lowell businesses, the creation of a regional housing strategy to increase housing availability, affordability, and choice in the Greater Lowell region, the expansion of successful workforce development programs, and expansion of transit systems closer to pre-pandemic service levels.

With this in mind, the recommended economic development priorities are to use the five-year CEDS Update planning process that has begun to identify gaps in the region's economic development program to take advantage of the region's excellent industrial mix, in addition to working to attract industries that fit within regional and state cluster priorities. Another critical priority is to advance housing planning and policy to increase the affordability and accessibility of housing stock in the region to ensure it is no longer a barrier to economic development. A third priority is to restore and expand transit service or other alternative transportation systems through identifying strategies that could be implemented in coming years. A final critical priority is to address the region's aging infrastructure, including identifying strategies and resources to support clean water, affordable energy, and adequate sewer and stormwater systems.



National Main St. Conference (Boston) – Lowell-based panel on Equitable Access to Capital, featuring EforAll, CTI's Entrepreneurship Center, City of Lowell, and the LDFC, courtesy Lowell Plan

Section 3

Progress on Plan and Goals

The 2020-2025 CEDS defined fifteen **goals**, each with several objectives based on the region's vision statement. Each of these objectives contained multiple activities to advance that objective. These activities seek public investment and are to be pursued over a five-year period by the governmental entities or non-profit organizations that are championing them. In addition, the CEDS defined an evaluation framework. This framework contains **performance measures** that were selected to allow NMCOG to analyze whether each of the seven goals and their associated objectives were being met.

This section analyzes our progress as a region toward achieving these goals three different ways:

- **Summary of Accomplishments** is a table evaluating the region’s progress on the goals it set forth in the previous year
- **Action Plan Updates** provides narrative updates on the actions NMCOG and regional agencies made and how they advanced the **goals** in the previous years.
- **Evaluation Framework Measurements** provides updates on the **performance measures**.

Summary of Accomplishments

As the District Organization of Greater Lowell, NMCOG develops and tracks an annual “Schedule of Goals” that is based on the Action Plan in the five-year CEDS and prioritized by the region’s economic development strategic partners. This includes activities undertaken by regional partners such as local jurisdictions, public agencies, and nonprofits and sometimes utilize EDA or state economic development funding. An evaluation of how these actions and others advanced the goals of the CEDS is in Section 0, Progress on Plan and Goals. The objectives listed are based on those outlined in the Five-Year CEDS Report for 2020-2025. See the full description of goals and objectives in the Greater Lowell CEDS for 2020-2025 at <https://www.nmco.org/ceds>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
1. Complete the 2025-2029 CEDS and Integrate Workforce Planning	1.1. Contract with consultants to develop a Comprehensive Economic Development Strategy (CEDS) Update for 2025-2029, including a focus on analysis of changes and trends, system dynamics analysis of the labor force, and gaps in economic development activities that could be filled by an additional staff position, including a strategy to build capacity for small-scale economic development projects.	NMCOG	All	NMCOG received a \$75,000 Planning and Technical Assistance grant from the Economic Development Administration and selected Fourth Economy Consulting through a competitive process to develop the 2025-2030 CEDS.

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>1.2. Seek additional capacity to create a business contact database of the regions’ largest employers that includes estimated number of workers and mission of firms based on proprietary, state, and local data in order to better engage the business community in the CEDS process.</p>	<p>NMCOG, Municipalities</p>	<p>1.1, 2.6, 3.1</p>	<p>NMCOG explored internship programs at University of Massachusetts Lowell and will evaluate the possibility of intern support for economic development communications. This information will be utilized in the 2025-2030 CEDS process.</p>
	<p>1.3. Complete listening sessions and data collection for the CEDS Update, including:</p> <ul style="list-style-type: none"> • A systems dynamics study of the labor market • An investigation of the feasibility and process through which local companies operating within the Greater Lowell Region can access MassCEC funding through the Commonwealth’s Climatech Initiative • Data sources for additional context to new business formation, including size and type of business • Development of a region-wide Women-Owned-Businesses and Minority-Owned-Businesses list that can be made available to the public 	<p>NMCOG</p>	<p>All</p>	<p>NMCOG began hosting listening sessions in November 2024 and data collection and is continuing this work with Fourth Economy Consulting. A Summit event is was held on March 20, 2025.</p>
	<p>1.4. Complete an Economic Development summit and begin drafting the 2025-2029 CEDS Update.</p>	<p>NMCOG</p>	<p>All</p>	<p>Due to the timing of the EDA grant, this action will occur in early 2025. The 2025-2030 CEDS is anticipated to be completed and submitted to EDA by June 2025.</p>
	<p>1.5. Continue working with GLHA, GLWB, and LCHC to advance grant-funded work for behavioral health training and the establishment of a Healthcare Hub, both from the Commonwealth Corporation.</p>	<p>GLHA, GLWB, Health Care Providers</p>	<p>1.1, 3.1, 3.2</p>	<p>MassHire is in the midst of a 3-year program that has enrolled 16 people to train in recovery coaching and addiction. The plan for year 2 is to establish a program at the North Shore Career Center.</p>
	<p>1.6. Advance the Regional Blueprint focused on manufacturing, healthcare, and IT for the Greater Lowell Region, keeping all stakeholders updated on progress throughout 2025. The recommendations will be integrated into the five-year CEDS plan.</p>	<p>MassHire Workforce Boards</p>	<p>1.1, 2.3, 3.1, 3.2, 3.3, 4.4</p>	<p>The regional blueprint was completed in August 2024. This is the culmination of six months of work in collaboration with the Merrimack Valley and North Shore Workforce Boards and UMass Donahue Institute. The top three regional workforce priority industries are manufacturing, health care and social assistance, and professional, scientific, and technical services. Other notable industries are clean energy and climate tech, construction, and education.</p>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>1.7. Integrate the recommendations developed as part of the Climate Pollution Reduction Grant and Regional Priority Climate Action Plan into the CEDS Update, including circular economy models at community and regional scales and identify potential partners.</p>	<p>NMCOG</p>	<p>2.2, 4.2</p>	<p>Due to the timing of the EDA grant, this action is underway.</p>
<p>2. Plan for Housing at the Local and Regional Levels</p>	<p>2.1. Kickoff the "At Home in Greater Lowell" Regional Housing Strategy plan. This plan will identify priority growth areas for housing across the region to identify strategies and funding to meet regional housing needs, including, but not limited to, developing housing units for those experiencing chronic homelessness, recommending zoning policy for higher-density and affordable residential development, obtaining funding to rehabilitate housing units, and identifying and dedicating existing units to those with lower incomes. This plan will be committed to by all parties, including municipalities, and publicly shared.</p>	<p>NMCOG, Municipalities, Housing Agencies</p>	<p>6.1, 6.2, 6.3</p>	<p>NMCOG kicked off the At Home in Greater Lowell (AHGL) plan at a summit in March 2024. Planning has been ongoing since then, including an additional summit, development of plans for a storytelling campaign, and creation of six draft goals.</p>
	<p>2.2. Complete the "At Home in Greater Lowell" Regional Housing Strategy plan, including the development of a toolkit, storytelling campaign, and final implementation summit. This may include an inventory of underutilized or vacant municipal-owned property that can be redeveloped for housing.</p>	<p>NMCOG, Municipalities, Housing Agencies</p>	<p>2.5, 6.1, 6.2, 6.3</p>	<p>The first phase of AHGL is complete. NMCOG received a \$75k grant from EOHLIC to work on Phase 2 in 2025.</p>
	<p>2.3. Seek and secure funding to establish a Regional Housing Services Organization to maintain, monitor, and support the development of affordable housing across the region.</p>	<p>NMCOG, Municipalities</p>	<p>6.2</p>	<p>NMCOG received a \$95,000 grant from the FY25 Community Compact program to provide pilot regional housing services. The pilot started in March 2025.</p>
	<p>2.4. Complete the Lowell Housing Production Plan.</p>	<p>NMCOG, Lowell</p>	<p>6.1, 6.2, 6.3</p>	<p>Plan was completed, charting dozens of strategies for housing production and integrated into the Lowell Forward comprehensive plan. Local adoption of the plan is underway.</p>
	<p>2.5. Complete the Dracut Housing Production Plan.</p>	<p>NMCOG, Dracut</p>	<p>6.1, 6.2, 6.3</p>	<p>Plan was completed and adopted, charting dozens of strategies for housing production.</p>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>2.6. Complete the Chelmsford Housing Production Plan.</p>	<p>NMCOG, Chelmsford</p>	<p>6.1, 6.2, 6.3</p>	<p>The plan is in progress with initial outreach and comprehensive needs assessment completed. Additional targeted outreach including town wide survey, public forum, and stakeholder and group interviews took place in September. This plan is anticipated to be completed in 2025.</p>
	<p>2.7. Complete the Tyngsborough Housing Production Plan.</p>	<p>NMCOG, Tyngsborough</p>	<p>6.1, 6.2, 6.3</p>	<p>The plan is in progress with community outreach and needs assessment completed and draft goals and strategies completed. This plan will be completed in Spring 2025.</p>
	<p>2.8. Review progress on ERRP Housing Best Practices and report to the CEDS committee.</p>	<p>NMCOG, Municipalities</p>	<p>6.2, 6.3</p>	<p>This action was not completed due to capacity concerns. It will instead be integrated into the 2025-2030 CEDS process.</p>
<p>3. Advance MBTA Community Multi-Family Compliance</p>	<p>3.1. Support municipalities in advancing zoning amendments compliant with M.G.L. Ch. 40A, Section 3A (Multi-Family Zoning Requirement for MBTA Communities).</p>	<p>NMCOG, Municipalities</p>	<p>2.5, 6.3</p>	<p>Out of seven MBTA communities in the region, five passed a compliant bylaw and received approval from the EOHL. One is bringing an amendment to Town Meeting in June, 2025. The final community has until July 14, 2025 to propose an action plan to comply with the law. NMCOG has provided support to all communities, ranging from assistance with compliance modeling to full support in development of ordinance language.</p>
<p>4. Invest in Local and Regional Water, Wastewater, and Energy Infrastructure</p>	<p>4.1. Establish a regional working group or committee comprised of representatives from each municipality, wastewater treatment plants, and relevant stakeholders to coordinate efforts and collectively address capacity issues based on the findings of the 2023 Regional Wastewater Infrastructure Study. The goal of this committee will be to create a wastewater feasibility study scope of work to expand the region’s wastewater system to accommodate future growth and development for which NMCOG may seek funding.</p>	<p>NMCOG, Municipalities</p>	<p>4.1</p>	<p>This action was not completed due to capacity concerns. It will instead be integrated into the 2025-2030 CEDS process.</p>
	<p>4.2. Coordinate with interested municipalities to create a PFAS Response Strategy.</p>	<p>NMCOG, Municipalities</p>	<p>1.1, 4.3</p>	<p>This action was not completed due to de-prioritization in 2025.</p>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	4.3. Seek funding and research programs to assist with mapping electrical energy sources and availability.	NMCOG, Municipalities	4.1, 4.3	This action was not completed due to capacity concerns. It will instead be integrated into the 2025-2030 CEDS process.
5. Regional Energy and Sustainability Planning and Coordination	5.1. Identify best practices or viable financial models for projects outlined in the region’s Regional Priority Climate Action Plan (PCAP).	NMCOG	4.2	Staff continue to work with regional partners to identify best practice and financial models outlined in the draft Regional Comprehensive Climate Action Plan (CCAP).
	5.2. Learn how to use ResilientMass' new infrastructure and climate data projection tools and applications for economic development.	NMCOG, Municipalities	1.1, 4.1	Staff learned how to use the ResilientMass infrastructure tool, Climate Resilient Design Standards, and the climate projections data.
	5.3. Educate municipalities on the PACE municipal opt-in process to increase regional participation in the program. Reach out to local banks to create local PACE partners.	NMCOG, LDFC	4.2	The LDFC hosted a meeting for members including local lending institutions, city staff, and developers to learn about PACE in March 2024. MassDevelopment provided guidance about the program and shared examples of how the program has been effective. The City of Lowell has opted into PACE.
	5.4. Seek funding or capacity to identify best practices or viable financial models for projects to meet stretch energy codes.	NMCOG, Municipalities	4.2	NMCOG sought grants to complete this work and will continue seeking grants in 2025.
6. Enhance Regional Transportation Planning	6.1. Create scopes of work for Complete Streets and other transportation infrastructure prioritization plans, and assist interested municipalities in identifying funding for transportation projects.	NMCOG	5.2, 5.3	NMCOG determined project location and extent for all existing Complete Streets and other transportation infrastructure for member communities. It assisted interested municipalities in identifying related funding for transportation projects.
	6.2. Use Replica software to evaluate travel patterns throughout the region.	NMCOG	5.1, 5.2, 5.3	This action was not completed due to de-prioritization by the state in 2025. This action will be reconsidered in 2025/2026.
7. Transit and Alternative Transportation Connections	7.1. Collaborate and develop strategies to restore service to pre-pandemic levels, including a focus on innovative ways to address first-mile, last-mile connections through the Regional Transportation Plan process and in collaboration with private companies and other regional partners. This should include coordination with MBTA and Boston MPO/CPTS.	NMCOG, LRTA, Middlesex 3	5.2, 5.3	There has been progress in partially restoring service to pre-pandemic levels and progress towards partial recovery of pre-pandemic ridership. As of March 2025, the LRTA had 87% of its pre-pandemic ridership and 77.6% pre-pandemic vehicle revenue hours. Developing innovative ways to address last-mile connections will be included in 2025-2030 CEDS work.

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>7.2. Inventory bus routes for amenities and accessibility while supporting LRTA in their planned implementation of vehicle location, automatic passenger counters, and automated voice announcement systems over the next year.</p>	<p>NMCOG, LRTA</p>	<p>5.2, 5.3</p>	<p>NMCOG completed a LRTA bus stop inventory, collecting data on stop area amenities and accessibility. All buses are also now equipped with automated stop announcements.</p>
	<p>7.3. Verify and correct bus stop GTFS data to support vehicle location and passenger count systems.</p>	<p>NMCOG, LRTA</p>	<p>5.2, 5.3</p>	<p>LRTA implemented an automatic vehicle location system that provides riders with real-time bus location and estimated arrival information. Buses are also equipped with automatic passenger counters (APC). NMCOG staff assisted in certifying the accuracy of the APC system. NMCOG also completed an LRTA bus stop inventory, correcting the locations of hundreds of bus stops in the process.</p>
	<p>7.4. Develop a scope of work for a regional bicycle and pedestrian plan and commence the planning process.</p>	<p>NMCOG</p>	<p>5.2, 5.3</p>	<p>NMCOG completed a scope of work for the Greater Lowell Regional Bicycle and Pedestrian Plan and initiated the planning process in early 2025. A Public Engagement Plan has been completed, the consultant has begun the existing conditions assessment, and preparations are underway for the first Advisory Committee meeting.</p>
	<p>7.5. Establish a subcommittee to develop CEDS recommendations for regional bicycle improvements based on the Regional Transportation Plan and for actions to leverage existing bicycle assets for economic development. Integrate these recommendations into the bicycle and pedestrian plan.</p>	<p>CEDS Committee</p>	<p>5.2</p>	<p>This action was not completed due to the planning process for a regional bicycle and pedestrian plan kicking off in early 2025. This is anticipated in 2025.</p>
	<p>7.6. Advance the contract for the design and construction of bus stops along Merrimack Street at City Hall and John Street as part of the GoLowell Multimodal Plan.</p>	<p>Lowell</p>	<p>5.2, 5.3</p>	<p>Bus stops along Merrimack Street at City Hall are in design. The final bid documents are anticipated in May 2025. Construction is likely to start fall 2025, and finish summer 2026.</p>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>7.7. Evaluate MassHire Greater Lowell Workforce Board's ride sharing pilot project for employees in the region. Consider expansion of these and similar services.</p>	<p>NMCOG, MHGWFB</p>	<p>5.2</p>	<p>Data from the ride sharing pilot program was shared with MHGWFB and are being evaluated. Phase 2 will consist of investigating additional revenue sources, such as co-sponsored grant applications. Employment-related rides to 50 Warren Street are still ongoing, with other destinations for other critical services being considered, such as health transportation. A van option will be needed for phase 2.</p>
	<p>7.8. Advance the Billerica-Yankee Doodle Bike Path Project, communicating updates to all stakeholders.</p>	<p>Billerica, NMCOG</p>	<p>5.3</p>	<p>Phase 1 of the Yankee Doodle Bike Path Project (from Concord Road to the Bedford Town Line) is scheduled to be advertised for construction in July 2025. Phase 2 (from Concord Road to the Billerica Memorial High School) will follow, with a schedule to be determined.</p>
	<p>7.9. Continue to explore ways to advance progress on the Capital Corridor Commuter Rail extension or alternatives. The Capital Corridor Commuter Rail is a commuter rail extension project from Lowell, MA to Manchester, NH.</p>	<p>NMCOG, Neighbor RPAs and DOTs</p>	<p>5.2</p>	<p>NMCOG has discussed the proposal at quarterly meetings at Nashua Regional Planning Commission. NMCOG researched grants including PRO Housing for transit-oriented development as part of a rail extension. Ongoing work is planned for 2025.</p>
<p>8. Continue Focus on Transportation Safety and State of Good Repair on Projects of Regional Importance</p>	<p>8.1. Advance the contract with FHWA and MassDOT to perform repairs and upgrades to Broadway Street, Market Street, Swamp Locks, and Lawrence Street bridges.</p>	<p>Lowell</p>	<p>5.1, 5.3</p>	<p>The grant agreement funding this project is currently on hold as it is part of the broader federal review process. It is anticipated to progress in 2025.</p>
	<p>8.2. Continue advancing the Rourke Bridge Replacement Project, communicating updates to all stakeholders.</p>	<p>MassDOT, NMCOG</p>	<p>5.1</p>	<p>The Rourke Bridge was advertised as a design build bid in 2024. MassDOT selected Skanska as the contractor and is going through the contracting process. Construction will start in 2025 and last 2-3 years.</p>
	<p>8.3. Advance the rehabilitation of Boston Road located in Westford, communicating updates to all stakeholders.</p>	<p>MassDOT, NMCOG</p>	<p>5.1</p>	<p>The groundbreaking for Boston Road occurred in April 2025. Construction will continue through April 2026.</p>
	<p>8.4. Advance the replacements of Chelmsford Bridge and the section Gorham Street over I-495, and the rehabilitation of Westford Street over I-495, communicating updates to all stakeholders.</p>	<p>MassDOT, NMCOG</p>	<p>5.1</p>	<p>MassDOT held public meetings regarding the Chelmsford-Lowell Bridge Bundle Replacement project in April 2025. Construction begins this month on both bridges and will continue through 2028.</p>

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
9. Strengthen Childcare Networks to Support Employment Opportunities and Economic Mobility for Child Guardians	9.1. Review municipal zoning to ensure that childcare-related uses, including in-home family daycares, are allowed by-right.	NMCOG	3.3	NMCOG completed a chart summarizing childcare uses in zoning for all nine communities in the region. It will be shared with the CEDS Committee and municipal planners in 2025.
10. Complete Regional Digital Equity Plan	10.1. Investigate the needs of the people who have barriers to broadband internet and support initiatives to fill those needs, allowing equitable access to essential internet services. The population facing barriers may include seniors, people who make low incomes, people with limited English proficiency, people experiencing homelessness, and other communities.	NMCOG, Municipalities, CBOs	1.1, 4.1	NMCOG and MAPC have met with stakeholders via charrettes and interviews to identify barriers residents face to obtaining internet access. A survey was also circulated. All initial outreach has been completed. Drafting and final feedback was collected starting in 2025.
	10.2. Seek funding for initiatives to advance digital equity, such as programs providing education towards computer and Internet literacy, appropriate equipment such as computers or routers, financial assistance to pay for access at appropriate speeds, and education and enforcement addressing security and privacy risks.	NMCOG, Municipalities, CBOs	3.3, 3.4, 3.5	All nine municipalities submitted paperwork to reserve up to \$100,000 each for an initial round of available funding. NMCOG explored the Federal Digital Equity Competitive Grant Program. NMCOG and MAPC finalized asset mapping and identified funding resources and will be incorporated into the final plan.
	10.3. Evaluate small retail and service businesses adoption of internet-based service models and the compare internet-only businesses, brick-and-mortar businesses, and hybrid models to determine best ways to assist very small businesses in growth.	NMCOG, Small Business Centers	2.6, 3.1	NMCOG completed a small business focus group to determine needs. Recommendations to address challenges were drafted and will be incorporated into the final plan.
	10.4. Perform outreach to stakeholders and populations facing barriers to achieving digital equity and connect them with programming to address infrastructure, device, and literacy needs.	NMCOG, Municipalities, CBOs	3.3, 3.4, 3.5, 4.1	NMCOG led eight focus groups representing underserved populations in the region. Recommendations to address digital challenges will be incorporated into the final plan.

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
11. Grant Application and Administration Capacity Building	11.1. Identify top project priorities for Pepperell, Dunstable, and Tewksbury to support grant applications for these priorities.	NMCOG, Pepperell, Dunstable, Tewksbury	2.4	NMCOG also assisted Pepperell with a master plan prioritization project in 2023 and 2024
	11.2. Research, assess, and identify federal, state and other funding opportunities, especially through the Community Compact, to benefit the region’s municipalities.	NMCOG	2.4	NMCOG assisted Dunstable with numerous grant applications, netting funding for conservation, trail, and other local projects.
12. Revitalization of Regional Network of Village and Neighborhood Centers	12.1. Complete the planning for the sidewalk expansion from the Senior Center at 37 Nashua Road down Mill Street and Main Street towards the Main Street Rotary using the \$2.75 million Massworks grant.	Pepperell	2.1, 5.3, 7.1	Work on this project advanced in 2024.
	12.2. Explore methods and create a process for inventorying vacant storefronts in the regional network of village and neighborhood centers.	NMCOG	2.1, 2.5, 2.6	The City of Lowell has been working with the MA Office of Business Development to fill vacant storefronts through the Vacant Storefront Program. Through the funding, the city runs the Small Business Expansion Program that provides forgivable loans of up to \$30k. They work on about 2 city projects per year. The City of Lowell presented their work to the CEDS Committee for other towns to pursue.
	12.3. Complete the Chelmsford Center Village Master Plan Update.	NMCOG, Chelmsford	2.5, 2.6	NMCOG evaluated the 2013 Chelmsford Center Village Plan and began working on assessing Chelmsford Street and evaluating land uses to boost economic activity and reduce vacancies.
	12.4. Complete the Dunstable Union Building Reuse Feasibility Study and advance its recommendations.	NMCOG, Dunstable	7.1	Following completion of the Union School Building Visioning Study, Dunstable Town Meeting appropriated ~\$1m in Community Preservation Act funds for exterior renovations. The Town applied for funding from the Rural Projects Fund, and received \$50k from MassDevelopment, matched by \$150k from the Groton Dunstable Regional School Committee, for architectural and engineering design work for the interior.

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	12.5. Continue incremental improvements to wayfinding signage for key sites within the City of Lowell.	Lowell	7.1, 7.2	Lowell substantially completed the installation of new wayfinding signage throughout downtown, the Acre, and some sections of Back Central.
	12.6. Investigate funding sources and research strategies to establish small business incubators within underutilized properties throughout the Greater Lowell Region, including the coordination of food-based and other opportunities.	NMCOG, Lowell Plan, Municipalities	7.2, 7.3	The Fitzpatrick Collaborative continues to develop and procure equipment toward the establishment of a Commercial Kitchen. The Agricultural Commission and consultant Growing Places continued to seek space to house the food hub. The Town of Pepperell Select Board appropriated the balance of the earmarked funds to the Regional Food Center (Food Hub) late 2024.
13. Industrial and Mixed-Use Development	13.1. Continue negotiations with developers about activating the remaining parcels in the Hamilton Canal Innovation District.	Lowell	2.5	Negotiations with developers are ongoing, with four parcels just sold from one developer to another. There are active negotiations on the remaining parcels.
	13.2. Continue discussions with MassDOT to place construction of a southbound exit on Route 3 near the New Hampshire state line, including evaluation of steps needed to make it a higher priority or place it on the TIP.	NMCOG, Tyngsborough	2.1	NMCOG convened discussions with Nashua Regional Planning Commission on southbound exit and expressed priority to MassDOT.
	13.3. Apply for Federal Economic Development Administration (EDA) funding to make necessary transportation improvements on Locust Avenue if a private beneficiary partner is identified.	NMCOG, Tyngsborough	2.1	No private entity was identified in 2024, but this action remains a priority in 2025.
	13.4. Evaluate the approach to promotion and utilization of Opportunity Zones through case studies or other methods.	NMCOG, Lowell	2.4	This action was not completed due to de-prioritization in 2025.
14. Enhance Tourism and Visitation	14.1. Complete the Greater Lowell Tourism and Visitation Report.	NMCOG	7.1, 7.2, 7.3	NMCOG completed this plan in 2024 and is now working with the GLTVS and Convention and Visitor Bureau for methods of marketing to domestic and international tourists.
	14.2. Reconvene the Greater Lowell Tourism and Visitation Subcommittee (GLTVS) of the CEDS Committee.	NMCOG, GLTVS	7.1, 7.2, 7.3	Complete. The GLTVS meets bimonthly and focuses on attracting domestic and international tourism through MA250 activities.

TABLE 2: 2024 SCHEDULE OF GOALS OUTCOMES

Activity or Project	Task	Lead Agency or Actor	Objectives Advanced	Outcome
	<p>14.3. Brainstorm and define a visual brand and coordinated activities to promote tourism in the Greater Lowell Region in anticipation of the 250th anniversary of the United States and the City of Lowell's 200th anniversary.</p>	GLTVS	7.1, 7.2, 7.3	NMCOG continued to work on branding with the GLTVS through 2024.
	<p>14.4. Provide support in state-wide initiatives such as the Statewide Trail Mapping program or development of the regional or statewide trail networks.</p>	NMOCG, Lowell Parks & Conservation Trust	7.1	NMCOG staff have continued work on the statewide trail database mapping program, working with other RPAs and MassGIS in developing data for a trail data website that is expected to launch in June 2025.
<p>15. Economic Development District Application</p>	<p>15.1. Continue working with the Federal Economic Development Administration (EDA) to achieve Economic Development District (EDD) designation.</p>	NMCOG	2.2	NMCOG has continued contact with EDA to track progress on its EDD application.

Action Plan Updates

Goal 1: Economic Resiliency

Incorporate long-term measures that bolster the region’s ability to withstand or avoid a shock and enhance the region’s capability and ability to respond to recovery needs following an incident.

NMCOG and MAPC are completing a Greater Lowell Digital Equity Plan in 2024. This plan seeks to further the goals of Digital Equity, ensuring that everyone in the region is able to successfully access and navigate the Internet with a workable device. Closing the Digital Divide has become a top priority for the Commonwealth of Massachusetts, as inequities in digital access either lead to or exacerbate inequities in key areas of daily life, such as healthcare, education, economic opportunity, and safety. The plan focuses on three key themes: infrastructure, device access, and education. The team conducted outreach to all nine municipalities, including interviews with stakeholders in areas such as business development, education, healthcare, and housing, charrettes open to the public, and focus groups representing underserved populations. The project is scheduled to be completed in spring 2025.

Goal 2: Economic Development

Restore the regional and local economies devastated by the COVID-19 pandemic and build economic resilience through a diversified economy that includes science, health and technology innovation, advanced manufacturing, biotech, and prosperous small businesses.

The City of Lowell was among the first communities to apply to the Vacant Storefront Program created by the Massachusetts Office of Business Development in 2018. This state program offers up to \$10,000 in state refundable tax credits to tenants looking to activate and occupy existing vacant storefronts. For this program, the municipality must provide matching funding to the tenant for the State to approve the tax credits. Lowell has several programs that they can pair with the Massachusetts Vacant Storefront Program, such as the Community Development Block Grant. Through this funding, they run a small business expansion program, which provides forgivable loans of up to \$30,000 available to brick-and-mortar ground floor tenants looking to start or expand a business. After COVID-19, they bring forward an average of 2 projects annually.

Goal 3: Workforce Development and Employment Support

Ensure that workforce initiatives align with current and future employment opportunities; that training supports workforce resiliency and the ability to shift between jobs and industries; and the necessary support services - day care, transportation, language training, etc. – are in place to overcome barriers to employment.

In the fall of 2023, MassHire Greater Lowell started a ride sharing pilot project that provides home-work-home transportation to employees in the region. Using a subsidy from MassDevelopment, MassHire was able to



Westford Strategic Planning Retreat at Kimball Farms, courtesy Town of Westford

provide this service at \$2.00 per ride. A full-time call center and cell phone app are also helping to expand the service. This pilot is being evaluated with Phase 2 being considered for 2025.

In the survey for Envision 2050, the majority of respondents requested improved last-mile connections as the first method to improve regional transportation. MassHire GLWB has partnered with three workforce boards to apply for a \$2.2 million grant for behavioral health training and a \$2.4 million grant for establishment of a Healthcare Hub from the Commonwealth Corporation, building upon a previous \$200,000 grant to plan behavioral health training. MassHire GLWB also completed a Regional Blueprint focused on manufacturing, healthcare, and IT for the Greater Lowell Region in partnership with the North Shore and Merrimack Valley Workforce Boards.

NMCOG staff completed some initial zoning research on childcare uses in each of NMCOG's nine member communities.

Goal 4: Infrastructure

Build upon the existing sewer, water, telecommunication and public utility infrastructure to increase capacity and address gaps in the existing infrastructure so that businesses can grow in the future.

Infrastructure capacity issues were identified as a critical barrier to economic development in 2024. The City of Lowell worked with CDM Smith to complete a preliminary design for a more-than-\$300 million project to separate stormwater infrastructure in its Centralville neighborhood, reduce flooding in its Belvidere neighborhood, make smaller improvements throughout the City, and make capacity improvements at the regional wastewater treatment facility. This project is anticipated to start in 2025 and be completed in 2031. Local and state officials have held regular meetings to discuss long-term plans for further reducing combined sewer overflows to improve the health of the Merrimack River.

In addition, NMCOG and its municipalities undertook preliminary discussions related to electricity capacity and sewer capacity in 2024. The Town of Westford plans to explore options to increase the capacity of its electrical grid along Route 110 to allow for further development, including potential state participation in design of capacity improvements required by the electrical utility. Further discussions related to wastewater capacity across the region are anticipated in 2025.

Goal 5: Transportation

Develop the transportation infrastructure to ensure that the Transportation Network supports economic development needs and accommodates future economic growth and address evolving mobility technology, which is trending toward driverless cars, ride sharing, telecommuting and electrification.

Several NMCOG communities, including Dracut, Chelmsford, and Westford have begun installing electric vehicle infrastructure in public parking lots devoted to civic uses. Additional research and development of electric

vehicle-related infrastructure is anticipated to be in higher demand in the future. The Envision 2050 Plan, completed in 2023, and Greater Lowell Vision Zero: Regional Safety Action Plan, completed in 2024, are both currently being implemented. NMCOG was unsuccessful applying for additional Safe Streets and Roads for all funding in 2024, but it intends to apply in 2025. The Regional Bicycle and Pedestrian Plan is underway and will be an important component of the next long-range transportation plan and inform other local and regional plans.

Goal 6: Housing

Create more market-rate and affordable housing throughout the region to ensure that businesses can expand and relocate to the region with the assurance that their workforce will be able to own, lease or rent affordable, quality housing.

NMCOG advanced *At Home in Greater Lowell* to accelerate housing production throughout the region. This plan resulted in six goals and seventeen draft strategies. NMCOG intends to present the plan to its nine communities in 2025, finalize part 1, and commence part 2. This complements the work being done in individual municipalities such as the adoption of zoning compliant with the MBTA Communities act, the completion of affordable housing projects such as Acre Crossing's 32 affordable sales units in Lowell's Acre neighborhood, and the permitting of major housing projects such as 37 Powers Road, Westford.

Also in 2024, NMCOG advanced Housing Production Plans for Lowell, Dracut, Chelmsford, and Tyngsborough. The HPPs for Dracut and Lowell were completed in 2024, and completion for Chelmsford and Tyngsborough is anticipated in 2025. Overall, increased flexibility in zoning and housing development is considered crucial to increasing housing stock in the nine communities.

Finally, NMCOG received \$95,000 to start a Regional Housing Services Organization Pilot Program, which started in spring 2025.

Goal 7: Community and Quality of Life

Maintain the community character in the region by preserving and protecting the region's natural, cultural and historic resources and by encouraging balanced growth.

Within the City of Lowell, there remains interest in continuing to convert existing mill buildings into new housing. Such adaptive reuse projects balance preservation of Lowell's history as a mill city while addressing current economic and cultural needs. Though many first-floor spaces in commercial buildings remain empty, many are filled with art, decorations, and other eye-catching displays to enhance the attraction of these underutilized spaces. Many other communities, such as Tewksbury and Pepperell, have begun the organization of special events celebrating Massachusetts' 250th anniversary to take place in 2025.



Lowell Plan Public Matters cohort members rafting on the Concord, courtesy Lowell Plan

Evaluation Framework Measurements

The seven CEDS Goals and Objectives were summarized in the Strategic Direction and Action Plan. Outlined below are the specific measures, indicators, and 2020 and 2021 quantities for each indicator. The timeframe each measurement represents differs from indicator to indicator depending on the data source, which is noted in the final column. The performance indicators will reflect whether the specific measures have been positive, negative or unchanged. Notably, occasionally the quantity reported in the previous CEDS is adjusted as data sources have adjusted their preliminary numbers.

TABLE 1: EVALUATION FRAMEWORK

Goal	Measure	Indicator	2022 Quantity	2023 Quantity	2024 Quantity	Change between most recent periods	Note
1	Update hazard mitigation plans	Number of hazard mitigation plans or projects completed during CEDS	8	8	8	0	The number represents the number of current HMPs as of December 31 each year.
2	Attract and grow small businesses	Total number of establishments	10,431	10,240	N/A	-1.8%	This number represents the total number of private establishments of all types in Q4 of the preceding years (2022 Q4 and 2023 Q4).
2	Increase employment	Total number of Jobs	128,004	125,533	N/A	-1.9%	This number represents the average monthly employment for all public and private establishments in Q4 of the preceding years (2022 Q4 and 2023 Q4)
2	Improve wages	Average wages	\$1,737	\$1,706	N/A	-1.8%	This number represents the average weekly wage of all public and private establishments in Q4 of the preceding years (2022 Q4 and 2023 Q4)
2	Reduce unemployment rate	Unemployment rate	3.2%	2.3%	3.9%	70%	This number represents the region's average unemployment rate for the first 11 months of the year (2022, 2023, 2024) as reported by the Local Area Unemployment Survey <i>*Final month of data not available at time of updates</i>
2	Expand Opportunity Zone investments	Number and amount of Opportunity Zone investments	0	5	0	-100%	This represents the number and total estimated value of major projects <u>commenced</u> in the opportunity zone each year (projects may be completed in future years) as provided by the City of Lowell
3	Increase workforce training participation	Number of residents served by GLWFB	320	344	335	-2.6%	This number represents the Total Enrollments of Workforce or Skills Training Programs of the MassHire Greater Lowell Workforce Board in the previous fiscal year (FY 24).

TABLE 1: EVALUATION FRAMEWORK

Goal	Measure	Indicator	2022 Quantity	2023 Quantity	2024 Quantity	Change between most recent periods	Note
3	Enhance workforce training services for businesses	Number of businesses receiving services from GLWFB	929	892	1,059	18.7%	This number represents the Total Employers Receiving Services from the MassHire Greater Lowell Workforce Board in the previous fiscal year (FY 24).
3	Increase level of skills training certification	Number of industry-recognized certifications and credentials Issued by GLWFB	275	203	237	16.7%	This number represents the Total Industry Certifications from the MassHire Workforce Board in the previous fiscal year (FY 24).
5	Increase population served by transit	Unlinked LRTA Trips	665,619	957,501	977,727	2.1%	These numbers are the sum total per calendar year.
5	Improve bridge conditions	Number of structurally deficient bridges	24/253 (9.5%)	26/267 (9.7%)	26/267 (9.7%)	0	This number represents the number of structurally deficient bridges and total bridges on the MassDOT Bridge Inspection Management System.
5	Increase walking and bicycle trails	Number and miles of walking and bicycle trails	343	343	343	0	NMCOG regional trails database as of 12/29/2025. Mileage excludes shared bike lanes (sharrows). Mileage is based on the total length of trail segments in the GIS data.
6	Increase number of housing units	Number of housing units permitted	239	497	N/A	108%	The numbers are the sum total preliminary housing unit building permits for each year reported by HUD's State of the Cities Data Systems
6	Increase affordable housing units	Number of affordable housing units	11,597	11,602	11,602	0%	These are snapshots provided by DHCD of the SHI in May 5, 2022, 2023, and 2024.
7	Increase economic footprint of cultural businesses	Total wage of selected industries	\$288,457	\$315,338	\$158,836 (first 6 months)	9.3%	This is the sum total of all wages paid in Arts, Entertainment, and Recreation Industry and Accommodation and Food Services Industry in the preceding years (2022, and 2023, and 2024) in thousands of dollars

Section 4

Schedule of Goals for 2025

2025 Action Plan and Next Steps

This section describes the anticipated and priority actions to be undertaken in 2025. These activities will be selected based on their importance to increase the region’s resiliency, workforce availability, equity, and flexibility in the face of constantly changing economic conditions. In addition, they follow the recommendations in Local Rapid Recovery Plans and the Economic Resilience and Recovery Plan whenever possible. Activities are nominated by NMCOG based on the analysis in Sections 3 and 4 and stakeholder input, then refined by a working group of CEDS Committee members.

In 2025, NMCOG is in the process of developing a new five-year CEDS Plan with consultant, Fourth Economy. This process involves extensive outreach to a variety of stakeholders in areas including economic development, banking, planning, arts, education, and environmental sustainability. Outreach will take the form of individual interviews and a summit. Meetings with the CEDS Committee will finalize visioning and primary strategies to focus on.

In addition to these activities or projects, communities and agencies will undertake other economic development activities, such as but not limited to continuing business support and recruitment, regular workforce development activities, and infrastructure maintenance and construction. See the full description of goals and objectives in the Greater Lowell CEDS for 2020-2025 at <https://www.nmcog.org/ceds>



Ribbon cutting at the City of Lowell.

Challenges and Mitigation

Capacity and funding are two continuing challenges that local governments and CEDS project champions continue to face. For many communities, there is limited professional staff capacity to take on additional tasks to pursue economic development projects including grant applications requiring match. Sustained efforts by volunteers or the phasing of projects have been successful in some cases but may not work for all efforts. Access to resources can be a challenge from early project development to implementation.

The Commonwealth's One Stop for Growth application portal and new economic development funding programs were created for the purpose of offering multiple funding sources to help projects advance to the next stage. These competitive funding sources present new opportunities to move projects forward. However, for some projects, the cost for implementation may be higher than local or state funding sources can provide, and additional resources are needed. It can be very challenging to align timelines for state and federal funding programs, creating a funding gap that prevents some projects from proceeding.

EDA Assistance Needed

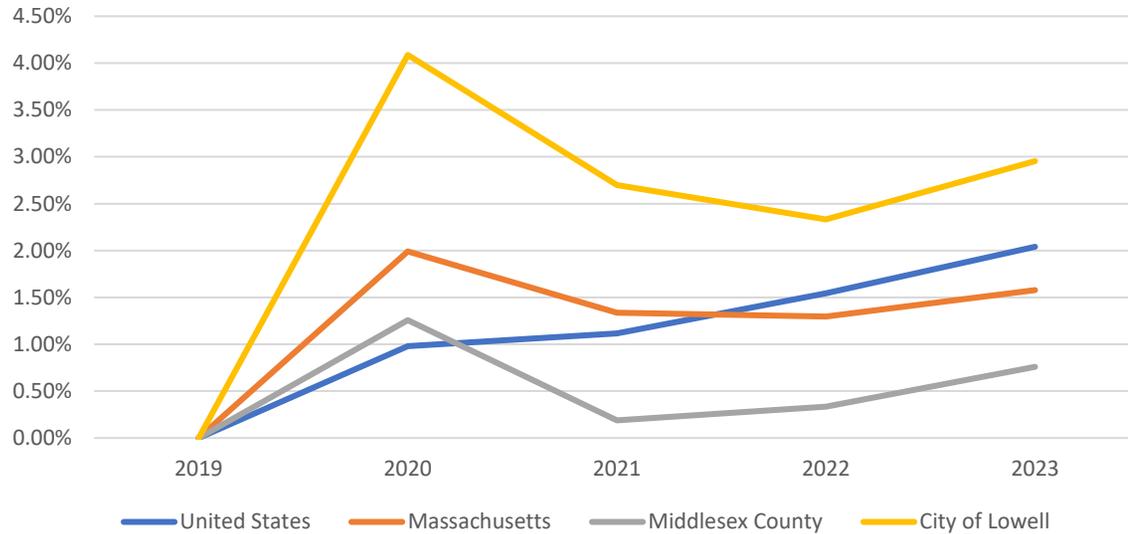
Through the American Rescue Plan Act of 2021, additional federal funding was made available to state and local governments and through new federal funding opportunities, primarily through the Economic Development Administration (EDA). As guidance is issued, local governments and CEDS project managers and stakeholders will explore these funding opportunities. NMCOG staff are prepared to assist governmental and non-profit organizations in pursuing EDA assistance, as well as other federal and state funding programs, to advance CEDS projects.

Appendix 1

Socioeconomic Data

Demographics: Population

FIGURE 1: POPULATION CHANGE IN % SINCE 2019 ACS, 2019 TO 2023



This CEDS Report measures and discusses overall population trends in relevant to the Greater Lowell area. Data was collected from the American Community Survey (ACS).

Figure 1 shows population change since the 2019 one-year ACS. This year, the City of Lowell was estimated to increase in population, beginning to reverse its two-year decline. However it—along with Middlesex County and Massachusetts as a whole—have not reached their 2020 levels.

Source: U.S. Census Bureau, American Community Survey, One-Year data, Table B01001. *2020 1-year data is not available, so data from U.S. Census Bureau, Decennial Census, Table PL1 was used.

TABLE 2: POPULATION IN THE REGION, STATE, AND NATION, 2009-13 TO 2019-2023

	2009-2013	2011-2015	2013-2017	2015-2019	2017-2021	2019-2023
United States	311,536,594	316,515,021	321,004,407	324,697,795	329,725,481	332,387,540
Massachusetts	6,605,058	6,705,586	6,789,319	6,850,553	6,991,852	6,992,395
Greater Lowell	291,027	297,449	302,306	304,280	308,531	308,282
City of Lowell	107,466	109,349	110,964	111,306	114,804	114,799
Region Outside Lowell	183,561	188,100	191,342	192,974	193,727	193,483

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B01001.

TABLE 3: POPULATION IN THE REGION, STATE, AND NATION, 2018-2023

	2018	2019	2020*	2021	2022	2023
United States	327,167,439	328,239,523	331,449,281	331,893,745	333,287,562	334,914,896
Massachusetts	6,902,149	6,892,503	7,029,917	6,984,723	6,981,974	7,001,399
Middlesex County	1,614,714	1,611,699	1,632,002	1,614,742	1,617,105	1,623,952
City of Lowell	111,666	110,990	115,554	114,005	113,594	114,289

Source: U.S. Census Bureau, American Community Survey, One-Year data, Table B01001. 2020. *2020 1-year data is not available, so data from U.S. Census Bureau, Decennial Census, Table PL1 was used.

Demographics: Age

TABLE 4: AGE COHORTS IN THE REGION, STATE, AND NATION, 2009-13 TO 2019-23

		2009-2013	2011-2015	2013-2017	2015-2019	2017-2021	2019-2023
United States	19 and below	26.60%	26.00%	24.90%	24.00%	23.80%	24.80%
	20-44	33.60%	33.50%	33.00%	33.00%	33.30%	33.30%
	45-64	26.40%	26.30%	28.70%	28.90%	28.60%	25.10%
	65 and above	13.40%	14.10%	13.40%	14.10%	14.30%	16.80%
Mass.	19 and below	24.50%	24.00%	23.50%	23.10%	22.90%	22.50%
	20-44	33.60%	33.50%	33.50%	33.60%	33.60%	33.70%
	45-64	27.80%	27.80%	27.60%	27.20%	26.90%	26.30%
	65 and above	14.10%	14.70%	15.50%	16.20%	16.50%	17.50%
Greater Lowell	19 and below	26.20%	25.40%	24.90%	24.00%	23.80%	23.70%
	20-44	32.90%	33.10%	33.00%	33.00%	33.30%	33.10%
	45-64	28.70%	28.80%	28.70%	28.90%	28.60%	27.60%
	65 and above	12.20%	12.70%	13.40%	14.10%	14.30%	15.60%
City of Lowell	19 and below	26.90%	26.30%	26.70%	25.20%	24.70%	25.00%
	20-44	38.80%	39.00%	38.60%	39.10%	39.50%	38.90%
	45-64	23.60%	24.40%	24.20%	24.70%	24.40%	23.80%
	65 and above	10.70%	10.30%	10.50%	11.00%	11.40%	12.40%
Region Outside Lowell	19 and below	25.70%	24.80%	23.90%	23.30%	23.20%	22.90%
	20-44	29.50%	29.60%	29.70%	29.40%	29.60%	29.70%
	45-64	31.70%	31.40%	31.30%	31.40%	31.10%	29.90%
	65 and above	13.10%	14.10%	15.00%	15.90%	16.10%	17.50%

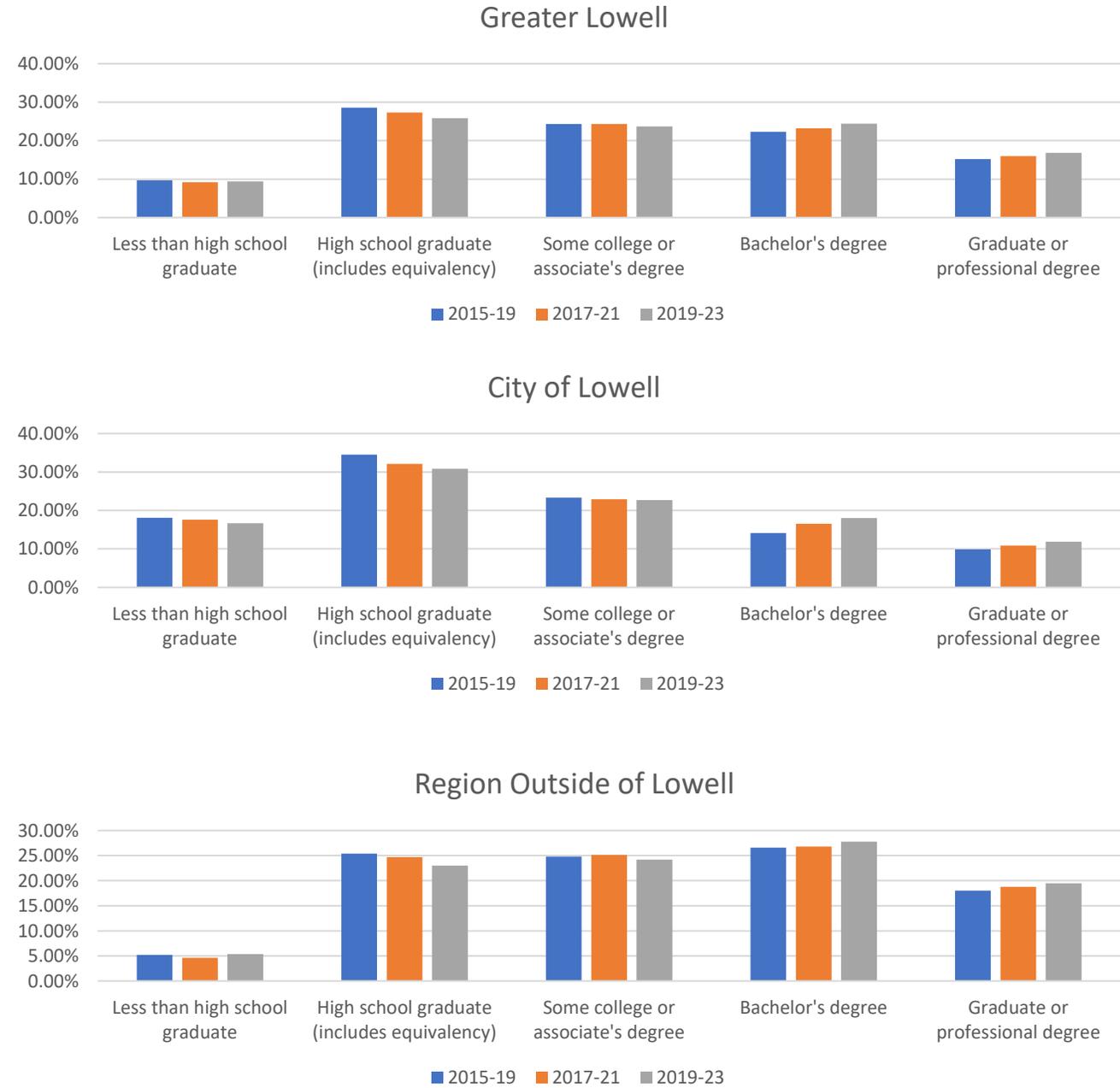
Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B01001.

This CEDS Report will measure change in age trends by comparing 2009-13 data to 2019-2023 data. Trends have generally continued, with proportions of each age group remaining relatively steady with the exception of a slight increase in residents aged 65 and older – a larger jump than was estimated in previous American Community Surveys. This increase reflects current global trends of increased older populations as people live longer and birth rates decline.

The City of Lowell maintains a younger population compared to the rest of the country, with more residents between the ages of 20 and 44 and fewer residents aged 65 and older. The region outside of Lowell is slightly older compared to the rest of the country, with a higher proportion of residents aged between 45 and 64 and 65 and above.

Demographics: Educational Attainment

FIGURE 2: PROPORTION OF POPULATION 25 AND OVER BY EDUCATIONAL ATTAINMENT, BY REGION AND YEAR



According to 2015-2019 and 2019-2023 ACS data, Massachusetts, Greater Lowell, and the region outside of Lowell all saw increases in residents obtaining Bachelor’s degrees or a graduate or professional degree. The City of Lowell saw an increase in residents getting Bachelor’s degrees and graduate or professional degrees. Proportions of those who graduated from high school or less are either decreasing or remaining the same in most areas, with the exception being the region outside of Lowell, which saw a small increase in residents with less education than a high school graduate.

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B06009.

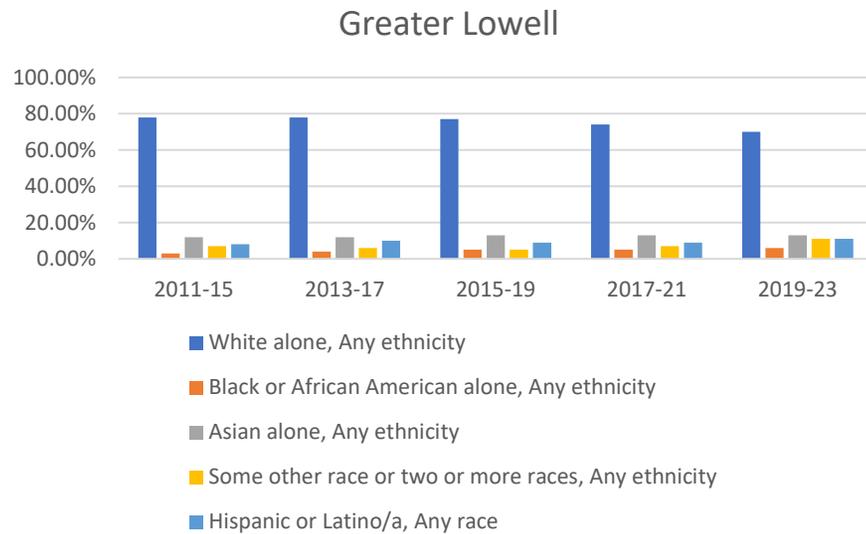
TABLE 5: PROPORTION OF POPULATION 25 AND OVER BY EDUCATIONAL ATTAINMENT IN THE REGION, STATE, AND NATION, 2013-17 TO 2019-23

		2013-17	2015-19	2017-21	2019-23
United States	Less than high school graduate	12.70%	12.00%	11.10%	10.6%
	High school graduate (includes equivalency)	27.30%	27.00%	26.50%	26.2%
	Some college or associate's degree	29.10%	28.90%	28.70%	28.2%
	Bachelor's degree	19.10%	19.80%	20.60%	21.3%
	Graduate or professional degree	11.80%	12.40%	13.10%	13.7%
Massachusetts	Less than high school graduate	9.70%	9.20%	8.80%	8.6%
	High school graduate (includes equivalency)	24.70%	24.00%	23.20%	22.8%
	Some college or associate's degree	23.50%	23.00%	22.80%	21.9%
	Bachelor's degree	23.40%	24.10%	24.80%	25.3%
	Graduate or professional degree	18.70%	19.60%	20.40%	21.4%
Greater Lowell	Less than high school graduate	10.80%	9.70%	9.20%	9.4%
	High school graduate (includes equivalency)	29.40%	28.60%	27.30%	25.8%
	Some college or associate's degree	24.70%	24.30%	24.30%	23.7%
	Bachelor's degree	20.90%	22.30%	23.20%	24.4%
	Graduate or professional degree	14.20%	15.20%	16.00%	16.8%
City of Lowell	Less than high school graduate	20.20%	18.10%	17.60%	16.7%
	High school graduate (includes equivalency)	34.20%	34.50%	32.10%	30.8%
	Some college or associate's degree	23.10%	23.30%	22.90%	22.7%
	Bachelor's degree	13.00%	14.10%	16.50%	18.0%
	Graduate or professional degree	9.60%	9.90%	10.90%	11.9%
Region Outside Lowell	Less than high school graduate	5.90%	5.20%	4.60%	5.4%
	High school graduate (includes equivalency)	26.90%	25.40%	24.70%	23.0%
	Some college or associate's degree	25.60%	24.80%	25.10%	24.2%
	Bachelor's degree	25.00%	26.60%	26.80%	27.8%
	Graduate or professional degree	16.60%	18.00%	18.80%	19.5%

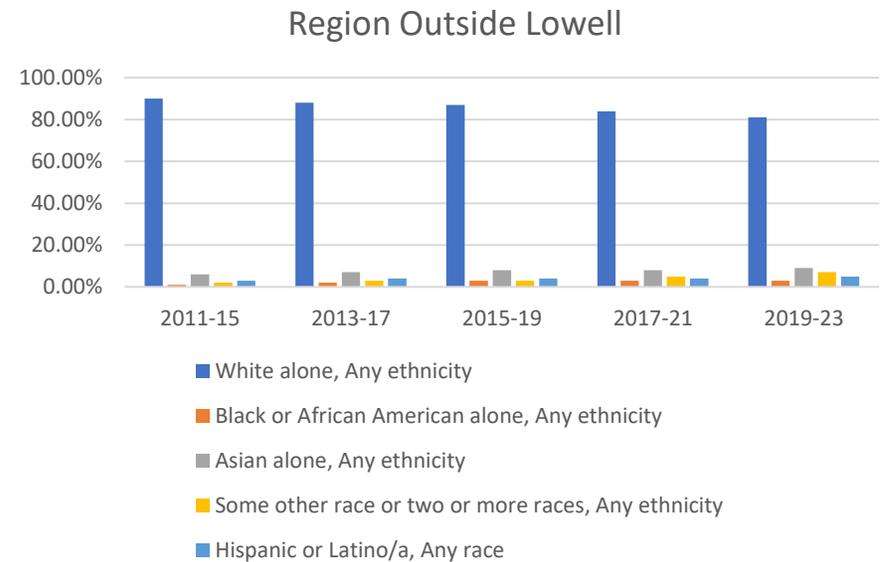
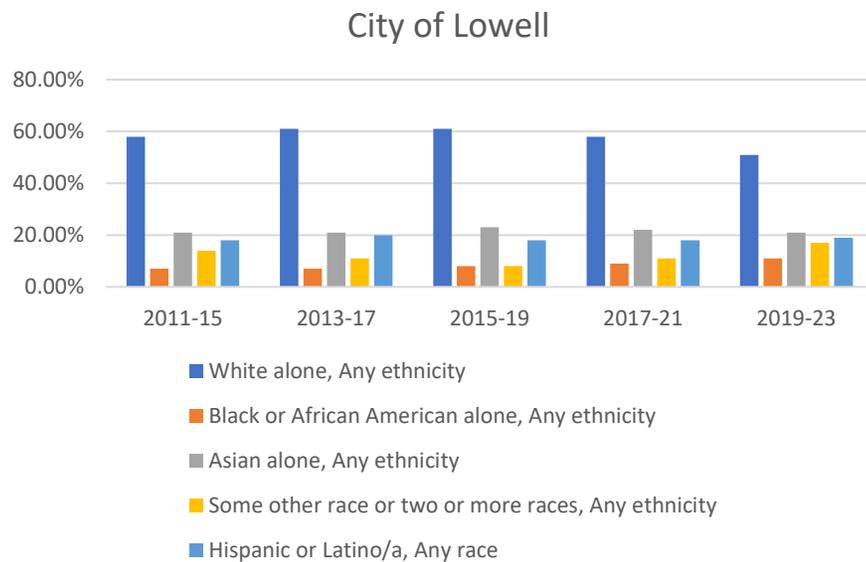
Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B06009.

Demographics: Race/Ethnicity

FIGURE 3: RACE AND ETHNICITY, BY REGION AND YEAR



The Greater Lowell Region, like the Commonwealth of Massachusetts, has a higher proportion of residents identifying as White compared to the rest of the nation. Overall, the proportion of residents who identify as White is decreasing, while the proportions of all other racial groups are increasing. The Hispanic/Latino/a population is also growing in the region outside of Lowell. The fastest growing racial group is that of residents who identify as two or more races.



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B03002.

TABLE 6: GREATER LOWELL POPULATION BY RACE, 2010 AND 2020 DECENNIAL CENSUS

Race	2010 Population	2020 Population	% Change Between 2010 and 2020	% of Total Population in 2020
White	216,755	201,156	-7.2%	64.9%
Black	8,777	15,378	75.2%	5.0%
Hispanic or Latino	22,704	33,722	48.5%	10.9%
Asian	31,843	43,143	35.5%	13.9%
American Indian & Alaskan Native	312	261	-16.3%	0.1%
Some Other Race	1,926	3,905	102.8%	1.3%
2 or more races	4,584	12,444	171.5%	4.0%

Source: U.S. Census Bureau 2010 Census and 2020 Census via Donahue Institute

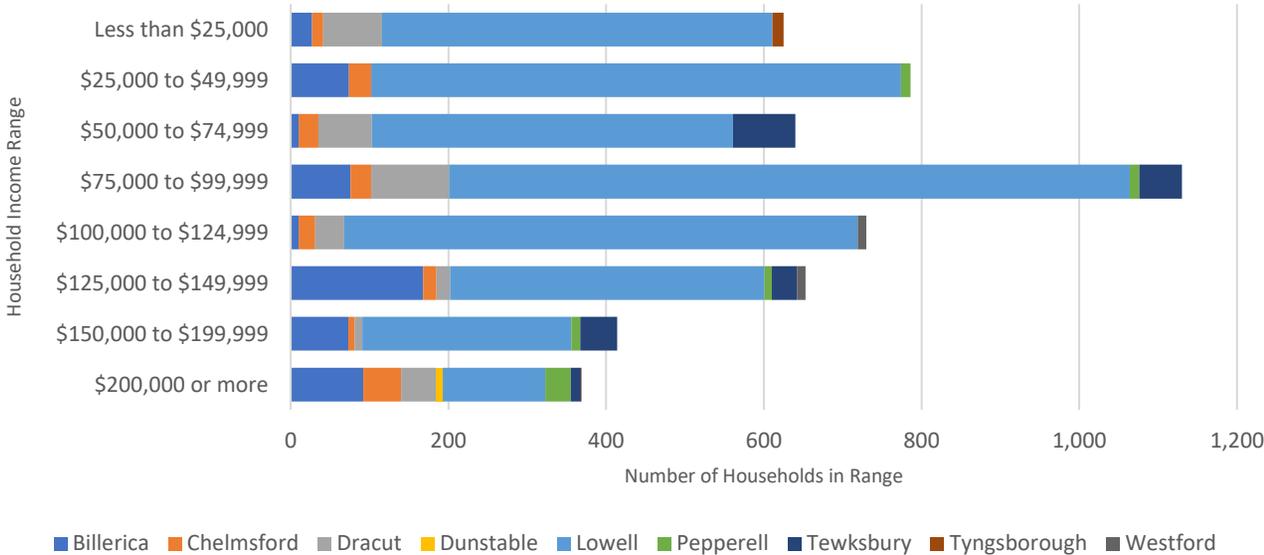
TABLE 7: PROPORTION OF POPULATION BY RACE BY THE REGION, STATE, AND NATION, 2011-15 TO 2019-23

		2011-15	2013-17	2015-19	2017-21	2019-23
United States	White alone, Any ethnicity	74%	73%	72%	6%	63%
	Black or African American alone, Any ethnicity	13%	13%	13%	13%	12%
	Asian alone, Any ethnicity	5%	5%	6%	6%	6%
	Some other race or two or more races, Any ethnicity	9%	9%	9%	14%	17%
	Hispanic or Latino/a, Any race	17%	18%	18%	18%	19%
Massachusetts	White alone, Any ethnicity	80%	79%	78%	75%	71%
	Black or African American alone, Any ethnicity	7%	7%	8%	7%	7%
	Asian alone, Any ethnicity	6%	6%	7%	7%	7%
	Some other race or two or more races, Any ethnicity	7%	7%	8%	11%	15%
	Hispanic or Latino/a, Any race	11%	11%	12%	12%	13%
Greater Lowell	White alone, Any ethnicity	78%	78%	77%	74%	70%
	Black or African American alone, Any ethnicity	3%	4%	5%	5%	6%
	Asian alone, Any ethnicity	12%	12%	13%	13%	13%
	Some other race or two or more races, Any ethnicity	7%	6%	5%	7%	11%
	Hispanic or Latino/a, Any race	8%	10%	9%	9%	11%
City of Lowell	White alone, Any ethnicity	58%	61%	61%	58%	51%
	Black or African American alone, Any ethnicity	7%	7%	8%	9%	11%
	Asian alone, Any ethnicity	21%	21%	23%	22%	21%
	Some other race or two or more races, Any ethnicity	14%	11%	8%	11%	17%
	Hispanic or Latino/a, Any race	18%	20%	18%	18%	19%
Region Outside Lowell	White alone, Any ethnicity	90%	88%	87%	84%	81%
	Black or African American alone, Any ethnicity	1%	2%	3%	3%	3%
	Asian alone, Any ethnicity	6%	7%	8%	8%	9%
	Some other race or two or more races, Any ethnicity	2%	3%	3%	5%	7%
	Hispanic or Latino/a, Any race	3%	4%	4%	4%	5%

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B03002.

Income by Race and Ethnicity

FIGURE 4: INCOME DISTRIBUTION BY MUNICIPALITY (BLACK ALONE HOUSEHOLDER, ANY ETHNICITY), 2019-2023



Overall, the City of Lowell is the most racially and economically diverse municipality in the Greater Lowell Region.

Households with a head of household identifying as White, Asian, and Interracial groups tend to have higher proportions within income brackets of \$150,000 or above. This is correlated with living outside of Lowell, creating economic and racial geographic disparities..

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Tables B19001A-B19001I.

FIGURE 5: INCOME DISTRIBUTION BY MUNICIPALITY (ASIAN ALONE HOUSEHOLDER, ANY ETHNICITY), 2019-2023

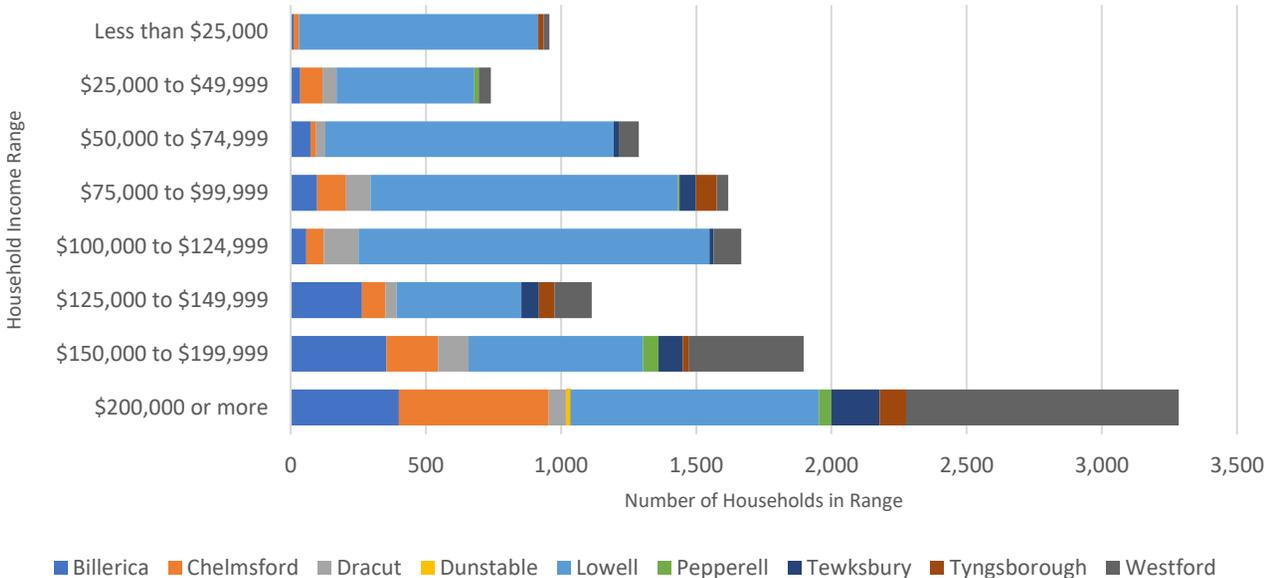


FIGURE 6: INCOME DISTRIBUTION BY MUNICIPALITY (WHITE ALONE HOUSEHOLDER, NOT HISPANIC OR LATINO), 2019-2023

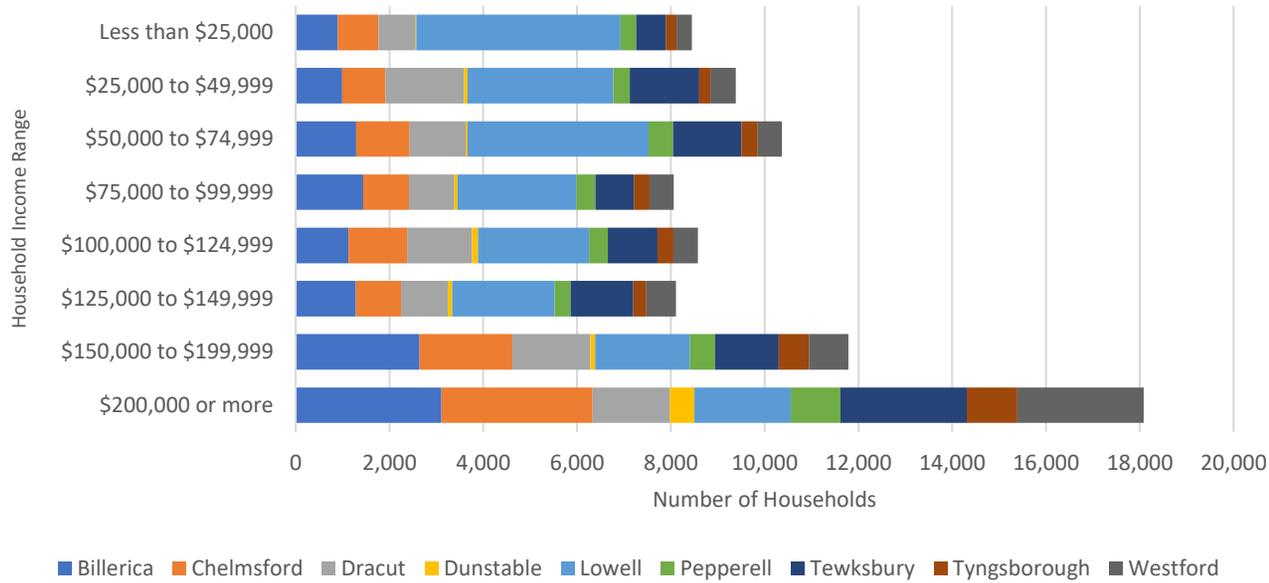


FIGURE 7: INCOME DISTRIBUTION BY MUNICIPALITY (ALL OTHER RACES OR TWO OR MORE RACES HOUSEHOLDER, ANY ETHNICITY), 2019-2023

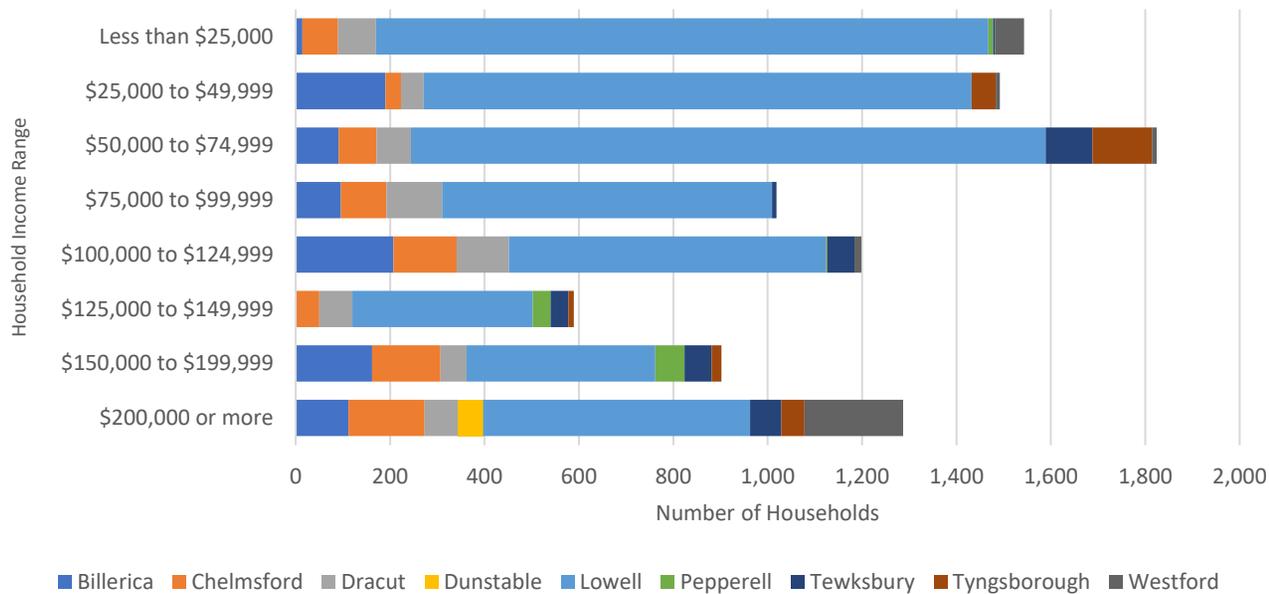
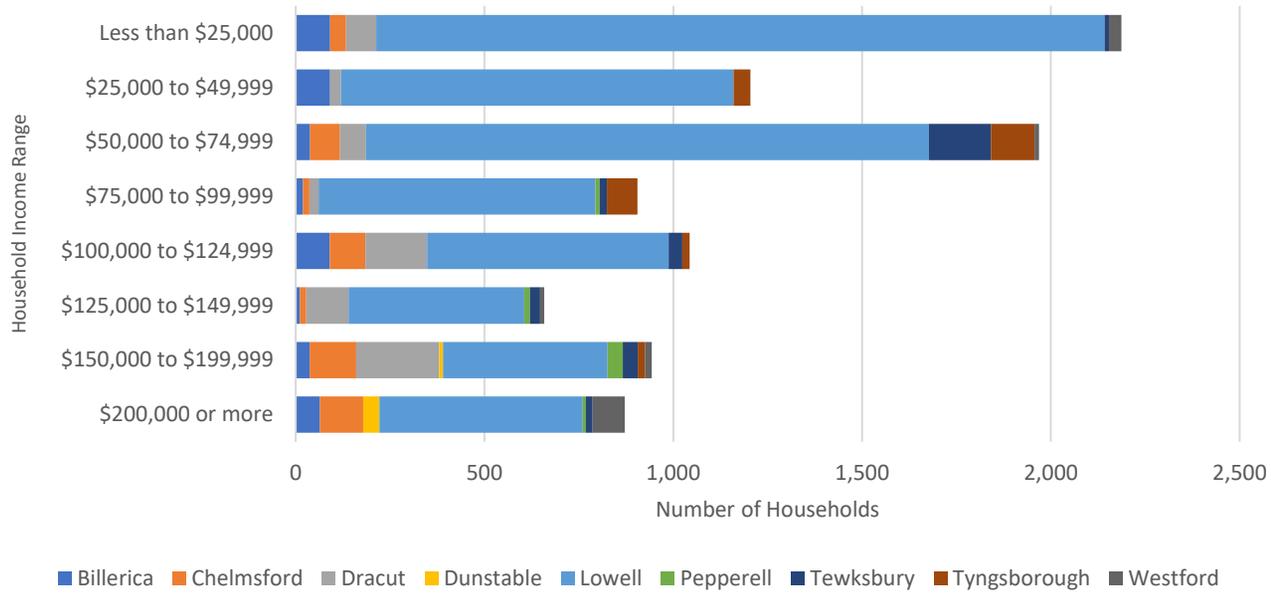
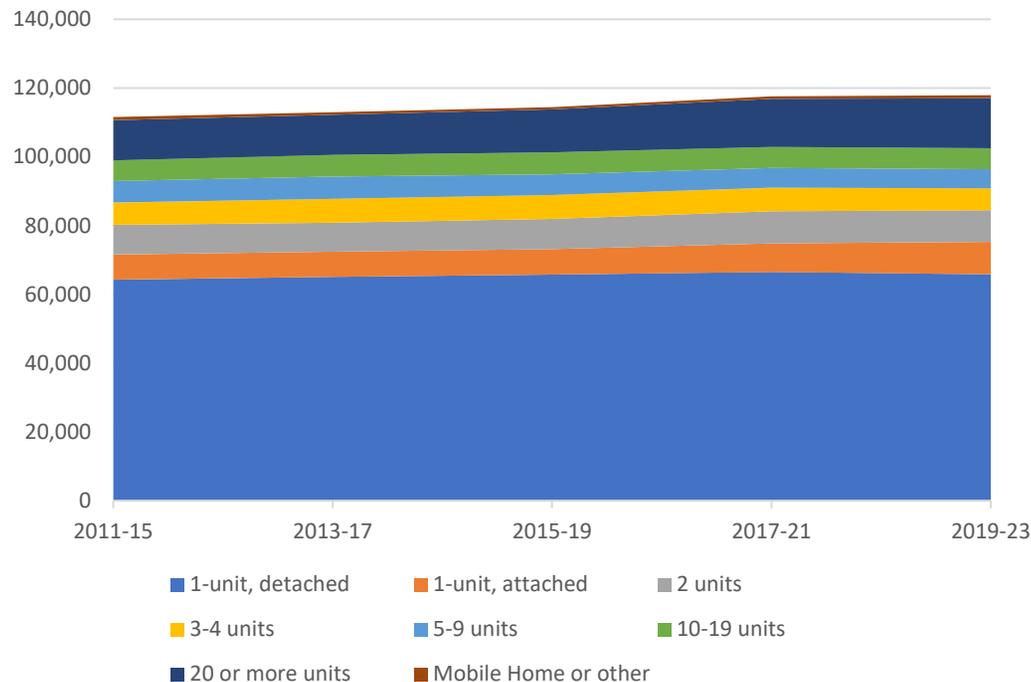


FIGURE 8: INCOME DISTRIBUTION BY MUNICIPALITY (HISPANIC OR LATINO, ANY RACE), 2019-2023



Housing: Housing Units

FIGURE 9: HOUSING UNITS IN GREATER LOWELL BY # OF UNITS IN BLDG.



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25024.

The mix of housing in Greater Lowell is important, as it reflects Objective 2.5 (supporting diverse rental units) and, more broadly, represents the ability to house families with diverse preferences, incomes, and needs—important to both quality of life and the workforce.

The long-term trend of a growing number of units seems to have slowed as of the last American Community Survey. This appears to be driven by a slowdown in growth of all types of units. However, it is important to note that the five-year data includes both pandemic and post-pandemic years (permit data is provided to give a more accurate picture of recent trends).

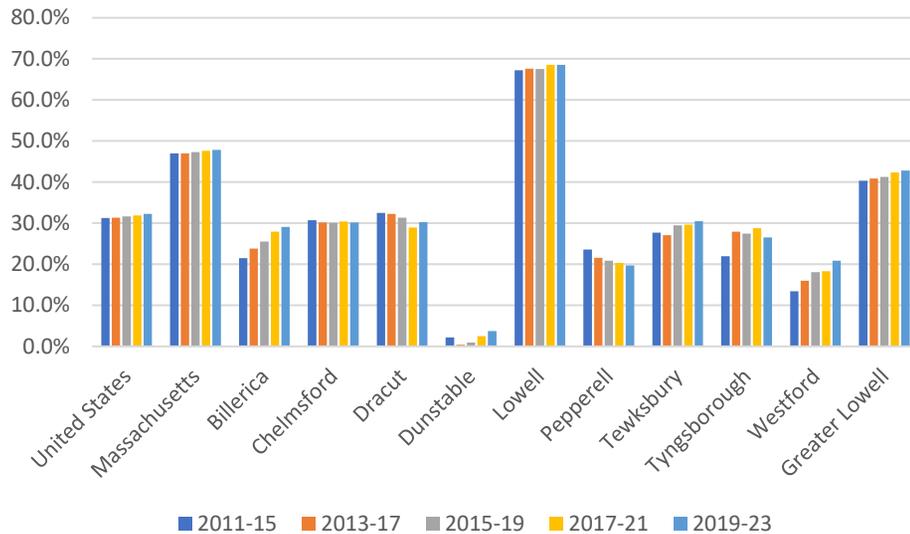
Evaluating long-term trends, the number of single family detached units has been relatively steady, growing at around 2% between 2011-15 and 2019-23. The number of single family attached units grew by nearly 30%, which may reflect both new constructed units and changes in the way people in attached structures report their units on the survey. The only other typology showing strong long-term growth is 20 or more unit structures at more than 20% within that timeframe.

TABLE 8: GREATER LOWELL HOUSING UNITS, BY SIZE OF BUILDING, 2011-15 TO 2019-23

Size of Building	2011-15	2013-17	2015-19	2017-21	2019-23
1-unit, detached	64,292	65,060	65,748	66,515	65,784
1-unit, attached	7,311	7,332	7,391	8,284	9,469
2 units	8,625	8,474	8,836	9,323	9,211
3-4 units	6,474	6,890	6,876	6,865	6,380
5-9 units	6,252	6,500	6,016	5,769	5,587
10-19 units	6,014	6,324	6,442	6,119	6,098
20 or more units	11,695	11,646	12,490	13,999	14,476
Mobile Home or other	915	745	638	726	918
Total	111,578	112,971	114,437	117,600	117,923

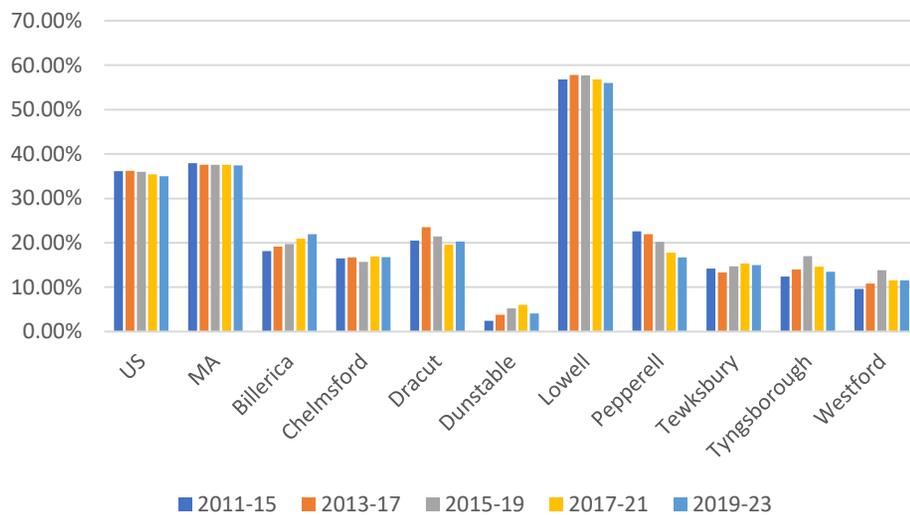
Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25024.

FIGURE 10: HOUSING, PERCENT ATTACHED OR MULTIFAMILY (UNITS)



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25032.

FIGURE 11: HOUSING, PERCENT RENTAL (UNITS)



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25003.

Although Greater Lowell’s percent attached or multifamily has grown in the recent ACS, it still is below Massachusetts. Billerica and Westford’s trend of growing multifamily units proportionately continued, while other municipalities were closer to staying at the same proportion or have shrinking proportions of multifamily or attached units.

Proportions of rental housing have either remained steady or declined, the exceptions being Billerica and Tewksbury.

The COVID-19 Pandemic may have impacted living patterns, which would only be partially represented by the most recent data. More people are living outside large cities like Boston because of the ability to telecommute.

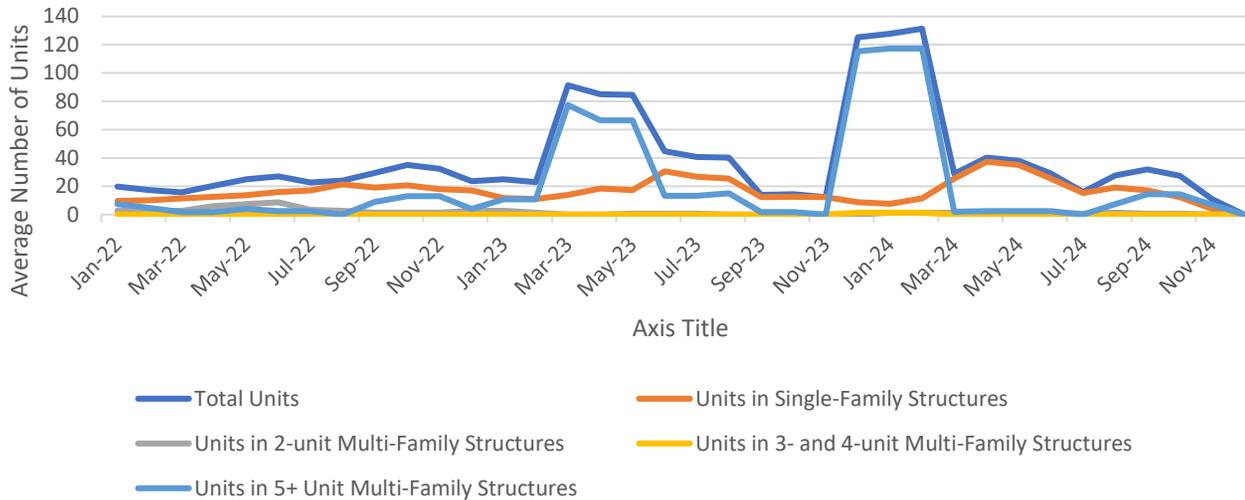
TABLE 9: HOUSING UNITS BY COMMUNITY, STATE, AND NATION, PERCENT RENTER-OCCUPIED, 2011-15 THROUGH 2019-23

	2011-15	2013-17	2015-19	2017-21	2019-23
US	36%	36%	36%	35%	35%
MA	38%	38%	38%	38%	37%
Billerica	18%	19%	20%	21%	22%
Chelmsford	17%	17%	16%	17%	17%
Dracut	21%	24%	21%	20%	20%
Dunstable	2%	4%	5%	6%	4%
Lowell	57%	58%	58%	57%	56%
Pepperell	23%	22%	20%	18%	17%
Tewksbury	14%	13%	15%	15%	15%
Tyngsborough	12%	14%	17%	15%	14%
Westford	10%	11%	14%	12%	12%

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25032

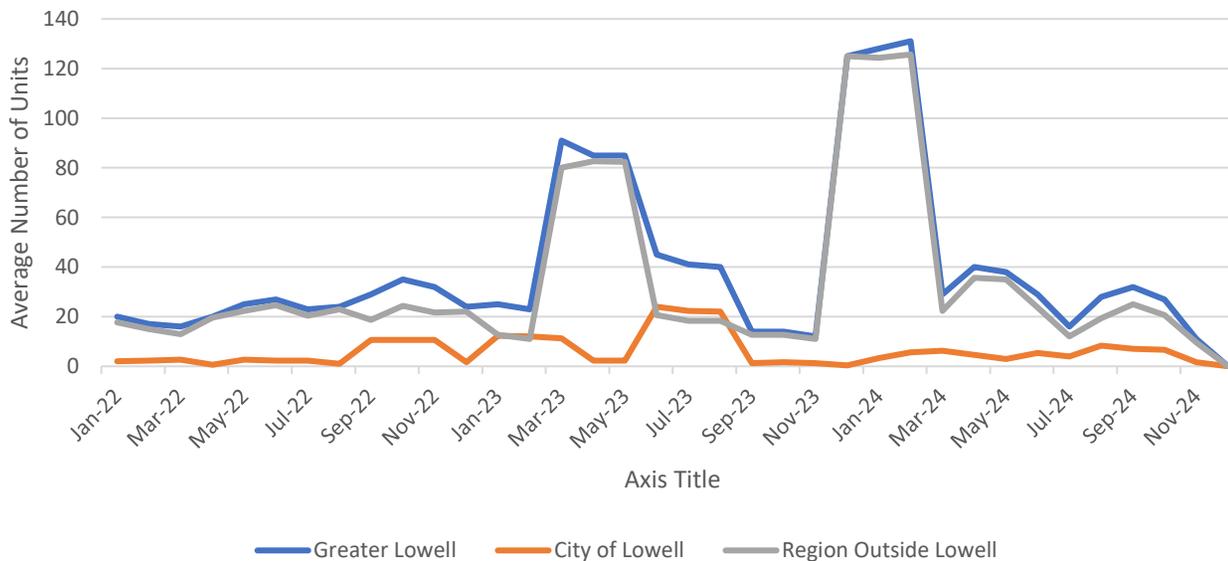
Housing: Permits

FIGURE 12: UNITS PERMITTED IN GREATER LOWELL BY BUILDING SIZE, 3-MONTH ROLLING AVERAGE, 2022-2024



Housing permit data is collected in the U.S. Census Bureau's Building Permits Survey at the permit-issuing jurisdiction level. Final monthly data is published in May of the following calendar year annually. Preliminary data was used when final data was not available for the 2024 calendar year. Because of differences in the way jurisdictions report permit data, it may not capture or classify all permits accurately. Therefore, this data should be considered as estimates only. However, it provides a much more recent estimate of housing production than the ACS data used in previous sections.

FIGURE 13: UNITS PERMITTED BY REGION, 3-MONTH ROLLING AVERAGE, 2022-2024



Permitting activity picked up in 2023, especially in the region outside of Lowell. Tewksbury permitted development of a 200-unit development, causing a spike in units permitted in May of 2023. The City of Lowell's permitting activity has been comparatively low. A preference for single-family units over multi-family units remains apparent throughout the entire region.

Notably, many units permitted in previous years are under construction now. In addition, several large projects are currently in the permitting process.

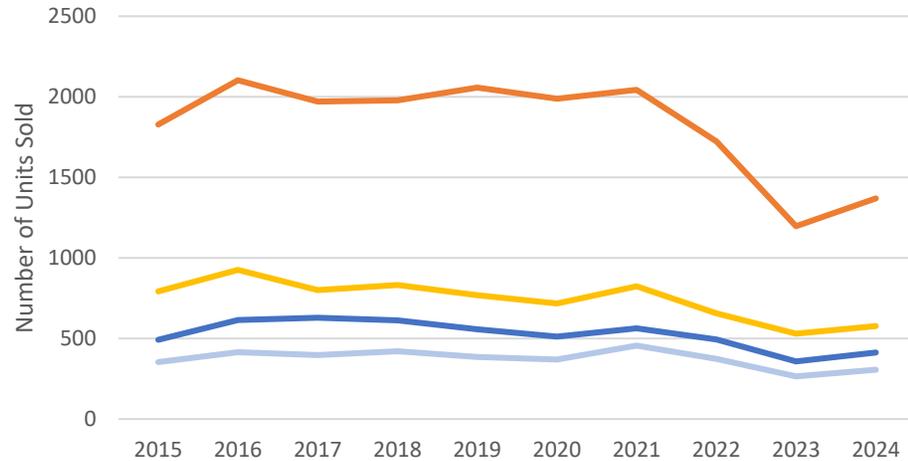
Source: U.S. Census Bureau, Building Permits Survey, via Department of Housing and Urban Development (HUD) State of the Cities Data Systems (SOCDS) Database. <https://socds.huduser.gov/permits/> Accessed January 20, 2025.

TABLE 10: UNITS PERMITTED BY REGION BY BUILDING SIZE, 2021-2025*

Year	Period	Greater Lowell						City of Lowell						Region Outside Lowell					
		Total Units	Units in Single-Family	Units in All Multi-Family	Units in 2-unit Multi-Family	Units in 3- and 4-unit Multi-	Units in 5+ Unit Multi-Family	Total Units	Units in Single-Family Structures	Units in All Multi-Family Structures	Units in 2-unit Multi-Family Structures	Units in 3- and 4-unit Multi-Family	Units in 5+ Unit Multi-Family	Total Units	Units in Single-Family Structures	Units in All Multi-Family Structures	Units in 2-unit Multi-Family Structures	Units in 3- and 4-unit Multi-Family	Units in 5+ Unit Multi-Family
2022	Jan	20	10	10	2	0	8	0	0	0	0	0	20	10	10	2	0	8	
2022	Feb	20	6	14	0	0	14	0	0	0	0	0	20	6	14	0	0	14	
2022	Mar	19	13	6	6	0	0	6	0	6	6	0	13	13	0	0	0	0	
2022	Apr	13	11	2	2	0	0	1	1	0	0	0	12	10	2	2	0	0	
2022	May	15	10	5	0	0	5	1	1	0	0	0	14	9	5	0	0	5	
2022	Jun	33	17	16	16	0	0	0	0	0	0	0	33	17	16	16	0	0	
2022	Jul	27	14	13	6	0	7	7	0	7	0	0	20	14	6	6	0	0	
2022	Aug	21	17	4	4	0	0	0	0	0	0	32	21	17	4	4	0	0	
2022	Sep	20	20	0	0	0	0	0	0	0	0	0	20	20	0	0	0	0	
2022	Oct	31	27	4	4	0	0	3	3	0	0	0	28	24	4	4	0	0	
2022	Nov	37	10	27	0	0	27	29	2	27	0	0	8	8	0	0	0	0	
2022	Dec	37	25	12	0	0	12	0	0	0	0	0	37	25	12	0	0	12	
2023	Jan	23	19	4	4	0	0	3	3	0	0	0	20	16	4	4	0	0	
2023	Feb	11	7	4	4	0	0	2	2	0	0	0	9	5	4	4	0	0	
2023	Mar	41	9	32	0	0	32	32	0	32	0	6	9	9	0	0	0	0	
2023	Apr	17	17	0	0	0	0	2	2	0	0	0	15	15	0	0	0	0	
2023	May	216	16	200	0	0	200	0	0	0	0	0	216	16	200	0	0	200	
2023	Jun	22	22	0	0	0	0	5	5	0	0	0	17	17	0	0	0	0	
2023	Jul	16	14	2	2	0	0	2	2	0	0	0	14	12	2	2	0	0	
2023	Aug	96	56	40	0	0	40	65	33	32	0	0	31	23	8	0	0	8	
2023	Sep	10	10	0	0	0	0	0	0	0	0	0	10	10	0	0	0	0	
2023	Oct	15	10	5	0	0	5	1	1	0	0	10	14	9	5	0	0	5	
2023	Nov	17	17	0	0	0	0	3	3	0	0	0	14	14	0	0	0	0	
2023	Dec	11	11	0	0	0	0	1	1	0	0	0	10	10	0	0	0	0	
2025	Jan	9	9	0	0	0	0	0	0	0	0	0	9	9	0	0	0	0	
2025	Feb	356	6	350	0	4	346	0	0	0	0	0	356	6	350	0	4	346	
2025	Mar	18	8	10	4	0	6	10	2	8	2	0	8	6	2	2	0	0	
2025	Apr	20	20	0	0	0	0	7	7	0	0	0	13	13	0	0	0	0	
2025	May	48	48	0	0	0	0	2	2	0	0	0	46	46	0	0	0	0	
2025	Jun	53	44	9	2	0	7	5	3	2	2	0	48	41	7	0	0	7	
2025	Jul	13	13	0	0	0	0	2	2	0	0	0	11	11	0	0	0	0	
2025	Aug	21	19	2	2	0	0	9	7	2	2	0	12	12	0	0	0	0	
2025	Sep	14	14	0	0	0	0	1	1	0	0	0	13	13	0	0	0	0	
2025	Oct	48	24	24	2	0	22	15	5	10	0	0	33	19	14	2	0	12	
2025	Nov	34	13	21	0	0	21	5	5	0	0	0	29	8	21	0	0	21	
2025	Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Housing: Home Sales

FIGURE 14: NUMBER OF SALES, GREATER LOWELL



Home sales data from Warren Group is among the most current data available in the CEDS report. This shows a region-wide sales decrease of all property types. Throughout Greater Lowell, housing sales are beginning to increase after a three-year period of decline. Single-family housing sales grew by roughly 15% from 2023 to 2024. Condo sales increased by 11.2%.

These trends are promising in terms of achieving the CEDS goal of having appropriate housing throughout the region to ensure that businesses can expand and relocate to the region with the assurance that their workforce will be able to own, lease, or rent affordable, quality housing.

Source: Warren Group

- 1-Family, Lowell
- 1-Family Outside of Lowell
- Condo, Lowell
- Condo, Outside of Lowell

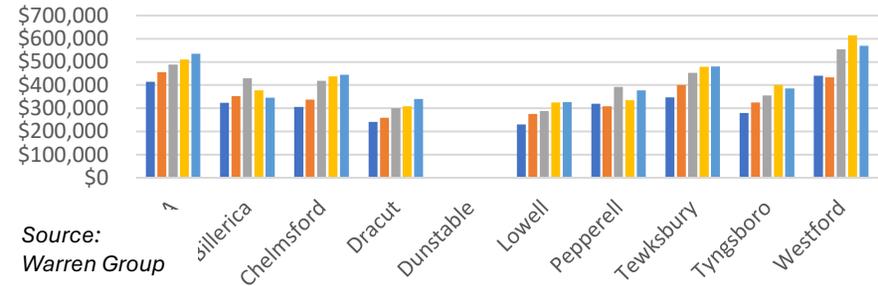
TABLE 11: REAL ESTATE SALES IN THE REGION, 2015 TO 2024

Year	Period	Greater Lowell			City of Lowell			Region Outside Lowell		
		Single Family	Condo	All Types	Single Family	Condo	All Types	Single Family	Condo	All Types
2015	Jan - Dec	2,321	1,146	4,201	493	353	1,192	1,828	793	3,009
2016	Jan - Dec	2,717	1,341	4,896	614	415	1,423	2,103	926	3,473
2017	Jan - Dec	2,600	1,198	4,590	629	397	1,380	1,971	801	3,210
2018	Jan - Dec	2,590	1,253	4,672	612	421	1,389	1,978	832	3,283
2019	Jan - Dec	2,615	1,153	4,566	558	385	1,331	2,057	768	3,235
2020	Jan - Dec	2,501	1,088	4,339	512	370	1,225	1,989	718	3,114
2021	Jan - Dec	2,607	1,280	4,766	564	456	1,447	2,043	824	3,319
2022	Jan - Dec	2,217	1,030	3,984	494	374	1,197	1,723	656	2,787
2023	Jan - Dec	1,555	795	2,940	358	265	901	1,197	530	2,039
2024	Jan - Dec	1,784	884	3,280	414	307	1,023	1,370	577	2,257

Source: Warren Group

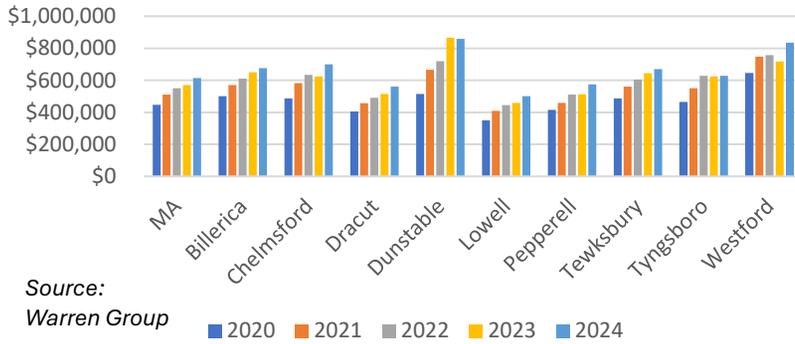
Housing: Median Home Sales Prices

FIGURE 15: CONDO HOME MEDIAN SALES PRICE BY TOWN



Source: Warren Group

FIGURE 16: SINGLE-FAMILY HOME MEDIAN SALES PRICE BY TOWN



Source: Warren Group

Median condo home sales prices increased in Chelmsford, Dracut, Lowell, Pepperell, and Tewksbury. Pepperell saw the largest increase of 12.7%. Median condo home sales prices decreased in Billerica, Tyngsborough, and Westford. Billerica saw the largest decrease at 8.6% followed by Westford at 7.3%.

Median single-family home prices increased everywhere except for Dunstable. Dunstable saw a 0.9% decrease in median home price. Westford saw the largest increase of 16.4%.

TABLE 12: SINGLE FAMILY HOME MEDIAN SALES PRICE BY COMMUNITY AND STATE, 2020 TO 2025

Year	MA	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
2020	\$447,000	\$499,900	\$487,500	\$405,000	\$515,000	\$350,000	\$415,000	\$486,050	\$465,000	\$646,000
2021	\$510,000	\$570,000	\$582,550	\$458,000	\$665,000	\$410,000	\$460,000	\$560,000	\$550,000	\$747,500
2022	\$550,000	\$610,000	\$635,000	\$491,750	\$719,000	\$445,000	\$510,000	\$605,000	\$627,500	\$757,500
2023	\$570,000	\$650,000	\$625,000	\$515,000	\$866,000	\$460,000	\$513,000	\$644,900	\$625,000	\$718,000
2024	\$615,000	\$675,000	\$699,000	\$560,000	\$858,000	\$500,000	\$573,500	\$670,000	\$628,000	\$835,850

Source: Warren Group

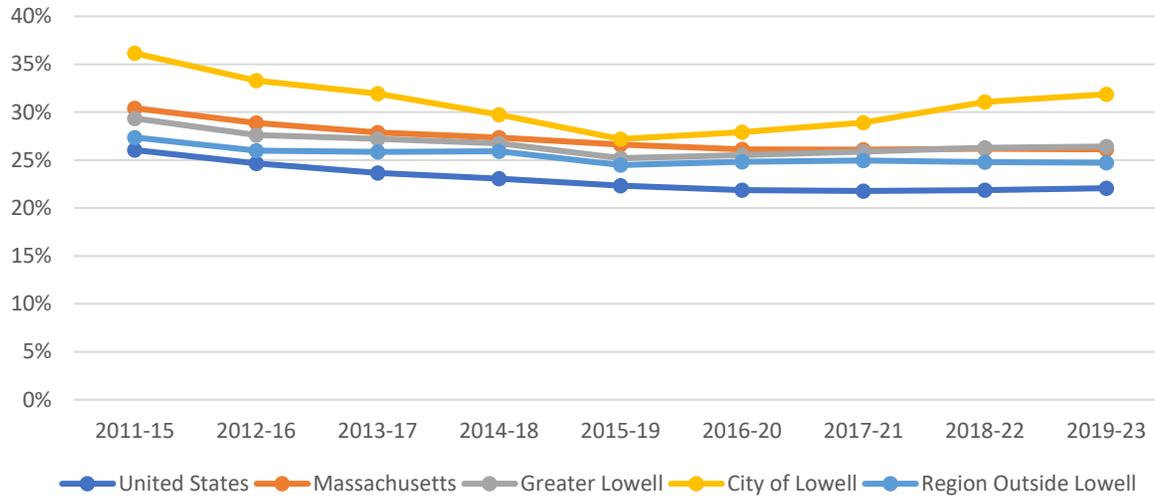
TABLE 13: CONDO HOME MEDIAN SALES PRICE, BY COMMUNITY AND STATE, 2020 TO 2025

Year	MA	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
2020	\$415,000	\$323,750	\$305,250	\$241,000	N/A	\$230,000	\$320,000	\$347,000	\$279,000	\$440,000
2021	\$455,000	\$352,500	\$337,375	\$258,500	N/A	\$275,000	\$308,250	\$400,000	\$325,000	\$433,000
2022	\$488,830	\$430,000	\$418,000	\$300,000	N/A	\$287,500	\$392,500	\$453,250	\$355,000	\$554,000
2023	\$510,000	\$377,500	\$437,450	\$308,500	N/A	\$325,000	\$335,000	\$479,561	\$400,000	\$615,000
2024	\$535,000	\$345,000	\$445,000	\$340,000	N/A	\$326,633	\$377,500	\$480,000	\$385,000	\$570,000

Source: Warren Group

Housing: Housing Affordability, Owners

FIGURE 17: PROPORTION OF HOMEOWNER HHS WHO ARE COST-BURDENED, 2010-14 TO 2018-22



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25091.

TABLE 14: HOMEOWNER HOUSEHOLDS WHO ARE COST BURDENED IN THE REGION, STATE, AND NATION, 2011-15 TO 2019-23

	2011-15	2013-17	2015-19	2017-21	2019-23
United States	26%	24%	22%	22%	22%
Massachusetts	30%	28%	27%	26%	26%
Greater Lowell	29%	27%	25%	26%	26%
City of Lowell	36%	32%	27%	29%	32%
Region Outside Lowell	27%	26%	24%	25%	25%

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25091.

Please note the proportion of homeowner and renter households who are cost burdened charts utilize ACS data, so only the most recent data begins to reflect impacts from COVID-19.

The proportion of homeowners who are moderately or severely burdened was steadily declining in both the nation and the region. However, as of the 2016-2020 ACS, that progress has stopped, and in the City of Lowell, it reversed. The last ACS counts nearly 1 in 3 homeowners as cost burdened in the City of Lowell.

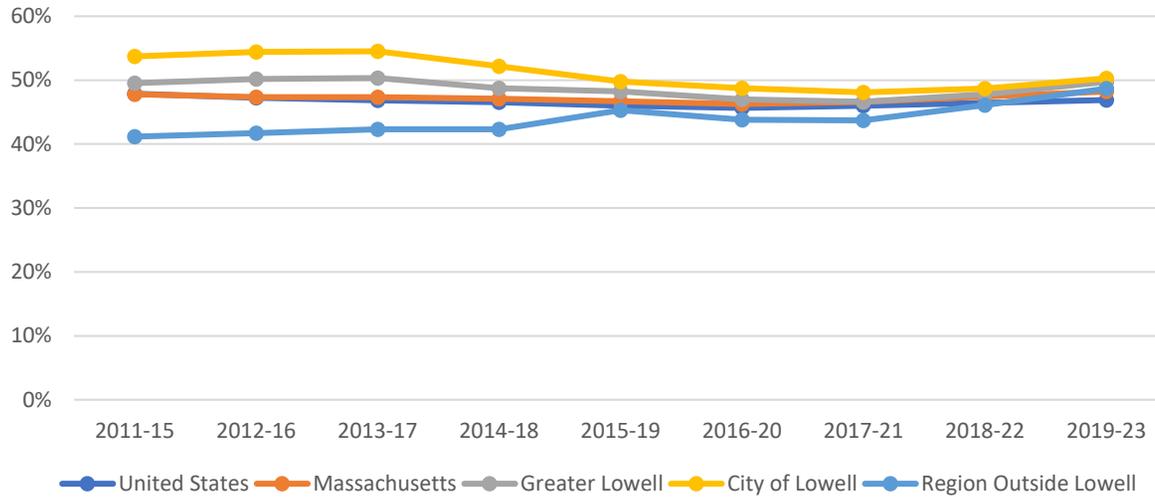
Although downward trends of cost burden among homeowners is sometimes positive, it also might mean that fewer people with moderate incomes can “stretch” their way into the housing market. The proportion of renter households that are cost burdened have increased, especially in the suburban communities.

DEFINING COST BURDENED

Public officials generally agree to a definition of affordable housing as that which costs no more than 30% of a household’s total annual income. Households that spend between 30% and 50% of their annual incomes on housing and related costs (including basic utilities and fuels) are said to be “moderately” burdened while those spending more than half of their incomes are considered “severely” burdened.

Housing: Housing Affordability, Renters

FIGURE 18: PROPORTION OF RENTER HHS WHO ARE COST-BURDENED, 2011-15 TO 2019-23



The proportion of renters that are burdened are comparable to the U.S. However, proportions of cost burdened renters are increasing throughout the region. The Region outside of Lowell has seen the largest increase in cost burdened renters. However, the City of Lowell has the highest proportion of cost burdened renters, likely due to its lower incomes. After years of improvements in proportion of renter households in the City, the most recent ACS data shows upticks in renter housing cost burden.

Please note the proportion of homeowner and renter households who are cost burdened charts utilize ACS data, so they do not reflect any recent actions undertaken by the region.

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25070.

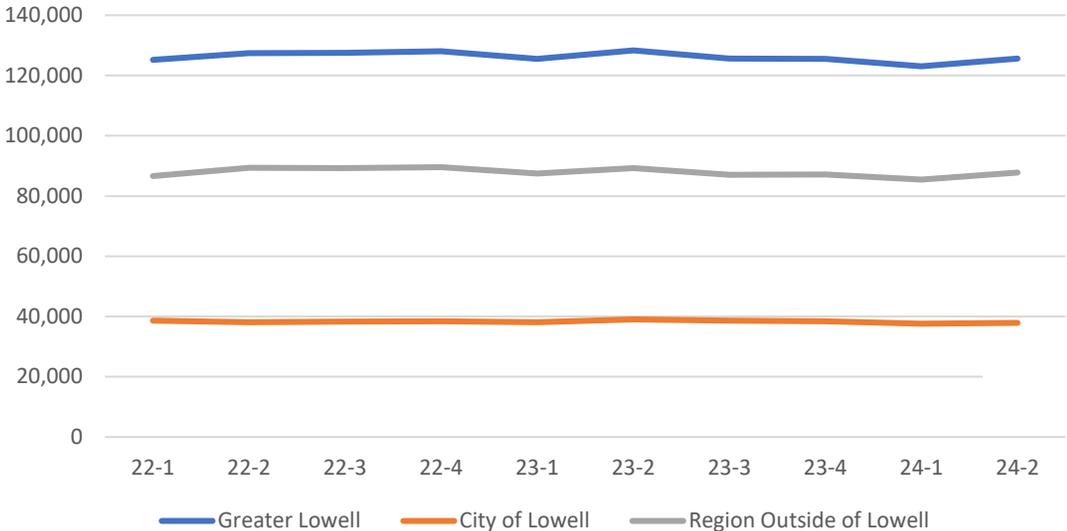
TABLE 15: RENTER HOUSEHOLDS WHO ARE COST BURDENED IN THE REGION, STATE, AND NATION, 2011-15 TO 2019-23

	2011-2015	2013-2017	2015-2019	2017-2021	2019-2023
United States	48%	47%	46%	46%	47%
Massachusetts	48%	47%	47%	47%	48%
Greater Lowell	50%	50%	48%	47%	50%
City of Lowell	54%	55%	50%	48%	50%
Region Outside Lowell	41%	42%	45%	44%	49%

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B25070.

Commerce and Industry: Employment over Time

FIGURE 19: AVERAGE MONTHLY EMPLOYMENT, 2022 Q1 –2024 Q2



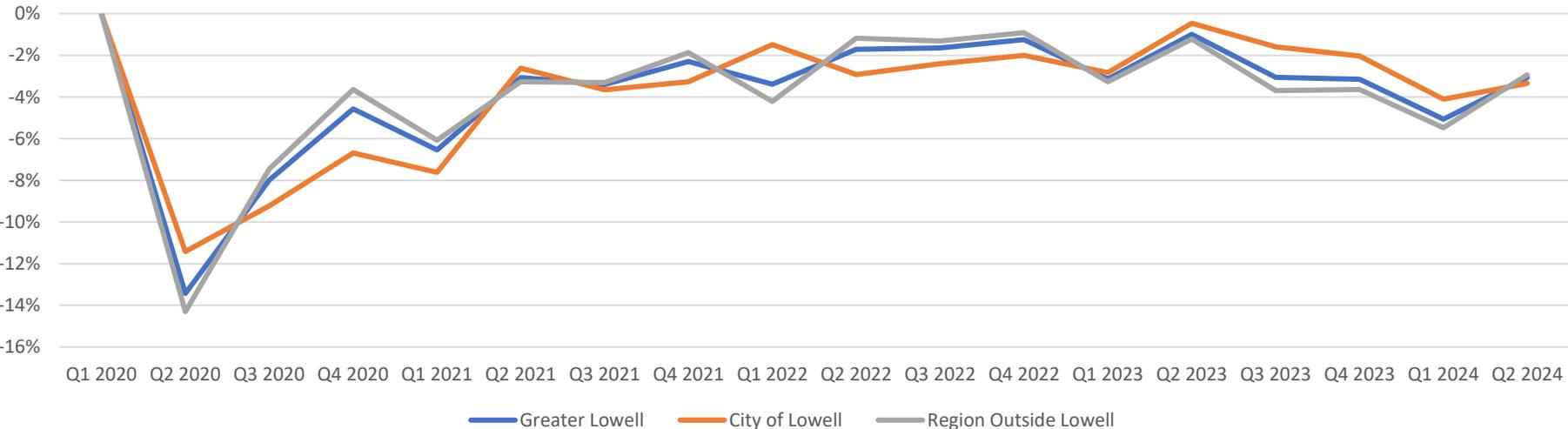
The data reflected in these charts reflects the number of establishments, employees, and weekly wages in firms located in Greater Lowell. It includes both public and private ownership. It is collected quarterly with most recent data from 2024 Q2.

Employment in the region has yet to completely recover to pre-pandemic levels both in Lowell and surrounding areas. Although the number of people employed by firms in the region almost met pre-pandemic levels, employment levels have been dropping since that point, with only a slight recovery in Q2 2024. That said, these are only small moves of roughly -2.5% to +2.5% per quarter.

Full tables of employment, establishments, and wages from 2022 Q1 through 2024 Q2 are on the following pages.

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

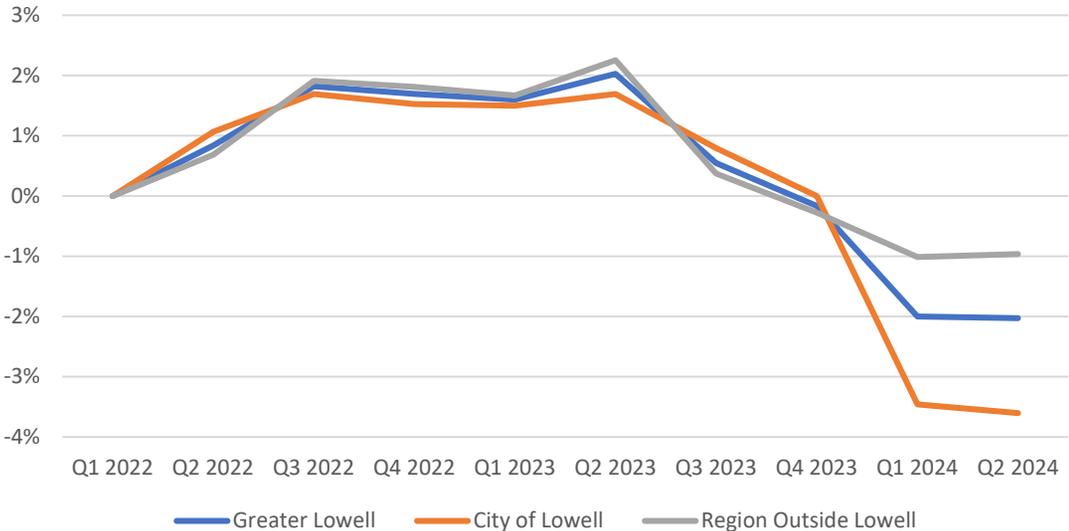
FIGURE 20: CHANGE FROM 2020 Q1, # EMPLOYEES, 2020 Q1 - 2024 Q2



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages. The chart above shows how each region changed as a proportion of 2020 Q1.

Commerce and Industry: Establishments and Wage over Time

FIGURE 21: NUMBER OF ESTABLISHMENTS CHANGE 2022 Q1 – 2025 Q2



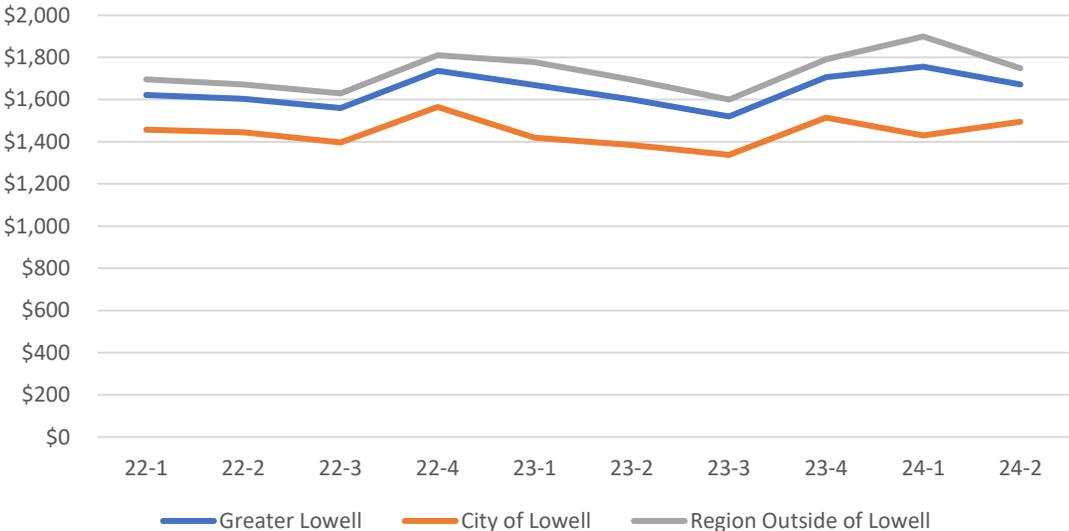
Both the City of Lowell and the suburban communities saw losses of establishments during the latter half of 2023 and the first half of 2024. This reverses the trend of post-pandemic small business formation. The impact was largest in the City of Lowell, where there was previously the most small business growth. The region overall had 2% fewer firms in Q2 2024 than it did Q1 2022.

Average weekly wages have come out higher outside of Lowell since the beginning of 2023. Though there has been some fluctuations, wages in all both the City of Lowell and the suburban communities have remained higher than their lowest point at Q3 2023.

Full tables of employment, establishments, and wages from 2022 Q1 through 2024 Q2 are on the following pages.

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

FIGURE 22: AVERAGE WEEKLY WAGES, 2022 Q1 – 2025 Q2



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Commerce and Industry: Establishments and Employment by Industry

TABLE 16: ESTABLISHMENTS, EMPLOYEES, AND WEEKLY WAGE GREATER LOWELL COMPARISONS

	Number of Establishments (Q1)					Number of Employees (Q1)					Average Weekly Wage (Q1)				
	22	23	Change	24	Change	22	23	Change	24	Change	22	23	Change	24	Change
Goods-Producing	1,519	1,510	-0.5%	1,483	-1.88%	26,496	27,273	2.9%	26,647	-2.3%	\$2,178	\$2,217	1.8%	\$2,363	6.7%
Natural Resources and Mining	18	14	-22.2%	15	7.1%	207	211	1.9%	228	8.11%	\$771	\$844	9.5%	\$841	-0.4%
Construction	1,140	1,132	-0.7%	1,098	-3.00%	7,741	7,869	1.7%	7,571	-3.88%	\$1,516	\$1,538	1.5%	\$1,646	7.0%
Manufacturing	355	355	0.0%	362	2.0%	18,466	19,103	3.5%	18,776	-1.7%	\$2,472	\$2,515	1.7%	\$2,676	6.4%
Service-Providing	8,738	8,911	2.0%	8,569	-4.0%	98,734	98,285	-0.5%	96,415	-1.9%	\$1,473	\$1,516	2.9%	\$1,588	4.9%
Trade, Transportation and Utilities	1,251	1,253	0.2%	1,208	-3.66%	20,966	19,982	-5.7%	19,778	-1.0%	\$1,300	\$1,175	-9.6%	\$1,233	4.9%
Information	171	185	8.2%	182	-1.6%	3,126	2,962	-5.2%	2,594	-12.4%	\$3,080	\$2,765	-10.2%	\$2,837	2.6%
Financial Activities	469	477	2.0%	450	-6.0%	3,336	3,308	-0.8%	3,059	-7.5%	\$1,870	\$2,074	10.9%	\$3,199	54.2%
Professional and Business Services	1,521	1,571	3.3%	1,510	-3.88%	22,846	21,866	-4.3%	19,657	-10.1%	\$2,381	\$2,591	8.8%	\$2,775	7.1%
Education and Health Services	3,773	3,866	2.5%	3,701	-4.33%	31,191	32,358	3.7%	33,130	2.44%	\$1,099	\$1,187	8.0%	\$1,220	3.0%
Leisure and Hospitality	695	702	1.0%	698	-1.0%	9,950	10,249	3.0%	10,509	3.0%	\$481	\$533	10.8%	\$559	4.99%
Other Services	718	699	-2.6%	673	-3.7%	3,436	3,474	1.1%	3,436	-1.11%	\$811	\$909	12.1%	\$1,002	10.2%
Public Administration	92	91	1.1%	100	9.99%	3,200	3,375	5.5%	3,728	10.55%	\$1,584	\$1,707	7.8%	\$1,758	303.0%
Total, All Industries	10,257	10,421	16%	10,052	-4%	125,232	125,557	0.30%	123,062	-2.00%	\$1,622	\$1,668	2.8%	\$1,756	5.33%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages via Massachusetts Department of Unemployment Assistance

Table 17's breakdown of employees and average wages by industries reveals that changes in employment and wages aren't evenly distributed. Between Q1 2023 and Q1 2024, the number of employees decreased in most industries, with the largest losses in the Information (12.42%) and Professional and Business Services (10.10%) industries. By contrast, Public Administration (10.46%) and Natural Resources and Mining (8.06%) saw the highest increases in the number of employees. Notably, Natural Resources and Mining makes up a very small proportion of the region's workforce.

Wage growth between 2023 and 2024 was scattered amongst many industries, but most significantly in Financial Activities (54.24%), Other Services (10.23%), and Professional and Business Services (7.10%).

Finally, the number of firms declined in almost all sectors, with the largest drop proportionately in Financial activities of 27 firms, or 6.0%, and in absolute terms in education and health services, by 165 or 4.3%.

TABLE 17: AVERAGE MONTHLY EMPLOYMENT IN THE REGION, 2022 Q1 – 2024 Q2

		22-1	22-2	22-3	22-4	23-1	23-2	23-3	23-4	24-1	24-2
Greater Lowell	Goods-Producing	26,496	27,858	28,442	28,034	27,273	27,971	27,989	27,411	26,647	27,524
	Natural Resources and Mining	207	243	311	290	211	196	322	263	228	312
	Construction	7,741	8,627	8,838	8,679	7,869	8,457	8,535	8,310	7,571	8,269
	Manufacturing	18,466	18,875	19,182	18,969	19,103	19,162	19,043	18,762	18,776	18,621
	Service-Providing	98,734	99,552	99,050	99,969	98,285	100,362	97,671	98,124	96,415	98,127
	Trade, Transportation and Utilities	20,966	19,564	19,434	20,105	19,982	19,952	19,601	20,303	19,778	19,896
	Information	3,126	3,133	3,023	2,962	2,962	2,803	2,806	2,688	2,594	2,554
	Financial Activities	3,336	3,382	3,296	3,300	3,308	3,374	3,363	3,188	3,059	3,102
	Professional and Business Services	22,846	23,491	23,778	23,472	21,866	22,131	20,943	20,623	19,657	20,198
	Education and Health Services	31,191	31,858	30,700	32,285	32,358	32,970	31,638	32,980	33,130	33,559
	Leisure and Hospitality	9,950	10,760	11,261	10,314	10,249	11,280	11,523	10,633	10,509	11,079
	Other Services	3,436	3,552	3,587	3,434	3,474	3,592	3,679	3,464	3,436	3,521
	Public Administration	3,200	3,196	3,277	3,366	3,375	3,525	3,450	3,449	3,728	3,775
Total, All Industries	125,232	127,410	127,493	128,004	125,557	128,334	125,659	125,533	123,062	125,651	
City of Lowell	Goods-Producing	3,978	4,149	4,197	4,130	3,909	4,033	4,016	3,952	3,884	3,859
	Natural Resources and Mining	65	78	85	95	66	0	71	63	63	63
	Construction	938	998	1,003	940	767	835	838	817	775	827
	Manufacturing	2,976	3,074	3,108	3,095	3,076	3,129	3,107	3,072	3,046	2,696
	Service-Providing	34,665	33,931	34,085	34,308	34,209	35,011	34,583	34,475	33,731	34,055
	Trade, Transportation and Utilities	5,609	4,236	4,157	4,290	4,360	4,441	4,294	4,412	4,383	4,446
	Information	1,030	1,054	978	970	933	796	778	725	783	740
	Financial Activities	1,071	1,075	1,057	1,043	1,068	1,079	1,071	1,050	1,028	1,045
	Professional and Business Services	5,794	5,835	5,985	6,085	6,014	5,939	5,942	5,780	5,472	5,427
	Education and Health Services	16,098	16,464	16,326	16,700	16,716	17,205	16,781	16,945	16,662	16,960
	Leisure and Hospitality	2,855	3,018	3,196	2,916	2,796	3,083	3,173	3,143	2,967	2,960
	Other Services	860	903	928	826	840	909	1,017	912	905	948
	Public Administration	1,349	1,345	1,458	1,477	1,483	1,558	1,528	1,508	1,531	1,529
Total, All Industries	38,643	38,080	38,282	38,438	38,118	39,044	38,599	38,427	37,615	37,913	
Region Outside Lowell	Goods-Producing	22,518	23,709	24,245	23,904	23,364	23,938	23,973	23,459	22,763	23,665
	Natural Resources and Mining	142	165	226	195	145	196	251	200	165	249
	Construction	6,803	7,629	7,835	7,739	7,102	7,622	7,697	7,493	6,796	7,442
	Manufacturing	15,490	15,801	16,074	15,874	16,027	16,033	15,936	15,690	15,730	15,925
	Service-Providing	64,069	65,621	64,965	65,661	64,076	65,351	63,088	63,649	62,684	64,072
	Trade, Transportation and Utilities	15,357	15,328	15,277	15,815	15,622	15,511	15,307	15,891	15,395	15,450
	Information	2,096	2,079	2,045	1,992	2,029	2,007	2,028	1,963	1,811	1,814
	Financial Activities	2,265	2,307	2,239	2,257	2,240	2,295	2,292	2,138	2,031	2,057
	Professional and Business Services	17,052	17,656	17,793	17,387	15,852	16,192	15,001	14,843	14,185	14,771
	Education and Health Services	15,093	15,394	14,374	15,585	15,642	15,765	14,857	16,035	16,468	16,599
	Leisure and Hospitality	7,095	7,742	8,065	7,398	7,453	8,167	8,350	7,490	7,542	8,119
	Other Services	2,576	2,649	2,659	2,608	2,634	2,683	2,662	2,552	2,531	2,573
	Public Administration	1,851	1,851	1,819	1,889	1,892	1,967	1,922	1,941	2,197	2,246
Total, All Industries	86,589	89,330	89,211	89,566	87,439	89,290	87,060	87,106	85,447	87,738	

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

TABLE 18: NUMBER OF ESTABLISHMENTS IN THE REGION, 2022 Q1 – 2024 Q2

	22-1	22-2	22-3	22-4	23-1	23-2	23-3	23-4	24-1	24-2	
Greater Lowell	Goods-Producing	1,519	1,525	1,531	1,524	1,510	1,517	1,489	1,479	1,483	1,498
	Natural Resources and Mining	18	15	15	15	14	10	15	15	15	19
	Construction	1,140	1,139	1,147	1,142	1,132	1,138	1,115	1,108	1,098	1,108
	Manufacturing	355	361	360	358	355	357	350	347	362	366
	Service-Providing	8,738	8,818	8,913	8,907	8,911	8,948	8,824	8,761	8,569	8,551
	Trade, Transportation and Utilities	1,251	1,255	1,258	1,258	1,253	1,265	1,225	1,220	1,208	1,205
	Information	171	174	183	184	185	187	185	185	182	183
	Financial Activities	469	467	471	479	477	481	472	466	450	443
	Professional and Business Services	1,521	1,527	1,563	1,570	1,571	1,577	1,543	1,530	1,510	1,510
	Education and Health Services	3,773	3,855	3,869	3,864	3,866	3,866	3,891	3,853	3,701	3,714
	Leisure and Hospitality	695	698	702	709	702	718	705	697	698	696
	Other Services	718	717	727	702	699	702	681	666	673	669
	Public Administration	92	92	93	93	91	89	89	90	100	102
Total, All Industries	10,257	10,343	10,444	10,431	10,421	10,465	10,313	10,240	10,052	10,049	
City of Lowell	Goods-Producing	277	275	280	279	275	280	264	262	265	265
	Natural Resources and Mining	4	4	4	4	3	0	3	3	3	3
	Construction	190	186	189	190	189	193	181	180	182	182
	Manufacturing	83	85	87	85	83	84	80	79	80	80
	Service-Providing	3,858	3,904	3,925	3,919	3,922	3,925	3,904	3,873	3,727	3,721
	Trade, Transportation and Utilities	341	342	345	343	345	352	343	342	338	341
	Information	40	42	44	44	45	44	45	43	43	44
	Financial Activities	116	118	118	121	116	115	110	110	109	109
	Professional and Business Services	342	344	351	350	355	356	342	338	331	332
	Education and Health Services	2,561	2,606	2,611	2,607	2,611	2,604	2,622	2,599	2,466	2,460
	Leisure and Hospitality	228	228	231	233	226	234	230	230	224	220
	Other Services	189	183	183	179	177	178	174	173	174	177
	Public Administration	41	41	42	41	39	38	38	38	38	38
Total, All Industries	4,135	4,179	4,205	4,198	4,197	4,205	4,168	4,135	3,992	3,986	
Region Outside Lowell	Goods-Producing	1,242	1,250	1,251	1,245	1,235	1,237	1,225	1,217	1,218	1,233
	Natural Resources and Mining	14	11	11	11	11	10	12	12	12	16
	Construction	950	953	958	952	943	945	934	928	916	926
	Manufacturing	272	276	273	273	272	273	270	268	282	286
	Service-Providing	4,880	4,914	4,988	4,988	4,989	5,023	4,920	4,888	4,842	4,830
	Trade, Transportation and Utilities	910	913	913	915	908	913	882	878	870	864
	Information	131	132	139	140	140	143	140	142	139	139
	Financial Activities	353	349	353	358	361	366	362	356	341	334
	Professional and Business Services	1,179	1,183	1,212	1,220	1,216	1,221	1,201	1,192	1,179	1,178
	Education and Health Services	1,212	1,249	1,258	1,257	1,255	1,262	1,269	1,254	1,235	1,254
	Leisure and Hospitality	467	470	471	476	476	484	475	467	474	476
	Other Services	529	534	544	523	522	524	507	493	499	492
	Public Administration	51	51	51	52	52	51	51	52	62	64
Total, All Industries	6,122	6,164	6,239	6,233	6,224	6,260	6,145	6,105	6,060	6,063	

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

TABLE 19: AVERAGE WEEKLY WAGES IN THE REGION, 2022 Q1 – 2024 Q2

		22-1	22-2	22-3	22-4	23-1	23-2	23-3	23-4	24-1	24-2
Greater Lowell	Goods-Producing	\$2,178	\$2,057	\$1,954	\$2,344	\$2,217	\$2,083	\$1,909	\$2,262	\$2,363	\$2,138
	Natural Resources and Mining	\$771	\$800	\$750	\$780	\$844	\$701	\$780	\$840	\$841	\$812
	Construction	\$1,516	\$1,575	\$1,680	\$1,751	\$1,538	\$1,782	\$1,606	\$1,898	\$1,646	\$1,697
	Manufacturing	\$2,472	\$2,296	\$2,101	\$2,643	\$2,515	\$2,238	\$2,068	\$2,449	\$2,676	\$2,390
	Service-Providing	\$1,473	\$1,476	\$1,447	\$1,567	\$1,516	\$1,466	\$1,408	\$1,551	\$1,588	\$1,542
	Trade, Transportation and Utilities	\$1,300	\$1,145	\$1,144	\$1,199	\$1,175	\$1,169	\$1,151	\$1,236	\$1,233	\$1,171
	Information	\$3,080	\$2,295	\$2,366	\$2,483	\$2,765	\$2,441	\$2,403	\$2,604	\$2,837	\$2,360
	Financial Activities	\$1,870	\$1,624	\$1,679	\$1,726	\$2,074	\$1,729	\$1,650	\$1,812	\$3,199	\$1,675
	Professional and Business Services	\$2,381	\$2,440	\$2,308	\$2,740	\$2,591	\$2,386	\$2,341	\$2,635	\$2,775	\$2,708
	Education and Health Services	\$1,099	\$1,226	\$1,204	\$1,217	\$1,187	\$1,263	\$1,159	\$1,289	\$1,220	\$1,332
	Leisure and Hospitality	\$481	\$516	\$546	\$558	\$533	\$555	\$549	\$597	\$559	\$573
	Other Services	\$811	\$865	\$978	\$970	\$909	\$915	\$991	\$1,065	\$1,002	\$973
	Public Administration	\$1,584	\$1,867	\$1,792	\$1,702	\$1,707	\$1,713	\$1,713	\$1,815	\$1,758	\$1,838
Total, All Industries	\$1,622	\$1,603	\$1,560	\$1,737	\$1,668	\$1,601	\$1,520	\$1,706	\$1,756	\$1,672	
City of Lowell	Goods-Producing	\$2,093	\$1,876	\$1,888	\$2,802	\$1,944	\$1,763	\$1,707	\$2,197	\$1,906	\$1,795
	Natural Resources and Mining	\$904	\$1,013	\$926	\$953	\$820	\$0	\$900	\$1,055	\$887	\$1,025
	Construction	\$2,012	\$1,677	\$2,220	\$1,683	\$1,374	\$1,412	\$1,451	\$1,714	\$1,401	\$1,451
	Manufacturing	\$2,144	\$1,962	\$1,808	\$3,198	\$2,111	\$1,875	\$1,794	\$2,349	\$2,056	\$1,908
	Service-Providing	\$1,384	\$1,393	\$1,336	\$1,416	\$1,360	\$1,342	\$1,295	\$1,436	\$1,375	\$1,461
	Trade, Transportation and Utilities	\$1,702	\$921	\$952	\$1,007	\$926	\$989	\$962	\$1,037	\$996	\$1,006
	Information	\$2,432	\$1,890	\$1,980	\$2,084	\$2,114	\$1,934	\$2,171	\$2,612	\$2,209	\$2,149
	Financial Activities	\$2,119	\$1,624	\$1,656	\$1,759	\$2,373	\$1,984	\$1,705	\$1,683	\$2,505	\$1,661
	Professional and Business Services	\$1,960	\$2,532	\$1,913	\$2,325	\$2,091	\$1,883	\$1,800	\$2,134	\$1,999	\$2,349
	Education and Health Services	\$1,112	\$1,214	\$1,295	\$1,266	\$1,235	\$1,299	\$1,257	\$1,374	\$1,293	\$1,391
	Leisure and Hospitality	\$509	\$553	\$586	\$587	\$563	\$599	\$573	\$611	\$579	\$616
	Other Services	\$706	\$762	\$803	\$860	\$805	\$804	\$851	\$976	\$874	\$861
	Public Administration	\$1,735	\$1,854	\$1,838	\$1,824	\$1,694	\$1,796	\$1,749	\$1,882	\$1,781	\$1,960
Total, All Industries	\$1,457	\$1,445	\$1,397	\$1,565	\$1,420	\$1,385	\$1,338	\$1,514	\$1,430	\$1,495	
Region Outside Lowell	Goods-Producing	\$2,193	\$2,089	\$1,965	\$2,265	\$2,263	\$2,137	\$1,943	\$2,273	\$2,441	\$2,194
	Natural Resources and Mining	\$710	\$701	\$684	\$698	\$857	\$701	\$748	\$774	\$824	\$757
	Construction	\$1,448	\$1,562	\$1,611	\$1,759	\$1,556	\$1,822	\$1,623	\$1,918	\$1,674	\$1,724
	Manufacturing	\$2,535	\$2,360	\$2,157	\$2,534	\$2,593	\$2,309	\$2,122	\$2,468	\$2,796	\$2,439
	Service-Providing	\$1,521	\$1,520	\$1,505	\$1,645	\$1,599	\$1,533	\$1,470	\$1,613	\$1,703	\$1,585
	Trade, Transportation and Utilities	\$1,153	\$1,207	\$1,196	\$1,251	\$1,244	\$1,221	\$1,204	\$1,291	\$1,301	\$1,219
	Information	\$3,399	\$2,500	\$2,551	\$2,677	\$3,064	\$2,642	\$2,491	\$2,601	\$3,109	\$2,446
	Financial Activities	\$1,752	\$1,624	\$1,690	\$1,711	\$1,932	\$1,609	\$1,625	\$1,875	\$3,550	\$1,683
	Professional and Business Services	\$2,525	\$2,409	\$2,440	\$2,885	\$2,781	\$2,570	\$2,556	\$2,830	\$3,074	\$2,840
	Education and Health Services	\$1,085	\$1,238	\$1,099	\$1,164	\$1,135	\$1,224	\$1,048	\$1,199	\$1,147	\$1,273
	Leisure and Hospitality	\$470	\$502	\$530	\$546	\$522	\$538	\$539	\$591	\$552	\$557
	Other Services	\$845	\$900	\$1,040	\$1,005	\$942	\$953	\$1,044	\$1,096	\$1,047	\$1,013
	Public Administration	\$1,475	\$1,876	\$1,755	\$1,606	\$1,716	\$1,647	\$1,685	\$1,764	\$1,741	\$1,755
Total, All Industries	\$1,696	\$1,671	\$1,630	\$1,811	\$1,777	\$1,695	\$1,600	\$1,791	\$1,899	\$1,749	

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment: Income

FIGURE 24: PER CAPITA INCOME, 2011-15 TO 2019-23

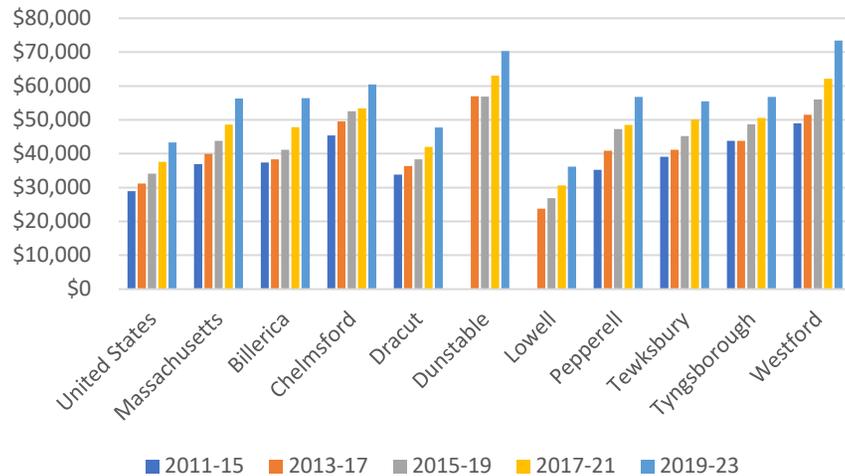
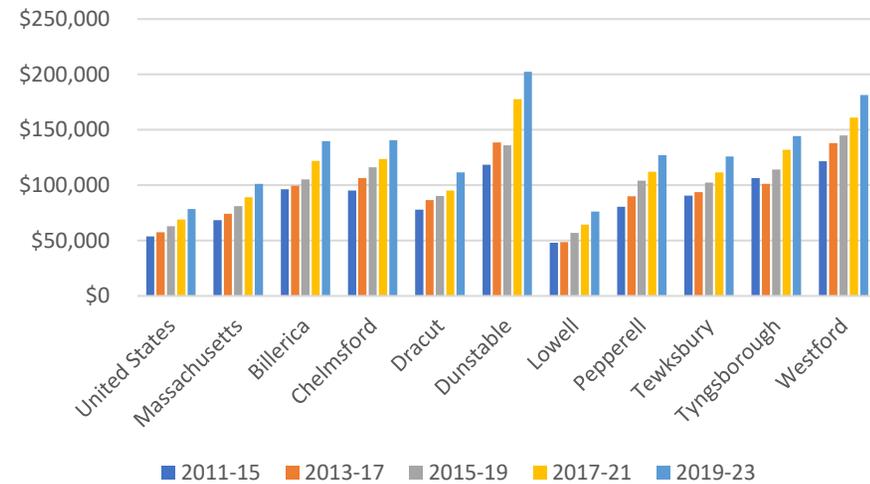


FIGURE 23: MEDIAN HOUSEHOLD INCOME, 2011-15 TO 2019-23



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B19301.

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table

These charts and tables examine the income and employment of residents in Greater Lowell, unlike the previous charts which examined firms in Greater Lowell. These charts use ACS data, meaning that they do not reflect actions recently taken in the region. The per capita income, which simply divides the total wages made in a community by the number of people, is generally above the U.S. except in Lowell. This is also true of Median Household Income. As the Northeast has typically higher income levels than other regions in the nation, this is not unexpected.

TABLE 20: PER CAPITA INCOME BY COMMUNITY, STATE, AND NATION, 2011-15 TO 2019-23

	United States	Massachusetts	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
2011-15	\$28,930	\$36,895	\$37,430	\$45,386	\$33,856			\$35,253	\$39,055	\$43,770	\$49,004
2013-17	\$31,177	\$39,913	\$38,383	\$49,564	\$36,323	\$57,005	\$23,768	\$40,919	\$41,193	\$43,787	\$51,526
2015-19	\$34,103	\$43,761	\$41,174	\$52,578	\$38,365	\$56,854	\$26,837	\$47,279	\$45,233	\$48,732	\$56,057
2017-21	\$37,638	\$48,617	\$47,880	\$53,430	\$42,008	\$63,085	\$30,620	\$48,499	\$50,133	\$50,573	\$62,128
2019-23	\$43,289	\$56,284	\$56,392	\$60,479	\$47,724	\$70,324	\$36,138	\$56,733	\$55,423	\$56,814	\$73,464

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B19301. Values are inflated to the last year of each ACS, i.e., 2009-2013 data is inflated to 2013 dollars.

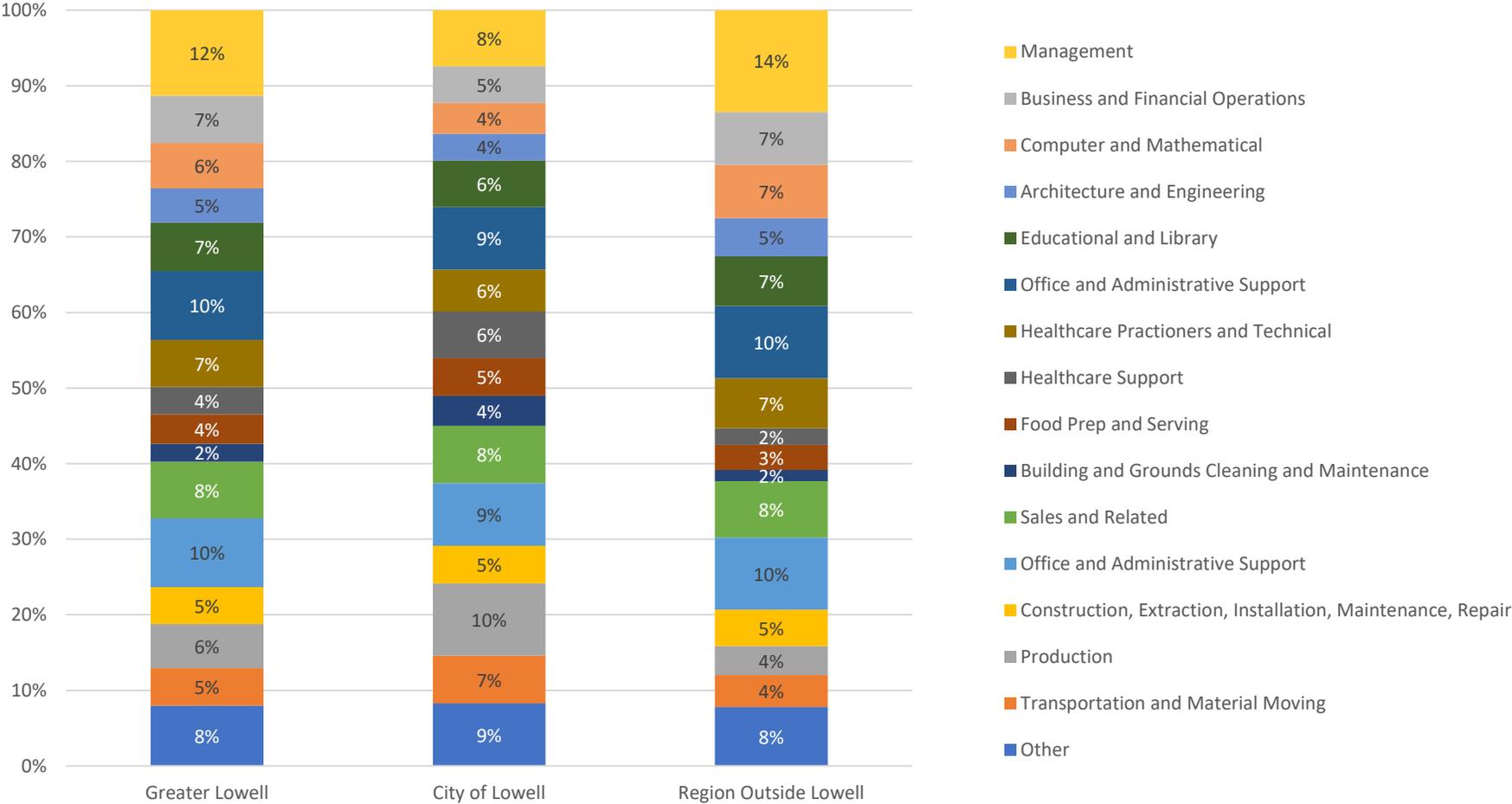
TABLE 21: MEDIAN HOUSEHOLD INCOME BY COMMUNITY, STATE, AND NATION, 2009-13 TO 2017-21

	United States	Massachusetts	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
2011-15	\$53,889	\$68,563	\$96,316	\$95,290	\$77,848	\$118,523	\$48,002	\$80,524	\$90,484	\$106,290	\$121,591
2013-17	\$57,652	\$74,167	\$99,453	\$106,432	\$86,697	\$138,700	\$48,581	\$90,029	\$93,817	\$101,303	\$138,006
2015-19	\$62,843	\$81,215	\$105,343	\$116,111	\$90,273	\$135,909	\$56,878	\$104,130	\$102,500	\$114,067	\$144,917
2017-21	\$69,021	\$89,026	\$121,936	\$123,630	\$95,229	\$177,803	\$64,489	\$112,043	\$111,696	\$131,944	\$161,076
2019-23	\$78,538	\$101,341	\$139,706	\$140,519	\$111,539	\$202,379	\$76,205	\$126,976	\$125,966	\$144,375	\$181,523

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B19013. Values are inflated to the last year of each ACS, i.e., 2009-2013 data is inflated to 2013 dollars

Employment: Occupation

FIGURE 25: OCCUPATIONS IN SELECTED REGIONS, 2018-22



Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table C24010. Occupations are categorized by second-level classifications and occupations with less than 5% regional employment are categorized into “other.” Universe is workers over age 16 residing in Greater Lowell, City of Lowell, or the region outside the City of Lowell.

The City of Lowell trails the rest of the region in income partially because the City's occupation mix contains proportionally more installation/maintenance/repair, food service, and “other” occupations, which tend to be lower-paid, while the region outside Lowell has a larger-than-average proportion in the Management and Computer/engineering/science occupations. See Table 22 on the next page. The largest difference is in production occupations – an estimated one in ten workers residing in the City of Lowell work in a production occupation, while less than one in twenty work in that occupation in the suburban communities.

TABLE 22: OCCUPATION MIX BY COMMUNITY, STATE, AND NATION, 2018-22

	United States	Massachusetts	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
Management, business, science, and arts occupations:	67,078,603	1,872,847	12,591	11,955	7,604	1,144	23,147	3,414	8,405	3,784	9,100
Management, business, and financial occupations:	27,603,718	746,084	5,322	4,551	2,957	477	7,489	1,210	3,192	1,486	3,658
Management occupations	18,131,220	481,346	3,420	3,125	2,075	366	4,525	850	1,752	809	2,639
Business and financial operations occupations	9,472,498	264,738	1,902	1,426	882	111	2,964	360	1,440	677	1,019
Computer, engineering, and science occupations:	11,242,653	372,902	3,519	3,712	1,913	246	5,552	967	1,749	958	2,884
Computer and mathematical occupations	5,839,386	178,449	1,617	1,717	977	103	2,498	559	894	527	1,477
Architecture and engineering occupations	3,566,630	100,915	1,220	1,538	635	93	2,156	310	675	226	962
Life, physical, and social science occupations	1,836,637	93,538	682	457	301	50	898	98	180	205	445
Education, legal, community service, arts, and media occupations:	18,128,002	499,147	2,076	2,414	1,874	271	6,724	798	1,862	756	1,732
Community and social service occupations	2,886,506	80,210	355	326	250	12	1,293	90	337	186	155
Legal occupations	1,918,890	55,277	202	146	173	51	310	58	73	29	91
Educational instruction, and library occupations	9,981,211	276,524	1,270	1,578	1,225	157	3,779	538	1,054	511	994
Arts, design, entertainment, sports, and media occupations	3,341,395	87,136	249	364	226	51	1,342	112	398	30	492
Healthcare practitioners and technical occupations:	10,104,230	254,714	1,674	1,278	860	150	3,382	439	1,602	584	826
Health diagnosing and treating practitioners and other technical occupations	7,003,309	187,871	1,356	941	515	132	2,024	239	1,215	282	715
Health technologists and technicians	3,100,921	66,843	318	337	345	18	1,358	200	387	302	111
Service occupations:	26,378,165	576,888	2,609	1,711	2,543	263	11,999	667	2,278	698	1,192
Healthcare support occupations	5,272,030	122,749	517	132	665	78	3,771	170	505	107	268
Protective service occupations:	3,414,984	75,924	416	200	377	77	986	138	434	128	91
Firefighting and prevention, and other protective service workers including supervisors	1,894,344	43,085	196	70	118	51	659	62	263	32	41
Law enforcement workers including supervisors	1,520,640	32,839	220	130	259	26	327	76	171	96	50
Food preparation and serving related occupations	8,275,989	164,750	900	505	932	68	3,052	136	588	204	350
Building and grounds cleaning and maintenance occupations	5,429,192	113,290	330	456	264	8	2,427	84	241	155	153
Personal care and service occupations	3,985,970	100,175	446	418	305	32	1,763	139	510	104	330
Sales and office occupations:	31,858,939	652,364	4,551	3,256	3,641	241	9,695	1,042	3,526	1,024	1,685
Sales and related occupations	14,891,449	307,618	1,635	1,622	1,515	88	4,638	464	1,510	527	933
Office and administrative support occupations	16,967,490	344,746	2,916	1,634	2,126	153	5,057	578	2,016	497	752

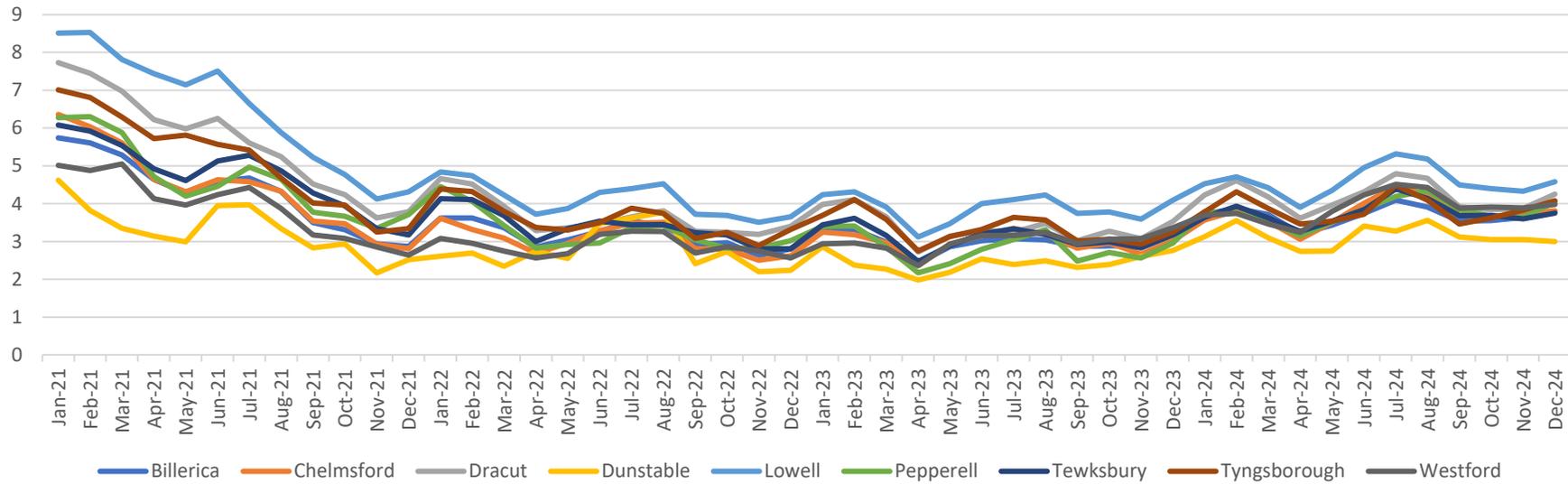
TABLE 22: OCCUPATION MIX BY COMMUNITY, STATE, AND NATION, 2018-22

	United States	Massachusetts	BillERICA	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford
Natural resources, construction, and maintenance occupations:	13,717,675	249,871	2,257	1,153	1,357	157	4,468	609	1,786	542	432
Farming, fishing, and forestry occupations	931,499	8,240	0	134	0	0	62	20	71	0	5
Construction and extraction occupations	7,880,599	162,550	1,376	726	863	88	3,047	392	1,166	474	285
Installation, maintenance, and repair occupations	4,905,577	79,081	881	293	494	69	1,359	197	549	68	142
Production, transportation, and material moving occupations:	20,775,153	335,050	2,440	1,222	1,972	179	9,692	780	1,176	595	635
Production occupations	8,615,615	138,097	1,024	482	1,203	54	5,844	340	705	192	285
Transportation occupations	6,031,354	107,510	736	401	301	80	1,855	315	276	180	180
Material moving occupations	6,128,184	89,443	680	339	468	45	1,993	125	195	223	170
Civilian employed population 16 years and over	159,808,535	3,687,020	24,448	19,297	17,117	1,984	59,001	6,512	17,171	6,643	13,044

Source: U.S. Census Bureau, American Community Survey, Five-Year data, Table B2401.

Employment: Unemployment and Labor Force

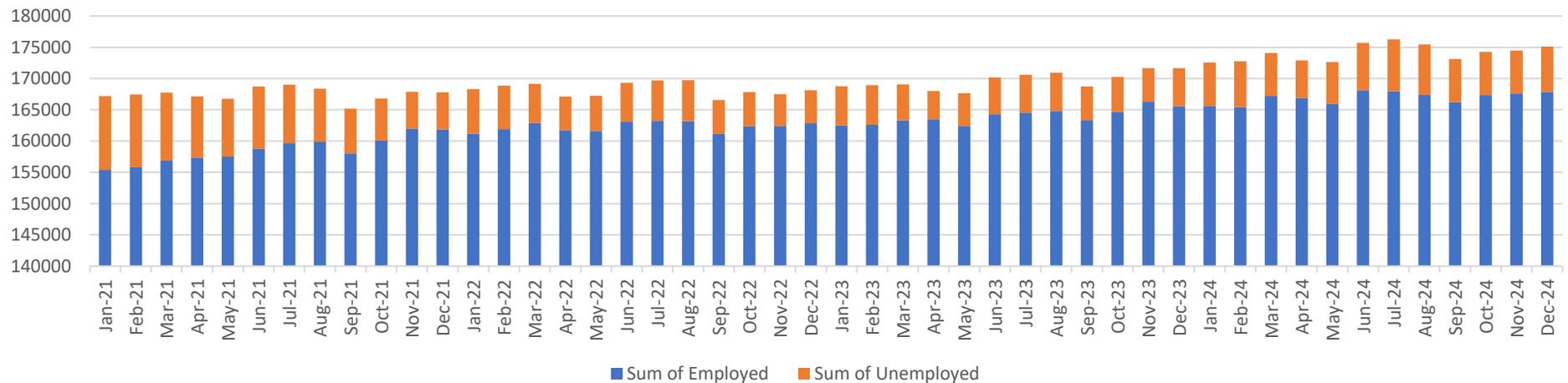
FIGURE 26: UNEMPLOYMENT RATE IN % BY TOWN



Source: Bureau of Labor Statistics and Massachusetts Department of Economic Research.

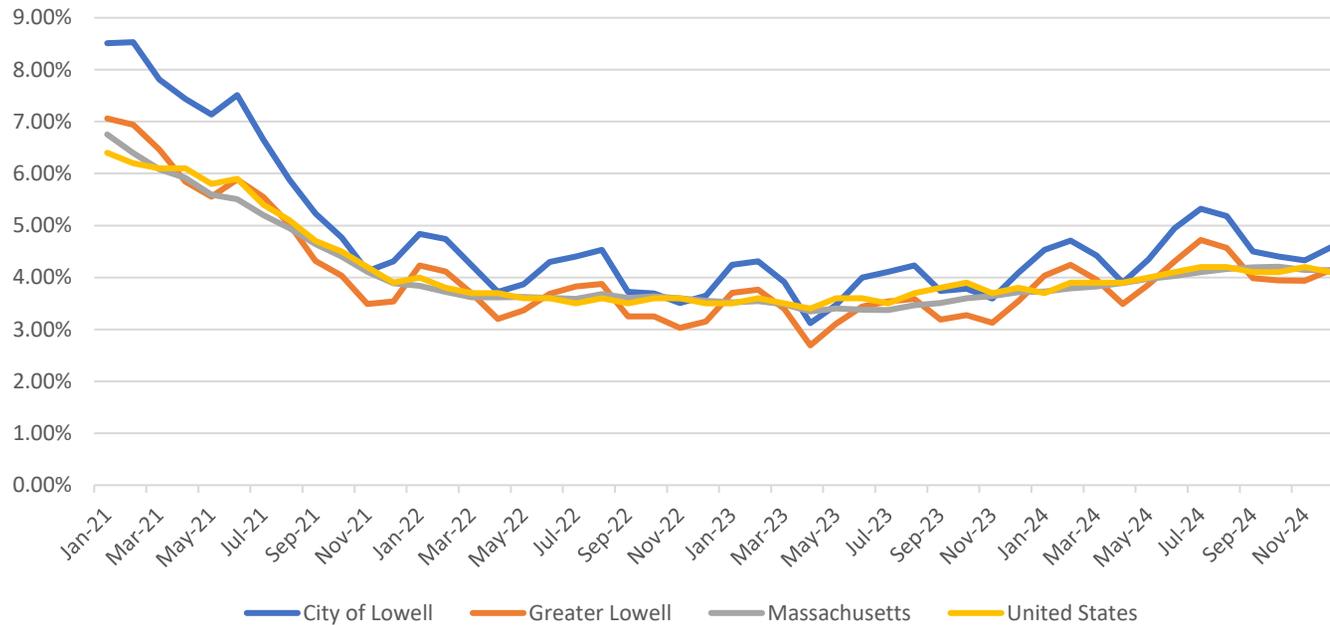
FIGURE 26 illustrates the unemployment rate for each NMCOG community from January 2021 to December 2024. Trends continued from 2020-2023 with continued decreases in unemployment. 2024 saw increases in unemployment, primarily in Lowell. FIGURE 27 illustrates the labor force in workers for Greater Lowell. The overall size of the labor force peaked in July 2024 but remains high at around 175,000.

FIGURE 27: GREATER LOWELL LABOR FORCE



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

FIGURE 28: UNEMPLOYMENT RATE IN % (COMPARISON WITH U.S.)



Only the City of Lowell has had consistently higher unemployment than the U.S, but November 2023 saw a lower rate for Lowell compared to the US (3.4% vs 3.5%). Greater Lowell’s unemployment rate dipped below that of the United States at the end of 2024.

See Table 24 and **Error! Reference source not found.** on the following pages.

TABLE 23: UNEMPLOYMENT RATES BY COMMUNITY AND REGION, MAY 2019 – MAY 2023

Community	2020	2021	2022	2023	2024	% Change May 2023-2024
	May	May	May	May	May	
Billerica	16.1	4.4	2.9	2.1	3.4	61.9%
Chelmsford	12.8	4.3	2.7	2.1	3.5	66.7%
Dracut	16.1	5.7	3	2.1	4.0	90.5%
Dunstable	11.3	3.1	2.3	1.7	2.8	64.7%
Lowell	17.6	7.5	3.9	2.6	4.3	65.4%
Pepperell	12.4	4	2.4	1.7	3.5	105.9%
Tewksbury	15.7	4.6	3.1	2.0	3.5	75%
Tyngsborough	13.1	5.4	2.9	2.1	3.5	66.7%
Westford	9.8	4	2.5	2.1	3.8	81%
Greater Lowell	15.4	5.6	3.2	2.3	3.9	69.6%

Source: Bureau of Labor Statistics, Not Seasonally Adjusted *November 2022 Preliminary Estimate

TABLE 24: UNEMPLOYMENT RATES FOR THE REGION, STATE, AND NATION, JANUARY 2021 – NOVEMBER 2023

United States	Massachusetts	Greater Lowell	City of Lowell	Region Outside Lowell
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Jan 2022	4.4	5.0	4.6	5.5	4.1
Feb 2022	4.1	4.3	3.9	4.8	3.5
Mar 2022	3.8	3.8	3.5	4.2	3.1
Apr 2022	3.3	3.3	3.1	3.8	2.8
May 2022	3.4	3.4	3.2	3.9	2.8
Jun 2022	3.8	3.5	3.3	4.1	2.9
Jul 2022	3.8	3.4	3.3	4.0	2.9
Aug 2022	3.8	3.5	3.4	4.2	3.0
Sep 2022	3.3	3.1	3.0	3.6	2.7
Oct 2022	3.4	3.0	2.9	3.5	2.6
Nov 2022	3.4	2.9	2.7	3.3	2.4
Dec 2022	3.3	3.3	3.2	3.9	2.9
Jan 2023	3.9	4.1	3.9	4.6	3.5
Feb 2023	3.9	4.2	4.0	4.8	3.6
Mar 2023	3.6	3.9	3.6	4.4	3.3
Apr 2023	3.1	2.4	2.4	2.9	2.1
May 2023	3.4	2.3	2.2	2.6	2.0
Jun 2023	3.8	2.8	2.8	3.4	2.5
Jul 2023	3.8	2.9	2.9	3.5	2.6
Aug 2023	3.9	2.9	2.9	3.6	2.6
Sep 2023	3.6	2.5	2.5	3.1	2.2
Oct 2023	3.6	2.6	2.6	3.2	2.3
Nov 2023	3.5	2.8	2.8	3.4	2.5
Dec 2023	3.8	3.7	3.5	4.1	3.2
Jan 2024	3.7	3.7	4.0	4.5	3.8
Feb 2024	3.9	3.8	4.2	4.7	4.0
Mar 2024	3.9	3.8	4.0	4.4	3.7
Apr 2024	3.9	3.9	3.5	3.9	3.3
May 2024	4.0	4.0	3.9	4.3	3.6
Jun 2024	4.1	4.0	4.3	4.9	4.0
Jul 2024	4.2	4.1	4.7	5.3	4.4
Aug 2024	4.2	4.2	4.6	5.2	4.2
Sep 2024	4.1	4.2	4.0	4.5	3.7
Oct 2024	4.1	4.2	3.9	4.4	3.7
Nov 2024	4.2	4.1	3.9	4.3	3.7
Dec 2024	4.1	4.1	4.1	4.6	3.9

Source: Bureau of Labor Statistics, Not Seasonally Adjusted

TABLE 25: GREATER LOWELL LABOR FORCE, JANUARY 2021 – NOVEMBER 2023

	Massachusetts	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford	Greater Lowell
Jan 2022	3,723,612	24,363	19,704	18,356	1,909	56,859	7,027	17,634	7,338	13,377	166,567
Feb 2022	3,727,618	24,417	19,697	18,373	1,921	56,918	7,045	17,671	7,349	13,393	166,784
Mar 2022	3,723,599	24,490	19,761	18,368	1,932	56,914	7,066	17,690	7,354	13,441	167,016
Apr 2022	3,721,759	24,086	19,454	18,050	1,920	55,994	6,963	17,372	7,241	13,261	164,341
May 2022	3,782,883	24,115	19,487	18,043	1,918	56,018	6,968	17,417	7,231	13,268	164,465
Jun 2022	3,800,680	24,390	19,730	18,224	1,932	56,790	6,955	17,610	7,310	13,456	166,597
Jul 2022	3,793,118	24,458	19,770	18,256	1,925	56,841	6,950	17,590	7,336	13,467	166,593
Aug 2022	3,731,317	24,435	19,782	18,291	1,929	56,925	6,959	17,597	7,329	13,471	166,718
Sep 2022	3,751,520	24,064	19,442	18,017	1,893	55,914	6,897	17,388	7,210	13,254	164,079
Oct 2022	3,770,869	24,250	19,576	18,134	1,909	56,253	6,930	17,496	7,270	13,377	165,195
Nov 2022	3,715,913	24,151	19,508	18,123	1,900	56,130	6,930	17,420	7,242	13,351	164,755
Dec 2022	3,715,913	24,183	19,529	18,153	1,907	56,189	6,965	17,418	7,271	13,321	164,936
Jan 2023	3,759,154	24,386	19,713	18,309	1,942	56,723	7,069	17,586	7,319	13,410	166,457
Feb 2023	3,763,398	24,362	19,678	18,320	1,919	56,718	7,030	17,598	7,342	13,397	166,364
Mar 2023	3,738,390	24,178	19,557	18,164	1,909	56,258	6,962	17,444	7,272	13,323	165,067
Apr 2023	3,709,917	24,046	19,451	18,003	1,902	55,714	6,910	17,334	7,220	13,275	163,855
May 2023	3,682,601	23,898	19,351	17,879	1,887	55,256	6,846	17,221	7,169	13,207	162,714
Jun 2023	3,742,891	24,310	19,690	18,182	1,897	56,414	6,889	17,532	7,292	13,442	165,648
Jul 2023	3,749,238	24,176	19,607	18,070	1,887	56,141	6,879	17,450	7,265	13,362	164,837
Aug 2023	3,748,751	24,210	19,613	18,135	1,885	56,298	6,878	17,462	7,276	13,395	165,152
Sep 2023	3,700,212	24,007	19,418	17,942	1,875	55,664	6,799	17,302	7,195	13,265	163,467
Oct 2023	3,723,647	24,134	19,542	18,073	1,889	55,985	6,860	17,399	7,236	13,349	164,467
Nov 2023	3,744,348	24,348	19,665	18,203	1,908	56,432	6,908	17,526	7,291	13,467	165,748
Dec 2023	3853026	25332	19950	17774	2067	61472	6766	17841	6920	13524	171646
Jan 2024	3861134	25448	20070	17909	2076	61778	6827	17933	6960	13577	172578
Feb 2024	3871613	25458	20099	17962	2083	61825	6817	17970	6991	13569	172774
Mar 2024	3881270	25691	20257	18074	2096	62303	6875	18105	7034	13674	174109
Apr 2024	3891099	25502	20116	17930	2083	61836	6833	18000	6990	13615	172905
May 2024	3900285	25425	20101	17898	2072	61792	6822	17954	6957	13621	172642
Jun 2024	3906558	25839	20469	18198	2114	62996	6936	18246	7062	13860	175720
Jul 2024	3911566	25905	20543	18269	2108	63170	6952	18330	7110	13885	176272
Aug 2024	3914904	25775	20432	18188	2108	62877	6941	18224	7059	13829	175433
Sep 2024	3917130	25490	20169	17916	2083	61978	6855	18007	6962	13652	173112
Oct 2024	3918800	25672	20300	18026	2097	62350	6891	18135	7022	13752	174245
Nov 2024	3916793	25730	20347	18056	2099	62389	6899	18143	7047	13767	174477
Dec 2024	3916370	25813	20393	18157	2102	62650	6938	18199	7077	13803	175132

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics (Not seasonally adjusted)

Employment: Unemployment by Industry

TABLE 26: GREATER LOWELL WORKFORCE DEVELOPMENT AREA
UNEMPLOYMENT CLAIMANTS BY INDUSTRY

NAICS #	Claimant Count by NAICS Industry Name	May 2022	May 2023	May 2025	Over-The-Year Change
22	Utilities	4	7	12	71.4%
23	Construction	263	321	312	-2.8%
31-33	Manufacturing	78	242	227	-6.2%
42	Wholesale Trade	70	130	195	50%
44-45	Retail Trade	94	156	125	-19.9%
48-49	Transportation and Warehousing	59	85	76	-10.6%
51	Information	31	93	69	-25.8%
52	Finance and Insurance	44	82	63	-23.2%
53	Real Estate and Rental Leasing	32	36	32	-12.5%
54	Professional, Scientific, and Technical Services	144	457	337	-26.3%
55	Management of Companies and Enterprises	9	13	14	7.7%
56	Admin & Support, Waste Mgmt & Remediation Serv.	205	277	251	-9.4%
61	Educational Services	28	31	36	16.1%
62	Health Care and Social Assistance	142	251	165	-34.3%
71	Arts, Entertainment, and Recreation	8	22	19	-13.6%
72	Accommodation and Food Services	104	111	115	3.6%
81	Other Services (except Public Administration)	116	139	123	-11.5%
92	Public Administration	23	86	27	-68.6%
99	INA (No NAICS Code)	77	161	189	17.4%
	All Industries	1,531	2,700	2,403	-11.0%

Table 26 lists the number of unemployment claimants by industry in the Greater Lowell Workforce Development Area in May 2022, 2023, and 2024. It should be noted that the Greater Lowell Workforce Development Area does not include Pepperell. The “Construction” sector had the highest number of claimants in May 2024, with a 2.8% decrease in claimants. Many sectors, including Manufacturing, Information, Professional, Scientific, and Technical Services, and Public Administration all had decreases in claimants compared to May 2023.

MEASURING ECONOMIC DISTRESS

To pursue certain funding from the EDA, projects must respond to at least one of the administration’s stated investment priorities. They must also meet at least one of the established distress criteria applicable to the proposed project’s location at time of application. The specific criteria is described in the Notice of Funding Opportunity (NOFO) for the applicable grant program. The most recent NOFO had the following criteria:

- An unemployment rate for the most recent 24-month period that is 1 point above the national rate.
- Per capita income that is 80% or less of the national per capita income level.
- A “Special Need” as determined by EDA, which could include the closure of a major industry or employer, population loss, or demonstrated underemployment.

No community as a whole qualifies under per capita income (Lowell was 81% of U.S. per 2017-21 ACS). No community as a whole currently qualifies under the unemployment categories, either. However, many individual census tracts qualify, and administrations are encouraged to work with NMCOG and EDA to explore qualification on any potential projects that may utilize EDA funding.