

Understanding Economic Insecurity in MetroWest

September 2021



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Introduction

The relationship between poverty and health has been chronicled for decades. Without economic stability, health suffers. Despite the great wealth that is evident in MetroWest there are disparities across and within towns that are masked when we fail to dig deeper into the data. By looking at income and poverty data in our communities, we can begin to understand the circumstances of those living in poverty, and understand how those experiences vary by city or town.

The purpose of this chartbook is to provide human service agencies and advocates with community-level data about income and poverty that can help inform their work in planning programs and support systems that will help move people out of poverty.

A note about COVID-19:

The effects of the COVID-19 pandemic are widespread and lasting. Data used in this report is primarily from before the pandemic began, using the most current available estimates at the city- and town- level from reputable sources. While much has changed for communities, families, and individuals since March 2020, the data presented here can help us understand the vulnerabilities that existed in MetroWest before the pandemic.





About the Data

- Most data here is from the 2015-2019 American Community Survey (ACS), the latest available
 - Regional sums and averages were calculated from town-level estimates provided by the US Census Bureau
 - “*” indicates a margin of error >35% of the estimate. The margin of error indicates a range above or below the stated estimate, and the true estimate falls within that range. Large margins are common among small sample sizes, including MetroWest communities with relatively small population sizes. *Margins of error estimates are available upon request.*
 - “\$” indicates 2019 inflation-adjusted dollars
 - ACS-published percentages are rounded to one decimal point
- Other data sources include:
 - Massachusetts Department of Public Health, COVID-19 Case Rates, published weekly at mass.gov;
 - Massachusetts Department of Elementary and Secondary Education, Selected Populations report at District level, published annually at profiles.doe.mass.edu/;
 - Massachusetts Department of Revenue, Statistics on Earned Income Tax Credit: Credit Claims by Town, accessed from datacenter.kidscount.org

The Role of COVID-19

Median Household Income and Incidence of COVID-19

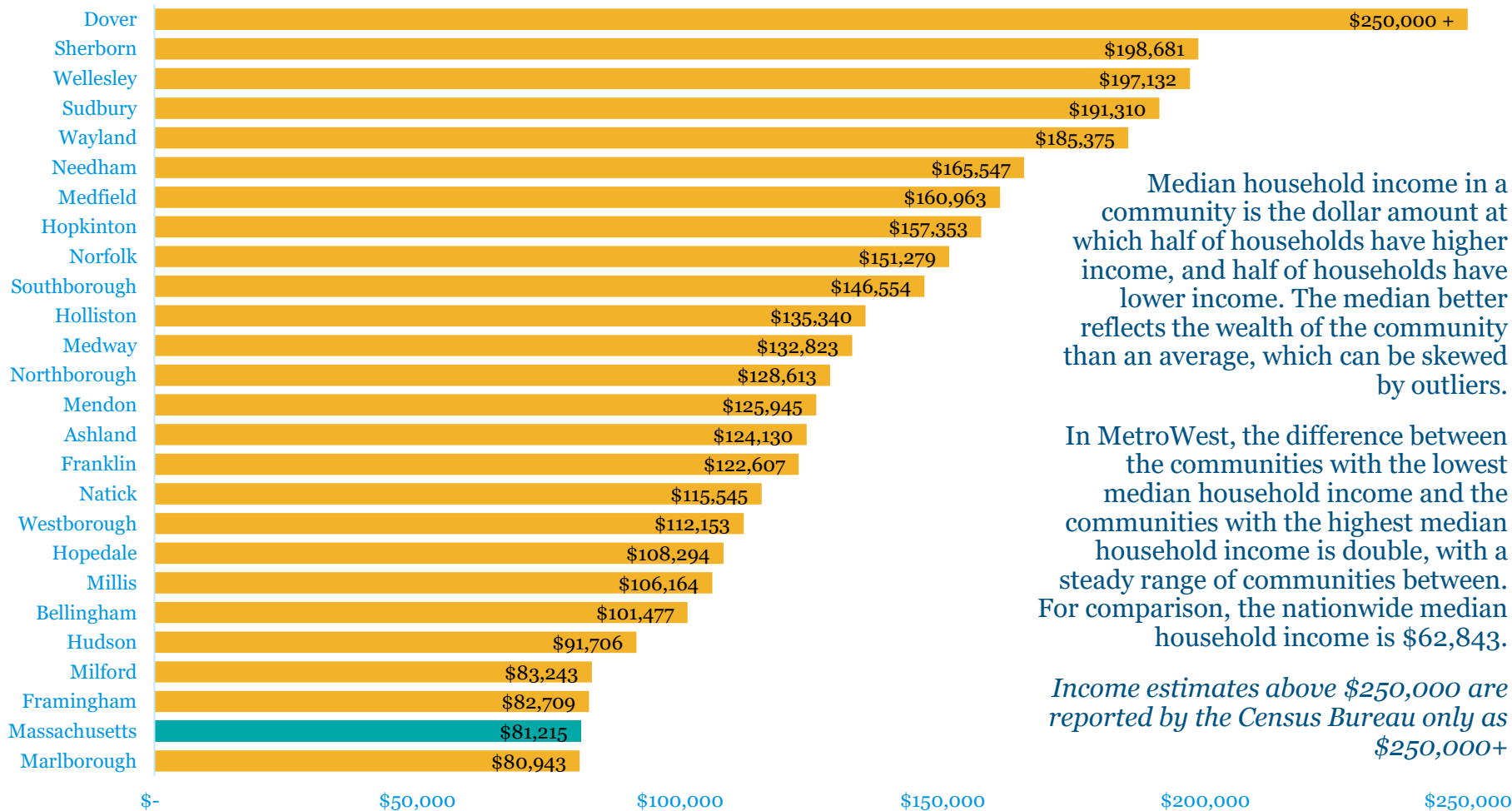


It has been widely documented that vulnerable groups such as racial minorities and people with less wealth suffered disproportionately from COVID-19. The same holds true in MetroWest; communities with a lower median household income tended to have higher case rates.

While not yet reflected in Census data, it is important to consider how disparities in MetroWest may be magnified by the economic effects of the pandemic, such as through increased housing insecurity, greater demand on schools to accommodate needs, and more widespread reliance on public programs.

Income estimates above \$250,000 are reported by the Census Bureau only as \$250,000+

Median Household Income



Median Household Income by Race

Clear differences in median household income are visible by race across communities in MetroWest. For communities where data is available, White, Asian, and Multiracial households tend to have higher incomes than Black households. In most cases median income by race in MetroWest communities exceeds the median income for the same race statewide.

Income estimates above \$250,000 are reported by the Census Bureau only as \$250,000+

	White	Asian	Black or African American	Multiracial
Ashland	\$ 115,379	\$ 205,132	\$ 81,333 *	-
Bellingham	\$ 101,544	\$ 125,263 *	\$ 119,740 *	-
Dover	\$ 250,000 +	\$ 250,000 +	-	-
Framingham	\$ 88,773	\$ 103,289	\$ 55,270	\$ 61,224
Franklin	\$ 121,762	\$ 149,250	-	\$ 242,817 *
Holliston	\$ 134,294	\$ 184,063 *	\$ 111,635 *	\$ 194,659 *
Hopedale	\$ 108,242	-	-	-
Hopkinton	\$ 149,738	\$ 232,368	-	\$ 250,000+
Hudson	\$ 92,109	\$ 120,893	-	\$ 66,146 *
Marlborough	\$ 85,434	\$ 109,899	\$ 77,697 *	\$ 44,957 *
Medfield	\$ 160,820	\$ 181,389 *	\$ 22,500 *	\$ 250,000+
Medway	\$ 131,467	\$ 213,750 *	-	\$ 250,000+
Mendon	\$ 125,244	-	-	-
Milford	\$ 84,113	\$ 93,769 *	\$ 52,361 *	\$ 71,111 *
Millis	\$ 106,891	-	-	-
Natick	\$ 121,382	\$ 105,625	\$ 45,186	\$ 144,079 *
Needham	\$ 166,527	\$ 168,750	-	-
Norfolk	\$ 149,755	\$ 222,614 *	-	-
Northborough	\$ 127,361	\$ 143,203 *	\$ 220,283 *	\$ 250,000+
Sherborn	\$ 183,750	\$ 250,000+	-	-
Southborough	\$ 129,467	\$ 195,789	-	-
Sudbury	\$ 188,521	\$ 221,823	-	\$ 250,000+
Wayland	\$ 180,234	\$ 250,000+	-	\$ 174,554 *
Wellesley	\$ 195,392	\$ 250,000+	-	-
Westborough	\$ 101,429	\$ 137,284	\$ 95,929 *	\$ 201,188 *
State	\$85,789	\$96,556	\$ 51,842	\$64,361

Source: Table S1903, U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

“*” indicates a margin of error >35% of the estimate.

“-” indicates unavailable data resulting from too few sample observations

Median Household Income by Ethnicity

Median household income in MetroWest also varies by ethnicity. In three MetroWest communities, the median income among Hispanic or Latino households is greater than the median income of White, not Hispanic or Latino households. In the remaining twelve communities where data is available, the median income of Hispanic or Latino households is less than that of White, not Hispanic or Latino households, but the estimated differences range from less than \$10,000 to over \$40,000 annually.

Income estimates above \$250,000 are reported by the Census Bureau only as \$250,000+

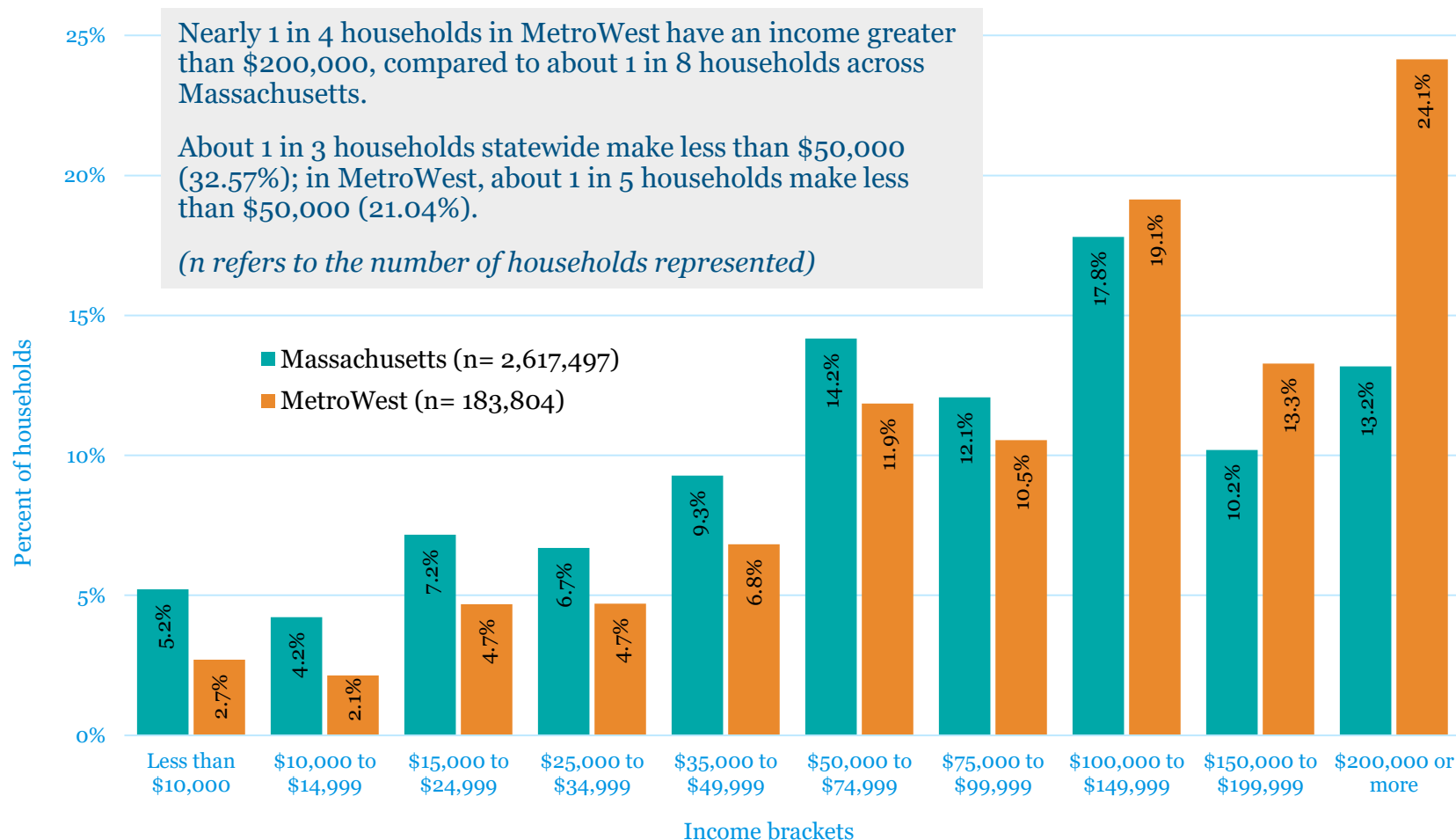
	White, not Hispanic or Latino	Hispanic or Latino Origin (of any race)
Ashland	\$ 114,225	\$ 104,688 *
Bellingham	\$ 102,005	\$ 90,652
Dover	\$ 250,000 +	-
Framingham	\$ 91,649	\$ 51,257
Franklin	\$ 121,883	-
Holliston	\$ 134,368	-
Hopedale	\$ 108,242	-
Hopkinton	\$ 151,111	-
Hudson	\$ 93,074	\$ 60,352 *
Marlborough	\$ 87,398	\$ 53,268
Medfield	\$ 161,332	-
Medway	\$ 131,793	\$ 108,789 *
Mendon	\$ 121,442	-
Milford	\$ 88,088	\$ 67,188
Millis	\$ 106,891	-
Natick	\$ 123,545	\$ 91,071
Needham	\$ 166,096	\$ 250,000 +
Norfolk	\$ 149,728	-
Northborough	\$ 126,903	\$ 130,129 *
Sherborn	\$ 183,125	\$ 213,929
Southborough	\$ 129,754	\$ 123,182 *
Sudbury	\$ 189,261	\$ 177,634 *
Wayland	\$ 177,202	\$ 246,875
Wellesley	\$ 197,781	\$ 122,614 *
Westborough	\$ 102,372	-
State	\$88,656	\$44,885

Source: Table S1903, U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

“*” indicates a margin of error >35% of the estimate

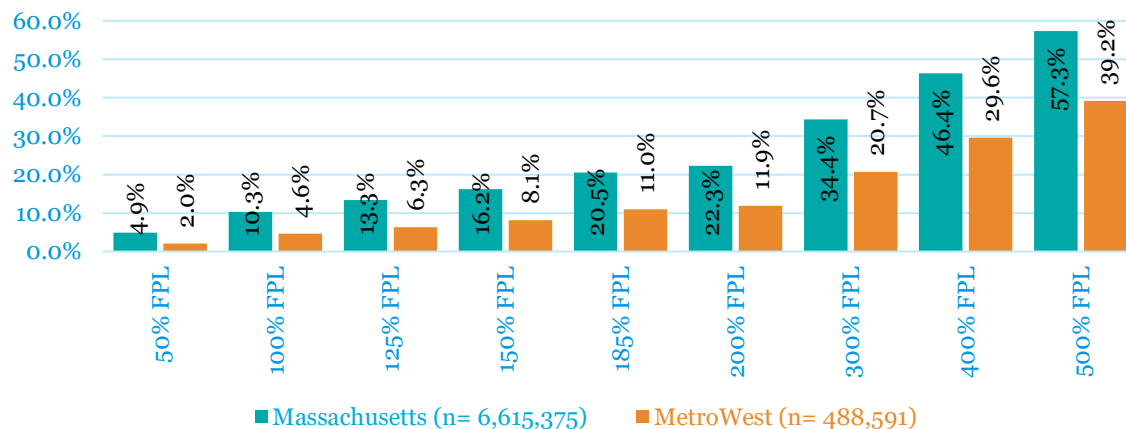
“-” indicates unavailable data resulting from too few sample observations

Income Distribution Across Households



Income as Percent of Federal Poverty Level

Residents Living Below Poverty Level Thresholds



Each year the Census Bureau publishes thresholds based on household makeup and income to define a benchmark for poverty. A version of this is referred to as the Federal Poverty Level (FPL), and income can be measured in relation to FPL to demonstrate how close someone is to being in poverty and to determine eligibility for certain public benefit programs. The FPL differs based on family size.

The majority of MetroWest residents live above 500% of the FPL – about 60.8%, compared to 42.7% of the state.

MetroWest Residents Below FPL by Count

50% FPL	9,860
100% FPL	22,576
125% FPL	30,609
150% FPL	39,705
185% FPL	53,651
200% FPL	58,092
300% FPL	101,102
400% FPL	144,754
500% FPL	191,507

Compared to state estimates, a lesser proportion of the MetroWest population lives below poverty or at risk of poverty. Yet this population comprises tens of thousands of people.

Of the 9,860 estimated people in extreme poverty in MetroWest (below 50% FPL), about half are located in four communities; Framingham (2,168); Milford (1,139*); Franklin (759*); and Marlborough (747).

In MetroWest, there are roughly 22,576 people living below the poverty line (4.6% of the region's total population; ranging from 0.9%-10.1% by community). More than 35,000 estimated additional people were "at risk" of poverty, living between 100-199% of the poverty line.

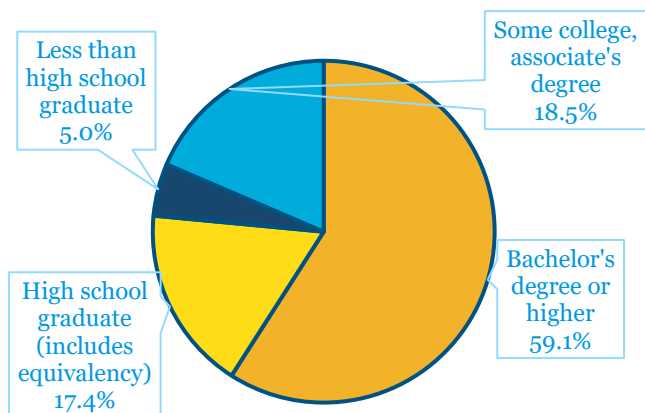
People below 100%, 150%, and 200% FPL by Community

	Population	# below 100% FPL	% below 100% FPL	# below 150% FPL	% below 150% FPL (!)	# below 200% FPL	% below 200% FPL (!)
Ashland	17,655	682	3.9%	1,260	7.1%	1,926	10.9%
Bellingham	16,908	537 *	3.2%	979	5.8%	1,556	9.2%
Dover	6,044	53 *	0.9% *	121 *	2.0%	121 *	2.0%
Framingham	69,404	5,830	8.4%	10,780	15.5%	15,424	22.2%
Franklin	32,151	1,294	4%	1,825	5.7%	2,887	9.0%
Holliston	14,672	301 *	2.1% *	464 *	3.2%	863	5.9%
Hopedale	5,891	238 *	4% *	510 *	8.7%	668 *	11.3%
Hopkinton	17,543	637 *	3.6% *	886 *	5.1%	1,455 *	8.3%
Hudson	19,887	945 *	4.8% *	1,448	7.3%	2,257	11.3%
Marlborough	39,307	2,217	5.6% *	5,326	13.5%	7,802	19.8%
Medfield	12,795	404 *	3.2% *	950 *	7.4%	1,233 *	9.6%
Medway	13,212	629 *	4.8% *	962	7.3%	1,183	9.0%
Mendon	6,097	75 *	1.2% *	276 *	4.5%	301 *	4.9%
Milford	28,658	2,896	10.1%	4,356	15.2%	5,758	20.1%
Millis	8,198	127 *	1.5% *	287 *	3.5%	835 *	10.2%
Natick	35,764	1036	2.9%	2,274	6.4%	3,419	9.6%
Needham	30,100	823	2.7%	1,159	3.9%	1,618	5.4%
Norfolk	9,497	109 *	1.1% *	298 *	3.1%	402 *	4.2%
Northborough	14,877	389 *	2.6% *	742 *	5.0%	1,254	8.4%
Sherborn	4,316	252 *	5.8% *	282 *	6.5%	381 *	8.8%
Southborough	10,096	301	3%	498	4.9%	866	8.6%
Sudbury	18,939	470 *	2.5% *	766 *	4.0%	1,098 *	5.8%
Wayland	13,746	411 *	3% *	558	4.1%	718	5.2%
Wellesley	24,118	1,050	4.4%	1,331	5.5%	1,705	7.1%
Westborough	18,716	870	4.6%	1,367	7.3%	2,362	12.6%
MetroWest	488,591	22,576	4.6%	39,705	8.1%	58,092	11.9%
State	6,615,375	680,962	10.3%	1,074,316	16.2%	1,476,988	22.3%

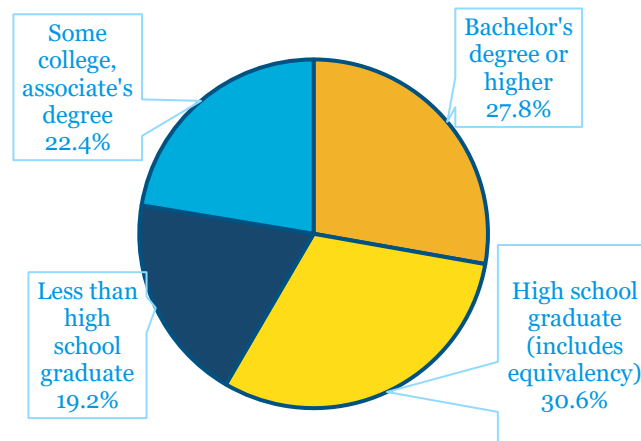
Poverty by Earning Potential

Education level of adults aged 25+ in MetroWest

Adults overall

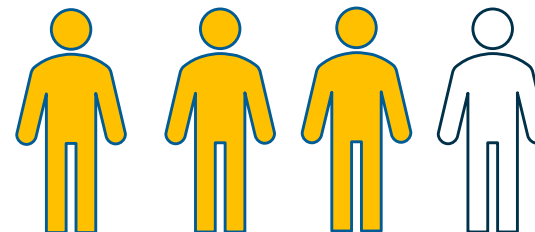


Adults in poverty



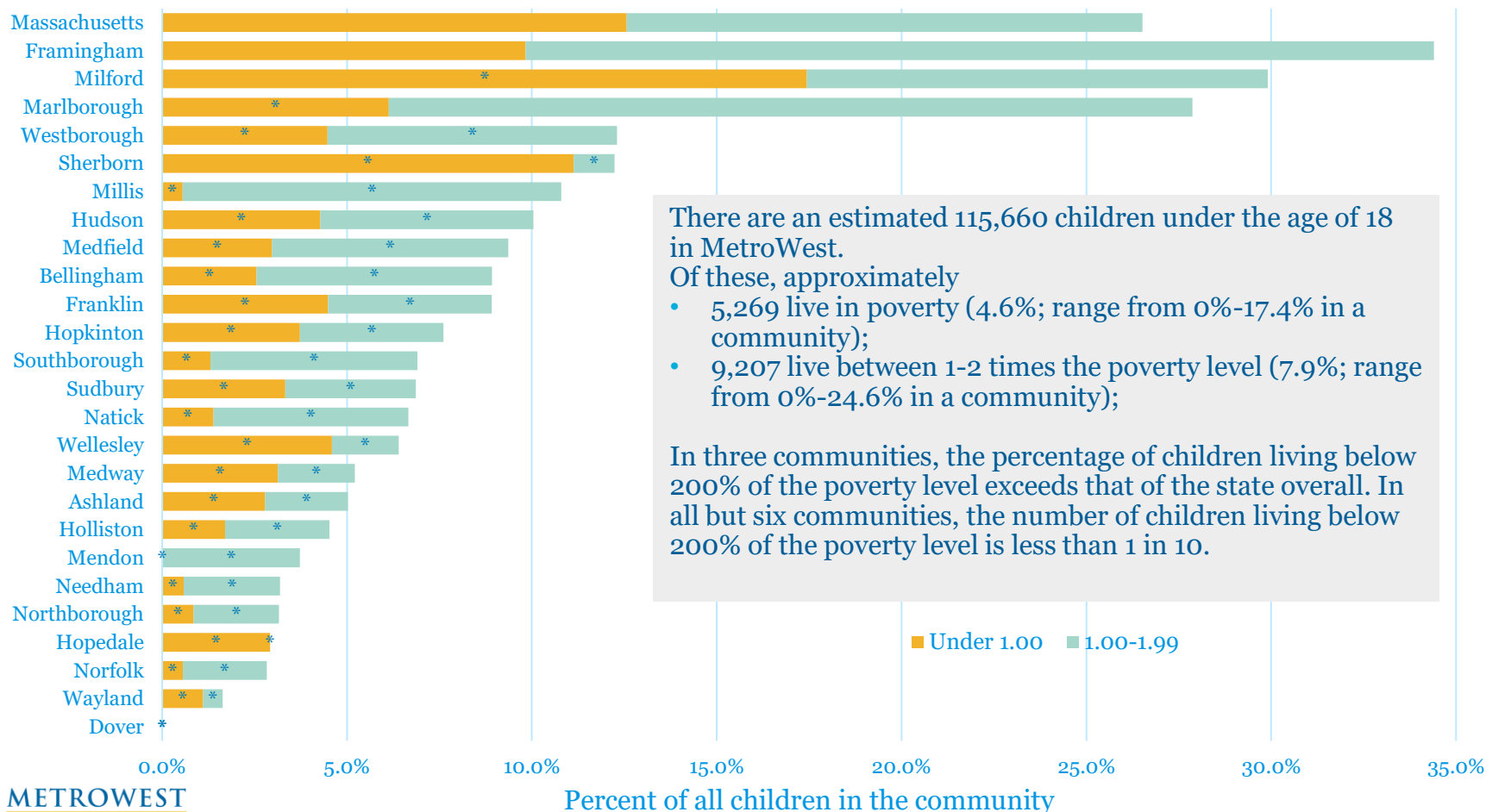
Access to higher education is typically considered a way to increase earning potential by equipping people with valuable skills to earn more money. **Adults aged 25+ with less than a college education are overrepresented in the population of people in poverty in MetroWest.**

The civilian labor force 16 years or older in MetroWest is estimated to be 276,697 people. Of that group, about 7,297 people are estimated to have been in poverty at some point in any given year (between 2015-2019). This is between 0%-5% of the labor force by community. **Of those in the labor force and in poverty, over 75% (about 5,683 people) were employed.** This is on par with statewide estimates.



Children Living in Poverty

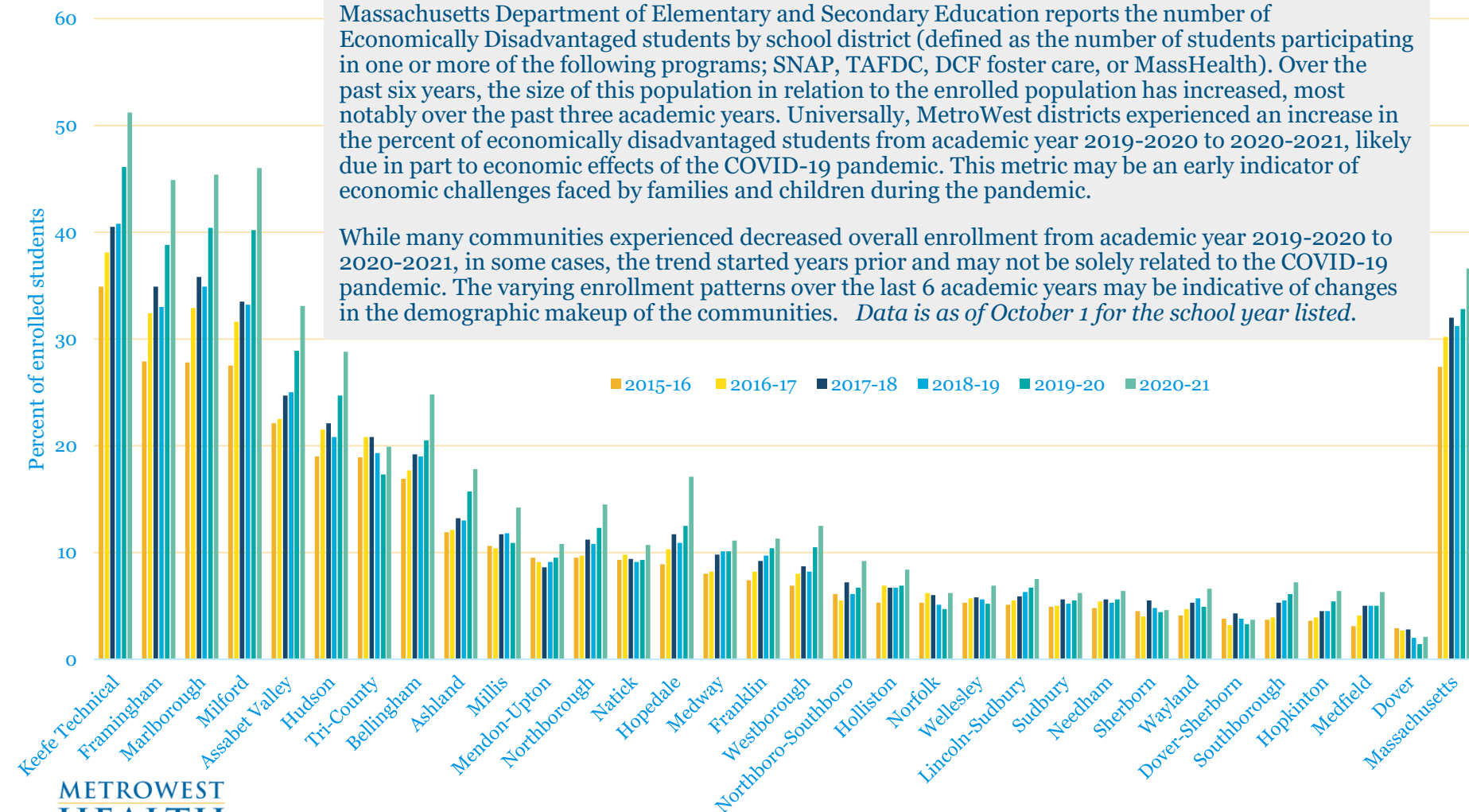
Ratio of Income to FPL of Children under 18



Economically Disadvantaged Students

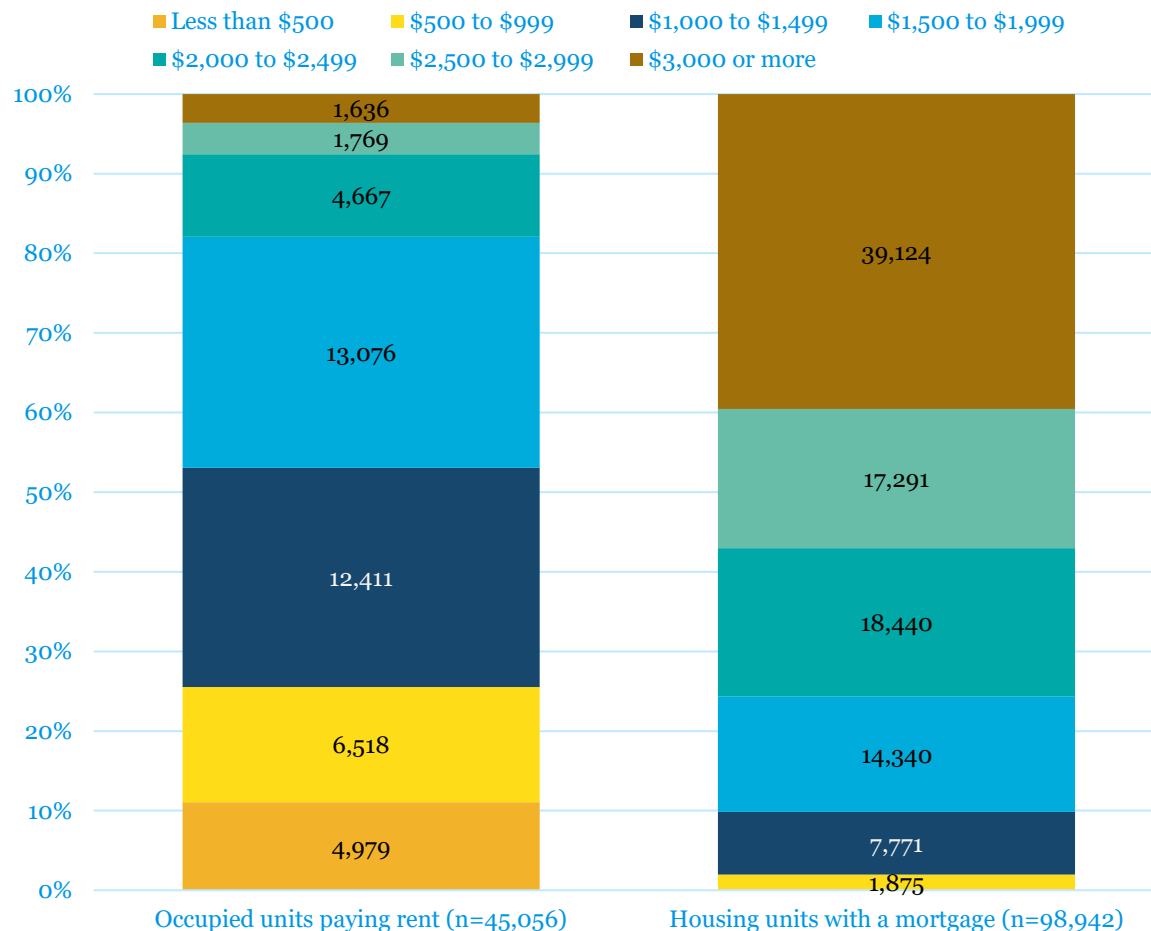
Massachusetts Department of Elementary and Secondary Education reports the number of Economically Disadvantaged students by school district (defined as the number of students participating in one or more of the following programs; SNAP, TAFDC, DCF foster care, or MassHealth). Over the past six years, the size of this population in relation to the enrolled population has increased, most notably over the past three academic years. Universally, MetroWest districts experienced an increase in the percent of economically disadvantaged students from academic year 2019-2020 to 2020-2021, likely due in part to economic effects of the COVID-19 pandemic. This metric may be an early indicator of economic challenges faced by families and children during the pandemic.

While many communities experienced decreased overall enrollment from academic year 2019-2020 to 2020-2021, in some cases, the trend started years prior and may not be solely related to the COVID-19 pandemic. The varying enrollment patterns over the last 6 academic years may be indicative of changes in the demographic makeup of the communities. *Data is as of October 1 for the school year listed.*



Monthly Cost of Housing

Monthly housing costs in MetroWest



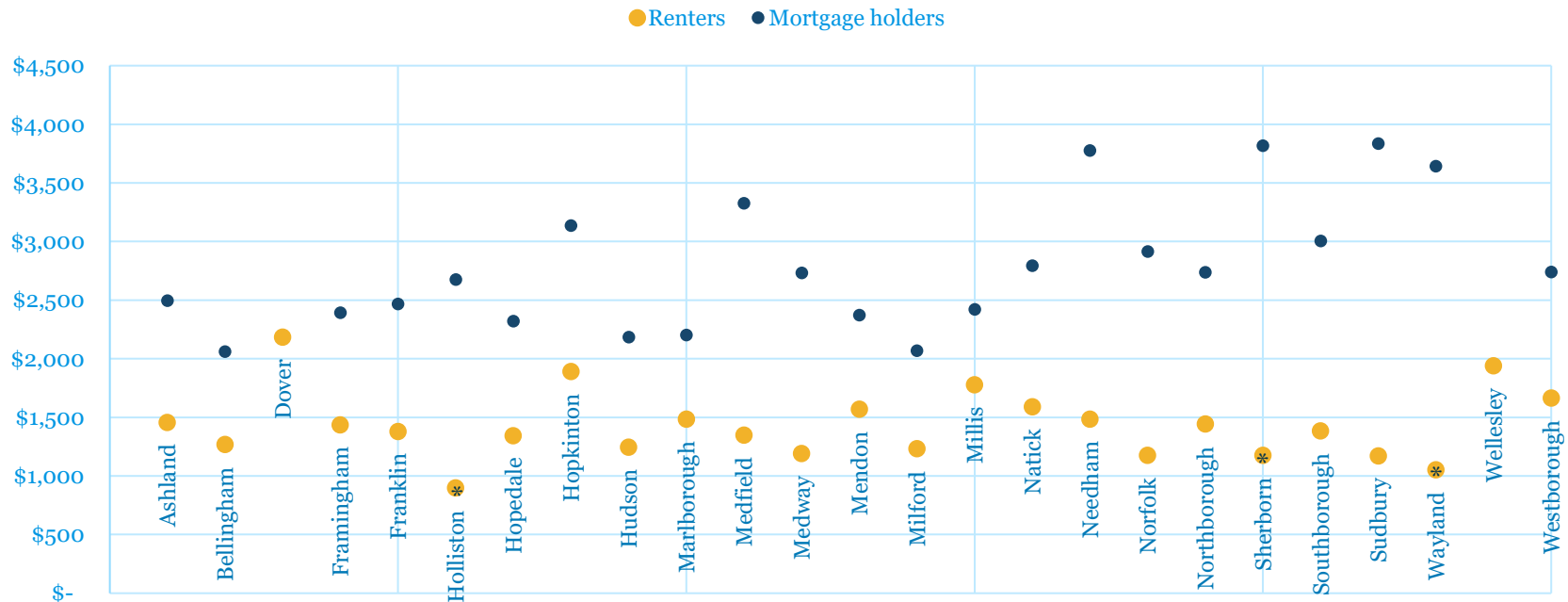
Of all occupied housing units in MetroWest, almost 75% (or 137,115) are owner-occupied, and the remainder are renter-occupied (46,689, or 25.4%).

Approximately 72% of owner-occupied homes in MetroWest have a mortgage (nearly 99,000 out of 137,115). Homeowners without a mortgage are in the minority.

The monthly costs associated with ownership are greater than those associated with renting. While less than 10% of renters have monthly costs exceeding \$2,500, closer to 60% of mortgage holders have monthly costs exceeding \$2,500. For every five mortgage holders, two have monthly costs exceeding \$3,000.

Monthly Cost of Housing by Tenure

Median Monthly Housing Costs by Tenure in MetroWest

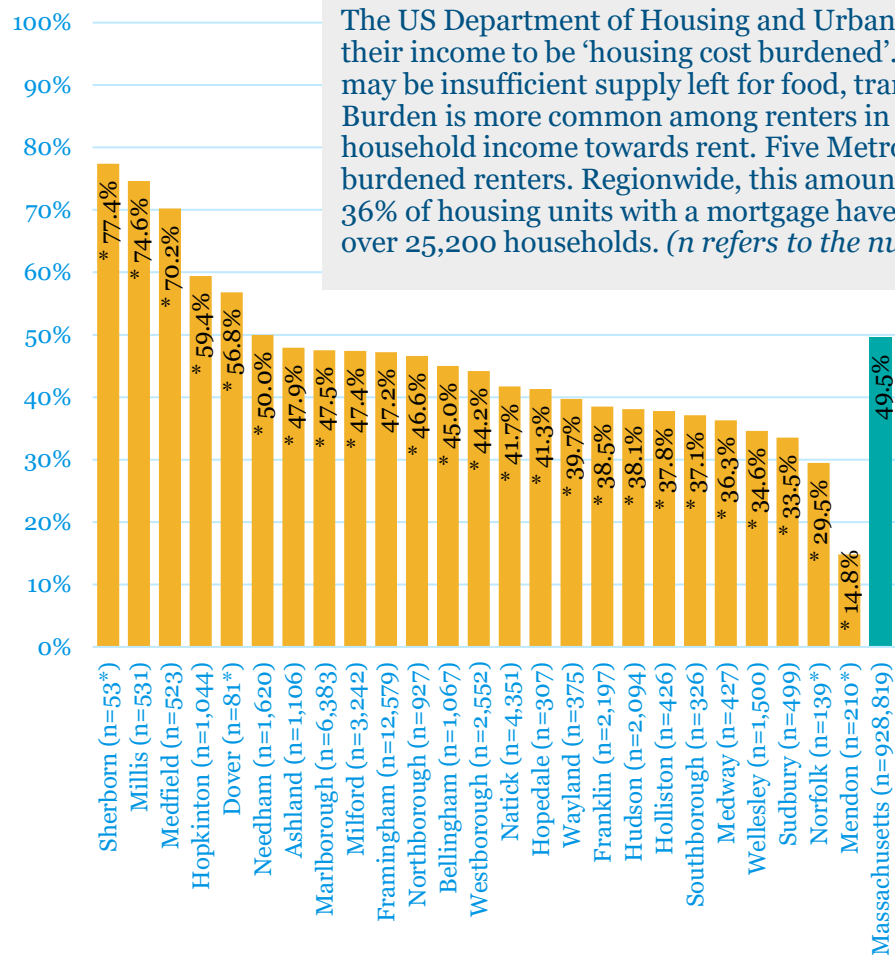


The monthly cost of housing can vary by housing tenure and community. Housing costs for mortgage holders can be 36%-246% greater than renters. In Massachusetts, the median monthly housing cost among renters is \$1,282 compared to mortgage holders at \$2,225 – a 76% increase over renters.

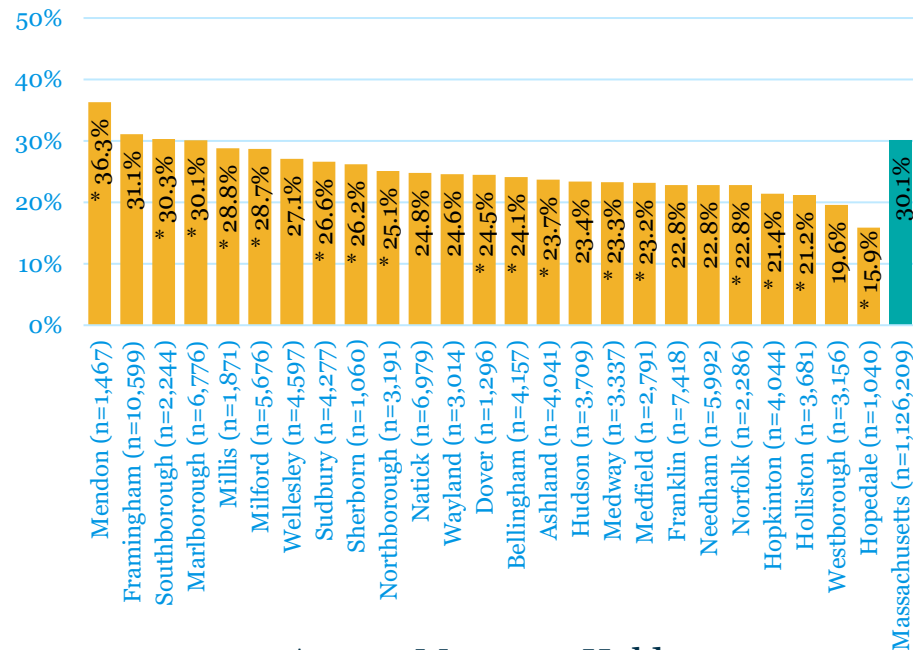
For mortgage holders, these costs can include mortgage payments; real estate taxes; utilities; fuel; condo fees; and hazard insurance. For renters, this typically includes rent payments, utilities, and fuel. Mortgage data not available for Dover or Wellesley.

Housing Cost Burdened Households

The US Department of Housing and Urban Development considers people whose housing cost exceed 30% of their income to be 'housing cost burdened'. If a large portion of income goes towards the cost of shelter, there may be insufficient supply left for food, transportation, medical bills, and other necessary expenses. Housing Cost Burden is more common among renters in MetroWest, with 15% to 77% of renters paying more than 30% of their household income towards rent. Five MetroWest communities exceed the state's percentage of housing cost burdened renters. Regionwide, this amounts to an estimated 20,275 households. In MetroWest, between 16% to 36% of housing units with a mortgage have housing costs that exceed this threshold; regionwide, this amounts to over 25,200 households. (*n* refers to the number of units in the community).



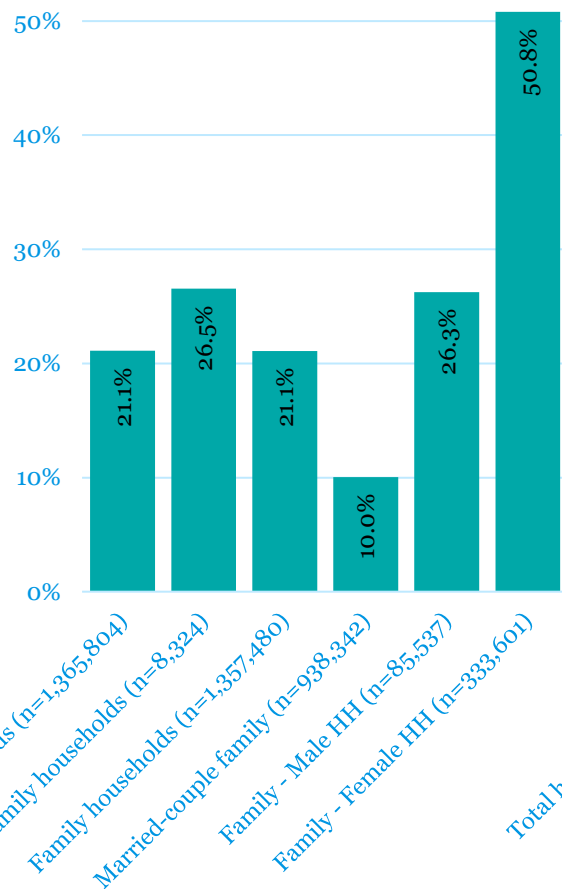
Among Renters



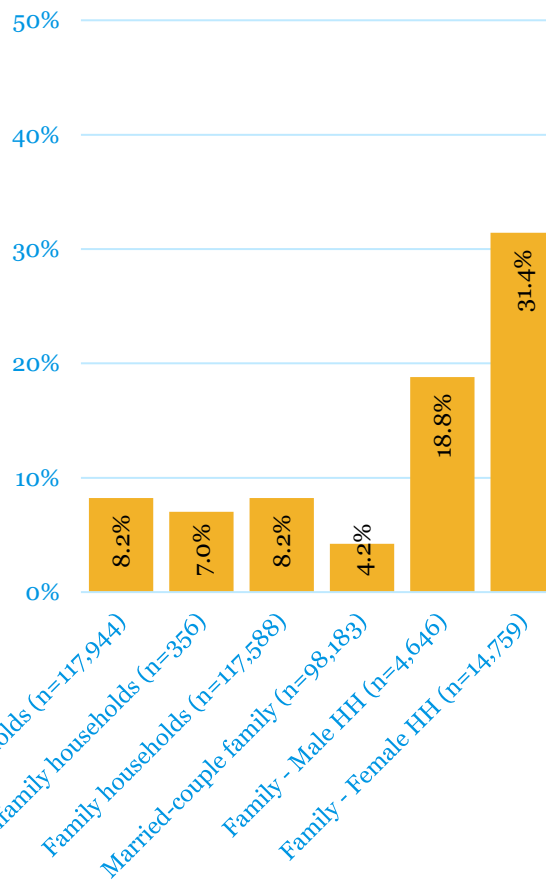
Among Mortgage Holders

Household Participation in Public Programs

Massachusetts



MetroWest



Census data differentiates between households with Supplemental Security Income (SSI), cash public assistance income, or Food Stamps/SNAP in the past 12 months, and households without these benefits.

Participation rates are lower in MetroWest compared to the state, but the region follows state trends for family households; families with a female householder and no spouse present have the highest rate of participation in these programs (over 30%, or 1 in 3 families). Almost 1 in 5 families with a male householder participate in these programs, compared to 1 in 20 families with a married couple.

HH = householder, no spouse present

Earned Income Tax Credit Recipients

The Earned Income Tax Credit (EITC) is a federal tax credit for low- and moderate-income families and individuals that incentivizes employment. The credit offsets federal taxes and can be refunded to a filer if their tax obligation is less than the amount of the credit. For this reason, the EITC is considered a powerful tool for lifting low-income people out of poverty. Massachusetts offers a partial match to the federal credit with similar eligibility requirements.

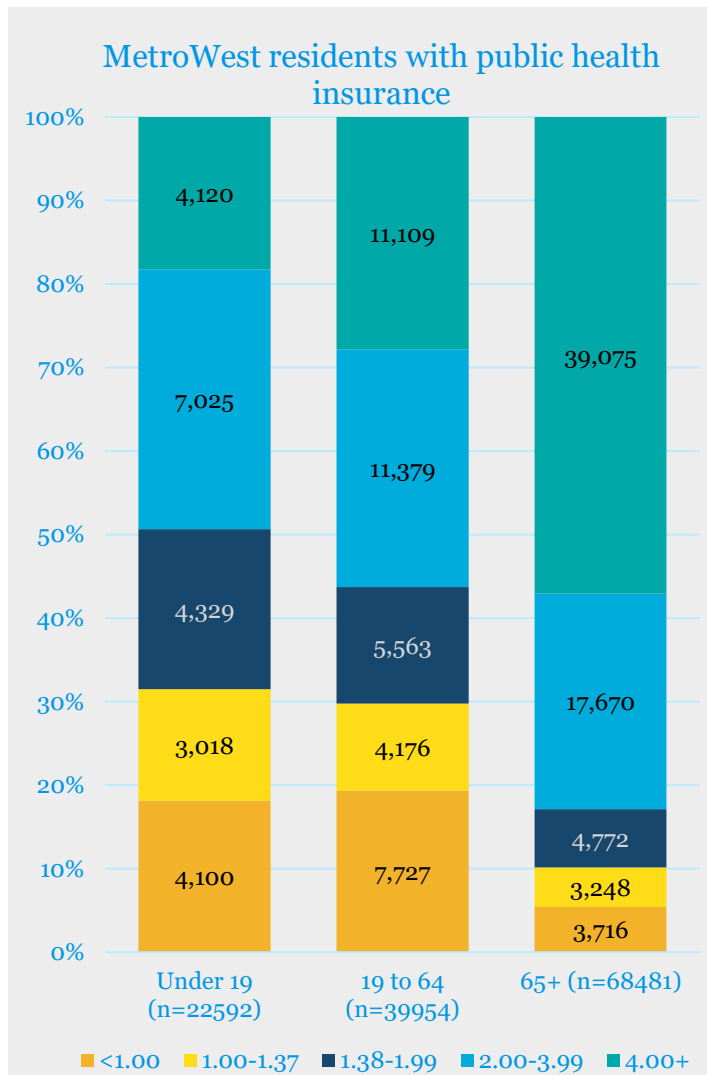
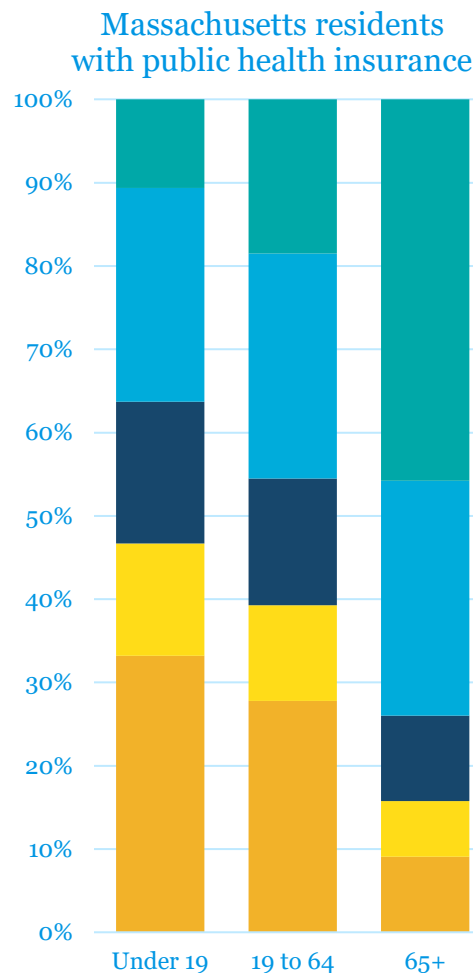
The Massachusetts Budget and Policy Center publishes the percent of tax filers that receive the state EITC by city and town in Massachusetts, using data from the Massachusetts Department of Revenue. This table shows the percent of tax filers in MetroWest communities that receive the state EITC. With a few exceptions, typically a smaller percentage of tax filers in MetroWest communities receive the state EITC compared to filers in the rest of the state.

The IRS reports that in recent years, less than 80% of eligible filers in Massachusetts receive the federal EITC, which is comparable with national trends. For tax year 2019, the average federal EITC received by Massachusetts filers was \$2,131, compared to the national average of \$2,461.

Source: Statistics on Earned Income Tax Credit: Credit Claims by Town, Mass. Department of Revenue. Data for TY 2018 is preliminary. IRS data from www.eitc.irs.gov Percentages rounded to one decimal point

Percent of Filers Receiving MA EITC, TY 2018	
Ashland	5.0%
Bellingham	7.5%
Dover	1.8%
Framingham	10.1%
Franklin	5.0%
Holliston	3.9%
Hopedale	6.1%
Hopkinton	3.5%
Hudson	6.7%
Marlborough	9.4%
Medfield	3.1%
Medway	4.2%
Mendon	5.5%
Milford	9.5%
Millis	5.9%
Natick	4.4%
Needham	2.5%
Norfolk	3.3%
Northborough	4.6%
Sherborn	1.7%
Southborough	3.1%
Sudbury	2.8%
Wayland	2.9%
Wellesley	2.3%
Westborough	4.7%
State	9.9%

Public Health Insurance by Ratio of Income to Poverty Level



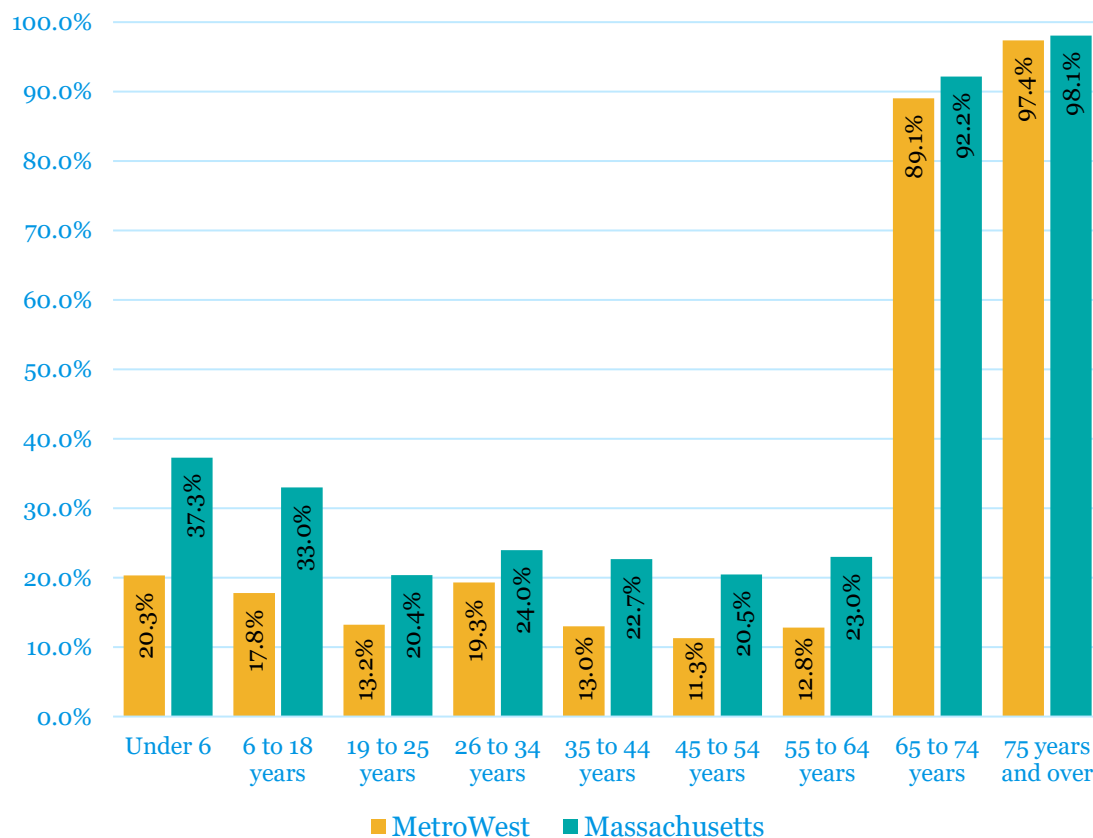
People with public coverage in MetroWest have varying incomes. Generally, the region follows state trends, but there tend to be more people in the upper income thresholds.

- Nearly 50% of children under age 19 receiving public coverage in MetroWest have incomes greater than 2 times the poverty threshold. Less than 20% have income below poverty.
- Among adults aged 19-64 receiving public coverage in MetroWest, over 50% (56.3%, or almost 22,500) have incomes greater than 2 times the poverty threshold.

This means that many recipients of public health insurance in MetroWest likely qualify for a reason other than low income; they may have disabilities that inhibit activities of daily living, or require special services such as speech therapy.

Public Health Insurance Recipients

Percent of residents using public insurance by age group (alone or in combination with other coverage)



It is estimated that more than 1 in 4 MetroWest residents (132,010, or 26.59% of the population) receive at least one form of public health insurance coverage, whether via Medicaid, Medicare, or the VA. This ranges from 16.6% to 39.6% of the population by city/town.

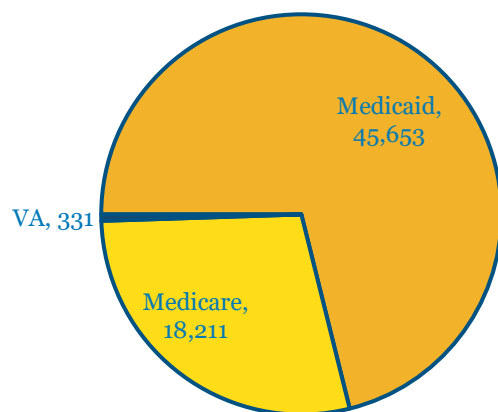
- 4,847 people, or 1.0% of the MetroWest population uses VA health insurance
- 67,748 people, or 13.6% of the MetroWest population uses Medicaid
- 75,285 people, or 15.2% of the MetroWest population uses Medicare

Unlike among younger age groups, the majority of older adults in MetroWest use at least one form of public insurance; this is unsurprising given the age-eligibility requirement for Medicare.

Generally, MetroWest participation in public health insurance is lower than participation statewide, likely due in part to the wealth in the region.

Public Health Insurance Participation in Context

MetroWest residents receiving public insurance; with only one type of coverage



Less than half of people receiving public insurance in MetroWest have only one type of insurance. Between 64,000-65,000 people are estimated to rely on one form of public coverage alone. Of those with only one type, 71% (or about 46,500 people) receive Medicaid.

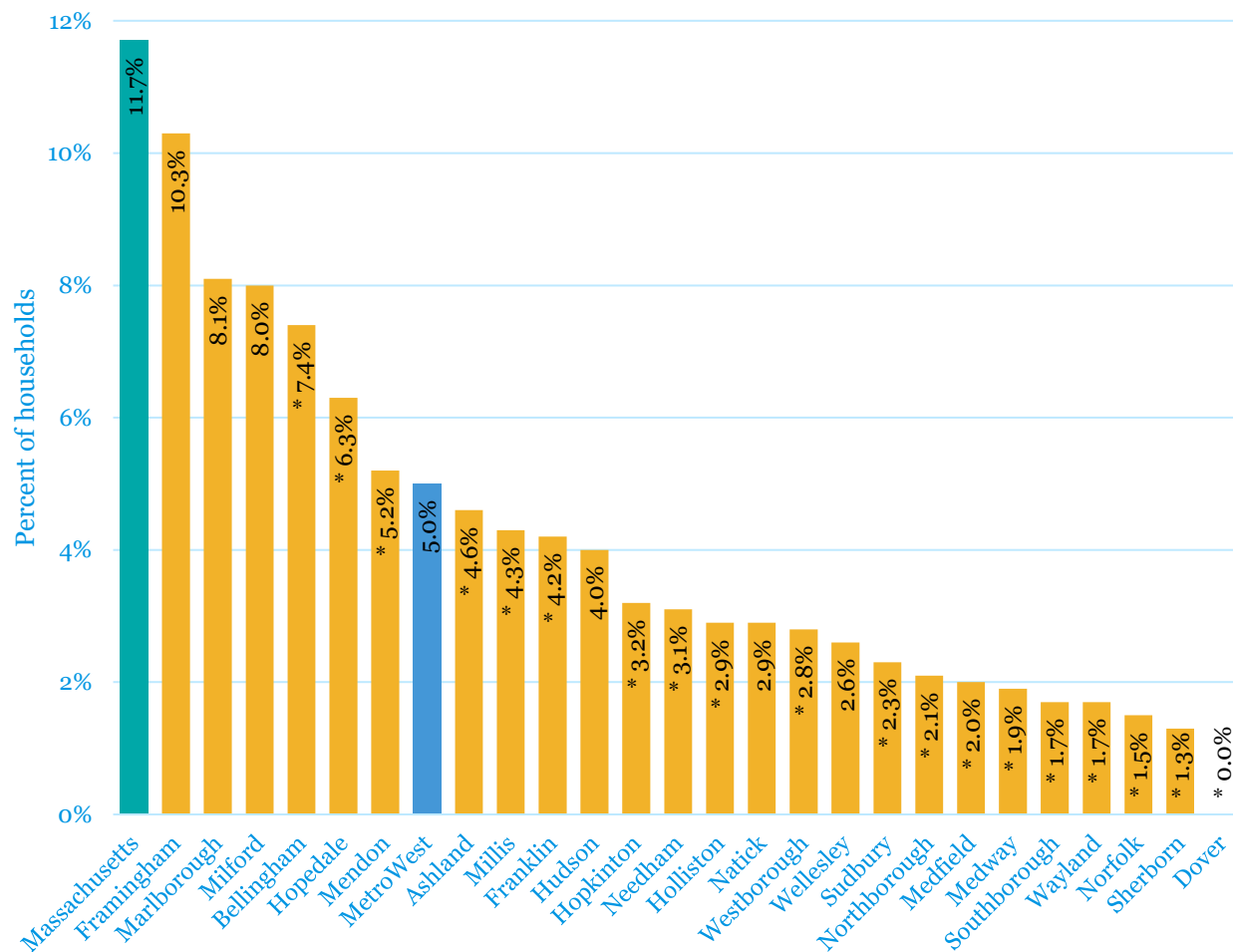
Among full time, year round workers aged 19-64 in MetroWest, about **6.67%** receive some form of public health insurance (between 11,000-12,000 people). This ranges from less than 1% to upwards of 13.7% of workers by community.

In comparison, **10.1%** of full-time, year-round workers in Massachusetts receive some form of public insurance.

Despite comprising about a quarter of the region's population, children in MetroWest comprise about one-third of the region's Medicaid recipients. This follows state trends.

	MetroWest		Statewide	
	% of population	% of Medicaid population	% of population	% of Medicaid population
Under 19	25.3%	34.1%	21.7%	32.5%
19 to 64 years	59.8%	53.6%	62.5%	55.9%
65 years and over	14.9%	12.4%	15.8%	11.6%
	100%	100%	100%	100%

Household Participation in SNAP



Out of over 183,000 households estimated in MetroWest, about 5% (~9,235) reportedly received support from the Supplemental Nutrition Assistance Program (SNAP). This ranged from 0-10.3% of households per community.

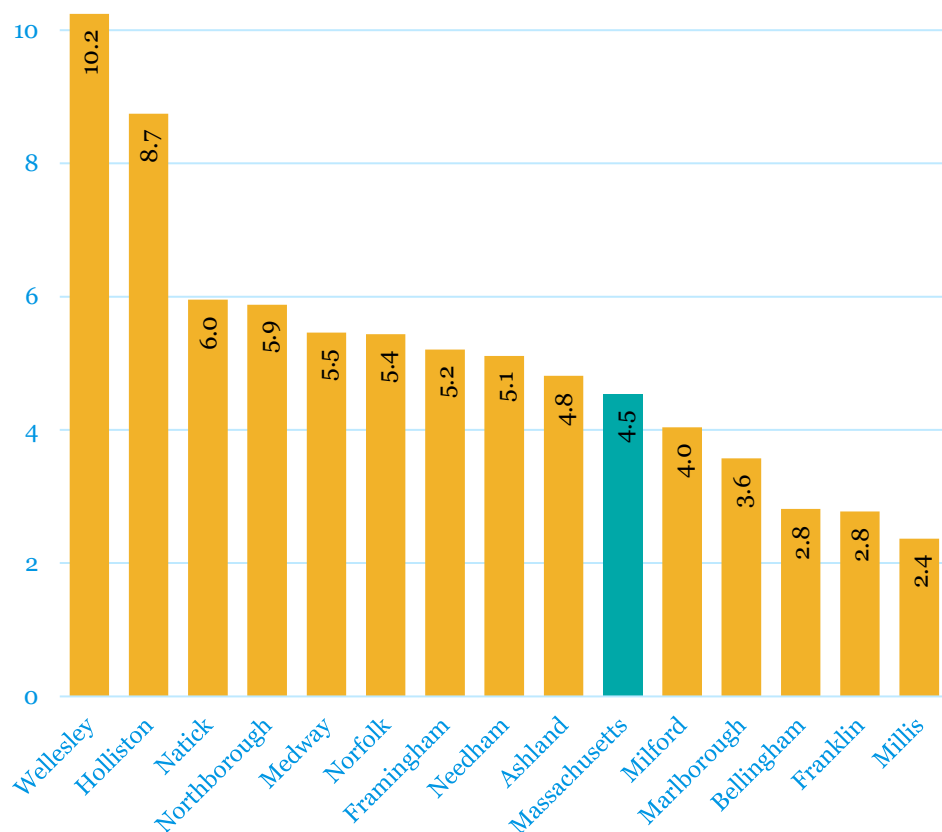
The communities with the highest percent of households receiving SNAP are Framingham, Marlborough, Milford, Bellingham, and Hopedale; Mendon is about on par with the regional average. In all other communities the estimated participation across households is less than 5%.

By count, the communities with the most households receiving SNAP are Framingham (2,919), Marlborough (1,271), Milford (889), Franklin (496*), and Bellingham (484*).

All communities in MetroWest are below the state average for participation in SNAP by household.

Median Income and SNAP

Difference in Income between non-SNAP households and SNAP households



By looking at the disaggregated income data, we see extreme disparities in income within communities.

For communities where the data is available, the median income of non-SNAP households is 2.4-10.2 times greater than that of SNAP households.

Median Income of Households

	All households	Not receiving SNAP	Receiving SNAP
Ashland	\$ 124,130	\$ 127,500	\$ 26,500*
Bellingham	\$ 101,477	\$ 104,000	\$ 36,978*
Framingham	\$ 82,709	\$ 90,649	\$ 17,418
Franklin	\$ 122,607	\$ 126,610	\$ 45,606*
Holliston	\$ 135,340	\$ 136,550	\$ 15,613
Marlborough	\$ 80,943	\$ 86,879	\$ 24,306*
Medway	\$ 132,823	\$ 133,987	\$ 24,545*
Milford	\$ 83,243	\$ 89,264	\$ 22,091*
Millis	\$ 106,164	\$ 106,953	\$ 45,160*
Natick	\$ 115,545	\$ 118,199	\$ 19,844*
Needham	\$ 165,547	\$ 167,978	\$ 32,881*
Norfolk	\$ 151,279	\$ 152,006	\$ 27,969*
Northborough	\$ 128,613	\$ 130,044	\$ 22,115*
Wellesley	\$ 197,132	\$ 202,063	\$ 19,722*
Massachusetts	\$ 81,215	\$ 91,071	\$ 20,078

Conclusions

- Income varies in MetroWest by community, race, and ethnic group. In most cases income exceeds state and national medians, but summarizing the region as a whole masks disparities. Asian, White, and Multiracial households tend to have higher incomes than Black households. Differences exist by ethnicity as well, but the magnitude and direction of the differences vary by community.
- Less than 5% of the MetroWest population lived in poverty before the pandemic, and at least as many more were at risk of poverty. Of the nearly 10,000 people in extreme poverty, half were centered in four communities; Framingham, Milford, Franklin, and Marlborough.
- There are disproportionately more adults with less than a college education in poverty than there are in the general MetroWest population. Higher education is often a way to increase earning potential, and one actionable step towards lowering poverty rates may be to increase opportunities for post-secondary education.
- The proportion of economically disadvantaged students in MetroWest school districts increased universally during the pandemic. But the proportion of students who are economically disadvantaged has been rising in some districts for years and may represent changing demographics in communities in addition to pandemic-related economic trends.

Conclusions

- Housing is costly in MetroWest, and in some communities the monthly cost to have a mortgage is over twice as much as the cost to rent. However, the vast majority of housing units in MetroWest are paid for with a mortgage.
 - Over 25,200 mortgage holders and 20,275 renters in MetroWest are estimated to be housing cost burdened. In the context of COVID-19, these households may have benefited from eviction or other protections if they experienced a loss of income.
 - For households that lost income during the pandemic, housing debt could have grown quickly due to high housing costs.
- Participation in public benefit programs varies by income level, age, and family makeup.
 - Use of public programs is more common among single-parent households than in married-couple family households.
 - Proportionally fewer tax filers in MetroWest communities claim the state EITC. Not all eligible filers claim the EITC; more research should be done to see if more people are eligible, but not aware, in MetroWest.
 - Many recipients of public health insurance in MetroWest may qualify for reasons other than low-income, such as by having a disability.
 - Household SNAP participation is less prevalent than statewide rates, but not uncommon in MetroWest. Six communities exceed the regional threshold of 5% of households. For communities where data is available, the income of non-SNAP households is 2.4-10.2 times greater than SNAP households. Again, this data is from before the pandemic; recent estimates hypothesize that participation in SNAP increased statewide and nationally throughout 2020.

Related Resources

- COVID-19 Vaccine Equity and Case Rate Data Dashboards
 - www.mwhealth.org
- 2019 Community Health Needs Assessment
 - *Foundation Publications, mwhealth.org*
- MetroWest Economic Research Center (MERC) at Framingham State University
 - www.merc-online.org/
- Impact MetroWest
 - www.impactmw.org/financial-security

The seal of the Town of Natick is visible in the background on the left side. It features a circular design with the text "TOWN OF NATICK" at the top and "FOUNDED 1651" at the bottom. The central image depicts a Native American figure standing next to a tent and a tree.

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