

Demographics of Assessment Area by Census Tract - 2022

Clinton Savings Bank CRA Assessment Area

Census Tract	MSA	County	Median Family Income	Income Level	Total Population	Poverty Level	% Minority	Total Housing Units	% 1-4 Family	% Owner Occupied
Ashburnham, MA	7001.00	49340	0.27	\$120,478	Upper	6,315	1.6%	9,3%	2,662	100.0%
Auburn, MA	7361.00	49340	0.27	\$128,780	Upper	2,688	1.6%	13.9%	1,041	94.0%
Auburn, MA	7362.00	49340	0.27	\$98,477	Middle	3,985	3.8%	16.2%	1,455	99.3%
Auburn, MA	7363.00	49340	0.27	\$87,083	Middle	2,489	2.9%	17.4%	1,006	98.9%
Auburn, MA	7364.00	49340	0.27	\$97,552	Middle	3,113	7.4%	16.4%	1,380	91.7%
Auburn, MA	7365.00	49340	0.27	\$125,588	Upper	4,614	1.6%	11.3%	2,082	88.6%
Berlin, MA	7171.00	49340	0.27	\$113,795	Middle	3,158	6.0%	11.5%	1,349	94.4%
Bolton, MA	7151.00	49340	0.27	\$185,714	Upper	5,665	1.9%	13.5%	1,925	97.1%
Boylston, MA	7181.00	49340	0.27	\$124,213	Upper	4,849	2.9%	13.2%	1,868	96.8%
Clinton, MA	7161.01	49340	0.27	\$135,398	Upper	3,701	0.2%	19.4%	1,555	90.5%
Clinton, MA	7161.02	49340	0.27	\$79,476	Middle	4,807	3.2%	31.6%	1,773	80.5%
Clinton, MA	7162.00	49340	0.27	\$91,075	Middle	2,953	9.7%	33.4%	1,301	79.6%
Clinton, MA	7163.00	49340	0.27	\$85,990	Middle	3,967	8.0%	31.9%	1,660	71.3%
Fitchburg, MA	7101.00	49340	0.27	\$61,016	Moderate	3,815	7.6%	55.5%	1,561	85.5%
Fitchburg, MA	7102.00	49340	0.27	\$66,389	Moderate	7,039	3.5%	35.1%	3,062	91.4%
Fitchburg, MA	7103.00	49340	0.27	\$78,977	Middle	3,582	13.7%	36.6%	1,327	100.0%
Fitchburg, MA	7104.00	49340	0.27	\$67,240	Moderate	2,204	18.1%	38.4%	900	100.0%
Fitchburg, MA	7105.00	49340	0.27	\$52,773	Moderate	3,395	23.4%	57.0%	1,434	66.2%
Fitchburg, MA	7106.01	49340	0.27	\$44,615	Low	3,285	12.6%	59.5%	1,284	86.8%
Fitchburg, MA	7106.02	49340	0.27	\$62,917	Moderate	4,013	21.3%	51.2%	1,765	85.7%
Fitchburg, MA	7107.00	49340	0.27	\$37,109	Low	1,800	30.4%	55.9%	1,074	21.3%
Fitchburg, MA	7108.00	49340	0.27	\$45,536	Low	4,785	24.0%	51.5%	1,812	73.6%
Fitchburg, MA	7110.00	49340	0.27	\$49,959	Moderate	3,073	12.1%	51.1%	1,174	78.8%
Fitchburg, MA	7111.00	49340	0.27	\$99,479	Middle	4,955	1.2%	26.2%	1,579	90.1%
Gardner, MA	7071.00	49340	0.27	\$54,387	Moderate	4,085	18.2%	21.3%	1,707	85.8%
Gardner, MA	7072.00	49340	0.27	\$40,078	Low	2,120	25.9%	21.3%	1,075	41.3%
Gardner, MA	7073.00	49340	0.27	\$52,250	Moderate	4,056	17.1%	19.5%	2,290	55.3%
Gardner, MA	7074.00	49340	0.27	\$64,375	Moderate	4,904	4.6%	17.3%	2,132	98.5%
Gardner, MA	7075.00	49340	0.27	\$78,159	Middle	6,122	7.4%	26.1%	2,158	82.7%
Grafton, MA	7381.00	49340	0.27	\$127,644	Upper	5,014	3.7%	28.9%	1,941	88.5%
Grafton, MA	7382.01	49340	0.27	\$134,076	Upper	4,446	2.5%	18.1%	1,617	92.3%
Grafton, MA	7382.02	49340	0.27	\$140,987	Upper	6,768	9.1%	17.6%	2,506	82.2%
Grafton, MA	7613.00	49340	0.27	\$106,414	Middle	3,436	16.3%	18.1%	1,340	94.6%
Harvard, MA	7614.01	49340	0.27	\$201,058	Upper	4,185	1.9%	14.0%	1,388	99.4%
Harvard, MA	7614.02	49340	0.27	\$133,750	Upper	2,666	1.1%	34.5%	471	89.8%
Holden, MA	7281.00	49340	0.27	\$146,458	Upper	5,388	7.9%	14.7%	1,891	87.3%
Holden, MA	7282.00	49340	0.27	\$125,521	Upper	4,045	3.5%	13.4%	1,496	99.1%
Holden, MA	7283.00	49340	0.27	\$132,938	Upper	4,916	2.5%	11.4%	1,888	87.1%
Holden, MA	7284.00	49340	0.27	\$129,896	Upper	5,556	3.2%	13.9%	1,910	96.0%
Lancaster, MA	7131.00	49340	0.27	\$110,893	Middle	8,441	3.0%	25.3%	2,899	94.5%
Leominster, MA	7091.00	49340	0.27	\$92,679	Middle	4,356	4.2%	27.9%	1,804	93.1%

Source: HMDDA Data, Census Data

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Leominster, MA	7092.01	49340	\$87,366	Middle	7,812	7.1%	30.0%	3,008	80.9%	68.8%
Leominster, MA	7092.03	49340	\$50,769	Moderate	3,404	8.8%	41.8%	1,555	37.6%	55.8%
Leominster, MA	7092.04	49340	\$89,176	Middle	4,078	21.2%	39.3%	1,741	85.3%	60.1%
Leominster, MA	7094.00	49340	\$48,281	Low	4,939	23.3%	50.7%	2,006	64.9%	28.8%
Leominster, MA	7095.01	49340	\$109,063	Middle	2,134	4.3%	22.5%	801	98.6%	89.8%
Leominster, MA	7095.02	49340	\$92,237	Middle	6,187	3.7%	30.4%	2,331	74.9%	69.2%
Leominster, MA	7096.00	49340	\$88,469	Middle	2,428	13.5%	50.6%	989	64.7%	36.2%
Leominster, MA	7097.01	49340	\$100,276	Middle	5,948	10.8%	37.3%	2,371	71.2%	50.7%
Leominster, MA	7097.02	49340	\$74,432	Moderate	2,496	8.0%	34.0%	1,039	80.3%	42.2%
Lancenburg, MA	7121.01	49340	\$103,684	Middle	7,349	8.9%	15.4%	3,050	86.7%	73.2%
Lancenburg, MA	7121.02	49340	\$137,727	Upper	4,433	5.5%	12.6%	1,504	100.0%	90.6%
Millbury, MA	7371.00	49340	\$127,359	Upper	5,381	2.1%	13.1%	2,075	96.2%	72.3%
Millbury, MA	7372.00	49340	\$74,088	Moderate	1,760	11.2%	15.1%	918	68.2%	29.2%
Millbury, MA	7373.00	49340	\$104,964	Middle	6,690	1.4%	16.2%	2,540	94.0%	81.1%
Northborough, MA	7401.01	49340	\$156,352	Upper	6,227	5.6%	25.4%	2,269	84.9%	74.5%
Northborough, MA	7401.02	49340	\$164,554	Upper	6,266	1.5%	23.1%	2,168	98.0%	91.3%
Northborough, MA	7402.00	49340	\$141,833	Upper	3,248	2.5%	24.3%	1,207	88.6%	65.6%
Oxford, MA	7531.00	49340	\$122,167	Upper	7,254	2.9%	14.8%	2,945	83.4%	72.8%
Oxford, MA	7532.00	49340	\$89,483	Middle	6,093	3.6%	10.9%	2,378	95.8%	73.4%
Princeton, MA	7201.00	49340	\$128,472	Upper	3,495	6.4%	8.7%	1,342	100.0%	89.0%
Shrewsbury, MA	7391.01	49340	\$143,526	Upper	5,286	4.5%	35.9%	1,908	97.2%	75.0%
Shrewsbury, MA	7391.02	49340	\$107,321	Middle	5,232	3.7%	57.8%	2,083	63.9%	56.3%
Shrewsbury, MA	7392.01	49340	\$97,981	Middle	3,508	6.6%	42.6%	1,710	49.2%	41.6%
Shrewsbury, MA	7392.02	49340	\$146,607	Upper	3,248	2.7%	40.1%	1,407	81.9%	65.7%
Shrewsbury, MA	7393.00	49340	\$114,135	Middle	4,004	3.1%	31.9%	1,638	77.0%	74.1%
Shrewsbury, MA	7394.01	49340	\$133,333	Upper	6,554	1.9%	35.5%	2,412	72.6%	64.9%
Shrewsbury, MA	7394.02	49340	\$156,272	Upper	2,548	0.5%	23.3%	889	100.0%	82.1%
Shrewsbury, MA	7395.00	49340	\$160,995	Upper	7,945	3.6%	27.0%	2,665	96.1%	86.6%
Southborough, MA	7411.01	49340	\$205,179	Upper	4,646	2.6%	23.7%	1,666	97.5%	87.8%
Southborough, MA	7411.02	49340	\$178,879	Upper	5,804	5.8%	25.2%	1,957	95.3%	86.7%
Sterling, MA	7191.00	49340	\$129,675	Upper	7,985	2.5%	9.5%	3,260	99.5%	89.5%
West Boylston, MA	7291.00	49340	\$152,692	Upper	5,008	6.9%	17.8%	1,638	91.6%	83.4%
West Boylston, MA	7292.00	49340	\$96,250	Middle	2,869	7.2%	15.5%	1,124	96.0%	76.8%
Westborough, MA	7423.00	49340	\$124,018	Upper	4,255	8.8%	25.1%	1,795	69.8%	48.6%
Westborough, MA	7424.01	49340	\$213,889	Upper	5,677	1.3%	26.9%	1,867	99.5%	93.3%
Westborough, MA	7424.02	49340	\$160,375	Upper	5,046	4.4%	62.2%	1,505	54.6%	49.1%
Westborough, MA	7612.00	49340	\$97,078	Middle	6,589	2.4%	43.3%	2,241	43.8%	42.7%
Westminster, MA	7081.00	49340	\$116,587	Upper	8,213	1.6%	10.1%	3,324	97.2%	80.0%
Winchendon, MA	7011.01	49340	\$103,033	Middle	4,789	12.8%	14.1%	2,004	92.5%	73.7%
Winchendon, MA	7011.02	49340	\$90,438	Middle	3,634	12.0%	14.1%	1,633	93.2%	54.7%
Winchendon, MA	7022.02	49340	\$109,830	Middle	1,941	9.7%	13.4%	761	91.1%	71.0%

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Worcester, MA 7301.00	49340	027	\$104,017	Middle	6,504	7.1%	38.2%	2,537	86.0%	75.2%
Worcester, MA 7302.00	49340	027	\$102,426	Middle	6,146	8.1%	32.1%	2,674	90.9%	75.8%
Worcester, MA 7303.00	49340	027	\$101,901	Middle	5,223	9.9%	35.4%	2,184	87.3%	44.9%
Worcester, MA 7304.01	49340	027	\$59,572	Moderate	5,992	18.4%	59.7%	2,663	39.6%	24.0%
Worcester, MA 7304.02	49340	027	\$70,536	Moderate	2,066	18.0%	61.4%	613	90.5%	45.5%
Worcester, MA 7305.00	49340	027	\$60,167	Moderate	4,166	18.1%	50.0%	1,649	66.0%	24.5%
Worcester, MA 7306.00	49340	027	\$142,605	Upper	9,298	4.0%	21.5%	3,252	70.5%	66.5%
Worcester, MA 7307.00	49340	027	\$90,670	Middle	7,367	13.5%	31.9%	2,807	86.1%	75.9%
Worcester, MA 7308.01	49340	027	\$142,057	Upper	3,823	5.6%	21.4%	1,597	90.4%	77.5%
Worcester, MA 7308.02	49340	027	\$114,167	Middle	2,222	5.6%	26.3%	850	94.0%	55.4%
Worcester, MA 7309.01	49340	027	\$97,386	Middle	3,728	7.7%	22.6%	1,543	83.0%	64.8%
Worcester, MA 7309.02	49340	027	\$111,150	Middle	4,416	8.7%	27.7%	1,106	97.5%	67.5%
Worcester, MA 7310.01	49340	027	\$83,750	Middle	2,468	4.3%	48.9%	1,061	89.9%	61.6%
Worcester, MA 7310.02	49340	027	\$59,602	Moderate	7,081	16.0%	54.1%	2,721	62.6%	43.4%
Worcester, MA 7311.01	49340	027	\$60,795	Moderate	4,527	20.4%	58.6%	1,542	85.7%	46.4%
Worcester, MA 7311.02	49340	027	\$108,863	Middle	2,857	10.2%	38.3%	1,279	96.4%	53.8%
Worcester, MA 7312.02	49340	027	\$0	NA	1,375	0.0%	27.6%	0	0.0%	0.0%
Worcester, MA 7312.03	49340	027	\$40,625	Low	6,090	32.1%	67.1%	2,238	70.6%	12.9%
Worcester, MA 7312.04	49340	027	\$43,491	Low	2,531	25.6%	73.5%	871	73.6%	16.9%
Worcester, MA 7313.00	49340	027	\$29,985	Low	4,423	28.1%	82.3%	1,634	51.4%	11.8%
Worcester, MA 7314.00	49340	027	\$44,122	Low	5,197	25.2%	80.6%	1,795	62.2%	7.1%
Worcester, MA 7315.00	49340	027	\$27,004	Low	5,443	24.7%	74.7%	2,209	57.2%	12.6%
Worcester, MA 7316.01	49340	027	\$40,513	Low	4,812	28.7%	49.0%	2,272	44.2%	7.6%
Worcester, MA 7316.02	49340	027	\$28,145	Low	3,267	12.1%	34.5%	427	71.9%	3.5%
Worcester, MA 7317.00	49340	027	\$29,453	Low	4,059	23.9%	52.3%	1,826	10.7%	5.3%
Worcester, MA 7318.01	49340	027	\$0	NA	2,825	39.8%	48.3%	1,599	49.0%	8.6%
Worcester, MA 7318.02	49340	027	\$19,706	Low	4,118	51.8%	77.5%	1,719	46.1%	7.6%
Worcester, MA 7319.00	49340	027	\$43,235	Low	6,351	19.4%	71.2%	2,284	75.7%	15.7%
Worcester, MA 7320.01	49340	027	\$12,386	Low	3,439	71.6%	79.8%	1,213	10.7%	0.7%
Worcester, MA 7320.02	49340	027	\$66,827	Moderate	4,348	12.4%	46.3%	1,809	61.7%	40.5%
Worcester, MA 7322.01	49340	027	\$96,806	Middle	3,264	13.4%	44.4%	1,368	60.3%	34.3%
Worcester, MA 7322.02	49340	027	\$83,750	Middle	3,683	4.2%	40.0%	1,456	96.8%	57.9%
Worcester, MA 7322.03	49340	027	\$71,250	Moderate	3,212	9.8%	58.7%	1,354	60.1%	31.3%
Worcester, MA 7323.01	49340	027	\$92,222	Middle	4,835	14.8%	37.5%	2,152	96.7%	75.4%
Worcester, MA 7323.02	49340	027	\$51,354	Moderate	4,716	15.2%	52.4%	1,738	83.3%	36.5%
Worcester, MA 7324.00	49340	027	\$54,006	Moderate	8,018	10.7%	71.6%	2,576	79.7%	21.4%
Worcester, MA 7325.00	49340	027	\$49,167	Moderate	2,490	20.5%	67.4%	997	59.8%	14.3%
Worcester, MA 7326.00	49340	027	\$45,505	Low	5,448	17.0%	68.8%	2,123	81.0%	23.1%
Worcester, MA 7327.00	49340	027	\$36,857	Low	4,699	17.8%	65.9%	1,946	72.2%	18.0%
Worcester, MA 7328.01	49340	027	\$80,156	Middle	5,374	4.3%	38.7%	2,610	67.2%	58.9%
Worcester, MA 7328.02	49340	027	\$70,625	Moderate	4,620	10.8%	51.0%	1,664	87.4%	55.5%

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Worcester, MA	49340	027	\$71,649	Moderate	7,444	15.1%	50.6%	3,021	71.1%	35.0%	
Worcester, MA	49340	027	\$0	NA	3,299	0.0%	31.1%	0	0.0%	0.0%	
Worcester, MA	49340	027	\$42,321	Low	4,273	17.9%	73.7%	1,428	86.8%	20.6%	
Worcester, MA	7331.01	49340	027	\$73,250	Moderate	2,273	6.7%	41.5%	914	91.7%	69.9%
Worcester, MA	7331.02	49340	027	\$73,393	Moderate	2,708	11.1%	47.9%	937	88.3%	47.0%
TOTALS					583,675	10.0%	34.9%	224,524	80.4%	57.5%	