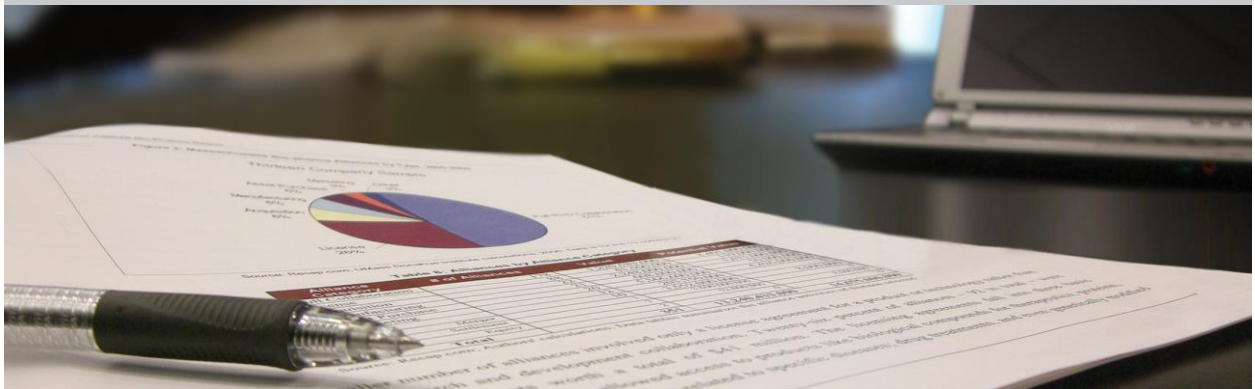


Medford Economic Assessment and SWOT Analysis

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Medford Economic Assessment and SWOT Analysis

Prepared by the UMass Donahue Institute's
Economic & Public Policy Research Group

Project Leader

Branner Stewart, Senior Research Manager

Project Staff

Andrea Alexander, Research Analyst II

Kazmiera Breest, Research Analyst II

Kevin Fagundo-Ojeda, Research Analyst

Research Assistants

Oliver Bradley

Allison Lucas

Unit Director

Mark Melnik, Director of Economic
& Public Policy Research

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Introduction

Founded in 1630 and incorporated as a city in 1892, Medford is one of the oldest English settlements in the Commonwealth.¹ Historically, it was an industrial and manufacturing center with a strong blue-collar workforce. However, over the past several decades, Medford has changed dramatically. Its economy has shifted toward service-oriented and knowledge industries, and the city has become increasingly more educated, with rising household incomes. One major factor behind this transformation is the city's proximity to Boston and Cambridge and the presence of Tufts University within Medford. Today, the city is known both as a college town and as a bedroom community for people who work in the larger economic hub of Boston.

As part of the Greater Boston region, home to world-class education, healthcare, and innovation, Medford is well positioned to support continued economic and business growth. With housing prices lower than many inner core communities in Greater Boston (though, admittedly still high by state and national standards and rising) and strong transit connections through I-93 and the MBTA's subway, light rail, commuter rail, and bus systems, Medford has become an attractive location for young professionals, entrepreneurs, and families. The city's strong sense of community has also contributed to steady population growth since 2010. While this growth is a positive sign of Medford's appeal, it has also created new demands for services and resources at City Hall.

In 2020, Mayor Breanna Lungo-Koehn was elected after a long history of previous administrations, marking a new chapter for the city. Under her leadership, Medford has developed a future-focused agenda, completing its first comprehensive multi-year capital improvement plan, launching a community-driven comprehensive plan, and modernizing its zoning laws. The current study attempts to extend other recent work in the city by focusing on the economic development potential for Medford. This study comes at an important and interesting time for Medford, as the city has benefited from the Greater Boston region's robust growth in professional, scientific, and technical services over the past several decades, particularly within the life sciences sector. As this industry continues to expand beyond the Boston-Cambridge core, Medford is well positioned to capture some of that momentum. At the same time, the state's future economic strengths in areas such as research and development and clean energy are less certain than they appeared even a short couple of years ago, given shifting federal policy priorities and volatility in the broader economy. Combined with the challenges posed by an aging population, these trends underscore the importance of thinking strategically about Medford's economic positioning and development opportunities in the years ahead.

Building on its strong foundation, the city is taking a more strategic and informed approach to supporting economic growth and business development. By leveraging its location, talent base, and community assets, Medford is positioning itself for a more resilient and inclusive economic future, even amid various elements of market volatility and uncertainty facing the economy currently.

¹ <https://www.wickedlocal.com/story/medford-transcript/2007/09/20/a-short-history-medford/40644721007/>

Purpose of the Study

The goal of this study is to investigate the economic conditions of Medford and identify key advantages and weaknesses through the lens of economic development. To do so, the City of Medford has engaged the UMass Donahue Institute (UMDI) to conduct a mixed-methods economic development assessment. This assessment features a demographic and economic benchmarking exercise using secondary data to understand Medford’s industry mix and business conditions, workforce and demographic characteristics, and indicators of real estate and land use conditions. This analysis includes the city, as well as separate consideration of the two census tracts that comprise the West Medford neighborhood (tracts 3392 and 3393) and six nearby comparison communities (Arlington, Cambridge, Everett, Malden, Quincy, and Somerville). With rezoning efforts underway in the West Medford Square area, the study emphasizes the strategic positioning of that neighborhood, posing initiatives that could be put in place to capitalize on its location and maximize its economic potential. The study is further contextualized by a scan of best practices in economic development employed by other mid-sized cities around the country. The research team conducted numerous interviews with key stakeholders including industry leaders, local officials, community leaders, and business and property owners, a crucial component of understanding the state of the city’s economic conditions and opportunities. With that, this study seeks to assist Medford in recognizing its unique strengths, proactively addressing weaknesses, identifying areas of opportunity, and being aware of threats to economic growth.

SWOT Analysis Overview

As part of this report, UMDI conducted a SWOT analysis to better understand the economic conditions and development opportunities for Medford. A SWOT is a strategic planning tool used to identify a community or city’s strengths, weaknesses, opportunities, and threats.² A SWOT aims to answer the questions, “*where are we now*” and “*where can we be in the future*” by using relevant qualitative and quantitative data. Strengths refer to aspects of Medford that either serve or could serve as competitive advantages for the city. Strengths are areas where the city is excelling and positioning itself for long-term success. Weaknesses refer to a city or region’s relatively competitive disadvantages. Weaknesses highlight areas where the city is not excelling and where more work needs to be done to achieve economic development. Opportunities refer to favorable internal conditions and dynamics that the City of Medford can leverage to support economic growth and development. Opportunities highlight areas where the city can build on its strengths, address existing gaps, and increase support. Threats refer to possible chances for negative impacts on the city. Threats are often external, long-term, and can jeopardize economic stability, business development, or community well-being.³

To develop a comprehensive SWOT analysis for this report, UMDI utilized a mixed-methods research approach that integrates both quantitative and qualitative tools for data collection and analysis. On the quantitative side, we analyzed a wide range of indicators such as employment trends, demographic

² While a SWOT is a useful tool for framing and planning, it has several limitations. Much of the categorization process is subjective, meaning that what is a strength for one person can be a weakness for another. A SWOT analysis does not weigh the importance of each individual SWOT, creating a challenge for policy makers to determine which SWOTs to prioritize. Additionally, a SWOT analysis captures conditions and perspectives at a single point in time, as a result, the insights derived from the analysis can become outdated and may not represent the voices of all community groups in the city.

³ <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

characteristics, industry size, housing costs, etc. This data provides a basis for understanding Medford's economic position and structural dynamics relative to its benchmark cities.

Complementing the quantitative data analysis, we also conducted semi-structured interviews with key stakeholders, including business owners and city officials. These conversations offered context, lived experiences, and local insight into the economic conditions and challenges facing business owners. Interviews were recorded and analyzed using a thematic coding approach to identify emerging themes and topics related to Medford's strengths, weaknesses, opportunities, and threats. The integration of these two methods allowed us to balance data driven insights with community grounded narratives, creating a comprehensive understanding of Medford's economic realities. See **Chapter 1: Medford Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis**

Demographic Overview

Both Italian and Irish Americans have had a strong presence in Medford since the 19th and 20th centuries. Italian Americans settled around South Medford, shaping much of the neighborhood's identity. West Medford, on the other hand, has long had a significant African American community that dates to the Civil War era, with the population growing notably between 1870 and 1900 during the Great Migration.⁴ From the 1950s-1970s, Medford was home to a large blue-collar population, but in recent decades the city has become younger, wealthier, and more educated. See **Chapter 2: Demographics**.

Demographic Snapshot:

- The city has a younger population than the state overall, driven largely by college students and early-career professionals who choose to live in Medford.
- Residents are highly educated, with 57 percent of adults aged 25 and older holding a bachelor's degree or higher, above both the state and national average.
- The city has historically maintained a slightly higher median household income than the state.
- Most residents who live in Medford commute to jobs outside the city.
- Medford has a larger Asian population and a slightly smaller Latino population compared to the state average.
- Medford's population has grown slightly since the 1970s but is projected to decline over the next 30 years, due in part to the general aging of the population. Recent growth in multi-family housing and international migration (depending on federal policy) could help stabilize or increase the city's population in the future.

Jobs and the Medford Economy Overview

During the 17th, 18th, and 19th centuries, Medford was a leader in shipbuilding,⁵ brickmaking,⁶ and rum production.⁷ Shipbuilding was such an influential industry that the city's seal features a ship sailing on the Mystic River. In the early 20th century, Medford's economy shifted toward industrial manufacturing.

⁴ <https://medfordhistoricalcommission.org/wp-content/uploads/2020/11/african-american-context-narrative-1.pdf>

⁵ <https://medfordhistorical.org/medford-history/about-medford/medford-built-sailing-ships/>

⁶ <https://medfordhistorical.org/medford-history/about-medford/making-bricks-in-medford/>

⁷ <https://medfordhistorical.org/medford-history/about-medford/medford-rum/>

By the mid-1900s, the city experienced a gradual decline in manufacturing following the closure of the nearby Ford Motor Plant on Assembly Road, a major regional employer at the time.⁸ Although manufacturing decreased, some light industry remained, including the Federal Paper Board Company, which continued to be a significant employer until the 1970s.⁹ In recent decades, Medford's economy has moved away from manufacturing and become more service and knowledge-oriented, reflecting regional and national trends. Today, the city's largest industries include educational services, retail trade, construction, and professional, scientific and technical services. See **Chapter 3: Jobs and the Medford Economy**

Jobs and the Medford Economy Snapshot:

- Health care and social assistance, educational services, retail trade, construction, and professional, scientific and technical services make up the largest share of employment, accounting for more than 70 percent of all jobs.
- Job recovery in Medford has been modest since the pandemic, and the city has yet to return to its pre-pandemic employment peak.
- Unemployment has remained lower than the state average, but inflation, a stagnant labor force, and shifts in federal policy have contributed to slow job growth and a slight rise in unemployment.
- The occupations that have added the most new jobs between 2013 and 2023 include health care support, management, education and library services, business and financial operations, and construction and extraction.

Medford and Benchmark Cities

UMDI conducted an analysis of economic conditions in Medford and six benchmark cities across the Boston metropolitan region: Arlington, Cambridge, Everett, Malden, Quincy, and Somerville. Conducting this comparative analysis helps identify Medford's relative strengths and weaknesses, as well as highlight strategies and practices other cities are using that Medford can learn from. These six benchmark cities are characterized by having significant minority and immigrant populations. Their built environment consists of a mix of apartment buildings, multifamily housing and single-family homes, with limited space for new development, meaning that future growth will come through redevelopment. See **Chapter 4: Medford and Benchmark Communities**

Medford and Benchmark Cities Snapshot:

- With 59,898 residents, Medford is the third smallest city by population, behind Arlington and Everett.
- Medford is the third oldest city, with a median age of 36.1, behind Arlington and Quincy.
- The city ranks fourth highest in educational attainment for residents 25 and over, behind Cambridge, Arlington, and Somerville.
- With a household income of \$118,089, Medford has the fourth highest median household income.
- Medford ranks fifth in the share of Commercial, Industrial, and Personal (CIP) properties, at 11.1 percent of total property valuation.

⁸ <https://www.thesomervilletimes.com/archives/118593>

⁹ <https://medfordhistoricalcommission.org/2019/12/17/history-at-970-fellsway-pt-2/>

- Medford’s share of CIP property valuation has decreased by two percentage points since FY2010, from 13 percent to 11 percent.

West Medford

West Medford has been identified as a neighborhood of focus for this study as the city continues to work on various economic development initiatives and goals identified in Medford’s Comprehensive Plan (2023). The area’s rich history and recent struggles with commercial vacancies situates it as both a neighborhood in need of support and an area with the opportunity to become a thriving business district. See **Chapter 5: West Medford**

West Medford Snapshot:

- The two census tracts that make up West Medford total about 8,788 residents, or about 15 percent of the population of Medford overall.
- West Medford has a high population of school-aged children compared to the city overall. The share of school-aged children, ages 5 through 19, is 23 percent West Medford vs 13.2 percent in Medford overall.
- West Medford has a higher share of white residents (78% in West Medford vs 66.9% in Medford), as well as a higher share of Black residents (8.1% in West Medford vs 6.3% in Medford).
- West Medford has a higher share of the population aged 25 or older with a bachelor’s degree or higher with 62 percent compared to 57.6 percent in Medford.
- The median household income in West Medford is about \$30,000 higher than the median household income in Medford.
- West Medford has a higher concentration of jobs in the health care and social assistance and construction sectors than in Medford as a whole. Health care and social assistance is the top sector by employment in Medford, and West Medford surpasses the share of jobs in Medford overall by 4.5 percent (19% vs 23.5%), indicating that many of the jobs in this industry across the city are in West Medford.

Programming and Policy in Medford

Looking forward, Medford can consider a range of initiatives to add to the city’s economic dynamics and vitality. Business Improvement Districts (BIDs) and Main Streets organizations can provide powerful tools for targeted, district level economic development in Medford. Both models are used by municipalities of different sizes and encourage collaboration between businesses, property owners, and local government to enhance the look, feel, and competitive advantages of local commercial districts. BIDs and Main Streets organizations can also serve as delivery vehicles for small business grants in Medford, such as façade improvement grants, technical assistance grants, or equity focused grants, complementing current business development efforts by the city. See **Chapter 6: Programming and Policy in Medford**

Programming and Policy Snapshot:

- BIDs and Main Streets organizations offer an opportunity to the City of Medford to better coordinate economic development at the district level while advancing the city’s broader goals of inclusive and sustainable growth.

- They can help build stronger relationships between businesses and City Hall, create distinct identities for business districts, provide beautification efforts, create branding and marketing opportunities.
- BIDs and Main Streets organizations can help fill the gaps in capacity, relieving the city from some of its economic development and business support responsibilities with on the ground business support coordination.
- Currently, Medford has several new small business grants such as the Vacant Storefront Grant Program and the Project Pop-up: Medford. This provides an opportunity for the city to evaluate these programs and assess their impact and their effectiveness.

Chapter 1: Medford Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis

UMDI conducted a SWOT analysis to better understand the economic conditions and development opportunities for Medford. A SWOT is a strategic planning tool used to identify a community or city's strengths, weaknesses, opportunities, and threats.¹⁰ A SWOT aims to answer the questions, “*where are we now*” and “*where can we be in the future*” by using relevant qualitative and quantitative data. Strengths refer to aspects of Medford that either serve or could serve as competitive advantages for the city. Strengths are areas where the city is excelling and positioning itself for long-term success. Weaknesses refer to a city or region's relatively competitive disadvantages. Weaknesses highlight areas where the city is not excelling and where more work needs to be done to achieve economic development. Opportunities refer to favorable internal conditions and dynamics that the City of Medford can leverage to support economic growth and development. Opportunities highlight areas where the city can build on its strengths, address existing gaps, and increase support. Threats refer to possible chances for negative impacts on the city. Threats are often external, long-term, and can jeopardize economic stability, business development, or community well-being.¹¹

To develop a comprehensive SWOT analysis for this report, UMDI utilized a mixed-methods research approach that integrates both quantitative and qualitative tools for data collection and analysis. On the quantitative side, we analyzed a wide range of indicators such as employment trends, demographic characteristics, industry size, housing costs, etc. This data provides a basis for understanding Medford's economic position and structural dynamics relative to its benchmark cities.

Complementing the quantitative data analysis, we also conducted semi-structured interviews with key stakeholders, including business owners and city officials. These conversations offered context, lived experiences, and local insight into the economic conditions and challenges facing business owners. Interviews were recorded and analyzed using a thematic coding approach to identify emerging themes and topics related to Medford's strengths, weaknesses, opportunities, and threats. The integration of these two methods allowed us to balance data driven insights with community grounded narratives, creating a comprehensive understanding of Medford's economic realities.

¹⁰ While a SWOT is a useful tool for framing and planning, it has several limitations. Much of the categorization process is subjective, meaning that what is a strength for one person can be a weakness for another. A SWOT analysis does not weigh the importance of each individual SWOT, creating a challenge for policy makers to determine which SWOTs to prioritize. Additionally, a SWOT analysis captures conditions and perspectives at a single point in time, as a result, the insights derived from the analysis can become outdated and may not represent the voices of all community groups in the city.

¹¹ <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

Strengths

Strengths refer to aspects of Medford that either serve or could serve as competitive advantages for the city. Strengths highlight areas where the city is excelling and positioning itself for long-term success.¹² Medford generally has strengths in a number of key areas, including core stable and emergent sectors of the economy, multi-modal transportation access, walkable mixed-used neighborhood districts, a policy environment conducive to growth, a strong sense of local community, and historical, cultural, and recreational amenities.

Key industry strengths in education, professional services, and construction

- **Strong Educational Services Presence Led by Tufts University**

- Medford’s combination of education services, professional and technical services, and life sciences provides a strong foundation for the knowledge and innovation economy. (See **Chapter 3: Jobs and the Medford Economy** for more detail)
- Tufts University is the largest employer in the city. Tufts’ size and presence make educational services the second largest industry sector in Medford, trailing only health care and social assistance. (**Figure 12**)
- Tufts’ presence in Medford translates to a very high jobs concentration in educational services. Medford and Tufts form a component of the renowned universities and colleges, located throughout Massachusetts and the Greater Boston region, which also have notable concentrations in education. Economists typically measure this through a concept called “location quotient” (LQ). Location quotient is the ratio of an industry or occupation in a specific geographic area compared to a larger reference area, typically the entire nation. For example, imagine a state where 12 percent of the jobs are in manufacturing compared to eight percent for the U.S. The LQ for manufacturing in that state would be 1.5 (or 12/8), meaning that the manufacturing sector is 1.5 times larger in the state than the national average. In Medford, the LQ for educational services is 8.6, meaning proportionately Medford has nearly nine times more jobs in educational services than the national average (i.e., educational services accounts for 17.5 percent of all jobs in the city as compared to just over two percent for the nation). (See **Employment by Industry** for more details)
- Tufts University, an R1 research institution¹³ with more than 13,000 students, is a major asset to Medford as it functions as a center for innovation and research. Attracting students, entrepreneurs, and new businesses, Tufts generates a continuous supply of talented professionals that may either live or work in Medford or nearby communities.
- In addition to being Medford’s largest employer and supplying talent for the region, Tufts, in conjunction with other nearby universities including Harvard, MIT, and Boston University among others, provides a unique cluster of educational and research capacities that serve as an economic engine for both Medford and the Greater Boston region.

¹² <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

¹³ R1 is the highest designation by the Carnegie Classification of Institutions of Higher Education indicating high levels of research funding and research doctorates conferred

- **Growing Professional, Technical, and Scientific Services Industry**
 - The strength of educational services, both in Medford and Greater Boston, supports the professional services sector by providing a stream of highly skilled talent. The professional and technology services sector is at the center of the Massachusetts tech economy and includes areas like computer systems design, research and development, engineering, consulting, architecture and more. Notably, the research component of the state’s life sciences industry is included in this sector. This industry sector has grown significantly in Medford and the region, propelled by the local supply of educated and specialized talent.
 - This industry has added the highest number of new jobs in Medford over the past decade, growing by 154 percent and adding over 1,000 new jobs (**Figure 13**). The growth rate for this industry in Medford is much greater than in the Boston MSA over the same time period (**Figure 14**). Medford’s fast growth in this industry indicates that the city is becoming a growth node for the Boston region between 2013 and 2023. Medford office locations like Station Landing are particularly suitable for employers in professional services. (See **Employment by Industry** for more details)

- **Emerging Life Sciences & Biotech Industry**
 - Growth in science and computer occupations underscores the city’s strength in the life sciences and biotech industry. Some of the highest job growth rates across occupations were life, physical, and social science occupations as well as computer and mathematical occupations, which each added 178 and 186 net new jobs respectively (**Figure 16**) and grew by 76 percent and 34 percent, respectively, between 2013 and 2023. These types of occupations tend to be highly paid and thus contribute to Medford’s and Greater Boston’s relatively high-income levels. (See **Employment by Occupation** for more details)

- **Strong Healthcare and Social Assistance Industry**
 - While educational services are extremely concentrated in Medford relative to the state and the nation, health care and social assistance is actually the single largest industry sector in Medford, with over 3,500 jobs (**Figure 12**). Healthcare and social assistance is also the largest industry sector in Massachusetts in terms of jobs numbers. Although health care is the largest industry, it only has a slight concentration in Medford with a location quotient of 1.2 (i.e., 20 percent more concentrated than the U.S. average). Due to an aging population requiring incrementally increasing services and the ubiquitous demand for healthcare, the sector often ranks as the top industry by jobs for most geographies, whether a city (like Medford), a metropolitan area, or a state. (See **Population** and **Employment by Industry** for more detail)
 - Medford has seen growth in healthcare support occupations and some behavioral health occupations like substance abuse, behavioral disorder, and mental health counselors, which has an employment concentration in Medford more than four times the national average (**Figure 16** and **Figure 17**).

- **Strong Construction Industry**
 - Medford is home to a strong concentration of construction-related jobs. Employment is highly concentrated in Medford compared to the rest of the U.S., with more than double the national average number of construction jobs.

- As the fourth largest industry in Medford, the construction industry has grown consistently over the past decade, adding the second highest number of net new jobs in the city (**Figure 16**). The growth in Medford’s construction jobs coincides with a period of large-scale building projects taking place in Greater Boston, much of it feeding the demand for laboratory space in the region. In recent years, Greater Boston has led the country in the amount of office space (including laboratory) under construction in the country, although the pipeline is now abating due to an imbalance between supply and demand.
- Medford has seen high growth in construction occupations including plumbers, supervisors, electricians, and HVAC (heating, ventilation, and air conditioning) installers (**Appendix Table 10**). These construction occupations all have high employment concentrations in Medford above the national average; most notably plumber occupations are concentrated 7.5 times above the national average (**Figure 17**). HVAC and plumbing work are both crucial for the building of the laboratory space used by the life sciences industry.
- Having talent in this industry is especially important for the climate tech sector, which is a priority for the Commonwealth as the governor recently signed an economic development bill to fund and support this emerging sector. That said, the climate tech sector does face some significant uncertainty with the shifting federal policy around alternative energy in the new Trump administration.

Business climate advantages and governance changes

- **Low Commercial Tax Rate**

- Medford has a lower commercial tax rate than many of its surrounding communities including Somerville, Malden, and Everett (**Figure 31**).¹⁴ Medford has a competitive asset with its commercial tax rate of 16.9 (i.e., \$16.90 cost per \$1,000 valuation), which is two dollars lower than the 18.9 rate in Somerville.
- Low commercial tax rates create an advantage for attracting businesses, as the cost for doing business in Medford is lower than surrounding communities. One stakeholder mentioned that they frequently remind others in their business community of the benefits of owning and operating a business in Medford, emphasizing how much less costly it is to do so in Medford compared to Somerville. (See **Tax Revenues** for more details)

- **Relatively Less Onerous Zoning & Development Regulations**

- The regulatory framework to build residential and commercial real estate is less intensive in Medford than in surrounding communities, which is advantageous as there are fewer barriers to creating new developments in Medford.¹⁵

¹⁴ Note that Cambridge’s actual tax rate is lower, but their commercial assessed value is much higher, therefore, the commercial tax revenue is higher as well.

¹⁵ In 2023, the City of Newton adopted the Village Center Overlay District (VCOD) to encourage mixed residential and commercial development near transit, neighborhood amenities, and community gathering spaces. Newton’s underlying zoning dates back to 1987, and the new overlay allows it to remain in place while giving property owners the choice to develop under either the existing zoning or the new standards. The VCOD does not mandate new construction, it expands development options and rights for property owners. More information is available at <https://www.newtonma.gov/government/planning/village-centers>.

- A local stakeholder discussed how certain regulations, like affordable housing requirements, can make projects more costly and perhaps even unfeasible for developers in Somerville and Cambridge, which can encourage developers to select Medford for building projects.¹⁶
- The city’s new comprehensive plan further enables development and therefore attracts businesses through zoning (adding density to specified areas and zoning revisions to reflect the actual built environment such as along Salem Street) and regulatory changes, an advantage noted by a stakeholder who highlights, “I think there's a lot of hope for significant new development, mixed use, development densification, increasing our commercial tax base and building more, a lot more, housing.”
- **Recent Embrace of Process Improvement and Modernization of City Government**
 - Medford has seen a new crop of City leaders in recent years with an embrace of modernization. New zoning, a comprehensive plan, and a new City charter, among other initiatives, will help Medford set the guidelines for growth and address challenges, with the hope of ultimately positioning Medford with improved competitiveness for future economic development.
- **The Medford Chamber of Commerce**
 - Newly elected leadership at the Chamber of Commerce brings renewed energy and commitment to strengthening Medford’s business ecosystem, creating opportunities for stronger partnerships with the city, increased support for local businesses, and a more coordinated approach to economic development.

Built environment and amenities.

- **Distinct Business Districts/Squares for Each Neighborhood**
 - Medford has several distinct, walkable business districts or squares in neighborhoods across the city. The squares are walkable and provide an opportunity for residents and visitors to patronize businesses without the need for a car. Medford Square covers the central downtown area, a hub for local businesses, restaurants, and historical sites like the Chevalier Theatre. Other squares in different neighborhoods include Glenwood, Haines/Stevens, Hillside, and West Medford. (See **Business Districts** for more detail)
 - Medford Square
 - As the primary “downtown” square, Medford Square is a strong asset to the city as a walkable, commercial area that provides goods, services, and amenities to nearby residents and workers. Newer, anchor restaurants with late hours draw people to the Square, including patrons from outside of Medford.
 - Situated just off I-93, Medford Square is easily accessible to those entering or exiting the Boston area. For those wanting a quieter place to eat and less costly parking

¹⁶ In Cambridge, 20 percent of a project's dwelling unit net floor area must be dedicated to Affordable Dwelling Units. In Medford, the affordability requirement varies by project size. Projects with 10 to 24 lots or units must set aside 10 percent of their units as affordable. For midsize projects with 25 to 49 lots or units, the requirement rises to 13 percent. The largest developments, those with 50 or more lots or units, must dedicate 15 percent of their units to affordability.

after visiting the city or those stopping for a drink on their way in, Medford Square offers a convenient and accessible landing zone for anyone looking to avoid the congestion of Boston while still enjoying access to restaurants, shopping, and cultural amenities. This is a major asset for Medford, as the city can capitalize on its proximity to Boston while maintaining its smaller, hometown feel.

- West Medford Square
 - Serving as a central, walkable square for West Medford residents, West Medford Square is another asset to the city with restaurants and shops serving the surrounding neighborhood.
 - Many residents and commuters travel through the square via Route 60 or via the MBTA's West Medford commuter rail stop, drawing in patrons to the Square's restaurants and shops. While West Medford has not benefited from recent development projects like Medford Square has, the location, transportation connections, and a strong sense of local pride makes West Medford both an opportunity and an advantage for the city. There is also an opportunity in West Medford to fill vacant storefronts, creating jobs, tax revenues, and improving the square's overall vitality.
 - **Chevalier Theatre**
 - The Chevalier Theatre is a city-owned asset that serves as a local economic and cultural anchor, attracting visitors from across the region, fostering community connection, while driving economic activity by bringing in customers for nearby restaurants, shops, and local businesses. The Theatre has hosted a number of prominent national acts in recent years in comedy, music, family entertainment, and more. The Chevalier's size (1,900 seats) has an advantage compared to other theaters (e.g., the Somerville Theatre's main auditorium has a capacity of 840) to hold larger shows and bigger acts.
 - **Rezoning Mystic Ave**
 - Mystic Avenue in South Medford, one of several avenues in the city currently undergoing a rezoning process, is well-situated to serve as a location where people can live, work, and play as it connects Medford Square through Stations Landing, Assembly Row in Somerville, and finally to Charlestown in Boston.
 - While the corridor connects commuters and residents throughout the city, the rezoning of the Mystic Ave. corridor allows a mix of uses, including commercial, multi-family, and industrial to support jobs and economic development while being in proximity to established residential neighborhoods. This is a developing strength for Medford, and the South Medford community in particular, as it enables and encourages the reinvigoration of Mystic Ave. as a gathering spot that folks would come together and see as more of a destination as opposed to just passing through.
 - **Strong Regional Transit Connectivity**
 - Medford benefits from several public transit connections including the Orange Line subway stop at Wellington in the eastern part of the city (noting that ready access to a high capacity subway line fosters dense mixed use developments like Station Landing), the commuter rail stop in West Medford, numerous MBTA bus routes, and the newest asset to the city's
-

transportation network – the Green Line extension at the Medford/Tufts stop on the Tufts University Campus in the South Medford area. Multiple points of connection across the city, all of which provide access to Boston and surrounding cities, enhance connectivity for residents, workers, and businesses.

- **Interstate 93 (I-93)**

- Medford Square and Medford in general, located right off I-93, is a convenient place for consumers to stop. Whether coming out of or heading into Boston, the Medford exits are out of the hustle and bustle of the big city but close enough to act as a landing zone for those seeking restaurants (for sit-down meals as well as take-out), culture (e.g., the Chevalier Theatre), or generally places to stop on their trip to/from Boston. This is a major asset for the city as it attracts patrons and therefore bolsters business districts.

- **Parks & Green Space**

- Several stakeholders identified Medford’s parks and green space as an asset which is especially advantageous considering the very large metropolitan area in which Medford is situated.
- Middlesex Fells Reservation, a 2,575-acre state park managed by the Massachusetts Department of Conservation and Recreation, is partially located in Medford, as well as in Malden, Melrose, Stoneham, and Winchester. This vast outdoor recreation area provides opportunities for many activities such as hiking, biking, boating, and more. Proximity to this park is cited as a plus for attracting people to live in Medford.
- Playstead Park in West Medford is one of the city’s larger parks that has sports fields and courts as well as a playground and other typical park features. Several stakeholders mentioned this 12-acre park as a strength for West Medford for its benefits to local families and for its ability to bring in many families on weekends for youth sporting events.

- **History**

- Medford’s history, attractions, and historical homes add to civic pride and make the city a draw for visitors. While the rich history itself is a strength, raising Medford’s visibility as a visitor destination represents an opportunity for the city.
- Not as well-known as Lexington, Concord, or Boston for its role in the Revolutionary War, Medford also made significant contributions to that war, including Paul Revere’s famous ride. The Isaac Hall House, a stop for Revere’s ride, still stands close to Medford Square.
- The Royall House and Slave Quarters in Medford is one of the only remaining freestanding quarters where enslaved people lived and worked in the North.

- **Strong Sense of Community**

- Multiple stakeholders reported that there is a great sense of community in West Medford and Medford in general, where there are generational residents and businesses, providing a small town feel to the city. Newly arrived residents in Medford recognize the city’s attributes and take a strong interest in their community.

Weaknesses

Weaknesses refer to a city or region's relatively competitive disadvantages. Weaknesses highlight areas where the city is not excelling and where more work needs to be done to achieve economic development. By addressing weaknesses, they can become opportunities for Medford.¹⁷ Cited weaknesses include a relatively small city budget (on a per person basis), the need for updating economic development practices (now being addressed), storefront vacancies and blight, housing affordability, and several transportation-related concerns (infrastructure and mobility).

Relatively low city budget and need for updating permitting and economic development practices

- **Limited Commercial Tax Revenue and Relatively Low City Budget Per Person (“per capita”)**
 - Medford has nearly the lowest budget per capita compared to other benchmark cities in eastern Massachusetts, higher than only Malden (\$3,350 per capita) with a budget of about \$3,400 per capita (**Figure 31**). Even though Medford's relatively low commercial tax rate can be seen as an advantage, the city is more dependent on residential tax revenues than some other comparable cities in the region. By raising commercial tax revenues, Medford would increase its budget capacity to invest in community services, infrastructure, and economic development, without burdening residential property owners. Such an increase in the commercial tax base could ultimately help increase the city's competitiveness as a place to live and run a business. (See **Tax Revenues** for more details)
- **Permitting Processes Can Be Unclear**
 - Stakeholders reported Medford's business permitting process can be complex, creating a barrier for new businesses and can be a factor discouraging investment in the city.
- **Legacy Economic Development Practices Were Informal**
 - A stakeholder described Medford's legacy of business recruitment and development processes as informal, based on relationships and social capital (i.e., people knowing each other) rather than based on a formalized and more predictable bureaucratic structure. While this system did yield some results, the city has now put in place efforts to formally modernize and structure business recruitment and development processes for Medford. The new systems will add to transparency which may also lead to increased business interest in the city.

Instances of vacancies and blight, both real and perceived

- **Perceptions of Vacancies and Blight**
 - There is a perception among residents and business owners that Medford has a significant number of vacant storefronts. Even though commercial vacancies are not as widespread as people perceive them to be, some commercial storefronts are not being upkeep or utilized by their owners. These perceptions can negatively impact the city's image and deter

¹⁷ <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

potential outside investment. (See **West Medford Square: Key Stakeholder Perspectives** for more detail)

- **Landlords Resistant to Improvements**

- There is a perception among residents and business owners that landlords allow commercial space to remain vacant and show little motivation to sell or develop their properties. In some instances, landlords may expect prospective tenants to be responsible for costly improvements which can stymie commercial interest in a store space. This contributes to the perception of limited available and attractive commercial space, reducing options for prospective businesses.

Traffic, road condition, and intra-city mobility

- **Traffic Congestion and Road Condition**

- High traffic volumes in Medford are compounded by potholes and deteriorated sidewalks, not only deterring residents from walking to neighborhood squares, but also creating barriers for older adults and people with disabilities. Even though the city has upcoming projects that will improve infrastructure¹⁸, stakeholders expressed a desire for further infrastructure improvements, emphasizing the importance of more crosswalks and more effective traffic calming measures. Recent improvements like those at Haines Square to widen sidewalks and add sidewalks demonstrate active initiatives to address this perceived weakness.

- **Intra-city Transit and Mobility**

- Even though Medford's transit network offers a wide range of transit options to Boston, there are few options that allow for movement within the city, especially to residential areas. This lack of intra-city transit pushes residents to rely on cars for local travel, while limiting pedestrian accessibility and walkability between residential areas and business districts. Upcoming initiatives including an MBTA bus network redesign as well as numerous pedestrian/bicycle corridor projects (e.g., the Clippership Connector, a half-mile waterfront path along the Mystic River that will connect more than 10 miles of contiguous greenways and allow access to a section of the river that has been blocked since the construction of I-93) in Medford will improve intra-city connectivity.

Housing affordability

- **Housing Is Following a Decades-Long Trajectory of Becoming Increasingly Out of Reach**

- Home prices in Medford have increased by 281 percent since 2000 (

¹⁸ <https://www.medfordma.org/for-residents/transportation>

- **Figure 45).** While this mirrors regional housing trends, price increases this high have made homeownership unattainable for many younger residents, pushing some to leave the city for greater affordability or remain as renters. This limits young people, in particular, in their ability to build wealth locally or establish themselves as long-term residents of the city. Medford had been a relatively “affordable” option close to Boston and Cambridge, but housing has now become less attainable for lower- and middle-income people.

Perception of limited leisure and cultural opportunities

- **Medford Offers Options, but Residents Seek More Places to Go to Enjoy their Leisure Time**
 - Stakeholders shared that, although they exist (e.g., a major theater, restaurants, etc.), there could be more places in Medford, both for residents and visitors, to enjoy music, art, and other leisure activities considering the city’s population and inner suburban location. More venues, coinciding with a wider scale awareness of existing venues in the city would help attract more visitors and expand the customer base of local businesses beyond Medford residents. The expansion of thriving businesses, whether in food, retail, or in the arts, would also add to Medford’s commercial tax base.

Opportunities

Opportunities refer to favorable internal conditions and dynamics that the City of Medford can leverage to support economic growth and development. Opportunities highlight areas where the city can build on its strengths, address existing weaknesses and gaps, and increase support.¹⁹ Key opportunities for Medford involve bolstering its role in the growth and development of innovation-based industries, strengthening and clarifying the city's tools to support business formation and growth, and enhancing the city's built environment to both encourage and support commerce.

Bolster Medford's role in technology and innovation-based industries

- **Support Higher Education and Research Industries**
 - Tufts University is a major economic development engine for Medford and Greater Boston, creating hundreds of jobs through cutting-edge research, federal and state funding, and the creation of spin-off businesses. In recent years, Tufts University has expanded facilities like the Joyce Cummings Center and is pursuing a science and technology corridor along Boston Avenue leveraging new lab space, available commercial properties, and the new Green Line connectivity. As many growing companies relocate to larger facilities in nearby suburbs, there is an opportunity for the City of Medford to capture some of these businesses by better coordinating economic development efforts with the university and retain and transition these research-based businesses into available commercial space.
- **Develop Incubator to Support Local Entrepreneurs**
 - Medford lacks dedicated incubator space where local entrepreneurs can scale up their business ideas. This can result in start-ups, often from Tufts students and faculty, to leave for places like Somerville's Greentown Labs or nearby cities such as Burlington and Woburn. Establishing a formal incubator in Medford would provide space for students and faculty ventures to establish themselves locally. Creating a dedicated incubator space could help attract climate tech and other technology and innovation-based businesses, fill commercial vacancies, and potentially activate areas of Medford with new foot traffic, businesses, and job opportunities. An added benefit is that these types of expansions would also add to Medford's commercial tax base.

Strengthen city's tools to support business formation and growth

- **Promote and Strengthen Business Support Grants**
 - Medford has begun to roll out a range of new, small business support programs, like the Façade Grant Program²⁰ and the Vacant Storefront Grant Program²¹. This creates an opportunity for the city to evaluate outcomes of these new initiatives, gather feedback to reflect upon, and refine these programs to ensure they are sustainable, scalable, and have desirable impacts on the businesses. The opportunity to continue promoting these and other new programs for businesses remains. (See **Chapter 6: Programming and Policy in Medford** for more detail)

¹⁹ <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

²⁰ <https://www.medfordma.org/for-businesses/business-development/storefront-improvement>

²¹ <https://www.medfordma.org/departments/planning-development-sustainability/vacant-storefronts-program>

- **Facilitate the Creation of BIDs and Main Streets Organizations**
 - BIDs (business improvement districts) and Main Streets organizations offer an opportunity to the City of Medford to better coordinate economic development at the district level while advancing the city’s broader goals of inclusive and sustainable growth. They can help build stronger relationships between businesses and City Hall, help create distinct identities for business districts, carry out beautification efforts, and provide branding and marketing opportunities to businesses. Additionally, BIDs and Main Streets organizations can organize fund-raising activities to support small businesses, educate small businesses about City grants, and dedicate staff to coordinate business development activities that complement the city’s efforts, relieving the city of some business development responsibilities. (See **Chapter 6: Programming and Policy in Medford** for more detail)

- **Strengthen Small Business Guide**
 - While Medford’s business development site contains guides, resources, and links that help potential business owners understand what it’s like to do business in Medford, there is an opportunity to further curate these resources. The business guide itself is clear and transparent in outlining business requirements and costs, but it does not provide guidance on how to create a business plan, assess financial feasibility, choose a location, or strategies to remain open long-term.²²
 - This creates an opportunity for the city to review its current business support guide, and include a more comprehensive, step-by-step process that meets entrepreneurs where they are. Nearby cities such as Arlington²³ and Somerville²⁴ have developed comprehensive guides which provide the kind of step-by-step and checklist-based guidance that Medford could emulate. The addition of something as simple as a checklist helps readers stay organized and gives the impression to small businesses that the process is achievable. Another step could include simplifying the route for web users to access these resources online by integrating the “Business Resources”, “Business Certificates” and “Business Development” pages into one²⁵, avoiding confusion.
 - The state has established a “Business Front Door” site in recent years which serves as a point of connection to resources for businesses looking to start, grow, or relocate to Massachusetts. While this platform is supported by resources from the Governor’s office, the Executive Office of Economic Development and numerous partner agencies, it can serve as a best practice to emulate at scale for Medford.²⁶

- **Coordinate Business Support with the Chamber of Commerce and Other Organizations**

²² Cambridge and Somerville’s small business guides offer practical information on how to choose an appropriate business location, develop a budget and business plan, and secure financing. While these elements are not mandatory for a small business guide, they provide valuable support for local, small, and first-time business owners, especially those who may be unfamiliar with the process of starting a business.

²³ <https://www.arlingtonma.gov/departments/planning-community-development/economic-development/business-resources>

²⁴ <https://www.somervillema.gov/departments/programs/doing-business-somerville>

²⁵ <https://www.medfordma.org/for-businesses>

²⁶ <https://www.mass.gov/info-details/business-front-door>

- There is an opportunity for Medford to strengthen coordination between city officials, private business leaders, and the Chamber of Commerce. While relationships already exist between the city and the Chamber of Commerce, taking a strategic approach to formalize collaboration would ensure business development efforts are impactful and meaningful. For example, collaborating with the Chamber on their “Made in Medford”²⁷ site and business directory to create a local business directory, such as the diverse business directory created by the City of Cambridge²⁸ or even a simpler approach like the City of Worcester²⁹, can help promote local small businesses and encourage business owners to join the community. Additionally, highlighting diverse business owners among these lists can help business owners grow and sustain their businesses, enable them to apply for the Massachusetts Supplier Diversity Office³⁰ certifications if they haven’t already, and therefore become eligible for diversity-specific business opportunities.
- **Provide Clarity to Businesses Concerning Compliance**
 - By coordinating across departments, Medford can proactively communicate rules and regulations to business owners to further break down barriers to the city’s business community. For example, some businesses currently close earlier than required because operating hour regulations are unclear. Clarifying these rules and regulations requires internal coordination among city departments regarding which departments are responsible for enforcing which bylaws as well as which bylaws are relevant to certain business types. A united understanding of the requirements for doing business in Medford, combined with designated roles and expectations for city staff involved in the process, can further support businesses and therefore economic development in Medford.
- **Opportunity to Brand Medford as a Business-Friendly City**
 - With new small business grant programs, expanded staff capacity for managing these programs, and improvements in city processes, Medford has an opportunity to present itself as a business-friendly city to new and prospective business owners. As discussed previously, improving internal coordination efforts across city departments and streamlining the business permitting process can create a more attractive and therefore business-friendly reputation, which encourages business owners to establish themselves and expand in Medford.

²⁷ <https://medfordchamberma.com/list/category/made-in-medford-104>

²⁸ <https://www.cambridgema.gov/Departments/communitydevelopment/cambridgebusinessdiversitydirectory>

²⁹ <https://www.worcesterma.gov/business-community-development/diverse-business-directory/search-results>

³⁰ <https://www.mass.gov/orgs/supplier-diversity-office-sdo>

Strengthen Medford's built environment to promote business growth

- **Capitalize on Medford's Wayfinding Initiatives to Foster Economic Development**

- Medford currently has a wayfinding study underway ("wayfinding" is a combination of signage, graphics, architecture, landscape, street features, etc. that will help guide people through Medford's physical environment while enhancing their understanding and experience of the city) which can be a strategic tool to strengthen the city's economy. Wayfinding will encourage both residents and visitors to explore Medford, including lesser-known areas, which can help stimulate spending at local restaurants, retailers, and theaters. For visitors, in particular, wayfinding will inspire them to extend their stays (or have repeat visits) as they gain a greater awareness of places to go and how to navigate the city. For large regional attractions like the Chevalier Theatre, wayfinding can help guide patrons to parking and to the theater. Wayfinding can also work to provide Medford with a visual identity so people will know that they are in the city and help with the city's visual branding. For some, due to Route 16 and I-93, Medford can be perceived as a "pass through" city with drivers never actually getting to experience the city's offerings – wayfinding can help alleviate that. Ultimately, once put in place, wayfinding can create a virtuous cycle of reinvestment into the city.

- **Promote Pedestrian and Bicycle Safety to Increase Walkability**

- Stakeholders highlighted the opportunity for Medford to strengthen its business districts by investing in multifamily housing, sidewalks, and pedestrian- and bicycle-friendly infrastructure. As mentioned earlier, Medford is already engaged in numerous pedestrian and bike-friendly projects including the Clippership Connector, Haines Square safety and accessibility improvements, and others. These improvements would enhance accessibility, encourage foot traffic, and support local businesses while fostering a stronger sense of place and vibrancy in squares and business districts. Medford could also look to nearby cities like Somerville, Malden, and Everett to share successful strategies to reduce car dependency and create a welcoming environment. Leveraging state and federal resources could help finance these infrastructure upgrades and stimulate economic activity in key areas.

- **Emphasize Maintenance and Beautification of the Built Environment**

- Investing in consistent beautification and maintenance of Medford's commercial areas represents an opportunity to strengthen the city's identity and create more attractive and vibrant business districts while encouraging business development. While these projects may not be seen as a top priority, they can also be achieved through smaller efforts that could in total yield great results.

- **Invest in Amenities and the Creation of Third Spaces**

- There is a growing demand for amenities and gathering spaces in Medford. Also known as "third spaces", these are social environments distinct from home (the first place) and work (the second place), where people can gather, socialize, and build community. Current and prospective residents are looking for restaurants, coffee shops, and walkable squares where they can walk to their destination, but businesses are hesitant to invest without higher foot traffic. The city has an opportunity to encourage pop-up shops or temporary businesses to

test demand, while also promoting denser mixed-use development in the squares to create the customer base and vibrancy needed to attract permanent businesses. The redevelopment project recently initiated by the city to transform Medford Square is a great example of how to invest in these spaces as it will create mixed-use retail and residential spaces and increased parking options.³¹ Building off the momentum and success of projects like this, the city can implement similar projects at different scales across the city, such as in West Medford Square.

- In West Medford, these types of initiatives would help to increase the presence of retail and food establishments to meet unmet demand. This is backed up by data showing that retail comprises 13 percent of all jobs in Medford while only representing 4 percent in West Medford (**Figure 38**), indicating room for growth and the possibility to have a more diverse business mix. With a high median household income of up to \$180,000 in some tracts (**Figure 37**) and an analysis showing unmet demand in retail, food, accommodation, arts, and other services (**Figure 21**), West Medford has the consumer base to support a larger business mix and strengthen the vitality of the district.
- **Capitalize on Rezoning Efforts**
 - The current rezoning process provides an opportunity to create more transit-oriented and mixed-use development. Increasing multi-family housing brings more residents to the area, especially to Medford Square, which can support more business activities and economic development efforts. According to researchers at the National Multifamily Housing Council, building 100 new apartment units in the US generates an average of \$16 million in economic activity from resident spending and creates around 85 jobs.³²

³¹ <https://www.medfordma.org/about/news/details/~board/city-news/post/city-awards-medford-square-development-bid-to-transom-real-estate>

³² <https://www.nmhc.org/news/research-corner/2024/impact-of-apartment-communities-and-their-residents-on-local-economies/>

Threats

Threats refer to possible chances for negative impacts on the city. Threats are often external, long-term, and can jeopardize economic stability, business development, or community well-being.³³ Current threats includes the uncertain direction of federal government policies which Medford has little control over, high costs of living, and continued challenges of overcoming decades of car-centric development to improve walkability (also threatened by current federal policies).

- **Uncertainty over the Federal Government’s Policy**

- A major current threat to Medford’s economic development is the uncertainty of federal funding and resources. Potential cuts, changes in priorities, or shifts in programs like the Community Development Block Grants (CDBG) jeopardize progress already made on business development, particularly small business grants, and jeopardize critical infrastructure improvements needed to promote economic development.
- Uncertainty concerning federal funding from the National Institutes of Health, National Science Foundation and others to support research and development in healthcare and innovation threatens a key foundation of the Boston area’s economy. These types of policy changes will have ramifications to Medford that are beyond the city’s control, notably with its exposure to Tufts University should it be affected.
- Shifting federal immigration enforcement policies and expanded immigration enforcement could impact the Massachusetts economy, including Medford’s. Massachusetts is a magnet for immigrants which have become a crucial component of the state’s labor force, contributing to innovation and supplying workers to a range of industries. In Medford, immigration policy could slow growth in innovation sectors as well as possibly affect enrollment at Tufts University (or at least change its composition). Immigration also plays a role in filling jobs that are vacated as the workforce ages and retires.

- **High Costs of Living Threaten Out-Migration and Brain-Drain**

- Rising rents and housing costs threaten Medford’s ability to retain students and young professionals, as many may choose to relocate to more affordable areas, reducing the city’s workforce and talent pool. High housing and other costs like childcare are an endemic challenge for the Boston area. Despite Medford’s (and the region’s) strong attributes and amenities, affordability issues can push people to move elsewhere.

- **Car-centric Built Environment Remains a Challenge for Walkability**

- Medford’s current infrastructure and built environment still reflects a decades-long emphasis on car use and continues to pose challenges at a time when there is a growing interest in walkability. The intensive use of cars for all types of trips (work, shopping, school, etc.) not only perpetuates traffic congestion, but it also undermines efforts to create vibrant, walkable business districts with high foot traffic. Efforts are underway to improve walkability and cycling throughout Medford and these will need to continue. However, initiatives may be under threat as the U.S. Department of Transportation in the current

³³ <https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/swot-analysis>

administration is significantly cutting or "clawing back" federal grants for cycling and pedestrian infrastructure projects awarded under the previous administration.

- **The Growth of Online Shopping Threatens Traditional Downtowns**

- Online shopping continues to gain higher shares of consumer dollars as compared to in-store shopping and thus poses immediate and long-term challenges to thriving downtowns. However, downtown areas, including Medford's squares, can still compete by taking an active approach and embracing initiatives to attract customers as shown in this report. "Brick and mortar" retailers increase their competitiveness when downtowns are walkable and attractive, and offer diverse uses (restaurants, clothing, coffee shops, bookstores, etc.) where people can gather.

Chapter 2: Demographics

Evolving from its historical blue-collar roots, Medford’s population today is young and highly educated, with large numbers of college students and early-career professionals when compared to the state. The city is about 5,000 residents smaller than its peak in the 1950s, and while it has grown gradually, about five percent in the recent decade, the population is projected to slowly decline in coming decades as are most Massachusetts towns. More than half of the population over 25 years old have a bachelor’s degree or higher, and median household incomes are about \$118,000 in 2023, about \$15,000 higher than the state’s median. Medford has become more racially diverse in recent years, with significant growth in the Hispanic or Latino and Asian populations, the latter representing the largest non-white race group in the city.

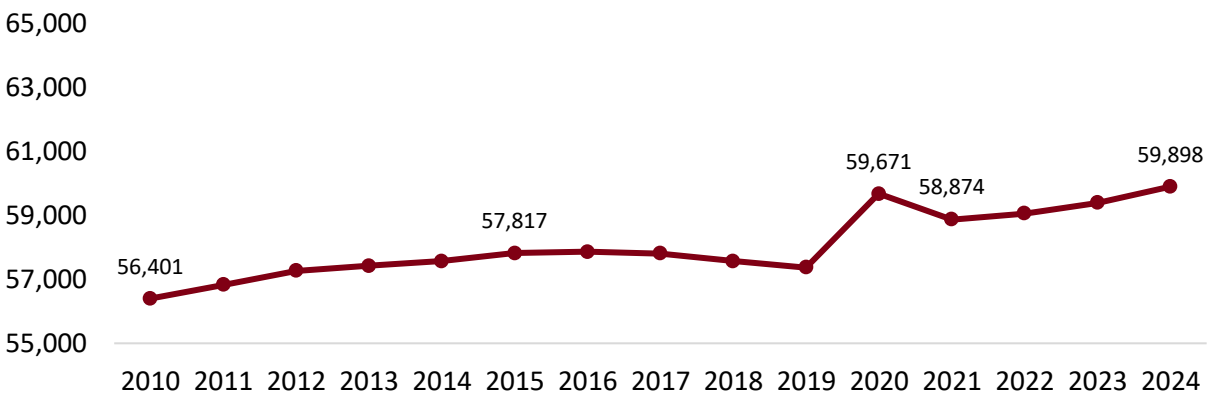
Medford can be characterized in part as a high-density suburb near the Greater Boston urban core. With numerous neighborhoods and housing options, both single- and multi-family, located just outside of this urban core, Medford is now effectively a “bedroom community” as most residents commute from the city for work. Most residents are employed in Boston, Cambridge, or Somerville in professional, scientific, and technical services, health care and social assistance, or educational services jobs. This section will detail demographic trends in Medford, both over time and compared to the Commonwealth.

Population

Long term population trends in Medford mirror that of the inner core of Greater Boston. The Greater Boston area, much like other central cities in the U.S. at the time, experienced population decline between 1950 and 1980 as suburban housing development in the I-128 and I-495-belt reshuffled the population of the region. For Medford, the population dropped steeply in the post-WWII era by 13 percent from about 66,000 in 1950 to about 55,800 in 2000 (**Figure 2**). This trend reversed starting in 2000 when growth ticked up very slightly in 2010.

Medford has since experienced robust population growth, climbing by over 3,600 since 2010 to just under 60,000 in 2024, coinciding with significant economic expansion in the Greater Boston area (**Figure 1**). That said, the COVID-19 pandemic and the following recovery period shifted population patterns in the Greater Boston region and state, and Medford was no exception.

Figure 1: Population in Medford (2010-2024)

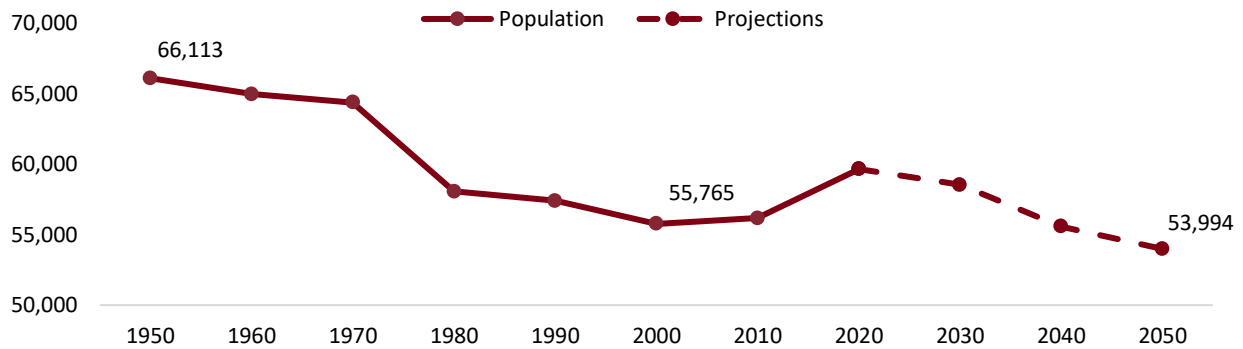


Source: U.S. Census Bureau, Annual Estimates of Resident Population for Minor Civic Divisions in Massachusetts: April 1, 2010 to April 1, 2024

Looking forward to the next 30 years, the population in Medford is projected to decline, much like the rest of the state. A combination of an aging population, lower fertility, net domestic outmigration, and uncertainty about international migration is contributing to projections showing a slow decline in population, according to the UMass Donahue Institute's Population Estimates Program.³⁴ However, it is important to note that UMDI's population projects are largely driven by recent demographic trends regarding birth, death, and migration. Public policy can play a role in changing these projections to some extent, such as the introduction of new housing (e.g., multi-family apartment buildings), changes in domestic flows, and a continued inflow of international residents, which would push Medford's population higher than what is shown in today's projections.

³⁴ <https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program>

Figure 2: Historical and Projected Population, Medford (1950-2050)

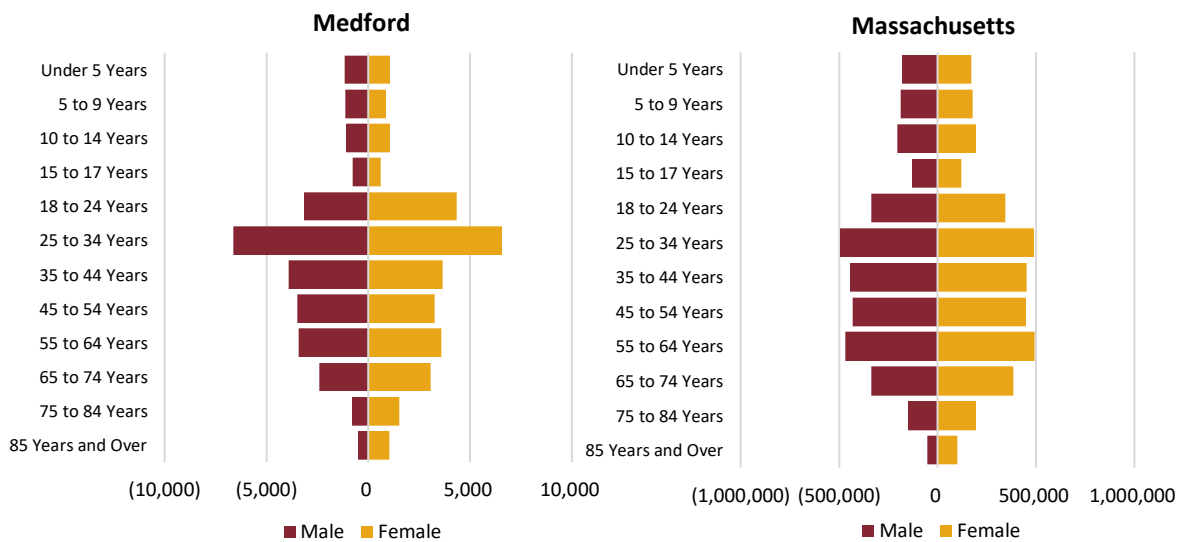


Source: U.S. Census Bureau Decennial Census and UMass Donahue Institute Population Projections

Age

Medford has a younger population than the state overall with a median age of 35.4, which is about four years younger than that of Massachusetts. Medford’s younger age profile is due, in part, to the large share of the population between the ages of 25 and 34 (**Figure 3**). This age group has been growing over the past 20 years in Medford, with the population of 25- to 29-year-olds in particular growing from about 4,800 in 2000, to about 5,500 in 2010, to 7,500 in 2020. These trends suggest that Medford’s demographics have become increasingly associated with graduate students and early-career professionals, likely due to being the home of Tufts University, the city’s proximity to the job centers in Boston and Cambridge, and Medford’s relatively affordable housing options just outside of the urban center of Boston. Like parts of the inner core of Greater Boston, the subsequent age cohorts are smaller than the 25-to-34 age group, suggesting that older adults are more likely to move to other locations after finishing school, purchasing a home, or starting families.

Figure 3: Population Pyramids, Medford and Massachusetts (2023)

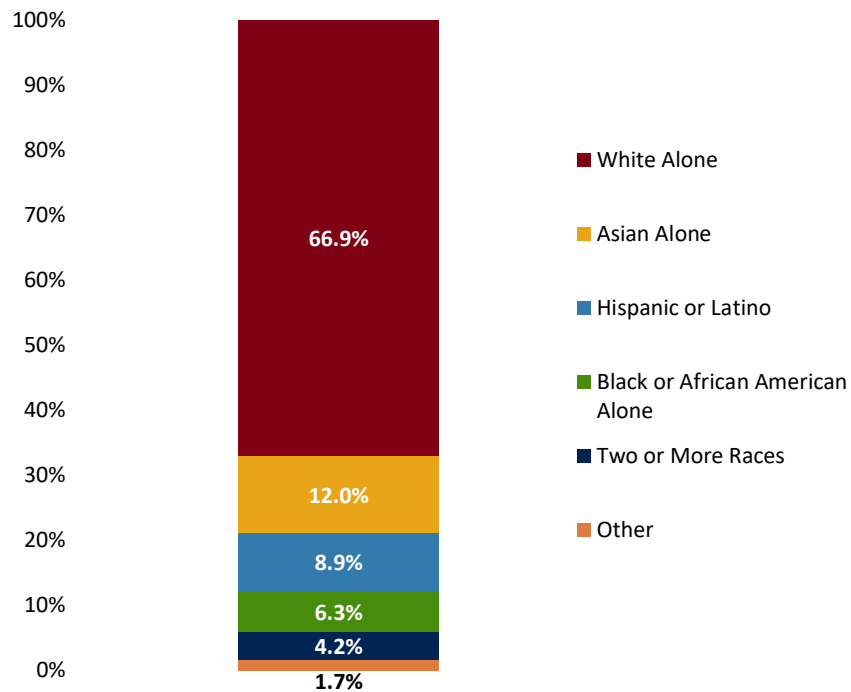


Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates

Race and Ethnicity

While overall similar to the racial composition of the Commonwealth, Medford has a slightly larger Asian population and a slightly smaller Hispanic or Latino population (**Figure 4**). This is likely related to the high educational attainment levels in the city, as well as Tufts University being in Medford. The Asian population in Massachusetts has very high education attainment levels and many foreign-born students end up studying at the region's elite universities. Beyond white residents making up just under 67 percent of the population, Asian residents make up the largest share of non-white residents (12%), followed by Hispanic or Latino residents (8.9%) and Black or African American residents (6.3%).

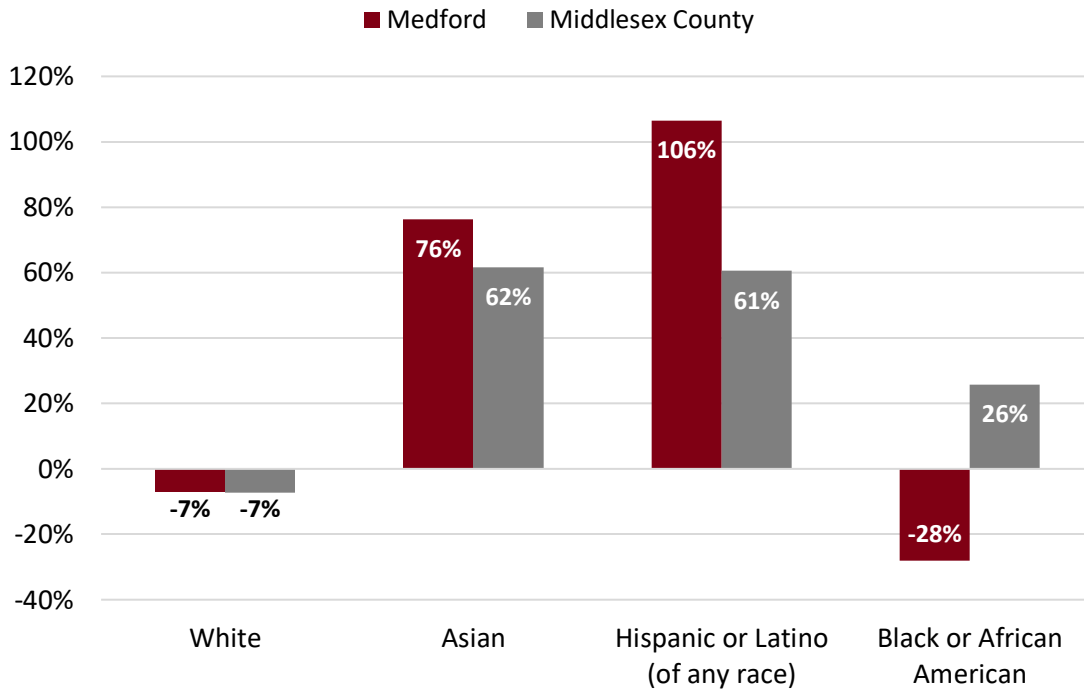
Figure 4: Racial and Ethnic Composition, Medford (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates

Medford’s diversity, in terms of racial and ethnic composition, has increased in recent years. From 2010 to 2023, the Asian and Hispanic or Latino populations grew considerably, by 76 percent and 106 percent respectively, and at faster rates than in Middlesex County overall (**Figure 5**). This was an increase of around 3,000 people in each of those groups in Medford. In contrast, Medford experienced a 28 percent decrease in its Black population, losing around 1,500 Black residents. There was also a seven percent decrease in the city’s white population.

Figure 5: Population Growth (in percent) By Race, Medford (2010 to 2023)



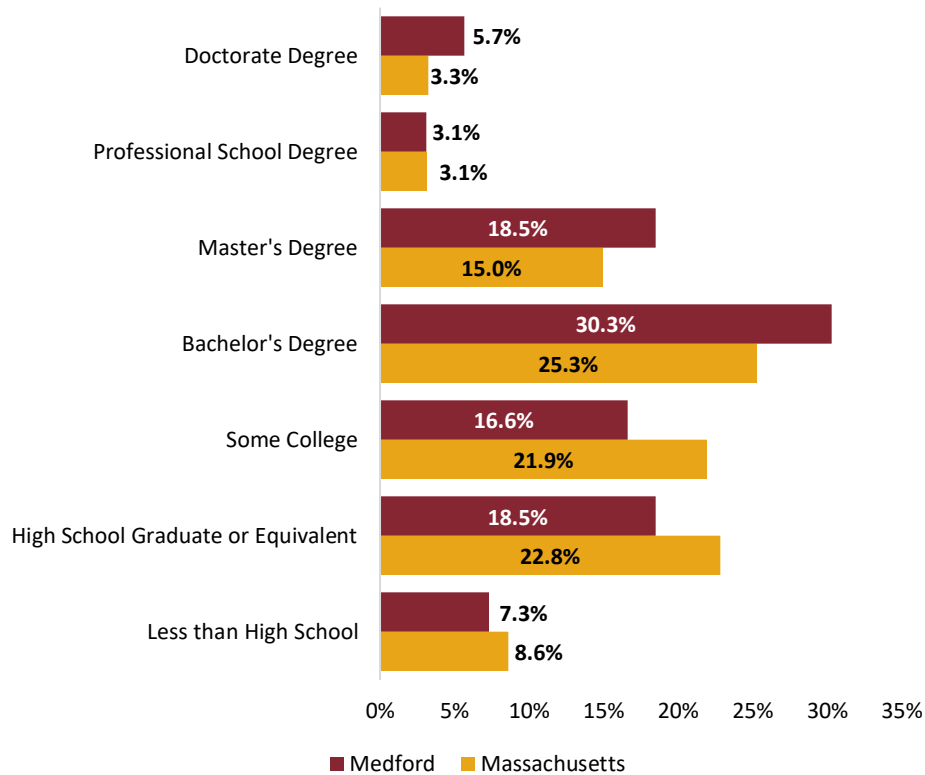
Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates

Educational Attainment

Medford’s population is highly educated – over 57 percent of the population over age 25 has a bachelor’s degree or higher (**Figure 6**). This is particularly notable when compared to the state. Massachusetts is ranked number one among all U.S. state in terms of educational attainment, with 47 percent of the population over age 25 holding a bachelor’s degree or higher. Comparatively, 35 percent of the U.S. population 25 or older has a bachelor’s degree or higher.

Interestingly, the share of those with a doctorate degree in Medford is nearly twice the state average; 5.7 percent in Medford compared to 3.3 percent in the state.

Figure 6: Educational Attainment for Population Aged 25 or older, Medford and Massachusetts (2023)

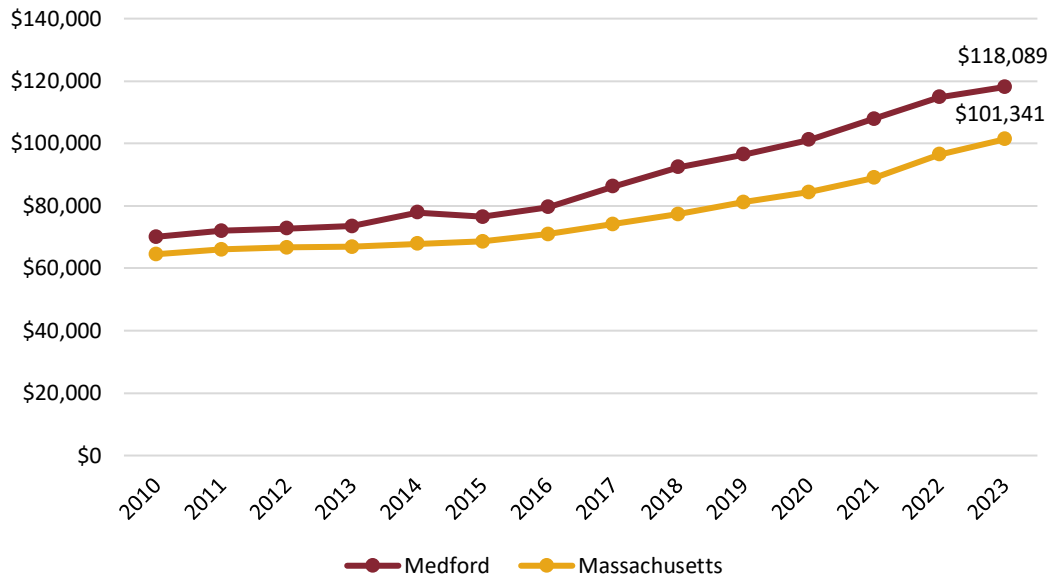


Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

Income

The median household income in Medford has historically been slightly higher than that of the state overall (**Figure 7**). Medford’s median household income has grown slightly more than the state’s since 2016, with the median in 2023 at about \$118,000 for Medford, compared to about \$101,000 for Massachusetts. Given the city’s highly educated population and the concentration of high wage sectors in the region, such as the “eds and meds” and life sciences, it follows that the median household income remains above that of the state.

Figure 7: Median Household Income, Medford and Massachusetts (2010-2023, in 2023 dollars)



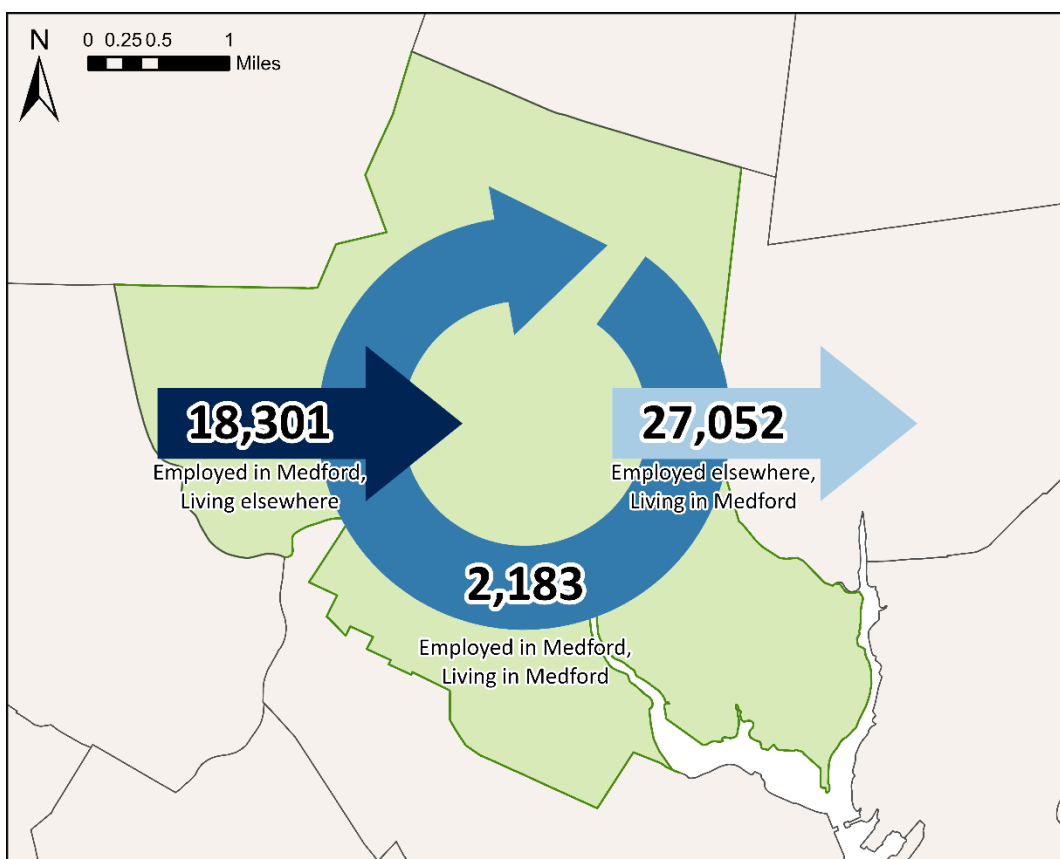
Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

Commuting

Commuting patterns for Medford residents can help characterize the city further, describing the extent to which Medford is a place to live, work, and play. Medford can be characterized in part as a high-density suburb near the Greater Boston urban core. With the amount of residential, multifamily housing located just outside of this urban core, Medford has effectively become a “bedroom community” as most residents leave the city for work.

Of the 29,000 workers living in Medford in 2022, 93 percent (or about 27,000 workers) leave the city for work. Conversely, there are about 20,000 workers employed in Medford and 89 percent (or about 18,000 workers) commute from outside of Medford (**Figure 8**). As a result, there is a negative net job inflow/outflow in the city of about 8,700 workers.

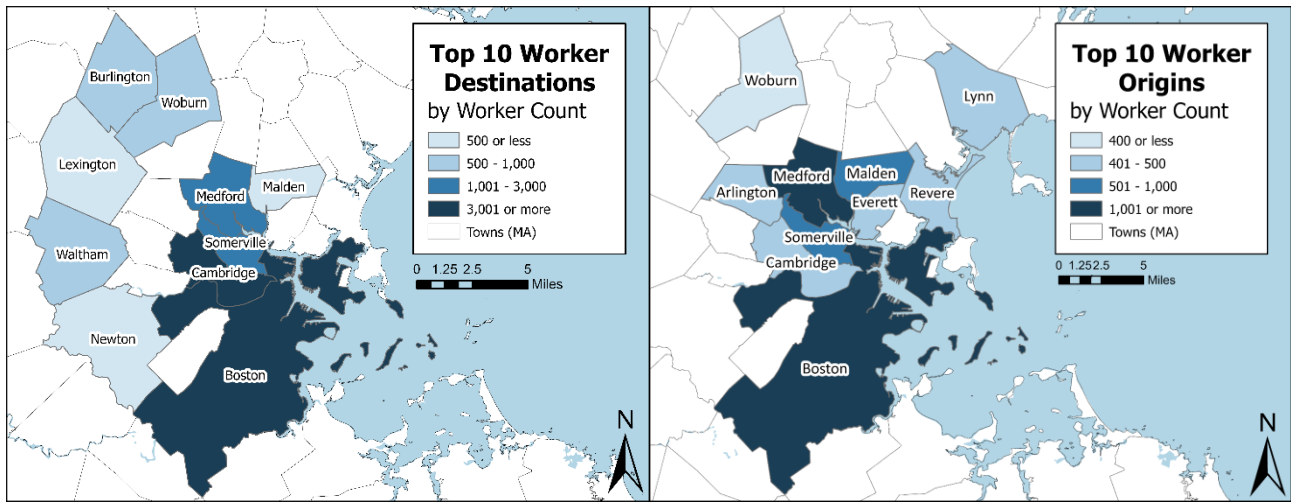
Figure 8: Map of Inflow and Outflow of Primary Jobs, Medford (2022)



Source: U.S. Census Bureau, OnTheMap, Primary Jobs only

The most common destination for workers living in Medford is Boston, followed by Cambridge (**Figure 9**). Of the 29,000 workers living in Medford, 43 percent commute to Boston or Cambridge for work.

Figure 9: Top Job Destinations of Workers Living in Medford (2022)



Source: U.S. Census Bureau, OnTheMap, Primary Jobs only

Of the 20,000 employed in Medford, 89 percent live outside of Medford, but come from various other locations in the region. At 11 percent, Medford is still the largest origin for workers with jobs in Medford. Ten percent of employees commute from Boston, four percent from Somerville and four percent from Malden, and the rest is more varied.

Table 1: Top 10 Industries of Workers Living in Medford (2022)

Industry Sector	Count	Share
Professional, Scientific, and Technical Services	4,791	16%
Health Care and Social Assistance	4,436	15%
Educational Services	3,643	13%
Retail Trade	2,218	8%
Accommodation and Food Services	1,843	6%
Finance and Insurance	1,779	6%
Administration & Support, Waste Management and Remediation	1,472	5%
Public Administration	1,372	5%
Information	1,292	4%
Construction	1,174	4%

Source: U.S. Census Bureau, OnTheMap, Primary Jobs only

Of the workers living in Medford, the largest share (16%) work in professional, scientific, and technical services followed by 15 percent working in health care and social assistance (**Table 1**). This mix of industries helps to explain the high household incomes in the city, as professional, scientific, and technical services (which includes life sciences, elements of high tech, and research and development) and “eds and meds” are among the highest wage sectors in the state. The following section will further discuss trends in employment and other economic indicators for the city of Medford.

Chapter 3: Jobs and the Medford Economy

Medford's commerce and economy are supported by several small business districts across the city. Each of these neighborhood districts and/or "squares" has a unique mix of businesses and residents, creating several local economic ecosystems. Between the larger retailers and local small businesses, these squares generate the majority of economic activity for the city.

Job growth had been trending upwards during the 2010s, with a peak reached in 2018, though the COVID-19 pandemic substantially stunted this growth. Since an initial rebound through 2022, job growth has been sluggish for both the city and Massachusetts, notably in the past two years. Similarly, unemployment rates nearly reached pre-pandemic lows in early 2023 before gradually increasing through mid-2025 at the time this report was written.

Most jobs in Medford are in health care and social assistance, educational services and retail trade, with professional, scientific and technical services adding the most new jobs over the past decade. While professional, scientific, and technical services (includes engineering, architecture, research and development, advertising, etc., including many of the industries that comprise life sciences) is a key and growing sector in the Greater Boston region overall, the recent intense job growth in Medford indicates the city is increasingly seen as a location option in the broader industry ecosystem, noting that growth in this sector in Massachusetts has very recently stalled.

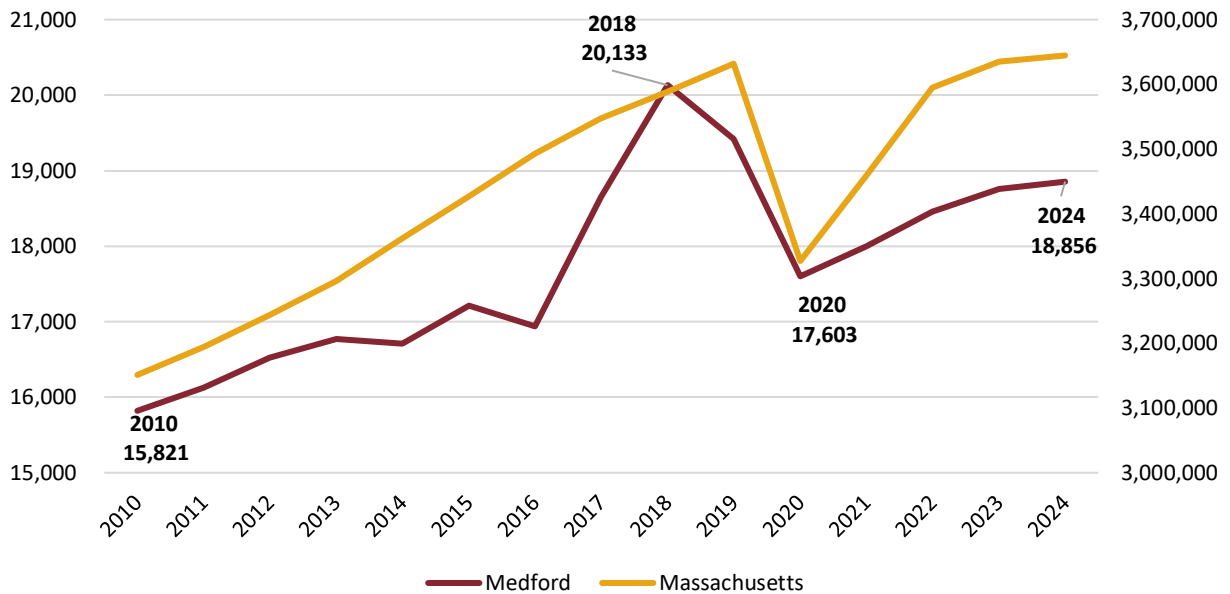
Occupations with high concentrations or location quotients in Medford include biochemists and biophysicists, plumbing, pipefitters, and steamfitters, residential advisors, medical scientists, and post-secondary teachers. These highly concentrated, high-growth and high earning occupations are an indicator that Medford is taking advantage of the broader life sciences ecosystem in the state and is being viewed as a competitive location option near the traditional locations of Boston, Cambridge, and, to a lesser extent, Somerville.

Most of the businesses or establishments in Medford are part of the education and health services industry, with Tufts University as the largest employer, unsurprisingly. The number of establishments in this sector has grown the most over the past decade, while businesses in the trade, transportation, and utilities sector has the highest net negative change. The following section will assess economic characteristics, specifically jobs and industry trends, in Medford, both over time and compared to the Commonwealth.

Area Employment and Unemployment

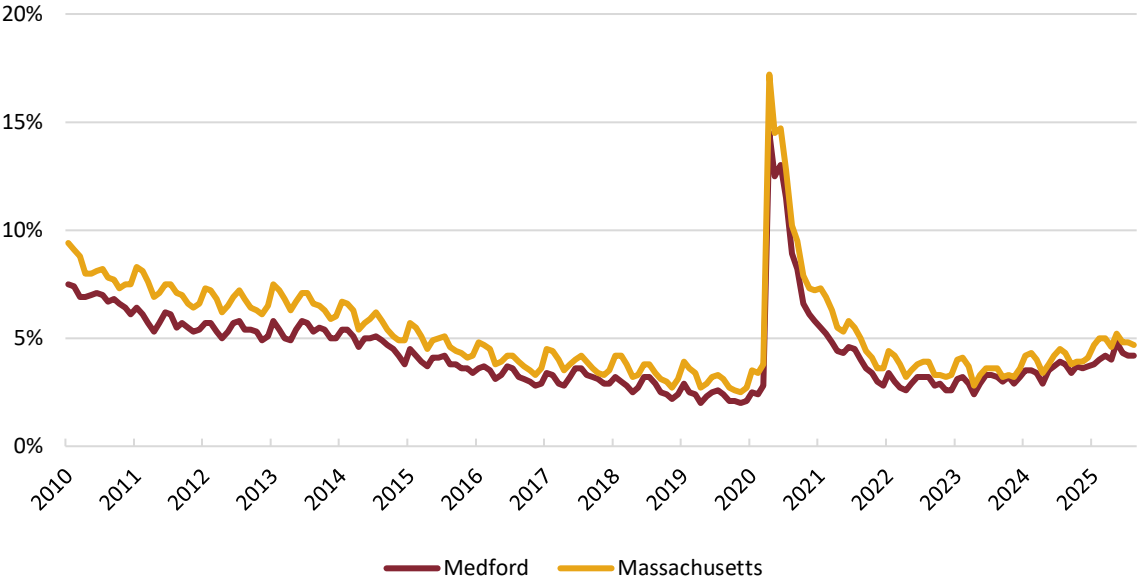
Employment in Medford has been trending upward since 2010, though this trend was disrupted by the COVID-19 pandemic (**Figure 10**). Average employment grew from about 15,800 in 2010 to its pre-pandemic peak of about 20,100 in 2018, largely mirroring the state's employment growth. After falling to about 17,600 in 2020, employment grew in Medford and Massachusetts, but job recovery has been sluggish and slowed notably in the last two years for both the city and the state. Medford has yet to return to its pre-pandemic peak, falling just behind the state's recovery in this regard. Since 2020, Medford employment has grown 7.1 percent compared to 9.5 percent for the state.

Figure 10: Jobs in Medford (2013-2024)



Source: Massachusetts Department of Economic Research, ES-202

Figure 11: Monthly Unemployment, Medford and Massachusetts (Jan 2010-Aug 2025)



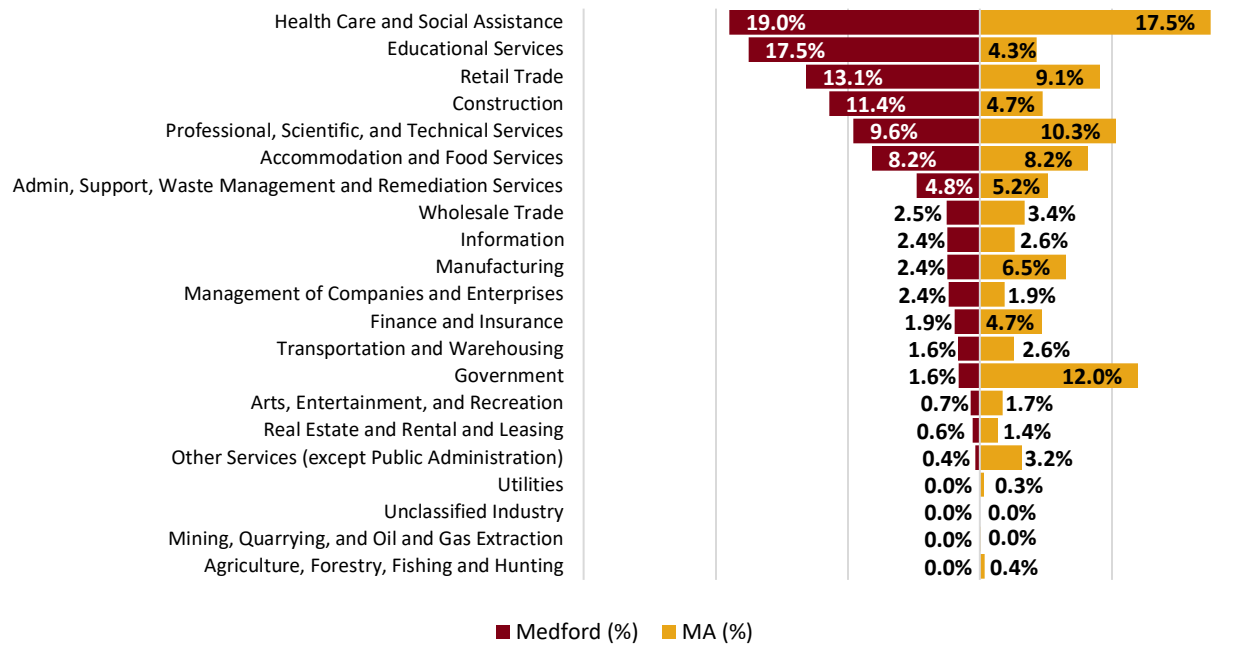
Source: Massachusetts Department of Economic Research, B.L.S. Local Area Unemployment Statistics (LAUS)

Unemployment rates in Medford have consistently remained similar to, but just below the state since 2010 (**Figure 11**). Following the significant spike in 2020 coinciding with the onset of COVID-19, the unemployment rates in Medford and the state returned close to pre-pandemic levels in 2023 before gradually rising again over the last two years. Both the slow job growth and gradual increase in unemployment over the last two years reflect a variety of economic conditions in the region, state, and nation; high inflation during the COVID recovery, flat labor force growth in the state, and significant economic uncertainty brought by the change in federal administrations have all played a role in the sluggish economic performance in Massachusetts recently.

Employment by Industry

Medford’s industrial makeup (i.e. jobs that are located or headquartered in Medford) has many similarities to the state and region. Eds and Meds make up a large part of the employment base in the city. In addition, professional, scientific, and technical services, which include highly specialized activities in research and development, high tech, and life sciences, are emerging as a growth sector in the city. That said, there are some unique trends in local employment that make Medford stand out among others in the Greater Boston region, particularly around the concentration of higher education and the importance of the retail and construction industries.

Figure 12: Employment by Industry (Super Sector), Medford and Massachusetts (2023)



Source: Lightcast, QCEW employees only

The health care and social assistance industry makes up the largest share of employment in Medford, accounting for 19 percent of all jobs in Medford (**Figure 12**). This is also the largest industry in the state, making up 17.5 percent of jobs across the Commonwealth. Educational services, including Tufts University, retail trade, construction, and professional, scientific and technical services round out the top five industries in the city, which together make up just over 70 percent of all employment. For more detail on employment by industry, see **Appendix Figure 44, Appendix Table 6, and Appendix Table 8.**

To analyze the prevalence of certain jobs or industries in a location, it is useful to understand how concentrated employment is in the area when compared to the state or nation. Employment concentration, also known as a location quotient (LQ), is a way of quantifying how concentrated a particular industry, cluster, occupation, or demographic group is in a region as compared to the nation.

It can reveal what makes a particular region unique in comparison to the national average.³⁵ Thinking of industry employment, the LQ is effectively a ratio of the jobs by industry in Medford compared to the jobs by industry in the United States (i.e. the percent of local employment in an industry divided by the percent of national employment in an industry). An LQ of 1.0 is an example of the percentage of local jobs in an industry being the same as the nation. Values less than 1.0 indicate the industry is underrepresented in the local economy, and values above 1.0 indicate a relative concentration of employment in an industry in the local economy.

While the LQ for the overarching health care and social assistance sector is 1.36, slightly more concentrated than in the nation, Medford has an extremely high LQ for the residential mental health and substance abuse facilities sub-sector. With an LQ value of 23.8, Medford has essentially 24 times the proportion of jobs in this sub-sector compared to the U.S. Within the broader health care and social assistance sector, jobs are widely dispersed across different sub-industries. The largest sub-sector is residential mental health and substance abuse facilities, which has more than 750 jobs in Medford as of 2023 (see **Appendix Table 8**). This sub-sector has grown substantially in Medford over the past decade, with the number of jobs increasing by 150 percent from 2013 to 2023.

Medford has an LQ of 8.6 for educational services, meaning Medford has proportionately nearly nine times more jobs in educational services than the nation. Within the educational services sector, the majority of jobs (81%) are in the sub-sector for colleges, universities, and professional schools, which in Medford would primarily be Tufts University (see **Appendix Table 7**). Tufts is the largest single employer in Medford, accounting for around 3,000 jobs.³⁶

In the construction sector, Medford has a LQ of 2.2, meaning Medford has over two times the proportion of jobs in construction compared to the national average. Construction is the fourth largest industry in the city and has grown substantially in the past decade, adding the second highest number of net new jobs over the last decade (**Figure 12**, **Figure 13** and **Figure 44**). Medford, with its highway connections to the Boston area's urban core as well as suburban areas, makes it suitable for both construction staging and construction-related design and engineering services (note that Bond Brothers is one of Medford's largest employers). The growth of Medford's construction sector coincides with a Boston area construction boom linked to the life sciences industry (notably for laboratory space), office buildings (e.g., the building of the Seaport District), housing, and the expansions of medical institutions and universities. However, even though construction volumes (in terms of square feet of office space which includes laboratories) in the Boston area currently remain high, this is beginning to wane as the market is confronting an oversupply.

³⁵ Lightcast

³⁶ Different sources provide different employment estimates for Tufts University between 2,500 and 3,500 employees.

Figure 13: Net New Jobs Added by Industry, Medford (2013-2023)

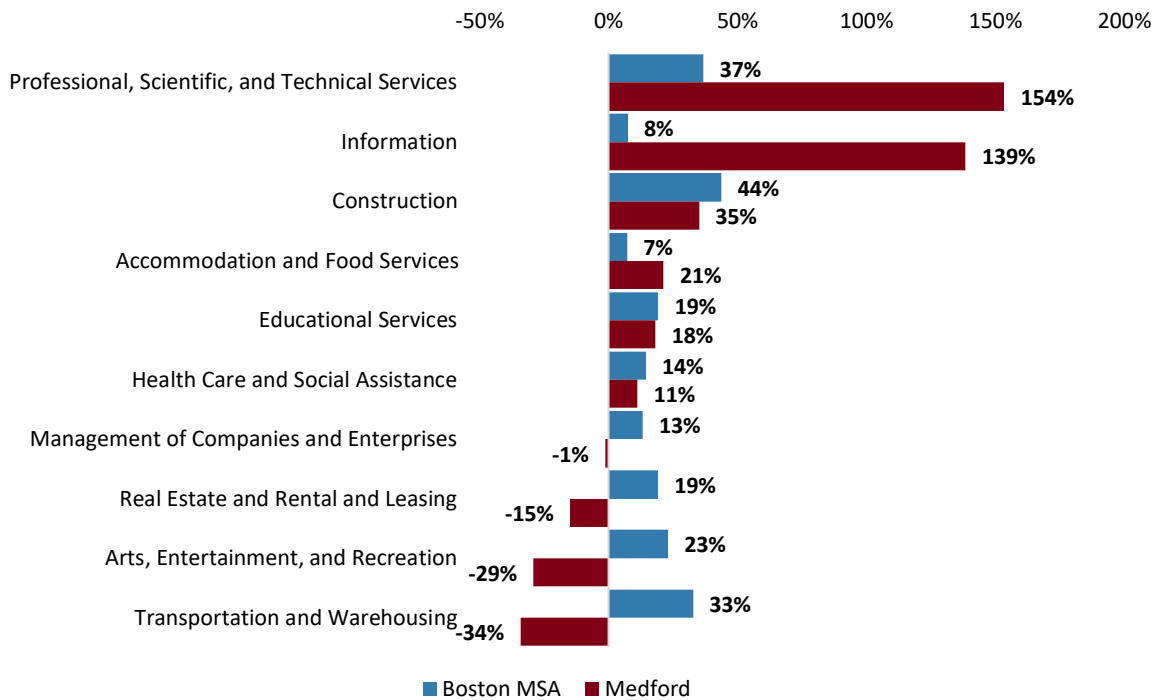


Source: Lightcast, QCEW jobs only

While the professional, scientific and technical services sector makes up the 5th largest share of employment, it reigns top of the chart in terms of recent job growth. From 2013 to 2023, this industry sector grew by 154 percent, adding over 1,000 new jobs in Medford (**Figure 14** and **Appendix Table 6**). The recent development of the types of office space favored by professional services close to the Wellington Orange Line station is a likely contributor to this growth.

It is interesting to note that while professional, scientific, and technical services is a key and growing sector in the Greater Boston region overall, the recent intense job growth in Medford indicates the city is increasingly seen as a location option in the broader industry ecosystem. As noted earlier, between 2013 and 2023, professional, scientific, and technical services grew 154 percent in Medford. Comparatively, the same sector “only” grew 37 percent in the region. The information sector shows a similar trend, growing 139 percent over the last 10 years, compared to the region’s eight percent. However, as noted in the construction sector analysis, growth in life sciences (much of it contained within the professional and technical services sector) has slowed recently, which is creating uncertainty for the direction of future growth.

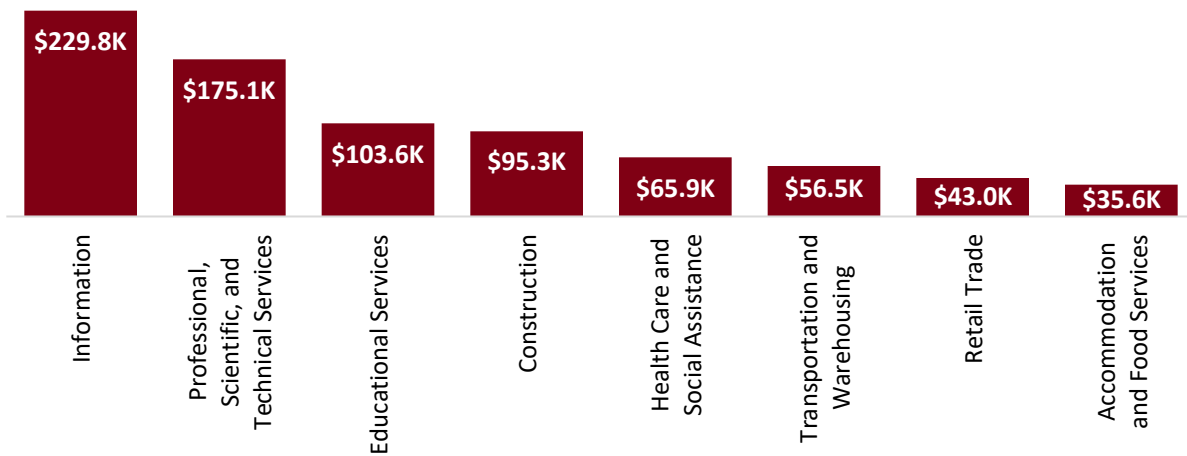
Figure 14: Job Growth, Medford and Boston MSA (2013-2023)



Source: Lightcast, QCEW jobs only

These fast-growing sectors, propelling the economy over the 2013 to 2023 period, are also industries with the highest wages in the city (**Figure 15**). While wages and earnings will vary by occupation, average earnings across the information sector are just below \$230,000 yearly, followed by the professional, technical and scientific industries at just above \$175,000, and educational services at \$103,600. The remainder of the top industries average under \$100,000 yearly.

Figure 15: Earnings by Industry, Medford (2023)



Source: Lightcast, QCEW jobs

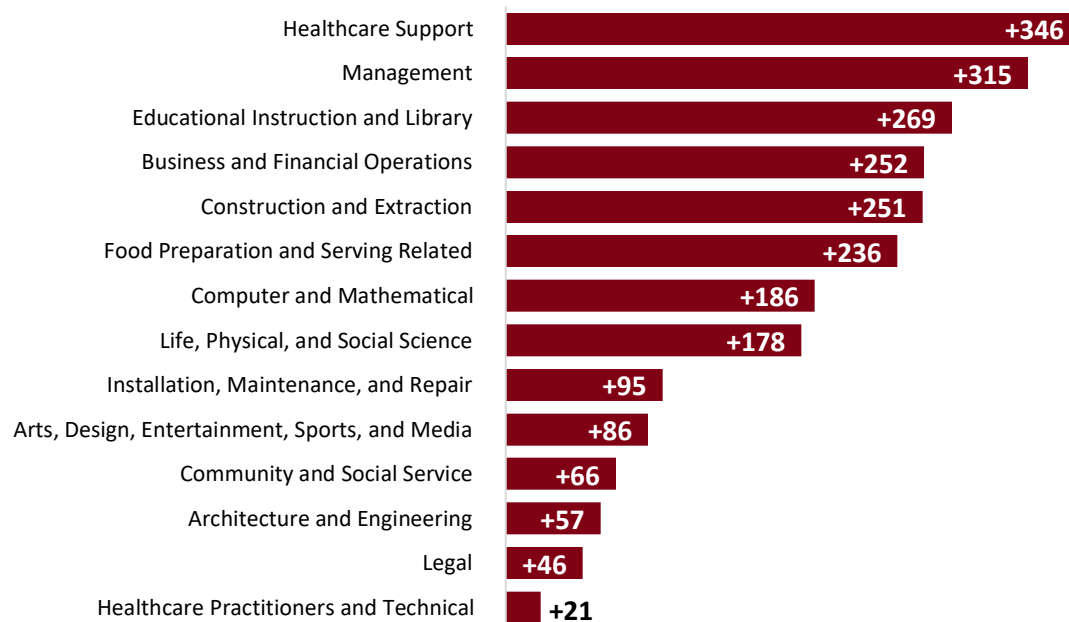
Employment by Occupation

Another way of looking at the local economy and labor market is to consider the occupational makeup of the city. For example, the health care and social assistance industry will include doctors and nurses, as well as social workers, administrative personnel, security guards, or research analysts who work for healthcare employers.

Healthcare support, management, and educational instruction and library occupations added the most new jobs between 2013 and 2023. Business and financial operations and construction and extraction occupations were also among top occupational groups to add new jobs in Medford over the same period. Life, physical, and social science occupations and computer and mathematical occupations, each added around 180 net new jobs (**Figure 16**) and grew by 76 percent and 34 percent, respectively. This is notable not only because these occupational groups had some of the highest growth rates over the past decade, but also because they have higher earnings than most other groups. Both life, physical, and social science occupations and computer and mathematical occupations, have median annual earnings over \$100,000 (**Appendix Table 9**).

Within the high-growing computer and science occupation groups, occupations like software developers and medical scientists have grown the most, both of which have high earning potential and high employment concentrations in Medford. Medical scientists, which grew by over 100 percent in Medford in the past decade, have median annual earnings of \$132,000 and an employment concentration 6.5 times above the national average. Software developers grew by 58 percent in the same period, have median annual earnings of \$142,000, and an employment concentration 1.3 times above the national average (**Appendix Table 10**).

Figure 16: Net New Jobs by Occupation Group, Medford (2013-2023)

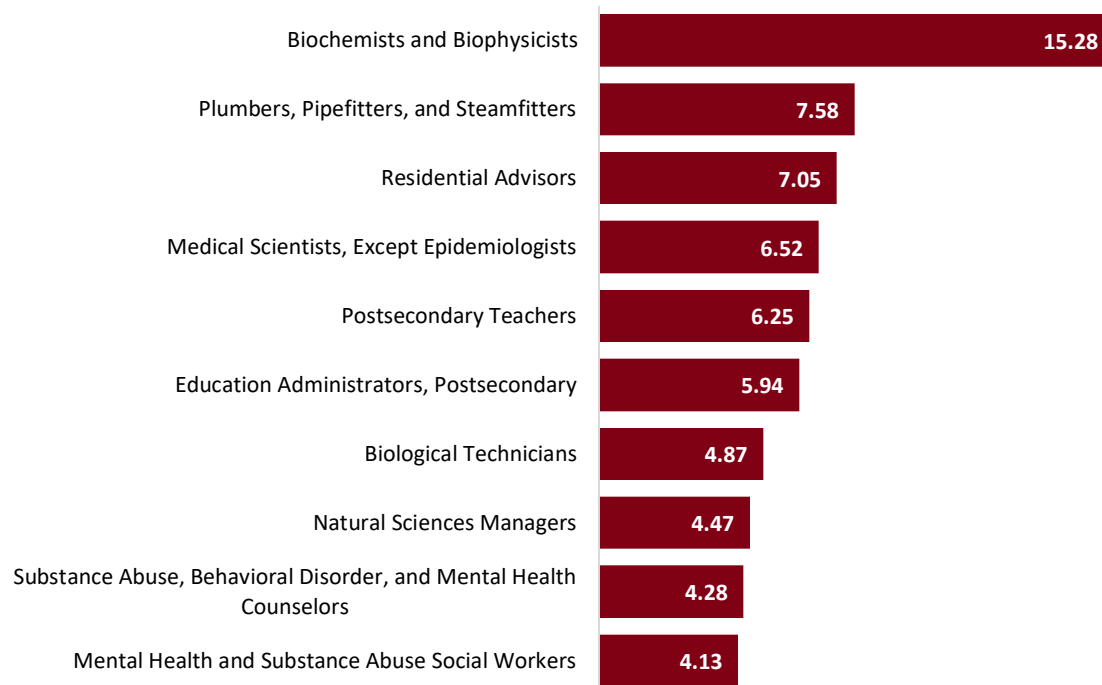


Source: Lightcast

Postsecondary teachers make up the largest share of employment by occupation group in Medford and have continued adding jobs over the past decade (**Appendix Table 10**). This occupation group also has a high LQ in Medford, all of which is due to the presence of Tufts University in the city. The occupational group with the highest job growth was home health aides, followed by several construction occupations including plumbers, supervisors, electricians, and HVAC (heating, ventilation, and air conditioning) installers (**Appendix Table 10**). These construction occupations also have higher employment concentrations in Medford than the national average. Most notably, plumbers are 7.5 times more concentrated in Medford than the national average (**Figure 17**). Note that several of these occupations, including HVAC, electricians, and plumbers, help build the laboratory space used by the life sciences industry. Other high growth occupation groups include several behavioral health occupations, like substance abuse counselors, behavioral disorder counselors, and mental health counselors, which have an employment concentration in Medford more than four times the national average.

Biochemists and biophysicists are the most over-represented occupations in Medford, with a LQ of over 15, while also growing 324 percent over the past decade (**Figure 17**). Natural science managers also grew significantly, about 379 percent, adding around 50 net new jobs each in Medford between 2013 and 2023. These two occupations have high earning potential (\$130,000 for biochemists and biophysicists and \$220,000 for natural science managers) and high employment concentrations in Medford. These highly concentrated, high-growth and high earning occupations are an indicator that Medford is taking advantage of the broader life sciences ecosystem in the state and is being viewed as a viable location option near the traditional locations of Boston, Cambridge, and, to a lesser extent, Somerville.

Figure 17: Top Ten Occupations with Highest Location Quotient (LQ), Medford (2023)



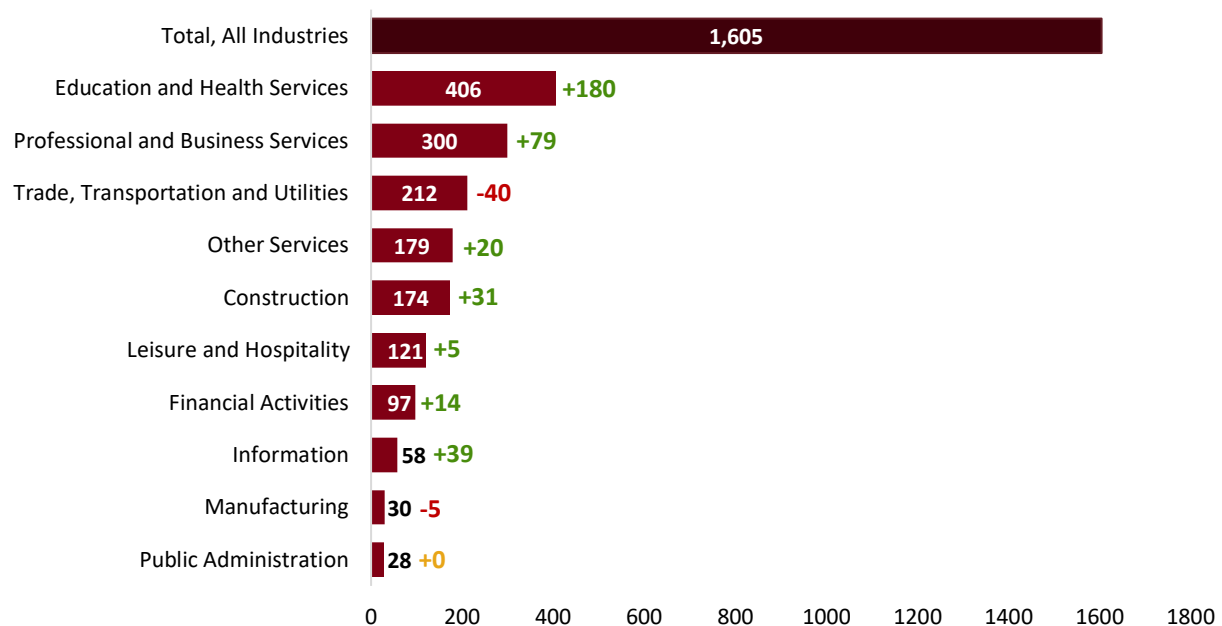
Source: Lightcast

Employers

Overall, there were just over 1,600 businesses operating in Medford in 2023, up 25 percent from 2013 (**Figure 18**). New establishments grew at a similar rate in the state as a whole, up 29 percent from 2013. Most of the businesses or establishments in Medford are part of the education and health services industry with 406 establishments, followed by professional and business services at 300 establishments, and finally trade, transportation and utilities industries with 212 establishments. While the number of net new establishments in the education and health services industry and professional and businesses services industry have grown since 2013, by 180 and 79 establishments respectively, the trade, transportation and utilities industry has shrunk by 40 establishments and likely speaks some to the challenges facing bricks and mortar retail with the growth of online retailers over the last 10-15 years.

While losing establishments in a particular industry may mean losing jobs for Medford, it also represents a shift in the business landscape for the city. This is evidenced by the continued growth in education and health services as well as professional and businesses services, which presents an opportunity for the city to capitalize on strong industries and attract new establishments to diversify its business mix.

Figure 18: Number of and Net New Establishments by Industry, Medford (2013-2023)



Source: Massachusetts Department of Economic Research, ES-202

Looking at established employers in Medford, Tufts University is unsurprisingly the largest employer, with between 2,500 and 3,500 employees in 2023 (**Table 2**). Medford Public Schools and Courtyard Nursing Care Center are also among the top employers in the city. Other large employers are part of various industries such as civic and social organizations, heavy and civil engineering construction, and furniture and home furnishing merchant wholesalers.

Table 2: Top Employers, Medford (2023)

Company name	Number of employees	Industry Description
Tufts University	2,500-3,500	Universities and Colleges
Cross Country Group LLC	500-999	Private Business Conglomerate
Medford Public Schools	500-999	Elementary and Secondary Schools
Bond Brothers Inc	250-499	Construction Management and General Contracting
Courtyard Nursing Care Center	250-499	Skilled Nursing Facilities
Lifetime Brands	250-499	Wholesalers of Kitchenware and Tableware

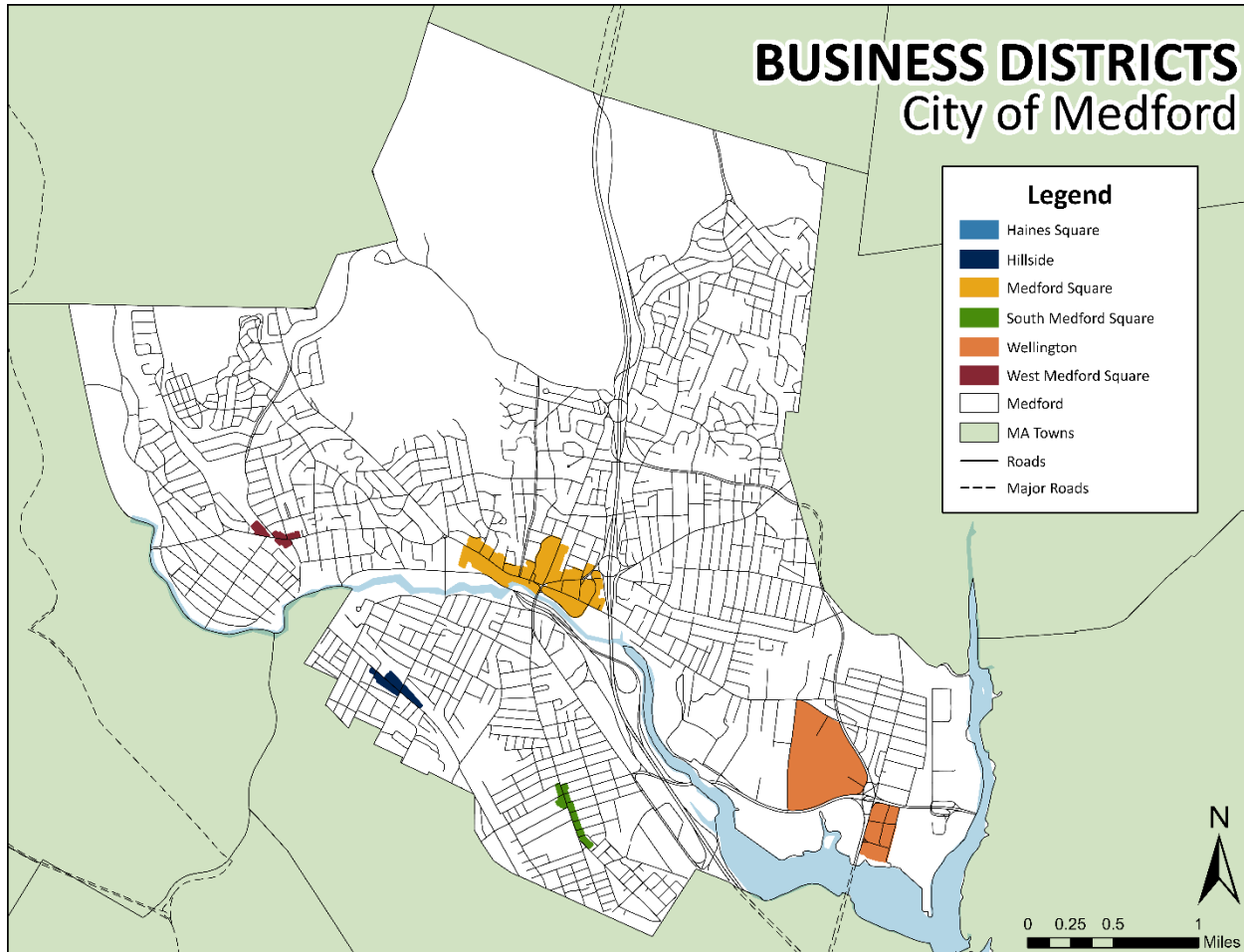
Source: Massachusetts Department of Economic Research and Medford Comprehensive Plan 2023

Note: Table includes employers with more than 250 employees

Business Districts

Medford's economy is supported by several small business districts across the city. Each of these neighborhood districts and/or "squares" has a unique mix of businesses and residents, creating several local economic ecosystems, highlighted in **Figure 19** below.

Figure 19: Map of Medford's Business Districts



Source: City of Medford, UMDI

Medford Square operates as the "city center" in many ways, as it is home to City Hall and a variety of small shops, restaurants, and offices. Located conveniently off of I-93, Medford Square draws in visitors traveling in the Greater Boston area seeking a fast-casual or casual dining across a range of cuisines, ice cream shops, and city-wide events hosted at Clippership Pop-Up Park or City Hall Mall. Visitors and locals alike come for shows at the Chevalier Theatre and for the local historical sites such as the Medford Historical Society and Museum, which have been open since 1896.³⁷ Medford Square also has a number of offices for insurance agents and legal services as well as banks. West Medford Square is home to the West Medford commuter rail station and, much like Medford Square, has a variety of

³⁷ <https://www.tuftsdaily.com/article/2024/11/explore-a-hidden-gem-medford-square>

restaurants, shops, and offices. Fast casual restaurants, offices for accountants and insurance agents, and small convenient stores make up a significant portion of the establishments in the Square. Just beyond High Street at the heart of the square is Playstead Park, drawing in families with a little league baseball field, tennis courts, and playground. West Medford Square also has a rich history ranging from historical sites such as Amelia Earheart's house to Pomp's Wall, a testament to the enslaved people whose efforts made Medford's prosperity possible.³⁸ To the east, Wellington functions as a commercial and transportation hub. A handful of commercial clusters operate in Wellington with several grocery stores, fast-casual restaurants, and other retailers as well as a few life science companies and office spaces. Across the way sits Wellington Station, servicing the Orange Line, and apartment buildings, offices, and hotels at Station Landing, connecting Medford to other commercial centers nearby in Somerville, namely Assembly Row, and Everett. Wellington has been identified as a potential location for new development to support an MBTA bus yard, specifically for a new fleet of electric buses, which could further develop the area as a transportation hub.³⁹

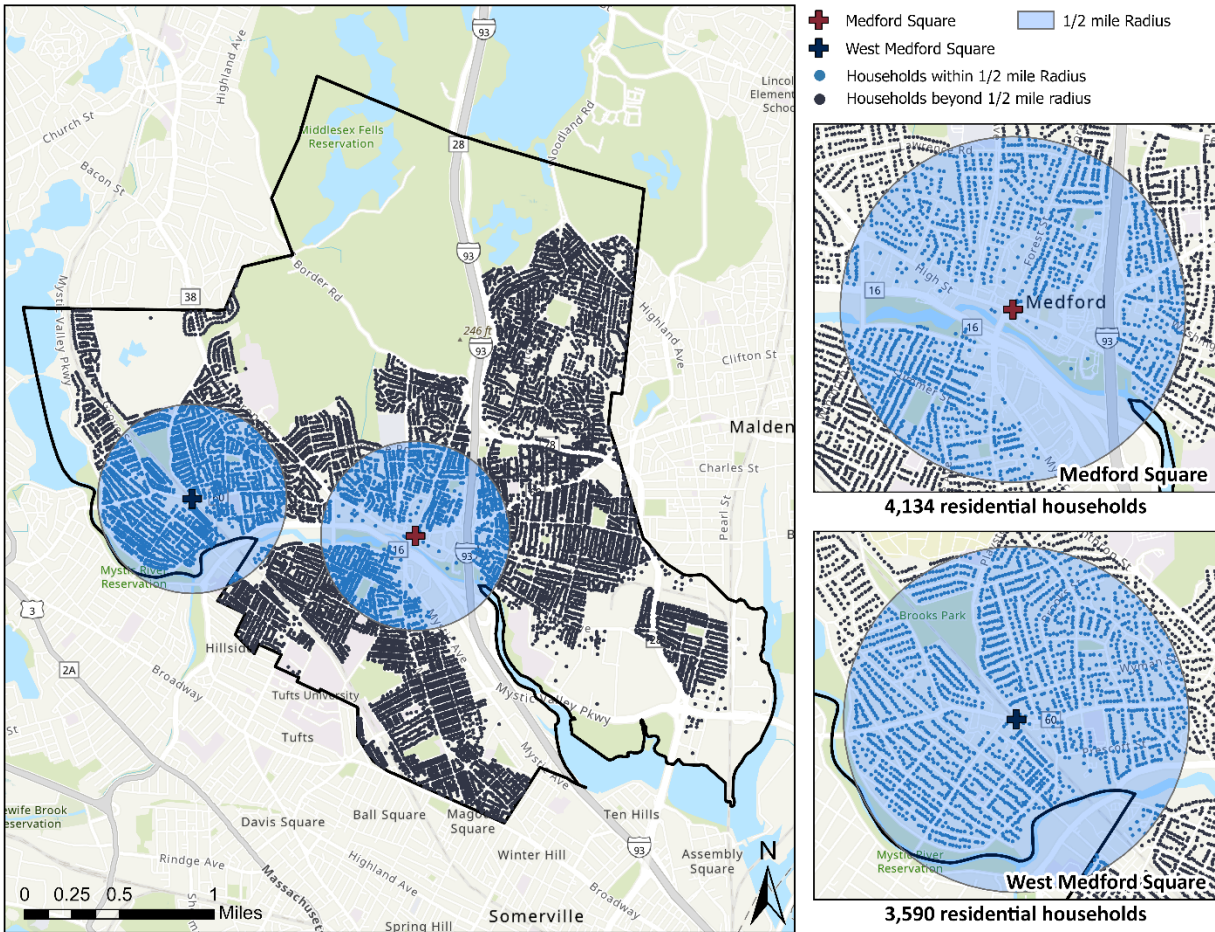
All of these business districts, including to some extent the smaller ones not detailed in this section, support job centers throughout Medford. Between the larger retailers and local small businesses, these squares generate the majority of economic activity for the city.

Population density in proximity to business districts contributes to economic vitality by providing ready markets for Medford's business establishments. To understand the extent of the population that lives within a walkable distance from either Medford Square or West Medford Square, a spatial analysis using master address data was conducted. This analysis identifies residential addresses or households rather than actual counts of residents, but it can be used as a proxy to understand the density around the squares.

³⁸ <https://medfordhistorical.org/medford-history/africa-to-medford/slave-contributions/>

³⁹ <https://mass.streetsblog.org/2025/08/13/mbta-in-negotiations-to-acquire-former-beer-warehouse-in-medford-for-a-new-electric-bus-garage>

Figure 20: Map of Households within a 1/2 mile of Medford Square and West Medford Square (2023)



Source: MassGIS Master Address Dataset, Advanced Address List

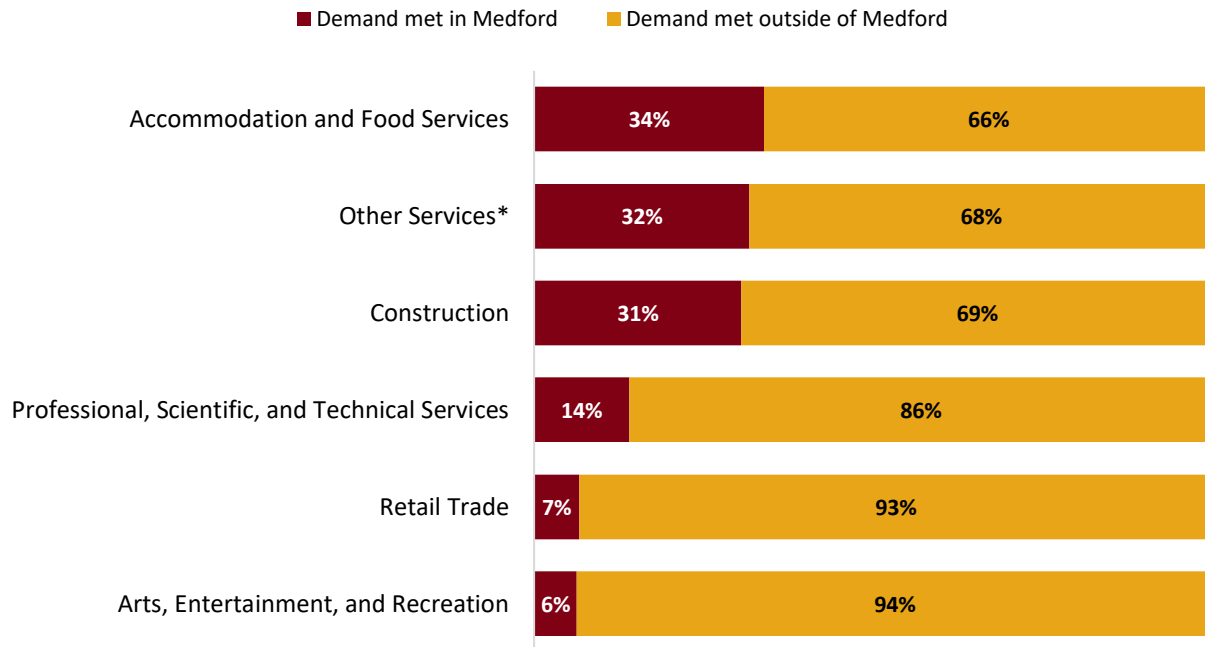
There are over 4,100 households within a half mile of the center of Medford Square (**Figure 20**). West Medford square is not far behind with 3,590 households. Given there are just under 30,000 households in this dataset throughout Medford, we can determine that approximately 13.8 percent of all Medford households are within a half mile of Medford Square and 11.9 percent within a half mile of West Medford Square, respectively. The density of homes within walking distance to both Medford and West Medford squares represents a customer base that local retailers can tap into for business and can help market both squares to prospective tenants.

Retail Sales and Demand Analysis by Industry

Retail in its many forms is an important part of any business district, crucial for bringing vitality and energy into business districts, including Medford's pedestrian-oriented squares. Prior to making decisions concerning investments in new locations, retailers and businesses perform extensive market analyses to understand the possible benefits of expanding as well as the risks. A component of this work is looking at sales by type (e.g., bookstore, restaurant, clothing, etc.) and the extent to which it is satisfied by local establishments. The degree to which residents purchase goods beyond the city (in this case Medford), may indicate an opportunity for a business to open or expand in the city to better meet local demand. This section will examine trends in retail sales and demand to the end of understanding what opportunities exist for Medford to capture some of the economic activity that is currently leaving the city.

To understand leakage, as in what potential local sales (i.e. sales by Medford residents) are leaving Medford and being spent outside of the city, this analysis considers data on the sales demand from consumers that was met in-city versus the demand that was met by imports from sales outside of Medford. This analysis uses sales and demand data from an input-output (I-O) model developed by Lightcast, which leverages data from the Bureau of Economic Analysis (BEA) along with other federal data sources. These data help to determine if there is retail leakage or surplus. Retail leakage means that consumers are spending more on products than local businesses capture. Leakage suggests that there is unmet demand, and the city or region can support additional businesses. Note that this idea assumes that new businesses could recapture some of the sales from consumers who currently spend outside of the region. Businesses should look at other factors (e.g., income/disposable income of nearby residents, success of other similar businesses, costs of doing business, traffic and pedestrian counts, etc.) as well in determining if there is a consumer base for their business in Medford. The sales and demand data can be particularly relevant for typical main street businesses such as restaurants, retail shops, and other services. Only one-third of the demand for the accommodation and food services industry is met within the region and two-thirds of the demand was spent outside of the region (**Figure 21**). Similarly, about one-third of demand for other services, which includes services like drycleaning or nail and beauty salons, is met inside of the region and two-thirds of the demand is met by spending outside of Medford. For the retail industry, the share of demand that is met inside of the region is even smaller: only seven percent of retail demand was spent within the region while 93 percent of retail demand was met by imports.

Figure 21: Sales Demand by Industry, Medford (2023)

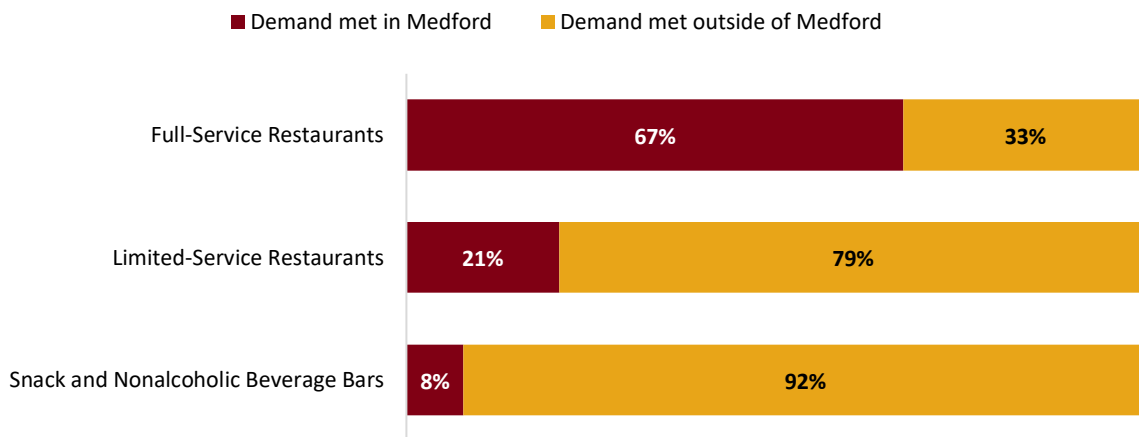


Source: Lightcast

*The NAICS other services industry sector includes services such as personal care services (nail and beauty salons), drycleaning and laundry services, equipment and machinery repairing, pet care services, and photofinishing services, among others.

Examining sub-industries within the accommodation and food services industry, the data shows that full-service restaurants actually meet a higher share of demand within the region with two-thirds of the demand met in-region (**Figure 22**). The other food service sub-industries have higher shares of demand that was met by imports (as in a higher share of consumers spending money in food service businesses located outside of Medford).

Figure 22: Food Services Demand by Detailed Industry, Medford (2023)



Source: Lightcast

See **Appendix Figure 41** and **Appendix Figure 42** for more detailed sub-industry data for the retail trade industry and for other sub-industry codes that are potentially relevant to small businesses.

Compared to a handful of neighboring cities, discussed later in this report as benchmark communities, one notable difference is that 100 percent of demand for full-service restaurants in Somerville is met within the city of Somerville (**Appendix Figure 43**). While, again, this data should be used with caution, Somerville is fully meeting the demand for restaurants for consumers in the city while Medford still has demand met outside of the city, noting that Somerville has a regional food scene with large numbers of people from outside the city going there to eat. Medford also meets less demand for clothing retailers; Somerville and Cambridge met 29 percent and 28 percent respectively of the demand inside their communities for the clothing and clothing accessories retailers sub-industry, whereas only five percent of this demand was met in Medford. Complexes like the Galleria in Cambridge and Assembly Row in Somerville help to push these numbers up for those two cities, respectively. See **Appendix Figure 45** to see the other differences between industries in select benchmark communities and Medford.

While it makes sense that Medford residents patronize restaurants or other businesses outside of Medford, Medford is not attracting as many consumers from outside of the region to make up for the loss. Retail trade; accommodation and food services; arts, entertainment, and recreation; and other services all have a deficit in their total sales versus total regional demand, indicating leakage (**Figure 23**).

This concept, known as a retail trade gap, measures the net balance of trade, or retail trade gap, within a local retail sector by finding the difference between the total retail expenditures (demand) and the total retail sales (supply). A negative difference indicates a retail leakage, more patrons are spending retail dollars outside of Medford than in, while a positive difference indicates a retail surplus, more patrons are spending retail dollars inside of Medford than outside.⁴⁰

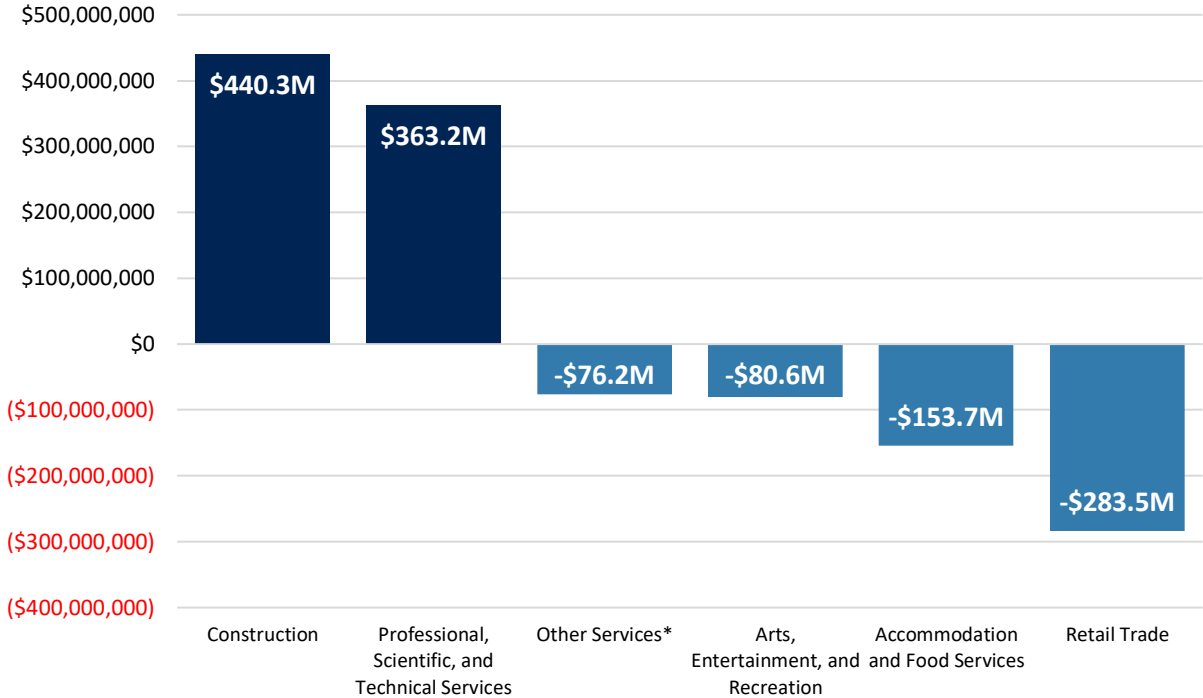
For example, there were \$714 million in purchases (demand) in retail trade from consumers in Medford, but total sales of retail trade businesses in Medford were only \$430 million. This means the retail trade industry has a negative gap of about \$284 million between sales and demand (**Figure 23**). The unmet demand in retail trade in the region suggests that Medford could support more businesses in the retail industry. Similarly, it could support more in those other industries with unmet demand: accommodation and food services; arts, entertainment, and recreation; and other services.

Some industries, like construction and professional, scientific, and technical services, have a surplus in sales even if much of the regional demand was met by imports. These two industries export enough, or sell enough of their services outside of Medford, to make up for any loss within the region. For example, in the construction industry, the total demand in 2023 for Medford was \$282 million but the total sales for the industry in Medford was around \$722 million. This leads to a \$440 million surplus for the construction industry (**Figure 23**). Even though these industries exceed the demand of the region, they can continue to export services and grow, so these industries can still support growth. Some industries are better suited for export of services, but others like restaurants, retail shopping, and personal

⁴⁰ Nousaine and Jolley, "Estimating Retail Development Capacity."

services are businesses that mostly serve residents of the area. Still, these businesses could also try to attract more consumers from outside of the region to make up for the retail trade gap.

Figure 23: Trade Gap Between Total Sales and Total Regional Demand by Industry, Medford (2023)



Source: Lightcast

*The NAICS other services industry sector includes services such as personal care services (nail and beauty salons), drycleaning and laundry services, equipment and machinery repairing, pet care services, and photofinishing services, among others

Chapter 4: Medford and Benchmark Communities

Why these cities?

In assessing and analyzing the demographic and economic conditions of Medford, creating a benchmark for comparison with local communities can be a helpful tool to further contextualize demographic and economic trends. For this exercise, the research team, in consultation with City officials, identified six, mostly adjacent, communities to analyze: Arlington, Cambridge, Everett, Malden, Quincy, and Somerville. While these communities differ from Medford in many anecdotally obvious ways, the purpose of this comparison is to understand what makes Medford unique and to identify what other cities may be doing well that Medford can implement and leverage.

Cambridge, Somerville, Everett, and Malden are all situated near Medford with Boston just to the south. These communities are classified by the Metropolitan Area Planning Council (MAPC)⁴¹ as metropolitan core communities, which is defined as a high-density inner city within the inner core. They are mostly urban environments with a mix of apartment buildings, multifamily houses, and single-family houses. In terms of development, these communities are completely built out, meaning that new growth will come in the form of redevelopment, infill, and converting existing parcels to other uses. As part of the inner core of the metropolitan region, these cities all have significant minority and immigrant populations and overall, these communities may still be recovering from the urban disinvestment and suburban flight movements in the 1960s and 1970s to different degrees.

Arlington is adjacent to Medford on the west, and both Medford and Arlington are classified by MAPC as streetcar suburbs, defined as historic, high-density suburbs near the urban core. These communities are typically village-oriented residential neighborhoods which include multifamily homes and smaller apartment buildings. In terms of development, these communities are mostly built out, meaning that there is typically very little new growth, with growth possibilities limited to redevelopment, infill, and expansion of existing structures. The populations are moderately diverse and are overall stable or losing population due to shrinking household size.

Quincy is not adjacent to Medford but rather situated on Greater Boston's South Shore and classified as a sub-regional urban center. While the inner core typologies consist of metropolitan core communities and streetcar suburbs, major and sub-regional urban centers are situated outside of the economic inner core. These communities are defined by MAPC as small to mid-sized urban downtowns with diverse neighborhoods. They typically feature an urban-scale downtown core surrounded by more suburban residential neighborhoods. In terms of development, they may be built out, or they may have undeveloped land around the periphery. New growth in these communities looks like redevelopment in downtown or industrial areas or greenfield redevelopment. Population in these communities is typically stable or growing slowly for more developed cities, though those with undeveloped land tend to grow

⁴¹ MAPC has developed a classification system of municipalities called Massachusetts Community Types to support planning, analysis, and policy development. https://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf

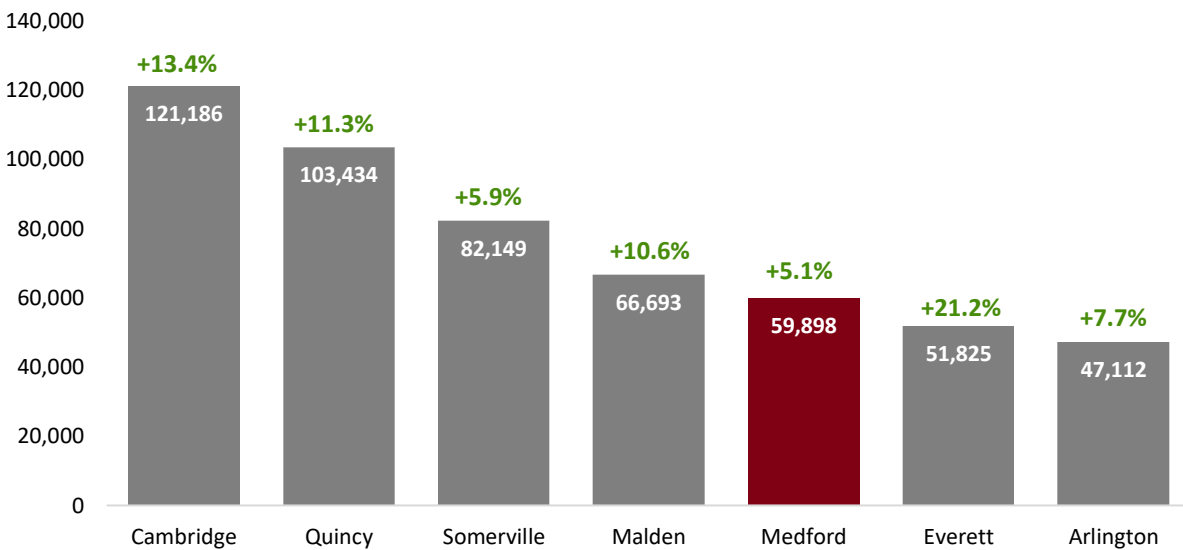
more rapidly. Like Medford, Quincy has direct subway access to Downtown Boston (via the Red Line). Quincy is also working intensively to revitalize its downtown area.

Comparisons can be made with Cambridge, Somerville, Everett, and Malden to leverage development strategies in areas with similar density as Medford and to understand how these communities capitalize on their proximity to the economic core that is Boston. Comparing Arlington to Medford can be useful to understand how Arlington leverages its streetcar suburb characteristics further from the inner core of the city and again the strategies for redevelopment, especially in terms of mixed-use residential development. Comparing Quincy to Medford offers a look into the ecosystem of a community that relies less on the inner core of Boston while investing in urban-scale downtowns amidst its residential neighborhoods. The following sections will examine the demographic and economic conditions of these communities to provide a benchmark against which Medford can be analyzed.

Demographic & Economic Benchmarking

Medford's size in terms of population falls towards the lower end of these benchmark cities, between Malden and Everett (**Figure 24**). Cambridge is just over double the size of Medford, while Arlington lags about 15,000 behind Medford's population. Everett's population has grown the most since 2014, growing over 21 percent larger (noting significant development of multi-family buildings in that city coinciding with the opening and early operations of the Encore Casino), followed by Cambridge's 13.4 percent growth and Quincy's 11.3 percent growth. Medford's growth was the slowest compared to benchmark cities, though it still grew over 5 percent over the same period.

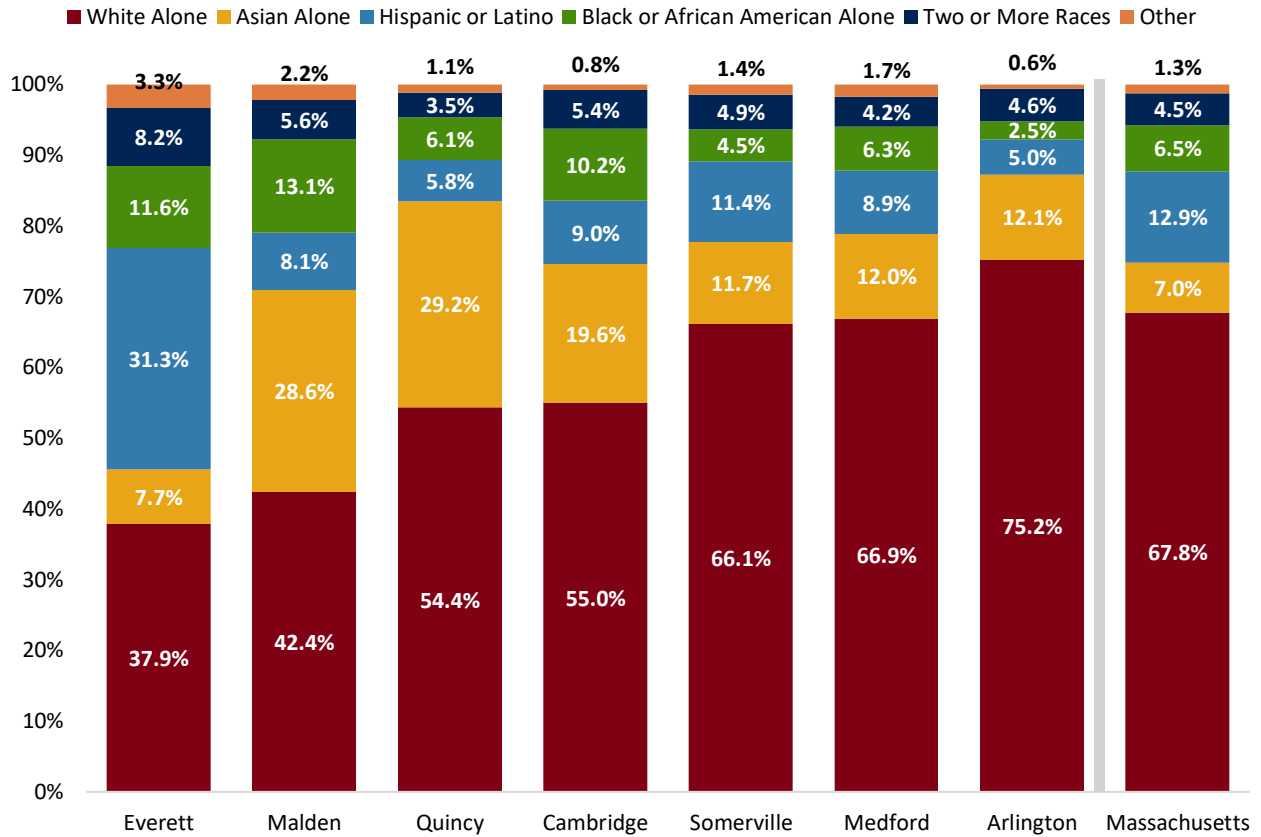
Figure 24: Population in Benchmark Communities (2014-2024)



Source: U.S. Census Bureau, Annual Estimates of Resident Population for Minor Civil Divisions in Massachusetts. Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

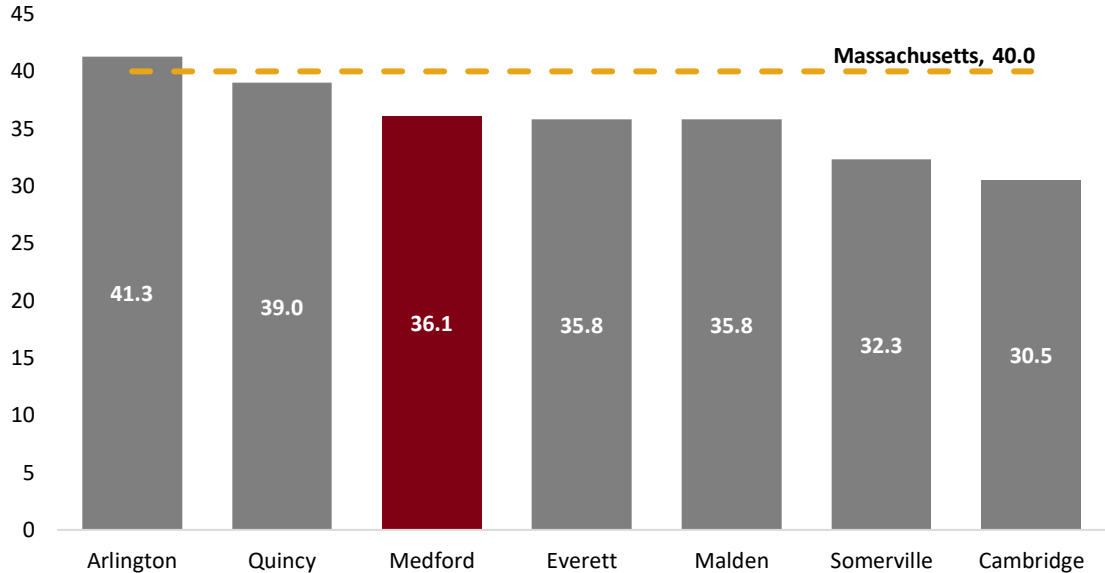
In terms of racial composition, Medford is less racially diverse than Everett, Malden, Cambridge, and Quincy (**Figure 25**). Cambridge, Malden, and Quincy have larger Asian populations, and Everett has a large Hispanic or Latino population. Medford is most similar in racial composition to Somerville although there are some small differences.

Figure 25: Racial and Ethnic Composition, Benchmark Communities and Massachusetts (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

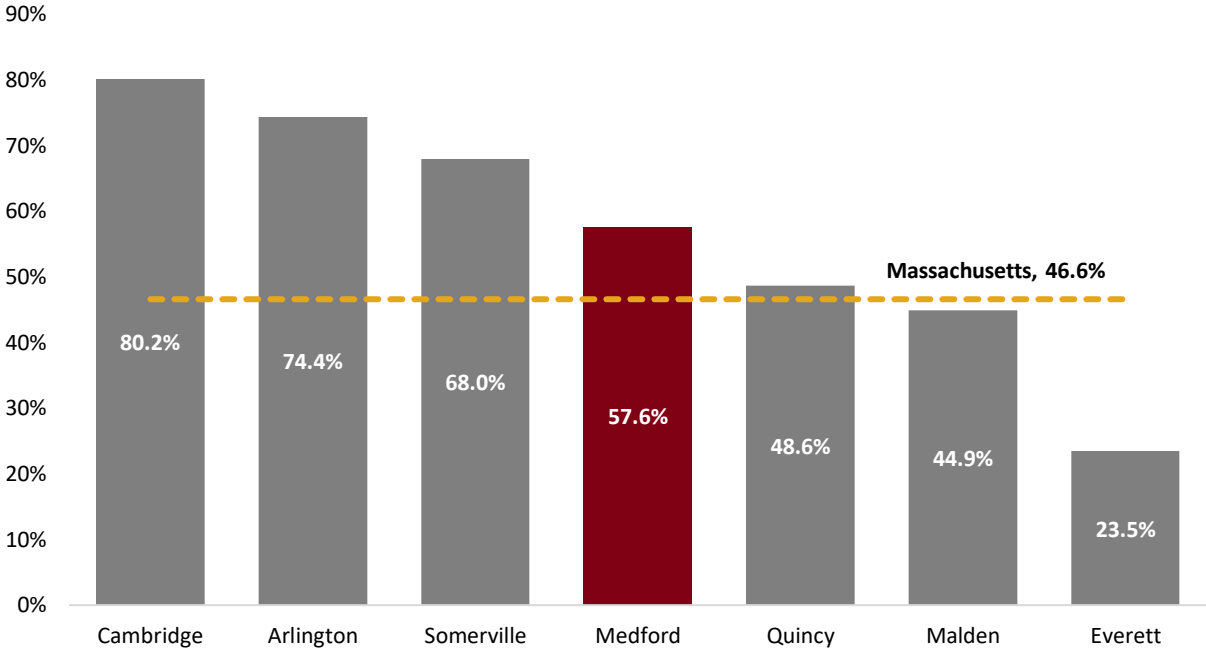
Figure 26: Median Age, Benchmark Communities and Massachusetts (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

The median age for Massachusetts is 40 years of age (**Figure 26**). That said, the eastern part of the state, particularly Boston and the most adjacent cities (especially those with a significant number of college students) tend to be lower than the state median. Medford’s median age is 36.1, which places it significantly below the state median, but on the somewhat older side of the comparison benchmark communities. Arlington and Quincy are both older than Medford, with Arlington’s median age of 41.3 surpassing that of the state, while Everett and Malden fall closely behind at 35.8. Somerville and Cambridge, however, are younger than Medford (32.3 and 30.5 respectively), which is unsurprising given these two cities are home to universities and/or have long had a concentration of undergraduate, graduate students, and young professionals in their respective populations.

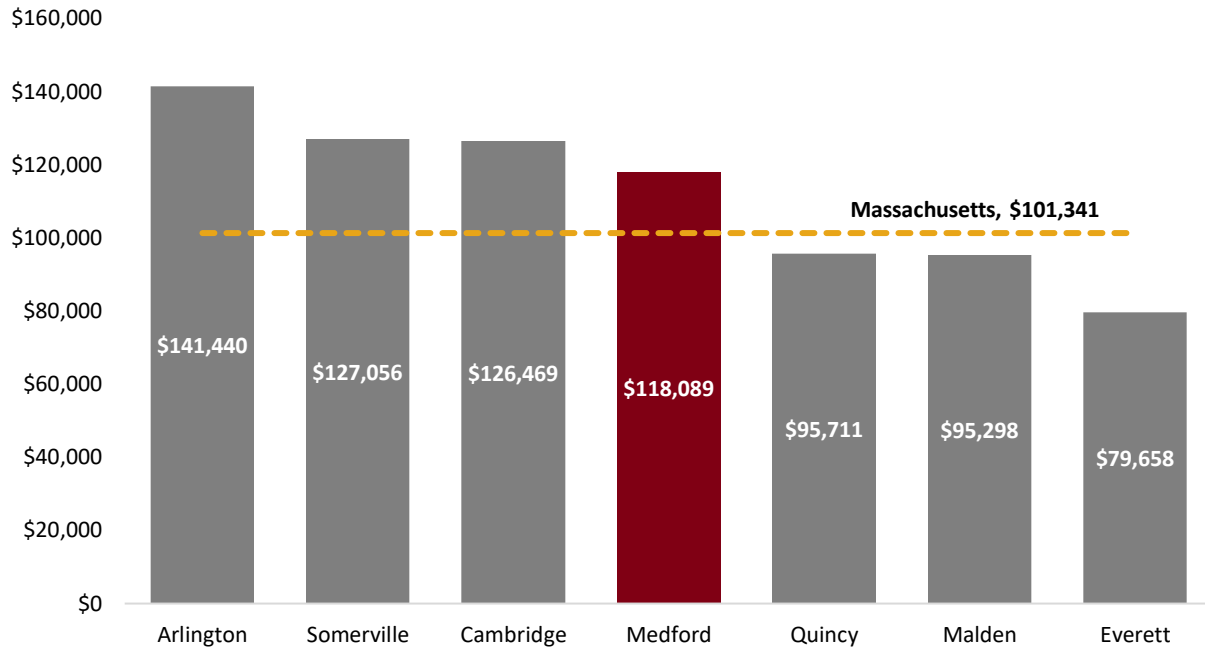
Figure 27: Population 25 and over with Bachelor's Degree or Higher, Benchmark Communities and Massachusetts (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

The share of Medford’s population who are 25 and over with a bachelor’s degree or higher falls in the direct middle compared to the benchmark cities (**Figure 27**). Cambridge, Arlington, and Somerville all have higher shares of their population 25 and over with a bachelor’s degree or higher at 80.2 percent, 74.4 percent, and 68 percent respectively. Behind Medford’s 57.6 percent falls Quincy, Malden, and Everett at 48.6 percent, 44.9 percent and 23.5 percent respectively, with all but Malden and Everett surpassing the state’s share of 46.6 percent.

Figure 28: Median Household Income, Benchmark Communities and Massachusetts (2023, in 2023 dollars)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

Medford once again falls in the middle of the benchmark cities when considering the city’s median household income of just over \$118,000 (**Figure 28**). Arlington, Somerville, and Cambridge lead with median household incomes of about \$141,500, \$127,000, and \$126,500 respectively. Lower than both Medford and the state as well are Quincy at about \$96,700, Malden at about \$95,300, and Everett at about \$79,600.

Tax Revenues

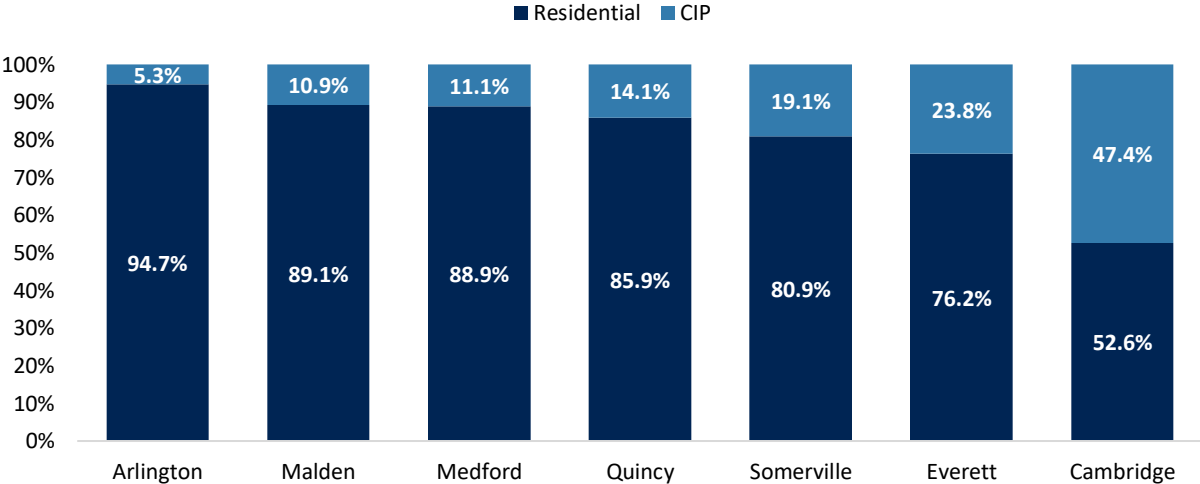
Revenue levels drawn from local taxes are a key determinant of the capacity available for cities to provide services and fund other initiatives. Most municipalities mainly generate revenue through property taxes, which naturally creates tension in some communities where any expansion of services typically requires higher taxes on property owners. However, tax revenues can be increased through several other avenues. While most obvious is to increase the tax rate, growing the tax base (increasing the number of properties which are taxed) or diversifying the tax base (increasing certain types of properties which are taxed) are other methods through which a city can increase its revenues. For example, generating greater commercial tax revenues, and meal and bed taxes, can reduce dependence on residential property taxes to support and/or expand municipal services.

The focus of the following analysis is not specifically around tax policy in any city, but rather to compare taxes and revenues from an economic competitiveness perspective. It should be noted that while benchmark cities have many similarities, they are all different sizes both in terms of population and economic bases and with varied mixes of properties. As a result, these cities operate within different fiscal environments and conditions. That said, it is instructive to compare how Medford looks different than some of its neighbors in terms of property mixes and tax revenues.

TAX BASE AND TAX RATES

The property tax base, or the total assets subject to taxation, is typically split up among two major categories: residential properties and the combination of commercial, industrial, and personal (CIP) properties. Comparing the share of these property types across benchmark cities, CIP properties make up a less than a quarter of all property types in the majority of these communities with the exception of Cambridge (Figure 29). Cambridge has the highest share of CIP property at nearly half of all properties taxed. Following Cambridge are Everett at 23.8 percent and Somerville at 19.1 percent, while Medford falls in 5th place with an 11.1 percent share of CIP property.

Figure 29: Share of Tax Valuation by Property Type, Benchmark Communities (FY2025)



Source: Massachusetts Department of Revenue, Division of Local Services

It should be noted that having tax exempt land, such as publicly owned land, colleges or universities, and nonprofits or religious organizations, impacts these shares. If there is a significant portion of a city that is tax exempt, such as Cambridge and its many colleges, the amount of land that would be subject to property taxes would obviously be lower. While some communities have grown their commercial tax base over the past decade, such as Somerville, Medford’s share of CIP property valuation has decreased by two percentage points since FY2010. In FY2010, Medford and Somerville had similar shares of CIP valuation, at 13 and 15 percent, respectively. Since then, Somerville has since grown to 19 percent, with most of this growth occurring in the past five years, and Medford has shrunk to 11 percent.

Most of the benchmark cities in this study adopt a split rate property tax policy, with different tax rates for residential and CIP property. CIP properties are typically taxed at a higher rate. **Table 3** below details the taxes on both categories of property per \$1,000 in assessed value for Medford and benchmark cities.

Medford generally has low tax rates for CIP and residential properties compared to benchmark cities. At \$16.94 per \$1,000 of assessed value, Medford charges more than just two benchmark cities – Cambridge at \$11.52 per \$1,000 of assessed value and Arlington at \$10.77 per \$1,000 of assessed value.

Table 3: Commercial, Industrial, Personal & Residential Tax Rates, Benchmark Communities (FY2025)

City	Cost per \$1,000 of Assessed Value		Single or Split Rate
	CIP	Residential	
Quincy ⁴²	\$23.01	\$11.53	Split Rate
Everett ⁴³	\$23.00	\$11.39	Split Rate
Somerville ⁴⁴	\$18.92	\$10.91	Split Rate
Malden ⁴⁵	\$17.53	\$11.32	Split Rate
Medford⁴⁶	\$16.94	\$8.80	Split Rate
Cambridge ⁴⁷	\$11.52	\$6.35	Split Rate
Arlington ⁴⁸	\$10.77	\$10.77	Single Rate*

Source: see footnote

* Arlington is currently a single rate city, though if the share of CIP properties grow, the rate will shift.⁴⁹

⁴² <https://assessors.quincyma.gov/tax-rates>

⁴³ <https://everett.patriotproperties.com/default.asp>

⁴⁴ <https://www.somervillema.gov/departments/finance/assessing>

⁴⁵ <https://www.cityofmalden.org/236/Property-Tax>

⁴⁶ <https://www.medfordma.org/departments/assessors-office>

⁴⁷ <https://www.cambridgema.gov/departments/finance/propertytaxinformation>

⁴⁸ <https://www.arlingtonma.gov/home/showpublisheddocument/1934/637431124108530000>

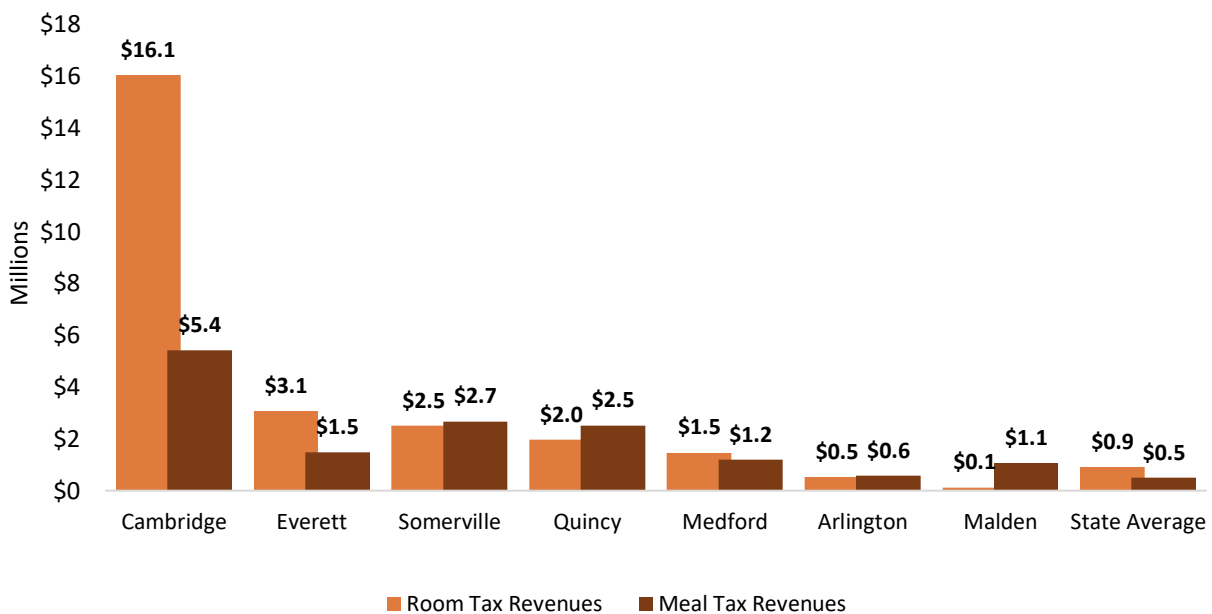
⁴⁹ <https://www.arlingtonma.gov/home/showpublisheddocument/68042/638388391778630000>

LOCAL OPTION TAXES

Beyond property taxes, towns and cities in Massachusetts can levy a few local option taxes, including meal and room occupancy taxes. These taxes are one way to help generate revenues to support city and town services. This section analyzes the tax revenues generated by these two types of taxes and compares Medford with its benchmark communities.

The Massachusetts Department of Revenue allows municipalities to levy room occupancy taxes of up to six percent. Medford and the six comparison communities all levy a room tax at the maximum allowable amount. As **Figure 30** shows, Medford generated \$1.5 million in room tax revenues, exceeding both Arlington and Malden. Cambridge, as a well-known academic and business destination and immediately next door to Boston, generates far higher room tax revenues than the other cities. Yet, while Medford may not be a leader in room tax revenues at least among this comparison group, there may be opportunities to expand this revenue source through the building/expansion of lodging and accommodation venues.

Figure 30: Room & Meal Tax Revenue Distribution, Benchmark Communities and Massachusetts (2023)



Source: Massachusetts Department of Revenue, Division of Local Services

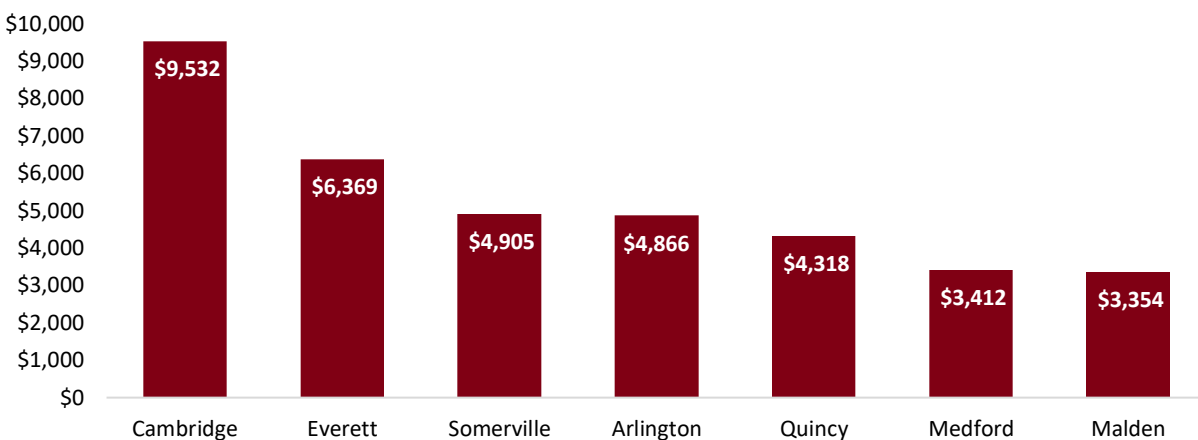
The meals tax rate in Massachusetts maxes out at seven percent and is divided into two parts. One is the 6.25 percent that goes to the Commonwealth's coffers, and the other is a local option 0.75 percent going to the community in which the restaurant resides. Medford and the comparison cities have all elected to institute the local option meals tax. In terms of meal tax revenue, Medford generated \$1.1 million in 2023 as shown in **Figure 30**. Again, Cambridge is the leader in this category with \$5.4 million generated through meal tax. By increasing options and providing the impetus for eating places to invest in and expand in Medford, meals taxes can be expanded in future years.

BUDGET PER CAPITA

Today, Medford has the second lowest budget per capita of the benchmark communities at just over \$3,400 per person (**Figure 31**). While Malden’s budget is less than \$100 per person smaller than Medford’s, every other benchmark city had budgets over \$4,000 per person, with Cambridge’s \$9,532 budget per person at the highest. These budgets reflect the level of tax revenue each city takes in and expectedly vary greatly as their respective tax bases and rates do.

For example, the share of CIP property in Cambridge is notably high, and the assessed commercial property values are significantly higher than other benchmark cities. While Cambridge has a lower commercial tax rate than Medford, its tax revenues and therefore budget per capita are significantly higher due to the size and value of its tax base.

Figure 31: Budget per Capita, Benchmark Communities (FY2025)



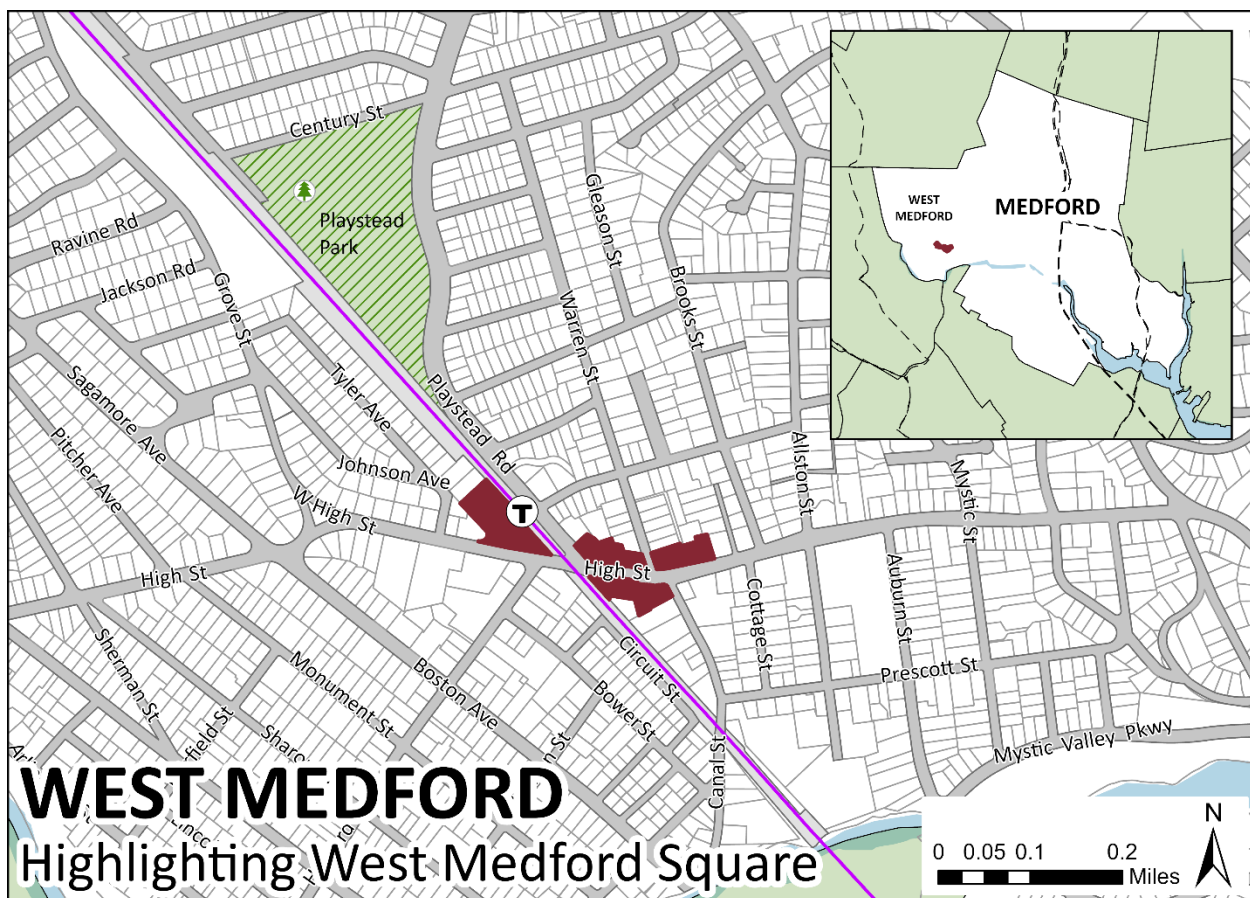
Source: Department of Revenue, Division of Local Services

Any conversation about increasing revenues is a challenge in that it can imply increasing taxes, which may not be desirable or well-received by residents. This is particularly the case in communities that primarily rely on residential property taxes, like Medford. However, expanding commercial opportunities through higher occupancies and new or expanded developments in these communities can have the potential to increase revenues both through CIP properties, as well as expanding the potential around meals and room taxes which can often leverage money outside of the city.

Chapter 5: West Medford

As part of the current study, the city requested a dedicated examination of the West Medford neighborhood. West Medford is an area of particular interest for the city both because of its unique assets (e.g. commuter rail access), as well as some of its perceived economic challenges (e.g. vacant storefronts). The area's rich history and recent struggles with vacancies situate it as both a neighborhood in need of support and an area with the opportunity to become a thriving business district. The city continues work on various economic development initiatives and goals identified in Medford's Comprehensive Plan (2023) to bolster the area and West Medford Square in particular.

Figure 32: Map of West Medford Square



Source: UMDI

About 8,788 residents live in West Medford, comprising about 15 percent of the city's population. West Medford's history is tied on some level to the legacy of African American pioneers who played a significant role in establishing the neighborhood. Prior to the Civil War, local families, most notably Medford's Brooks family, enslaved large numbers of Black people, who worked to support the foundation of the neighborhood through skilled and unskilled labor. Later, the establishment of a strong African American community in the area contributed greatly to founding Black institutions and

furthering abolitionist efforts. Today, West Medford is known for and pays tribute to its Black roots through the preservation of historical sites such as the Brooks Estate, and though it has a higher share of Black residents than Medford overall (the largest non-white race group for the area) white residents make up a larger share of the racial composition in West Medford than in the city overall.

West Medford has an older population than Medford overall by about six years, though school-age children comprise a larger share of West Medford's population (23%) than they do for Medford (13.2%). Residents are slightly more educated than the city overall, and median household incomes are \$30,000 higher than Medford as a whole. Health care and social assistance jobs are more highly concentrated in West Medford compared to the city, followed closely by a high concentration of construction jobs. West Medford Square, at the heart of West Medford, is a revered though underutilized asset to the city. Home to the West Medford commuter rail stop and various restaurants, shops, and offices, the Square is frequented by residents and commuters, though it still has room to grow in terms of attracting and retaining patrons as well as small businesses. People living in West Medford also want a vibrant commercial zone near the commuter stop and notably wish vacant retail spaces would become occupied as part of a revitalization to make West Medford Square a healthy nucleus of a strong neighborhood. Today, West Medford's built environment features a walkable, village-style center in West Medford Square with early 20th century buildings that tend to be one to three stories in height. The surrounding residential neighborhoods include historic, medium-to-large single-family homes and scattered multi-family units.

Medford's Comprehensive Plan calls out West Medford Square in various sections with recommendations regarding honoring Medford's history, supporting accessible spaces, and addressing outdated zoning. West Medford was identified as one of the potential squares to be cultivated and designated as a cultural district. Improving accessibility to conform with ADA compliant mobility is an initiative underway in West Medford, which was identified in the Comprehensive Plan as a space for continued attention. The West Medford station has been successfully outfitted with new mini-high platforms in March 2025, creating a stair-free boarding process. Given its role as a center of commercial activity, West Medford Square was identified as an opportune place to update zoning to adopt mixed-use development, both in the main square and elsewhere in the West Medford neighborhood. The plan suggests attracting mixed-use developers to underutilized sites in Medford's business districts, in which West Medford was identified once again.⁵⁰

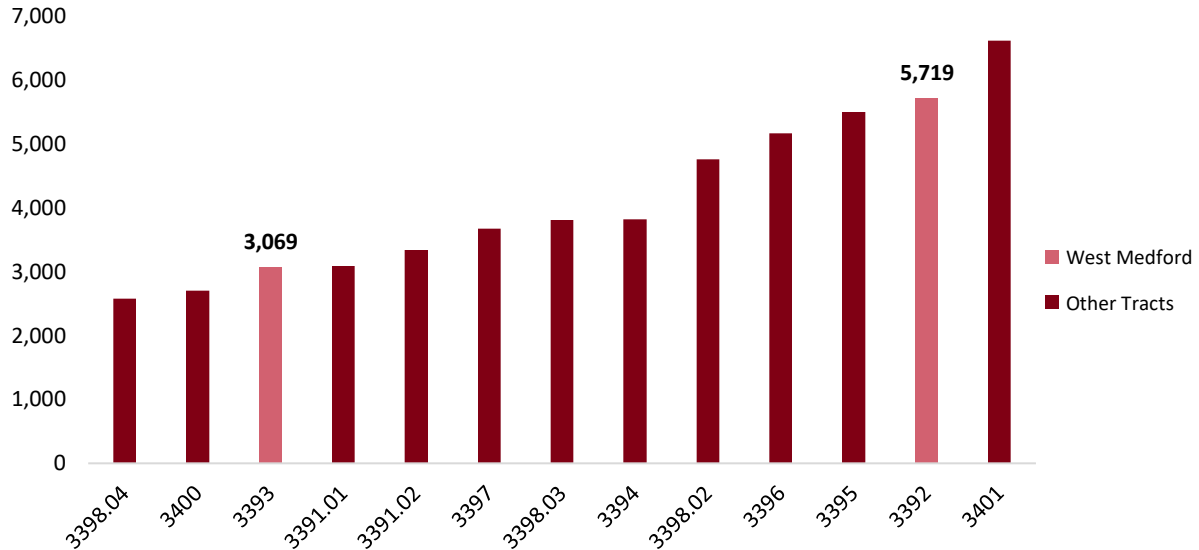
This section will focus solely on West Medford, and West Medford Square in particular, to distinguish its demographic and economic characteristics from the city as a whole and identify areas of interest from key stakeholder interviews. For the purposes of this study, West Medford is defined by two census tracts: tract 3393 and tract 3392. Key stakeholder interviews included special consideration for West Medford, both by seeking input from residents or business owners in West Medford, as well as questions directly related to West Medford's economic conditions. The final part of this section discusses concerns and recommendations made from interviews.

⁵⁰ https://resources.finalsite.net/images/v1675283573/medfordmaorg/oeyluiphj60u1vrab2li/MedfordComprehensivePlan_Jan2023Final-Spreads-reduced-minforweb.pdf

Demographics & Economic Benchmarking

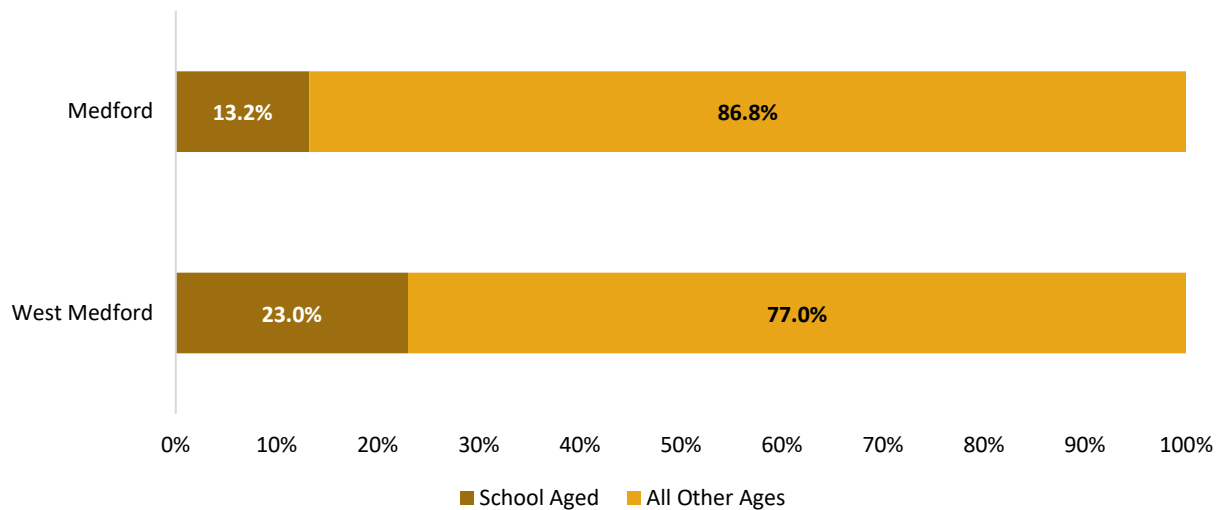
The two census tracts that make up West Medford total nearly 8,800 residents, or about 15 percent of the population of Medford overall (**Figure 33**). Tract 3392 is one of the most populated tracts in the city, behind only tract 3401 located in the northeast corner of the city bordering Malden.

Figure 33: Population in Medford Census Tracts (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

Figure 34: School Aged Population, Medford and West Medford (2023)

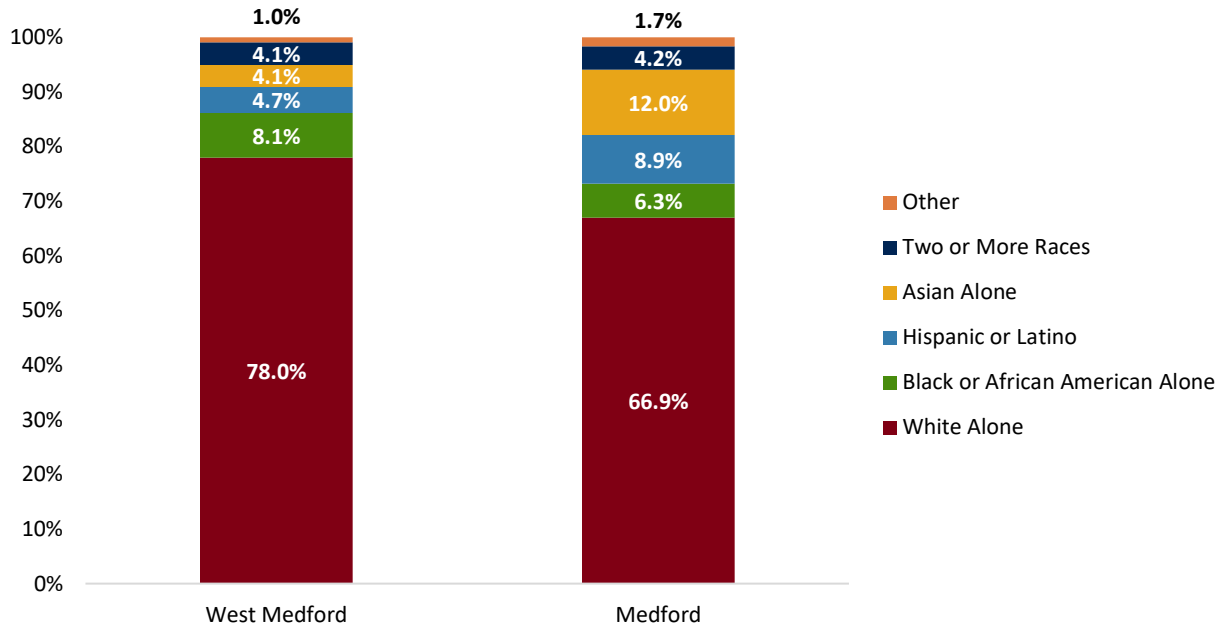


Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

West Medford’s median age is older than the city, 43.8 and 40.8 in the two census tracts compared to 36.1 in Medford, though it has a high population of school-aged children compared to the city overall

(Figure 34). The share of school-aged children, ages 5 through 19, is 23 percent in West Medford compared to 13.2 percent in Medford overall.

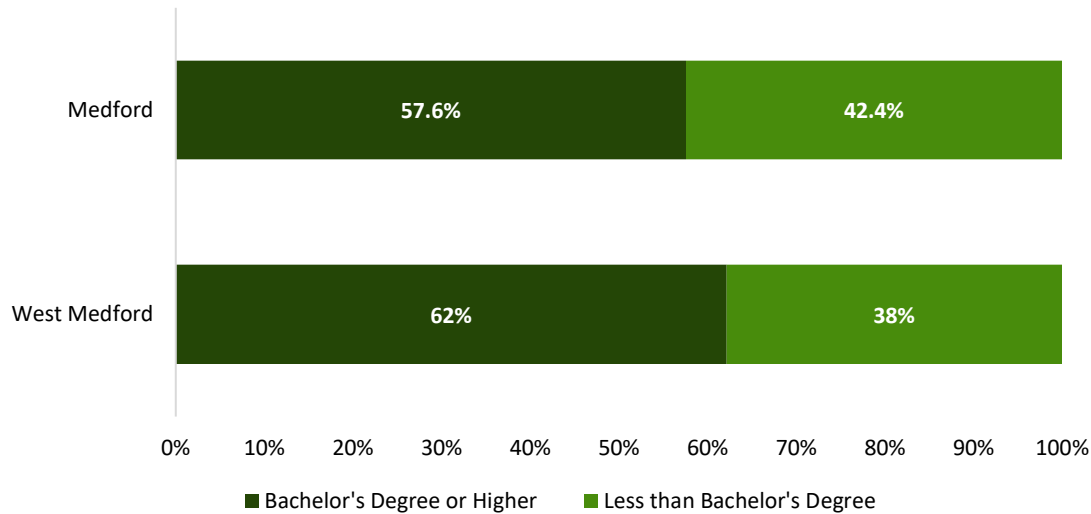
Figure 35: Racial and Ethnic Composition, West Medford and Medford (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

West Medford’s racial composition is slightly more white than Medford overall (Figure 35). West Medford has a higher share of white residents (78% in West Medford vs 66.9% in Medford), as well as a higher share of Black residents (8.1% in West Medford vs 6.3% in Medford). While the non-white race groups with the highest shares of residents in Medford are also the top non-white race groups in West Medford, the shares are different. In Medford overall the top groups are Asian (12%), Hispanic or Latino (8.9%), and Black (6.3%), while in West Medford the top groups are Black (8.1%), Hispanic or Latino (4.7%), and Asian (4.1%).

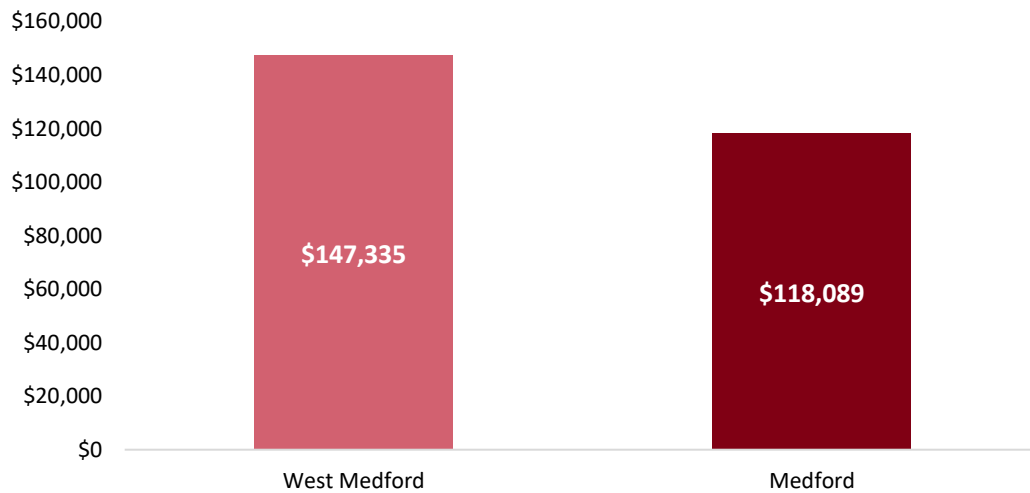
Figure 36: Educational Attainment for Population 25 and over, Medford and West Medford (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

West Medford has a higher share of the population aged 25 or older with a bachelor's degree or higher (**Figure 36**). In Medford overall, 57.6 percent of the population aged 25 or older have a bachelor's degree or higher, about 5 percent lower than West Medford's share of its population aged 25 or older with a bachelor's degree or higher (62%).

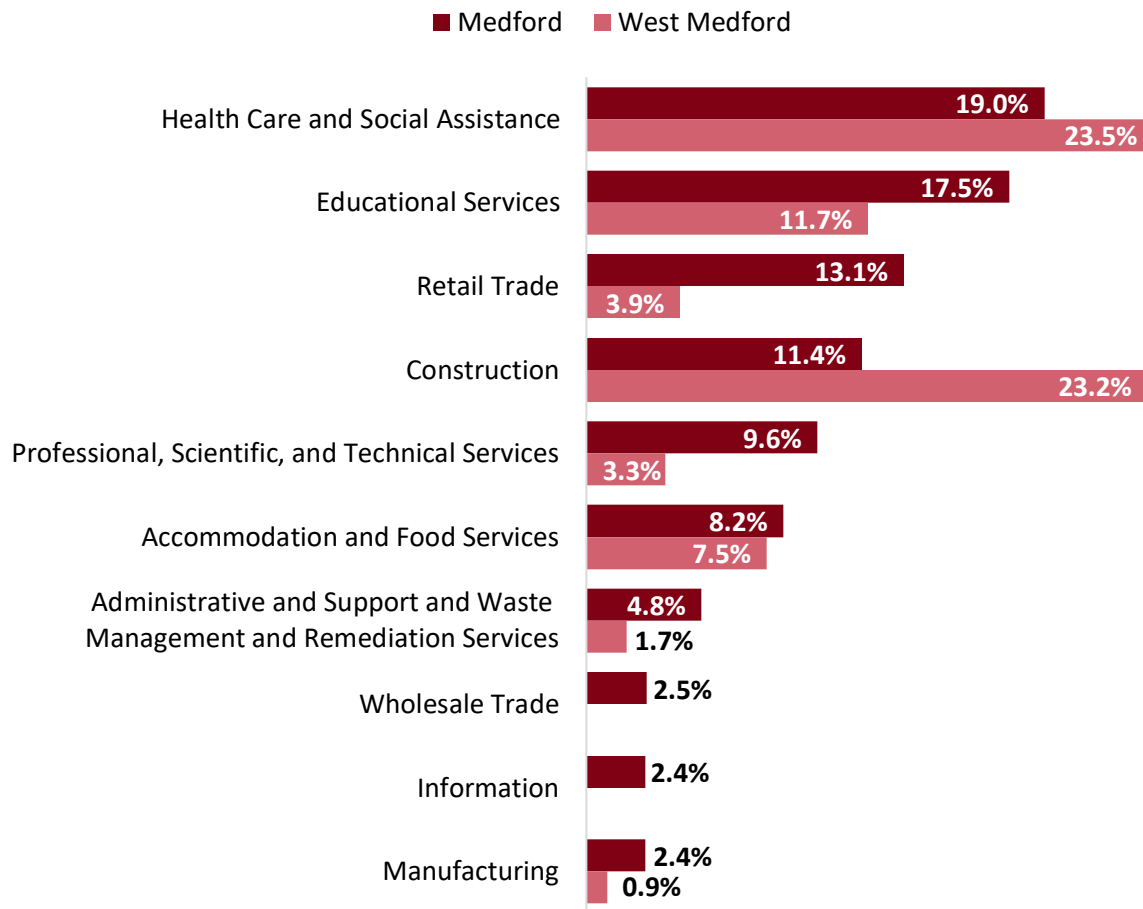
Figure 37: Median Household Income, Medford and West Medford (2023)



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates.

The median household income in West Medford is about \$30,000 higher than the median household income in Medford (**Figure 37**). West Medford census tracts have a median household income of \$147,000, while the median household income in Medford is just over \$118,000.

Figure 38: Share of Jobs by Major Industry Sector, Medford and West Medford (2023)



Source: Lightcast, QCEW jobs

Compared to Medford overall, West Medford has a higher concentration of jobs in the health care and social assistance and construction sectors (**Figure 38**). Health care and social assistance is the top sector by employment in Medford, and West Medford surpasses the share of jobs in Medford overall by 4.5 percent (19% vs 23.5%), indicating that many of the jobs in this industry across the city are located in West Medford. A close second for the top industry in West Medford, the construction sector makes up 23.2 percent of jobs in West Medford, while only accounting for 11.4 percent of jobs across the city, painting the industry as a particular strength for West Medford. Following health care and social assistance and construction among top industries in West Medford are educational services (11.7%), accommodation and food services (7.5%), and retail trade (3.9%). While educational services and accommodation and food services have slightly higher shares in the city overall, retail trade is significantly less concentrated in West Medford (13.1% in Medford vs 3.9% in West Medford).

West Medford Square: Key Stakeholder Perspectives

Interviews with key stakeholders in Medford reveal both a fond appreciation and constructive critique of West Medford. For those who live or do business in West Medford, there is an overwhelming sense of pride in West Medford Square. Much of this pride is sourced in the area's rich history and the perception of the potential it has to be a thriving neighborhood square. One stakeholder, involved in the West Medford Committee for Events, notes that "everyone that's there wants to see West Medford thrive, wants to see Medford thrive because we all thrive."

In terms of concerns, every interviewee cited their perception of vacancies and blight in West Medford Square as a weakness for the area. While there may not be a significantly high number of vacant properties in the Square compared to the rest of the city, the short stretch of High Street that comprises West Medford Square has two large properties that are vacant or otherwise unattended (Seen in **Figure 39** and **Figure 40**). The impact these properties have on the Square is two-fold: impacting both potential business owners and potential patrons of the existing businesses. One interviewee commented on the threat that these vacancies pose to new businesses, adding "They're storefronts, and it's an eyesore. So, if I were a business owner, a big business owner, I'd be like what the heck's going on?"

Figure 39: Vacant Storefront in West Medford Square (2024)



Source: City of Medford

For patrons, first impressions have a large impact on the decision to stop and buy food, goods, or services. An interviewee characterized the negative impact that vacancies have on the community's perception of West Medford Square, saying "when you look around and everything else is actually going pretty well and then there's one building where everything's vacant, it certainly, definitely, has a visual impact on the community." Overall, the consensus among key stakeholders is that vacancies in West

Medford Square, especially given the prime, first-floor locations of these vacancies, are disruptive to the Square’s appeal and draw.

Another concern raised by interviewees is the traffic in Medford, but particularly in West Medford Square. While this interviewee noted the expansive process required to address such traffic, the commuters who are filtered off of I-93 and through West Medford Square create significant congestion. This congestion may lead to folks avoiding the area, if possible, especially at prime rush hour times, which is a threat to existing businesses and an impediment to new businesses wanting to establish themselves in the Square.

Most of the feedback regarding West Medford from interviews centered around particular wishes for improvements, both concrete and visionary in nature. In particular, discussions considered beautification efforts and general recommendations to restore the attractiveness to the Square.

Several interviewees mentioned a desire for a more manicured, decorated, and tidy West Medford Square, to curate a comfortable and inviting space. One interviewee expressed hoping to bring “the charm back to [West Medford Square]”, which included wanting to “have everything nicely manicured, taken care of, business owners sweeping in front of their business, you know. Beautiful flowers, just nice lit trees, just homey, comfortable. Sidewalks filled in so it's safe... something that everyone can be proud of.” Others echoed these wishes for manicured streetscapes and lighted trees specifically.

Figure 40: Vacant Storefront in West Medford Square (2024)



Source: City of Medford

Vacancies and blight were identified as a threat to the Square’s attractiveness, with one interviewee articulating that the deterioration of buildings and lack of business or community support to address

deteriorated buildings is a concern. Overall, these remarks can be summarized by one interviewee's overview: "West Medford needs some help, it needs some love. It needs a lot of love just to kind of revitalize it, it's never been this way. It's almost like it's hit its rock bottom, and now it's going to get better."

A couple of interviewees expressed a desire for additional spaces in West Medford in which people can meet up for a coffee, collaborate, or host meetings. "People want to come for a meeting, there's no place to go," one interviewee noted "you can't sit someplace and talk, and I think that's huge." Coffee shops were suggested as a type of business that could achieve these goals. Not only would spaces like this draw outsiders in for meet ups or just a cup of coffee, one interviewee noted that it would strengthen relationships across the community when neighbors have more opportunities to run into one another. The Twisted Tree Café, opened recently (November 2025) in West Medford after interviews took place, speaks to the demand for spaces like these. Bookstores, coffee shops, cafes, restaurants, clothing stores, and other specialized retail as well as personal services (salons, yoga studios, barber shops, etc.) can work together to encourage people to broaden their activities and spend more time in West Medford Square. A critical mass of offerings will not only bring in more patrons but also attract other businesses and further support the square's revitalization.

A potential explanation for these concerns was raised by an interviewee who remarked the issue could be "... maybe support... because Medford's so big, every area is cut off from the other areas." When asked about initiatives to address the issue of business support, many interviewees agreed Main Street organizations would be beneficial to West Medford Square. "Maybe something like that would attract a big chain store..." one interviewee offered, adding that it would be beneficial because "we need something big to come in, because I think that will help everybody else." A national brand could act as an anchor retailer in West Medford, attracting not just patrons from in or outside of Medford, but also other smaller businesses who may feel more confident opening up with a larger store attracting customers into the area.

In summary, West Medford Square is an area that many Medford residents and employees want to see developed to meet its full potential. While some of this potential is more surface level regarding the beautification of streetscapes, vacancies and blight present deeper roadblocks in restoring West Medford's attractiveness. Attracting certain types of businesses, such as coffee shops and other types of restaurants that serve as gathering places, including fast-casual restaurants, would aid in addressing the desires of some residents, though this process could benefit greatly from Main Street organization or other Business Improvement District initiatives. The following section further details programs and projects that can address these concerns and elevate West Medford.

Chapter 6: Programming and Policy in Medford

Business Improvement Districts (BIDs) and Main Streets Organizations in Medford

As Medford explores new ways to strengthen its economy and support small local businesses, establishing Business Improvement Districts (BIDs) and Main Streets organizations can provide powerful tools for targeted, district level economic development. Both models are used by municipalities of different sizes and encourage collaboration between businesses, property owners, and local government to enhance the look, feel, and competitive advantages of local commercial districts.

A Business Improvement District is a defined area where businesses and property owners agree to collectively fund services and other improvements that go beyond what the city typically provides, such as marketing, maintenance, beautification, and safety initiatives. BIDs are created through a local ordinance under state law and are managed by a board of representing stakeholders within the district. BIDs usually have a self-sustaining model of funding in which most of the cash flow comes from the small fees on properties within the BID's boundaries, as well as grants and private sponsorship. Cambridge, Hudson, Hyannis, Worcester, and many other cities and towns have successfully established BIDs in the past few years. While most of these examples are larger than Medford, Hudson is only one-third as large as Medford in population. Their successes could serve as guides for Medford as the city explores the possibility of establishing a BID.

By contrast, a Main Streets organization is typically a nonprofit organization that focuses on revitalizing traditional downtown or neighborhood commercial corridors through community-driven efforts. Using the nationally recognized Four Points Approach: organization, promotion, design, and economic vitality. Main Streets organizations emphasize visible, incremental improvements that build pride, momentum, and long-term investment. More than 1,600 communities across the country have established Main Streets organizations, with many of them in Massachusetts. Salem, Gloucester, Beverly (note that each of these North Shore cities is significantly less populous than Medford), and Boston all have Main Streets organizations. Boston has a district-based model where Downtown, Roxbury, Mission Hill, and Jamaica Plain Center all have Main Streets organizations that support district specific business development.

Strategic Value for Medford

BIDs and Main Streets organizations offer an opportunity to the City of Medford to better coordinate economic development at the district level while advancing the city's broader goals of inclusive and sustainable growth. They can help build stronger relationships between businesses and City Hall, help create distinct identities for business districts, carry out beautification efforts, provide opportunities for business branding and marketing, and relieve the city from some of its economic development and business support responsibilities. Even though there are best practices and lessons that Medford can learn from benchmark cities, there is no one size that fits all approach to creating and implementing BIDs and Main Streets organizations. Each city and commercial district is unique and has its own distinct process and participating stakeholders. Effective creation and implementation of BIDs and Main Streets organizations require tailoring plans to local contexts, needs, strengths, and weaknesses.

In West Medford, where rezoning efforts are underway and community members have identified the need for greater business diversity, BID can give the city the ability to influence the business mix within the district. By defining a shared vision for the area and managing how it evolves, BID can play a role in shaping what kinds of businesses establish themselves in the district. Through leasing coordination, incentive programs, and design or use guidelines, a BID can help ensure that new businesses complement the district's desired identity and economic development goals, whether that means encouraging locally owned retail, attracting arts and cultural venues, or fostering a mix of restaurants and professional services. Furthermore, as legal entities protected by the state, BID provide a layer of legal protection against potential lawsuits from businesses that do not align with the district's vision and the needs of its residents.

Complementing City Efforts

Both BID and Main Streets programs can serve as effective delivery vehicles for small business support programs, such as façade improvement grants, technical assistance grants, or equity focused grants (Table 4). Because these organizations maintain close relationships with local business owners, they are well positioned to promote available resources, help new businesses navigate permitting and startup process, and ensure that funds align with the city and the districts' goals.

In doing so, BID and Main Streets organizations can help fill the gaps in capacity within the city, complementing municipal efforts of business development with dedicated, on the ground coordination. For example, a BID might manage a round of façade improvement grants to create a unified corridor identity, while a Main Streets organization could oversee small business assistance funds to support new entrepreneurs or stabilize already established businesses, relieving the city from business development responsibilities.

Key Considerations for Medford

1. Assess Commercial District Readiness

The first step in developing BID and Main Streets organizations is to identify districts where businesses and property owners have expressed interest in collective action. The accompanying SWOT analysis in this report is a good first step in identifying the strengths and weaknesses of the city, and what are some of the lived experiences and perspectives of business owners. The current project engaged a small group of business owners, but a more robust engagement process will be needed to ensure district readiness and have a data informed process early on. In combination with existing efforts, including this economic assessment and SWOT analysis, the city should consider the current baseline of conditions during this process, such as vacancy rates, business mix, potential infrastructure improvements, and a community needs assessments to determine whether the current property mix supports the formation of a BID. Under state law, BID must consist of contiguous areas where at least 75 percent of the land area is commercial, retail, industrial, or mixed-use. Medford should assess whether the proposed district has a strong enough commercial base to sustain a BID while balancing cultural, institutional, and residential uses.

2. Engage Stakeholders Early

Early engagement is critical for both BID and Main Streets programs. The city and business owners can host joint listening sessions, conduct interviews, focus groups and workshops with

businesses leaders, residents, and community organizations to identify their needs and priorities, and select champions who can help lead the effort. These early engagement efforts will help the city build momentum with the business community and increase trust amongst stakeholders that might be hesitant.

3. Build Political and Community Support

Because BIDs are public–private partnerships, their success depends on cooperation between the city and the business community. The city should work closely with local stakeholders to steer the process and provide logistical support to businesses who haven’t had experience developing a BID or a Main Streets organization. Since businesses within the BID boundaries will contribute financially, early outreach and open communication are essential to build trust and ensure strong business participation. Support is important because BID proponents usually must collect the signatures of 60 percent of property owners that represent 51 percent of the district’s assessed value. After those signatures are collected, BID proponents bring a petition to the local government for them to vote on whether the BID process moves forward or not. In Medford’s case, the Chamber of Commerce could serve as an effective champion for a BID or Main Streets effort, given its direct connections to local businesses and its newly established leadership, which positions it well to help convene partners and build momentum.

4. Define Boundaries, Services, and Funding Alignment

Clearly outline the area to be included, the types of services or programs to be offered (e.g., marketing, façade grants, streetscape maintenance), and how they will complement existing city services. Align the BID or Main Streets work plan with existing grant programs or planned initiatives to ensure coordination and avoid duplication of efforts.

5. Development of Governance and Funding Models

BIDs usually require the formation of a steering committee to draft bylaws that meet the requirements under Massachusetts General Law Chapter 400. For a Main Streets organization, it’s crucial to identify a sponsor and establish a nonprofit board that will manage operations.

6. Create a Shared Vision and Strategic Plan

It’s important that the city and the business community develop a community-driven vision for the district’s identity and economic development goals. This strategic plan should clearly delineate how BIDs and Main Streets organizations would balance both short-term goals as well as long term economic development strategies to attract new businesses and retain existing businesses.

Case Study: Business Improvement Districts

The Central Square Business Improvement District in Cambridge was formed in 2019. The development of this BID is unique because, while many revitalization efforts in the country have focused on placemaking, those in Cambridge have focused on “placekeeping”. This means that instead of transforming a public space as placemaking proposes, the primary goal of the Central Square BID is to preserve the character of the area while also planning for a sustainable future that is inclusive and supportive of new development, existing businesses, and residents. The BID’s major efforts include arts and cultural programming, as well as safety initiatives. The Central Square BID manages the Ambassador

Program, a cleaning crew and community outreach team that connects individuals experiencing homelessness or substance abuse to needed resources. The creation of the BID was made possible by the stakeholders' strong focus on community engagement.

The Town of Hudson, Massachusetts created its BID in 2017 with the goal of capitalizing on its emerging downtown arts scene and recent infrastructure improvements, while leveraging nearby natural resources, such as public parks, to promote growth in the downtown area. According to MassDevelopment, Hudson's BID has the smallest budget in the state. Its nonprofit legal status allows additional fundraising to supplement its budget. The BID also relies on community volunteers and has formed strategic partnerships to help offset its limited budget. It has worked closely with property owners to retain businesses and reduce vacancies, an approach that would be relevant for the City of Medford. During the COVID-19 pandemic, the BID was instrumental in supporting local businesses by providing both financial and technical assistance.⁵¹

Case Study: Main Streets Programs

The East Somerville Main Streets program supports the creation of murals, arts and cultural programming, and provides technical assistance to minority-owned micro-businesses. The program offers grants to small businesses that need storefront improvements, better store layouts, improved social media strategies, or enhanced customer experience. The success of this program stems from its ability to partner with private businesses to sponsor the program's initiatives. One of the main initiatives in the East Somerville Main Streets program is to provide technical assistance to small businesses that are at risk of displacement by gentrification. Similarly, the City of Boston created one of the first multidistrict Main Streets programs in the nation and the success of this program stems from its ability to partner with other local government initiatives, such as Transit Oriented Development (TOD) policies, and with private businesses that sponsored many of the program's initiatives. The program also holds small business grants to support storefront improvements, business expansion, and retail growth.

BIDs and Main Streets Organizations Implementation

An important consideration when implementing BIDs and Main Streets organizations is embedding equity and data driven insights that create inclusive and well-informed plans. Having an equity-centered approach ensures that historically underrepresented communities, particularly minority, immigrant, and women owned businesses, are not only benefiting from but also active partners in shaping the BID and the Main Streets organization's economic development efforts. Additionally, integrating data driven insights would help identify gaps in funding resources, monitor who is benefiting from funding and investment, and address potential disparities in access to funding, technical assistance, and marketing opportunities.

⁵¹ The district covers an area of 47.8 acres encompassing 120 parcels, and it launched with strong community backing. Approximately 80 percent of property owners voted in favor of its formation. At the time, the vacancy rate in the area was 11 percent, which declined to 5 percent by 2019, reflecting early progress in stabilizing and activating the district.

Table 4: Characteristics of BIDs and Main Streets Organizations

	Business Improvement Districts (BIDs)	Main Street Organizations
Function	Promote economic development and improve business environments in defined geographic areas.	Revitalize historic downtowns and support small business development.
Funding	Self-sustaining. Funded by special fees paid by property or business owners.	Not self-sustaining. Often funded by government grants and private donations.
Management Structure	Managed by a board.	Typically managed by a network of nonprofit organizations.
Activities	Maintenance, security, events, beautification, and marketing.	Design Improvements, business support, and community engagement.
Examples	City of Cambridge: The City of Cambridge established their BID in 2019. It played a crucial role during the COVID-19 pandemic by creating initiatives to support small businesses. Currently, the BID provides maintenance, safety initiatives, and arts and cultural programming in Central Square.	Murray, Kentucky: Small businesses received a \$50,000 grant from the T-Mobile Hometown Grant program after 7 buildings on their Main Street were destroyed by a fire. The area has become a local destination where visitors enjoy public art and other amenities.

Small Business Grants

Small Business Grants provide targeted financial support to help local businesses improve their storefronts, expand operations, provide workforce development opportunities, and market their products and services to a wider customer base. Many cities across the United States have developed tailored programs that meet the needs of their local small businesses. Even though there are many types of small business programs, most of them often fall under the following categories:

- Façade improvement programs: provide funding for exterior upgrades for exterior updates, signage and accessibility improvements.
- Downtown Economic Revitalization Grants: these grants encourage growth and development in Downtown areas.
- Technical Assistance Programs: funding for employee training and operational upgrades.
- Sustainability grants: funding for energy efficiency or environmentally friendly businesses.
- Equity Focused Grants: funding to advance equity in business.
- Occupancy Grants: encourage the occupancy of vacant storefronts in commercial areas.
- Revolving Loan Fund: provide loans to borrowers and then use loan payments to fund new loans.

Lessons from Cambridge and Somerville

The City of Medford currently has several relatively new small business grant programs such as the Vacant Storefront Grant Program and the Project Pop-Up: Medford. While larger cities with more financial resources, Cambridge and Somerville offer valuable insights that Medford can learn from when designing, implementing, and evaluating current and future small business grant programs, it is

important to note key structural constraints. Under Massachusetts' Anti-Aid Amendment, municipalities can't use local city funds to directly provide grants to private businesses. Instead, they must rely on federally sourced funding streams such as Community Development Block Grants (CDBG). This significantly narrows the City's ability to independently create or scale grant programs and makes ongoing small business support heavily dependent on the availability and stability of federal funding.

- Cambridge has operated several successful grant initiatives through its Economic Development Division, including the Storefront Improvement Program and Small Business Enhancement Program. These grants provide matching funds for interior and exterior renovations, signage upgrades, and energy-efficient improvements. Cambridge pairs financial assistance with technical support, ensuring that grantees receive guidance on permitting, design, and marketing. This holistic approach helps ensure that improvements contribute to both business health and corridor cohesion.
- Somerville has focused its grant programs on commercial corridor revitalization and equitable recovery. Through initiatives like the Storefront Improvement Program and Small Business Recovery Fund, the city has targeted assistance toward minority- and immigrant-owned businesses, particularly in areas facing redevelopment pressure. Somerville's approach emphasizes inclusion, ensuring that long-standing neighborhood businesses are not left behind as the city grows.

Recommendations for Medford

The following seven steps provide an outline for Medford to strengthen its small business grants programs, better support existing local businesses, and attract new ones. These steps focus on increasing equity, simplifying the process, and monitoring impacts.

1. Define program objectives: clearly articulate what the city wants to achieve through the grant program, whether it is supporting BIPOC-owned businesses, filling commercial vacancies, or providing technical assistance.
2. Identify target areas and eligible uses: Focus grant funding on specific priority commercial districts such as Medford Square or West Medford. When doing so, it is also important to determine eligible uses for these grants, which could include ADA accessibility upgrades, marketing and promotional support, or ecommerce and digital capacity building for small businesses.
3. Align with broader initiatives: coordinate grant programs with ongoing efforts such as the establishment of a BID or Main Streets organization. These partnerships can help identify priorities, manage outreach, and track impact.
4. Attract and encourage the development of the types of businesses in West Medford Square and Medford Square that reflect resident demand: This will help to invigorate pedestrian activity, and work to extend stays. Bookstores, coffee shops, cafes, restaurants, clothing stores, and other specialized retail as well as personal services (salons, yoga studios, barber shops, etc.) can work together to encourage people to broaden their activities and spend more time in the squares. A critical mass of offerings will not only bring in more patrons but also attract other businesses and further support the square's revitalization. Small, independent businesses as well as regional chains are suitable fits in Medford, notably if they recognize the city's demographic, transportation, cultural, and built environment assets.

5. Put zoning in place that works to support the development and growth of vibrant districts: Key strategies include increasing density, implementing flexible, mixed-use regulations, and supporting walkability to foster a thriving environment for residents and visitors to Medford.
6. Prioritize equity and accessibility: ensure that application processes are clear, multilingual, and accessible to small business owners of varying backgrounds and capacities. Consider offering application workshops or one-on-one assistance to help businesses prepare strong proposals.
7. Track impact: develop metrics to evaluate grant's success, such as number of improvements completed, increase in foot traffic for certain businesses, reduction in vacancies across a specific district; collect demographic data to understand the diversity of participating businesses; and use insights to refine the program over time.

Table 5: Massachusetts Small Business Programs

City	Program	Description	Funding Amount	Funding Source
Somerville	New Small Business Vitality Grant	This program offers up to 12 months of rental support. Beneficiaries will receive reimbursements for both past and impending rent payments. Grant amounts are tailored to individual needs, based on fair market rental prices. In return for this financial support, grant recipients are expected to prioritize hiring within the Somerville, MA community, particularly focusing on individuals from low to moderate-income backgrounds when feasible and appropriate.	Up to \$50,000	Funded directly by the City of Somerville
Cambridge	Small Business Enhancement Program	The Small Business Enhancement program helps eligible small businesses in the retail, food, and creative sectors buy the tools and supplies they need to grow.	Up to \$2,000 for marketing and up to \$8,000 for equipment	CDBG
Cambridge	Small Business E-Commerce Grant	The E-Commerce Grant helps Cambridge businesses improve their online presence by funding equipment and digital upgrades.	Not specified	CDBG
Cambridge	Storefront Improvement Program	This program helps businesses make their storefronts more accessible by adding ramps and automatic doors. It also supports energy-saving upgrades like new windows and doors.	Up to \$50,000	Not specified

Appendix Tables

Table 6: Job Growth by Industry, Medford (2013-2023)

NAICS	Description	2013 Jobs	2023 Jobs	2013 - 2023 Change	2013 - 2023 % Change	Current Wages, Salaries, & Proprietor Earnings	2023 Employment Concentration
62	Health Care and Social Assistance	3,377	3,754	377	11%	\$65,935	1.36
61	Educational Services	2,935	3,467	532	18%	\$103,611	8.58
44	Retail Trade	2,449	2,603	155	6%	\$43,027	1.30
23	Construction	1,672	2,259	587	35%	\$95,287	2.20
54	Professional, Scientific, and Technical Services	747	1,894	1,147	154%	\$175,100	1.36
72	Accommodation and Food Services	1,331	1,615	284	21%	\$35,579	0.89
56	Administrative and Support and Waste Management and Remediation Services	1,022	944	(78)	(8%)	\$58,704	0.78
42	Wholesale Trade	850	495	(355)	(42%)	\$129,789	0.63
51	Information	203	485	282	139%	\$229,812	1.26
31	Manufacturing	957	485	(472)	(49%)	\$99,356	0.29
55	Management of Companies and Enterprises	476	470	(6)	(1%)	\$165,201	1.42
52	Finance and Insurance	1,355	379	(976)	(72%)	\$131,614	0.47
48	Transportation and Warehousing	491	323	(167)	(34%)	\$56,467	0.39
90	Government	490	320	(171)	(35%)	\$84,600	0.11
71	Arts, Entertainment, and Recreation	189	134	(55)	(29%)	\$23,906	0.42
53	Real Estate and Rental and Leasing	132	112	(20)	(15%)	\$108,270	0.36
81	Other Services (except Public Administration)	119	70	(49)	(41%)	\$59,012	0.12
	Total	18,799	19,812	1,013	5%	\$90,600	

Source: Lightcast, QCEW jobs only

Table 7: Educational Services 6-digit Industry Detail, Medford (2013-2023)

NAICS (6-digit)	Description	2013 Jobs	2023 Jobs	2013 - 2023 % Change	2013 - 2023 Change	2023 Wages, Salaries, & Proprietor Earnings	2023 Employment Concentration
611310	Colleges, Universities, and Professional Schools	2,386	2,825	18%	439	\$114,984	17.33
611110	Elementary and Secondary Schools	241	280	17%	40	\$70,777	2.32
611519	Other Technical and Trade Schools	149	85	(43%)	(64)	\$54,300	10.50
611610	Fine Arts Schools	44	83	89%	39	\$25,850	5.49
611699	All Other Miscellaneous Schools and Instruction	15	58	291%	43	\$29,948	5.69
611691	Exam Preparation and Tutoring	27	58	115%	31	\$37,670	4.44
611513	Apprenticeship Training	24	46	96%	23	\$44,502	22.62

Source: Lightcast, QCEW jobs only

Table 8: Health Care and Social Assistance 6-digit Industry Detail, Medford (2013-2023)

NAICS	Description	2013 Jobs	2023 Jobs	2013 - 2023 % Change	2013 - 2023 Change	2023 Wages, Salaries, & Proprietor Earnings	2023 Employment Concentration
623220	Residential Mental Health and Substance Abuse Facilities	306	767	150%	461	\$56,457	23.82
621111	Offices of Physicians (except Mental Health Specialists)	573	518	(10%)	(55)	\$129,271	1.42
623210	Residential Intellectual and Developmental Disability Facilities	436	443	2%	7	\$52,835	8.94
621610	Home Health Care Services	397	360	(9%)	(37)	\$53,183	1.71
624120	Services for the Elderly and Persons with Disabilities	258	321	24%	63	\$31,926	1.11
622110	General Medical and Surgical Hospitals	316	249	(21%)	(67)	\$87,174	0.39
623311	Continuing Care Retirement Communities	128	168	32%	41	\$49,253	2.78
624410	Child Day Care Services	131	133	1%	2	\$40,110	1.07
624110	Child and Youth Services	132	125	(6%)	(7)	\$48,309	4.31
621210	Offices of Dentists	105	109	3%	4	\$72,858	0.82

Source: Lightcast, QCEW jobs only

Note: Only shows top 10 industry sub-sectors for health care and social assistance

Table 9: Top Growing 2-digit SOC Occupation Groups, Medford (2013-2023)

SOC	Description	2013 Jobs	2023 Jobs	2013 - 2023 Change	2013 - 2023 % Change	Median Annual Earnings	2023 Employment Concentration
11-0000	Management Occupations	1,494	1,809	315	21%	\$143,790	1.31
25-0000	Educational Instruction and Library Occupations	1,527	1,796	269	18%	\$87,126	1.63
35-0000	Food Preparation and Serving Related Occupations	1,360	1,596	236	17%	\$37,622	0.92
47-0000	Construction and Extraction Occupations	1,161	1,413	251	22%	\$81,488	1.75
31-0000	Healthcare Support Occupations	972	1,318	346	36%	\$40,399	1.42
13-0000	Business and Financial Operations Occupations	1,001	1,254	252	25%	\$89,958	0.96
29-0000	Healthcare Practitioners and Technical Occupations	1,033	1,054	21	2%	\$96,171	0.86
15-0000	Computer and Mathematical Occupations	555	742	186	34%	\$120,937	1.12
21-0000	Community and Social Service Occupations	625	691	66	11%	\$58,924	2.18
49-0000	Installation, Maintenance, and Repair Occupations	541	636	95	17%	\$65,671	0.82
19-0000	Life, Physical, and Social Science Occupations	235	414	178	76%	\$107,211	2.20
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	245	331	86	35%	\$70,583	1.23
17-0000	Architecture and Engineering Occupations	190	247	57	30%	\$103,705	0.75
23-0000	Legal Occupations	59	105	46	79%	\$103,324	0.65
	All Jobs	18,799	19,812	1,013	5%		

Source: Lightcast, QCEW jobs only

Note: Table excludes occupation groups that did not add net new jobs from 2013 to 2023

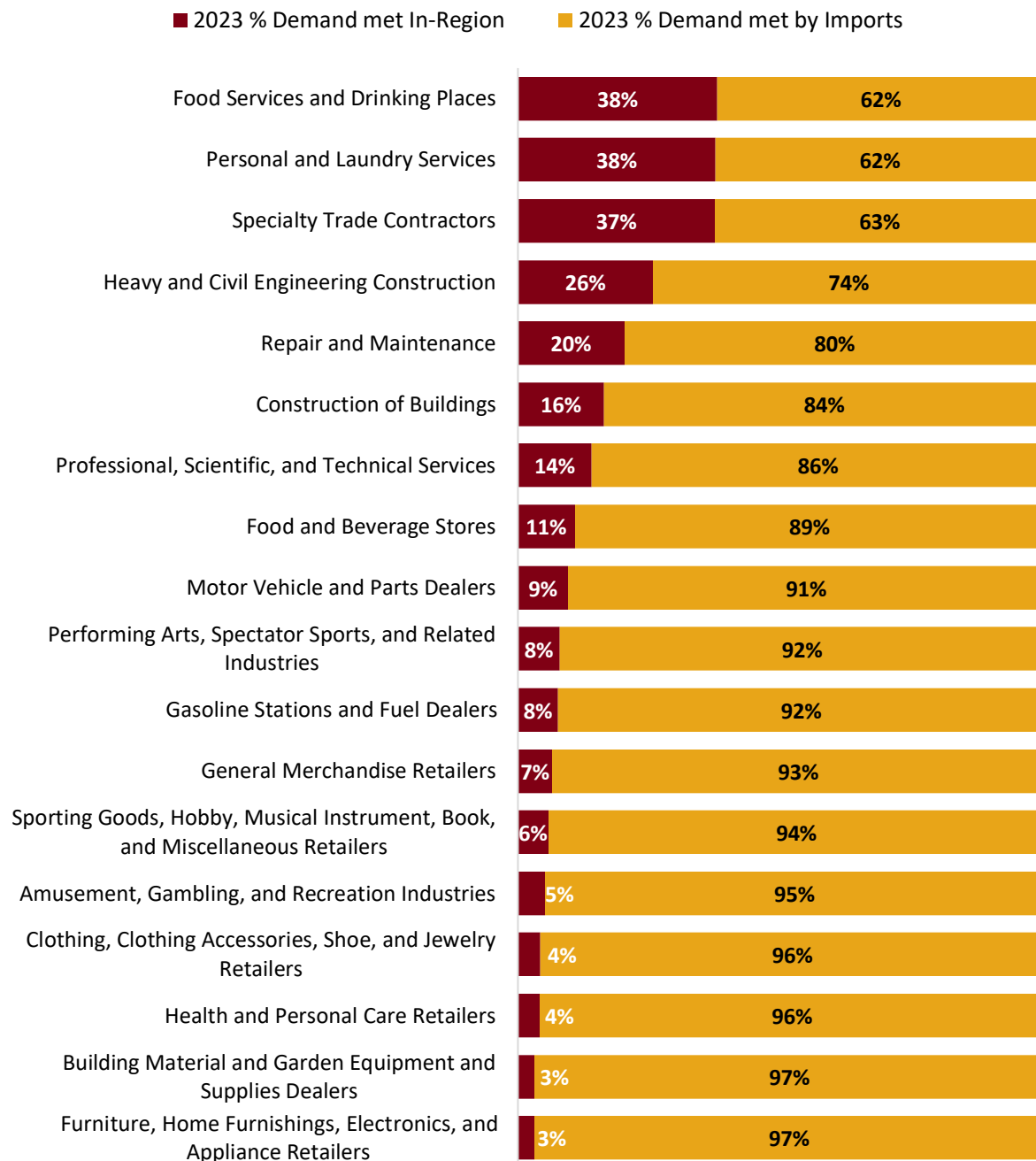
Table 10: Top 15 Growing 5-digit SOC Occupations, Medford (2013-2023)

SOC	Description	2013 Jobs	2023 Jobs	2013 - 2023 Change	2013 - 2023 % Change	Median Annual Earnings	2023 Employment Concentration
31-1128	Home Health and Personal Care Aides	573	970	398	69%	\$40,302	2.00
11-1021	General and Operations Managers	363	563	200	55%	\$123,788	1.23
47-2152	Plumbers, Pipefitters, and Steamfitters	241	429	189	78%	\$94,179	7.58
25-1099	Postsecondary Teachers	917	1,101	184	20%	\$104,700	6.25
47-1011	First-Line Supervisors of Construction Trades and Extraction Workers	87	186	99	114%	\$101,596	1.86
15-1252	Software Developers	170	269	98	58%	\$142,363	1.26
35-3023	Fast Food and Counter Workers	423	518	95	22%	\$36,784	1.08
13-1082	Project Management Specialists	45	136	91	202%	\$104,648	1.11
53-7065	Stockers and Order Fillers	319	410	91	28%	\$37,229	1.11
21-1018	Substance Abuse, Behavioral Disorder, and Mental Health Counselors	143	223	80	56%	\$56,001	4.28
47-2111	Electricians	197	267	70	35%	\$83,239	2.90
13-1199	Business Operations Specialists, All Other	25	92	67	268%	\$88,348	0.63
19-1042	Medical Scientists, Except Epidemiologists	51	117	67	131%	\$132,033	6.52
13-1071	Human Resources Specialists	66	130	64	98%	\$80,516	1.13
49-9021	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	133	193	60	45%	\$76,159	3.73

Source: Lightcast, QCEW jobs only

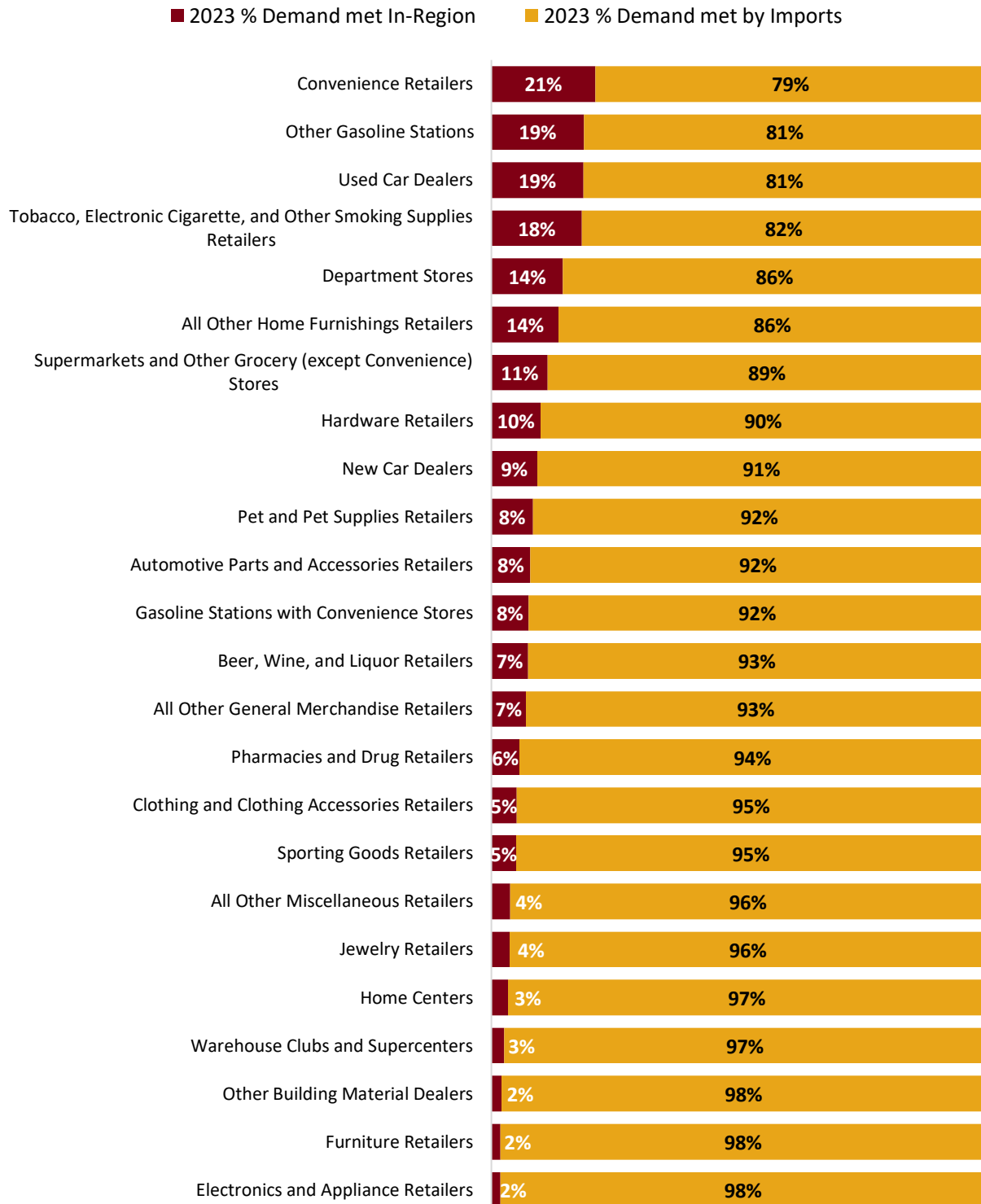
Appendix Figures

Figure 41: Sales Demand by 3-digit Detailed Industry, Medford (2023)



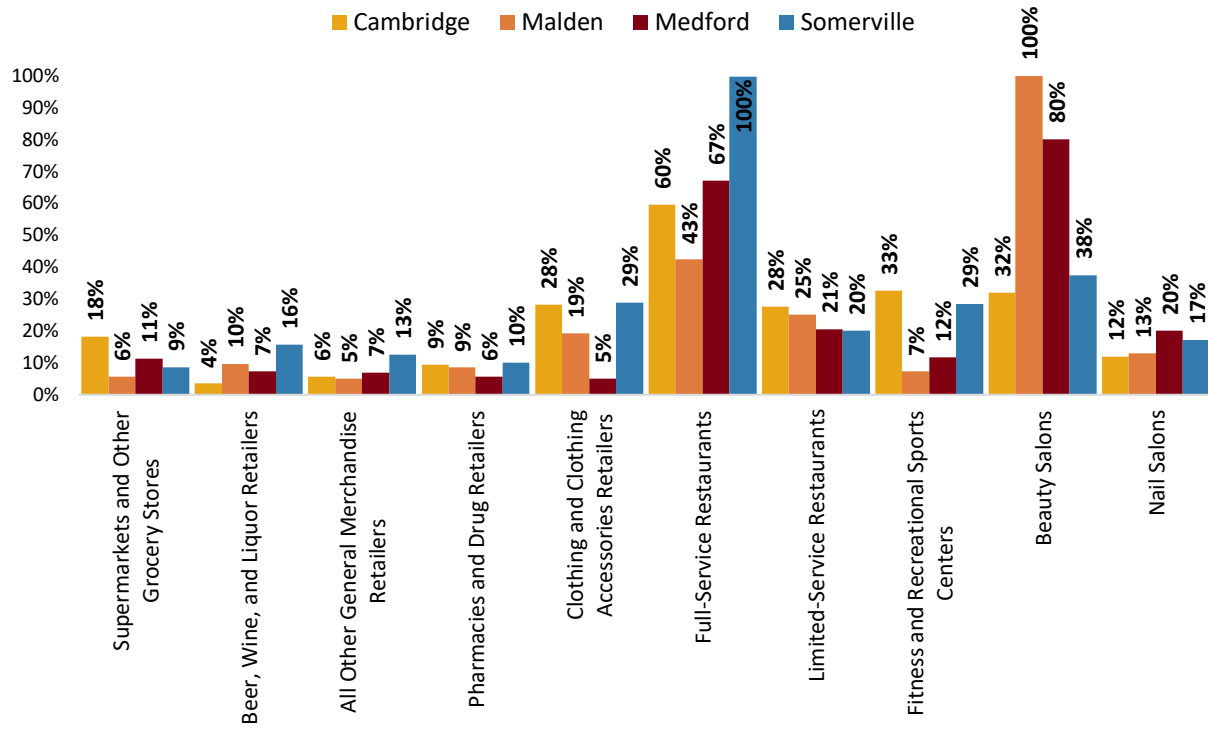
Source: Lightcast

Figure 42: Retail Demand by Detailed 6-digit Industry, Medford (2023)



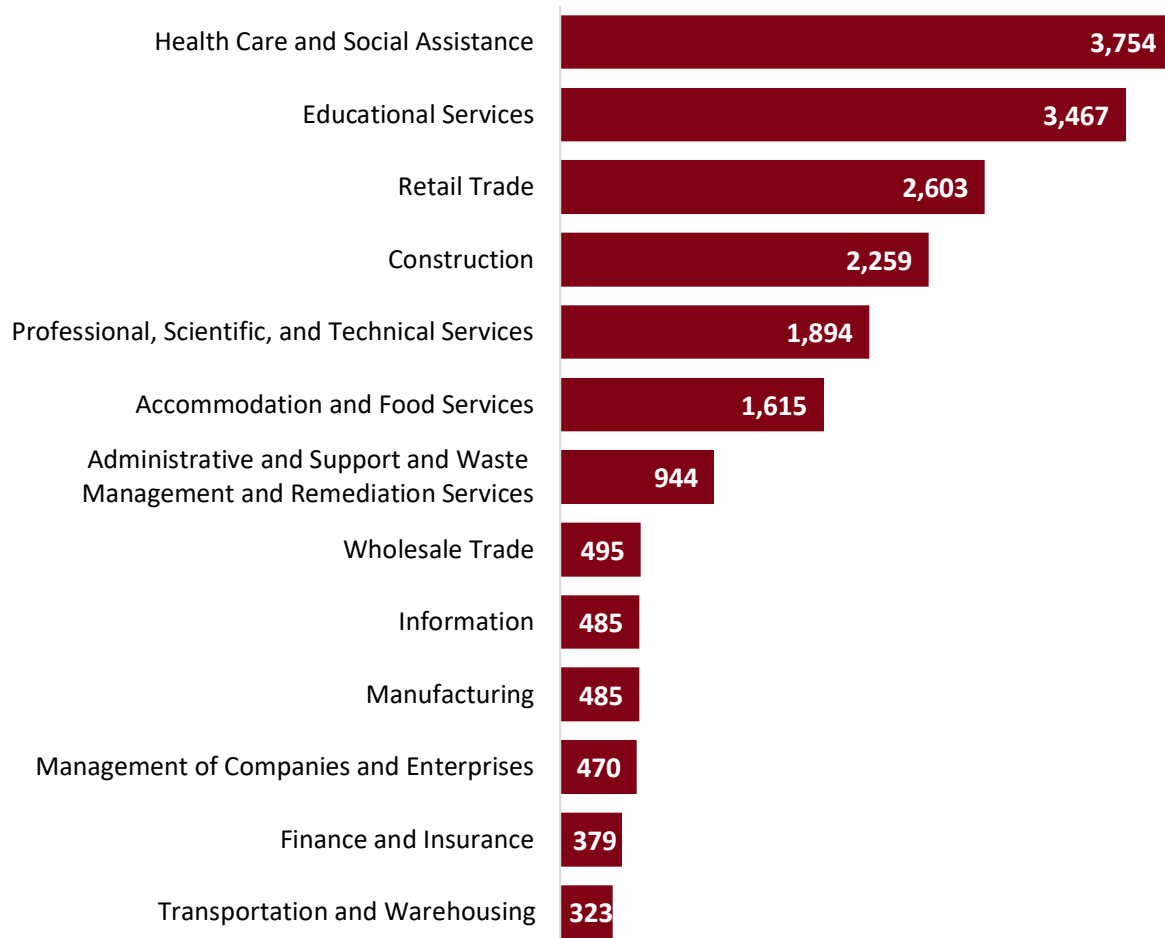
Source: Lightcast

Figure 43: Share of Demand Met In-Region by Industry, Select Benchmark Communities (2023)



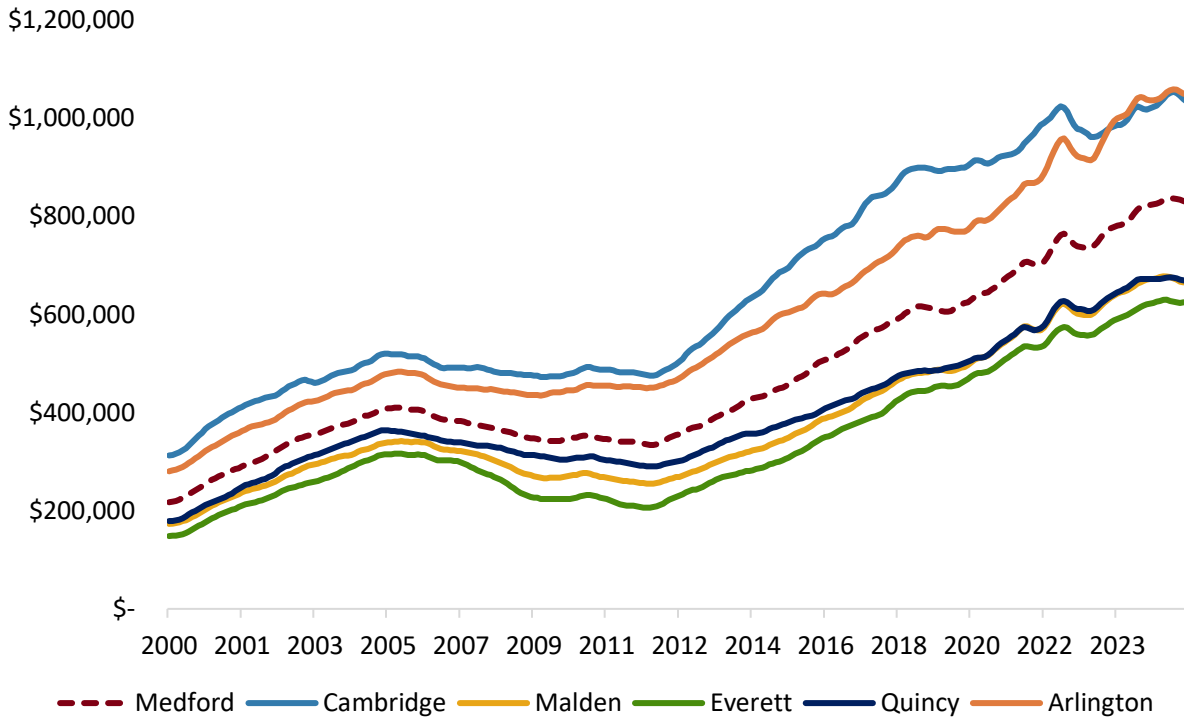
Source: Lightcast

Figure 44: Jobs by Major Industry Sector, Medford (2023)



Source: Lightcast, QCEW employees only

Figure 45: Home Value Growth in Select Benchmark Communities (2000-2025)



Source: Zillow, Zillow Home Value Index (ZHVI)
 *Note: Data for Somerville is not available

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