



**THE 2000 CENSUS:  
A PRELIMINARY LOOK AT WORCESTER  
AND THE REGION**

**Report No. 01-05  
October 5, 2001**

## **EXECUTIVE SUMMARY**

A review of the 2000 Census data that are available on demographics and housing for Worcester and the surrounding region indicates the following:

- Worcester's population decreased by more than 20% between 1950 and 1980, but rebounded somewhat, increasing by almost 7% between 1980 and 2000.
- The population aged 35 to 54 (largely the "baby boomers") increased substantially in the city, and even more so in the region during the last decade. However, the population aged 55 and over decreased considerably in Worcester while increasing in the region during the same time period.
- Between 1990 and 2000, Worcester's white population decreased by 10% while the City's minority population grew: African-Americans by 55%, Asians by 78%, and Latinos by 61%. Worcester's total minority population is 22.9% which includes all non-whites plus Hispanics.
- During the past decade, the total number of housing units, the total number occupied, owner-occupied, and renter-occupied have all increased while the vacancy rate decreased by 32%.
- The number of people living alone in both the City and the region increased substantially during the last decade (15% and 21% respectively).

The data from the 2000 Census suggest a number of interesting issues on which the community should reflect. These include the integration of newcomers of diverse backgrounds into the community, English language acquisition for newcomers from non-English speaking countries, and understanding the reasons for the sizable decrease in Worcester's older population while that age group is increasing in the region. The Research Bureau believes that these kinds of questions provide an opportunity for citizens of Worcester and the region to engage in open dialogue about future directions of our communal life.

## **I. INTRODUCTION**

This report will examine some of the recently released 2000 Census data for Worcester and the surrounding region, and several similarly sized cities in the Northeast. We will briefly review data from the past fifty years, giving special attention to changes that have occurred in the past decade. Census data currently available for the City and the region concern population and housing; data regarding education and income from the 2000 Census will not be released by the U.S. Census Bureau until the spring of 2002. (At that time, the Research Bureau plans to issue a supplemental report commenting on those data.) Finally, this report will raise some of the potential policy implications of the changes that have occurred with respect to population and housing.

## II. WORCESTER 1950-2000: LONG-TERM TRENDS

### A. Worcester's Demographics

During the period between the 1950 and 2000 censuses, the city of Worcester experienced significant demographic changes. As Chart 1 indicates, Worcester experienced a 20.5% loss of population between 1950 and 1980, coinciding with a nationwide migration out of cities and into the suburbs. During the past two decades, however, there has been a 6.7% increase in Worcester's population, indicating that movement away from the city has slowed, if not reversed.

**Chart 1. \***

WORCESTER'S POPULATION: 1950-2000		
Year	Total Population	% Change from Previous Year
1950	203,486	NA
1960	186,587	-8.3
1970	176,572	-5.4
1980	161,799	-8.4
1990	169,759	4.9
2000	172,648	1.7

In terms of age distribution over the last fifty years, all categories have decreased in the City except the one counting those over 65. As Chart 2 indicates, the 55-64 age range declined the most, more than 45%, shrinking from 22,820 to 12,421.

**Chart 2.**

WORCESTER CITY AGE GROUPS 1950-2000			
	1950	2000	
	<i>Number</i>	<i>Number</i>	<i>% Change</i>
Total Population	203,486	172,648	-15.2
Under 21	61,295	52,062	-15.1
21-34	43,745	38,491	-12.0
35-44	28,615	25,578	-10.6
45-54	25,430	19,711	-22.5
55-64	22,820	12,421	-45.6
65 and over	21,035	24,389	15.9

\* Source: U.S. Census Bureau ([www.census.gov](http://www.census.gov)). Data in all subsequent charts in this report also come from the U.S. Census Bureau.

Prepared by: Worcester Regional Research Bureau.

Charts 3 and 4 show that there has also been a shift in the composition of the City's population over the past fifty years. The African- American population increased more than six and a half times from 1,568 to 11,892. The most significant change, however, has been the increase in the Hispanic population. During the past thirty years, the number of persons of Hispanic origin has increased fourteen times, rising from 1,674 in 1970 to 26,155 in 2000. The Census did not consistently ask the same questions about other minority groups until 1980, making it impossible to systematically compare data in these categories from 1950 through 2000. However, we can analyze these data over the past twenty years. Since 1980, as Chart 4 shows, Worcester experienced a dramatic increase in persons of Asian ancestry, growing nearly tenfold, from 792 in 1980 to 8,498 in 2000. While minority populations were increasing between 1950 and 2000, the white population declined by 34% from 201,767 to 133,124.

**Chart 3.**

MINORITY GROUPS AS A PERCENT OF TOTAL POPULATION 1950-2000												
	1950		1960		1970		1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population	203,486	100.0	186,587	100.0	176,572	100.0	161,799	100.0	169,759	100.0	172,648	100.0
White	201,486	99.2	184,280	98.8	172,489	97.7	152,795	94.4	147,827	87.1	133,124	77.1
Nonwhite (Total)	1,719	.8	2,307	1.2	4,083	2.3	9,004	5.6	21,932	12.9	39,524	22.9
Black or African American	1,568	.7	2,013	1.1	3,294	1.9	4,582	2.8	7,669	4.5	11,892	6.9
*AINA	NA	NA	NA	NA	NA	NA	512	0	540	0	769	0.4
**API	NA	NA	NA	NA	NA	NA	792	0	4,770	2.8	8,498	5.0
Two or more races	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,861	3.4
Some Other Race	NA	NA	NA	NA	NA	NA	NA	NA	8,953	5.3	12,504	7.2
Hispanic or Latino (any race)	NA	NA	NA	NA	1,674	.9	6,468	4.0	16,258	9.6	26,155	15.1

\* American Indian or Native Alaskan

\*\* Asian or other Pacific Islander

**Chart 4.**

CHANGE IN MINORITY GROUPS BY DECADE: 1950-2000												
	1950		1960		1970		1980		1990		2000	
	Number	%Change	Number	%Change	Number	%Change	Number	%Change	Number	%Change	Number	%Change
Total Population	203,486	NA	186,587	-8.3	176,572	-5.4	161,799	-8.4	169,759	4.9	172,648	1.7
White	201,486	NA	184,280	-8.7	172,489	-6.4	152,795	-11.4	147,827	-3.3	133,124	-9.9
Nonwhite (Total)	1,719	NA	2,307	34.2	4,083	77.0	9,004	120.5	21,932	143.6	39,524	80.2
Black or African American	1,568	NA	2,013	28.4	3,294	63.6	4,582	39.1	7,669	67.4	11,892	55.1
AINA	NA	NA	NA	NA	NA	NA	512	NA	540	5.5	769	42.4
API	NA	NA	NA	NA	NA	NA	792	NA	4,770	502.3	8,498	78.2
Two or more races	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,861	NA
Some Other Race	NA	NA	NA	NA	NA	NA	NA	NA	8,953	NA	12,504	39.7
Hispanic or Latino (any race)	NA	NA	NA	NA	1,674	NA	6,468	286.4	16,258	151.4	26,155	60.9

## B. Worcester's Housing: 1950-2000

Based on the currently available census data, Chart 5 shows that the number of housing units in Worcester grew by 26.8% from 55,792 to 70,723. In other words, there are a larger number of units housing fewer people. The total number of occupied housing units rose 21.9%, from 54,981 to 67,028 while the number of vacant housing units increased more than 350% from 811 to 3,695. The number of owner-occupied units rose by 37.1%, while the number of renter-occupied units increased by 12.4%.

**Chart 5.**

HOUSING OCCUPANCY 1950-2000					
	1950		2000		% Change
	Number	% of Total Units	Number	% of Total Units	1950-2000
Total Housing Units	55,792	100.0	70,723	100.0	26.8
Occupied	54,981	98.5	67,028	94.8	21.9
Owner-occupied	21,193	38.0	29,054	41.1	37.1
Renter Occupied	33,788	60.5	37,974	53.7	12.4
Vacant	811	1.5	3,695	5.3	355.6

Within the broad category of “occupied housing units,” Chart 6 indicates that the number of units occupied by only one person rose almost five times. “Two-person occupied units” was the only other category to experience an increase, rising 34.1%. In 1950, 33.8% of all occupied housing units in the city were occupied by one or two people. In 2000, this proportion was 62.3%.

**Chart 6.**

PERSONS PER HOUSING UNIT 1950-2000					
	1950		2000		% Change 1950-2000
	Number	% of Occupied Units	Number	% of Occupied Units	
All Occupied Units	54,795	100.0	67,028	100.0	22.3
1 person	3,765	6.9	22,128	33.0	487.7
2 persons	14,765	26.9	19,800	29.5	34.1
3 persons	13,055	23.8	10,771	16.1	-17.5
4 persons	11,085	20.2	8,102	12.1	-26.9
5 persons	6,520	11.9	3,853	5.7	-40.9
6 or more persons	5,605	10.2	2,374	3.5	-5.7

This trend mirrors that of the state as a whole. As Chart 7 indicates, the number of one-person, occupied units increased almost five times. The number of two-person occupied units more than doubled. In 1950, 37% of housing units were occupied by one or two people, and in 2000, almost 60% fell in this category.

**Chart 7.**

Massachusetts Household Size 1950-2000			
Household Size	1950	2000	% Change
1 person	115,334	684,345	493.4
2 persons	342,279	774,129	126.2
3 persons	304,680	400,166	31.3
4 persons	256,067	353,184	37.9
5 persons	149,306	154,831	3.7
6 or more persons	64,935	72,925	12.3
Total Units	1,232,601	2,439,580	97.9

### III. RECENT POPULATION TRENDS IN WORCESTER, THE REGION AND COMPARABLY SIZED COMMUNITIES IN THE NORTHEAST: 1990-2000

#### A. Total Population

##### *Worcester and the Region<sup>1</sup>*

During the last decade, the city of Worcester gained 1.7% in total population, growing from 169,759 to 172,648. By comparison, the surrounding region grew 7.1%. Thus, while the population decline that marked the 1950-1980 period was halted, Worcester grew at a considerably smaller rate than nearby communities.

##### *Worcester and Comparably Sized Cities in the Northeast*

While Hartford lost 13% of its population and Springfield lost 3% during the 1990's, as seen in Chart 8, Providence grew by 8% and Worcester grew by 1.7%. The nation as a whole, however, grew by more than 13% from 248,709,873 to 281,421,906. A limited survey of cities in the South and the West comparable in size to these Northeastern cities confirms the overall migration pattern towards those regions and away from the Northeast. For example, Greensboro, North Carolina, grew by 22.0% during the same ten-year period, while Tempe, Arizona increased by almost 12%, and Boise, Idaho, experienced a population gain of almost 48%.

**Chart 8.**

<b>WORCESTER and COMPARABLE CITIES: TOTAL POPULATION 1990-2000</b>			
<i>City</i>	<i>1990</i>	<i>2000</i>	<i>% Change</i>
Hartford	139,739	121,578	-13.0
Springfield	156,983	152,082	-3.1
<b>Worcester</b>	<b>169,759</b>	<b>172,648</b>	<b>1.7</b>
Providence	160,728	173,618	8.0
Tempe	141,865	158,625	11.8
Greensboro	183,521	223,891	22.0
Boise	125,738	185,787	47.8

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<sup>1</sup> For the purpose of this report, the “region” surrounding Worcester is defined as the geographical area of Worcester County minus the geographical area of the city of Worcester. The figures given for the “region” are calculated by taking the figures for Worcester County in its entirety and subtracting the figures for the city of Worcester.

## B. Population by Age

During the past decade, as can be seen in Chart 9, the population under 21 grew by 4.3% in Worcester and 6.8% in the region. The number in the category between 21 and 34 decreased by almost 14%. The dip in that age category is true for the region as well, following the lower birth rate during the 1970's. The population between 35 and 44 grew by almost 23%. The greatest increase was among those in the 45-54 category, which increased by almost 46% in Worcester and almost 90% in the region. These two categories together constitute the "baby boom" generation. The 55-64 category dropped by almost 9% in the City of Worcester while increasing by almost 12% in the region. Finally, those 65 and over declined by 10.6% in Worcester while increasing in the region by 5%. While the older population is growing in the region, it is declining in the City itself in both real numbers and as a percentage of the total population (as seen in Chart 10).

**Chart 9.**

WORCESTER and WORCESTER COUNTY: POPULATION BY AGE 1990-2000						
	WORCESTER			WORCESTER COUNTY		
	1990	2000	% Change	1990	2000	% Change
	<i>Number</i>	<i>Number</i>	<i>% Change</i>	<i>Number</i>	<i>Number</i>	<i>% Change</i>
Total Population	169,759	172,648	1.7	539,946	578,315	7.1
Under 21	49,915	52,062	4.3	159,259	170,054	6.8
21-34	44,625	38,491	-13.7	126,187	97,536	-22.7
35-44	20,817	25,578	22.9	86,590	105,266	21.6
45-54	13,502	19,711	46.0	54,266	102,867	89.6
55-64	13,613	12,421	-8.8	43,665	48,759	11.7
65 and over	27,287	24,389	-10.6	69,979	73,580	5.1

**Chart 10.**

Age Distribution of Total Population for Worcester and Worcester County 1990-2000								
	Worcester				Worcester County			
	1990		2000		1990		2000	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total Population	169,759	100.0	172,648	100.0	539,946	100.0	578,315	100.0
<b>Under21</b>	49,915	29.4	52,062	30.2	159,259	29.5	170,054	29.4
<b>21-34</b>	44,625	26.3	38,491	22.3	126,187	23.4	97,536	16.9
<b>35-44</b>	20,817	12.3	25,578	14.8	86,590	16.0	105,266	18.2
<b>45-54</b>	13,502	8.0	19,711	11.4	54,266	10.1	102,867	17.8
<b>55-64</b>	13,613	8.0	12,421	7.2	43,665	8.1	48,759	8.4
<b>65 and over</b>	27,287	16.1	24,389	14.1	69,979	13.0	73,580	12.7

## C. Minority Population

### *Worcester and the Region*

While the white population in Worcester declined by almost 10%, the City's minority population of Worcester increased over the past decade. (See Chart 11.) The African-American population increased by 55% from 7,669 to 11,892. The number of American Indian or Native Alaskan individuals increased from 540 to 769, or 42%. Those of Asian ancestry increased by 78.2% from 4,770 to 8,498. The total non-white population increased by 80% in the city of Worcester and by 75% in the surrounding region.

**Chart 11.**

Change in Minority Population in Worcester and Worcester County 1990-2000						
	Worcester			Worcester County		
	1990	2000	% Change	1990	2000	% Change
Total Population	169,759	172,648	1.7	539,945	578,315	7.1
White	147,827	133,124	-9.9	517,941	539,791	4.2
Nonwhite	21,932	39,524	80.2	22,005	38,524	75.1
Black or African Am.	7,669	11,892	55.1	7,427	8,606	15.9
*AIAN	540	769	42.4	906	1,127	24.2
**API	4,770	8,498	78.2	6,669	11,479	72.1
Two or more Races	NA	5,861	NA	NA	7,779	NA
Some Other Race	8,953	12,504	39.7	7,003	9,533	36.1
Hispanic or Latino (any race)	16,258	26,155	60.9	16,682	24,709	48.1

\* American Indian or Native Alaskan

\*\*Asian or other Pacific Islander

It should also be noted that 12,500 people in Worcester identified themselves as “some other race,”<sup>2</sup> while 9,500 people in the region identified themselves that way. For the first time the census included a category of “two or more races,” and almost 5,900 people in Worcester identified themselves that way, as did almost 7,800 people in the surrounding region.<sup>3</sup> The number of Hispanics or Latinos (of any race) increased from

<sup>2</sup> Respondents to the "Some Other Race" category provided write-in entries such as multiracial, mixed, interracial, a Hispanic or Latino group. In the 2000 Census, about 43% of Hispanics or Latinos classified themselves as "Some other Race."

<sup>3</sup> Since so many people identify themselves as multi-racial and multi-ethnic, and there is no "scientific" definition of race, one may legitimately ask why the Census Bureau includes these questions. In fact a number of commentaries have suggested that the Census Bureau stop counting by race and ethnicity. See, for example, Jeff Jacoby's two part series in the *Boston Globe*, "Who's White? Who's Latino? Who Cares," July 5, 2001, p.A9; "Rise of the Blended American," July 9, 2001 p. A11. According to the Census Bureau's information release, these data are needed to verify compliance with state and Federal laws, such



16,258 to 26,155, or almost 61%, and they now constitute about 15% of Worcester’s total population. (Latinos now represent 12.5% of the U.S. population.) Latinos increased by 48% in the region, from 16,682 to 24,709 and now constitute 4.2% of its population. According to the 2000 census, Worcester’s population is 22.9% minority (which includes all non-whites plus Hispanics) compared with 7.3% in the region. The minority population of Springfield is almost 44%; Providence is almost 49% minority, and Hartford is 72% minority.

**D. Housing Data: 1990-2000**

*Worcester and the Region*

Chart 12 shows that in the decade 1990 -2000, there was an increase in the total number of occupied housing units in both the city of Worcester and the surrounding region. The 10.5% gain experienced by the region was more than double that of the city of Worcester, where the number of occupied units rose 4.9% during the same period. The number of owner-occupied housing units rose by 5.1% in Worcester, while the surrounding communities experienced a 16 % gain. Renter-occupied units increased by 4.8% in the city, while the region recorded a 0.7% decline in this category.

**Chart 12.**

Housing Occupancy for Worcester and Worcester County 1990-2000						
	Worcester			Worcester County		
	1990	2000	% Change	1990	2000	% Change
Total Units	69,336	70,723	2.0	210,092	227,436	8.3
Occupied	63,884	67,028	4.9	196,269	216,899	10.5
Owner-Occupied	27,656	29,054	5.1	131,974	153,050	16.0
Renter-Occupied	36,228	37,974	4.8	64,295	63,849	-0.7
Vacant	5,452	3,695	-32.2	13,823	10,537	-23.8

As in the overall 1950-2000 period, there was a rise during the past decade in the number of people living alone in both the city and surrounding communities. As noted in Chart 13, the number of units occupied by one person increased by 15.3% in Worcester, and

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as identifying minority language groups that require voting materials in their own language, assessing the fairness of employment practices, as mandated by the Civil Rights Act, and determining whether financial institutions meet the credit needs of minorities in low-and-moderate income areas. According to Census Bureau information, the question on Hispanic origin is the only question on ethnicity collected on all census forms. These data are used, for example, to ensure enforcement of bilingual election rules under the Voting Rights Act, to monitor and enforce equal employment opportunities under the Civil Rights Act, and to identify segments of the population who may not be getting needed medical services under the Public Health Service Act.

21% in the region. The city of Worcester has a higher proportion of its units occupied by one person than does the region (33 % versus 24 %).

While the percentage of housing units occupied by two people also increased in the communities surrounding Worcester during the last decade, this number has declined in the City itself. As shown in Chart 13, between 1990 and 2000, the number of two-person occupied units in the surrounding region increased from 61,875 to 70,124 – a growth of 13.3%. During the same period, the city of Worcester experienced a very slight increase in two-person occupied units, from 19,777 to 19,800, or 0.1%. In Worcester, there was an 8.5% increase in the number of housing units occupied by 6 or more people. This gain is nearly double the 4.7% increase in this group in the region.

**Chart 13.**

Persons per Housing Unit for Worcester and Worcester County 1990-2000						
	Worcester			Worcester County		
	1990	2000	% Change	1990	2000	% Change
Total Occupied Units	63,884	67,028	4.9	196,269	216,889	10.5
1 person	19,199	22,128	15.3	43,089	52,281	21.3
2 persons	19,777	19,800	0.1	61,875	70,124	13.3
3 persons	10,613	10,771	1.5	36,149	37,050	2.5
4 persons	8,293	8,102	-2.3	34,817	36,220	4.0
5 persons	3,814	3,853	1.0	14,334	14,939	4.2
6 persons or more	2,188	2,374	8.5	6,005	6,285	4.7

### ***Worcester and Comparably Sized Cities***

Chart 14 indicates that both Hartford and Springfield suffered losses in total housing units<sup>4</sup> and the percentage occupied during the decade. Chart 15 (on the following page) shows a sharp increase in the percent vacant in the two cities. The situation in Providence was similar to that in Worcester, with an increase in total occupied housing units and decline in the vacancy rate, all indicating a growing demand for housing.

**Chart 14.**

% Change in Occupancy Rates for Worcester and Comparably Sized Cities 1990-2000				
	Hartford	Springfield	Worcester	Providence
Total Units	-9.7	-0.2	<b>2.0</b>	1.7
Occupied	-12.6	-1.1	<b>4.9</b>	5.9
Vacant	22.1	13.8	<b>-32.2</b>	-30.0

<sup>4</sup> According to Census Bureau officials, loss of housing units means either that those units were classified as uninhabitable or else they were demolished.

**Chart 15.**

<b>WORCESTER AND COMPARABLE CITIES: VACANCY RATES 1990-2000</b>			
<i>City</i>	<i>1990</i>	<i>2000</i>	<i>% Change</i>
Springfield	5.8	6.6	13.8
Hartford	8.3	11.2	34.9
Providence	11.8	8.1	-31.4
<b>Worcester</b>	<b>7.9</b>	<b>5.2</b>	<b>-34.2</b>

Based on data in Chart 16, both owner-occupied and renter-occupied units increased by about 5% in Worcester during the last decade. Homeownership grew slightly in Providence and Springfield, and declined by 9% in Hartford.

**Chart 16.**

<b>Percent Change in Owner and Renter Occupied Units for Worcester and Comparably Sized Cities 1990-2000</b>				
	<i>Hartford</i>	<i>Springfield</i>	<i>Worcester</i>	<i>Providence</i>
Total Occupied Units	-12.6	-1.1	4.9	5.9
Owner-occupied	-9.0	-0.1	5.1	1.4
Renter-occupied	-13.7	-2.1	4.8	8.5

#### **IV. QUESTIONS FOR CONSIDERATION**

The 2000 Census data on demographics and housing raise a number of questions on which the community should reflect. Among those questions are the following:

- Given the substantial increase in the minority population making Worcester and the region more diverse both racially and ethnically, how can people of increasingly varied backgrounds be best integrated into the community?
- Given that the current wave of immigrants to this area may not be composed primarily of native English speakers, how can we ensure that they learn the language that will enable them to partake of the opportunities available here? In all likelihood, the voters of Massachusetts will be asked to consider a referendum next year requiring a one-year English immersion program for non-English speaking youngsters to replace the current bilingual education program in which many youngsters spend three years or more learning English while maintaining fluency in their native tongue and familiarity with their native culture. What do research findings suggest are the best ways for both youngsters and adults to learn English? Do public schools have any obligation to help maintain immigrant native language and culture?

- What reasons underlie the decline in the elderly population in Worcester during the last decade when that age group is growing in the region and in the nation as a whole? Is this decline likely to continue? If the elderly population is retiring elsewhere, what are the implications for recently expanded senior programs and senior citizen housing in Worcester? What are the implications for Worcester's economy?
- What reasons explain the decline in the population range 55-64? Since most of this population is presumably gainfully employed, why have they left the city? Have they remained in the region? Will the same pattern hold for the next decade when those aged 55-64 will be the "baby boom" population? What impact will that loss have on businesses and the housing market in Worcester?
- The Census reported almost 3,700 vacant units. What do we know about these units? How many of these units are available for ownership or rental? This information is critical given the housing shortage in the Commonwealth. The City administration's plan to inventory these units should enable us to access this information. Are there incentives needed to encourage landlords to put their units on line or is the market strong enough that none is necessary? For example, should the State Legislature approve a program of Tax Increment Financing (TIFs) to provide tax abatements for rehabilitating or building residential units? Given the huge increase in the number of one-person households especially, do we have enough smaller units to meet the needs of these small households?

These questions and others provide an opportunity for the citizens of Worcester and the surrounding region to engage in an open dialogue about future directions of our communal life.

**UPCOMING RESEARCH BUREAU EVENTS:**

**Forum**

**Round Four: Understanding and Interpreting Results of Statewide Testing (MCAS)**

**Speakers:**

**Senator Robert Antonioni, Senate Chairman, Education, Arts and Humanities**

**James Peyser, Chairman, Massachusetts Board of Education**

**David Driscoll, Massachusetts Commissioner of Education**

**James Caradonio, Superintendent, Worcester Public Schools**

**Moderator:**

**Roberta R. Schaefer, Executive Director, Worcester Regional Research Bureau,  
Massachusetts Board of Education**

**Friday, October 19, 2001**

**7:45 a.m. - 9:15 a.m.**

**Worcester State College**

**Science & Technology Auditorium**

**Kaylan Ghosh Science Building**

**Forum**

**Health Insurance: Costs and Benefits**

**Guest Speaker:**

**Kate Sullivan, Director, Health Care Policy, U.S. Chamber of Commerce**

**Friday, November 16, 2001**

**11:45 a.m. - 1:30 p.m.**

**Mechanics Hall**