

Naugatuck Valley Regional Profile 2020

A Report by
The Naugatuck Valley
Council of Governments

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NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS



NAUGATUCK VALLEY COUNCIL of GOVERNMENTS

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Data Disclaimer

Several tables and figures in this report compare data from the 2014-2018 American Community Survey (ACS) five-year estimates to the 2000 Census. Beginning in 2005, the ACS replaced the long-form census as the source for detailed socioeconomic and housing data. The first complete ACS data set covered the years 2005-2009. The 2014-2018 ACS is a five-year estimate where a small percentage of all households are sampled each year. ACS estimates represent an average over the course of five years and are not equivalent to the 100 percent count data from the 2010 census. The ACS five-year estimates are not optimal for analyzing year to year trends because four of the five years of samples are reused in the next year's estimates. One-year and three-year ACS data are only available for larger municipalities.

The ACS surveys approximately 3 million households per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. The long-form 2000 Census was given to approximately 16% of households. Both data sets used samples to calculate estimates for the entire population. The differences in methodology between the long-form 2000 Census and the 2014-2018 ACS make their comparisons difficult. However, because of the lack of related data sets, they were compared in several tables and maps. Readers should take note that these comparisons can help show general trends, but may be inaccurate in providing specific numbers.

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Lock 12 Historic Park, Cheshire

1. Introduction

The following chapters present demographic, economic, and housing data for the Naugatuck Valley Region, a 19-town region in West Central Connecticut. Data comes from a variety of sources including the 2010 Decennial Census, the 2014-2018 American Community Survey (ACS), the Connecticut Department of Labor (DOL), and the Connecticut Department of Economic and Community Development (DECD).

Summary of Findings

This report examines past trends and provides an outlook for the future. The region's economic, housing, and population trends have been on the upswing since the 2007-2009 Great Recession.

The Naugatuck Valley has long benefitted from strong local and regional leadership, effective economic development organizations and a well-trained workforce. As of 2019, the unemployment rate has moved down to 4.2 %. Other factors noted in this report include the fact that despite volatility in the housing market over the last few years, the region remains more affordable than the state as a whole. In addition, this report does not factor the economic and social impacts of COVID-19, which devastated the region in March 2020.

In addition, it is important to note that the region is positioning itself well for years ahead. Local officials recognize that creating the conditions for sustainable, transit-dependent communities is key to stimu-

lating greater private investment. Such transportation improvements and creating sustainable growth around transit, as well as a Naugatuck River area revitalization, are in the works. The 27 miles of the Waterbury Branch Rail Line is a priority under the state's 30-year "Let's Go CT!" transportation initiative and key changes are underway to increase capacity and service offerings. These projects are designed to bring numerous quality of life and future economic development benefits.

In the near future, the region will be shaped by the retirement of the baby boomers. A surge in the elderly population will require a shift in the provision of services and access to affordable housing to meet this demand.

Figure 1a.

This report will examine the relationship between population, economic, and housing trends

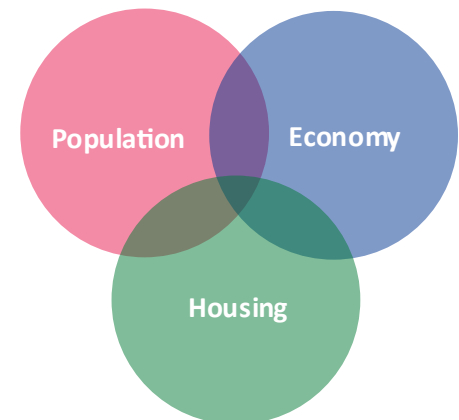
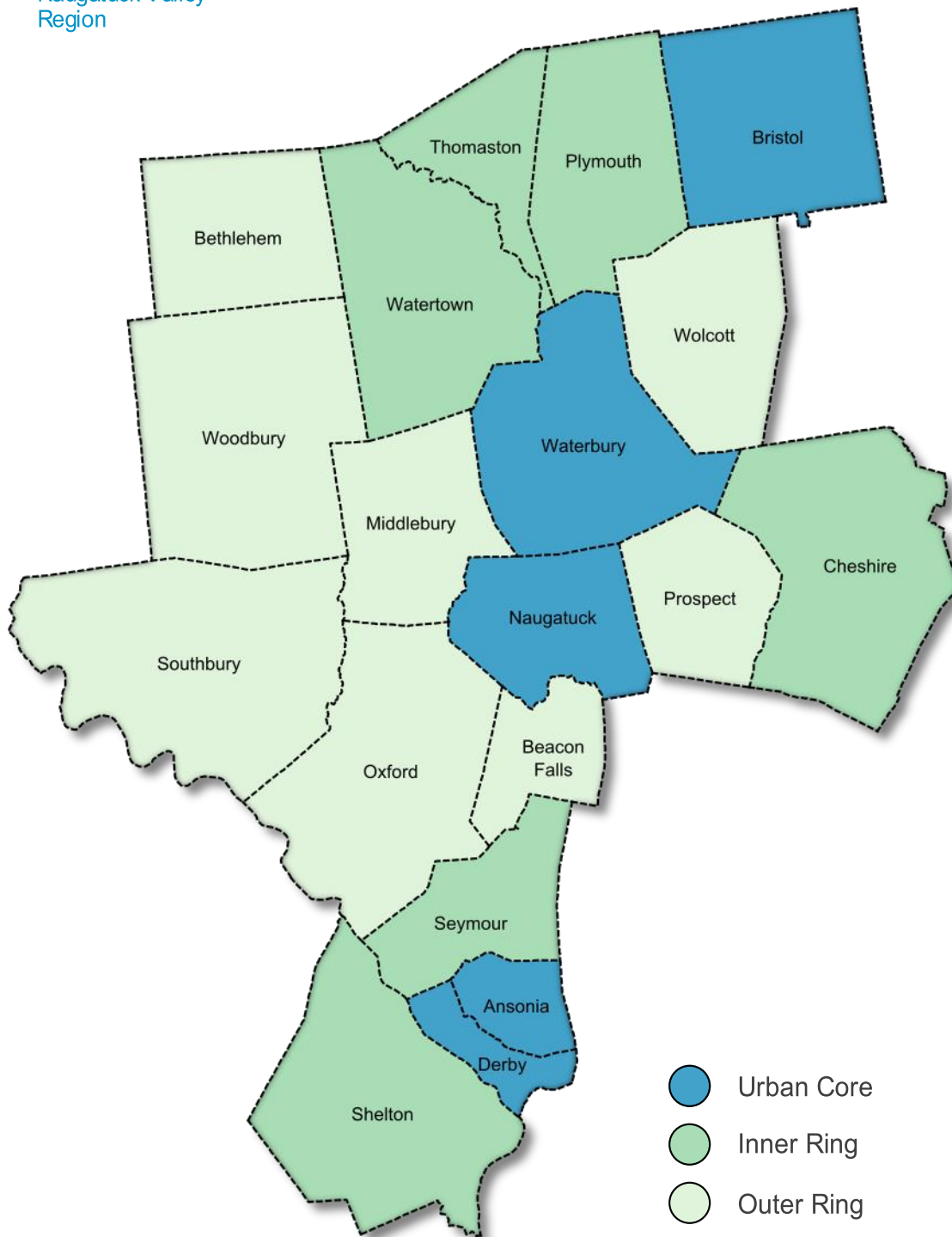


Figure 1b.
Composition of the
Naugatuck Valley
Region



Methodology is based on Data Haven's Community Well Being Index

Composition of the Region

While overall regional trends are informative, they fail to account for the differences that exist between municipalities, or even neighborhoods within a municipality. Each scale of analysis tells a different story, and this report will show data in a variety of scales in order to provide as complete an overview as possible.

This report presents data at regional, subregional, municipal, and neighborhood scales. In order to highlight key trends among similar municipalities, a three-level subregional classification was developed (Figure 1b). Municipalities

were classified as urban core, inner ring, or outer ring based on current and historic population, economic, and housing trends. Table 1a below highlights some of the differences that exist between the urban core, inner ring, and outer ring communities.

To supplement the regional and sub-regional scales, tables in the text and appendices present data for each municipality. Where applicable, neighborhood (block-group) level maps were created to highlight the differences that exist from neighborhood to neighborhood.

Table 1a.
Subregional
Population,
Economic, and
Housing Trends

	Region	Urban Core	Inner Ring	Outer Ring
Population 2018	446,048	231,917	128,122	86,009
Population Density per sq. mi.	1,058	2,769	888	444
Population Growth 2000-2018	+ 4.0%	+ 1.2%	+4.3%	+12.2%
Percent Minority 2018	29.3%	44.3%	14.8%	10.3%
Percent Over Age 65 2018	16.9%	14.4%	18.2%	21.4%
Median Household Income	\$71,738	\$54,134	\$89,233	\$93,740
Poverty Rate 2018	10.8%	16.6%	4.3%	4.6%
Percent with Bachelors Degree	30.4%	21.2%	38.7%	41.5%
Unemployment Rate 2019	4.2%	5.0%	3.5%	3.3%
Jobs 2019	162,010	76,333	60,999	24,678
Job Growth 2010-2019	7.5%	2.8%	14.6%	6.4%
Housing Growth 2000-2018	+7.4%	+1.4%	+12.8%	+19.0%
Average Household Size 2018	2.63	2.61	2.62	2.67
Percent Single-Family Homes	61.0%	48.0%	73.1%	78.3%
Homeownership Rate 2018	67.5%	53.9%	80.4%	85.7%
Median Home Value 2018	\$246,152	\$171,261	\$291,226	\$311,746

Urban Core

During the 19th century, the urban core emerged as a leading manufacturing center for brass, copper, clocks, watches, and rubber products. The urban core has high levels of racial and income diversity, high population density, good access to public transit, and plentiful affordable housing. The character of the urban core varies significantly from neighborhood to neighborhood. Most of the region's major institutions, such as hospitals and higher education, call the urban core home.



Main Street, Ansonia

Urban Core

The urban core is comprised of the region's historic manufacturing centers. They have the highest population density and most diverse populations.

Inner Ring

Inner ring communities contain a mix of urban and suburban characteristics. Smaller manufacturing centers such as Oakville, Terryville, and Shelton emerged in the 19th century, forming the historic cores of the inner ring municipalities. In the post World War II years, these communities became more suburban in character as urban core residents and young families moved in. Today, the population is highly educated and moderately diverse. In the last decade, the inner ring has seen job growth as companies leave the urban core to be closer to their workforce.



Congregational Church, Cheshire

Inner Ring

Inner ring communities contain a mix of urban and suburban characteristics.

Outer Ring

The traditionally rural outer ring has become more suburban in character over the last two decades. From 2000 to 2018, the outer ring population grew at 12.2%, far faster than the region, state, and nation. These towns have the lowest population densities, the highest incomes, and the highest proportion of elderly residents. With few local jobs, most outer ring residents commute to jobs in neighboring towns and cities.



Tranquility Farm, Middlebury

Outer Ring

Traditionally rural outer ring communities have seen explosive population growth over the last two decades.



2. Population and Demographic Trends

This chapter summarizes regional demographic trends such as population change, race and ethnicity, age, household structure, education, and income.

The major population and demographic trends shaping the region are:

- Population growth in the outer ring outpaced the rest of the region through 2010 but has since slowed and shifted to the inner ring.
- All municipalities are becoming more racially and ethnically diverse.
- In the next ten years, the region will see a large increase in retirees and a decline in school-aged population.
- Non-traditional households (non-married couples) are becoming more common.
- There is a large education and income gap between the urban core and surrounding municipalities.

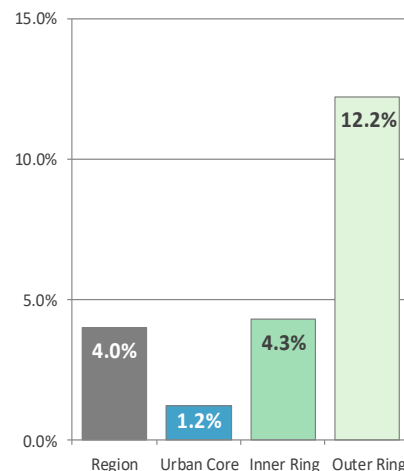
Population Growth

From 2000 to 2018, the region saw a modest 4.0% growth rate, adding 17,258 new residents. This was a faster growth rate than the 1990s, but much slower than the 1980s. About 60% of the population growth was due to natural increase (births minus deaths), while 40% was due to in-migration from outside the region. Demand for new single family homes in the early 2000s led to explosive growth in outer

ring municipalities, which grew 12.2% between 2000 and 2018. The remainder of the region grew at a slower rate, with a 4.3% increase in the inner ring and a 1.2% increase in the urban core.

Since 2010, population growth has stagnated as a result of the 2007 to 2009 recession. From 2007 to 2016, the number of births dropped by 14.4%. Many families have delayed having children due to economic uncertainty and rising student loan debt. The drop in new home construction since 2008 has prevented new residents from moving to the region, particularly in the urban core.

Figure 2a.
Population Growth in the Naugatuck Valley, by Location: 2000 to 2018



Immigration and Migration

While birth rates have fallen, immigration and migration have allowed the region's population to continue to grow at a modest rate. Just over 11% of the region's population is foreign born, with the largest groups hailing from Portugal, Poland, Italy, the Dominican Republic, and Jamaica. The region is also home to a large migrant population from Puerto Rico.

From 2000 to 2016, the region had a net gain of 3,983 residents through in-migration. While the outer ring experienced a natural decrease in population (more deaths than births), they added 10,963 residents through in-migration (people moving into the region). At the other end of the spectrum, the urban core had a large natural increase (more births than deaths) offset by a loss of 12,273 residents through out-migration. The inner ring saw a small natural increase and gained 5,293 residents through in-migration.

Population Projections

Population projections from the Connecticut State Data Center indicate that up to 2030, the region's population will continue to grow, but at a much slower rate than in the past. From 2030 to 2040, the region is projected to shrink by 1.2%, losing approximately 5,439 residents.

The urban core is projected to grow at the fastest rate, adding 5,938 residents between 2020 and 2040, a 2.5% increase. Waterbury, which has a much higher birth rate than the rest of the region, is projected to grow by 5.9%.

New home construction and in-migration will slow and limit population growth in the outer ring. Middlebury and Oxford are projected to be the two fastest-growing municipalities in the region.

In the inner ring, shrinking household size and a decrease in the population under 15 will limit growth. The population in the inner ring is expected to decline by 8.5% between 2020 and 2040. Communities such as Cheshire and Shelton are close to being "built out" and have little developable land to support new housing units.

While population projections are useful, they are unable to predict changes in the housing market and economy. The housing market will dictate where growth will occur, particularly for the inner and outer ring. Similarly, birth rates, migration, and immigration are closely tied to the economy. A growing economy generally sees higher population growth than a stagnant economy.

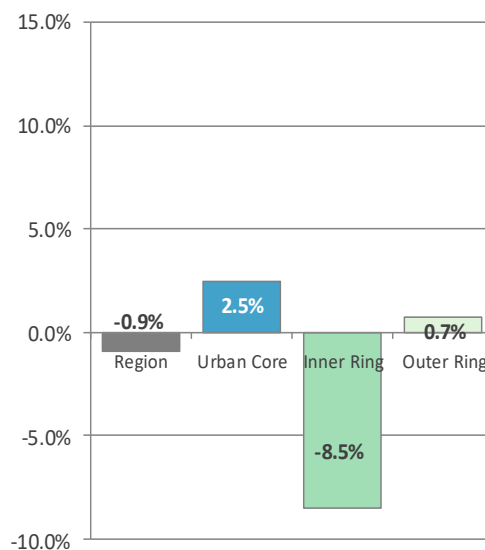


Figure 2b.
Projected Population Growth in the Naugatuck Valley, by Location: 2020 to 2040

Sources: Connecticut State Data Center, Population Projections by Municipality: 2020-2040

Race and Ethnicity

Immigration, migration, and higher birth rates among minority groups have made the region's population more diverse than ever before. As of 2018, 130,659 residents were of a minority race or ethnicity, making up 29.3% of the total. This is an increase from 2000, when just 16.9% of the population belonged to a minority group. From 2000 to 2018, the urban core experienced "white flight" as their non-Hispanic white populations declined by over 40,000. This coincided with rapid growth among Hispanics, African Americans, and Asians.

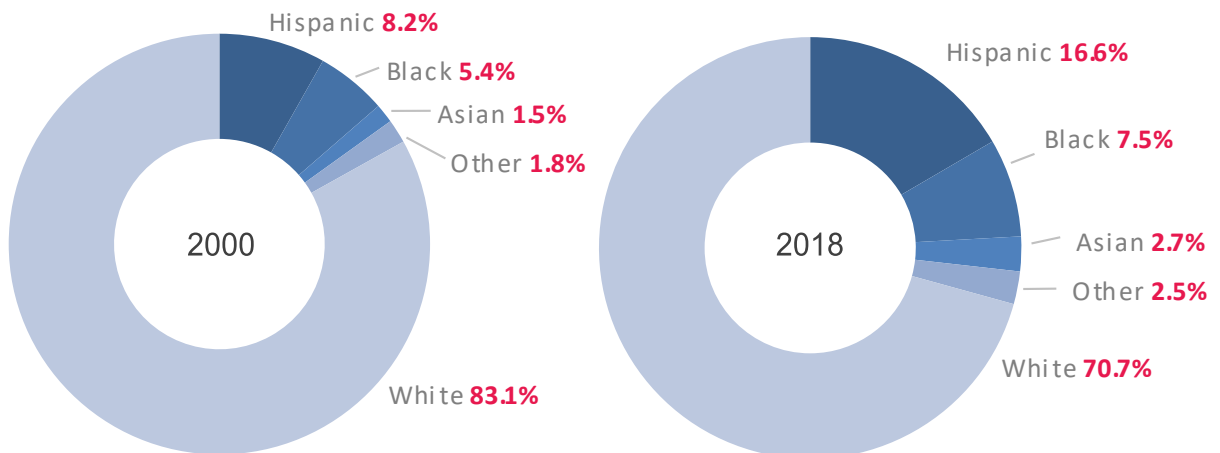
Waterbury is a minority-majority city, with 62.1% of its population belonging to a minority racial or ethnic group. Ansonia, Derby, Naugatuck, Seymour, and Bristol have the next highest minority populations. Outside of the urban core, less than 15% of the population belongs to a minority group, although this trend is changing. Between 2000 and 2018, inner ring and outer ring communities saw their minority

populations grow at rates of 105.8% and 174.5% respectively, exceeding the urban core growth rate of 71.3%.

Hispanics are the largest and fastest growing minority group in the region with a population of 73,941, a 110.8% increase from 2000. Hispanics now make up 16.6% of the population. A majority of Hispanics who live in the region are of Puerto Rican heritage, including nearly 25,000 who live in Waterbury. There was also sizable growth among African Americans, who make up 7.5% of the population. Asians, the second fastest growing minority group through 2000 to 2018 (88.9%), are more likely to live in the suburbs than the urban core. Figure 2c compares the racial and ethnic composition of the Naugatuck Valley in 2000 and 2018.

Figure 2c.

Race and Ethnicity in the Naugatuck Valley: 2000 and 2018



"Other" includes American Indian/Alaska Natives, Pacific Islanders, Some Other Race, and Multiracial persons. Black, Asian, Other, and White populations only include non-Hispanic persons.

Source: U.S. Census Bureau, 2000 U.S. Census, American Community Survey 5-Year Estimates: 2014-2018 DP05

Age

The region's population is aging. In 1990, the median age was 34.3. By 2000 it increased to 37.6, and by 2018 reached 41.5 years old. The urban core has the youngest median age at 37.4 years old while the outer ring is the oldest at 46.7 years old. From 2000 to 2018, the number of residents over the age of 65 increased by 20.3%, with the fastest growth in the inner ring (37.3%) and outer ring (52.7%). The urban core saw a decrease in elderly residents (-0.1%).

The aging trend will accelerate as baby boomers reach retirement age. The population over the age of 65 is projected to balloon from 76,343 in 2020 to over 89,451 by 2040.

The working-aged (age 15 to 64) population is expected to decline slightly through 2040. As the baby boomers age into retirement, millennials (born between 1980 and 2000) will make up

a greater portion of the region's workforce.

As of 2020, there are 77,356 children under the age of 15, making up 17.1% of the total. This age group is expected to decline to 75,456 by 2040. Inner ring and outer ring communities are projected to see their population under age 15 decrease.

The changing age structure of the region will shift the financial burdens of municipalities. Budgets will shift away from education and youth services towards elderly services such as health care, transportation, and recreation. This is particularly true in inner and outer ring communities, where a dramatic increase in elderly population will correspond with a decrease in school-aged population. Greater financial burdens will be placed on the working aged population, who will have to support the growing number of retirees.

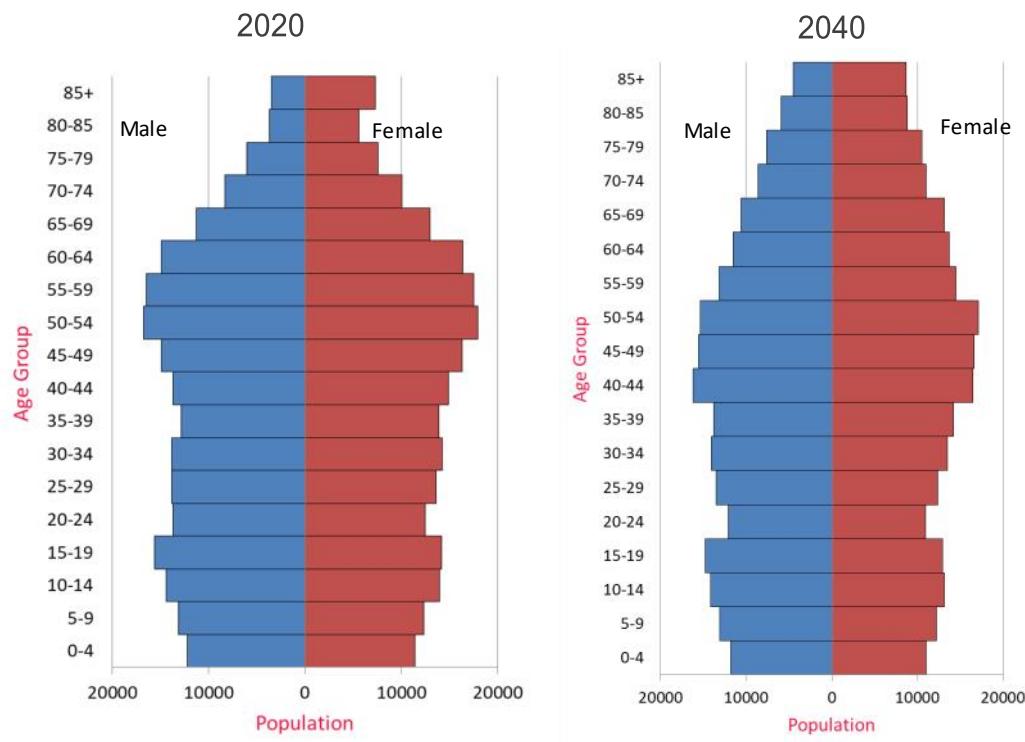


Figure 2d.
Population by
Age in the
Naugatuck
Valley, 2020
and 2040

Source: Connecticut State Data Center, Population Projections: 2020 –2040

Household and Family Structure

Household arrangements have changed as the average age of marriage increases, family sizes decrease, and life expectancy increases. For the first time in history, less than half of the region's households are made up of married couples. Persons living alone, cohabitating couples, married couples without children, and single parent households are becoming more prevalent.

Less than half of married couples have children age 18 and under. "Empty nesters" are becoming more common as the millennial generation ages, and many young couples have delayed having children in the last few years due to economic uncertainty.

Household structure in the urban core differs significantly from the inner and outer ring communities. Just 38.2% of urban core households are married couples compared to 56.1% in the inner ring and 59% in the outer ring. A disproportionate number of single-parent households are found in the urban core.

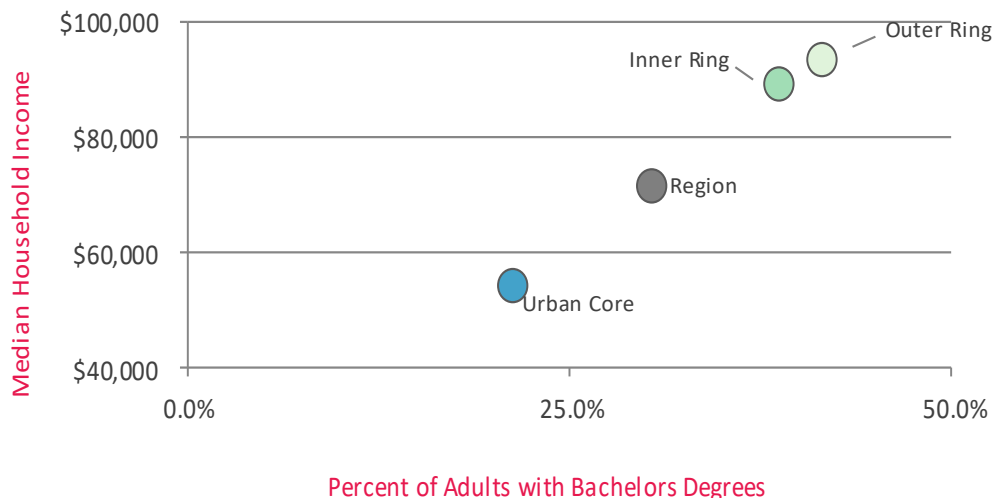
Education

As of 2018, 30.4% of the region's adults age 25 and over have a Bachelor's degree or higher. This compares to 30.9% of adults nationwide, and 38.4% statewide. There is a large discrepancy in educational attainment between the urban core and the remainder of the region. In the urban core, just 21.2% of the population age 25 and older has a Bachelor's degree or higher, compared to 38.7% in the inner ring, and 41.5% in the outer ring.

Since 2000, educational attainment has improved across all municipalities. The number of residents with at least a Bachelor's degree increased by 42.1%, with the fastest increase occurring in the outer ring. During the same period, the number of residents without a high school diploma dropped by over 36.5%.

Education is strongly correlated with income. Persons with a college degree have much higher incomes than high school graduates. Municipalities with a higher proportion of college graduates have higher incomes than less educated municipalities. Figure 2e below illustrates the relationship between education and income.

Figure 2e.
Educational
Attainment and
Household In-
come, by Loca-
tion 2018



Income and Poverty

There is a large income gap between the urban core and remainder of the region. From 2014 to 2018 estimates, median household income in the urban core was \$54,134 compared to \$89,233 in the inner ring and \$93,740 in the outer ring. Over a quarter of households in the urban core are low income (making less than \$25,000 per year) compared to 10.4% in the inner ring and 10.7% in the outer ring. On the opposite end of the income spectrum, over 40% of households in the inner and outer ring are high income (making \$100,000 or more per year) compared to less than 22% in the urban core.

The Great Recession negatively impacted household and family income throughout the region. In addition, the growing number of elderly persons puts additional financial strain on households (retirees have less income than working-aged persons). Since 1999, median household income declined in 17 out of 19 municipalities. The highest drops in household income

occurred in the urban core towns of Ansonia, Derby, and Waterbury. Woodbury also experienced a large drop. These three towns have a high percentage of single parent households.

The number of people in poverty increased by 50.7% from 2000 to 2018. In 2000, there were 31,412 persons living in poverty (7.5% of total). By 2018, it had increased to 47,343 (10.8% of total). Poverty increased at a moderate rate in the inner and outer ring municipalities and highest in the urban core. Waterbury, which has a poverty rate of 23%, is home to almost half of the region's impoverished.

Child poverty is a prevalent issue in the urban core, where 24.8% of children live below the poverty line. Ansonia, Derby and Waterbury have child poverty rates exceeding 23%.

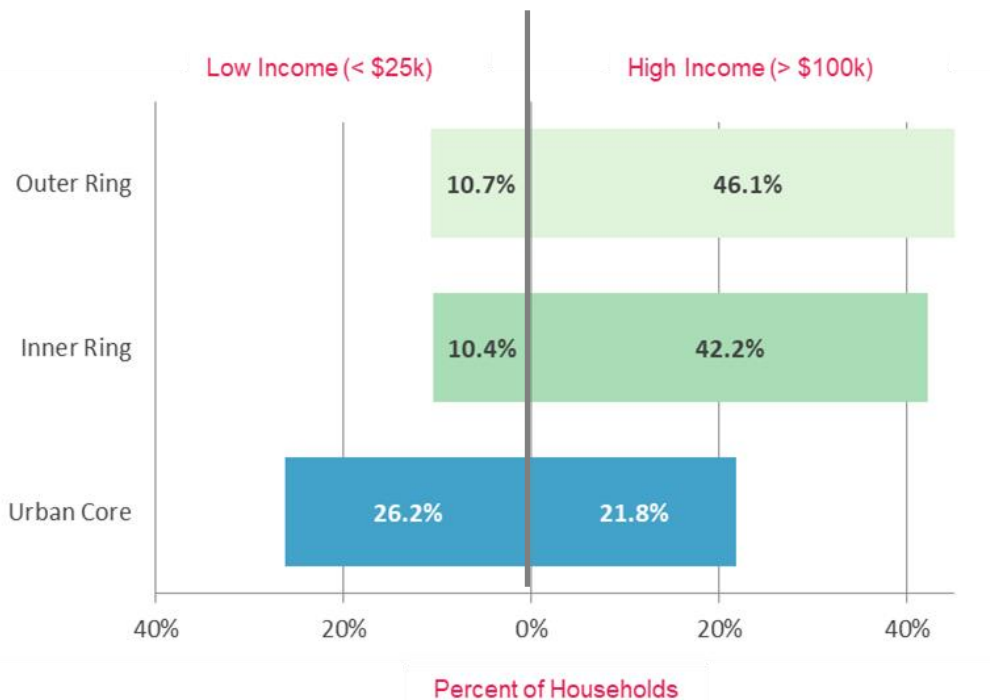


Figure 2f.
Percentage of Households that are Low Income and High Income, by Location, 2014 - 2018



3. Economic Trends

The Naugatuck Valley economy was adversely impacted by the Great Recession and COVID-19 pandemic, however data is not available to support this since this report only captures information from 2019. The major economic trends shaping the region up until 2019 are:

- Unemployment disproportionately affects young workers under the age of 25.
- As of 2019, the region has regained 97% of the number of jobs lost during the Great Recession.
- Jobs are suburbanizing. During the last ten years the inner ring saw job growth while the urban core lost jobs.
- Over half of Naugatuck Valley residents commute to jobs outside the region.

Labor Force

The labor force is made up of Naugatuck Valley residents over the age of 16 who are either employed, or are unemployed and looking for work. As of 2019, the region's labor force was 236,025, of which 226,087 were employed and 9,938 were unemployed.

From 2010 to 2013 the state and region experienced a labor force contraction, meaning that there were fewer

residents who were employed or looking for work. The labor force contraction can be attributed to stagnant job growth, unemployed workers dropping out of the labor force, and a growing number of residents hitting retirement age. In 2014 the labor force grew for the first time since 2009 and has remained steady. People who had difficulty finding work during the last few years are reentering the labor force as the job market improved.

Employment

As of 2019 there were 226,025 employed residents living in the region. This is only 4,980 more than the 2007 number when there were 221,045 employed residents. The number of employed residents decreased every year from 2008 to 2013 but has continued to rebound from 2014 to 2019.

Population projections indicate that a significant number of baby boomers are nearing retirement age. The number of working aged residents is projected to remain stable up to 2020 and decline thereafter as the last of the baby boomers retire. Attracting and retaining young workers will be necessary to replace the growing number of retirees.

Unemployment

From 2007 to 2010 the region saw the number of unemployed residents more than double from 11,954 to 24,656. The jump in unemployment was caused by both job losses and labor force growth. Unemployment has decreased each year since 2010. As of 2019, it stands at 9,938, or 4.2% of the labor force. The labor force contraction (unemployed persons that have stopped looking for work) is responsible for some of the drop in unemployment. Despite improvements over the last three years, the unemployment rate remains slightly above state and national averages. Figure 3a summarizes labor force, employment, and unemployment trends over the last 24 years.

Unemployment trends vary by location and age. As of 2019, unemployment is highest in the urban core communities of Waterbury (5.9%), Ansonia (5.3%),

and Derby (4.4%), and lowest in the inner ring community of Cheshire (2.5%) and the outer ring communities of Middlebury (3.0%), Oxford (3.1%), and Woodbury (3.2%).

Due to the collapse of the stock market from 2007 to 2009, many older workers have continued to work into retirement age. This trend, combined with the lack of new job creation, has led to a disproportionately high unemployment rate among young people. The unemployment rate for residents under the age of 25 is 14.5% compared to 7.2% for middle aged workers (age 25-44) and 4.7% for older workers (age 45 and older)*

*Source: ACS 2014-2018, B23001

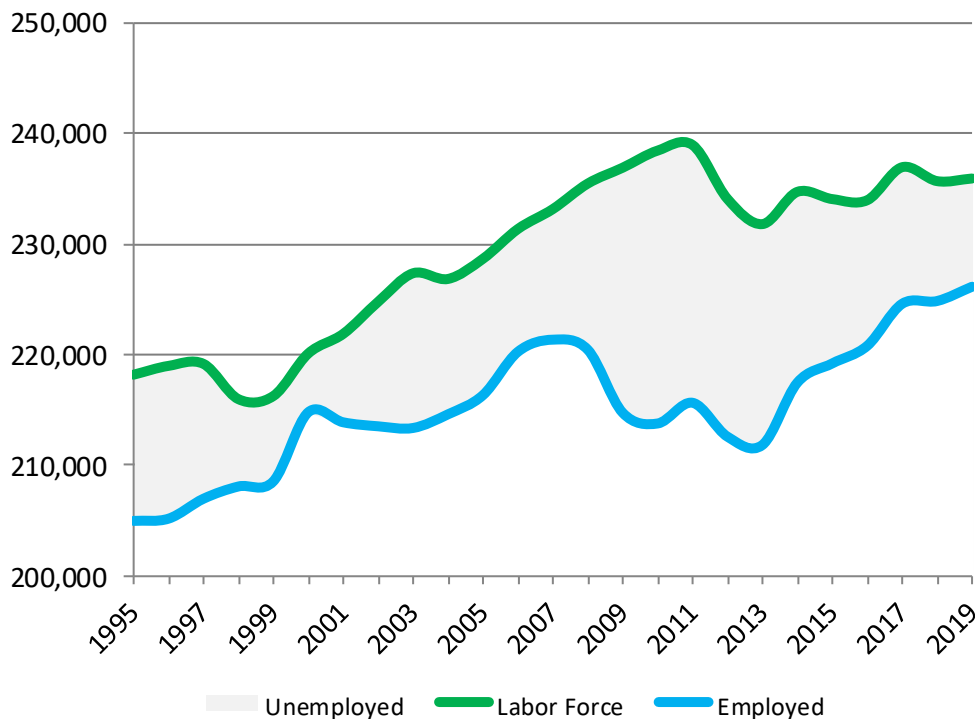


Figure 3a.
Labor Force,
Employment and
Unemployment in the
Naugatuck Valley:
1995-2019

Jobs

During the recession, the region experienced sharper job losses than the state and nation as a whole. From 2007 to 2011, 12,337 jobs were lost, a decline of 7.6%. The manufacturing, finance and insurance, and construction sectors experienced the sharpest job losses. Some sectors, such as health care and social assistance, and educational services, added jobs during the recession. These sectors have traditionally been “recession-proof.”

Since 2011 the economy has improved, adding over 11,980 jobs. As of 2019, the region has gained back 97% of the number of jobs that were lost during the recession. Comparatively, the state has gained back 147% of the jobs that were lost during the recession.

As of 2019 there are 162,010 jobs in the region. Despite job losses during the last ten years, Waterbury remains the job center of the region followed by Shelton, Bristol, and Cheshire.

As the population shifts to the suburbs, many employers have followed in order to be closer to their workforce. From 2004 to 2019, the urban core lost over 3,500 jobs while the inner ring

gained over 7,700 jobs, mostly in Shelton, and Cheshire. Bristol was the only urban core municipality to gain jobs (1,135). Outer ring towns with good highway access (such as Oxford and Middlebury) also saw job growth.

Over the last half century, the region has shifted from a manufacturing-oriented economy to a service-oriented one. Health care and social assistance is now the largest job sector followed by manufacturing (12.8%) and government (12.3%) which includes public school teachers. While much less prominent than in the past, manufacturing remains the second largest sector of the region’s economy, with over 20,000 jobs. A majority of manufacturing jobs are now located outside of the urban core.

Employment projections from the Connecticut Department of Labor for the Northwest Region of the State indicate that the health care and social assistance sector will drive job creation between 2016 and 2026, largely due to increased demand for health care by the baby boomers. Other sectors projected to add jobs up to 2026 are administrative and support and waste

Figure 3b.
ESPN in Bristol is the largest employer in the region, with 4,200 workers



management and remediation services, and construction, although the latter is largely dependent on the housing market.

Commuting

There is a large mismatch between the number of employed residents living in the region and the number of jobs in the region. There are enough jobs to employ just 72% of working residents. The result is a net export of over 63,000 workers each day to other regions, with many commuting to Hartford, New Haven, Bridgeport, Danbury, and lower Fairfield County.

Cheshire, Middlebury and Shelton are the only municipalities in the region that have more jobs than employed residents. The remaining municipalities have more employed residents than jobs and are net exporters of job commuters.

As of 2017, when the most recent commuting data was available, just 39% of employed Naugatuck Valley residents worked in the region. The remaining 61% commute to jobs outside of the region. Waterbury is the most popular commuting destination followed by

Bristol, Cheshire and Shelton. Outside of the region, the most popular destinations are Hartford, New Haven, Stratford and Danbury. Similarly, nearly half of the people who work in the Naugatuck Valley live outside of the region.

Wages

The average wage of workers in the region is \$57,878 which is above the national average of \$51,960, but below the state average of \$69,805. Since 2007, the region has seen wages decrease slightly (2.9%) compared to the state, which declined by 1.2%.

Average wages vary significantly from sector to sector. The Management of Companies and Enterprises has an average wage of over \$162,349, while the Accommodation and Food Services Sector has an average wage of just \$20,145. Table 3a below shows the highest and lowest wage sectors in the region.

Top 5 Highest Paying Sectors

Sector	Average Wage
Management of Companies and Enterprises	\$162,349
Information	\$132,262
Finance and Insurance	\$102,988
Utilities	\$99,503
Professional, Scientific, & Technical Services	\$90,970

Bottom 5 Lowest Paying Sectors

Sector	Average Wage
Accommodation and Food Services	\$20,145
Arts, Entertainment, and Recreation	\$23,070
Other Services	\$27,560
Retail Trade	\$32,446
Administrative & Waste Management	\$36,113

Table 3a.
Highest and Lowest Paying Sectors of the Naugatuck Valley Economy: 2019



4. Housing Trends

In recent years, the housing market has been shaped by the Great Recession and preceding housing bubble. The major housing trends shaping the region are:

- Multi family homes account for 30.6% of the total new construction in the region since 2011.
- Since peaking in 2005, new construction decreased 68% by 2017.
- Homes in the region are more affordable than the state as a whole.
- Most of the affordable housing in the region is found in the urban core.

New Construction

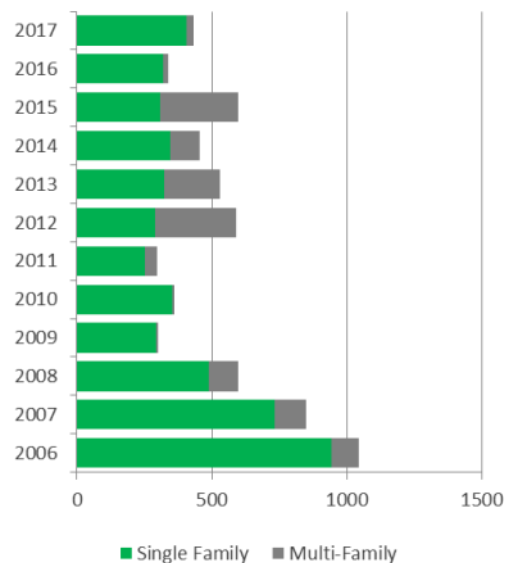
During the early 2000s the region experienced a building boom. New con-

struction peaked from 2002 to 2005 when over 5,000 housing units were built. The vast majority (85%) of new homes were single-family homes. Shelton and Oxford led the region in new construction.

In 2005 new home construction totaled 1,676 units, but fell to just 298 units in 2011 as the national housing bubble burst. New construction has remained well below its historic levels since then. The multi family market picked up pace in 2012 and 2013 due to apartment and condominium construction in Shelton and Bristol. In 2015 the inner ring added 224 multi family units with 152 in Shelton, 72 in Seymour, and 11 in Thomaston. In 2016 the multi family housing market stalled with only 17 units built in the region. Construction of new single family homes has remained somewhat stagnant.

Due to shrinking household sizes, housing has grown at a faster rate than the number of households.

Figure 4a.
Newly Constructed
Housing Units in the
Naugatuck Valley,
by Unit Size: 2006
to 2017



Housing Stock

As of 2018, the region has 188,106 housing units. Single-family homes comprise 60.9% of units. Outer ring communities such as Oxford, Bethlehem, and Middlebury are made up almost entirely of single-family homes. By contrast, a vast majority of the region's multi-family housing units are found in the urban core. However, in the last decade, a majority of the new multi-family units were built in the inner ring.

Homes in the inner and outer ring are larger and newer than their urban core counterparts. The median year of construction for the region is 1965. The urban core has the oldest housing stock (1963) followed by the inner ring (1970) and outer ring (1975). Suburban homes are also larger.

Home Ownership

As of 2018, 67.5% of households in the region live in an owner-occupied home. This is slightly higher than the 66.3% homeownership rate statewide. Outside the urban core, over 80% of households live in owner-occupied homes. Three-quarters of all rental units are located in the urban core.

Homeownership trends also vary by type of housing unit and income. Single family units are much more likely to be owner occupied (91.1%) than multi-family units (29.7%). High income households are more likely to own a home than low income households. Less than 31% of households that make under \$25,000 live in an owner-occupied unit compared to approximately 87% for households that make over \$100,000.



West End neighborhood, Bristol

Urban Core

Originally built to house factory workers, two and three family homes are commonly found throughout the urban core.



Katharine Matthies House, Seymour

Inner Ring

Containing a mix of both urban and suburban characteristics, the inner ring offers a variety of housing options.



Wolcott Green Historic District, Wolcott

Outer Ring

Since 1990, much of the new construction in the region has occurred in the outer ring. Single-family homes on large lots have been the predominant form of development.

Home Values

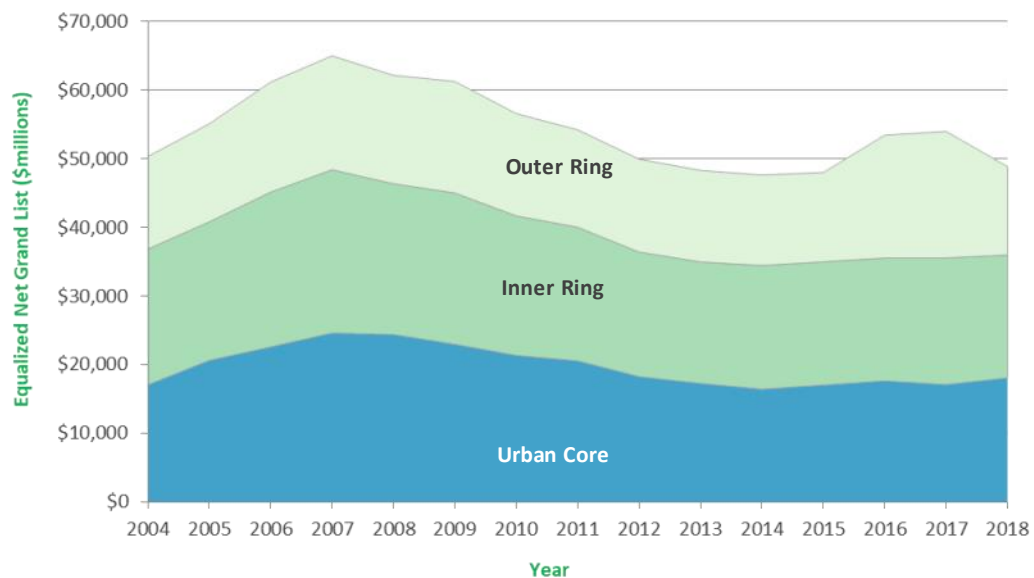
In keeping with national and state trends, the region saw rapid home value appreciation in the early 2000s. From 2003 to 2007, the equalized net grand list, or ENGL, (the total market value of all properties in the region) increased by 39.0%, or nearly \$18 billion. While the bulk of the increase was due to overvalued real estate, some of the increase was due to new construction. After peaking in 2007, the housing market began its subsequent collapse. From 2007 to 2018, the ENGL dropped by -24.8%, a loss of more than \$16 billion. The urban core saw the highest ENGL growth from 2003 to 2007 (41.6%) followed by the sharpest decline from 2007 to 2018 (-26.6%). Figure 4b shows changes in inflation adjusted ENGL from 2004 to 2018.

The drop in property values and municipal grand list value has led to fiscal challenges for municipalities, who have been forced to either raise property tax rates, cut services, or both. In addition, many homeowners have negative equity (their home is worth less than

their mortgage) leading to increases in foreclosure and home vacancy.

Despite volatility in the housing market over the last few years, the region remains more affordable than the state as a whole. The median home value for owner occupied units in the region is \$246,152, compared to \$272,700 statewide. Seven of the 19 municipalities in the region are more affordable than the statewide median. Homes are most affordable in the urban core (\$171,261) while the inner (\$291,226) and outer (\$311,746) rings have the most expensive homes.

Figure 4b.
Inflation Adjusted
Equalized Net
Grand List, by
Location: 2004 to
2018



Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2004-2018
All values are in 2018 dollars

Housing Costs

Monthly homeowner costs and monthly rent also provide insight into the region's affordability.

Median monthly homeowner costs range from a low of \$1,326 in Waterbury to \$1,910 in Oxford. Homeowners with a mortgage pay more than twice as much per month as homeowners without a mortgage. From 2000 to 2018, median monthly homeowner costs for homes with a mortgage have risen as much as 21%. Non-mortgaged homeowner costs increased at a faster rate than mortgage costs, suggesting that fuel prices, electricity rates, taxes, and insurance are increasing.

Renters pay less per month than homeowners. Median gross rents (lease amount plus utilities) range from a low of \$959 in Waterbury to \$1,547 in Southbury. Rent has not increased as fast as homeowner costs. In four outer ring towns inflation-adjusted gross rents actually decreased from 2000 to 2018.

Affordable Housing

The U.S. Census Bureau uses 30% of household income as a standard for measuring housing affordability. In order to be considered affordable, homeowners should pay 30% or less of their income towards housing. As of 2018, 35% of households pay 30% or more of their income towards housing. Renters (48.6%) are more likely to pay 30% or more of their income towards housing than homeowners (28.5%). More than half of urban core renters pay 30% or more of their income for housing.

Low income households may qualify for publicly assisted housing programs such as Section 8 vouchers, deed restrictions, and Connecticut Housing Finance Authority (CHFA) or Farmer's

Home Administration (FmHA) mortgages. Over 83% of publicly assisted housing units are found in the urban core, including more than half in the City of Waterbury.

Municipalities that have less than 10% affordable housing are subject to Connecticut General Statutes (CGS) Section 8-30g, which limits the conditions under which towns may deny applications for such developments. Ansonia (15.3%), Bristol (14.4%), Derby (11.4%), and Waterbury (21.8%) are the only municipalities that meet the 10% affordable housing threshold. The remaining municipalities have less than 10% affordable housing and are subject to CGS Section 8-30g.

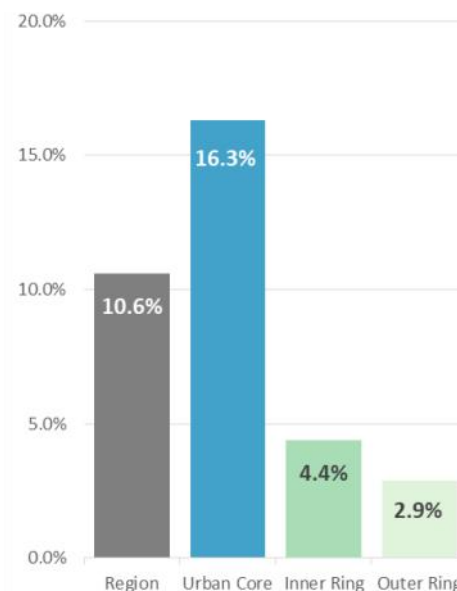


Figure 4c.
Percent of Housing
Units that are
Affordable, by
Location: 2018



Appendix A

Population and Demographic Trends

Tables and Maps

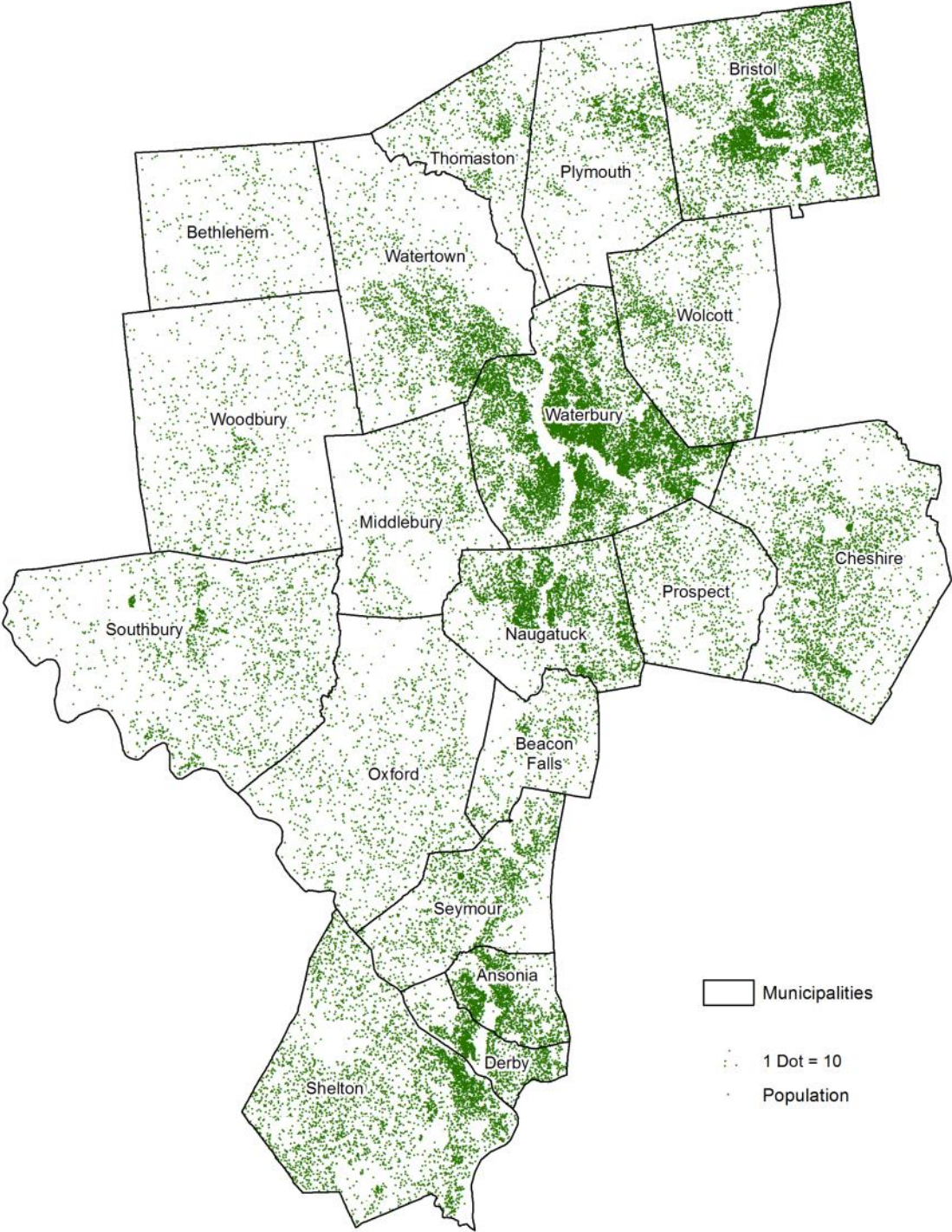
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Table A1.
Population Growth in the Naugatuck Valley, by Municipality: 2000-2018

Geography	Population			Percent Change	
	2018	2010	2000	2010-2018	2000-2010
■ Ansonia	18,860	19,249	18,554	-2.0%	3.7%
■ Beacon Falls	6,115	6,049	5,246	1.1%	15.3%
■ Bethlehem	3,452	3,607	3,422	-4.3%	5.4%
■ Bristol	60,308	60,477	60,062	-0.3%	0.7%
■ Cheshire	29,208	29,261	28,543	-0.2%	2.5%
■ Derby	12,596	12,902	12,391	-2.4%	4.1%
■ Middlebury	7,661	7,575	6,451	1.1%	17.4%
■ Naugatuck	31,481	31,862	30,989	-1.2%	2.8%
■ Oxford	13,022	12,683	9,821	2.7%	29.1%
■ Plymouth	11,782	12,213	11,634	-3.5%	5.0%
■ Prospect	9,736	9,405	8,707	3.5%	8.0%
■ Seymour	16,522	16,540	15,454	-0.1%	7.0%
■ Shelton	41,155	39,559	38,101	4.0%	3.8%
■ Southbury	19,754	19,904	18,567	-0.8%	7.2%
■ Thomaston	7,623	7,887	7,503	-3.3%	5.1%
■ Waterbury	108,672	110,366	107,271	-1.5%	2.9%
■ Watertown	21,832	22,514	21,661	-3.0%	3.9%
■ Wolcott	16,652	16,680	15,215	-0.2%	9.6%
■ Woodbury	9,617	9,975	9,198	-3.6%	8.4%
Region Total	446,048	448,708	428,790	-0.6%	4.6%
Urban Core	231,917	234,856	229,267	-1.3%	2.4%
Inner Ring	128,122	127,974	122,896	0.1%	4.1%
Outer Ring	86,009	85,878	76,627	0.2%	12.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018 (B01003), 2010 U.S. Census, 2000 U.S. Census

Figure A1.
Population in the Naugatuck Valley, by Census Block: 2010



Source: U.S. Census Bureau, 2010 U.S. Census, SF1

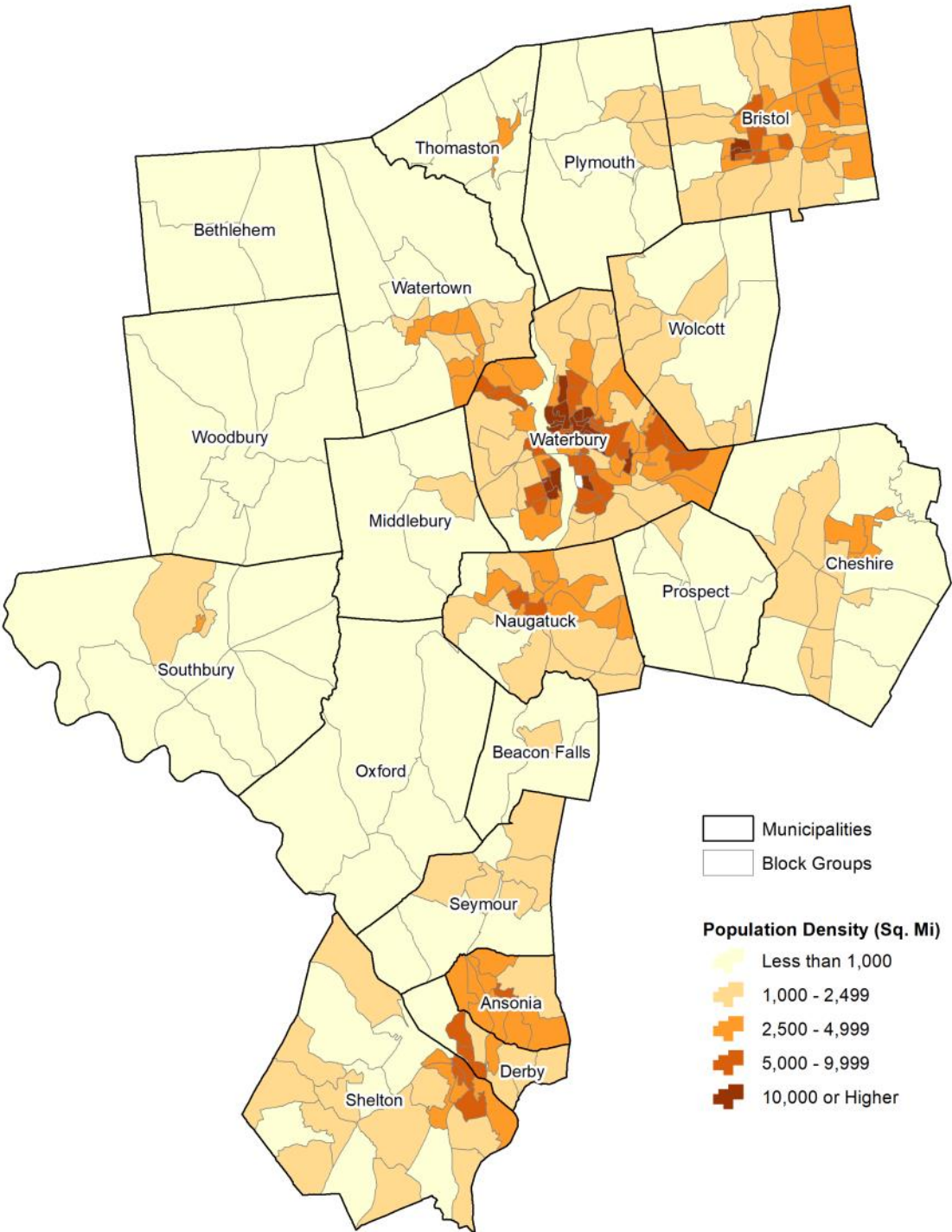
Table A2.

Population Density in the Naugatuck Valley, by Municipality: 2000-2018

Geography	Land Area (Sq. Mi.)				% Change 2000-2018
		2018	2010	2000	
■ Ansonia	6.2	3,048	3,111	2,999	1.6%
■ Beacon Falls	9.8	625	618	536	16.6%
■ Bethlehem	19.7	176	183	174	0.9%
■ Bristol	26.8	2,249	2,255	2,240	0.4%
■ Cheshire	33.4	875	877	856	2.3%
■ Derby	5.4	2,330	2,387	2,292	1.7%
■ Middlebury	18.4	415	411	350	18.8%
■ Naugatuck	16.4	1,920	1,943	1,890	1.6%
■ Oxford	33.3	391	380	295	32.6%
■ Plymouth	22.3	527	547	521	1.3%
■ Prospect	14.5	673	650	602	11.8%
■ Seymour	15.0	1,103	1,104	1,032	6.9%
■ Shelton	31.9	1,290	1,240	1,194	8.0%
■ Southbury	40.1	493	497	463	6.4%
■ Thomaston	12.2	625	646	615	1.6%
■ Waterbury	28.9	3,755	3,813	3,706	1.3%
■ Watertown	29.5	740	763	734	0.8%
■ Wolcott	21.1	789	791	721	9.4%
■ Woodbury	36.6	262	272	251	4.6%
Region Total	421.5	1,058	1,064	1,017	4.0%
Urban Core	83.7	2,769	2,804	2,738	1.2%
Inner Ring	144.3	888	887	852	4.3%
Outer Ring	193.5	444	444	396	12.2%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018 (B01003), 2010 U.S. Census, 2000 U.S. Census

Figure A2.
Population Density in the Naugatuck Valley, by Census Block Group: 2014-2018



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B01003

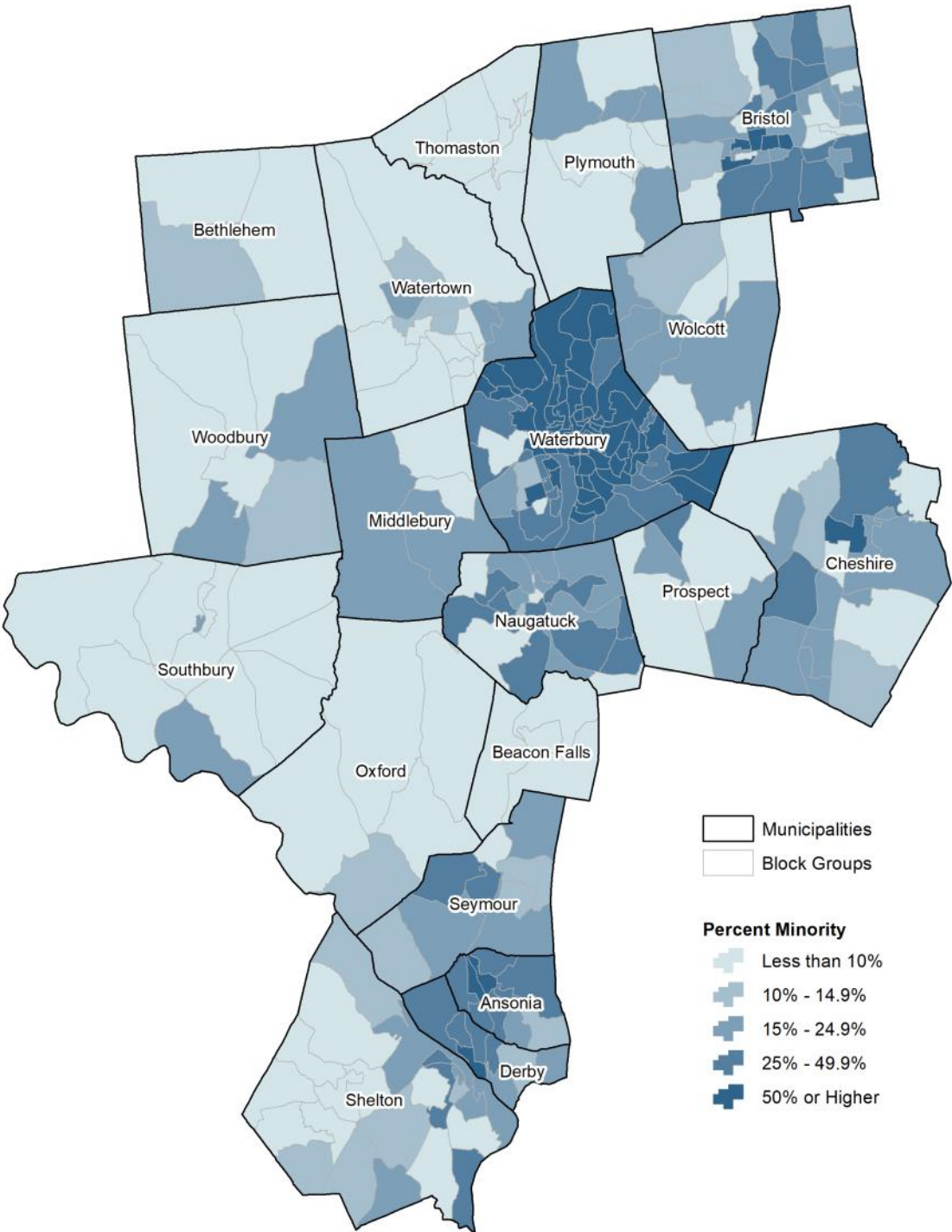
Table A3.
Race and Ethnicity in the Naugatuck Valley, by Municipality: 2018

Geography	Non Hispanic				Hispanic or Latino	Percent Minority
	White	Black	Asian	Other		
■ Ansonia	11,540	2,330	300	363	4,327	38.8%
■ Beacon Falls	5,746	113	42	40	174	6.0%
■ Bethlehem	3,240	34	68	79	31	6.1%
■ Bristol	44,820	2,806	1,163	1,574	9,945	25.7%
■ Cheshire	23,518	1,376	2,234	873	1,207	19.5%
■ Derby	8,362	628	369	317	2,920	33.6%
■ Middlebury	6,640	66	353	145	457	13.3%
■ Naugatuck	23,162	2,421	968	1,375	3,555	26.4%
■ Oxford	11,860	447	117	67	531	8.9%
■ Plymouth	10,396	241	17	416	712	11.8%
■ Prospect	8,566	515	26	145	484	12.0%
■ Seymour	13,077	391	248	157	2,649	20.9%
■ Shelton	34,996	643	1,735	431	3,350	15.0%
■ Southbury	17,863	245	526	219	901	9.6%
■ Thomaston	7,297	39	29	38	220	4.3%
■ Waterbury	41,211	20,444	2,617	4,462	39,938	62.1%
■ Watertown	19,866	428	374	173	991	9.0%
■ Wolcott	14,636	468	246	220	1,082	12.1%
■ Woodbury	8,593	36	433	88	467	10.6%
Region Total	315,389	33,671	11,865	11,182	73,941	29.3%
Urban Core	129,095	28,629	5,417	8,091	60,685	44.3%
Inner Ring	109,150	3,118	4,637	2,088	9,129	14.8%
Outer Ring	77,144	1,924	1,811	1,003	4,127	10.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018 DP5

Note: "Other" category includes Pacific Islander, American Indian/Alaska Natives, Other, or 2 or more races
 Minority population includes Black, Asian, Other, and Hispanic populations

Figure A3.
Minority Population in the Naugatuck Valley, by Block Group: 2014-2018



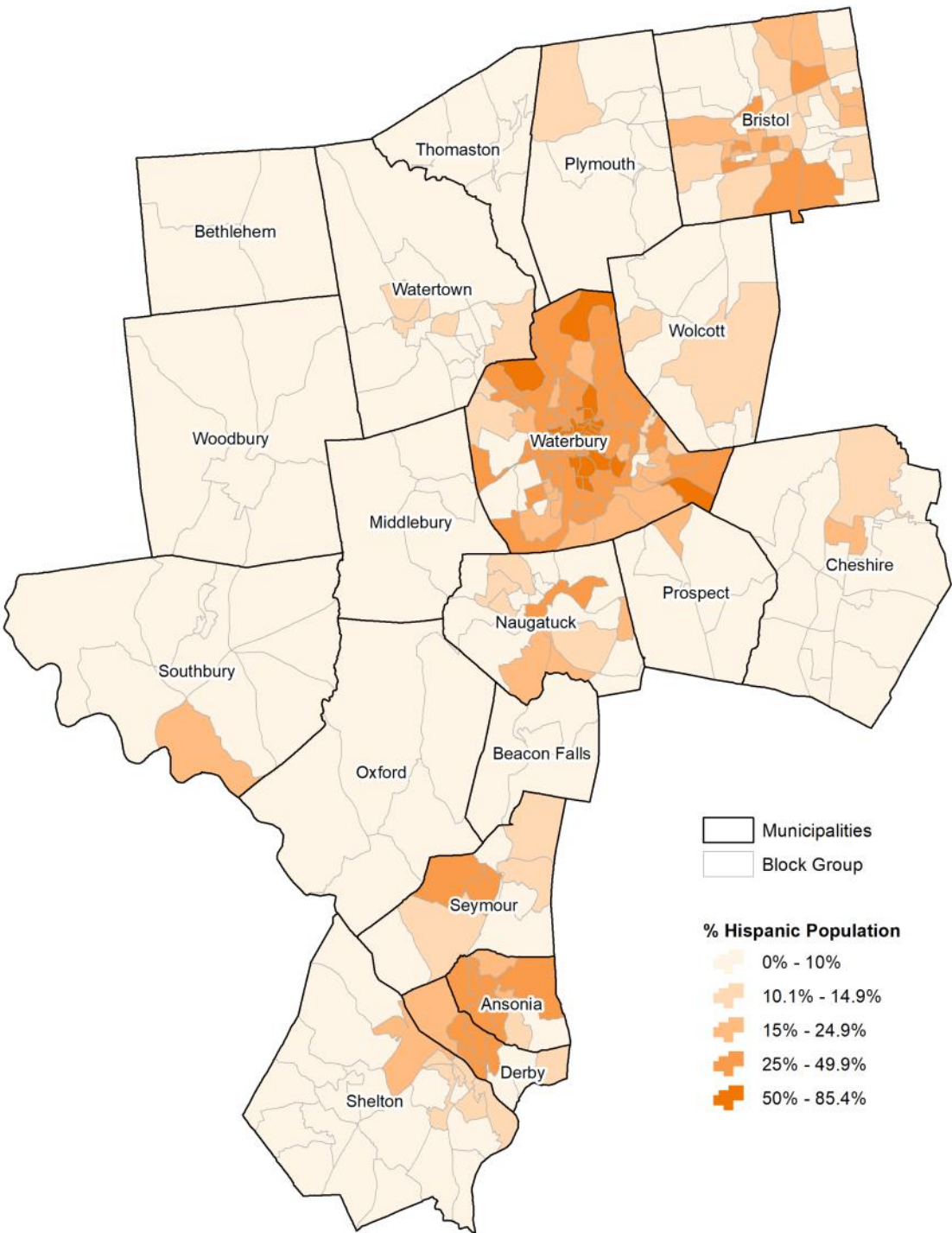
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B03002
Note: Minority population includes Black, Asian, Other, and Hispanic populations

Table A4.
Hispanic Population in the Naugatuck Valley, by Municipality: 2000-2018

Geography	Number			Percent of Total			% Change 2000-2018
	2018	2010	2000	2018	2010	2000	
■ Ansonia	4,327	3,212	1,376	22.9%	16.7%	7.4%	214.5%
■ Beacon Falls	174	300	112	2.8%	5.0%	2.1%	55.4%
■ Bethlehem	31	61	22	0.9%	1.7%	0.6%	40.9%
■ Bristol	9,945	5,829	3,166	16.5%	9.6%	5.3%	214.1%
■ Cheshire	1,207	1,375	1,097	4.1%	4.7%	3.8%	10.0%
■ Derby	2,920	1,830	950	23.2%	14.2%	7.7%	207.4%
■ Middlebury	457	208	79	6.0%	2.7%	1.2%	478.5%
■ Naugatuck	3,555	2,929	1,386	11.3%	9.2%	4.5%	156.5%
■ Oxford	531	468	180	4.1%	3.7%	1.8%	195.0%
■ Plymouth	712	370	147	6.0%	3.0%	1.3%	384.4%
■ Prospect	484	312	168	5.0%	3.3%	1.9%	188.1%
■ Seymour	2,649	1,064	470	16.0%	6.4%	3.0%	463.6%
■ Shelton	3,350	2,353	1,326	8.1%	5.9%	3.5%	152.6%
■ Southbury	901	523	296	4.6%	2.6%	1.6%	204.4%
■ Thomaston	220	202	109	2.9%	2.6%	1.5%	101.8%
■ Waterbury	39,938	34,446	23,354	36.8%	31.2%	21.8%	71.0%
■ Watertown	991	838	406	4.5%	3.7%	1.9%	144.1%
■ Wolcott	1,082	611	273	6.5%	3.7%	1.8%	296.3%
■ Woodbury	467	245	152	4.9%	2.5%	1.7%	207.2%
Region Total	73,941	57,176	35,069	16.6%	12.7%	8.2%	110.8%
Urban Core	60,685	48,246	30,232	26.2%	20.5%	13.2%	100.7%
Inner Ring	9,129	6,202	3,555	7.1%	4.8%	2.9%	156.8%
Outer Ring	4,127	2,728	1,282	4.8%	3.2%	1.7%	221.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018 DP05; U.S. Census, 2000, 2010

Figure A4.
Hispanic Population in the Naugatuck Valley, by Block Group: 2014-2018



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B03002

Table A5.
Age Distribution in the Naugatuck Valley, by Municipality: 2018

Geography	Total Population	Age Group						
		Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	Over 64 Years
■ Ansonia	18,860	598	3,397	1,634	2,317	2,690	5,188	3,036
■ Beacon Falls	6,115	298	1,082	553	526	564	2,025	1,067
■ Bethlehem	3,452	139	543	203	365	392	1,175	635
■ Bristol	60,308	3,063	9,579	5,072	8,513	7,480	17,069	9,532
■ Cheshire	29,208	1,161	4,427	2,632	2,520	3,351	9,893	5,224
■ Derby	12,596	601	2,080	842	1,837	1,496	3,731	2,009
■ Middlebury	7,661	377	1,162	586	639	848	2,422	1,627
■ Naugatuck	31,481	2,034	4,893	2,117	4,335	4,372	8,924	4,806
■ Oxford	13,022	578	2,386	873	799	1,744	4,297	2,345
■ Plymouth	11,782	559	1,471	1,285	1,322	1,410	3,745	1,990
■ Prospect	9,736	351	1,647	711	963	1,141	3,026	1,897
■ Seymour	16,522	647	2,963	1,629	1,843	2,213	4,870	2,357
■ Shelton	41,155	1,629	5,731	3,721	3,520	4,571	13,519	8,464
■ Southbury	19,754	940	3,126	1,070	1,161	1,831	5,876	5,750
■ Thomaston	7,623	289	1,248	645	858	856	2,417	1,310
■ Waterbury	108,672	7,443	19,970	10,988	15,961	13,582	26,620	14,108
■ Watertown	21,832	1,118	3,114	1,848	2,553	2,237	7,008	3,954
■ Wolcott	16,652	811	2,618	1,519	1,521	1,662	5,555	2,966
■ Woodbury	9,617	454	1,499	429	968	976	3,185	2,106
Region Total	446,048	23,090	72,936	38,357	52,521	53,416	130,545	75,183
Urban Core	231,917	13,739	39,919	20,653	32,963	29,620	61,532	33,491
Inner Ring	128,122	5,403	18,954	11,760	12,616	14,638	41,452	23,299
Outer Ring	86,009	3,948	14,063	5,944	6,942	9,158	27,561	18,393

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B01001

Table A6.
Age Distribution (Percent) in the Naugatuck Valley, by Municipality: 2018

Geography	Age Group							
	Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	Over 64 Years	Over 64 Years
Ansonia	3.2%	18.0%	8.7%	12.3%	14.3%	27.5%	16.1%	16.1%
Beacon Falls	4.9%	17.7%	9.0%	8.6%	9.2%	33.1%	17.4%	17.4%
Bethlehem	4.0%	15.7%	5.9%	10.6%	11.4%	34.0%	18.4%	18.4%
Bristol	5.1%	15.9%	8.4%	14.1%	12.4%	28.3%	15.8%	15.8%
Cheshire	4.0%	15.2%	9.0%	8.6%	11.5%	33.9%	17.9%	17.9%
Derby	4.8%	16.5%	6.7%	14.6%	11.9%	29.6%	15.9%	15.9%
Middlebury	4.9%	15.2%	7.6%	8.3%	11.1%	31.6%	21.2%	21.2%
Naugatuck	6.5%	15.5%	6.7%	13.8%	13.9%	28.3%	15.3%	15.3%
Oxford	4.4%	18.3%	6.7%	6.1%	13.4%	33.0%	18.0%	18.0%
Plymouth	4.7%	12.5%	10.9%	11.2%	12.0%	31.8%	16.9%	16.9%
Prospect	3.6%	16.9%	7.3%	9.9%	11.7%	31.1%	19.5%	19.5%
Seymour	3.9%	17.9%	9.9%	11.2%	13.4%	29.5%	14.3%	14.3%
Shelton	4.0%	13.9%	9.0%	8.6%	11.1%	32.8%	20.6%	20.6%
Southbury	4.8%	15.8%	5.4%	5.9%	9.3%	29.7%	29.1%	29.1%
Thomaston	3.8%	16.4%	8.5%	11.3%	11.2%	31.7%	17.2%	17.2%
Waterbury	6.8%	18.4%	10.1%	14.7%	12.5%	24.5%	13.0%	13.0%
Watertown	5.1%	14.3%	8.5%	11.7%	10.2%	32.1%	18.1%	18.1%
Wolcott	4.9%	15.7%	9.1%	9.1%	10.0%	33.4%	17.8%	17.8%
Woodbury	4.7%	15.6%	4.5%	10.1%	10.1%	33.1%	21.9%	21.9%
Region Total	5.2%	16.4%	8.6%	11.8%	12.0%	29.3%	16.9%	16.9%
Urban Core	5.9%	17.2%	8.9%	14.2%	12.8%	26.5%	14.4%	14.4%
Inner Ring	4.2%	14.8%	9.2%	9.8%	11.4%	32.4%	18.2%	18.2%
Outer Ring	4.6%	16.4%	6.9%	8.1%	10.6%	32.0%	21.4%	21.4%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B01001

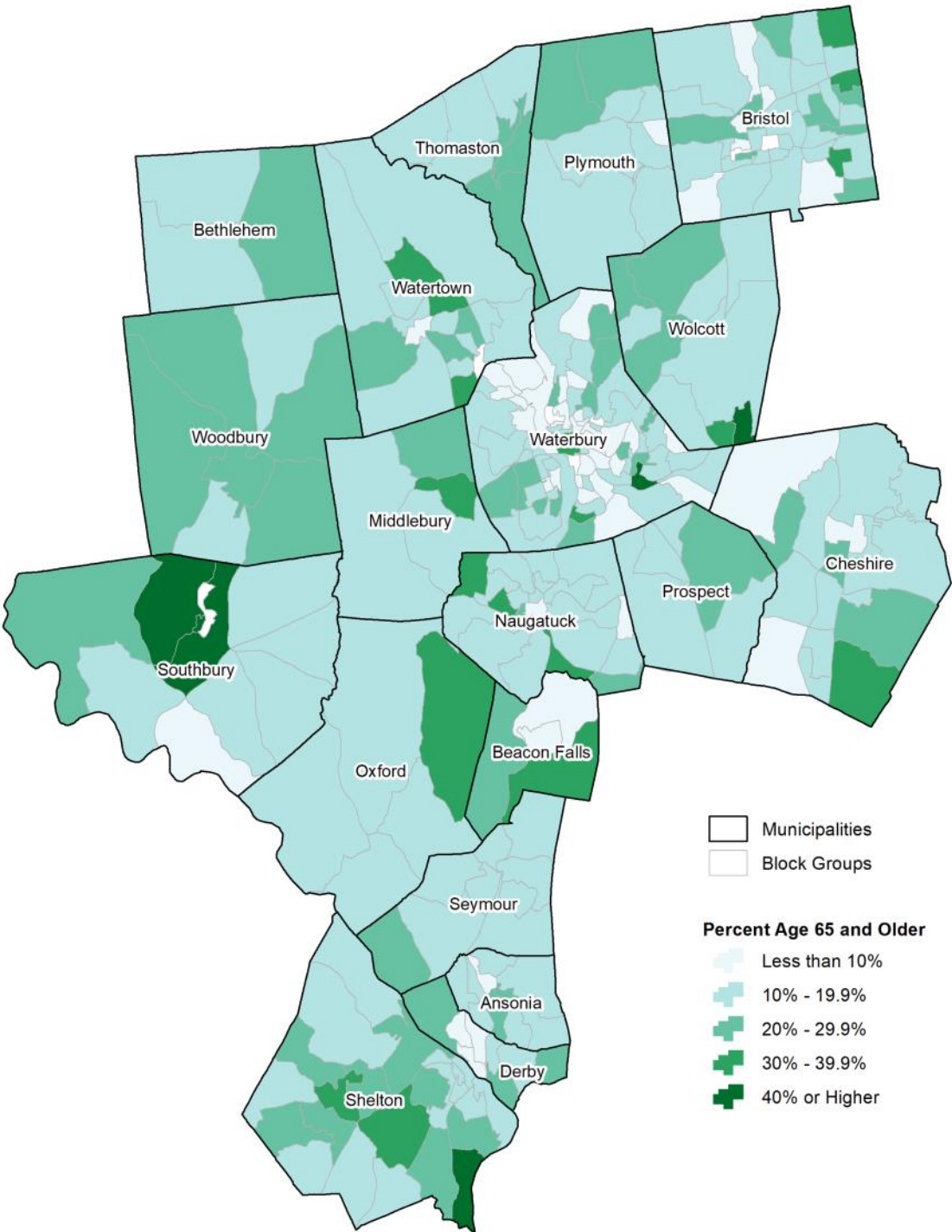
Table A7.

Population Age 65 Years Old and Over in the Naugatuck Valley, by Municipality: 2000-2018

Geography	2018		2000		% Change 2000-2018
	Number	Percent	Number	Percent	
■ Ansonia	3,036	16.1%	2,871	15.5%	5.7%
■ Beacon Falls	1,067	17.4%	506	9.6%	110.9%
■ Bethlehem	635	18.4%	440	12.9%	44.3%
■ Bristol	9,532	15.8%	8,925	14.9%	6.8%
■ Cheshire	5,224	17.9%	3,592	12.6%	45.4%
■ Derby	2,009	15.9%	2,059	16.6%	-2.4%
■ Middlebury	1,627	21.2%	1,067	16.5%	52.5%
■ Naugatuck	4,806	15.3%	3,633	11.7%	32.3%
■ Oxford	2,345	18.0%	857	8.7%	173.6%
■ Plymouth	1,990	16.9%	1,473	12.7%	35.1%
■ Prospect	1,897	19.5%	1,153	13.2%	64.5%
■ Seymour	2,357	14.3%	2,221	14.4%	6.1%
■ Shelton	8,464	20.6%	5,672	14.9%	49.2%
■ Southbury	5,750	29.1%	4,841	26.1%	18.8%
■ Thomaston	1,310	17.2%	909	12.1%	44.1%
■ Waterbury	14,108	13.0%	16,045	15.0%	-12.1%
■ Watertown	3,954	18.1%	3,050	14.1%	29.6%
■ Wolcott	2,966	17.8%	1,992	13.1%	48.9%
■ Woodbury	2,106	21.9%	1,193	13.0%	76.5%
Region Total	75,183	16.9%	62,499	14.6%	20.3%
Urban Core	33,491	14.4%	33,533	14.6%	-0.1%
Inner Ring	23,299	18.2%	16,917	13.8%	37.7%
Outer Ring	18,393	21.4%	12,049	15.7%	52.7%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B01001 7 DP05, U.S. Census, 2000

Figure A5.
Population Age 65 Years Old and Over in the Naugatuck Valley, by Block Group: 2014-2018



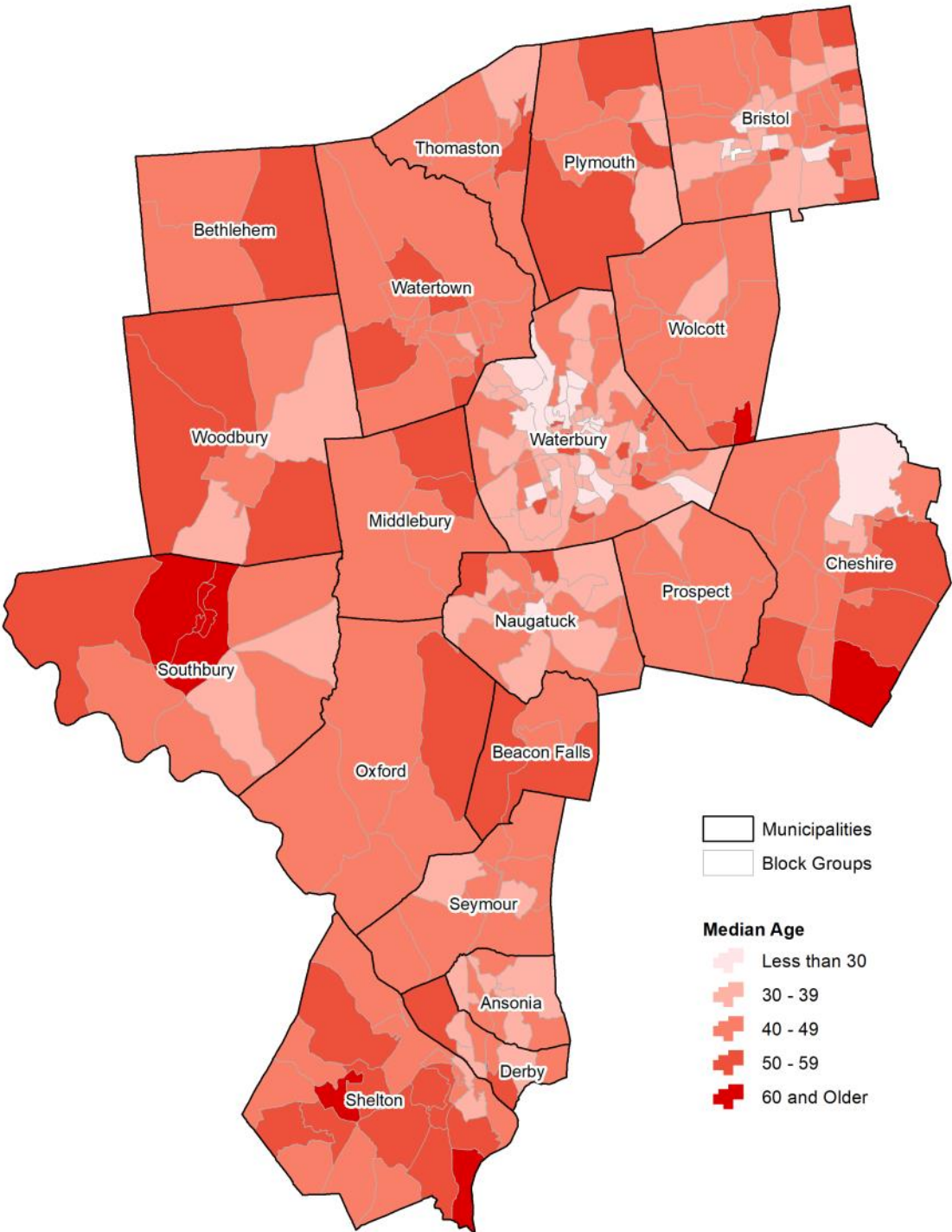
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 - 2018, B01001

Table A8.
Median Age in the Naugatuck Valley, by Municipality: 1990 to 2018

Geography	Median Age				% Change 1990-2018
	2018	2010	2000	1990	
Ansonia	39.6	38.4	36.8	34.0	16.5%
Beacon Falls	45.4	41.5	36.7	32.6	39.3%
Bethlehem	48.0	47.1	42.2	36.2	32.6%
Bristol	40.2	40.3	37.6	33.7	19.3%
Cheshire	46.0	42.2	38.4	35.5	29.6%
Derby	40.6	40.3	37.7	35.6	14.0%
Middlebury	47.5	43.9	42.8	40.1	18.5%
Naugatuck	39.8	38.2	35.5	32.2	23.6%
Oxford	45.6	43.4	38.4	34.0	34.1%
Plymouth	43.5	41.9	37.5	33.9	28.3%
Prospect	45.5	43.8	39.4	36.3	25.3%
Seymour	40.8	41.6	38.5	34.7	17.6%
Shelton	47.2	44.4	39.8	35.3	33.7%
Southbury	52.6	49.9	45.7	42.9	22.6%
Thomaston	44.4	42.5	37.8	34.1	30.2%
Waterbury	35.0	35.2	34.9	33.3	5.1%
Watertown	45.1	44.0	39.0	35.6	26.7%
Wolcott	45.5	42.7	38.1	35.5	28.2%
Woodbury	49.0	46.9	41.0	37.0	32.4%
Region Total	N/A	40.1	37.6	34.3	21.0%
Urban Core	N/A	37.3	35.9	33.2	12.7%
Inner Ring	N/A	42.9	38.7	35.0	28.6%
Outer Ring	N/A	45.1	40.6	37.4	24.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B01002, 2010 U.S. Census, 2000 U.S. Census, 1990 U.S. Census

Figure A6.
Median Age in the Naugatuck Valley, by Block Group: 2014-2018



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B01002

Table A9.

Household Income Distribution in the Naugatuck Valley, by Municipality: 2014-2018

Geography	Total Households	Household Income (\$)				
		Less than \$25,000	\$25,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 or More
Ansonia	7,452	1,800	1,799	1,266	828	1,759
Beacon Falls	2,466	235	292	545	254	1,140
Bethlehem	1,306	159	230	170	132	615
Bristol	24,460	4,508	4,812	4,282	3,621	7,237
Cheshire	10,162	524	1,251	1,400	1,285	5,702
Derby	5,011	1,001	1,293	882	785	1,050
Middlebury	2,699	262	256	357	302	1,522
Naugatuck	11,659	1,659	2,497	1,981	1,384	4,138
Oxford	4,510	294	594	524	730	2,368
Plymouth	4,733	488	927	812	741	1,765
Prospect	3,367	265	453	391	568	1,690
Seymour	6,239	697	1,246	1,284	846	2,166
Shelton	16,351	2,042	2,179	2,319	2,251	7,560
Southbury	7,900	1,056	1,041	1,146	922	3,735
Thomaston	3,134	457	505	792	389	991
Waterbury	40,579	13,238	9,837	6,961	4,096	6,447
Watertown	8,522	919	1,709	1,580	1,118	3,196
Wolcott	5,880	594	913	1,124	726	2,523
Woodbury	4,139	446	648	861	672	1,512
Region Total	170,569	30,644	32,482	28,677	21,650	57,116
Urban Core	89,161	22,206	20,238	15,372	10,714	20,631
Inner Ring	49,141	5,127	7,817	8,187	6,630	21,380
Outer Ring	32,267	3,311	4,427	5,118	4,306	15,105

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B19001

Table A10.

Household Income Distribution (Percent) in the Naugatuck Valley, by Municipality: 2014-2018

Geography	Household Income (\$)				
	Less than \$25,000	\$25,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 or More
■ Ansonia	24.2%	24.1%	17.0%	11.1%	23.6%
■ Beacon Falls	9.5%	11.8%	22.1%	10.3%	46.2%
■ Bethlehem	12.2%	17.6%	13.0%	10.1%	47.1%
■ Bristol	18.4%	19.7%	17.5%	14.8%	29.6%
■ Cheshire	5.2%	12.3%	13.8%	12.6%	56.1%
■ Derby	20.0%	25.8%	17.6%	15.7%	21.0%
■ Middlebury	9.7%	9.5%	13.2%	11.2%	56.4%
■ Naugatuck	14.2%	21.4%	17.0%	11.9%	35.5%
■ Oxford	6.5%	13.2%	11.6%	16.2%	52.5%
■ Plymouth	10.3%	19.6%	17.2%	15.7%	37.3%
■ Prospect	7.9%	13.5%	11.6%	16.9%	50.2%
■ Seymour	11.2%	20.0%	20.6%	13.6%	34.7%
■ Shelton	12.5%	13.3%	14.2%	13.8%	46.2%
■ Southbury	13.4%	13.2%	14.5%	11.7%	47.3%
■ Thomaston	14.6%	16.1%	25.3%	12.4%	31.6%
■ Waterbury	32.6%	24.2%	17.2%	10.1%	15.9%
■ Watertown	10.8%	20.1%	18.5%	13.1%	37.5%
■ Wolcott	10.1%	15.5%	19.1%	12.3%	42.9%
■ Woodbury	10.8%	15.7%	20.8%	16.2%	36.5%
Region Total	18.0%	19.0%	16.8%	12.7%	33.5%
Urban Core	24.9%	22.7%	17.2%	12.0%	23.1%
Inner Ring	10.4%	15.9%	16.7%	13.5%	43.5%
Outer Ring	10.3%	13.7%	15.9%	13.3%	46.8%

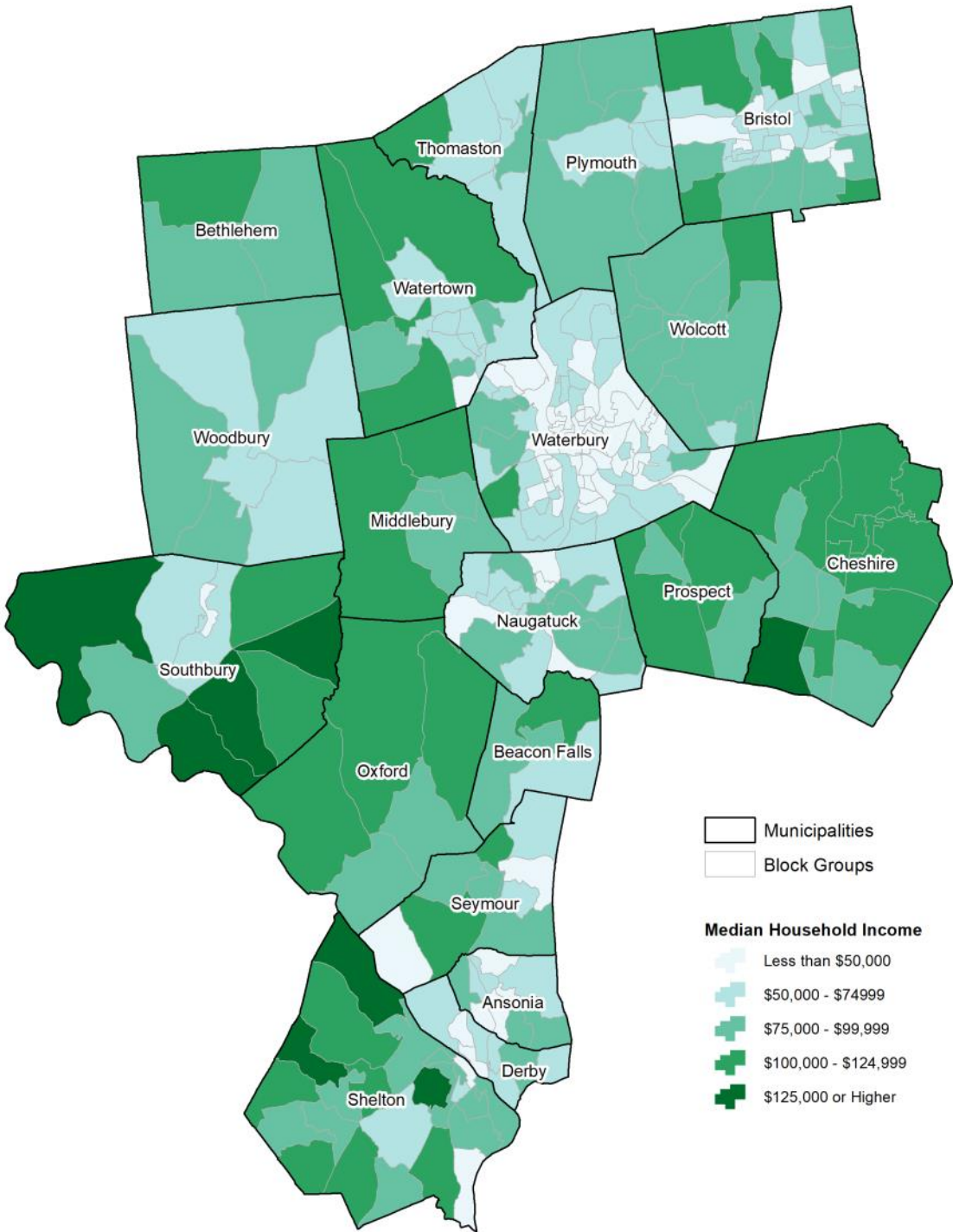
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B19001

Table A11.
Income in the Naugatuck Valley, by Municipality: 1999-2018 (Inflation Adjusted)

Geography	Median Household Income			Median Family Income		
	2018	1999	% Change	2018	1999	% Change
Ansonia	\$53,540	\$65,830	-18.7%	\$70,407	\$82,189	-14.3%
Beacon Falls	\$86,842	\$86,586	0.3%	\$121,736	\$95,565	27.4%
Bethlehem	\$93,750	\$104,869	-10.6%	\$123,194	\$120,660	2.1%
Bristol	\$66,829	\$72,556	-7.9%	\$83,646	\$89,136	-6.2%
Cheshire	\$112,945	\$123,113	-8.3%	\$133,253	\$138,884	-4.1%
Derby	\$56,301	\$69,875	-19.4%	\$69,053	\$83,714	-17.5%
Middlebury	\$108,977	\$107,818	1.1%	\$120,192	\$124,496	-3.5%
Naugatuck	\$70,512	\$78,408	-10.1%	\$87,550	\$90,600	-3.4%
Oxford	\$106,047	\$118,003	-10.1%	\$114,593	\$123,046	-6.9%
Plymouth	\$80,750	\$82,238	-1.8%	\$97,207	\$95,793	1.5%
Prospect	\$100,524	\$103,367	-2.8%	\$112,644	\$113,278	-0.6%
Seymour	\$70,941	\$80,184	-11.5%	\$97,117	\$99,468	-2.4%
Shelton	\$94,446	\$102,957	-8.3%	\$111,530	\$115,550	-3.5%
Southbury	\$94,176	\$94,736	-0.6%	\$122,738	\$124,097	-1.1%
Thomaston	\$67,862	\$83,074	-18.3%	\$91,343	\$97,433	-6.3%
Waterbury	\$41,617	\$52,456	-20.7%	\$51,737	\$64,719	-20.1%
Watertown	\$76,920	\$90,913	-15.4%	\$98,266	\$105,204	-6.6%
Wolcott	\$86,786	\$93,905	-7.6%	\$99,347	\$103,400	-3.9%
Woodbury	\$78,025	\$104,533	-25.4%	\$95,976	\$126,441	-24.1%
Region Total	\$71,738	\$79,261	-9.5%	\$89,846	\$95,295	-5.7%
Urban Core	\$54,134	\$63,300	-14.5%	\$68,127	\$77,433	-12.0%
Inner Ring	\$89,233	\$98,499	-9.4%	\$109,885	\$113,670	-3.3%
Outer Ring	\$93,740	\$100,493	-6.7%	\$112,379	\$116,771	-3.8%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B19113, S1903
2000 U.S. Census, DP003 [CPI Inflation Rate 1999-2017: 1.53]

Figure A7.
Median Household Income in the Naugatuck Valley, by Block Group: 2014-2018



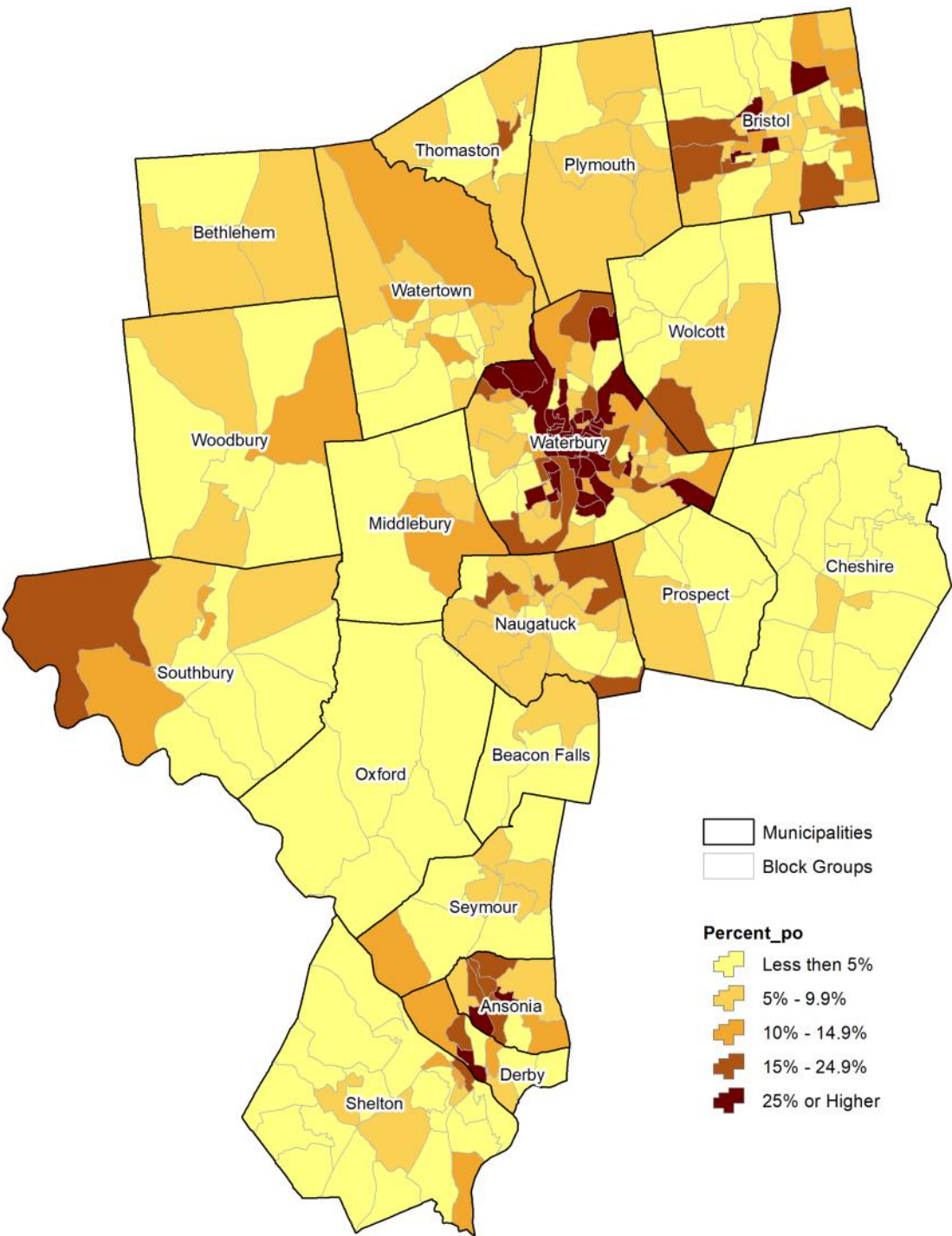
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B19013

Table A12.
Poverty in the Naugatuck Valley, by Municipality: 2000-2018

Geography	2018		2000		Change 2000-2018	
	Number	Percent	Number	Percent	Net	Percent
■ Ansonia	2,720	14.5%	1,394	7.6%	1,326	95.1%
■ Beacon Falls	211	3.5%	309	5.9%	-98	-31.7%
■ Bethlehem	211	6.2%	89	2.6%	122	137.1%
■ Bristol	6,449	10.8%	3,921	6.6%	2,528	64.5%
■ Cheshire	560	2.1%	750	3.0%	-190	-25.3%
■ Derby	1,624	13.2%	1,014	8.3%	610	60.2%
■ Middlebury	363	4.8%	174	2.7%	189	108.6%
■ Naugatuck	2,686	8.6%	1,977	6.4%	709	35.9%
■ Oxford	293	2.3%	206	2.1%	87	42.2%
■ Plymouth	600	5.1%	470	4.1%	130	27.7%
■ Prospect	245	2.6%	89	1.0%	156	175.3%
■ Seymour	682	4.2%	573	3.7%	109	19.0%
■ Shelton	1,791	4.4%	1,208	3.2%	583	48.3%
■ Southbury	1,197	6.1%	878	4.9%	319	36.3%
■ Thomaston	577	7.6%	311	4.2%	266	85.5%
■ Waterbury	24,580	23.0%	16,774	16.0%	7,806	46.5%
■ Watertown	1,150	5.3%	471	2.2%	679	144.2%
■ Wolcott	918	5.6%	392	2.6%	526	134.2%
■ Woodbury	486	5.1%	412	4.5%	74	18.0%
Region Total	47,343	10.8%	31,412	7.5%	15,931	50.7%
Urban Core	38,059	16.6%	25,080	11.1%	12,979	51.8%
Inner Ring	5,360	4.3%	3,783	3.2%	1,577	41.7%
Outer Ring	3,924	4.6%	2,549	3.4%	1,375	53.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, S1701
2000 U.S. Census

Figure A8.
Poverty Rate in the Naugatuck Valley, by Block Group: 2014-2018



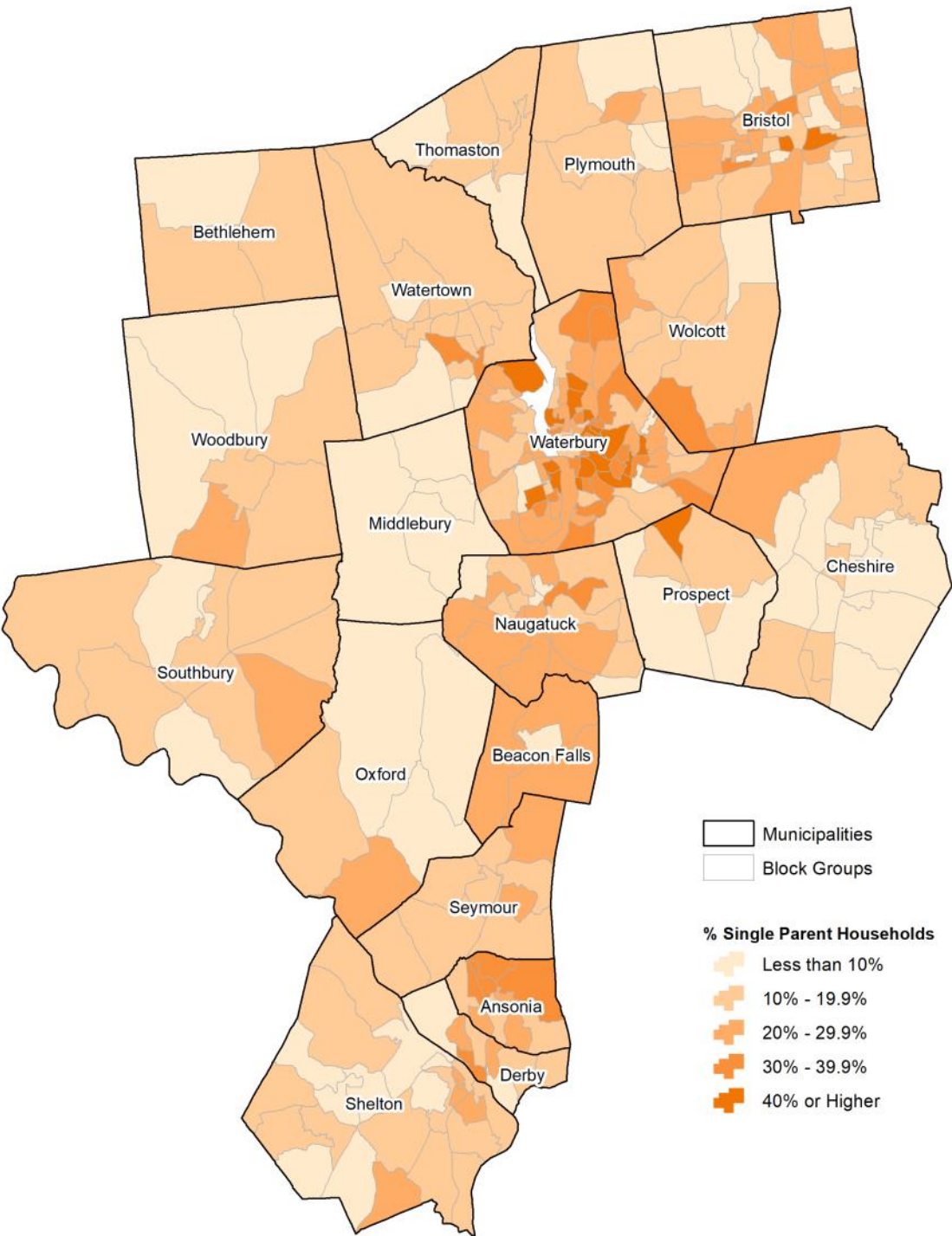
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, C17002

Table A13.
Household Structure in the Naugatuck Valley, by Municipality: 2014-2018

Geography	Total Households	Family Households		Non-Family Households
		Single Parent	Married Couple	
■ Ansonia	7,452	24.7%	36.6%	38.7%
■ Beacon Falls	2,466	17.5%	50.6%	31.8%
■ Bethlehem	1,306	11.9%	58.3%	29.9%
■ Bristol	24,460	18.3%	43.1%	38.6%
■ Cheshire	10,162	9.0%	65.5%	25.6%
■ Derby	5,011	19.2%	39.6%	41.2%
■ Middlebury	2,699	9.0%	65.8%	25.2%
■ Naugatuck	11,659	18.5%	50.3%	31.2%
■ Oxford	4,510	9.8%	69.1%	21.1%
■ Plymouth	4,733	15.7%	49.1%	35.2%
■ Prospect	3,367	12.7%	62.2%	25.1%
■ Seymour	6,239	15.8%	48.1%	36.1%
■ Shelton	16,351	12.1%	56.4%	31.4%
■ Southbury	7,900	10.3%	55.2%	34.4%
■ Thomaston	3,134	11.6%	51.9%	36.4%
■ Waterbury	40,579	28.6%	31.9%	39.6%
■ Watertown	8,522	13.9%	55.2%	30.8%
■ Wolcott	5,880	18.8%	56.8%	24.4%
■ Woodbury	4,139	10.9%	56.4%	32.7%
Region Total	170,569	18.3%	47.3%	34.4%
Urban Core	89,161	23.6%	38.2%	38.2%
Inner Ring	49,141	12.6%	56.1%	31.4%
Outer Ring	32,267	12.6%	59.0%	28.4%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B11001

Figure A9.
Single Parent Households in the Naugatuck Valley, by Block Group: 2014-2018



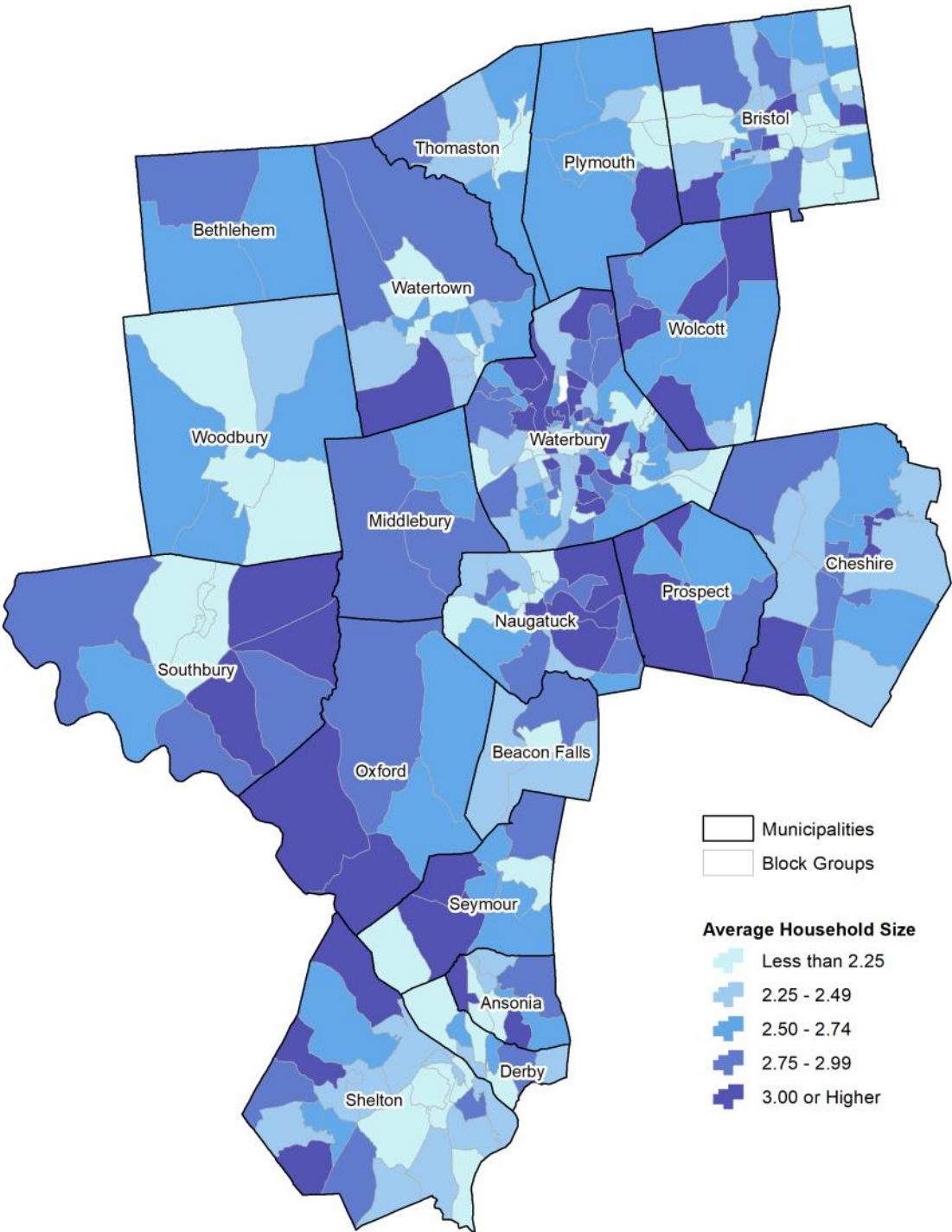
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B11001

Table A14.
Average Household Size in the Naugatuck Valley, by Municipality: 1980-2018

Geography	Average Household Size					% Change 1980-2018
	2018	2010	2000	1990	1980	
Ansonia	2.52	2.55	2.46	2.57	2.71	-7.0%
Beacon Falls	2.48	2.56	2.58	2.69	2.98	-16.8%
Bethlehem	2.59	2.49	2.69	2.73	2.86	-9.4%
Bristol	2.43	2.35	2.38	2.51	2.77	-12.3%
Cheshire	2.62	2.66	2.71	2.82	3.06	-14.4%
Derby	2.46	2.35	2.32	2.40	2.65	-7.2%
Middlebury	2.79	2.72	2.66	2.73	2.94	-5.1%
Naugatuck	2.67	2.56	2.60	2.69	2.80	-4.6%
Oxford	2.88	2.81	2.94	3.09	3.18	-9.4%
Plymouth	2.47	2.53	2.60	2.72	2.92	-15.4%
Prospect	2.85	2.76	2.83	2.97	3.24	-12.0%
Seymour	2.62	2.46	2.49	2.55	2.73	-4.0%
Shelton	2.49	2.55	2.65	2.79	3.05	-18.4%
Southbury	2.43	2.33	2.41	2.34	2.39	1.7%
Thomaston	2.43	2.53	2.57	2.64	2.86	-15.0%
Waterbury	2.63	2.54	2.46	2.48	2.67	-1.5%
Watertown	2.53	2.57	2.67	2.80	3.00	-15.7%
Wolcott	2.80	2.75	2.79	2.93	3.30	-15.2%
Woodbury	2.32	2.36	2.48	2.51	2.61	-11.1%
Region Total	2.63	2.53	2.54	2.62	2.81	-6.7%
Urban Core	2.61	2.48	2.45	2.52	2.71	-3.7%
Inner Ring	2.62	2.56	2.64	2.75	2.97	-12.0%
Outer Ring	2.67	2.59	2.65	2.72	2.91	-8.4%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018 B25010, Census 2010 Table P17, Census 2000, Census 1990, Census 1980

Figure A10.
Average Household Size in the Naugatuck Valley, by Block Group: 2014-2018



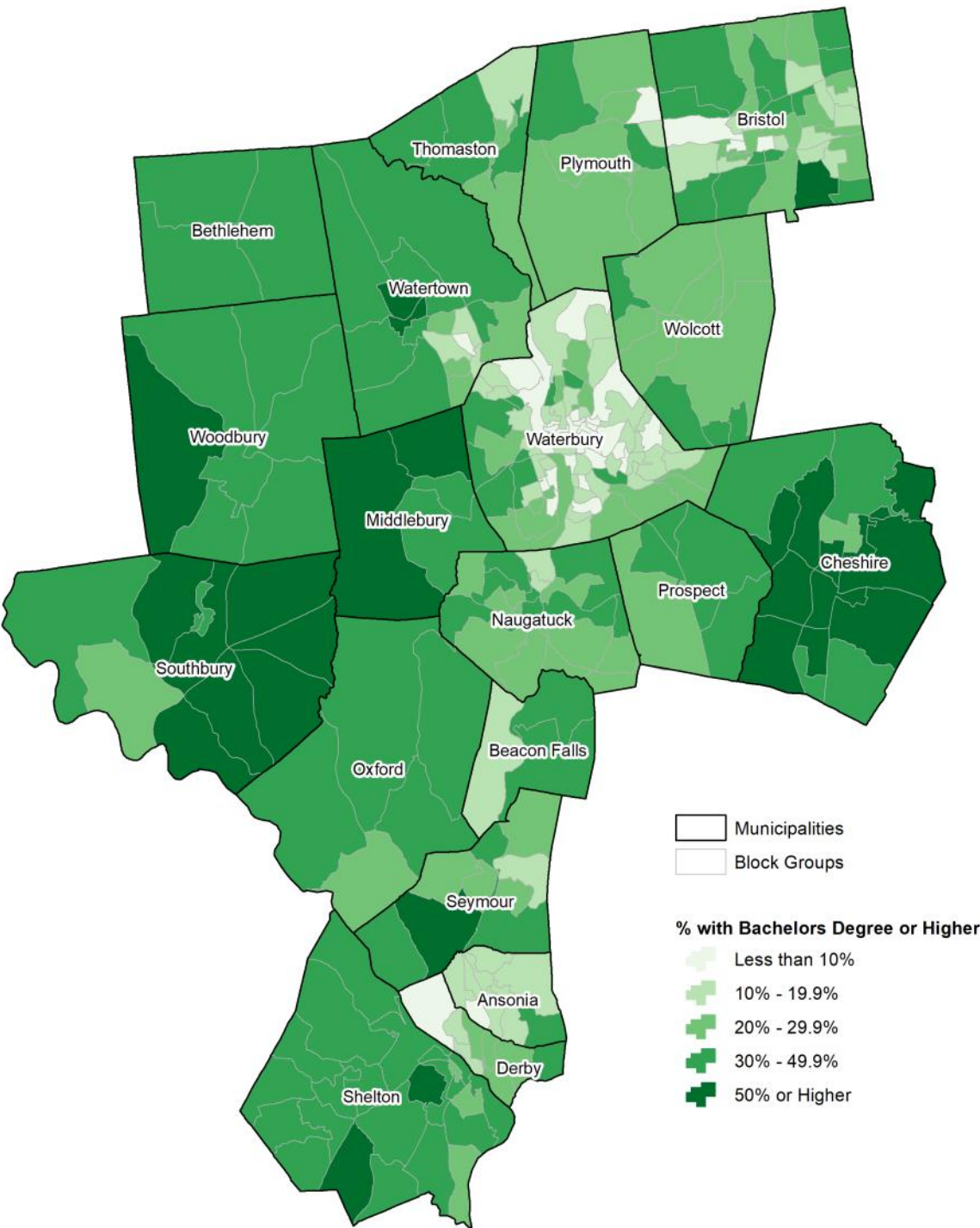
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B25010

Table A15.
Educational Attainment of Population Age 25 and Over, by Municipality: 2014-2018

Geography	Population Age 25 and Over	Less than High School	High School Graduate	Some College	Associate's Degree	Bachelor's Degree or Higher
■ Ansonia	13,231	12.0%	39.0%	20.0%	9.3%	19.7%
■ Beacon Falls	4,182	6.4%	30.2%	17.3%	10.9%	35.2%
■ Bethlehem	2,567	2.3%	27.4%	19.9%	6.1%	44.4%
■ Bristol	42,594	10.7%	34.4%	18.6%	9.3%	26.9%
■ Cheshire	20,988	5.5%	18.9%	13.8%	7.9%	53.9%
■ Derby	9,073	15.1%	32.2%	19.9%	11.2%	21.6%
■ Middlebury	5,536	4.7%	17.4%	14.9%	9.2%	53.7%
■ Naugatuck	22,437	8.7%	33.7%	20.3%	9.1%	28.3%
■ Oxford	9,185	3.9%	28.2%	19.9%	9.6%	38.4%
■ Plymouth	8,467	7.9%	37.3%	18.3%	11.2%	25.2%
■ Prospect	7,027	7.1%	30.4%	16.9%	11.6%	34.0%
■ Seymour	11,283	5.7%	36.2%	21.9%	7.5%	28.7%
■ Shelton	30,074	6.4%	27.4%	17.6%	8.3%	40.3%
■ Southbury	14,618	6.0%	20.7%	12.5%	9.1%	51.7%
■ Thomaston	5,441	7.1%	37.4%	20.1%	9.0%	26.5%
■ Waterbury	70,271	20.0%	37.5%	19.6%	7.1%	15.8%
■ Watertown	15,752	8.5%	28.6%	17.0%	12.0%	33.9%
■ Wolcott	11,704	7.4%	35.5%	19.3%	9.5%	28.3%
■ Woodbury	7,235	4.4%	20.4%	20.8%	7.6%	46.9%
Region Total	311,665	10.6%	31.8%	18.4%	8.8%	30.4%
Urban Core	157,606	14.9%	36.0%	19.5%	8.4%	21.2%
Inner Ring	92,005	6.7%	28.2%	17.4%	9.1%	38.7%
Outer Ring	62,054	5.7%	26.3%	17.2%	9.4%	41.5%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B15002

Figure A11.
Percent of Population Age 25 and Over with a Bachelor's Degree, by Block Group: 2014-2018



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014—2018, B15003, B15011

Table A16.
Population Projections in the Naugatuck Valley, by Municipality: 2020-2040

Geography	Population Projections						% Change
	2020	2025	2030	2035	2040	2020-2040	2015-2040
Ansonia	19,839	20,265	20,651	20,889	21,067	6.2%	8.1%
Beacon Falls	6,420	6,532	6,585	6,590	6,587	2.6%	5.1%
Bethlehem	3,595	3,596	3,576	3,483	3,342	-7.0%	-7.3%
Bristol	59,535	59,359	59,006	58,205	57,129	-4.0%	-4.7%
Cheshire	28,257	27,087	26,127	25,288	24,860	-12.0%	-13.9%
Derby	13,250	13,553	13,803	13,959	14,081	6.3%	8.0%
Middlebury	8,233	8,412	8,522	8,662	8,828	7.2%	11.1%
Naugatuck	32,210	32,537	32,636	32,375	31,853	-1.1%	-0.4%
Oxford	14,924	15,695	16,353	17,061	17,855	19.6%	29.0%
Plymouth	12,218	12,156	11,987	11,722	11,383	-6.8%	-7.1%
Prospect	9,222	8,979	8,693	8,449	8,218	-10.9%	-12.3%
Seymour	16,797	16,880	16,926	16,854	16,752	-0.3%	0.5%
Shelton	38,374	37,508	36,568	35,565	34,544	-10.0%	-11.7%
Southbury	19,357	19,164	18,984	18,957	18,760	-3.1%	-4.6%
Thomaston	7,836	7,781	7,694	7,553	7,369	-6.0%	-6.6%
Waterbury	112,571	114,896	117,113	118,463	119,213	5.9%	7.3%
Watertown	22,011	21,640	21,219	20,616	19,869	-9.7%	-11.1%
Wolcott	16,921	16,885	16,770	16,629	16,511	-2.4%	-2.3%
Woodbury	9,835	9,703	9,499	9,281	9,052	-8.0%	-9.5%
Region Total	451,405	452,628	452,712	450,601	447,273	-0.9%	-0.7%
Urban Core	237,405	240,610	243,209	243,891	243,343	2.5%	3.3%
Inner Ring	125,493	123,052	120,521	117,598	114,777	-8.5%	-9.7%
Outer Ring	88,507	88,966	88,982	89,112	89,153	0.7%	1.8%

Source: Connecticut State Data Center, Population Projections: 2015-2040

Table A17.
Population Projections for Children and the Elderly in the Naugatuck Valley: 2020-2040

Geography	Population Under Age 15			Population Age 65 and Over		
	2020	2040	% Change	2020	2040	% Change
■ Ansonia	3,553	3,754	5.7%	2,705	3,209	18.6%
■ Beacon Falls	918	909	-1.0%	1,137	1,624	42.8%
■ Bethlehem	483	453	-6.2%	826	876	6.1%
■ Bristol	10,144	9,583	-5.5%	9,630	9,995	3.8%
■ Cheshire	4,951	4,343	-12.3%	5,071	5,045	-0.5%
■ Derby	2,158	2,306	6.9%	2,132	2,476	16.1%
■ Middlebury	1,524	1,702	11.7%	1,524	1,553	1.9%
■ Naugatuck	5,806	5,494	-5.4%	4,524	5,039	11.4%
■ Oxford	2,440	2,132	-12.6%	3,491	7,189	105.9%
■ Plymouth	1,819	1,623	-10.8%	1,915	2,488	29.9%
■ Prospect	1,411	1,384	-1.9%	1,718	1,834	6.8%
■ Seymour	2,733	2,674	-2.2%	2,743	3,343	21.9%
■ Shelton	5,754	5,471	-4.9%	7,962	8,282	4.0%
■ Southbury	2,525	2,341	-7.3%	6,024	7,671	27.3%
■ Thomaston	1,213	1,176	-3.1%	1,265	1,711	35.3%
■ Waterbury	23,247	23,241	0.0%	13,636	14,799	8.5%
■ Watertown	3,344	2,940	-12.1%	4,628	5,331	15.2%
■ Wolcott	2,561	2,685	4.8%	3,055	4,141	35.5%
■ Woodbury	1,271	1,245	-2.0%	2,357	2,845	20.7%
Region Total	77,356	75,456	-2.5%	76,343	89,451	17.2%
Urban Core	44,938	44,378	-1.2%	32,627	35,518	8.9%
Inner Ring	19,285	18,227	-5.5%	23,584	26,200	11.1%
Outer Ring	13,133	12,851	-2.1%	20,132	27,733	37.8%

Source: Connecticut State Data Center, Population Projections: 2015-2040.



Appendix B

Economic Trends

Tables and Maps

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Economic data presented in Appendix B comes from a variety of sources including the US Census Bureau, and the Connecticut Department of Labor. Datasets may not match up due to differing data collection methods and years of analysis.

Table B1.
Labor Force Status in the Naugatuck Valley, by Municipality: 2019

Geography	Labor Force	Employed	Unemployed	Percent Unemployed
Ansonia	9,298	8,807	491	5.3%
Beacon Falls	3,560	3,433	127	3.6%
Bethlehem	1,965	1,894	71	3.6%
Bristol	33,431	32,011	1,420	4.2%
Cheshire	15,903	15,499	404	2.5%
Derby	6,727	6,429	298	4.4%
Middlebury	3,979	3,861	118	3.0%
Naugatuck	17,374	16,648	726	4.2%
Oxford	7,331	7,103	228	3.1%
Plymouth	6,710	6,410	300	4.5%
Prospect	5,709	5,521	188	3.3%
Seymour	9,010	8,659	351	3.9%
Shelton	22,144	21,320	824	3.7%
Southbury	8,779	8,481	298	3.4%
Thomaston	4,782	4,618	164	3.4%
Waterbury	50,673	47,696	2,977	5.9%
Watertown	13,054	12,604	450	3.4%
Wolcott	10,009	9,683	326	3.3%
Woodbury	5,587	5,410	177	3.2%
Region Total	236,025	226,087	9,938	4.2%
Urban Core	117,503	111,591	5,912	5.0%
Inner Ring	71,603	69,110	2,493	3.5%
Outer Ring	46,919	45,386	1,533	3.3%

Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2019

Table B2.
Unemployment Rate in the Naugatuck Valley, by Municipality: 2012-2019

Geography	Unemployment Rate							
	2019	2018	2017	2016	2015	2014	2013	2012
■ Ansonia	5.3%	5.6%	6.5%	7.0%	8.7%	9.2%	10.8%	11.4%
■ Beacon Falls	3.6%	3.8%	4.4%	4.6%	5.4%	6.1%	6.5%	7.4%
■ Bethlehem	3.6%	3.8%	5.0%	4.4%	4.8%	5.4%	5.7%	6.5%
■ Bristol	4.2%	4.6%	5.2%	5.7%	6.9%	7.3%	8.4%	9.1%
■ Cheshire	2.5%	3.0%	3.3%	3.5%	3.9%	4.6%	5.2%	5.6%
■ Derby	4.4%	5.2%	5.8%	6.4%	7.3%	7.9%	9.0%	9.7%
■ Middlebury	3.0%	3.4%	4.2%	3.9%	4.5%	5.1%	5.8%	6.7%
■ Naugatuck	4.2%	4.7%	5.4%	5.8%	7.0%	7.6%	8.9%	9.4%
■ Oxford	3.1%	3.4%	4.2%	4.2%	4.9%	5.4%	6.1%	6.5%
■ Plymouth	4.5%	4.6%	5.2%	6.0%	7.2%	7.8%	9.1%	9.7%
■ Prospect	3.3%	3.6%	4.0%	4.0%	5.0%	5.3%	5.9%	6.9%
■ Seymour	3.9%	4.3%	4.8%	5.5%	6.3%	7.0%	7.8%	8.4%
■ Shelton	3.7%	4.1%	4.6%	4.9%	5.7%	6.2%	7.2%	7.8%
■ Southbury	3.4%	3.9%	4.3%	4.8%	5.4%	5.7%	6.7%	7.0%
■ Thomaston	3.4%	3.8%	4.0%	4.3%	5.2%	6.1%	7.2%	7.6%
■ Waterbury	5.9%	6.6%	7.4%	8.1%	10.3%	10.7%	12.2%	12.9%
■ Watertown	3.4%	3.7%	4.1%	4.4%	5.1%	5.7%	6.5%	7.1%
■ Wolcott	3.3%	3.7%	4.3%	4.3%	4.9%	5.5%	6.8%	7.6%
■ Woodbury	3.2%	3.4%	3.6%	3.9%	4.5%	5.1%	6.0%	6.2%
Region Total	4.2%	4.7%	5.3%	5.7%	6.4%	7.4%	8.5%	9.2%
Urban Core	5.0%	5.6%	6.3%	6.9%	7.9%	9.0%	10.4%	11.0%
Inner Ring	3.5%	3.8%	4.3%	4.6%	5.1%	6.0%	6.9%	7.5%
Outer Ring	3.3%	3.6%	4.2%	4.3%	4.7%	5.5%	6.3%	6.9%

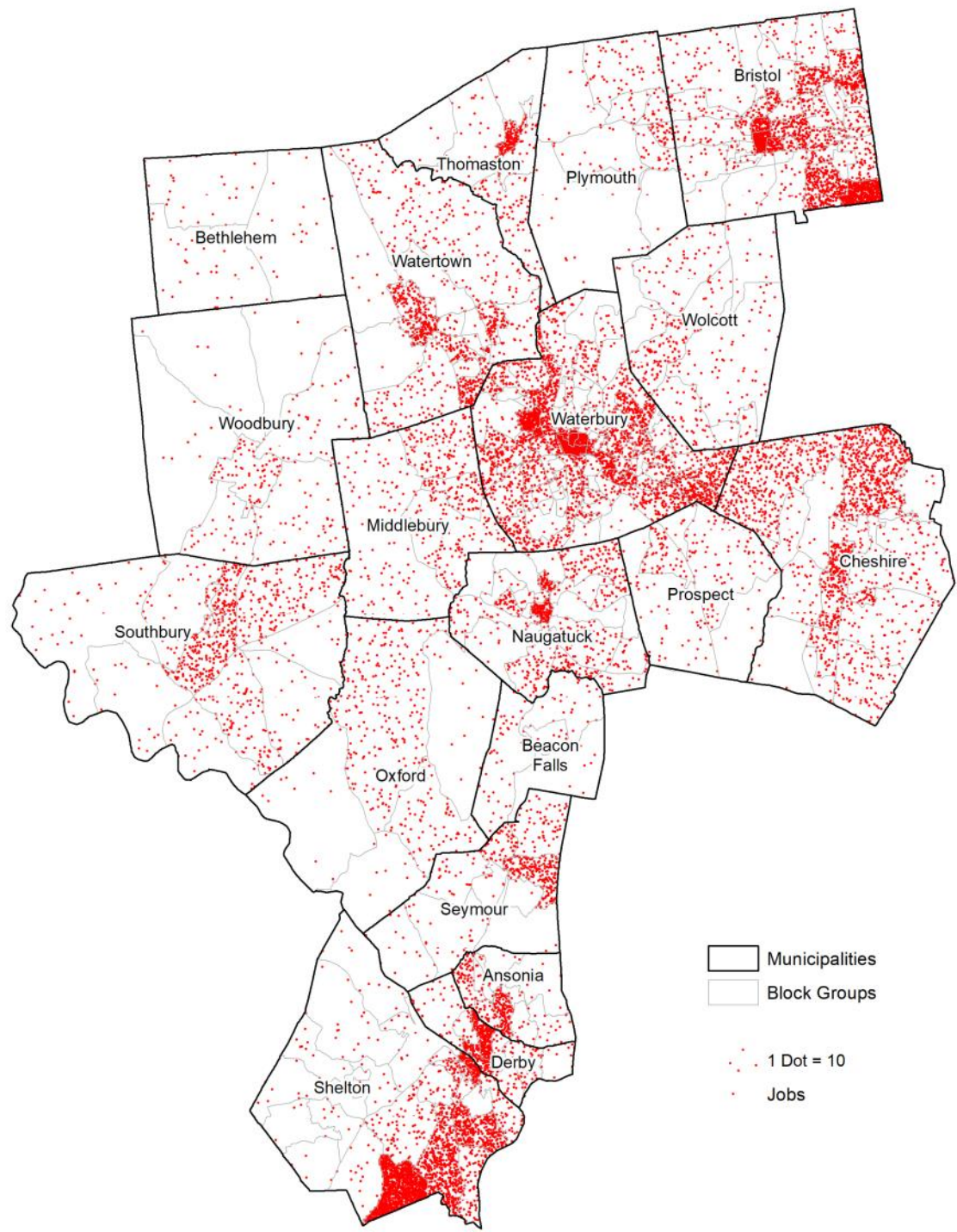
Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2012 -2019

Table B3.
Jobs in the Naugatuck Valley (Nonfarm), by Municipality: 2010-2019

Geography	Jobs					% Change	
	2019	2016	2014	2012	2010	2014-2019	2010-2014
Ansonia	3,338	3,281	3,371	3,794	3,918	-1.0%	-14.0%
Beacon Falls	967	884	867	855	942	11.5%	-7.9%
Bethlehem	814	749	707	711	676	15.1%	4.7%
Bristol	22,420	22,325	21,977	21,079	20,061	2.0%	9.6%
Cheshire	16,794	15,950	16,128	15,162	14,544	4.1%	10.9%
Derby	4,714	4,733	4,894	4,801	4,873	-3.7%	0.4%
Middlebury	4,346	3,779	3,802	3,846	3,436	14.3%	10.7%
Naugatuck	6,794	7,264	7,713	7,406	7,235	-11.9%	6.6%
Oxford	3,491	3,198	3,272	3,079	2,707	6.7%	20.9%
Plymouth	2,121	2,249	2,182	1,997	1,996	-2.8%	9.3%
Prospect	2,014	2,042	2,024	2,012	1,974	-0.5%	2.5%
Seymour	4,263	4,512	4,470	4,284	4,093	-4.6%	9.2%
Shelton	25,873	23,356	22,639	21,490	22,415	14.3%	1.0%
Southbury	7,808	8,182	8,198	8,513	8,573	-4.8%	-4.4%
Thomaston	3,058	2,918	2,861	2,691	2,554	6.9%	12.0%
Waterbury	39,067	39,706	38,871	38,363	38,171	0.5%	1.8%
Watertown	8,890	8,265	8,168	8,009	7,631	8.8%	7.0%
Wolcott	3,022	2,987	3,010	2,836	2,852	0.4%	5.5%
Woodbury	2,216	2,044	2,044	2,100	2,035	8.4%	0.4%
Region Total	162,010	158,421	157,198	153,027	150,685	3.1%	4.3%
Urban Core	76,333	77,309	76,826	75,443	74,258	-0.6%	3.5%
Inner Ring	60,999	57,249	56,448	53,632	53,233	8.1%	6.0%
Outer Ring	24,678	23,863	23,924	23,951	23,194	3.2%	3.1%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2010 -2019

Figure B1.
Jobs in the Naugatuck Valley, by Block Group: 2017



Source: U.S. Census Bureau, On The Map, LODES Dataset, 2017

Table B4.
Jobs in the Naugatuck Valley (Nonfarm), by Sector and Location: 2019

Sector	Location			Total Jobs	
	Urban Core	Inner	Outer	Region	% of Total
Agriculture	0	341	7	348	0.2%
Utilities	250	71	0	321	0.2%
Construction	2,099	2,689	1,637	6,425	4.0%
Manufacturing	7,766	11,352	1,678	20,796	12.8%
Wholesale Trade	1,956	3,676	744	6,376	3.9%
Retail Trade	10,742	3,908	2,249	16,899	10.4%
Transportation and Warehousing	1,320	1,315	481	3,116	1.9%
Information	4,171	688	213	5,072	3.1%
Finance and Insurance	1,667	2,605	560	4,832	3.0%
Real Estate and Rental and Leasing	654	524	159	1,336	0.8%
Professional, Scientific, and Technical Services	1,443	3,401	1,703	6,547	4.0%
Management of Companies and Enterprises	616	874	327	1,817	1.1%
Administrative & Support and Waste Management	3,351	4,904	945	9,200	5.7%
Educational Services	1,327	907	174	2,408	1.5%
Health Care and Social Assistance	17,977	7,705	4,411	30,093	18.6%
Arts, Entertainment, and Recreation	405	574	133	1,112	0.7%
Accommodation and Food Services	5,366	3,640	2,036	11,042	6.8%
Other Services (except Public Administration)	3,570	1,885	1,175	6,630	4.1%
Total Government	10,738	5,349	3,820	19,907	12.3%
Total All Jobs	76,259	60,999	24,678	161,936	100.0%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2019
 Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

Table B5.
Change in Jobs in the Naugatuck Valley, by Sector and Location: 2007-2019

Sector	Number of Jobs		Job Change 2007-2019	
	2019	2007	Net	Percent
Agriculture	348	316	32	10.0%
Utilities	321	288	33	11.5%
Construction	6,425	6,809	-384	-5.6%
Manufacturing	20,796	26,107	-5,311	-20.3%
Wholesale Trade	6,376	6,031	345	5.7%
Retail Trade	16,899	20,513	-3,614	-17.6%
Transportation and Warehousing	3,116	2,431	685	28.2%
Information	5,072	4,850	222	4.6%
Finance and Insurance	4,832	7,310	-2,478	-33.9%
Real Estate and Rental and Leasing	1,336	1,548	-212	-13.7%
Professional, Scientific, and Technical Services	6,547	5,182	1,366	26.4%
Management of Companies and Enterprises	1,817	1,746	71	4.1%
Administrative & Support and Waste Management	9,200	7,951	1,250	15.7%
Educational Services	2,408	991	1,417	142.9%
Health Care and Social Assistance	30,093	25,146	4,947	19.7%
Arts, Entertainment, and Recreation	1,112	838	274	32.7%
Accommodation and Food Services	11,042	9,592	1,450	15.1%
Other Services (except Public Administration)	6,630	5,332	1,299	24.4%
Total Government	19,907	22,041	-2,134	-9.7%
Total All Jobs	161,936	162,368	-432	-0.3%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2007 -2019
 Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

Table B6.
Place of Work of Naugatuck Valley Residents, by Municipality: 2017

Geography	Work Within Town of Residence		Work Within Other Town in Region		Work Outside of Region	
	Number	Percent	Number	Percent	Number	Percent
Ansonia	495	5.6%	2,310	26.2%	6,026	68.2%
Beacon Falls	104	3.6%	978	34.3%	1,768	62.0%
Bethlehem	154	8.5%	719	39.6%	943	51.9%
Bristol	6,978	21.4%	2,863	8.8%	22,785	69.8%
Cheshire	2,126	14.7%	1,822	12.6%	10,479	72.6%
Derby	474	8.2%	1,293	22.5%	3,991	69.3%
Middlebury	291	7.7%	1,439	37.8%	2,072	54.5%
Naugatuck	1,520	9.5%	4,970	31.1%	9,501	59.4%
Oxford	511	8.6%	1,688	28.4%	3,746	63.0%
Plymouth	543	7.9%	2,265	33.1%	4,028	58.9%
Prospect	382	7.3%	1,888	36.0%	2,973	56.7%
Seymour	712	8.1%	2,508	28.6%	5,549	63.3%
Shelton	3,268	15.3%	1,433	6.7%	16,647	78.0%
Southbury	1,006	11.8%	1,845	21.7%	5,658	66.5%
Thomaston	566	12.9%	1,551	35.5%	2,254	51.6%
Waterbury	13,487	28.4%	11,143	23.5%	22,782	48.1%
Watertown	1,747	14.6%	4,685	39.1%	5,552	46.3%
Wolcott	822	8.9%	3,378	36.4%	5,072	54.7%
Woodbury	542	12.1%	1,451	32.5%	2,473	55.4%
Region Total	35,728	16.2%	50,229	22.8%	134,167	60.9%
Urban Core	22,954	20.8%	22,579	20.4%	65,085	58.8%
Inner Ring	8,962	13.2%	14,264	21.1%	44,509	65.7%
Outer Ring	3,812	9.1%	13,386	31.9%	24,705	59.0%

Source: U.S. Census Bureau, On the Map LODS Dataset: 2017 Area Profile for Residents

Table B7.
Place of Residence of Naugatuck Valley Workers, by Municipality: 2017

Geography	Live Within Town of Employment		Live Within Other Town in Region		Live Outside of Region	
	Number	Percent	Number	Percent	Number	Percent
■ Ansonia	495	16.1%	1,038	33.8%	1,535	50.0%
■ Beacon Falls	105	13.4%	446	57.0%	231	29.5%
■ Bethlehem	157	20.4%	323	42.0%	289	37.6%
■ Bristol	6,978	29.5%	3,408	14.4%	13,283	56.1%
■ Cheshire	2,126	13.0%	4,733	28.9%	9,533	58.2%
■ Derby	471	9.2%	2,042	39.7%	2,630	51.1%
■ Middlebury	291	7.2%	2,211	54.8%	1,534	38.0%
■ Naugatuck	1,520	22.5%	2,804	41.4%	2,443	36.1%
■ Oxford	547	15.5%	1,564	44.4%	1,415	40.1%
■ Plymouth	544	26.2%	789	38.0%	743	35.8%
■ Prospect	382	18.6%	1,060	51.5%	616	29.9%
■ Seymour	697	17.1%	1,749	42.9%	1,628	40.0%
■ Shelton	3,268	12.5%	4,892	18.8%	17,880	68.7%
■ Southbury	1,006	13.4%	2,968	39.5%	3,549	47.2%
■ Thomaston	565	18.7%	1,402	46.5%	1,048	34.8%
■ Waterbury	13,487	32.7%	12,318	29.9%	15,434	37.4%
■ Watertown	1,747	19.7%	4,062	45.8%	3,063	34.5%
■ Wolcott	822	26.3%	1,421	45.5%	878	28.1%
■ Woodbury	546	26.3%	975	46.9%	559	26.9%
Region Total	35,754	21.8%	50,205	30.6%	78,291	47.7%
Urban Core	22,951	28.7%	21,610	27.1%	35,325	44.2%
Inner Ring	8,947	14.8%	17,627	29.2%	33,895	56.1%
Outer Ring	3,856	16.1%	10,968	45.9%	9,071	38.0%

Source: U.S. Census Bureau, On the Map LODS Dataset: 2017, Area Profile for Workers

Table B8.
Jobs and Employment in the Naugatuck Valley, by Municipality: 2019

Geography	Jobs	Employed Residents	Ratio	Commuter Import/Export
Ansonia	3,338	8,740	0.38	-5,402
Beacon Falls	967	3,409	0.28	-2,442
Bethlehem	814	1,880	0.43	-1,066
Bristol	22,420	31,578	0.71	-9,158
Cheshire	16,794	15,287	1.10	1,507
Derby	4,714	6,380	0.74	-1,666
Middlebury	4,346	3,835	1.13	511
Naugatuck	6,794	16,533	0.41	-9,739
Oxford	3,491	7,049	0.50	-3,558
Plymouth	2,121	6,330	0.33	-4,210
Prospect	2,014	5,483	0.37	-3,469
Seymour	4,263	8,593	0.50	-4,330
Shelton	25,873	21,157	1.22	4,716
Southbury	7,808	8,416	0.93	-608
Thomaston	3,058	4,560	0.67	-1,502
Waterbury	39,067	47,366	0.82	-8,299
Watertown	8,890	12,517	0.71	-3,628
Wolcott	3,022	9,616	0.31	-6,594
Woodbury	2,216	5,373	0.41	-3,157
Region Total	162,011	224,102	0.72	-62,091
Urban Core	76,333	110,597	0.69	-34,264
Inner Ring	60,998	68,444	0.89	-7,446
Outer Ring	24,679	45,061	0.55	-20,382

Source: Connecticut Department of Labor, Local Area Unemployment Statistics: 2018. Quarterly Census of Employment and Wages (QCEW): 2019

Table B9.
Wages in the Naugatuck Valley, by Sector and Location: 2019

Sector	Average Annual Wages 2019			Region
	Urban Core	Inner Ring	Outer Ring	
Agric., Forestry, Fishing & Hunting	-	\$36,763	-	\$36,219
Utilities	\$100,271	\$96,819	-	\$99,503
Construction	\$61,144	\$77,560	\$62,478	\$68,354
Manufacturing	\$65,066	\$81,284	\$59,929	\$73,506
Wholesale Trade	\$65,380	\$87,124	\$91,715	\$80,988
Retail Trade	\$31,171	\$37,562	\$29,651	\$32,446
Transportation & Warehousing	\$44,319	\$62,699	\$74,510	\$56,742
Information	\$141,372	\$101,366	\$53,705	\$132,262
Finance & Insurance	\$99,151	\$108,908	\$86,854	\$102,988
Real Estate and Rental & Leasing	\$43,796	\$71,912	\$64,014	\$57,225
Professional, Scientific, & Technical Services	\$74,405	\$82,282	\$122,321	\$90,970
Management of Companies & Enterprises	\$180,943	\$160,855	\$131,256	\$162,349
Admin. & Support & Waste Mgmt. & Remed. Services	\$30,583	\$37,542	\$48,322	\$36,113
Educational Services	\$47,886	\$45,362	\$21,295	\$45,018
Health Care & Social Assistance	\$51,361	\$45,964	\$41,348	\$48,512
Arts, Entertainment, & Recreation	\$25,064	\$22,964	\$17,475	\$23,070
Accommodation & Food Services	\$19,440	\$21,141	\$20,224	\$20,145
Other Services (except Public Administration)	\$24,610	\$30,632	\$31,597	\$27,560
Total Government	\$62,290	\$62,150	\$60,323	\$61,875
Total - All Industries	\$54,488	\$63,095	\$55,464	\$57,878

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages: 2019

Note: All Public Sector Employees (including school teachers) are in the "Total Government" category



Appendix C

Housing Trends

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Housing data presented in Appendix C comes from a variety of sources including the 1980, 1990, 2000, 2010 US Census, 2012-2016 American Community Survey 5-Year Estimates, the Connecticut Department of Economic and Community Development (DECD), and the Connecticut Office of Policy and Management (OPM). Datasets may not match up due to differing data collection methods and years of analysis.

Table C1.
Change in Housing Units in the Naugatuck Valley, by Municipality: 1980-2018

Geography	Total Housing Units					% Change		
	2018	2010	2000	1990	1980	2010-2018	2000-2010	1990-2000
Ansonia	8,351	8,148	7,937	7,503	7,267	2.5%	2.7%	5.8%
Beacon Falls	2,747	2,509	2,104	1,990	1,380	9.5%	19.2%	5.7%
Bethlehem	1,655	1,575	1,388	1,262	1,074	5.1%	13.5%	10.0%
Bristol	26,465	27,011	26,125	24,989	21,004	-2.0%	3.4%	4.5%
Cheshire	10,967	10,424	9,588	8,590	6,996	5.2%	8.7%	11.6%
Derby	5,627	5,849	5,568	5,269	4,828	-3.8%	5.0%	5.7%
Middlebury	2,966	2,892	2,494	2,365	2,168	2.6%	16.0%	5.5%
Naugatuck	12,376	13,061	12,341	11,930	9,728	-5.2%	5.8%	3.4%
Oxford	4,815	4,746	3,420	2,930	2,197	1.5%	38.8%	16.7%
Plymouth	5,266	5,109	4,646	4,556	3,811	3.1%	10.0%	2.0%
Prospect	3,552	3,474	3,094	2,625	2,063	2.2%	12.3%	17.9%
Seymour	6,687	6,968	6,356	5,877	5,081	-4.0%	9.6%	8.2%
Shelton	17,415	16,146	14,707	12,981	10,385	7.9%	9.8%	13.3%
Southbury	8,682	9,091	7,799	6,826	5,838	-4.5%	16.6%	14.3%
Thomaston	3,287	3,276	3,014	2,736	2,248	0.3%	8.7%	10.2%
Waterbury	47,364	47,991	46,827	47,205	40,854	-1.3%	2.5%	-0.8%
Watertown	8,942	9,096	8,298	7,522	6,618	-1.7%	9.6%	10.3%
Wolcott	6,255	6,276	5,544	4,870	4,071	-0.3%	13.2%	13.8%
Woodbury	4,687	4,564	3,869	2,924	2,924	2.7%	18.0%	32.3%
Region Total	188,106	188,206	175,119	164,950	140,535	-0.1%	7.5%	6.2%
Urban Core	100,183	102,060	98,798	96,896	83,681	-1.8%	3.3%	2.0%
Inner Ring	52,564	51,019	46,609	42,262	35,139	3.0%	9.5%	10.3%
Outer Ring	35,359	35,127	29,712	25,792	21,715	0.7%	18.2%	15.2%

Source: U.S. Census Bureau, ACS 2014-2018, B25024, Census 2010, H001; Census 2000, Census 1990, Census 1980

Table C2.
Annual Housing Permits in the Naugatuck Valley, by Municipality: 2010-2017

Geography	New Housing Units by Year								% Change 2010-2017
	2017	2016	2015	2014	2013	2012	2011	2010	
Ansonia	6	0	0	0	3	4	2	5	20.0%
Beacon Falls	22	23	21	25	11	5	3	9	144.4%
Bethlehem	2	2	2	2	2	2	1	2	0.0%
Bristol	42	37	30	61	92	28	21	37	13.5%
Cheshire	22	29	41	41	48	24	58	39	-43.6%
Derby	5	2	5	5	3	2	2	5	0.0%
Middlebury	22	27	21	33	19	7	4	7	214.3%
Naugatuck	0	8	18	19	12	21	10	8	-100.0%
Oxford	104	23	16	61	33	30	13	45	131.1%
Plymouth	5	5	5	6	5	5	9	11	-54.5%
Prospect	19	22	29	27	20	23	49	48	-60.4%
Seymour	8	3	78	6	14	23	17	22	-63.6%
Shelton	65	46	191	47	129	299	35	31	109.7%
Southbury	12	12	16	20	42	14	6	7	71.4%
Thomaston	6	14	11	4	6	3	5	7	-14.3%
Waterbury	29	40	71	44	34	62	28	32	-9.4%
Watertown	21	20	9	31	33	21	16	21	0.0%
Wolcott	19	17	27	20	16	13	13	22	-13.6%
Woodbury	24	8	6	2	9	5	6	4	500.0%
Region Total	433	338	597	454	531	591	298	362	19.6%
Urban Core	82	87	124	129	144	117	63	87	-5.7%
Inner Ring	127	117	335	135	235	375	140	131	-3.1%
Outer Ring	224	134	138	190	152	99	95	144	55.6%

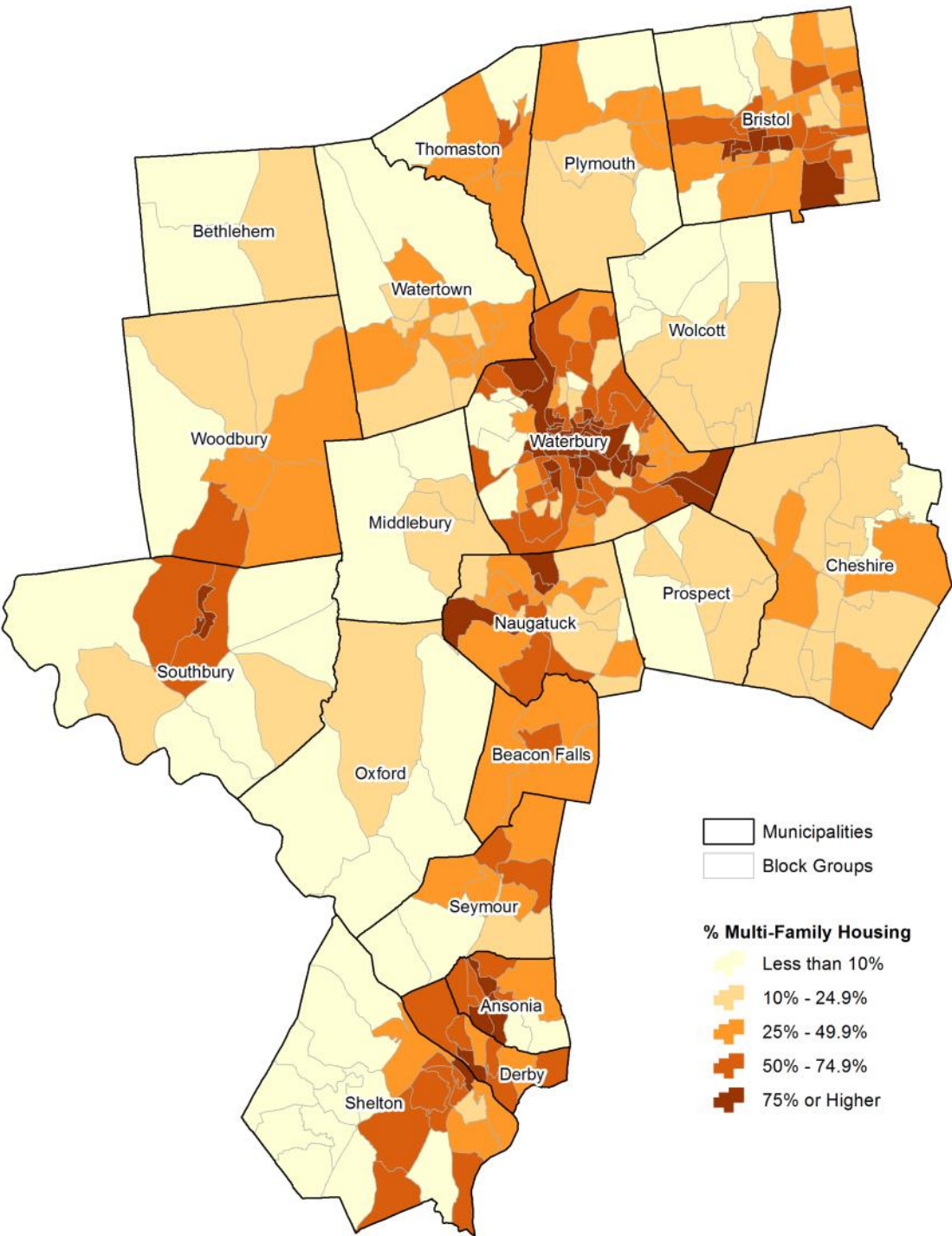
Source: Connecticut Department of Economic and Community Development, Annual Housing Permit Data by Town: 2010-2017

Table C3.
Housing Stock in the Naugatuck Valley, by Number of Units and Municipality: 2018

Geography	Total	1 Unit	2 Units	3-4 Units	5+ Units	Mobile
■ Ansonia	8,351	4,669	1,909	843	922	8
■ Beacon Falls	2,747	1,881	176	219	255	216
■ Bethlehem	1,655	1,558	53	26	18	0
■ Bristol	26,465	15,840	2,877	2,611	5,002	135
■ Cheshire	10,967	9,106	219	426	1,216	0
■ Derby	5,627	3,040	921	582	1,084	0
■ Middlebury	2,966	2,765	10	54	127	10
■ Naugatuck	12,376	7,818	1,416	1,040	1,782	320
■ Oxford	4,815	4,729	55	0	31	0
■ Plymouth	5,266	4,151	284	320	458	53
■ Prospect	3,552	3,127	109	74	77	165
■ Seymour	6,687	4,587	599	220	1,281	0
■ Shelton	17,415	13,745	539	1,165	1,658	308
■ Southbury	8,682	6,256	870	751	787	18
■ Thomaston	3,287	2,301	198	254	499	35
■ Waterbury	47,364	18,943	5,453	9,543	13,329	96
■ Watertown	8,942	7,297	613	602	430	0
■ Wolcott	6,255	5,578	195	149	333	0
■ Woodbury	4,687	3,658	170	359	477	23
Region Total	188,106	121,049	16,666	19,238	29,766	1,387
Urban Core	100,183	50,310	12,576	14,619	22,119	559
Inner Ring	52,564	41,187	2,452	2,987	5,542	396
Outer Ring	35,359	29,552	1,638	1,632	2,105	432

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B25024

Figure C1.
Multi-Family Housing in the Naugatuck Valley, by Block Group: 2014-2018



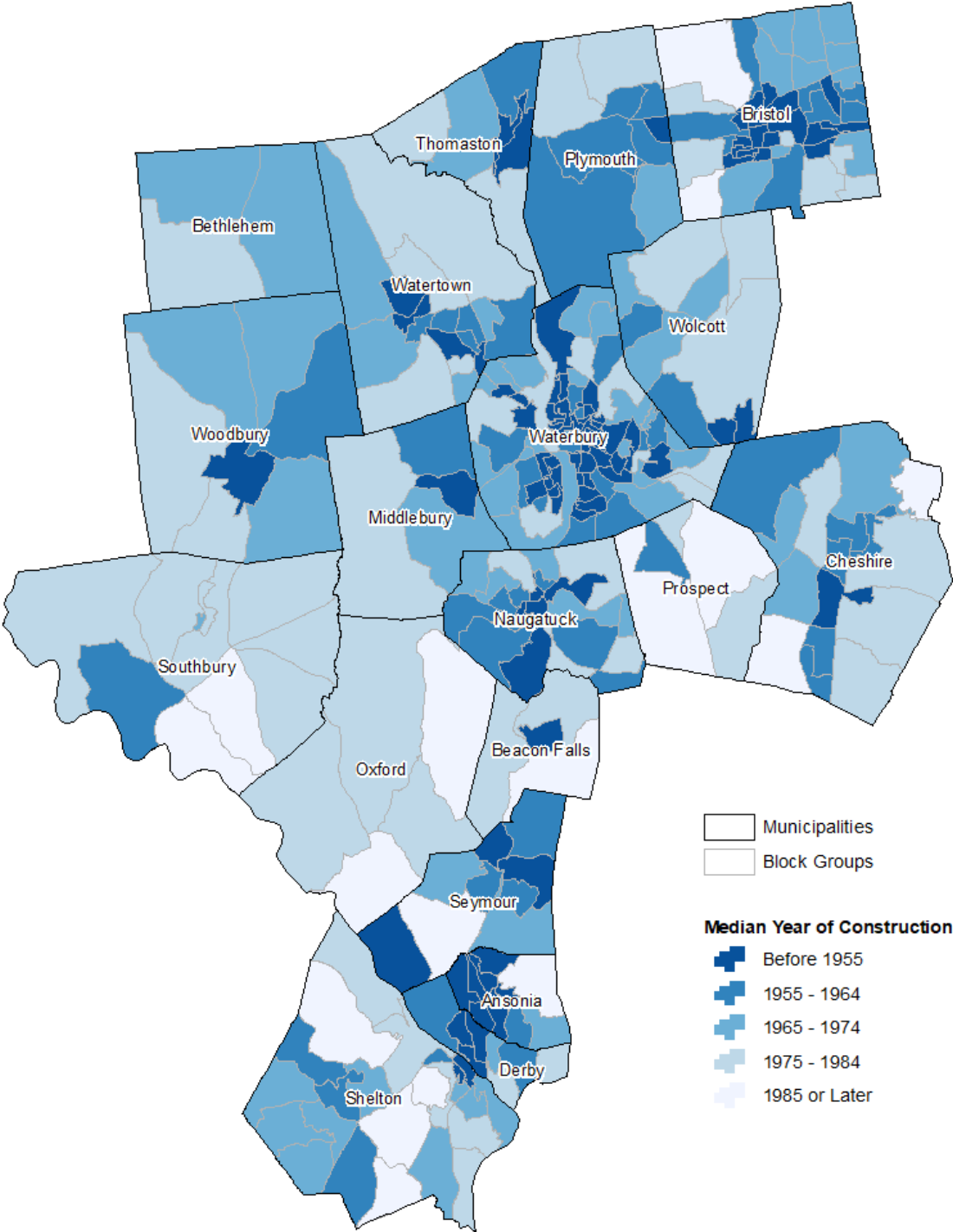
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B25024

Table C4.
Housing Stock in the Naugatuck Valley, by Year Built and Municipality: 2014-2018

Geography	Housing Units	Year Built					Median Year Built
		After 1999	1980 to 1999	1960 to 1979	1940 to 1959	Before 1940	
Ansonia	8,351	313	1,172	1,757	1,772	3,337	1952
Beacon Falls	2,747	449	907	633	423	335	1979
Bethlehem	1,655	293	364	470	336	192	1977
Bristol	26,465	1,145	5,932	7,653	6,150	5,585	1963
Cheshire	10,967	717	3,102	3,169	2,918	1,061	1968
Derby	5,627	430	969	1,308	1,503	1,417	1959
Middlebury	2,966	491	526	659	852	438	1967
Naugatuck	12,376	686	2,939	3,359	2,619	2,773	1966
Oxford	4,815	1,287	1,315	1,177	638	398	1982
Plymouth	5,266	421	1,169	1,456	1,115	1,105	1966
Prospect	3,552	776	1,065	742	739	230	1980
Seymour	6,687	531	1,206	1,967	1,549	1,434	1964
Shelton	17,415	2,243	5,091	5,348	2,691	2,042	1975
Southbury	8,682	705	2,931	3,911	572	563	1977
Thomaston	3,287	310	839	661	715	762	1963
Waterbury	47,364	1,605	8,610	11,429	10,624	15,096	1956
Watertown	8,942	879	1,741	2,738	2,164	1,420	1966
Wolcott	6,255	705	1,534	1,723	1,769	524	1967
Woodbury	4,687	338	1,164	1,558	666	961	1973
Region Total	188,106	14,324	42,576	51,718	39,815	39,673	1965
Urban Core	100,183	4,179	19,622	25,506	22,668	28,208	1963
Inner Ring	52,564	5,101	13,148	15,339	11,152	7,824	1970
Outer Ring	35,359	5,044	9,806	10,873	5,995	3,641	1975

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25034, B25035

Figure C2.
Median Year of Construction of Homes in the Naugatuck Valley, by Block Group: 2014-2018



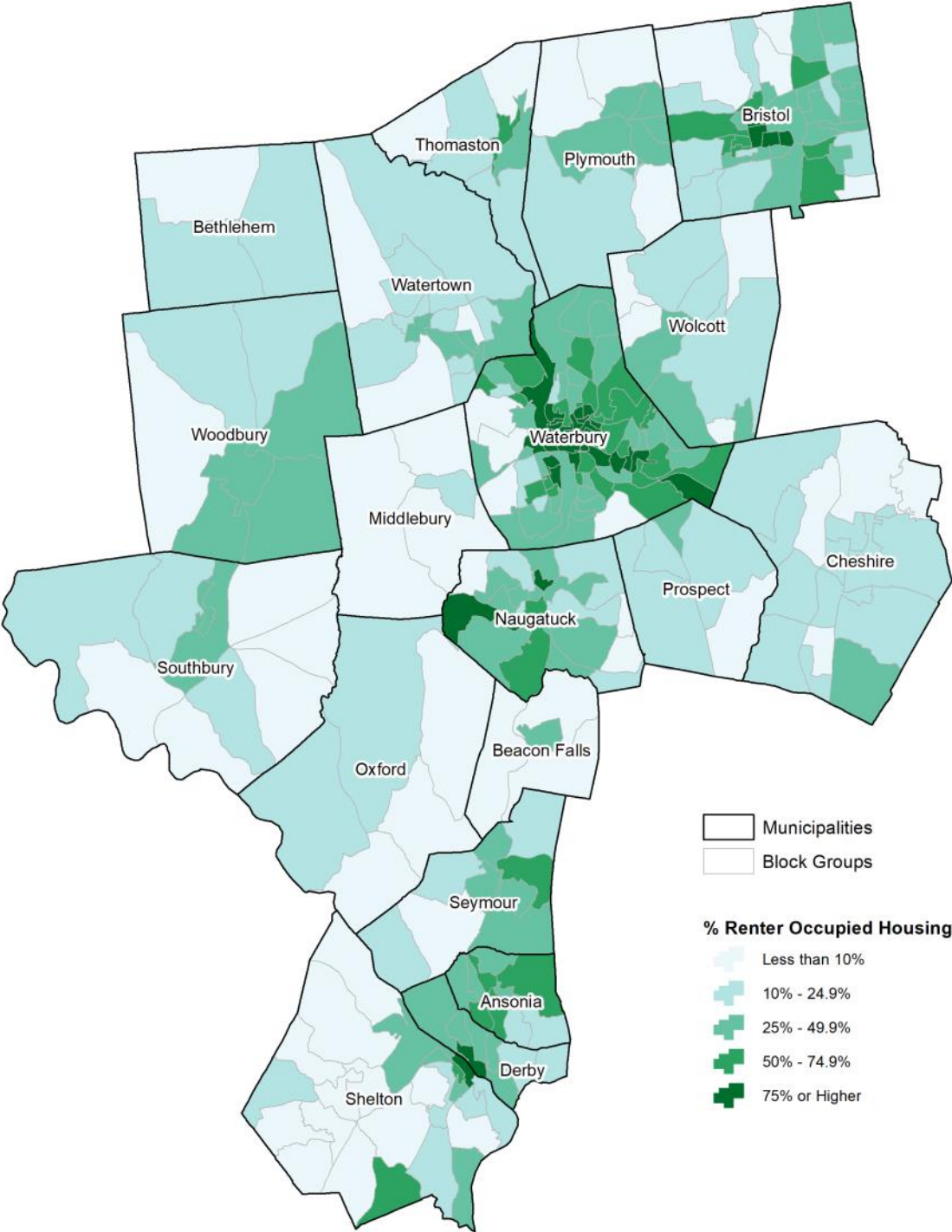
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25035

Table C5.
Tenure for Occupied Housing Units in the Naugatuck Valley, by Municipality: 2014-2018

Geography	Occupied Housing Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
■ Ansonia	7,452	4,431	59.5%	3,021	40.5%
■ Beacon Falls	2,466	2,094	84.9%	372	15.1%
■ Bethlehem	1,306	1,130	86.5%	176	13.5%
■ Bristol	24,460	15,625	63.9%	8,835	36.1%
■ Cheshire	10,162	8,803	86.6%	1,359	13.4%
■ Derby	5,011	2,891	57.7%	2,120	42.3%
■ Middlebury	2,699	2,487	92.1%	212	7.9%
■ Naugatuck	11,659	7,772	66.7%	3,887	33.3%
■ Oxford	4,510	4,162	92.3%	348	7.7%
■ Plymouth	4,733	3,749	79.2%	984	20.8%
■ Prospect	3,367	2,930	87.0%	437	13.0%
■ Seymour	6,239	4,494	72.0%	1,745	28.0%
■ Shelton	16,351	13,262	81.1%	3,089	18.9%
■ Southbury	7,900	6,768	85.7%	1,132	14.3%
■ Thomaston	3,134	2,382	76.0%	752	24.0%
■ Waterbury	40,579	17,304	42.6%	23,275	57.4%
■ Watertown	8,522	6,841	80.3%	1,681	19.7%
■ Wolcott	5,880	4,947	84.1%	933	15.9%
■ Woodbury	4,139	3,147	76.0%	992	24.0%
Region Total	170,569	115,219	67.5%	55,350	32.5%
Urban Core	89,161	48,023	53.9%	41,138	46.1%
Inner Ring	49,141	39,531	80.4%	9,610	19.6%
Outer Ring	32,267	27,665	85.7%	4,602	14.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, 25003

Figure C3.
Renter-Occupied Housing Units in the Naugatuck Valley, by Block Group: 2014-2018



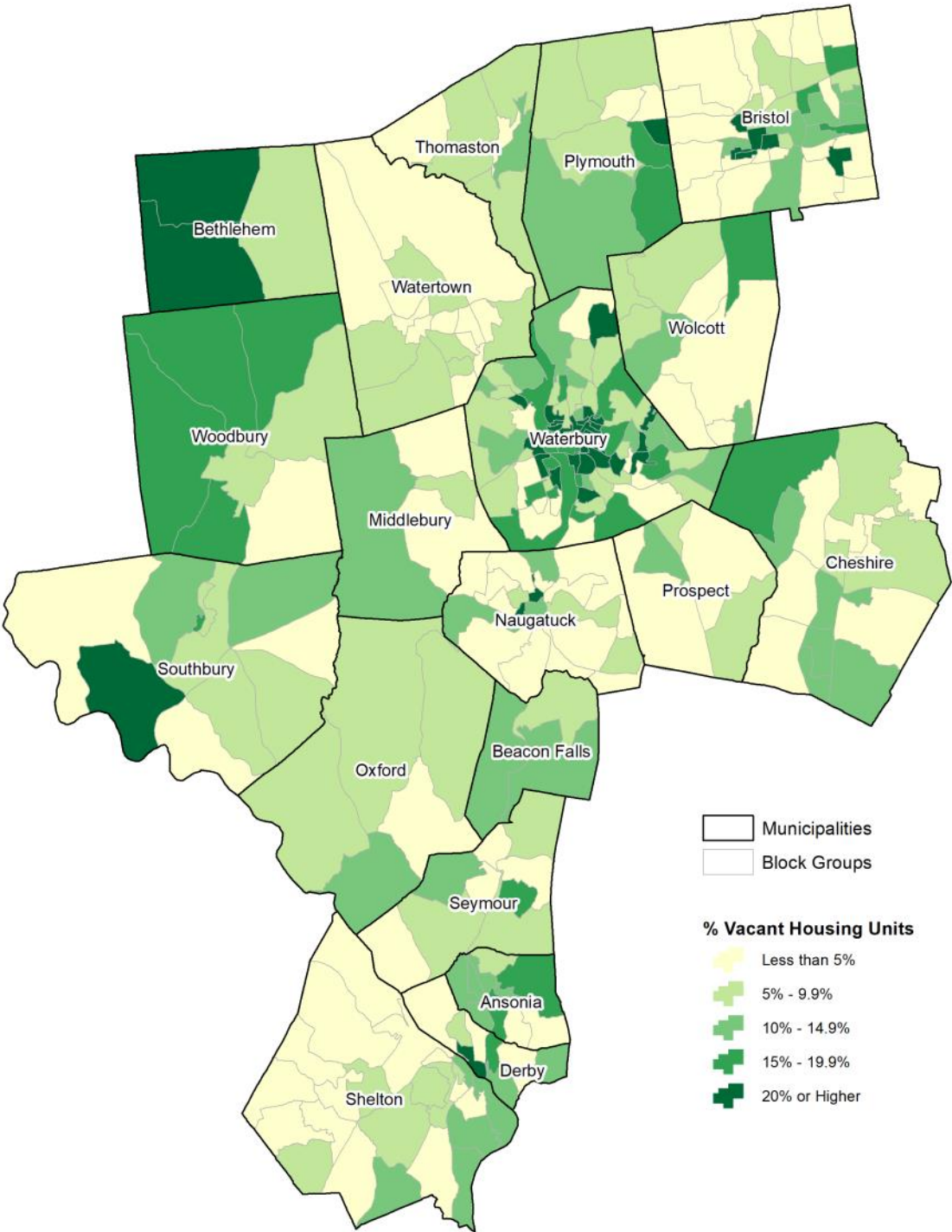
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25003

Table C6.
Vacant Housing Units in the Naugatuck Valley, by Municipality: 2014-2018

Geography	Vacant Units		Vacancy Status			
	Number	Percent of Total	For Sale or Sold	For Rent or Rented	Seasonal	Other Vacant
Ansonia	899	10.8%	65	400	89	345
Beacon Falls	281	10.2%	54	90	0	137
Bethlehem	349	21.1%	7	0	261	81
Bristol	2,005	7.6%	218	690	126	971
Cheshire	805	7.3%	151	183	107	364
Derby	616	10.9%	112	267	17	220
Middlebury	267	9.0%	92	54	70	51
Naugatuck	717	5.8%	167	18	0	532
Oxford	305	6.3%	52	20	111	122
Plymouth	533	10.1%	108	64	83	278
Prospect	185	5.2%	55	22	30	78
Seymour	448	6.7%	104	59	39	246
Shelton	1,064	6.1%	329	167	286	282
Southbury	782	9.0%	239	107	202	234
Thomaston	153	4.7%	37	0	0	116
Waterbury	6,785	14.3%	797	2,228	291	3,469
Watertown	420	4.7%	42	18	97	263
Wolcott	375	6.0%	0	106	60	209
Woodbury	548	11.7%	61	106	156	225
Region Total	17,537	9.3%	2,690	4,599	2,025	8,223
Urban Core	11,022	11.0%	1,359	3,603	523	5,537
Inner Ring	3,423	6.5%	771	491	612	1,549
Outer Ring	3,092	8.7%	560	505	890	1,137

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25004

Figure C4.
Vacant Housing Units in the Naugatuck Valley, by Block Group: 2014-2018



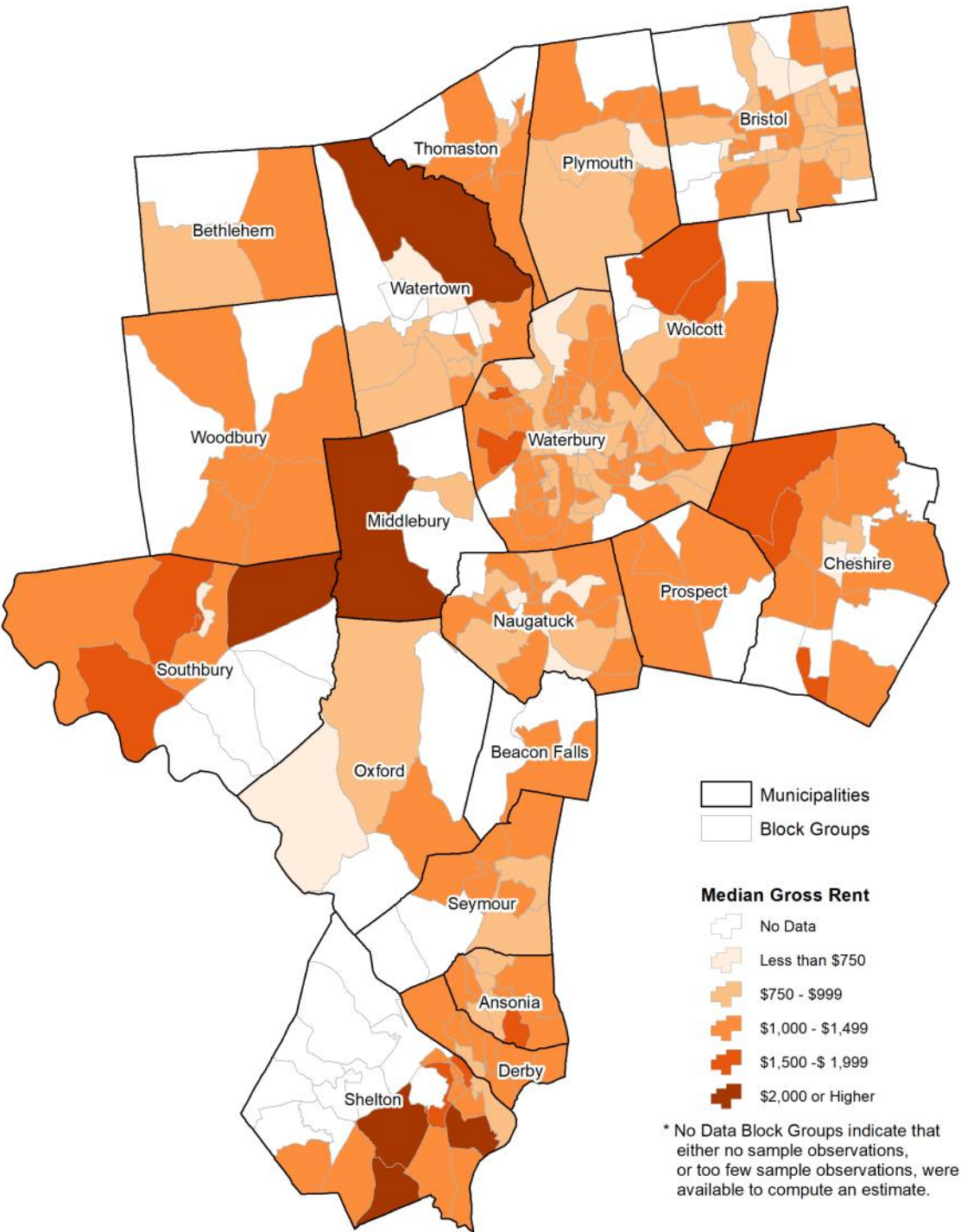
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25002

Table C7.
Median Rental Costs in the Naugatuck Valley, by Municipality: 2000-2018 (Inflation Adjusted)

Geography	Gross Rent		% Change 2000-2018	Contract Rent		% Change 2000-2018
	2018	2000		2018	2000	
Ansonia	\$1,047	\$1,057	-1.0%	\$903	\$815	10.8%
Beacon Falls	\$1,294	\$1,325	-2.3%	\$1,111	\$1,056	5.2%
Bethlehem	\$1,250	\$1,504	-16.9%	\$938	\$1,114	-15.8%
Bristol	\$984	\$909	8.3%	\$836	\$748	11.7%
Cheshire	\$1,242	\$1,221	1.7%	\$1,100	\$1,027	7.1%
Derby	\$1,084	\$1,057	2.5%	\$893	\$858	4.0%
Middlebury	\$874	\$1,022	-14.5%	\$768	\$824	-6.8%
Naugatuck	\$1,037	\$965	7.4%	\$875	\$776	12.8%
Oxford	\$798	\$1,053	-24.2%	\$647	\$777	-16.8%
Plymouth	\$1,053	\$933	12.8%	\$848	\$742	14.2%
Prospect	\$1,160	\$1,082	7.2%	\$1,005	\$834	20.5%
Seymour	\$1,068	\$1,037	3.0%	\$932	\$860	8.4%
Shelton	\$1,422	\$1,209	17.6%	\$1,202	\$963	24.8%
Southbury	\$1,547	\$1,628	-5.0%	\$1,352	\$1,338	1.0%
Thomaston	\$953	\$993	-4.0%	\$793	\$770	3.0%
Waterbury	\$959	\$860	11.5%	\$795	\$684	16.2%
Watertown	\$1,005	\$988	1.7%	\$886	\$818	8.3%
Wolcott	\$1,199	\$1,125	6.6%	\$975	\$945	3.1%
Woodbury	\$1,227	\$1,198	2.4%	\$1,006	\$1,022	-1.6%
Region Median	\$1,042	\$963	8.2%	\$876	\$818	7.2%
Urban Core	\$985	\$908	8.5%	\$824	\$768	7.4%
Inner Ring	\$1,185	\$1,088	8.9%	\$1,015	\$933	8.7%
Outer Ring	\$1,251	\$1,270	-1.5%	\$1,053	\$1,093	-3.7%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25064, B25058, 2000 Census. NVCOG Staff Calculations [Inflation Rate 2000-2018: 1.53]

Figure C5.
Median Monthly Gross Rent in the Naugatuck Valley, by Block Group: 2014-2018



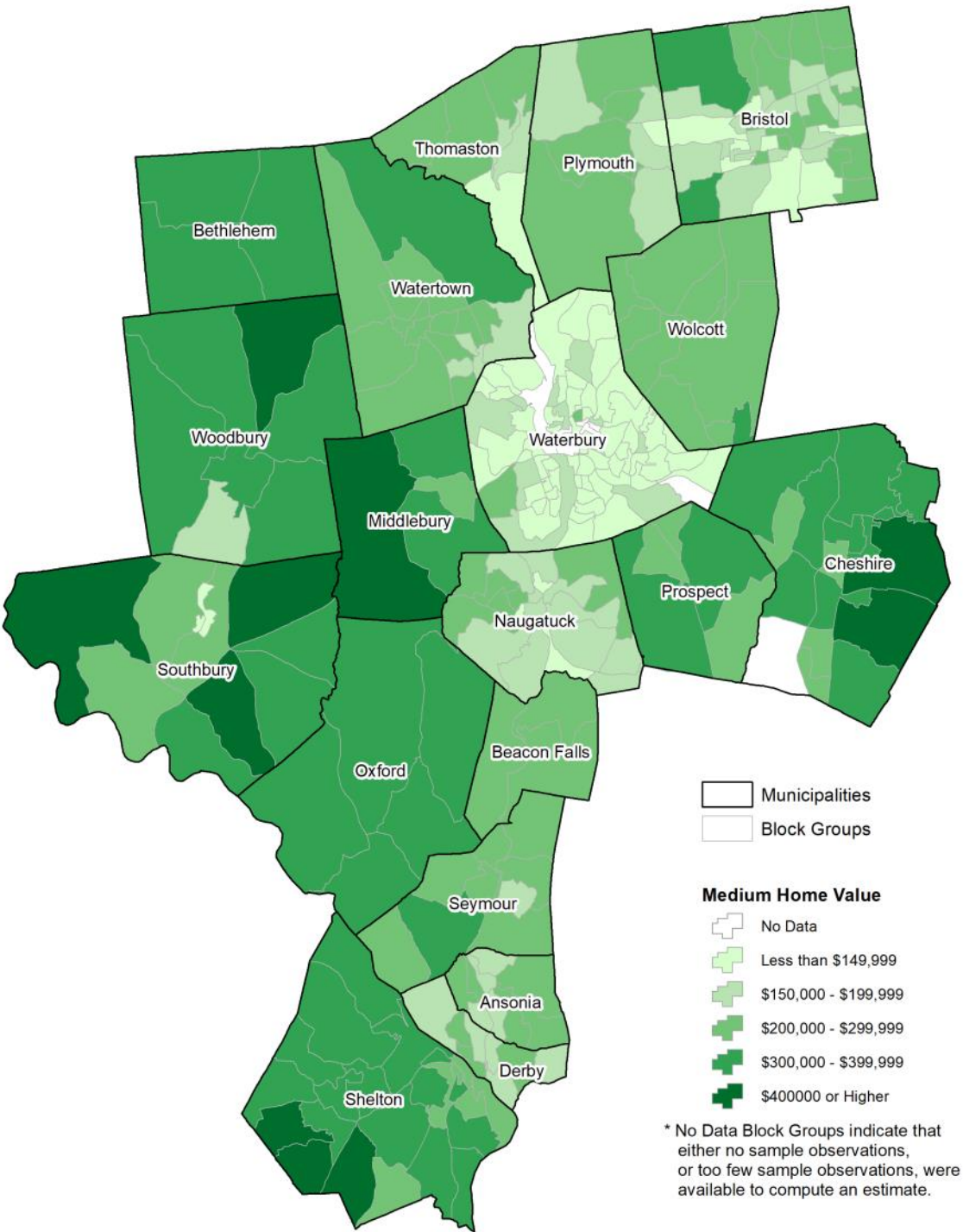
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B25064

Table C8.
Median Home Value in the Naugatuck Valley, by Municipality: 2000-2018 (Inflation Adjusted)

Geography	Median Home Value		% Change 2000-2018
	2018	2000	
Ansonia	\$211,100	\$214,200	-1.4%
Beacon Falls	\$253,300	\$236,538	7.1%
Bethlehem	\$329,600	\$327,114	0.8%
Bristol	\$195,900	\$197,829	-1.0%
Cheshire	\$332,600	\$324,360	2.5%
Derby	\$201,500	\$208,998	-3.6%
Middlebury	\$344,800	\$303,858	13.5%
Naugatuck	\$182,300	\$203,490	-10.4%
Oxford	\$345,400	\$317,934	8.6%
Plymouth	\$196,500	\$189,720	3.6%
Prospect	\$297,000	\$276,471	7.4%
Seymour	\$246,600	\$241,281	2.2%
Shelton	\$345,200	\$332,469	3.8%
Southbury	\$326,400	\$319,923	2.0%
Thomaston	\$205,000	\$207,774	-1.3%
Waterbury	\$128,800	\$154,989	-16.9%
Watertown	\$244,600	\$226,899	7.8%
Wolcott	\$249,600	\$219,402	13.8%
Woodbury	\$353,500	\$359,550	-1.7%
Region Total	\$246,152	\$238,924	3.0%
Urban Core	\$171,261	\$183,608	-6.7%
Inner Ring	\$291,226	\$279,635	4.1%
Outer Ring	\$311,746	\$293,315	6.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25077 Owner Occupied Units Only
NVCOG Staff Calculations. [Inflation Rate 2000-2018: 1.53]

Figure C6.
Median Home Value in the Naugatuck Valley, by Block Group: 2014-2018



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014 -2018, B25077

Table C9.
Home Value Ranges for Owner Occupied Units, by Municipality: 2014-2018

Geography	Owner Occupied Units	Home Value				
		Less than \$100,000	\$100,000 - \$199,999	\$200,000 - \$299,999	\$300,000 - \$499,999	\$500,000 or Higher
■ Ansonia	4,431	271	1,722	1,881	489	68
■ Beacon Falls	2,094	201	453	774	590	76
■ Bethlehem	1,130	0	154	304	492	180
■ Bristol	15,625	1,063	7,023	5,414	1,752	373
■ Cheshire	8,803	183	729	2,631	4,275	985
■ Derby	2,891	126	1,303	897	474	91
■ Middlebury	2,487	23	154	732	1,184	394
■ Naugatuck	7,772	814	3,934	2,340	517	167
■ Oxford	4,162	80	356	1,010	2,113	603
■ Plymouth	3,749	230	1,727	1,221	487	84
■ Prospect	2,930	151	325	1,022	1,364	68
■ Seymour	4,494	115	1,298	1,624	1,345	112
■ Shelton	13,262	478	975	2,834	7,348	1,627
■ Southbury	6,768	512	1,389	1,088	2,763	1,016
■ Thomaston	2,382	215	939	768	436	24
■ Waterbury	17,304	4,639	10,452	1,591	439	183
■ Watertown	6,841	232	1,956	2,550	1,661	442
■ Wolcott	4,947	179	1,168	2,092	1,290	218
■ Woodbury	3,147	88	586	476	1,348	649
Region Total	115,219	9,600	36,643	31,249	30,367	7,360
Urban Core	48,023	6,913	24,434	12,123	3,671	882
Inner Ring	39,531	1,453	7,624	11,628	15,552	3,274
Outer Ring	27,665	1,234	4,585	7,498	11,144	3,204

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25075

Table C10.
Equalized Net Grand List, by Municipality: 2003, 2007, 2018 (Inflation Adjusted)

Geography	Equalized Net Grand List (\$ Millions)			Percent Change	
	2018	2007	2003	2007-2018	2003-2007
Ansonia	\$1,593.9	\$2,076.6	\$1,501.1	-23.2%	38.3%
Beacon Falls	\$732.8	\$937.8	\$558.9	-21.9%	67.8%
Bethlehem	\$517.0	\$762.6	\$526.7	-32.2%	44.8%
Bristol	\$5,842.4	\$7,775.6	\$5,691.7	-24.9%	36.6%
Cheshire	\$4,002.8	\$5,345.1	\$4,468.5	-25.1%	19.6%
Derby	\$1,128.1	\$1,532.1	\$1,176.0	-26.4%	30.3%
Middlebury	\$1,448.4	\$1,878.8	\$1,224.0	-22.9%	53.5%
Naugatuck	\$2,458.8	\$3,691.9	\$2,650.2	-33.4%	39.3%
Oxford	\$2,348.0	\$2,181.8	\$1,595.1	7.6%	36.8%
Plymouth	\$1,091.8	\$1,425.8	\$992.9	-23.4%	43.6%
Prospect	\$1,304.5	\$1,334.7	\$1,152.8	-2.3%	15.8%
Seymour	\$1,878.2	\$2,252.8	\$1,689.0	-16.6%	33.4%
Shelton	\$7,468.4	\$9,792.4	\$6,019.9	-23.7%	62.7%
Southbury	\$3,160.1	\$4,681.2	\$3,929.4	-32.5%	19.1%
Thomaston	\$819.2	\$1,214.3	\$904.8	-32.5%	34.2%
Waterbury	\$7,043.0	\$9,529.8	\$6,325.4	-26.1%	50.7%
Watertown	\$2,621.9	\$3,730.5	\$2,820.3	-29.7%	32.3%
Wolcott	\$1,845.0	\$2,514.1	\$1,581.6	-26.6%	59.0%
Woodbury	\$1,523.5	\$2,299.9	\$1,841.1	-33.8%	24.9%
Region Total	\$48,827.8	\$64,957.8	\$46,649.4	-24.8%	39.2%
Urban Core	\$18,066.2	\$24,606.0	\$17,344.5	-26.6%	41.9%
Inner Ring	\$17,882.3	\$23,761.0	\$16,895.4	-24.7%	40.6%
Outer Ring	\$12,879.3	\$16,590.9	\$12,409.6	-22.4%	33.7%

Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2018
All values are in 2018 dollars [Inflation Rate 2003-2018: 29.14%] [Inflation Rate 2007-2018: 16.98%]

Table C11.
Households Paying More than 30% of Income For Housing, by Municipality: 2014-2018

Geography	Total >30%		Owner-Occupied >30%		Renter-Occupied >30%	
	Number	Percent	Number	Percent	Number	Percent
Ansonia	3,152	42.3%	4,431	35.5%	3,021	52.3%
Beacon Falls	723	29.3%	2,094	27.4%	372	40.3%
Bethlehem	403	30.9%	1,130	26.7%	176	57.4%
Bristol	7,975	32.6%	15,625	24.1%	8,835	47.7%
Cheshire	2,088	20.5%	8,803	19.4%	1,359	27.9%
Derby	2,318	46.3%	2,891	39.5%	2,120	55.4%
Middlebury	713	26.4%	2,487	25.9%	212	32.1%
Naugatuck	3,609	31.0%	7,772	24.3%	3,887	44.3%
Oxford	1,206	26.7%	4,162	26.0%	348	35.1%
Plymouth	1,369	28.9%	3,749	25.1%	984	43.4%
Prospect	812	24.1%	2,930	22.8%	437	32.7%
Seymour	2,027	32.5%	4,494	28.0%	1,745	44.0%
Shelton	4,895	29.9%	13,262	28.0%	3,089	38.4%
Southbury	2,759	34.9%	6,768	33.2%	1,132	45.1%
Thomaston	942	30.1%	2,382	26.2%	752	42.4%
Waterbury	19,255	47.5%	17,304	38.7%	23,275	54.0%
Watertown	2,501	29.3%	6,841	27.3%	1,681	37.6%
Wolcott	1,510	25.7%	4,947	21.4%	933	48.6%
Woodbury	1,460	35.3%	3,147	34.3%	992	38.5%
Region Total	59,717	35.0%	115,219	28.5%	55,350	48.6%
Urban Core	36,309	40.7%	48,023	31.3%	41,138	51.7%
Inner Ring	13,822	28.1%	39,531	25.6%	9,610	38.6%
Outer Ring	9,586	29.7%	27,665	27.7%	4,602	41.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2014-2018, B25106

Table C12.
Publicly Assisted Housing, by Municipality: 2019

Geography	Govt. Assisted	Tenant Rental Assistance	CHFA/ USDA Mortgage	Deed Restricted	Total Affordable	
					Total	Percent
■ Ansonia	349	752	140	9	1,250	15.3%
■ Beacon Falls	0	3	46	0	49	2.0%
■ Bethlehem	24	1	9	0	34	2.2%
■ Bristol	1,908	884	1,102	0	3,894	14.4%
■ Cheshire	258	22	97	17	394	3.8%
■ Derby	275	281	110	0	666	11.4%
■ Middlebury	77	4	26	20	127	4.4%
■ Naugatuck	493	317	349	0	1,159	8.9%
■ Oxford	36	4	32	0	72	1.5%
■ Plymouth	178	16	195	0	389	7.6%
■ Prospect	0	7	52	0	59	1.7%
■ Seymour	262	29	114	0	405	5.8%
■ Shelton	254	46	124	82	506	3.1%
■ Southbury	90	5	39	0	134	1.5%
■ Thomaston	104	7	91	0	202	6.2%
■ Waterbury	5,344	3,290	1,787	21	10,442	21.8%
■ Watertown	205	29	218	0	452	5.0%
■ Wolcott	313	9	174	0	496	7.9%
■ Woodbury	60	3	29	0	92	2.0%
Region Total	10,230	5,709	4,734	149	20,822	11.1%
Urban Core	8,369	5,524	3,488	30	17,411	17.1%
Inner Ring	1,261	149	839	99	2,348	4.6%
Outer Ring	600	36	407	20	1,063	3.0%

Source: Connecticut Department of Economic and Community Development. Affordable Housing Appeals List: 2019



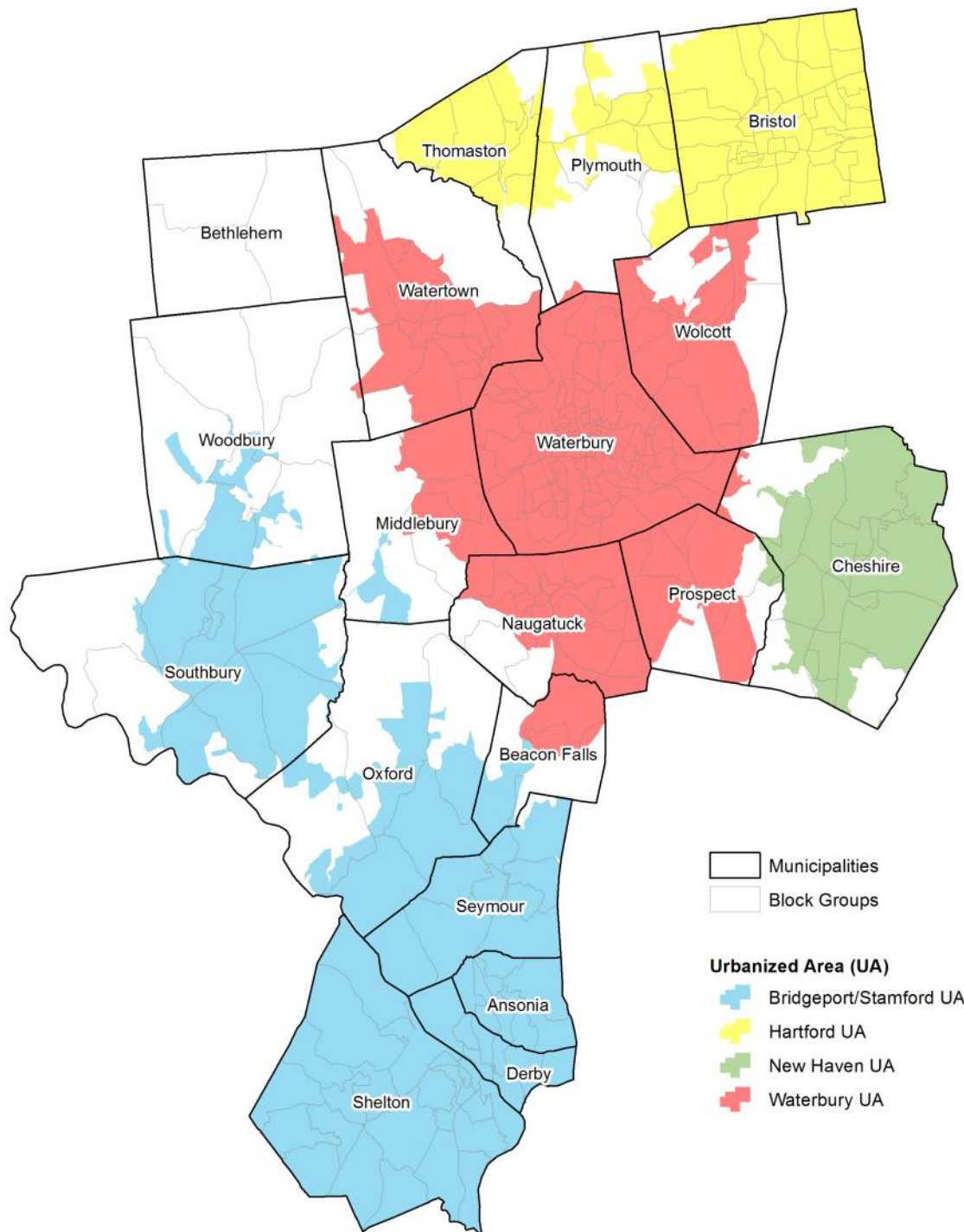
Appendix D

Other Regional Information

Tables and Maps

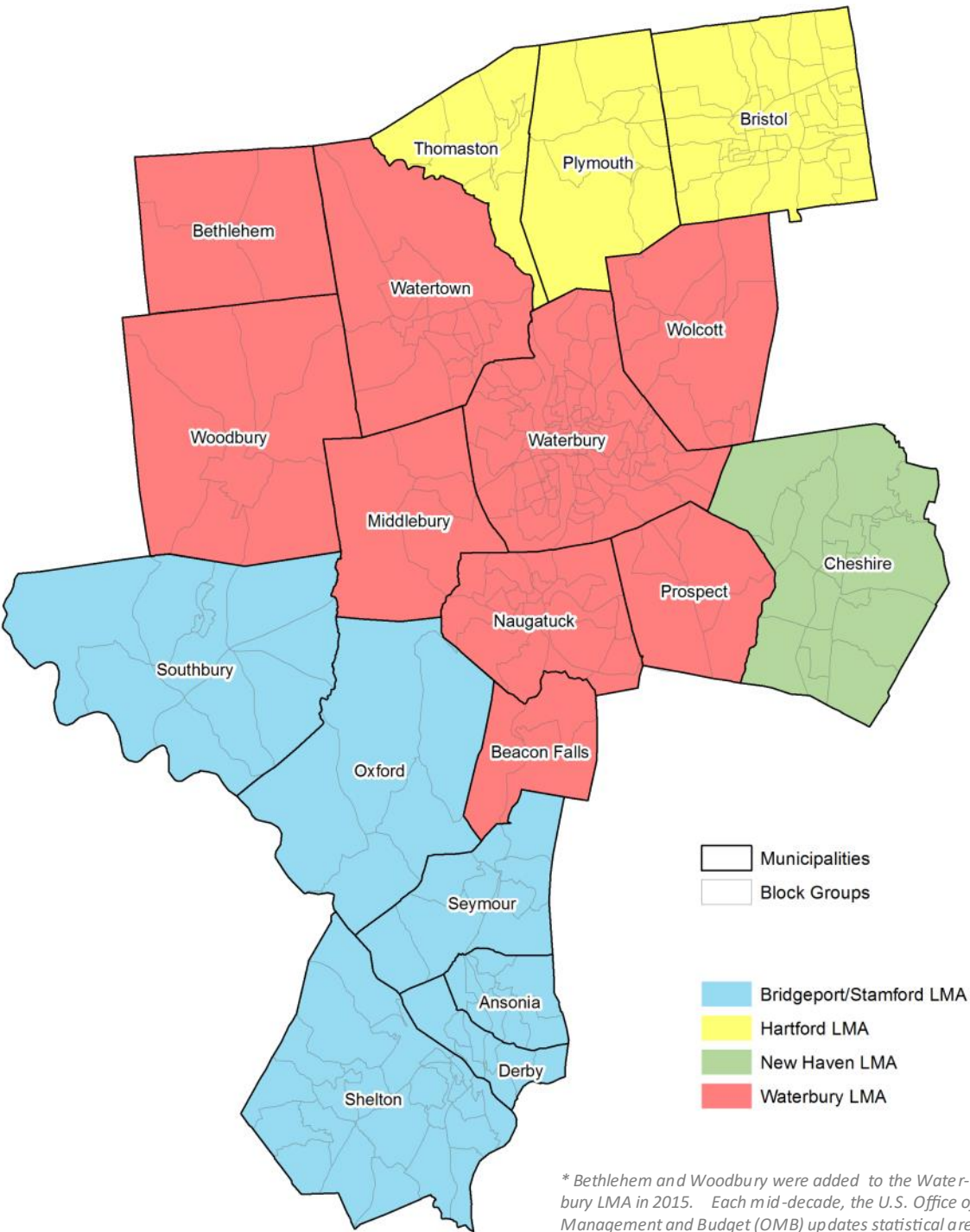
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Income Limits for Select HUD Programs: 2019	84

Figure D1.
Urbanized Areas in the Naugatuck Valley Region: 2010



Source: U.S. Census Bureau, Census 2010

Figure D2.
Labor Market Areas in the Naugatuck Valley Region: 2019



** Bethlehem and Woodbury were added to the Waterbury LMA in 2015. Each mid-decade, the U.S. Office of Management and Budget (OMB) updates statistical area definitions (geographical composition) or labor market areas based on population and commuter patterns from the most recent decennial Census (2010).*

Source: U.S. Bureau of Labor Statistics: Labor Market Areas: 2019

Table D1.**Income Limits for Select Housing and Urban Development Programs: 2019****Waterbury Metro FMR Area**

Median Household Income: \$80,300

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

*Includes Middlebury, Naugatuck, Prospect, Southbury, Waterbury, and Wolcott***Milford-Ansonia-Seymour Metro FMR Area**

Median Household Income: \$108,200

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	37,900	43,300	48,700	54,100	58,450	62,800	67,100	71,450
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

*Includes Ansonia, Beacon Falls, Derby, Oxford, and Seymour***Litchfield County Nonmetropolitan FMR Area**

Median Household Income: \$102,600

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

Includes Bethlehem, Plymouth, Thomaston, Watertown, and Woodbury

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2019

Table D1.(Continued).**Income Limits for Select Housing and Urban Development Programs: 2020****New Haven-Meriden Metro FMR Area**

Median Household Income: \$91,200

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

*Includes Town of Cheshire***Hartford-East Hartford-West Hartford Metro FMR Area**

Median Household Income: \$97,400

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

*Includes City of Bristol***Bridgeport Metro FMR Area**

Median Household Income: \$98,000

Program	Income Limits by Household Size (\$)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
Low-Income	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 236	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
Section 221 BMIR	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Section 235	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050

Includes City of Shelton

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2019

Council Members

Municipality	Representative	Title
Ansonia	David Cassetti	Mayor
Beacon Falls	Gerard Smith	First Selectman
Bethlehem	Leonard Assard	First Selectman
Bristol	Ellen Zoppo-Sassu	Mayor
Cheshire	Rob Oris Jr.	Town Council Chairman
Derby	Richard Dziekan	Mayor
Middlebury	Edward St. John	First Selectman
Naugatuck	N. Warren “Pete” Hess	Mayor
Oxford	George Temple	First Selectman
Plymouth	David Merchant	Mayor
Prospect	Robert Chatfield	Mayor
Seymour	Annmarie Drugonis	First Selectwoman
Shelton	Mark Lauretti	Mayor
Southbury	Jeffrey Manville	First Selectman
Thomaston	Edmond Mone	First Selectman
Waterbury	Neil O'Leary	Mayor
Watertown	Mary Ann Rosa	Town Council Chairwoman
Wolcott	Thomas Dunn	Mayor
Woodbury	Barbara Perkinson	First Selectwoman

