2003

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Myron Orfield
University of Minnesota Law School

Thomas Luce

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Recommended Citation
MYRON ORFIELD & THOMAS LUCE, CONNECTICUT METROPATTERN PART I (2003).

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Connecticut Metropatterns

A Regional Agenda for Community and Prosperity in Connecticut

Myron Orfield
Thomas Luce

Ameregis
Metropolitan Area Research Corporation
March 2003
**AMEREGIS** is a research and geographic information systems (GIS) firm that documents evolving development patterns in U.S. metropolitan regions, and the growing social and economic disparities within them. Ameregis is dedicated to integrating GIS mapping and traditional research methods to inform decision-making. **METROPOLITAN AREA RESEARCH CORPORATION** is a research and advocacy organization that participated in this project. These two organizations assist individuals and groups in fashioning local remedies that address these concerns. Both were founded by Myron Orfield, a nationally recognized leader in promoting reform around issues of land use, social and fiscal equity and regional governance.

**THE OFFICE OF URBAN AFFAIRS (OUA) OF THE ARCHDIOCESE OF HARTFORD** commissioned this report. It was made possible by major grants from the Community Foundation for Greater New Haven, the William Caspar Graustein Memorial Fund and the Melville Charitable Trust. Additional support was provided by the Nathan Cummings Foundation, Fannie Mae, the Founders’ Fund of the Hospital of St. Raphael, and the Sisters of Charity of Our Lady Mother of Mercy.

OUA created the CenterEdge Coalition to promote public education about the issues addressed in this report (see inside back cover for a list of members). Most Reverend Peter A. Rosazza chairs the CenterEdge Coalition.

The Regional Data Co-Op provided initial research support. Dominsky Associates provided invaluable technical assistance. The following people contributed important information or commentary: Jeff Blodgett, Gian-Carl Casa, Joel Cogen, Jack Dougherty, Cynthia Farrar, James Finley, Jeff Freiser, Ken Galdston, Jack Kaplan, Bob Kantor, Michael Meotti, Margaret Miner, Donald Poland, Richard Porth, Diane Randall, Douglas Rae, David Russell, Robert Santy, Mary Sherwin, David Silverstone, James Stodder and Paul Wessel. OUA staff who worked on this report include P. Joseph Smyth, executive director; Patricia M. Wallace, director of programs; Jeannie Graustein, environmental justice coordinator; and Grazziella Zinn, advocacy coordinator.

Opinions expressed in this study are those of Ameregis and do not necessarily reflect those of the funding organizations, reviewers or CenterEdge Coalition member organizations.
CONNECTICUT IS A WEALTHY STATE. In 1999, per capita income in the state was the nation's highest, 10 percent greater than in the next-highest states, Massachusetts and New Jersey, and 37 percent higher than in the U.S. as a whole. Despite its overall wealth, the beauty of its landscape, the strength of its institutions and the rich history of its cities and towns, Connecticut is not immune from patterns of inequality and sprawl that are straining states across the nation.

Connecticut Metropatterns finds that the way the state is growing is hurting all communities — from the most impoverished to the most affluent.

Here are the report's main findings:

Simple contrasts between cities, suburbs and rural areas are out of date.

- A growing number of small cities and older suburbs, home to nearly half of the state's population, face significant and growing poverty with weak local tax bases. Their tax bases are 25 to 35 percent below average and poverty in schools is growing even more quickly in these places than in the major cities.¹
- Another group of outlying areas must cope with rapidly growing populations with lower-than-average tax bases that are also growing much more slowly than in the rest of the state.
- A large group of fast-growing, middle-class suburbs is struggling to provide schools and infrastructure with just average resources.
- Only a small share of the population lives in affluent suburbs with sizeable tax bases and few social needs.

All types of communities are hurt by the way the state is growing.

- The state's fiscal system pits local governments against one another in a competition for tax base that needlessly undermines the character of local communities, wastes resources, discourages cooperation and increases fiscal disparities. In fact, the disparity between Connecticut's low- and high-tax base communities increased by more than 50 percent during the 1990s.
- Geographic stratification concentrates the state's poor in cities and towns with inadequate tax bases. Especially hard hit are Connecticut's central cities. As a group, they must cope with poverty rates nearly three times the statewide average with local tax bases that are just 40 percent of average and growing slowly. In part due to subtle housing discrimination, Connecticut's black and Latino residents are more likely than other groups to live in these struggling communities.
- Sprawling development threatens the state's natural resources and farmland. The amount of land in urban or suburban uses increased more than eight times faster than population between 1970 and 2000.

All places would benefit from regional and statewide reforms.

- Cooperative land-use planning can strengthen communities and preserve the environment.
- Tax and state aid reforms can stabilize fiscally stressed schools, help communities pay for needed public services and reduce competition for tax base.
- Enhanced roles for state government, councils of government or other regional organizations can help solve regional problems while ensuring that all communities have a say in decision-making.

Change is possible.

Cooperative efforts like these can encourage environmentally sensitive development, reduce inequalities among communities, encourage regional economic-development efforts and expand the opportunities of the state's most vulnerable residents. Such endeavors are already in effect throughout the country, and have impassioned, thoughtful advocates in Connecticut.
In many people’s minds, Connecticut is comprised of three distinct zones — large, troubled cities, blocks of affluent suburbs and sleepy rural areas. But such labels and boundaries disguise a far more complex reality. In fact, analysis of Connecticut communities uncovered a diversity of fiscal and social conditions that crossed traditional boundaries.

This report relied on cluster analysis to classify communities according to several fiscal, social and physical characteristics. (See sidebar on page 4 for a description of the clustering technique, page 5 for a map and page 34 for a summary of characteristics of each group.) The analysis dispels the myth of an affluent suburban monolith. In fact, more than half of all Connecticut residents live in small cities or suburbs facing the stresses of low and slow-growing tax resources. Another 14 percent of the state’s population lives in fiscally and socially strained central cities.

Here are the six community types identified in this report:

**Central cities (14 percent of the state’s population, 4 communities):** As a group, Connecticut’s central cities are severely stressed. These places must provide for their great social needs with tax resources less than half the statewide average and growing at one-eighth of the average rate. Their school poverty rates — measured by eligibility for the federal free-lunch program in elementary schools — are nearly three times the statewide average of 28 percent. Three of every four elementary students in the central cities are eligible. These factors dramatically hurt the prospects of these cities, discouraging investment and dramatically limiting the opportunities of residents.

Cities also have strengths — among them colleges and universities, historic buildings, arts and entertainment venues and attractive public spaces — that help them survive despite their difficulties. Although slipping slightly, the state’s large cities continue to have by far the greatest density of jobs of any community type, and they also have an above-average concentration of jobs per resident. Because cities have relatively high densities and central locations, residents have the highest rate of mass transit use of any community type and among the shortest average commute times.

**Stressed (17 percent of population, 12 communities):** Like the largest cities, these communities have below-average commute times — the lowest of any group, in fact — and a slightly smaller-than-average share of workers who drive to work alone. Also like the central cities, stressed communities are suffering from significant and growing social needs and diminishing fiscal resources. Already high free-lunch-eligibility rates in the stressed group increased five times faster than the state average while school poverty levels in other community types declined or rose just slightly over the late 1990s.

Low and slow-growing tax bases further compound the problems of stressed communities. In some instances these places find themselves in fiscal positions as difficult as the major cities. The number of jobs per resident worker in stressed communities is below average and stagnant as well. Aging infrastructure also contributes to high costs in these places.

**At-risk (28 percent of population, 43 communities):** These places are still stable by many measures — they have slightly below-average poverty rates in their schools, an average number of jobs per resident and greater-than-average job growth. But there are signs of stress afoot in these cities and towns. School poverty rates edged up slightly faster in this group than in the state as a whole during the 1990s. And although greater than in central cities or stressed communities on a per capita basis, property tax base and growth in property tax base in these communities are still below the state averages, a fact that hinders their ability to adequately meet social and physical needs.
These fiscal stresses are important because these places are growing — they contain 25 percent of the land that urbanized during the 1980s and 1990s. Growth management policies are critical to this group of communities because they feel tremendous pressure to attract development that will expand their tax bases. This pressure can drive land-use planning decisions and discourage a cooperative, regional approach to planning.

Fringe-developing (6 percent of population, 31 communities): These communities are home to just a small fraction of the state’s residents. But they are experiencing the most rapid population gains — more than twice the rate of growth of the state as a whole. The speed and scale of growth in these communities brings its own stresses — requiring major investments in roads, sewers or schools that often strain even the hardiest tax bases. However, most fringe-development places do not command such big tax bases — on average, they have slightly below-average tax bases that are growing much more slowly than average. As in the at-risk category, how these very low-density places manage growth has important implications for the long-term development of the state — although they contained just 6 percent of the state’s population in 2000, 13 percent of the land that urbanized during the 1980s and 1990s was in these places. They are especially susceptible to the incentives in the tax system discouraging cooperative planning.

Bedroom-developing (24 percent of population, 57 communities): Bedroom-developing communities are what many would regard as prototypical suburbs — fast-growing communities of mostly low-density residential development. Indeed, with their higher-achieving schools, spacious new homes and low levels of congestion, these places appear to offer an alternative to declining communities at the urban core.

But the resulting growth can erode their advantages over time. Nearly half of the land in Connecticut that urbanized during the 1980s and 1990s was in these communities. This level of growth causes stress, as valued open space is lost to development and traffic congestion makes getting around more and more difficult. It also has serious fiscal implications. On average, property tax bases in this group are above the state average, but growing slower, even, than in the central cities and at-risk categories.

Affluent (11 percent of population, 22 communities): Mostly bordering New York, these communities have a large share of the state’s expensive homes and a small share of the social strains. They have tax bases, on average, nearly three times the state average, and growing considerably faster than in every other community type. In fact, these places appear to reap all of the benefits of regional competition with few of the costs. But the opportunities of these prosperous suburbs are limited to just a lucky few. Many of these places have deep and growing job pools, but most have few residential opportunities for low- and moderate-income households. Although their moderate rate of population growth assures that they can keep up with needed and locally funded infrastructure without overtaxing local resources, they rely heavily on infrastructure funded by other levels of government. Workers’ commutes are by far longer than those in any other community type. The share of workers using mass transit was also above average, largely due to the significant number heading into New York City by rail.

All types of communities are hurt by the way Connecticut is growing. Nearly two-thirds of the state’s population — 65 percent — lives in cities or suburbs struggling with social or fiscal stresses. Stressed suburbs have problems typically associated with large cities, including weak tax bases and significant and growing poverty in their schools. At-risk suburbs must cope with continuing population growth and increasing social needs with below average tax bases that are barely growing. Fringe-developing places have fewer social needs, but are facing growth-related costs with stagnant, below-average tax bases and modest household incomes.

Even middle-class, bedroom-developing suburbs struggle to provide needed schools and infrastructure with largely residential tax bases. Just a small share of the population lives in affluent suburbs with expensive housing and plentiful commercial development. But even these places suffer from the loss of valued open space, growing traffic congestion resulting from inefficient development and the extra costs imposed statewide by highly concentrated poverty.
Because there are 169 jurisdictions included in this study, it is impossible to individually measure each one against the others. Instead this study relies on a statistical procedure called cluster analysis to assign municipalities to groups that are as internally homogeneous and as distinct from one another as possible, based on specified social, fiscal and physical characteristics.

The characteristics used to group Connecticut municipalities were property tax base per household (2000), growth in property tax base per household (1995 to 2000), the percentage of elementary students eligible for free lunches (2000), population growth (1990 to 2000) and population density (2000).

These variables provide a snapshot of a community in two dimensions — its ability to raise revenues from its local tax base and the costs associated with its social and physical needs. Fiscal capabilities are measured by tax base and the change in tax base.

“Need” measures were selected to capture a range of local characteristics that affect the cost of providing public services. High poverty, measured by the percentage of elementary students eligible for the free-lunch program, is a well-documented contributor to public service costs. It both generates greater needs for services and increases the cost of reaching a given level of service. Both population declines and large increases tend to increase the per-person costs of long-lived assets like sewers, streets or buildings. When population declines, the costs of these assets must be spread across fewer taxpayers. When population is growing rapidly, the costs for new infrastructure tend to fall disproportionately on current residents (compared to future residents) because of the difficulty of spreading the costs over the full lifetime of the assets. Density is another important predictor of cost. Very low densities can increase per-person costs for public services involving transportation, such as schools, police and fire protection, and the per-person costs for infrastructure, including roads and sewers. Moderate to high densities, on the other hand, can help limit per-person costs.

These variables also capture a cross-section of the socioeconomic characteristics that define the political character of a place. School demographics and population growth and density are among the factors people examine when deciding if a community is “their kind of place.”

Because of their unique history and characteristics, Hartford, New Haven, Bridgeport and Waterbury were placed in their own group — called central cities — before clustering.
Connecticut’s 169 towns and cities differ greatly in their fiscal and social conditions, and those differences don’t break along traditional city-suburb lines. The state’s four socially and fiscally stressed central cities, home to 14 percent of the state’s residents, struggle with poverty and fiscal strain. But a growing number of smaller cities, suburban and rural communities do, as well. In fact, more than half of Connecticut residents live in suburban communities facing the stresses of either low and stagnant tax resources or high and increasing social and physical needs — stressed, at-risk or fringe developing communities. Just a small share of the state’s population lives in affluent communities with very high tax bases and few social strains.
Social Separation and Sprawl

Overall, Connecticut is a wealthy state. In 1999, per capita income in Connecticut was the nation’s highest — 10 percent greater than in the next-highest states, Massachusetts and New Jersey, and 37 percent higher than in the nation as a whole. But its wealth is unevenly distributed. Like states across the U.S., Connecticut is suffering from patterns of inequality that are straining the state’s resources and harming all its communities.

In fact, geographic stratification has already had devastating consequences for the poor, leaving many of them trapped in segregated neighborhoods with limited economic and educational opportunities. Now it has begun to diminish the quality of life and opportunities of working- and middle-class residents. No group — not even the wealthiest suburbs — is fully satisfied with the status quo.

Population and Employment Change

Population growth has been modest in Connecticut for decades. However, the distribution of population across the state has changed dramatically, with new development consuming previously undeveloped land at alarming rates. Between 1970 and 2000, the amount of land settled at urban densities more than doubled — increasing by 102 percent. During the same period, the state’s population increased by just 12 percent.

Connecticut’s modest overall 3 percent population growth during the 1990s hid dramatic shifts in population within the state. In spite of efforts to revitalize the state’s largest cities, most continued to lose significant numbers of residents, as did older, stressed small cities and suburban communities. As those places declined, many of the state’s outlying, suburban communities experienced rapid population growth.

The effects of these unbalanced growth patterns have perhaps been most harmful in Hartford. During the 1990s, Hartford proper experienced a population loss of 13 percent — the largest decline of any municipality in Connecticut. The tremendous population and job loss continued a long-term trend of concentrating the poor within Hartford, resulting in a poverty rate of 31 percent in 2000 (up from 28 percent in 1990) — one of the highest rates of any city in the country.

Meanwhile, outlying communities across Connecticut are growing and attracting increasing shares of the state’s wealth. These places are developing at much lower densities than older communities did. Density is such an important characteristic of a place because density shapes many aspects of life. Moderate- to high-density development can help preserve open space, reduce the length of car trips, make mass transit a more viable option for commuters, and reduce housing prices by decreasing land costs.

PERCENTAGE CHANGE IN JOBS, 1995-2000

- Cities
- Stressed
- At-Risk
- Fringe-Developing
- Bedroom-Developing
- Affluent
Low-density development, like much of what is taking place in fast-growing Connecticut communities, exacerbates the need for roads, provides few opportunities for effective mass transit and harms the environment. It is also associated with increased per-person costs for some services including schools, police and fire and, often, with higher housing prices.

Changing employment patterns place similar stresses on communities. Employment in Connecticut is growing, but it is increasingly diffused. Between 1993 and 1998, the at-risk, fringe developing, bedroom-developing and affluent categories all experienced job growth, while stressed communities and central cities experienced job decline. Hartford again proves an extreme example: from 1992 to 1997, the city lost 12 percent of its job base, while nearby suburban employment grew by 3 percent.

This outward movement of population, jobs and housing development has important implications for all of Connecticut. Rapid increases in population and jobs often burden communities with significant public costs, such as roads, sewers and schools. In the places left behind, population decline takes its toll, too, leaving fewer people — and often those with fewer personal resources — to fund public services and support local businesses.

**Environmental Harm**

The way the state is growing harms not only its citizens, but also its natural and built environment. Unmanaged growth threatens air and water quality, natural habitat and valuable farmland. In the Connecticut River Valley near Hartford, new development often replaces farmland. In Fairfield County, it often replaces forests. Loss of forest and farmland means loss of wildlife habitat and fragmentation of essential breeding areas for songbirds.\(^7\)

As homes, office parks and shopping centers rise in these areas, impervious surfaces increase. As a result, less rain is absorbed into the ground. By impeding the recharge of groundwater, the expansion of impervious surfaces increases runoff, which can cause local flooding and pollution in lakes and rivers. Increased lawn and garden areas also lead to increased — and often excessive — use of fertilizer and pesticides, which run off into groundwater and rivers, reducing water quality and harming fish and shellfish in local waters and Long Island Sound. Traffic resulting from sprawling development contributes to the pollution of Connecticut's air and water.

The state's $2 billion a year agricultural industry is also feeling the squeeze.\(^8\) Between 1987 and 1997, the state lost 39,087 acres of farmland, nearly a 10 percent drop.\(^9\) The loss of farmland is important for many reasons. Farms are a valuable part of the state's tourism industry. In addition, owners of farmland and forests pay more in local taxes than it costs local government to service their properties.\(^10\)
Traffic Congestion

The result of sprawling development perhaps most apparent to Connecticut’s residents is the state’s strained transportation system. By 2000, Connecticut workers experienced median commutes of 24 minutes, up 16 percent from 1990 — a faster increase than in the U.S. as a whole. Fully 80 percent of Connecticut’s 1.6 million workers drove to work alone in 2000, up nearly three percentage points from the previous decade. The largest drop from 1990 to 2000 was among those who carpooled and those who walked to work. In 2000, fewer than 9 percent of commuters carpooled and 2.5 percent walked to work. Another 2.5 percent took the bus. Although ridership on Metro North has increased in recent years, fewer than 2 percent of commuters take the train. The shift in commuting habits can have both short- and long-term effects upon traffic congestion and the environment.

Faced with more cars and longer trips, state transportation officials are continuing to add and expand roads. Connecticut was once infamous for failed bridges. A recent report credits the state Department of Transportation for their maintenance but more investment in the existing road system will be required to keep pace with needs. Connecticut motorists drive an average of 372 miles a year on highways in poor, mediocre or fair condition, and spend over $29 million annually on auto repairs resulting from the conditions of these highways — three-quarters as much as the Connecticut highway department has spent fixing these same roads.

Considering that significant investments in infrastructure and housing have already been made in core areas, state (and often federal) investments in roads and highways in previously undeveloped areas are an inefficient use of taxpayers’ limited resources. They not only encourage more sprawling development in outlying communities but they also further divert resources from existing highways and communities that arguably need them the most.

Commute times are increasing faster in Connecticut than in the nation as a whole.
DESPITE THE FACT THAT POPULATION is growing at only modest rates, housing development continues to consume more and more previously undeveloped land. Between 1970 and 2000, population grew by just 12 percent but the amount of land in residential uses increased by more than 100 percent. The trend improved in the 1990s but land consumption still outpaced population growth by more than 2.5-to-1 (9.4 percent compared to 3.6 percent).
PlACES WITH MORE JOBS THAN WORKERS are the destination of a significant number of commuters. In Connecticut, most are located along major highways. There is a significant employment center in and around Hartford, including Avon, Bloomfield, East Hartford, East Windsor, Farmington, Granby, Newington, Windsor, and Windsor Locks. Elsewhere in the state, there are sizable employment clusters in the southwestern corner, including Danbury, Greenwich, Norwalk, Stamford, and Westport; in and around New Haven; and the mouth of the Thames River, including New London, Waterford and Groton. Areas with few jobs per resident include many of the outlying communities of eastern and western Connecticut.
Job shifts contribute significantly to the costs of sprawl, increasing infrastructure needs — especially for roads — in growing places. Jobs decentralized even more quickly than population during the 1990s — central cities and many nearby towns saw declines in the number of jobs per 100 residents. In the Hartford area, the norther suburbs fared well while those to the south did not. Nearly all of the suburbs bordering Bridgeport fared poorly as jobs moved outward to the north or westward along the coast. Coastal areas fared best in the New Haven area while all of the towns adjacent to Waterbury increased their ratio of jobs to residents.
Changes in population help show which communities are burdened with the costs of rapid growth and which are hurt by population losses. During the 1990s, population grew fastest in southwestern and east-central portions of Connecticut. Municipalities experiencing the biggest declines include Hartford and Norfolk. Sprawl strains both fast-growing and declining communities by increasing the per-person costs of public facilities like sewers, streets or buildings. That's because population declines require communities to spread costs across fewer taxpayers, while rapid growth pushes its costs disproportionately on existing residents, not the ones who will take advantage of new facilities in the future.
Poverty and Race

Connecticut is not immune from the devastating pattern of social stratification that is dividing American metropolitan areas. Separation by race and income, a pattern that has developed concurrently with sprawling growth, limits the opportunities available to large segments of the population. Connecticut’s communities are highly segregated, with poor people of color disproportionately located in its large cities and stressed communities — places with the highest shares of affordable housing and low and slow-growing tax bases.

The problems associated with concentrated poverty — everything from higher crime and troubled schools to poor health — place a significant burden on city resources, discourage investment in those neighborhoods and dramatically limit the opportunities of residents. Ultimately people living in high-poverty neighborhoods become isolated from educational, social and employment opportunities available in other parts of the region. This isolation makes it extremely difficult for them to participate fully in the regional economy.

This divide is also reflected in the state’s schools. Community stability depends greatly on the performance of schools, because when the perceived quality of a school declines, it can set in motion a vicious cycle of middle-class flight and disinvestment.13

Many schools in smaller cities and older suburbs are now showing the same patterns of social change that occurred a generation ago in central cities. From 1993 to 2000, most of the communities classified as stressed experienced significant increases in student poverty. In Meriden, New Britain and West Haven, for instance, school poverty increased by more than 10 percentage points. But rapid increases were not limited to these places. A number of at-risk communities — Windsor and Eastford, for example — and fringe-developing places like Hampton and Preston experienced sharp increases in poverty during the period.

The problems associated with concentrated poverty discourage investment in poor neighborhoods. This shifting socioeconomic pattern has serious effects. Eventually, when schools reach certain thresholds of poverty, middle-class families with children — those of all races — leave the public schools and often the community, and they are eventually followed by other middle-class segments of the housing market.

The departure of the middle class from a neighborhood strains both old and new communities. In fast-growing communities at the edge of the region, the middle class is streaming into increasingly overcrowded, underfunded schools. But this exodus has an even greater effect on those who have been left behind in communities of concentrated poverty. Concentrated poverty destroys the lives of the people trapped in these neighborhoods, leaving them with few opportunities for good education and good jobs.14 Schools with concentrated poverty often suffer from risk factors — everything from inexperienced teachers to unstable enrollment — that lower educational achievement among students and diminish their prospects for the future.17
The degree of segregation of poor students in Connecticut is high even when compared to major U.S. metropolitan areas. In the 25 largest metropolitan areas in the late 1990s, an average of 54 percent of poor children would have to change schools in order to achieve an identical mix of poor and non-poor students in each one. In Connecticut as a whole, 58 percent of poor children would have to change schools to achieve such a mix of students.

While poverty and its consequences underlie this pattern of social separation, it is difficult to separate poverty from race and ethnicity — particularly for blacks and Hispanics, who are strongly discriminated against in the housing market. Asian students were not included in the analysis of racial segregation in this report because research has shown that they tend to experience less educational and housing segregation than blacks and Hispanics.

When black and Latino students are segregated in schools where the majority of students are non-white, they are also likely to find themselves in schools where the majority of students are poor. Across the state, the percentage of non-Asian minority students attending high-poverty schools was 72 percent, compared to just 12 percent for white and Asian students.

In fact, 68 percent of minority students in Connecticut would have to move to achieve an identical mix of minority and non-minority students in each school, compared to an average of 61 percent in the nation's 25 largest metropolitan areas.

It is the state's older, stressed suburbs and small cities that are experiencing the fastest racial change. The gradually expanding black and Latino middle class, in pursuit of the American dream, begins moving away from poverty. In their search for new homes, they are frequently steered to areas where their presence will be the least controversial. When these new residents reach a critical mass in a neighborhood and its schools, white homebuyers, perceiving the community to be in decline, choose not to buy there, and before long, whites already living in the neighborhood move away.

The consequent decline in demand causes housing prices to fall, and poorer individuals of all races move into the homes vacated by the middle-class whites. The earlier perceptions become reality. In a short time, the new middle-class migrants find themselves in the same kind of neighborhoods they sought to escape just a few years earlier. These patterns perpetuate both the outward expansion of social strain and flawed assumptions about the contributions of minority residents to a community. Urban minority residents in Connecticut are subjected to other, subtler forms of discrimination as well. For example, towns in Connecticut are replacing their old “town dumps” with regional solid waste disposal systems. A recent analysis found that these regional facilities, which degrade air quality in adjacent areas, are located closer to minority and poor neighborhoods.

Connecticut schools are highly segregated by race and income.
In addition, rates of hospitalization and emergency room visits for children with asthma were disproportionately high in the state's five largest cities and low-income towns. In New Haven, for instance, there was a 78 percent increase in admissions among children under 14 between 1992 and 1996. In addition, asthma rates and mortality rates from asthma are considerably higher for blacks and Hispanics than for Connecticut's white population.

**Affordable Housing**

A system of local governance like Connecticut's — a highly fragmented system where municipal governments are required by the state to rely heavily on property taxes for revenues — creates strong incentives for local governments to limit their supply of affordable housing. From their point of view, housing affordable to moderate- or low-income households does not "pay its way" because the local service costs (for schools, public safety and other local services) exceed the resulting property-tax revenues.

When played out over an entire metropolitan area or state, this process can result in overall shortages of affordable housing and severe limitations on where households of limited means can live. Both of these outcomes can be seen in Connecticut.

The cost of housing is a serious problem in Connecticut. Nearly 68,000 new or rehabilitated units of affordable housing would be needed to meet the current needs of the poorest Connecticut households. A full-time worker requires a wage of $17.03 per hour to afford a two-bedroom apartment in the state. At present the minimum wage is $6.70 per hour.

Problems finding affordable housing extend well beyond the state's low-income community. Many people with moderate incomes — police, firefighters and teachers — have difficulty finding adequate housing. When affordability was computed separately within 10 housing markets across the state, there were 56 cities and towns in the state where less than 28 percent of the housing (including rental units) was affordable to a household with 80 percent of the regional median income (see Map 12). In another 32 places, the affordability rate was between 28 and 38 percent. Even affluent people are often concerned that their children won't be able to afford to live in the towns in which they grew up. Lack of affordable housing also means that many workers must commute long distances.

This problem has a racial component as well. Connecticut ranks at the bottom — 48th out of 50 states — in minority homeownership. Fewer than 32 percent of African-Americans own homes in Connecticut compared to 44 percent nationwide, and only 26 percent of Hispanics in Connecticut are homeowners compared to 46 percent nationwide. A recent nationwide study also documents the continued spatial mismatch between where black and Latino citizens live and where jobs are. Affordable housing and transportation policies are the keys to closing the gap.

Problems finding affordable housing extend well beyond the state's low-income community.
The percentage of students eligible for free lunches is a commonly used measure of a community’s current health and its future well-being. (See footnote 1 for the eligibility rules.) Connecticut’s major urban centers and other stressed communities — among them Bridgeport, Hartford, Waterbury, New Britain, Danbury, Stamford, Meriden, Middletown, Ansonia, Derby and East Hartford — contain the highest concentrations of poor children. In the eastern portion of the state, Windham, Norwich and New London also suffer from high levels of student poverty. Poverty levels are quite low in most outlying areas of the state.
Some of the already poorest schools in the state got rapidly poorer between 1993 and 2000. They include schools in New Britain, Bridgeport, Norwich and Waterbury, where rates of student poverty grew by more than 10 percentage points. However, increases in school poverty are not limited to the urban and stressed communities. Although many outlying areas still had low rates of poverty in 2000, many experienced relatively rapid rates of increase in poverty in the preceding years. Many schools in Hartford and New Haven saw stable or declining poverty, although levels at the end of the period remained quite high.
The lack of regional cooperation among Connecticut communities helps create great extremes among places. Those extremes show up clearly in schools. Due in part to subtle discrimination in the housing market, schools in Connecticut are highly segregated not just by income but also by race. In fact, although patterns of income and race tend to mirror one another, the degree of racial segregation is even more severe. Minority students are largely concentrated in and around the state's central cities and other stressed communities.
Bolstered by the growing number of immigrants arriving in the state, as a group, Connecticut schools are becoming more racially diverse. But gains in the enrollment of students of color are not evenly distributed across the state. Central cities are a major locus. While the share of minority students in local schools is growing across the community types, the greatest increases are in stressed and at-risk communities, including Windsor, Windham and West Haven. Although many schools in central cities, starting from a very high base of minority students, did not increase their share of minority enrollment, the overall trends perpetuated existing patterns of racial segregation.
Connecticut’s communities are highly stratified by income. Households with lower median incomes are disproportionately located in Connecticut’s cities, stressed and at-risk communities. Hartford is the most impoverished community, with a median income that is one-sixth that of Connecticut’s most affluent municipality. Following closely behind Hartford are New Haven, New Britain and Waterbury. The four communities with the highest median income — Darien, Weston, New Canaan and Wilton are all New York suburbs located on Connecticut’s “Gold Coast.”
Many of the state’s lowest income places saw significant declines in median household income (adjusted for inflation) during the 1990s. They include places like Hartford, East Haven, New Haven, Bridgeport, and Windham. However, declines were not limited to low-income places. Many moderate- and high-income communities also experienced similar declines, including Stamford, Norwalk, West Hartford, Sherman and South Windsor.
The distribution of affordable housing in Connecticut is very uneven. An even distribution of affordable housing gives people of all incomes greater choice in where they live, reduces the costs of dealing with poverty by ensuring that it is not concentrated in just a few places and increases the chances that people live close to their jobs.

For the most part, communities with very little affordable housing are in the western half of the state, especially in the southwest. However, affordability rates are relatively low in many towns spread across the state.