



## Hartford Connecticut: A Demographic Report

# 2014



PEDRO E. SEGARRA  
MAYOR



After a national search, my administration commissioned a highly respected firm, APB Associates, Inc. of Southfield, Michigan, to conduct a comprehensive demographic study of Hartford. Our purpose was to collect and report community-wide data that will provide the information needed by City departments and community-based organizations to make the best decisions possible to effectively serve the people of Hartford and to strengthen our socioeconomic infrastructure. Another major goal of the study was to help supplement my strategic mission to address in a prioritized manner Hartford's greatest challenges and opportunities in the areas of education, employment and economic stability.

APB Associates took an evidence-based, objective and well-disciplined approach to collect data in four vital areas: population composition; socioeconomic characteristics, the housing situation; and economic indicators related to the Hartford workforce and employer-base.

As you'll see in reviewing the data presented in this report, Hartford's data are similar in most respects to that of other urban centers across the country. Hartford serves a traditional central city function as the hub of commerce for a large metropolitan area (almost a third of the state of Connecticut). While the data in this study reveal undeniable gaps in income, educational achievement and socioeconomic stability between Hartford and the greater metropolitan area, it is important that we acknowledge and be fully aware of these gaps so that we can continue to work to close them, as we have been for the past several years.

Our residents, community-based organizations, businesses, and government are working hard to regain Hartford's historical role as the vibrant center of a major, successful region. Together we have the basic ingredients for great success in the coming years and decades. We have a central, riverfront location; a good and expanding transportation network; great infrastructure investments; an increasingly diverse economy that includes state government; a young and multi-cultural population; cohesive neighborhoods; distinctive architecture; an improving school system; quality institutions of higher education; and a powerful sense of history. After years of declining population, the city is now attracting new residents, residential construction and new urban amenities and a strong sense of optimism.

Pedro E. Segarra  
Mayor, City of Hartford

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**Hartford's population peak of 177,307 was reached in 1950. Today's population is approximately 125,000.**

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# CHAPTER ONE: POPULATION

## Historic Trends

In many ways, Hartford is a traditional American central city. It was originally settled in the 17th century, grew slowly until 1850, more rapidly in the middle part of the 19th century, and saw a population explosion in the early 20th century. Hartford recorded its peak decennial census population, at 177,307, in 1950. Since then, it has declined slowly, to today's estimated count of about 125,000. (See Table 1)

Several factors contributed to the population decline of the past 60 years. Most important, on average, household sizes are smaller. On a national level, the average number of persons per household was 3.7 in 1940 and about 3.3 during the peak years of the baby boomer population's childhood (1950 to 1967). It then began dropping until it reached its current level, about 2.6, in the late 1980s. Factors which contribute to smaller households include (1) increased life expectancy, which means that a given housing unit is occupied by a household without children for a longer period, (2) increasing divorce rates and later marriage, leading to more one-person households, and (3) the U.S. total fertility rate—the number of children a woman would have in her lifetime—declined from 3.4 in the 1960-64 period to 2.1 in 2008.

Suburban communities, outside the central city, grew in population during the post-World War II period because they had open land on which new housing could be built. Hartford, like other central cities, was essentially full by 1950, with little room for new housing. Meanwhile, older housing was lost to urban renewal and freeway construction. Thus, the number of housing units in Hartford increased only slowly between 1950 and 1960. Overall, during the period from 1950 to 2010, the city experienced only a small net loss in its housing stock (about 1 percent), even as the population is decreased significantly for the reasons explained above. More recently, the number of housing units has increased as non-residential buildings have been converted to residential use. (See Table 2)

Table 3 shows the historic relationships between population, housing units, and households. Group quarters are institutions such as prisons, mental hospitals, and nursing homes, and other group living situations such as college dormitories and group homes. It is unclear why the group quarters population count declined significantly in 2000, and then rose, in 2010, to a level higher than 1990. The explanation likely lies in arcane census definitions of living quarters situations. The vacancy rate is quite high in all three years, although lower in 1990 than in later censuses. Vacancy rates are always higher in rental housing than in owner housing, and Hartford's housing stock is primarily rental. Notably, population per household figures are the same in all three years, even as this figure has been dropping steadily in most places. The high birth rate among the Hispanic population is likely the primary reason.

**TABLE 1**  
**Historic Population:**  
**City of Hartford**

YEAR	CENSUS COUNT	PERCENT CHANGE
1790	2,863	–
1800	3,523	23.1
1810	3,955	12.3
1820	4,726	19.5
1830	7,074	49.7
1840	9,468	33.8
1850	13,555	43.2
1860	26,917	98.6
1870	37,180	38.1
1880	42,015	13.0
1890	53,230	26.7
1900	79,850	50.0
1910	98,915	23.9
1920	138,036	39.6
1930	164,072	18.9
1940	166,267	1.3
1950	177,391	6.7
1960	162,178	-8.6
1970	158,017	-2.6
1980	136,392	-13.7
1990	139,739	2.5
2000	124,121	-11.2
2010	124,775	0.5

**TABLE 2**  
Population and Housing Unit Counts by Decade

YEAR	POPULATION		HOUSING UNITS	
	number	% change	number	% change
1950	177,397	–	52,429	–
1960	162,178	-8.6	57,653	10.0
1970	158,017	-2.6	58,495	1.5
1980	136,392	-13.7	55,254	-5.5
1990	139,739	2.5	56,098	1.5
2000	124,121	-11.2	50,644	-9.7
2010	124,775	0.5	51,822	2.3
1950-2010	-52,622	-29.6	-607	-1.2

**TABLE 3**  
Population and Households: City of Hartford

	1990	2000	2010
<b>Total population</b>	139,737	124,121	124,775
In households	131,417	118,766	115,824
In group quarters	8,320	5,355	8,951
<b>Total housing units</b>	56,098	50,644	51,822
Occupied (=households)	51,464	44,986	5,124
Vacant	4,634	5,658	6,698
Vacancy rate	8%	11.2%	12.9%
<b>Population per household</b>	2.6	2.6	2.6

**Births**

Table 4 shows the approximate number of births to Hartford resident mothers in each year from 2002 through 2012, as well as their distribution by race and Hispanic origin. The data are remarkable for their consistency. Across the 11-year period, Hispanic births have consistently represented about half the total; white births are around a tenth; black babies represent a little over one-third. The remainder are other races, primarily Asian, or identified as multi-racial. The number of births is also quite consistent, ranging from 1,950 to 2,200.

**TABLE 4**  
Trends in Births

YEAR	white nh	black nh	other nh	hispanic	TOTAL	# OF BIRTHS*
2002	8%	39	2	51	100%	2,150
2003	9%	37	2	52	100%	2,150
2004	10%	36	2	52	100%	2,100
2005	9%	36	2	53	100%	2,100
2006	8%	37	2	53	100%	2,250
2007	9%	37	3	51	100%	2,150
2008	9%	38	3	51	100%	2,150
2009	9%	37	3	51	100%	2,200
2010	10%	36	5	49	100%	2,000
2011	8%	37	4	51	100%	2,000
2012	9%	33	6	52	100%	1,950
All	9%	37	3	51	100%	23,200

\*Number of births rounded to the nearest 50. The reported count of births varies between Hartford Health Department and CT Department of Public Health and is subject to minor errors.

## Race and Ethnicity

Hartford is an integrated city. In 2010, almost half (43 percent) of the population was of Hispanic origin, while one-third (35 percent) was black non-Hispanic and one-sixth (16 percent) was white non-Hispanic. The remaining 6 percent is comprised primarily of Asian Indians, Burmese, and of persons identifying as being of more than one race. (See Table 5)

While the city overall is integrated, there is significant segregation within. The Hispanic population is concentrated on the south side, while blacks are concentrated in the north. The white population is in the majority in only two census tracts: the downtown area and the far northwest. Many areas in the middle of the city, in Asylum Hill, and in West End, have a significant white population. Neighborhoods in the far south (South Meadows, South End, and Southwest) appear to be well-integrated.

As shown in Table 6, more than three-quarters (77%) of the Hispanic population is Puerto Rican, and more than half the Puerto Rican population was born on that island. There are small but recognizable concentrations of persons with origins in Mexico, Columbia, Peru, and the Dominican Republic. Among the non-Hispanic population, the largest ancestry group is people from Jamaica; Hartford is home to an estimated 11,400 Jamaicans, as well as another 1,200 people who are simply identified as West Indian.

## Age

Table 7 shows the general age distribution for Hartford's residents since 1990. The share of the population in each of the five groups has varied a bit over time. The steady increase in the share of the population age 40 to 64 comes from the aging of the baby boom generation. The proportion of the population that is of senior-citizen age—65 and older—has remained quite stable. It is important to note that the overall population in the metropolitan area has a significantly higher proportion of senior citizens, 65 and older (14%), than we find in the city of Hartford (9%).

In Table 8, we can observe an interesting relationship between age and place of birth. The top half of the table shows us that 73 percent of Hartford's children were born in Connecticut; almost all of them were likely Hartford residents at birth. The city's senior citizens, on the other hand, are very unlikely to be Connecticut/Hartford natives. Almost a third of them moved from elsewhere in the United States, with another group of similar size being foreign-born. A quarter were born in Puerto Rico. Many



**Hartford is an integrated city: 43 percent white Hispanic, 35 percent black non-Hispanic, 16 percent white non-Hispanic. The remaining six percent are primarily Asian Indians, Burmese, and mixed race.**

**TABLE 5**  
**Race and Hispanic Origin**

	2010	2000	1990
<b>Total population</b>	124,775	121,578*	139,739
White, non-Hispanic	16%	18%	30%
Black, non-Hispanic	35%	36%	36%
Other, non-Hispanic	6%	6%	2%
Hispanic	43%	40%	32%

\*Hartford's official 2000 population count was 124,121, a revision of the originally reported census count. Population characteristics data from the 2000 census were tabulated based on the original count.

of these older people, however, likely came to the U.S. from Europe decades ago, but some of them may be part of the more recent immigration from places such as Jamaica or South America.

The bottom half of Table 8 shows the age distribution for each category of place of birth. Almost half the Connecticut/Hartford born residents are children, and almost none are senior citizens. In sharp contrast, the population born outside of Connecticut/Hartford includes few children and a larger than average share of the senior citizen population. These data suggest that native Connecticut/Hartford residents are more likely to leave the city by the time they reach age 65, whether it's to move to other towns nearby or to other places in the United States (such as Florida). The population that is not native to Connecticut/Hartford is more likely to remain in the city after reaching age 65. We might expect that to be true for Puerto Ricans and the foreign-born population, which may have less income and economic power to move, but it's unclear why the same is true for the population which moved to Hartford from elsewhere in the U.S. We will examine income and poverty later in this report.

Looking just at the age distribution itself, Hartford has a comparatively young population, with a below-average proportion, at 9 percent, age 65 and older. In contrast, the figures for the metro area and the state of Connecticut are 14 percent. Hartford residents may have a lower life expectancy; this is often the case among a population with a high poverty rate. Older Hartford residents may be more likely to leave the city for housing elsewhere, whether in the Hartford suburbs or in a warmer climate. Puerto Rican residents may be returning to their native island after retirement, taking with them the benefits earned while living in Hartford. Determining the reasons for this phenomenon is the subject for another study.

**TABLE 6**  
Country of Origin for the Hispanic Population

COUNTRY OF ORIGIN	NUMBER	PERCENT
<b>All Hispanic or Latino</b>	52,900	100%
Puerto Rico	40,900	77%
Peru	2,500	5%
Dominican Republic	2,200	4%
Columbia	1,600	3%
Mexico	2,300	4%
All others	3,400	6%

**TABLE 7**  
Age Distribution

	2010	CITY OF HARTFORD 2000	1990	METRO AREA 2010
<b>Total population</b>	124,775	121,578*	139,739	1,212,381
Under 18	26%	30%	28%	22%
18 to 24	15	12	15	10
25 to 39	22	23	27	18
40 to 64	28	25	21	36
65 and older	9	10	9	14
Total	100%	100%	100%	100%

\*Hartford's official 2000 population count was 124,121. This figure is a revision of the originally reported census count. Characteristics data from the 2000 census were tabulated based on the original count.

**TABLE 8**  
Age and Place of Birth

PLACE OF BIRTH	AGE			all
	under 18	18 to 64	65 or older	
<b>Distribution by place of birth:</b>				
Connecticut	73%	33%	18%	42%
Another state in U.S.	9	20	29	18
Puerto Rico	9	19	25	17
Foreign-born	9	28	28	23
Total	100%	100%	100%	100%
<b>Distribution by age:</b>				
Connecticut	46%	50	4	100%
Another state in U.S.	14%	70	16	100%
Puerto Rico	15%	71	14	100%
Foreign-born	10%	79	11	100%

## Nativity and Ancestry

The term “nativity” refers to whether a person was born in the United States or is foreign-born. For Hartford, there is an important third category: persons born in Puerto Rico.<sup>1</sup> Table 9 provides information on the number of Puerto Ricans coming to the U.S. in recent decades, as well as on the citizenship status of immigrants. As we would expect, recent immigrants are less likely to have become naturalized.

As we’ve seen in Table 8, overall, only 6 out of 10 Hartford residents (60%) were born in the U.S.; of these, more than two-thirds were born in Connecticut. Seventeen percent, or about 1 in 6, Hartford residents were born in Puerto Rico. Another 23 percent are foreign-born. Of these, fewer than half (38%) are naturalized U.S. citizens. A small group, about 1 percent, were born abroad of American parents.

The ACS provides a limited amount of information on ancestry, as shown in Table 10. Jamaicans are the largest reported group in Hartford, comprising about 9 percent of the population. Italians are the most numerous group in the metro area. It is important to note that Puerto Rico is not reported as an ancestry group, and the question is also nearly meaningless for black respondents whose ancestors have lived in the United States for many generations.

**TABLE 9**  
Year of Entry by Nativity and Citizenship Status

YEAR AND STATUS	NUMBER	PERCENT
<b>Total born outside the U.S.</b>	50,200	100%
<b>Entered 2000 or later</b>	20,400	41%
Born in Puerto Rico	6,800	14%
Foreign born, naturalized	1,500	3%
Not a U.S. citizen	12,100	24%
<b>Entered 1990 to 1999</b>	11,200	22%
Born in Puerto Rico	4,100	8%
Foreign born, naturalized	3,600	7%
Not a U.S. citizen	3,500	7%
<b>Entered before 1990</b>	18,700	37%
Born in Puerto Rico	10,500	21%
Foreign born, naturalized	5,900	12%
Not a U.S. citizen	2,300	5%
<b>Total</b>	<b>50,200</b>	<b>100%</b>

**TABLE 10**  
Largest Reported Ancestry Groups

ANCESTRY GROUP	HARTFORD	METRO AREA
Jamaican	10,700 (9%)	25,000 (2%)
Italian	4,000 (3%)	163,500 (14%)
Irish	3,000 (2%)	125,600 (10%)
Subsaharan African	2,300 (2%)	10,400 (1%)
Polish	1,900 (2%)	91,100 (8%)
German	1,100 (1%)	63,100 (5%)

Source: 2008-2012 ACS

## Immigration

Looking again at Table 9, we get a sense of the pace of immigration into Hartford over the past several decades. The influx of new residents from Puerto Rico and abroad picked up considerably between 2000 and the 2009-11 period. Both Puerto Rican and foreign-born immigration, in terms of who is living in Hartford now, was considerably higher in this decade than in the one that preceded it. Not surprisingly, few of the recent immigrants have achieved U.S. citizenship. Immigrants from earlier periods are more likely to have completed that process. Puerto Ricans are, of course, U.S. citizens from birth and need not go through the naturalization process.

Table 11 shows the distribution of persons receiving Legal Permanent Resident (LPR) Status, or “green cards,” from the Department of Homeland Security over the past ten years. In total, almost 10,000 people have obtained this status between 2003 and 2012, representing about

8 percent of Hartford’s total population. As shown, the most significant sending country is Jamaica, with more than a quarter of the total immigrants including a proportionate number of children and adults. Surprisingly, Bosnia-Herzegovina has the second highest total, all of whom date back to the first time period shown, during the conflict in the Balkans in the middle of the last decade. Albania, a sister country with a similar religious pattern, also makes this list of countries with at least 200 immigrants over the past decade.

With the exception of a recent influx of children from Thailand, along with a group of mostly adults from Burma, the remaining countries on this list come from Caribbean countries or from South America. A diverse list within this category—Peru, the Dominican Republic, Columbia, and Guyana—have all sent at least 300 immigrants to Hartford in recent years. A smaller group has arrived from St. Lucia.

Unfortunately, we do not have a lot of information on the nearly 3,800 persons from other countries, except to know that they literally come from around the world. Continents and areas represented by countries with 50 to 150 LPR recipients include Europe, the Far East, the Middle-East, southern Asia, North America (Mexico), the Caribbean, South America, and Africa. It appears that a majority of United Nations member countries are included.

DHS was able to provide us with the total number of immigrants, across the ten year period, by ZIP code. (See Figure 1) The majority of new immigrants settle in housing on the south side of the city, with ZIP code 06114 leading the list.

### Migration

The ACS allows us to analyze movement to and from Hartford. The in-migration patterns are shown in Table 12. Overall, about one-fourth of Hartford residents move during a one-year period; three-fourths remain in the same place. Of those who move, half (or 13 percent overall) move within Hartford, while 5 percent come from elsewhere in Connecticut. Movement between Hartford and Puerto Rico is very small, and about the same as in-migration from other countries.

The out-migration data show a similar pattern. The data do not allow for precise estimates, but it appears that during the 2007-2011 period the city had a small positive balance—i.e., slightly more people moved in than moved out. We should note, however, that it is impossible to know how many people moved to other countries.

**TABLE 11**  
**Immigration Into Hartford by Age and Country: 2003-2012**

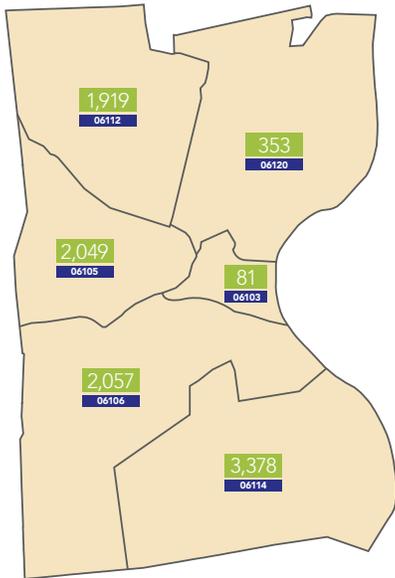
COUNTRY	TOTAL	2003-2007		2008-2012	
		18+	under 18	18+	under 18
All countries	9,837	3,693	1,408	3,456	1,280
Jamaica	2,777	972	432	1,014	359
Bosnia-Herzegovina	864	592	245	**	**
Peru	790	344	104	276	66
Dominican Republic	582	151	96	228	107
Columbia	384	184	59	115	26
Guyana	356	167	63	94	32
Burma	299	3	-	272	24
Thailand	255	-	**	**	207
Albania	249	109	22	96	22
St. Lucia	229	96	22	81	30
All other countries	3,763	1,075	365	1,377	1,395

\*Source: Department of Homeland Security

**TABLE 12**  
**One-Year In-Migration Patterns\***

	HARTFORD
Non-movers	77%
Movers within Hartford	13%
Elsewhere in Connecticut	5%
Other U.S. state	3%
Puerto Rico	1%
Abroad	1%

\*Population 1 year old and older  
Source: ACS 2007-11 migration tabulations



**FIGURE 1**  
**Persons Obtaining Permanent Legal Resident Status**  
**Hartford, Connecticut**  
**2003-2013 by zip code**

 # obtaining Permanent Legal Resident status  
 ZIP Code

### Language

The American Community Survey asks those who speak a language other than English if they speak English “very well,” “well,” “not well,” or “not at all.” Among those who speak Spanish, almost half do not speak English very well, if at all. The same is true for the much smaller group that speaks other languages. By age, there is little variation in the proportion speaking Spanish or another language. However, there are significant differences in the capacity to speak English. Looking just at those who speak another language: almost all young people, age 5 to 17, are reported to speak English very well; only 8 percent do not – in most cases, this is a parent’s view of the child’s English-speaking ability. Among adults age 18 to 64, 19 percent speak English less than very well, and among senior citizens, age 65 and older, 25 percent speak English less than very well. All told, this adds up to a group of about 25,000 people, or 22 percent of Hartford’s population age 5 and older, having a limited capacity to speak and understand English. Hartford is a bilingual city.

Not surprisingly, almost half of Hartford’s population age 5 and older (48%), speak a language other than English. Spanish is most common (38%), with small groups of people speaking other Indo-European languages (e.g. French, German, Polish, Russian) or Asian languages. (See Table 13).

**TABLE 13**  
**Languages Spoken by Hartford Residents\***

LANGUAGE	NUMBER	PERCENT
Only English	60,700	52%
Spanish (or Spanish Creole)	44,700	38
Other Indo-European languages	6,700	6
Asian languages	2,100	2
Other or unspecified languages	2,000	2
Total	116,200	100%

\*Age 5 and older



**The multilingual richness of Hartford is apparent in the fact that 55,000 of Hartford’s 116,200 residents, age 5 and older, speak a language other than English.**

# CHAPTER TWO: SOCIO-ECONOMIC CHARACTERISTICS

## Education

Table 14 shows the current educational attainment levels for the population 25 and older. Hartford's education levels, overall, are well below those for the metro area as a whole. About a third of the white non-Hispanic population has graduated from college; many of these are the younger people who have moved into newly converted buildings downtown. Other white citizens are older citizens who may have been immigrants many decades ago and never completed a high school education in their native country. Among the black population, there are few college graduates, but more than three-quarters (76%) have at least graduated from high school. The most serious deficiencies are observed in the Hispanic population, where nearly half (46%) have not completed high school and only one-quarter (26%) have any post-secondary education or training. These low educational levels seriously interfere with their ability to hold jobs and live above the poverty level. Figure 2 provides a graphic representation of these differences.

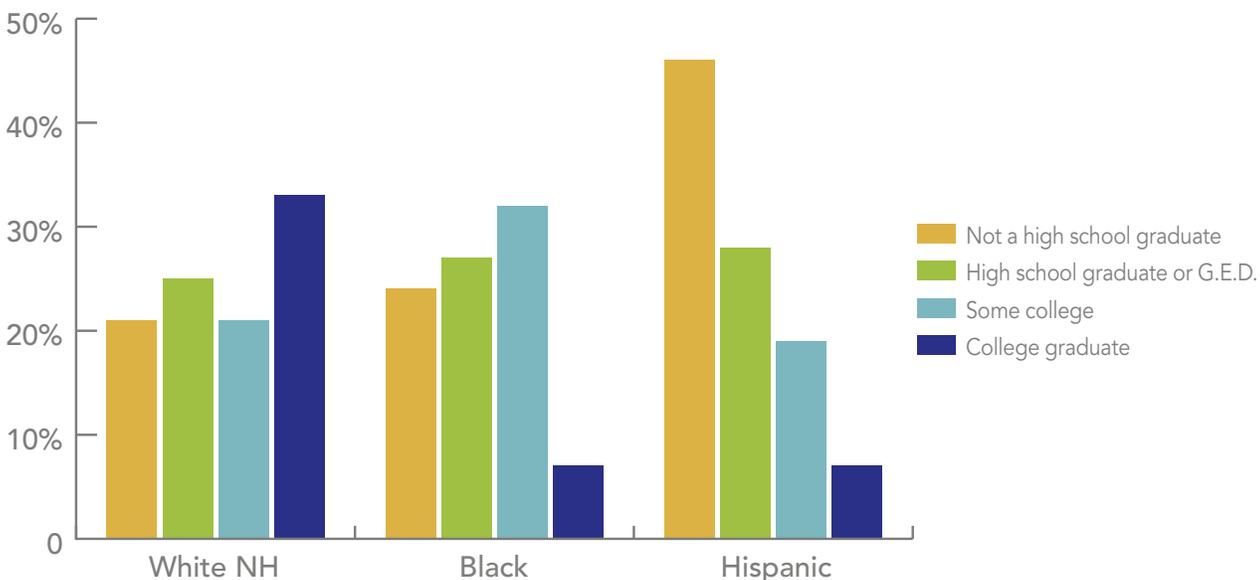
**TABLE 14**  
Educational Attainment

EDUCATIONAL ATTAINMENT	HARTFORD OVERALL	white nh	RACE/ETHNICITY black	hispanic	METRO AREA OVERALL
Not a high school graduate	32%	21%	24%	46%	11%
High school graduate or G.E.D.	30%	25%	37%	28%	28%
Some college	24%	21%	32%	19%	26%
College graduate	14%	33%	7%	7%	35%
Total	100%	100%	100%	100%	100%

**TABLE 15**  
Educational Achievement of the Population [Age 16-19]

	HARTFORD	METRO AREA
Enrolled in school	83%	89%
High school graduate	8%	7%
High school dropout	9%	4%
Total	100%	100%

**FIGURE 2**  
Educational Attainment



A special ACS tabulation looks at the labor force and education characteristics of the 16 to 19 year old population. As we see in Table 15, overall 5 in 6 (83%) of Hartford youth in this age group are enrolled in school, while another 8 percent have graduated high school. Only 9 percent are dropouts—not high school graduates and not currently enrolled in school. Metro area youth are somewhat more likely to be enrolled in school and somewhat less likely to be dropout.

### Disability

The American Community Survey (ACS) asks a series of questions about disability for each person in the household. Several different disabilities are defined. Two of these—vision (defined as serious difficulty seeing even when wearing glasses) and hearing—are asked for everyone. Three others are asked for persons age 5 and older: (1) cognitive difficulty, defined as serious difficulty concentrating, remembering, or making decisions, (2) ambulatory difficulty, defined as serious difficulty walking or climbing stairs, and (3) self-care difficulty, defined as difficulty dressing or bathing. A final question, referring to independent living, applies only to those 15 and older and is defined as difficulty doing errands alone such as visiting a doctor’s office or shopping.

Overall, about 16 percent of Hartford residents report having one or more of these disabling conditions. The incidence in young children, under 5, is very low. For older children, age 5 to 17, the disability rate is about 7 percent, or one in 14. The most common disability in this age group is cognitive difficulty. Among adults age 18 to 64, about 15 percent report one or more disabilities; cognitive and ambulatory problems are the most common.

The senior population, age 65 and older, is the most seriously affected, with nearly half (47%) reporting one or more problems. Ambulatory and independent living difficulties head the list, followed by cognitive, hearing, and vision problems. Among those age 65 to 74, about 22 percent report having two or more types of disability; this rate rises to 36 percent for those 75 and older. It is worth noting, though, that even among this oldest age group, nearly half (46 percent) report no disabilities at all.

### Labor Force Status

ACS<sup>2</sup> respondents are asked “LAST WEEK, did this person work for pay at a job (or business)? If the answer is “no,” a follow-up question asks, “LAST WEEK, did this person do ANY work for pay, even for as little as one hour?” For those again responding “no,” further questions ask, with reference to the previous week:

- [1] Was the person on layoff? If so, has the person been informed that he or she will be recalled to work within the next 6 months or been given a date to return to work? If yes, could this person have started a job if offered one, or returned to work if recalled?
- [2] Was the person TEMPORARILY absent from a job or business? If no,
- [3] During the LAST 4 WEEKS, has this person been ACTIVELY looking for work?



**The incidence of disabling conditions in young children under five is very low. Even among Hartford’s oldest group of people 75 and older, nearly half (46 percent) report no disabilities at all.**

The responses are tabulated for the population 16 and older. This detailed question set is designed to provide estimates which meet the official federal definition of unemployed, under which a person must not have done any work at all for pay in the last week, must not have been temporarily absent or on a layoff from which a recall is expected, and must have been actively looking for work during the past four weeks. It is a very stringent definition, one which pushes to categorize people as either being employed or being out of the labor force rather than being unemployed.

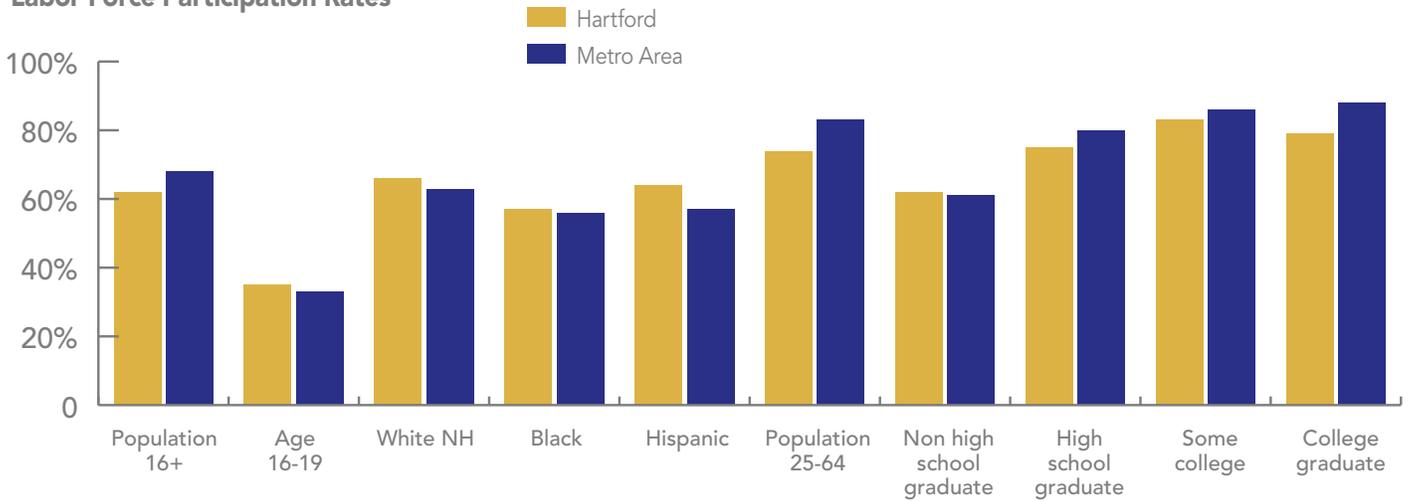
Table 16 shows the data for the City of Hartford and the metropolitan area over the 2009-2011 period. The participation rate is the proportion of the population that is either employed or unemployed. Generally, the higher the unemployment rate, the lower the participation rate, because when people have trouble finding work they often give up. The term “labor force dropout” is used to describe this population, but it is difficult to identify statistically because there is no way to know if a given person would be in the labor force if a job were more readily available. The relationship between these two statistics – the unemployment rate and the participation rate -- is shown clearly in Table 16 and in comparing Figures 3 and 4.

Even recognizing that this was a time of high unemployment nationally, Hartford’s rates were even higher. The city’s unemployment rate was 20 percent, meaning that one in five labor force participants were actively looking for work. Young people have an especially hard time finding work, with an unemployment rate double that for the overall population. The white, non-Hispanic population in Hartford is more likely to be in the labor force and to be employed than are blacks and Hispanics. Education is, as we would expect, an extremely important factor: the unemployment rate is higher for those who have not completed high school and much lower for those with at least some college education. The education tabulation is restricted to the population age 25 to 64, thus reflecting the prime years of employment for most people.

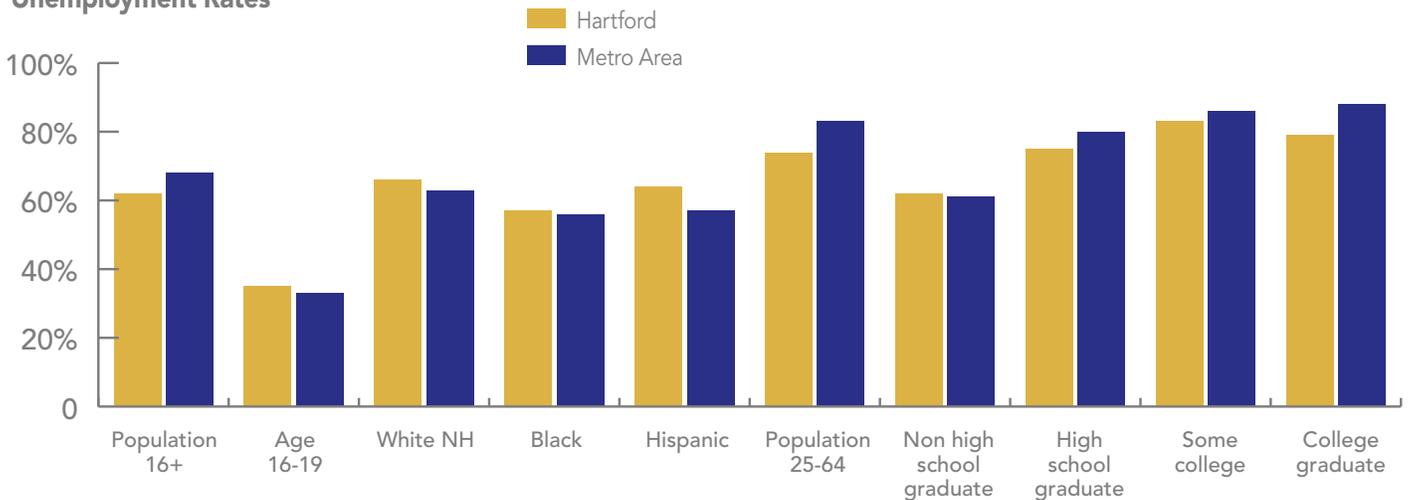
**TABLE 16**  
**Labor Force Status**

	HARTFORD			METRO AREA		
	Total	Participation Rate	Unemployment Rate	Total	Participation Rate	Unemployment Rate
<b>Population 16+</b>	96,400	62%	20%	976,600	68%	10%
Age 16-19	11,700	35%	41%	70,600	33%	24%
<b>Race</b>						
White NH	19,500	66%	9%	724,900	63%	8%
Black	35,300	57%	24%	99,500	56%	18%
Hispanic	38,900	64%	21%	105,700	57%	16%
<b>Education</b>						
All persons 25-64	60,800	74%	17%	651,300	83%	8%
Non high school graduate	16,700	62%	22%	54,000	61%	20%
High school graduate	19,300	75%	20%	168,500	80%	12%
Some college	16,300	83%	14%	184,600	86%	9%
College graduate	8,500	79%	8%	244,200	88%	4%

**FIGURE 3**  
**Labor Force Participation Rates**



**FIGURE 4**  
**Unemployment Rates**



### Occupation and Industry

Table 17 presents the occupation distribution for Hartford’s resident workers, as compared with that for the metro area as a whole, and compares the current era with 1990 and 2000. Only 22 percent of the city’s employed population works in a professional occupation, as contrasted with 43 percent area-wide. Conversely, the proportion of workers employed in service occupations in the city is more than double the proportion in the region. The shares of workers in sales and office occupations are the same, while the city has a slightly higher proportion in blue-collar occupations such as factory work, bus and truck driving, and construction. Over time, the share of workers in service jobs has grown, while the proportion in sales and office jobs has declined. In part, this reflects the overall shift in the economy to service jobs; in part, it reflects an actual change in Hartford’s workforce and in the types of jobs available in the city. There also appears to be a significant drop in blue-collar employment, perhaps as many establishments of this type have ceased to exist in the city.

**TABLE 17**  
**Occupation**

	CITY OF HARTFORD			METRO AREA
	1990	2000	2009-11	
Professional (management, business, science, and arts)	21%	21%	22%	43%
Service	20	28	34	16
Sales and office	33	28	25	25
Natural resources, construction, and maintenance	1	7	5	6
Production, transportation, and material moving	25	17	14	10
Total	100%	100%	100%	100%

Table 18 shows the distribution of the working population by industry in the city and the metro area. The distributions are quite similar, but Hartford workers are under-represented in the finance-insurance-real estate industry group, and over-represented in the arts-entertainment-recreation-accommodations-food services group. About a fourth of all workers are employed in education, health care, and social assistance jobs.

In Table 19, we can see the shares of city and metro workers in the various occupation groups for the five largest industry groups. For each industry group, in both the city (top half of table) and metro area (bottom half), the share in each occupation group totals to 100 percent for each industry group. In the education-health care-social assistance industry group, the largest in both the city and the metro area, Hartford residents are most likely to be employed in service jobs. In contrast, almost two-thirds of the metro area workers in this industry group are professionals or in management occupations. In manufacturing, we expect most workers to be in production jobs, but 37 percent of the metro area workers are professionals or managers, as compared with only 12 percent of the city resident workers. Retail trade, however, shows little difference between the shares of workers by occupation.

Finance-insurance-real estate is dominated by professional and managerial jobs, but very few of them are held by Hartford workers. Those Hartford residents who do work in this industry are more likely to be in the supportive office worker occupations. Finally, we see the same pattern in the large miscellaneous group labeled professional, scientific, and technical industries; however, the differences are not as stark.

It is important to note that the two most important traditional industries in Hartford—insurance and the state government – together employ less than 10 percent of the city’s resident workers. These industries demand a large number of professional workers, workers with college degrees, and relatively few of these workers actually live in the city of Hartford.

### Income and Poverty

As we can see in Table 20, Hartford’s median household income, at \$28,800, is less than half that of the metropolitan area as a whole. Almost half of Hartford households (45%) have a total income level of less than \$25,000 per year. Only about a quarter bring in as much as \$50,000 per year.

The situation is somewhat better for the white, non-Hispanic population, with a median income of \$37,800 and nearly one-fourth of the households bringing in \$75,000 or more per year. Many of these households are composed of young people living in the new housing downtown. The situation for black and, especially, for Hispanic households is dire.

Data made available by the Internal Revenue Service (IRS), at the ZIP code level, provides some information about Hartford residents' tax returns. In 2011, about 50,400 returns were filed. In many cases, these are equivalent to households; in some households, more than one return may be filed if, for example, there are adult children with their own incomes or when an unmarried couple heads the household. In addition, many households do not file income tax returns because they have no taxable income. Among the returns that were filed, 54 percent showed adjusted gross income (AGI) of less than \$25,000, while another 30 percent showed AGI between \$25,000 and \$50,000.<sup>3</sup>

Table 21 shows the income sources available to Hartford households. The ACS asks about income from each of these sources for each person in the household age 15 or older, and then asks the person being interviewed (the respondent) to add them up and state the total income. These statements of total income for each individual are summed, by computer, to arrive at the total household income

**TABLE 18**  
**Resident Workers by Industry in Hartford**

INDUSTRY	HARTFORD	METRO AREA
Agriculture, forestry, fishing, mining	*%	*%
Construction	4	5
Manufacturing	7	11
Wholesale trade	2	2
Retail trade	13	11
Transportation/utilities	5	4
Information	2	2
Finance, insurance, real estate	6	11
Professional, scientific and management, and administrative and waste management services	11	10
Education, health care, and social assistance	26	26
Arts, entertainment, recreation, accommodations, food services	14	8
Other services	6	4
Public administration	4	5
Total	100%	100%
Number of resident workers	47,900	599,300

\*Less than one-half of one percent



**Hartford has a significantly younger population than surrounding communities (only nine percent are older than 65 versus 14 percent in the broader metro area and across the state).**

**TABLE 19**  
Occupation Groups in Major Industry Groups

OCCUPATION GROUP	INDUSTRY GROUP				
	Educational Services Health Care	Manufacturing	Retail Trade	Finance Insurance & Real Estate	Professional Scientific & Technical
<b>Hartford: total workers</b>	12,300	3,400	6,100	3,000	5,400
Professional, management	36%	12%	5%	39%	29%
Sales/Office	13%	13%	76%	50%	15%
Services	47%	1%	4%	8%	41%
Natural resources, construction	2%	8%	5%	1%	4%
Production, transportation, material moving	2%	72%	10%	2%	11%
Total	100%	100%	100%	100%	100%
<b>Metro Area: total workers</b>	157,400	67,100	64,500	66,700	60,200
Professional, management	64%	37%	9%	64%	56%
Sales/Office	12%	15%	71%	12%	18%
Services	22%	1%	4%	22%	18%
Natural resources, construction	1%	5%	4%	1%	3%
Production, transportation, material moving	1%	42%	11%	1%	5%
Total	100%	100%	100%	100%	100%

**TABLE 20**  
Household Income

	all	HARTFORD			METRO AREA
		white nh	black	hispanic	
Under \$25,000	45%	35%	41%	53%	18%
\$25,000 - \$49,999	28	25	32	27	20
\$50,000 - \$74,999	14	17	13	12	17
\$75,000 - \$99,999	6	11	7	4	14
\$100,000 or more	7	12	7	4	31
Total	100%	100%	100%	100%	100%
Median	\$28,800	\$37,800	\$30,200	\$23,200	\$66,300
Number of households*	45,800	8,400	17,900	18,300	469,300

\*The three population groups do not add to Hartford's total because some households are in none of these three categories.

**TABLE 21**  
Income Sources

INCOME SOURCE	% OF HOUSEHOLDS RECEIVING
Wages and salaries (includes commissions, tips)	71%
Self-employment	6%
Interest, dividends, rental income	11%
Social security	25%
Supplemental security income (SSI)	12%
Public assistance	15%
Public assistance and/or food stamps (SNAP)	41%
Retirement income (pensions, IRAs)	11%
Other income sources	18%
Total households	45,800

**TABLE 22**  
**Social Security Recipients in Hartford**

	HARTFORD		CONNECTICUT	
	Number	%	Number	%
Retired workers	8,775	50%	453,319	71%
Disabled workers	3,945	23%	81,125	13%
Widow(er)s/parents	1,030	6%	41,604	7%
Spouses	525	3%	20,979	3%
Children	3,090	18%	43,225	7%
Total Recipients	17,365	100%	640,252	100%
Average Monthly Benefits	\$937	–	\$1,283	–
Beneficiaries Age 65+	9,690	56%	484,396	76%

Most households—71 percent—have wage or salary income; the problem, as discussed above, is that many of the jobs which produce that income pay only minimum wage or slightly more, and many are part-time. The figure for “interest, dividends, rental income” seems high until we remember that many of Hartford’s residential structures are multi-family with an owner living in one unit and collecting rents from one or more other units. Four in ten Hartford households receive public assistance (also known as welfare or TANF) and/or SNAP (formally known as the Supplemental Nutrition Assistance Program; previously called food stamps). One-fourth of households receive income from social security. Other income sources (18%) include veterans’ (VA) payments, unemployment compensation, child support, and alimony.

Many households have income from more than one source, often with different family members receiving income from different sources. For example, a household may include wage-earners and social security recipients, and may have rental income as well. However, even adding all of these sources together, the total income level may still be quite low.

The Social Security Administration makes data available which help us to understand the levels of social security recipients in Hartford. (See Table 22). Overall, 17,365 individuals—14,275 adults and 3,090 children—were receiving social security payments in 2012. The group of recipients represents 1 in 7 people in Hartford. Of these, about 9,700 were age 65 or older. The average monthly check (before Medicare Part B payments were subtracted) was about \$1,100 for retired workers. More than one-third of all social security recipients, and over half the children, live in south-central and southwest section of the city covered by ZIP code 06106.

Hartford’s social security recipients, as a group, differ dramatically from those in Connecticut as a whole.<sup>4</sup> Disabled workers and children make up almost half of the total recipients; children are under age 18 and are either survivors of deceased parents or dependents of disabled workers. Only half of Hartford’s recipients are retired workers. This finding is consistent with the fact that senior citizens, age 65 and older, represent only 10 percent of Hartford’s total population. Many people who resided in Hartford during their working years have likely either left the city or have died at an early age. The high proportion of disabled workers represents people who live on lower, fixed, incomes and are thus less likely to leave.

**TABLE 23**  
**Historic Poverty Rates:  
 City of Hartford**

	2009-11	2000	1990
Total population	33%	31%	28%
Children under 18	43%	41%	44%
Seniors 65 or older	22%	23%	18%
Families (2+ persons, related)	30%	28%	26%

**TABLE 24**  
**Population in Poverty**

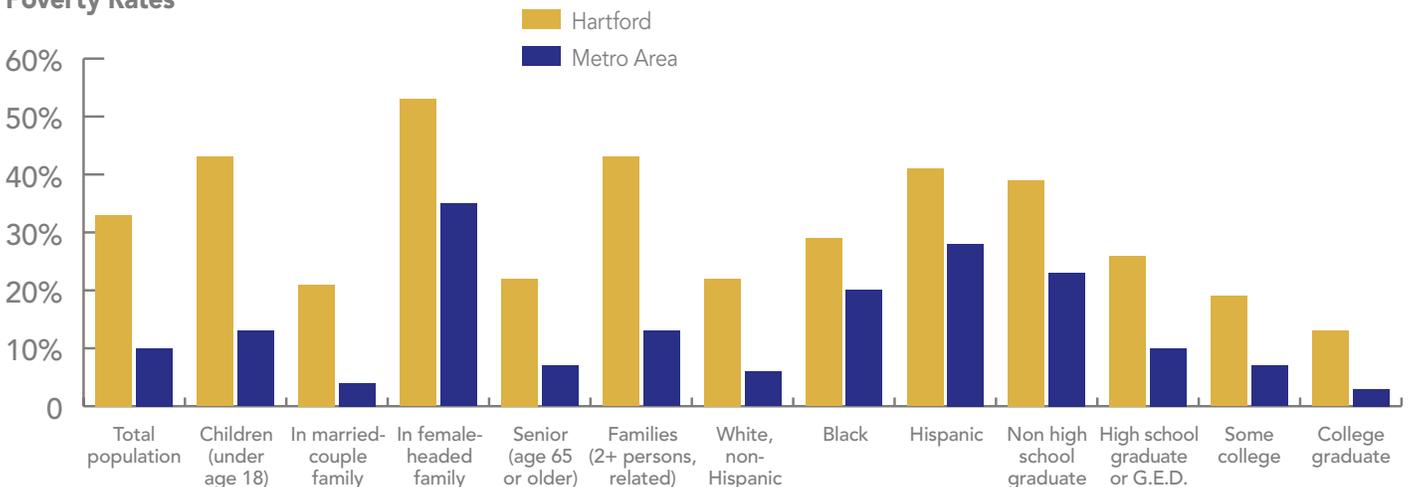
POPULATION CHARACTERISTICS	HARTFORD	METRO AREA
<b>Total population</b>	33%	10%
Children (under age 18)	43%	13%
In married-couple family	21%	4%
In female-headed family	53%	35%
Seniors (age 65 or older)	22%	7%
Families (2+ persons, related)	43%	13%
<b>Race/Ori­gin</b>		
White, non-Hispanic	22%	6%
Black	29%	20%
Hispanic	41%	28%
<b>Educational Attainment (population 25+)</b>		
Non high school graduate	39%	23%
High school graduate or G.E.D.	26%	10%
Some college	19%	7%
College graduate	13%	3%

About one-third of Hartford’s population lives below the poverty level (Table 23). This represents a small increase over the 2000 and 1990 levels. The figures for children, seniors, and families have similarly increased. In view of the recent recession, these increases are not surprising.

Table 24 shows current poverty statistics for different population segments, and in comparison to the metro area. Children are worse off, as are Hispanics and adults who have not graduated from high school. However, no matter which demographic group we look at, Hartford residents are more likely to be living in poverty than are their suburban counterparts. The poverty rate has risen slightly over the period since 1990, likely because people, especially families, with higher incomes are more likely to move out of the city. The rate for families shows a significant increase over the 2000 figure. Single person households, or those with people living together who are not officially related and do not have children, are more likely to have incomes above the poverty line.

Overall, people who have achieved a higher socio-economic level—more education, a [better] job, a higher income—are more likely to move from Hartford to a nearby suburb. Much of Hartford’s population is composed of people who have not, or have not yet, achieved these higher levels; many never will. Hartford is not unique in this regard. Historically, traditional central cities have been repositories for those who cannot move out. The trend is somewhat mitigated by an influx of a younger, better-educated population which happily occupies new housing designed for them. History suggests, however, that as each cohort of young, single people ages, marries, and has children, they are likely to buy homes outside of the central city. Meanwhile, the poor and near-poor are left behind.

**FIGURE 5**  
**Poverty Rates**



# CHAPTER THREE: HOUSING

## Overview

The 2010 census enumerated about 51,800 housing units in the city of Hartford. Of these, 6,700 were vacant, for a vacancy rate of 13 percent. Of course, the 2010 census was taken at the height of the recent foreclosure crisis, brought about by the collapse of the housing market beginning in 2008. However, Hartford's vacancy rate was about double that of the metro area as a whole, where vacant units represented only 7 percent of the total housing stock. Unfortunately, it is not possible to obtain good information to update these statistics and to understand the degree to which the vacancy situation may have changed in the three and a half years since the census was taken.<sup>5</sup>

## Tenure and Structure Type

The term "tenure," in census-speak, refers to whether an occupied housing unit is owner-occupied or renter-occupied. In Hartford, about 24 percent of the occupied units are owner-occupied, while 76 percent are renter-occupied. In contrast, 69 percent of the units in the Hartford metro area are owner-occupied. (See Table 25.) Part of the reason for this discrepancy lies in the widely different profile of the housing stock in the city, as compared with the region. Single-family houses are the units mostly likely to be owner-occupied, and only 17 percent of Hartford's housing is single-family. In contrast, 61 percent of the housing in the Hartford metro area is single-family. Another 17 percent, or one-sixth, of Hartford's housing is row housing (two or more units attached to each other, but no one above or below the unit) or two-family flats. A quarter of the housing is located in buildings with three to nine units, and another 27 percent in apartment buildings of 10 or more units. As shown in Table 25, only small amounts of metro area housing is located in these types of structures.

Table 26 describes the situation more clearly. Most of Hartford's single-family housing is owner occupied, although a significant portion is rented. Seeing a high proportion of rentals among single-family homes is a hallmark sign of a distressed housing market, the situation in Hartford and across the nation in 2010. Thirty percent of the row houses and two-family flats are owner occupied; in the latter, an owner often lives in one unit and rents out the other. The same is true, but less often, in the small multiple buildings (3-9 units). The small number of owner-occupied apartments are likely condominiums in large buildings. In the metro area as a whole, owner-occupancy levels are higher regardless of structure type.



**There are 51,800 housing units in Hartford. About 24 percent of the occupied units are owner-occupied, while 76 percent are renter occupied.**

## Vacancy

Figure 6 illustrates the 2010 vacancy rate by census tract. The high rate in the northwest corner of the city is attributable to renovation of the Bowles Park housing project, and thus is not indicative of a problem in the housing stock. As a general principal, rental housing has higher turnover than owner housing, and therefore has high vacancy rates. In 2010, the higher vacancy rates were found in the northern part of the city, in tracts where almost all of the occupied housing is renter-occupied. The few census tracts with a high percentage of owner-occupied housing (at least 50 percent) also have low vacancy rates.

## Housing Characteristics

The ACS provides us with some information on the characteristics of the housing units themselves, beyond the type of structure in which they are located. Table 27 presents these data. We note that, as we would expect, Hartford housing is older than the housing in the rest of the metropolitan area, with nearly 80 percent built before 1970 and nearly 40 percent built before World War II.<sup>6</sup>

Looking at the size of the housing units, Hartford housing is generally smaller, with fewer rooms and fewer bedrooms than metro area units. This, too, is a salient characteristic of rental and multi-family housing. Over one-fourth of Hartford housing units have three rooms or less, and three in ten units have fewer than two bedrooms. Metro area housing, overall, is larger on both measures.

The ACS also asks about home heating fuel. In the city, 63 percent report that the home is heated with utility gas, compared to 35 percent in the metro area overall, while fuel oil is much more commonly used in metro area housing. We infer from this that utility gas is the fuel of choice in multiple unit buildings, while fuel oil appears to be more commonly used in single-family homes. A significant minority report that their homes are heated by electricity; in northern states, this is usually a very expensive heating option.

We also note that almost no units, in the city or the metro area, lack complete plumbing facilities or lack complete kitchen facilities. This means that almost all of them have at least one bathtub or shower, and have stoves and refrigerators.

**TABLE 25**  
Occupancy, Tenure, and Structure Type

	HARTFORD	METRO AREA
<b>Total housing units</b>	51,822	507,049
% vacant	13%	7%
Total occupied housing units	45,124	472,533
% owner occupied	24%	69%
<b>Structure Type (occupied units only)</b>		
Single family detached	17%	61%
One unit attached (row house) or 2 units	17	12
Three to nine units	25	14
Ten units or more	27	12
Mobile home, boat, etc.	*	1
Total	100%	100%

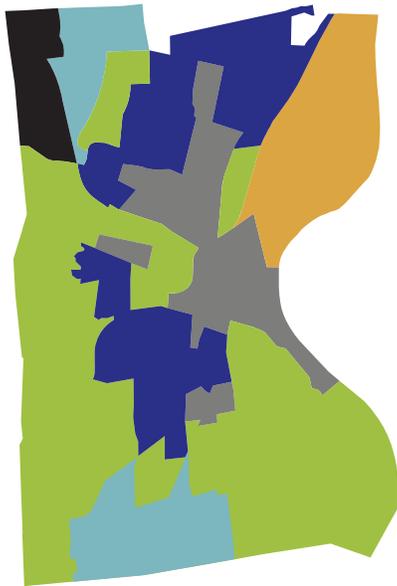
\*Less than .5 percent

Source: 2010 census and 2009-2011 ACS

**TABLE 26**  
Structure Type by Tenure

STRUCTURE TYPE	% OWNER OCCUPIED	
	HARTFORD	METRO AREA
Single family detached	81%	95%
Single family attached (row house) or 2 units	30%	51%
Three to nine units	14%	18%
Ten units or more	5%	13%
Total occupied units	45,800	469,300

Source: 2009-2011 ACS. Note that, due to sampling error, the total number of housing units is slightly different than the number enumerated in the 2010 census



**FIGURE 6**  
**City of Hartford**  
**Housing Unit Vacancy Rate**  
**by 2010 Census Tract**  
**[City: 13%]**

- No housing
- Under 6%
- 6% to less than 12%
- 12% to less than 18%
- 18% to less than 25%
- 25% or more

### Household Characteristics

We see, in Table 28, that Hartford households have a short length of residence, with more than half having moved into their current homes four to six years prior to being interviewed (2005 or later). This high figure is a characteristic of a housing market with comparatively few owner-occupied units. Renters, not tied to mortgages but only to short-term leases, move more often than owners. The trend is observable at the other end of the scale as well, where only 12 percent of Hartford households have lived in their units since before 1990, as compared to 24 percent in the metro area overall.

About one-third of Hartford households have no vehicle available. This can be a serious problem when it limits access to jobs—especially those in the suburbs—that are not accessible by public transportation. On the other hand, almost no households lack access to telephone service. Crowded households, defined as more people than rooms, are also rare.

In Table 29, we observe the pattern of household composition over the past twenty years. Interestingly, and in comparison to patterns generally across the nation, there has been little change in Hartford. Table 30 presents these same categories by race/Hispanic origin, as well as for the metro area as a whole. Here we can see the dramatic differences between Hartford’s white non-Hispanic population, on the one hand, and the black and Hispanic populations, on the other. More than half of white non-Hispanic population households are composed of a single person, living alone. Among this group, there are relatively few married couples with children, while married couple households without children are a larger proportion of the total. We observed few differences between black and Hispanic households, although black households are somewhat more likely to be single person, while Hispanics are somewhat more likely to have children in the household.

**TABLE 27**  
**Characteristics of**  
**Hartford Housing**

	HARTFORD	METRO AREA
<b>Year structure built</b>		
1990 or later	7%	15%
1970 to 1989	15%	27%
1940 to 1969	39%	38%
1939 or earlier	39%	20%
Total	100%	100%
<b>Rooms</b>		
One or two	9%	4%
Three	18%	9%
Four	22%	15%
Five	25%	18%
Six	14%	19%
Seven or more	12%	35%
Total	100%	100%
Median # of rooms	4.6	5.7
<b>Bedrooms</b>		
None	5%	2%
One	25%	12%
Two	35%	28%
Three	28%	38%
Four or more	7%	10%
Total	100%	100%
<b>House heating fuel</b>		
Utility gas	63%	35%
Electricity	17%	14%
Fuel oil, kerosene, etc.	18%	45%
Other	2%	6%
Total	100%	100%

## Financial Characteristics

The ACS collects a wealth of data about the financial characteristics of households; much of this information is used in the analysis of HUD-funded programs and their grant distribution. (See Table 31.) While Hartford has relatively few owner-occupied homes, as discussed above, their estimated values are quite high,<sup>7</sup> with a mean, or average, of about \$213,000 and 14 percent valued at \$300,000 or more. However, as we would expect, the value figures are lower than that for the metro area as a whole, where the mean is \$286,000 and over one-third are valued at \$300,000 or more.

Hartford homeowners are paying dearly for their housing. The general guideline for housing costs is that they should not be more than 30 percent of household income. In Hartford, where there is a mortgage, almost half the households spend 35 percent or more of their income on housing costs. These include, in addition to the mortgage payment(s), property taxes, insurance and utility costs (electricity, gas, water and sewer, and fuel), and the condominium fee where appropriate. The situation is somewhat better for those without a mortgage, but we still see that one-fourth are at the 35% or more level.

**TABLE 28**  
Characteristics of Hartford Households

	HARTFORD	METRO AREA
<b>Year Moved Into Unit</b>		
2005 or later	58%	39%
2000 to 2004	17%	18%
1990 to 1999	13%	19%
1989 or earlier	12%	24%
Total	100%	100%
<b>Vehicles Available</b>		
None	36%	9%
One	43%	33%
Two	16%	39%
Three or more	5%	19%
Total	100%	100%
No telephone service	3%	1%
Crowded households	5%	2%

**TABLE 29**  
Household Composition: Historic Pattern

	1990	2000	2009-11
<b>Total households</b>	45,124	44,986	51,464
Married couple [children]	10%	10%	13%
Married couple [no children]	13%	13%	14%
Single parent	21%	21%	24%
One person	33%	33%	33%
Other 2+ persons [no children]	23%	23%	16%
Total	100%	100%	100%

Source: 2010 census

**TABLE 30**  
Household Composition by Race/Hispanic Origin

	CITY OF HARTFORD			METRO AREA
	white nh	black	hispanic	
<b>Total households</b>	8,322	18,846	17,627	472,533
Married couple [children]	8%	10%	14%	20%
Married couple [no children]	17%	9%	10%	28%
Single parent	5%	29%	33%	9%
One person	51%	31%	24%	28%
Other 2+ persons [no children]	19%	20%	19%	15%
Total	100%	100%	100%	100%

Source: 2010 census

**TABLE 31**  
**Financial Characteristics of Owner-Occupied Housing**

	HARTFORD	METRO AREA
<b>Value</b>		
Less than \$100,000	14%	4%
\$100,000 to \$149,999	15%	7%
\$150,000 to \$199,999	33%	18%
\$200,000 to \$299,999	24%	36%
\$300,000 or more	14%	35%
Total	100%	100%
Mean (average) value	\$213,000	\$286,000
Owner-occupied units with no mortgage	25%	29%
<b>Selected monthly owner costs - units with a mortgage</b>		
Less than \$1,000	11%	6%
\$1,000 to \$1,499	24%	18%
\$1,500 to \$1,999	32%	29%
\$2,000 or more	33%	47%
Total	100%	100%
Mean (average) value	\$1,700	\$1,900
<b>Selected monthly owner costs as a percentage of household income - units with a mortgage</b>		
Less than 20 percent	22%	32%
20 to 29 percent	22%	32%
30 to 34 percent	8%	10%
35 percent or more	48%	26%
Total	100%	100%
<b>Selected monthly owner costs - units without a mortgage</b>		
Less than \$300	7%	2%
\$300 to \$399	9%	4%
\$400 or more	84%	94%
Total	100%	100%
Median owner costs	\$670	\$755
<b>Selected monthly owner costs as a percentage of household income - units without a mortgage</b>		
Less than 10 percent	16%	27%
10 to 14 percent	24%	20%
15 to 19 percent	14%	14%
20 to 34 percent	21%	22%
35 percent or more	25%	17%
Total	100%	100%

A different, and more accurate, picture of housing value is available from the City of Hartford's assessor's files. Table 32 shows the mean, or average, value of buildings by structure type. We can see that, per unit, single family homes are valued much higher than two-, three-, and four-family buildings. The average single-family home is appraised at \$156,800, only slightly below the appraised value of the entire buildings housing two, three, or four families. Condominiums, on average, are appraised at about half the value of single-family homes.

Table 33 presents the financial characteristics of rental housing. Here we see that more than half of all renters spend 35 percent or more of their income on rent. The situation is almost as bad for metro area renters as a whole. These figures suggest that the housing market in both the city and the metro area as a whole is extremely taxing on the population.

**TABLE 32**  
**Appraised Value by Structure Type**

TYPE OF STRUCTURE	MEAN APPRAISED VALUE	NUMBER OF PARCELS
Single family	\$156,800	7,176
Two family	\$176,100	3,087
Three family	\$171,700	3,249
Four family	\$200,200	160
Condominium	\$80,522	3,102

Source: City of Hartford Appraiser's File

**TABLE 33**  
**Financial Characteristics of Rental Housing**

	HARTFORD	METRO AREA
<b>Gross rent</b>		
Less than \$500	17%	12%
\$500 to \$749	19%	14%
\$750 to \$999	33%	30%
\$1,000 or more	31%	44%
Total	100%	100%
Median rent	\$850	\$950
<b>Gross rent as a percentage of household income</b>		
Less than 20 percent	18%	23%
20 to 24 percent	9%	13%
25 to 29 percent	11%	12%
30 to 34 percent	9%	8%
35 percent or more	53%	44%
Total	100%	100%

# CHAPTER FOUR: ECONOMIC INDICATORS

**This chapter includes information about the economic picture in Hartford.**

## Hartford Workers

Table 34 presents data on people who work in Hartford, looking at those who live somewhere in Hartford county, and the proportion within each industry group that is composed of city residents. The first two industry groups have very small representation in Hartford. The third category is composed primarily of retail workers and of transportation and utility workers; here, Hartford residents are over-represented, comprising 39 percent of workers as compared to 27 percent in all industries combined. This tells us that jobs in these industries are more likely to be held by city residents, and less likely to be attractive to commuters.

The next group includes Hartford's primary industry, insurance; it's the "I" in FIRE, an acronym for finance, insurance, and real estate. The "Information" category includes newspapers, radio and television stations and services, telecommunications, and libraries. The "Professional" group includes a wide variety of professional, scientific, and technical services. What's noteworthy about this group of industries is that its main categories of jobs, and therefore workers, generally requires college graduates. Therefore, it is perhaps not surprising that only one in six (16 percent) of these jobs in Hartford is held by a Hartford resident. More than any other industry grouping, these jobs tend to be held by workers commuting in from outside the city limits.

The "education, health, and social services" industry group employs Hartford residents at about the same rate as it does in the economy overall. While many of these jobs require at least a college degree, many do not, especially in the large health industry. The "arts, entertainment, recreation, accommodations, and food services" grouping is, comparatively speaking, dominated by Hartford residents, as they hold almost half these jobs. Food services and accommodations, the largest categories in this group, have many opportunities for workers with limited education.

"Other services", a portion of the final group, "other services and public administration," includes personal services workers (e.g., beauticians, manicurists, barbers) as well as private household workers.<sup>8</sup> It also includes repair and maintenance workers (e.g., auto mechanics), as well as a variety of organizations. Public administration, of course, includes both the city and the state governments. Hartford resident representation in these jobs is the same as it is for the overall workforce.

## Establishments and Payroll

Our final data set, shown in Table 35, tells us about the numbers of establishments and paid employees by ZIP code. An "establishment" is defined as a specific place of work. It's distinguished from a "firm," which may have one or many individual establishments. For example, a bank with several branches is one firm with multiple establishments. County Business Patterns data, also released by ZIP code, "is an annual series that provides subnational economic data by industry. This series includes the number of establishments, employment during the week of March 12, first quarter payroll, and annual payroll."<sup>9</sup>

The concentrated downtown area, 06103, has the highest average payroll at over \$30,000, far above the city-wide level of only \$16,000.<sup>10</sup> The most active ZIP code area is the south-central/southwest 06106, with nearly 900 establishments and more than 21,000 paid employees. The average payroll per employee, however, is low at only \$12,600. This ZIP code is also the city's most populous, by far, including about one-third of the total population.

The other ZIP code with a substantial number of establishments and employees is 06105, covering the west and northwest sections of the city. The other three ZIP codes – 06112, 06114, and 06120, covering the northern and eastern parts of the city, have relative little economic

activity. Historically, the areas nearest to the Connecticut River likely housed manufacturing establishments, and included the oldest housing in the city. After substantial clearance activities during the decades when federally-sponsored urban renewal programs were active, these areas were left with few establishments and relatively small populations.

**TABLE 34**  
**Workers in Hartford**

WORKERS BY INDUSTRY	All Hartford Workers	Hartford County	RESIDENCE Hartford City	% City Residents
Total workers	108,800	79,500	21,300	27%
Construction*	3,700	2,600	1,100	42%
Manufacturing	3,400	2,600	800	30%
Wholesale/retail/transp./utilities	11,400	8,200	3,200	39%
Wholesale	1,800			
Retail	4,300			
Transportation, utilities	4,500			
Information, finance, insurance, real estate, professional services	31,600	27,200	4,400	16%
Information	2,700			
Finance, insurance, real estate	25,300			
Professional, scientific, mgt, admin, waste mgt services	12,400			
Education, health, social services	29,500	23,000	6,500	28%
Arts, entertainment, recreation, accommodations, food services	7,600	5,200	2,400	47%
Other services and public administration	13,700	10,800	2,900	27%
Other services	5,000			
Public administration	10,700			

Source: 2006-2010 ACS, as tabulated in the Census Transportation Planning Program (CTPP). Metro area data are not available in this tabulation. Numbers in subgroups may not add to the total because of statistical rounding.

**TABLE 35**  
**Establishments and Payroll**

ZIP CODE	# OF ESTABLISHMENTS	PAID EMPLOYEES	AVERAGE PAYROLL/EMPLOYEE
06103	663	16,100	\$30,500
06105	445	11,400	\$11,700
06106	882	21,300	\$12,600
06112	150	2,400	\$8,400
06114	536	9,800	\$9,000
06120	282	5,500	\$12,000
Citywide	2,958	66,500	\$16,000

Source: Census Bureau, County Business Patterns tabulation of data by ZIP code

# APPENDIX A: HARTFORD METROPOLITAN AREA

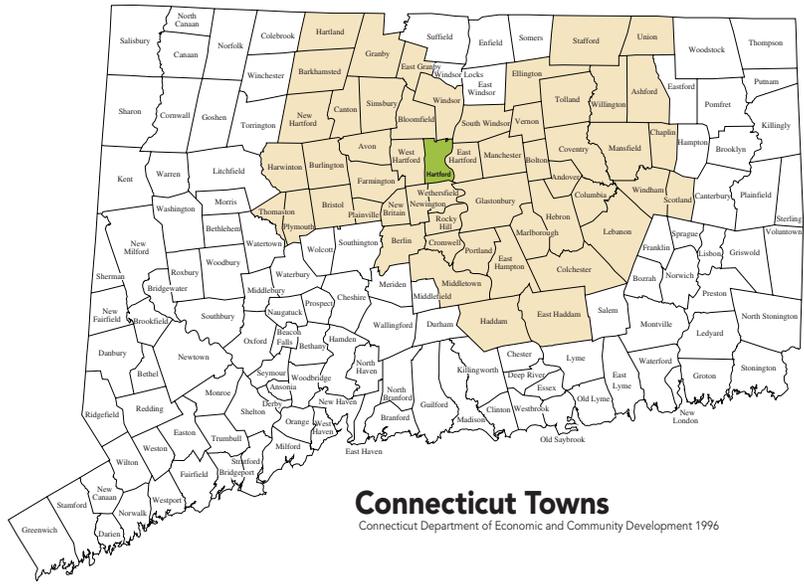
The Hartford Metro area, officially labeled the “Hartford-East Hartford-West Hartford, CT NECTA,” is delineated by the U.S. Office of Management and Budget. The delineation rules are complicated, but are generally based on the percentage of each town’s working population which commutes to Hartford (and vice-versa), known as the “employment interchange rate.” In most of the nation, metro areas are defined in terms of counties and are called “MAs.” In New England, cities/towns are used instead; the term NECTA is an acronym for “New England City and Town Area.”<sup>11</sup>

A total of 54 towns are included in the Hartford metro area. The list includes most of Hartford county and all of Tolland county, as well as parts of four other counties. Six towns at the northern end of the I-91 corridor are in the Springfield metro area. The Hartford metro towns:

- Avon
- Berlin
- Bloomfield
- Bristol
- Burlington
- Canton
- East Granby
- East Hartford
- Farmington
- Glastonbury
- Granby
- Hartford [city]
- Hartland
- Manchester
- Marlborough
- New Britain [city]
- Newington
- Plainville
- Rocky Hill
- Simsbury
- Southington
- South Windsor
- West Hartford
- Wethersfield
- Windsor
- Barkhamsted
- Harwinton
- New Hartford
- Plymouth
- Thomaston
- Cromwell
- East Haddam
- East Hampton
- Haddam
- Middletown
- Portland
- Colchester
- Lebanon
- Andover
- Bolton
- Columbia
- Coventry
- Ellington
- Hebron
- Mansfield
- Stafford
- Tolland
- Union
- Vernon
- Willington
- Ashford
- Chaplin
- Scotland
- Windham



**Hartford has immigrants from all over the world, many of whom obtain naturalization services from Hartford Public Library. Its program for immigrants has been recognized as one of the most effective in the nation.**



## APPENDIX B: DATA SOURCES

The primary data source for this report is the 2009-2011 three-year American Community Survey (ACS). The ACS is a very large survey, contacting about 3 million households a year, which has been designed to replace the long form on the decennial census. The ACS began in 2005. Consequently, the 2010 census was “short-form only,” asking only a few questions to fulfill the data needs of the Congressional reapportionment and redistricting process.

The ACS delivers data in one-year, three-year, and five-year tabulations. One-year data are released for communities of 65,000 or more; thus, this data set is available annually for Hartford. However, the margins-of error (MOEs) in this data set are too large for it to be of much use in this analysis. Therefore, the author made the decision to rely on the three-year data set instead. Because it has three times as many households in the survey, it is far more reliable, and the reliability factor supersedes the limited advantages of timeliness. For more information on the ACS, see [www.census.gov/acs](http://www.census.gov/acs).

Although the 2010-2012 data set was released during the preparation of this report, the tables are based on 2009-2011 for consistency purposes. Two-thirds of the data in the 2010-2012 data set are the same as in 2009-2011, so little would be gained by using the one-year update.

In presenting the tabulations in this report, no source is cited when the 2009-2011 data set was used. In a few instances, a five-year data set (2007-2011 or 2008-2012) was used to provide further precision. Other data sets used include:

- **The 2010 census.** We use these data when the subject of the tabulation was included on the short form. Generally, the census is the source for basic population and housing unit counts, household composition, population per household, and vacancy statistics. These data are available at [www.factfinder2.census.gov](http://www.factfinder2.census.gov).
- **The 1990 and 2000 censuses.** These are the sources whenever 1990 and 2000 data are presented, including long-form data. The 2000 data are available at [www.factfinder2.census.gov](http://www.factfinder2.census.gov). The 1990 data tabulations are not readily available online. Instead, we downloaded copies of the appropriate pages from the 1990 census printed reports.
- **A special tabulation of immigration data** obtained from the Department of Homeland Security.
- **The City of Hartford Assessor’s file**, for calculation of housing value by structure type.
- **A tabulation of IRS returns** made available at [www.irs.gov/taxstats](http://www.irs.gov/taxstats).
- **A tabulation of social security recipients by ZIP code** made available at [www.socialsecurity.gov/policy/docs/statcomps/oasdi\\_sc/index.html](http://www.socialsecurity.gov/policy/docs/statcomps/oasdi_sc/index.html).
- **Birth data files** provided by the Hartford Department of Health and Human Services.
- **County Business Patterns tabulations**, available at [www.factfinder2.census.gov](http://www.factfinder2.census.gov).
- **Census Transportation Planning Program (CTPP)**, special tabulation of ACS data for 2007-2011, available at [www.data5.ctpp.transportation.org/ctpp](http://www.data5.ctpp.transportation.org/ctpp)

## Footnotes

- <sup>1</sup> This category also includes persons born in U.S. island territories such as Guam or the U.S. Virgin Islands. For practical purposes in Hartford, however, we will consider this category to be composed exclusively of Puerto Rico-born residents.
- <sup>2</sup> These questions, with some additional detail, are also included in the Current Population Survey (CPS), the monthly survey from which the official unemployment rate is calculated for the nation, every state, and the largest cities and metropolitan areas.
- <sup>3</sup> The IRS data set shows many characteristics of these tax returns. However, because Hartford has so few returns with incomes of \$200,000 or more, the information is suppressed in one or more ZIP codes and thus cannot be added up to show a city-wide picture. Upon inquiry, IRS stated that they could not provide this information in a special tabulation.
- <sup>4</sup> Because these data are available only by ZIP code, it is impractical to create a distribution representing the Hartford metro area.
- <sup>5</sup> For technical reasons, the ACS does not do a good job of estimating the vacancy rate. A final determination of vacancy status, as opposed either to occupancy or to a unit being in such poor condition that it should not be considered part of the housing stock, can only be made by a field visit. Field visits are conducted only for a sample of the non-responding units in the ACS sample. Thus, the margins of error on vacancy rate statistics are very high, making the data unreliable for a place of Hartford's size.
- <sup>6</sup> Year structure built is based on the ACS respondent's understanding of the general age of the building. This information is quite unreliable in older housing and in rental housing, as the respondent usually has no reason to know when the building was actually constructed. Thus, the data are a general guideline.
- <sup>7</sup> These data on housing value come from respondent-stated estimates, in response to the question "About how much do you think this house and lot, apartment, or mobile home (and lot, if owned) would sell for if it were for sale." Generally, such data have a tendency toward overstatement unless the house has recently been on the market or the respondent considers the assessor's stated taxable value in responding. In addition, the ACS numbers include the respondent's stated value of small multiple buildings for which he or she is the owner-occupant.
- <sup>8</sup> These categories – other services and public administration – are combined in the CTPP tabulation from which these data are derived. We regret our inability to separate them for purposes of looking at Hartford versus other county residents.
- <sup>9</sup> See [www.census.gov/econ/cbp/](http://www.census.gov/econ/cbp/)
- <sup>10</sup> Note that AETNA employment is excluded here because the company has its own unique ZIP code.
- <sup>11</sup> The official document describing these criteria is available at [www.census.gov/population/metro/](http://www.census.gov/population/metro/); click on "2010 OMB Standards."



**In recent years, more people have moved into Hartford than have moved out. This includes people from elsewhere in the state, other states, Puerto Rico, and abroad.**



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