

# Connecticut Analysis of Impediments to Fair Housing Choice

## Executive Summary

---

# Contact Information

Erin Kemple

Executive Director

221 Main Street

Hartford, CT 06106

860-247-4400, ext. 723

[erin@ctfairhousing.org](mailto:erin@ctfairhousing.org)

[www.ctfairhousing.org](http://www.ctfairhousing.org)

---



---

# Last Meeting

- Erin Boggs presented an overview of the AI process
    - What it means to affirmatively further fair housing
    - Who has to affirmatively further fair housing
    - What must be included in an AI
-

---

# Agenda for Today

- Who lives in Connecticut
  - Where do people live
  - What is the effect of current housing patterns
  - Action steps to change how Connecticut looks
-

# Demographics of Connecticut

---

Connecticut is a racially  
diverse state and its diversity  
is growing

## Connecticut Population Percentage by Race and Ethnicity Over Time

Year	Non-Hispanic White	Non-Hispanic Black	Hispanic	Non-Hispanic Other	Total People of Color
1980	88.0%	6.9%	4.0%	1.1%	12.0%
1990	83.8%	7.9%	6.5%	1.8%	16.2%
2000	77.5%	8.7%	9.4%	4.4%	22.5%
2010	71.2%	9.4%	13.4%	6.0%	28.8%
2020	66.5%	9.5%	16.5%	7.5%	33.5%
2030	61.0%	9.7%	20.3%	9.0%	39.0%

---

# Why are Connecticut's Populations of Color Growing

- More families with children



## Fertility Rates by Race and Ethnicity Over Time

Connecticut	1990 Total Fertility Rate (per female)	2010 Total Fertility Rate (per female)
All	1.85	1.71
White Non-Hispanic	1.51	1.59
Black Non-Hispanic	2.08	1.82
Asian Non-Hispanic	1.76	1.72
Hispanic	2.59	2.06

---

# Why are Connecticut's Populations of Color Growing

- More families with children
  - Foreign-born populations are growing
-

## Largest Foreign-Born Populations

Rank in 2010	Birth Place	Foreign-Born	Percent of Statewide Population in 2010	Percent of Statewide Population in 1980
1	Europe	138,166	3.9%	5.5%
	Non-European Total	331,014	9.2%	3.1%
2	Asia	102,431	2.9%	0.6%
3	South America	72,478	2.0%	0.3%
4	Caribbean	70,498	2.0%	0.6%
5	Other Region	36,511	1.0%	1.5%
6	Central America (excluding Mexico)	25,142	0.7%	.07%
7	Mexico	23,954	0.7%	.02%
	Total Foreign-Born	469,180	13.1%	8.6%

---

# Why are Connecticut's Populations of Color Growing

- More families with children
  - Foreign-born populations are growing
  - White population is aging while populations of color are younger
-

## Median Age by Race and Ethnicity

	Median Age in 2010	Percentage of Racial Group's Population in 2010				Percentage of Age Group's Population in 2010			
		Age 0 to 17	Age 18 to 24	Age 25 to 64	Age 65 and Over	Age 0 to 17	Age 18 to 24	Age 25 to 64	Age 65 and Over
<b>Connecticut</b>	40.0	22.9%	9.1%	53.8%	14.2%				
<b>Non-Hispanic White</b>	44.6	19.6%	8.1%	54.9%	17.4%	61.2%	62.9%	72.7%	87.5%
<b>Non-Hispanic Black</b>	33.3	26.6%	11.8%	52.8%	8.8%	10.9%	12.1%	9.2%	5.8%
<b>Non-Hispanic Asian</b>	32.7	25.1%	9.4%	59.6%	5.9%	4.1%	3.9%	4.2%	1.6%
<b>Hispanic</b>	27.4	33.4%	12.5%	49.5%	4.6%	19.6%	18.3%	12.3%	4.3%

# Demographics of Other Protected Classes

---

Disability, Familial Status, Lawful  
Source of Income

# Disability

- In 2010 the population of people with disabilities in Connecticut comprised 10.3% of the state's total population.

% of Age Group (Total Population)	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self Care Difficulty	Independent Living Difficulty
Age 0-17	0.4%	0.6%	3.3%	0.6%	0.8%	NA
Age 18-64	1.4%	1.0%	3.5%	4.0%	1.2%	2.7%
Age 65+	14.0%	5.4%	8.1%	19.8%	7.5%	14.4%

# Familial Status

- In 2010, 22.8% of the population of Connecticut was comprised of families with children.
- Single-parent families comprised 30% of families with children in Connecticut.
- People of color are disproportionately represented among single-parent families.



## Single-Parent Families by Race/Ethnicity

	Percentage of Single-Parent Families By Race/Ethnicity	Number of Single-Parent Families within Race/Ethnicity
<b>CT</b>		142,845
<b>White (non-Hispanic)</b>	47.9%	68,470
<b>Black (non-Hispanic)</b>	21.7%	31,016
<b>Hispanic</b>	26.1%	37,306
<b>Asian (non-Hispanic)</b>	1.7%	2,379

---

# Lawful Source of Income

- HCV program assists people of color and single parent households at rates that are disproportionate to their percentage of the overall population of the state

# Lawful Source of Income

## Housing Choice Voucher Demographics

Demographic Group	Percentage of State's Population	Percentage of HCV Participating Households
People of Color	29%	78%
Single Parent Households	10.4%	53% (female headed)
People with Disabilities	10.3	36%

---

# Lawful Source of Income

- 27% of Connecticut households eligible for HCV or RAP in 2010
  - 6.6% growth in population eligible for HCV or RAP between 1999 and 2010
  - -1.9% growth in HCV since 2000
  - 81% growth in RAP since 2003
-

# Income, Poverty, and Membership in the Protected Classes

---

# Connecticut and Income Inequality

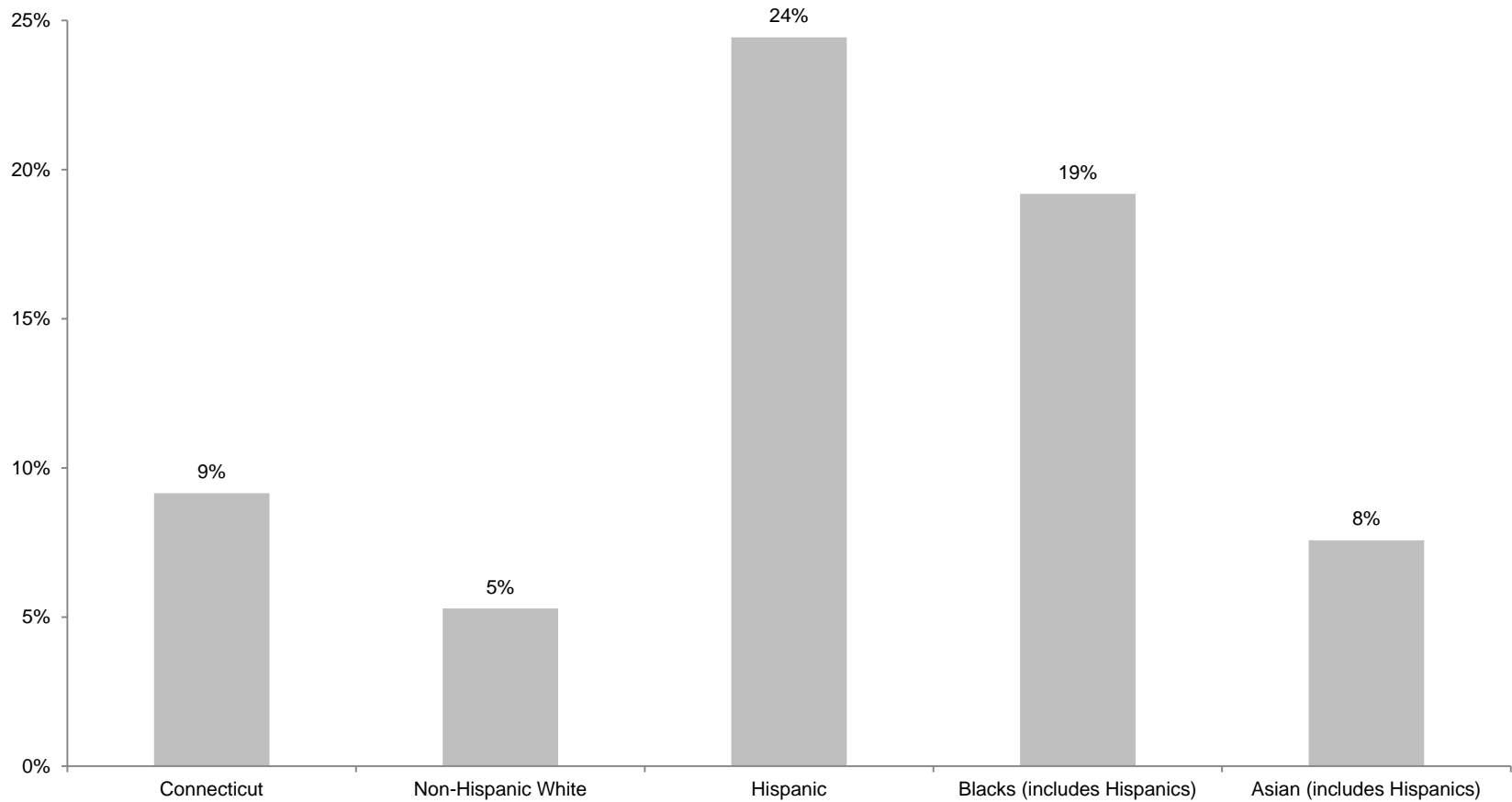
- Connecticut has the second greatest income inequality in the country
- Black families earn 55% and Hispanic families earn 44% of what White families earn
- Single-parent female-headed households earn 30%, and single-parent male-headed households earn 44%, of what two-parent households earn

---

# Connecticut and Income Inequality

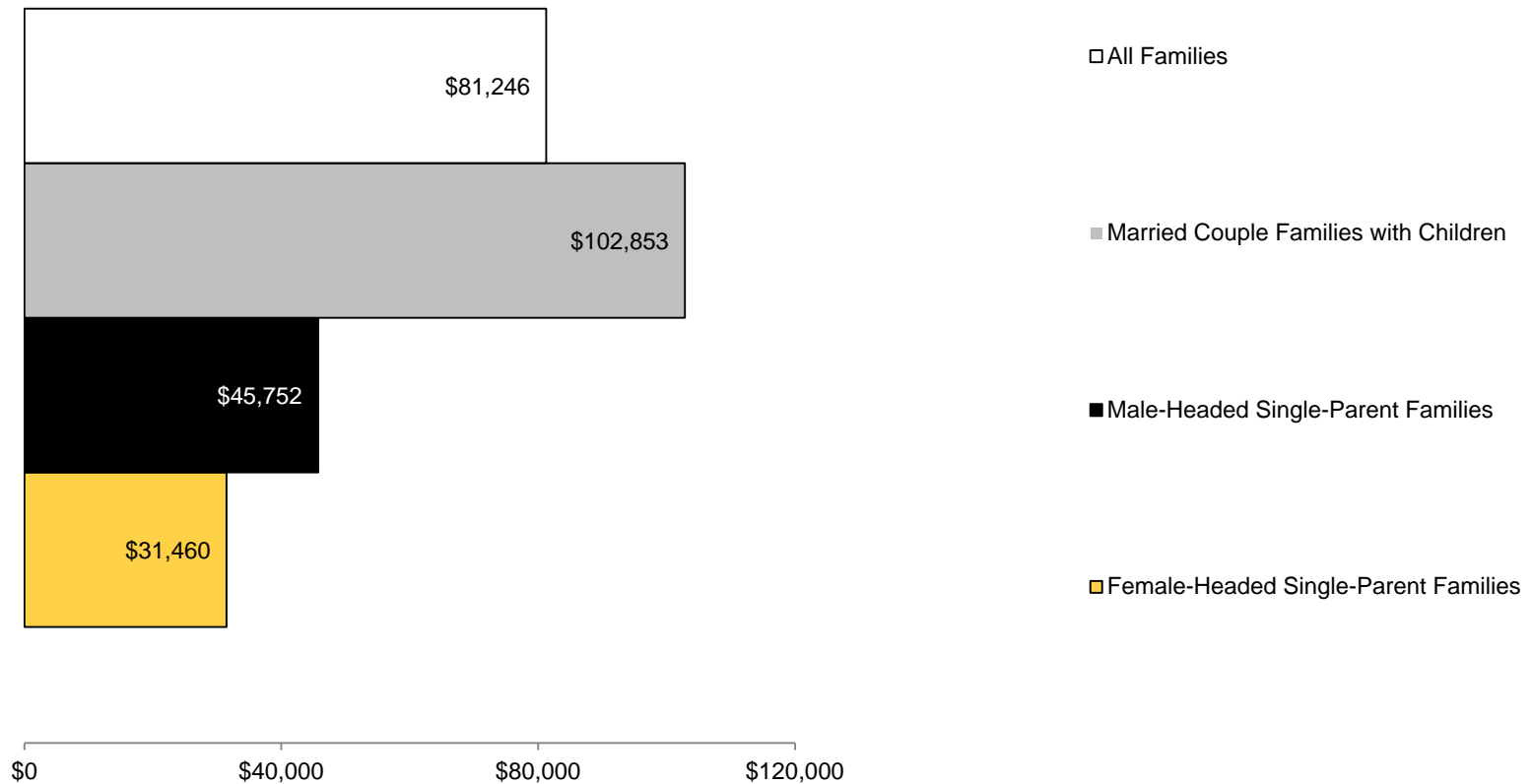
- Women earn 78% of what men earn
  - People with disabilities earn 67.7% of what people without disabilities earn
  - 95% of people using HCVs earn less than 50% of median income
-

# Race, Ethnicity and Poverty Rates





# Family Status and Income



# Poverty Rates and Single Parent Families

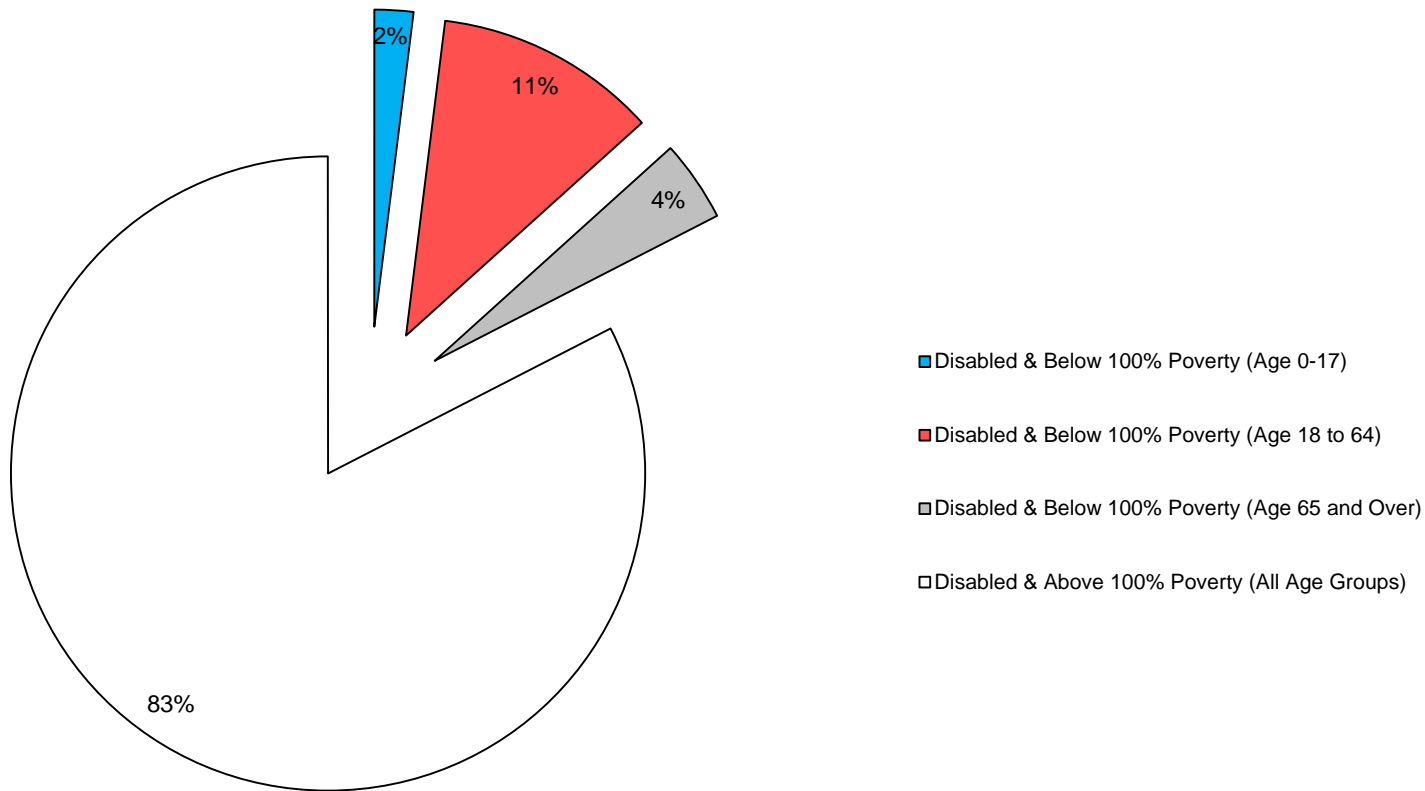
<b>Race/Ethnicity</b>	<b>Percent in Poverty</b>	<b>Single-Parent Families in Poverty</b>	<b>Total Single-Parent Families</b>
<b>White (non-Hispanic)</b>	15.5%	10,781	69,417
<b>Black (includes Hispanics)</b>	35.7%	10,814	30,280
<b>Asian (includes Hispanics)</b>	14.6%	608	4,154
<b>Hispanic</b>	40.8%	16,331	39,980

---

# Disability and Income

- People with disabilities (PWD) earn 67.7% of what people without disabilities earn
  - 17.5% of PWD live in poverty
  - 21.2% of PWD are unemployed
  - 4.8% of adult population receives Social Security disability benefits
-

# People with Disability by Age and Poverty Status



# Poverty and Housing Voucher Holders

Income Range as a Percentage of Median Income	Income Range in Dollars (assumes a family of 4)	Percentage of HCV Holders	Number of Voucher Holders
<b>Below 30% of Median</b>	Below \$30,591.90	78%	23,959
<b>30% to 50% of Median</b>	\$30,591.91 to \$50,986.50	17%	5,079
<b>50% to 80% of Median</b>	50,986.51 to \$81,578.4	3%	801
<b>Over 80% of Median</b>	82,578.41	0%	0

---

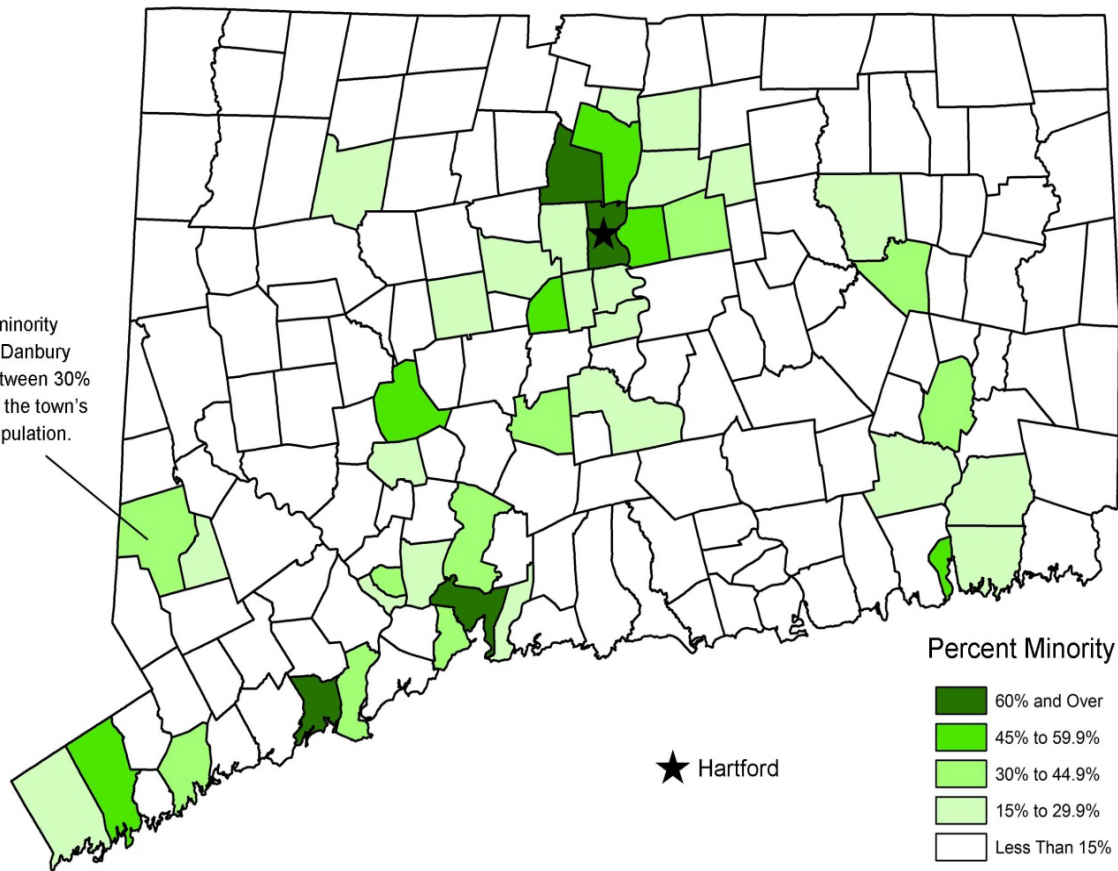
# Segregation Across all Protected Classes

---

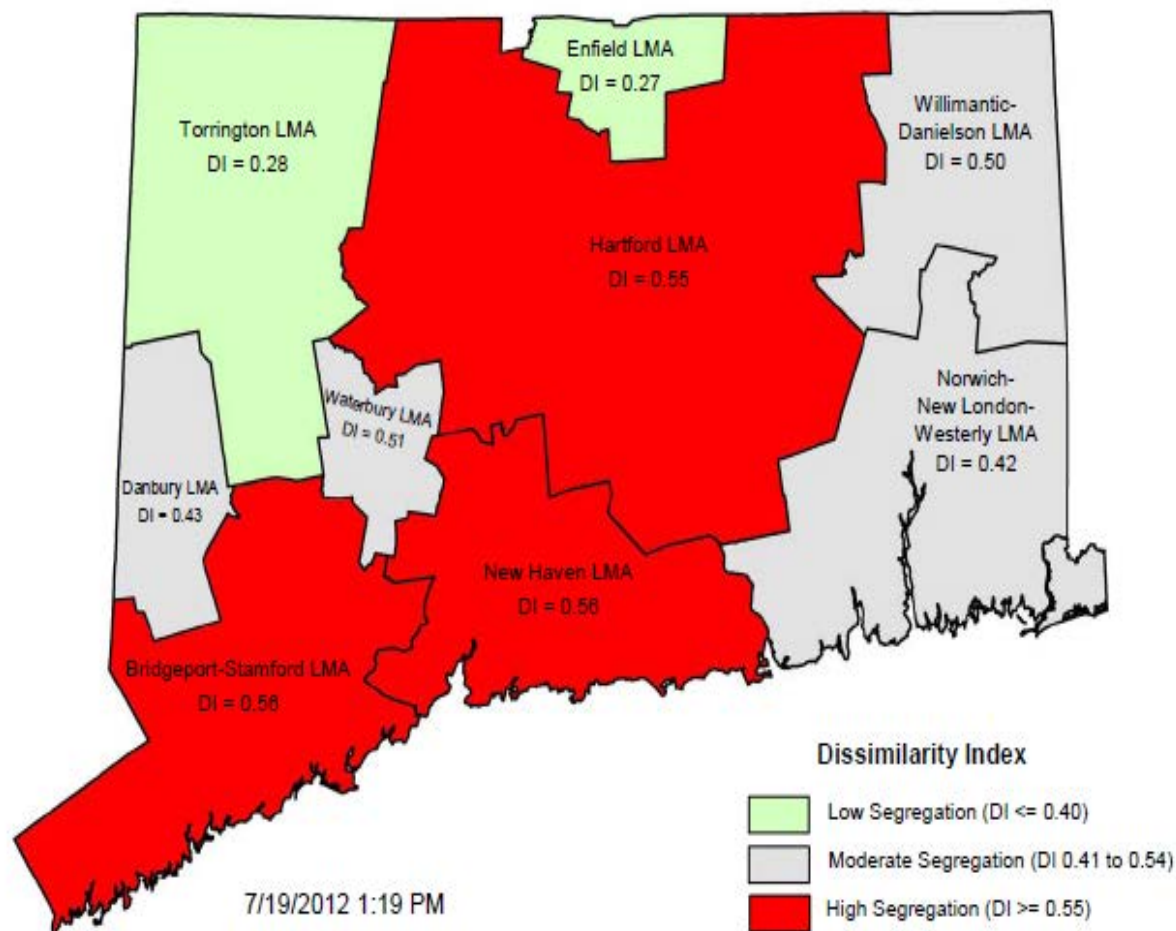
Connecticut's Population is Changing,  
Housing Patterns are Not

# Two of every three minorities in Connecticut live in just 15 of the state's 169 towns.

In 2010, the minority population in Danbury numbered between 30% and 44.9% of the town's household population.



# Dissimilarity Index shows high levels of segregation.





---

# Segregation Level Comparison

- Hispanic vs. White segregation
    - ❑ Bridgeport area ranks 8<sup>th</sup>
    - ❑ Hartford area ranks 9<sup>th</sup>
    - ❑ New Haven area ranks 20<sup>th</sup>
    - ❑ New London-Norwich area ranks 72<sup>nd</sup>
-

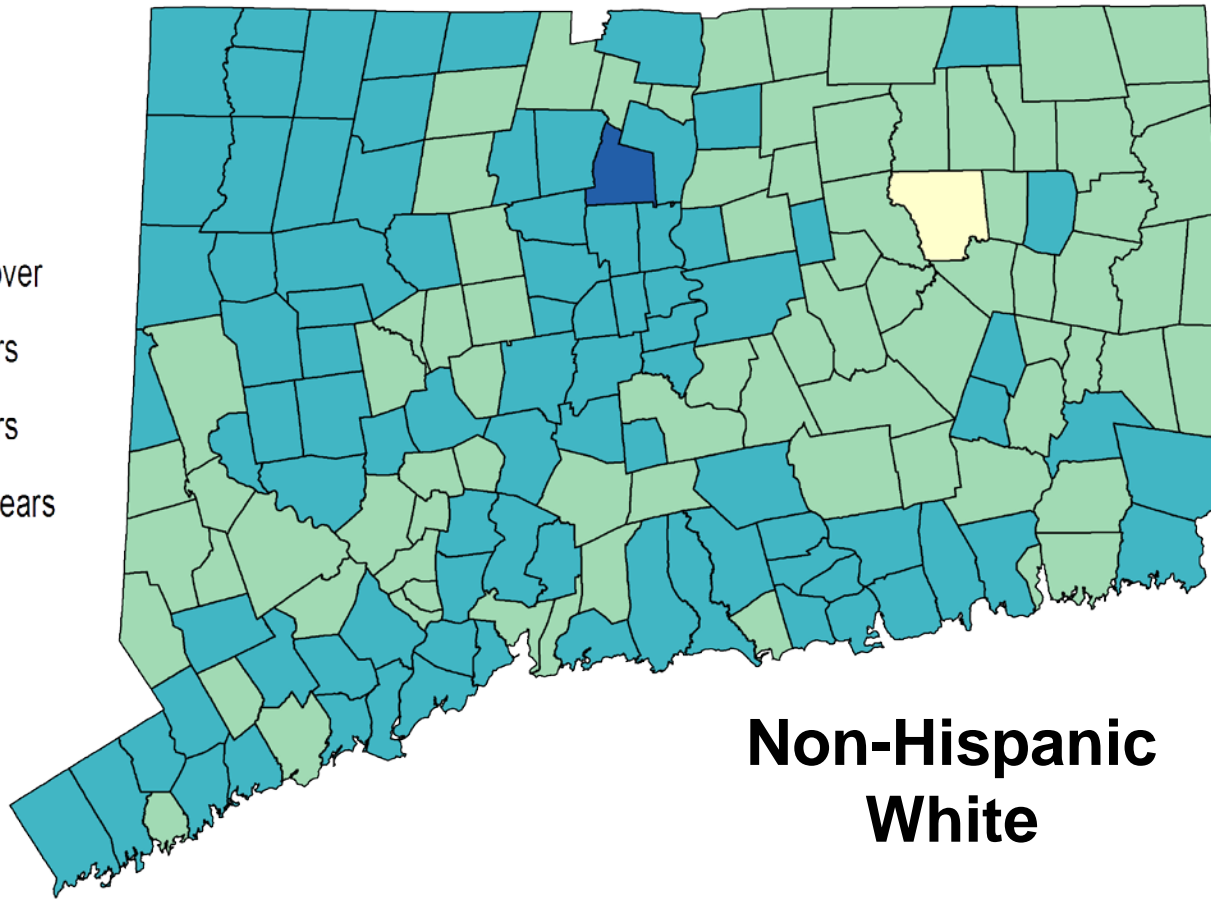
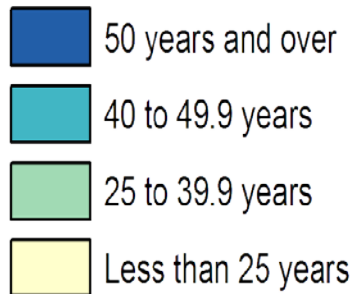
---

# Segregation Level Comparison

- Black vs. White segregation
    - ❑ Bridgeport area ranks 18<sup>th</sup>
    - ❑ Hartford area ranks 34<sup>th</sup>
    - ❑ New Haven area ranks at 42<sup>nd</sup>
    - ❑ New London-Norwich area ranks 128<sup>th</sup>
-

# Segregation by Race, Ethnicity and Age

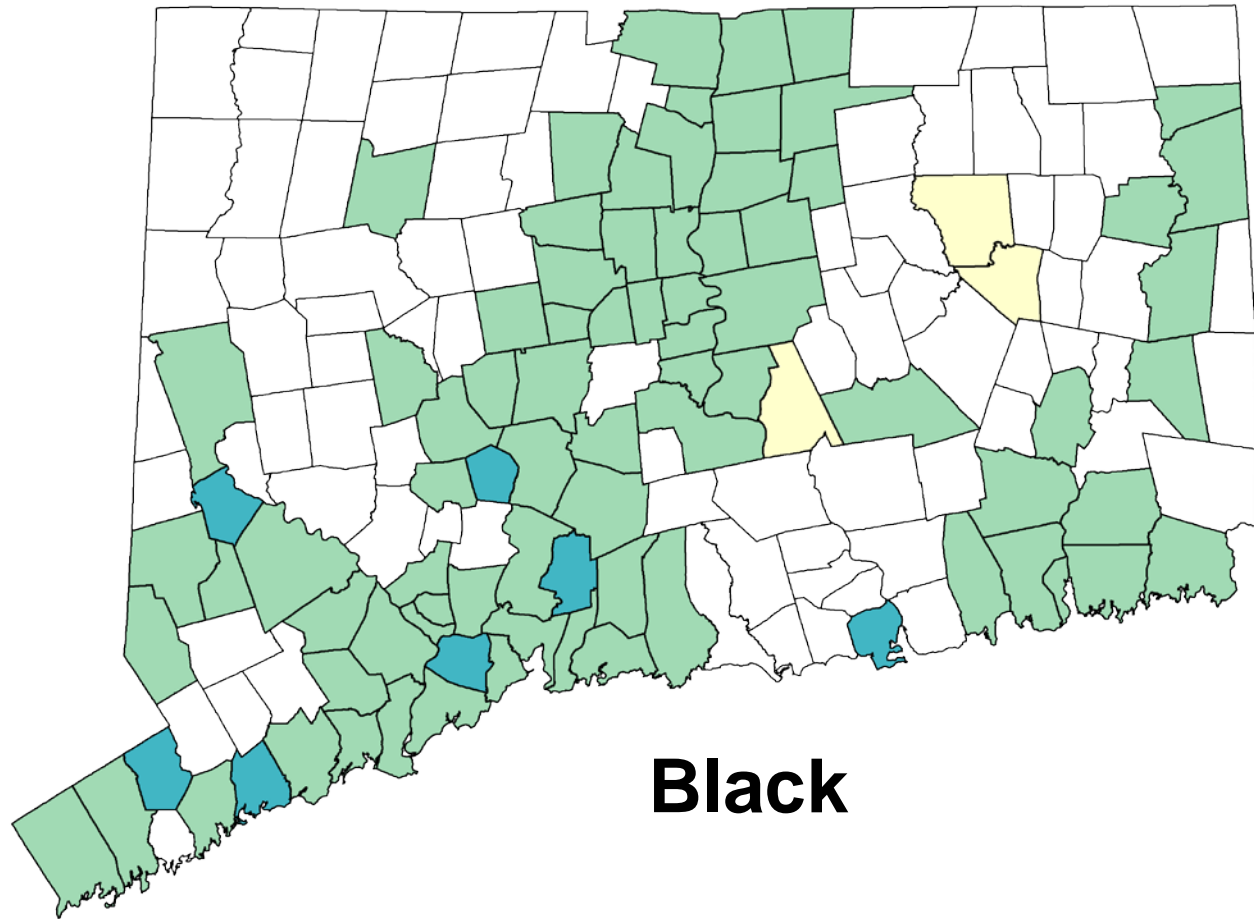
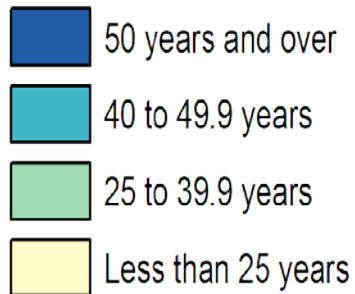
## Median Age



**Non-Hispanic  
White**

# Segregation by Race, Ethnicity and Age

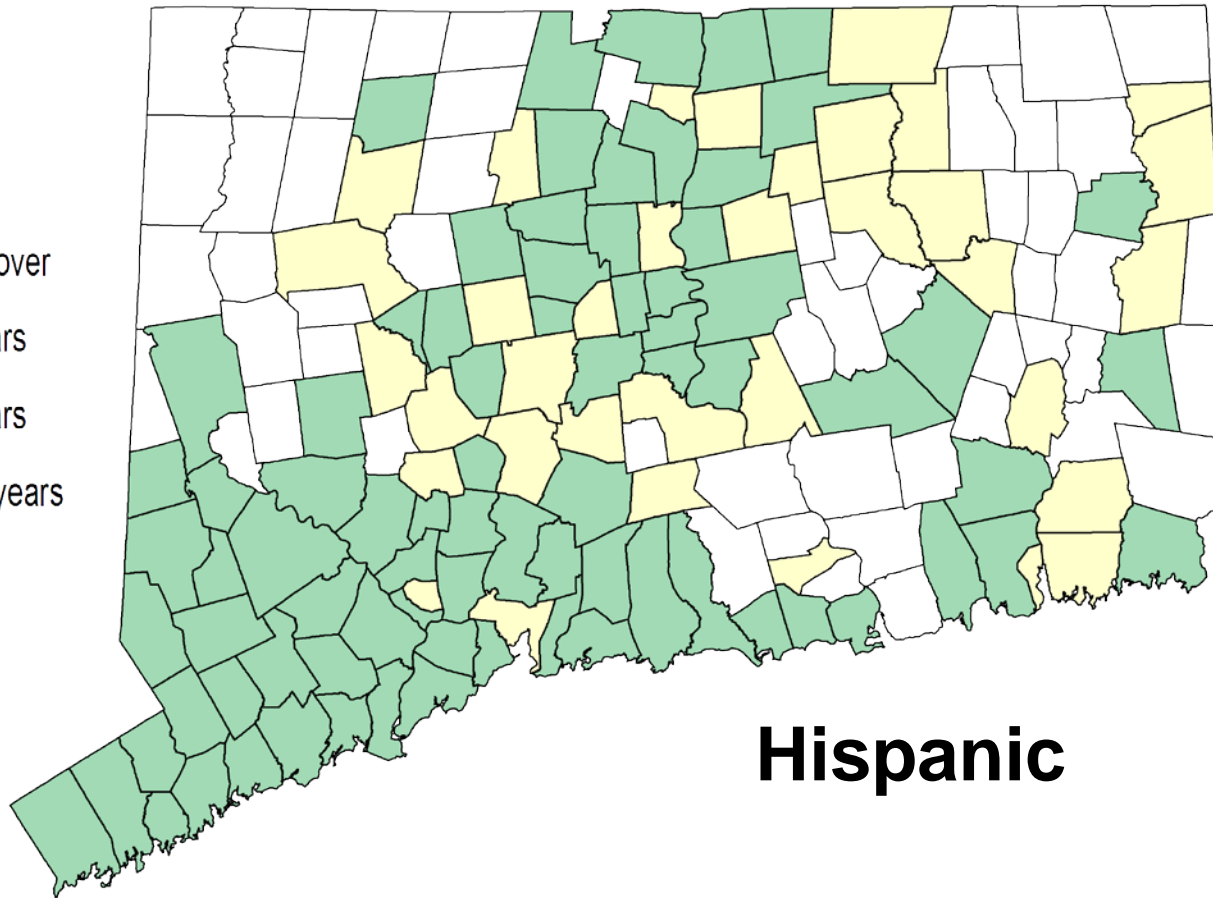
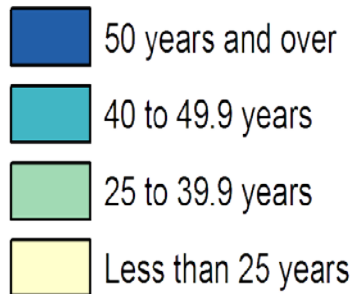
## Median Age



**Black**

# Segregation by Race, Ethnicity and Age

## Median Age



**Hispanic**

# Segregation by Disability

## Ten Towns with Highest Percentage of Residents Having a Disability

Town	Population Rank (1 is most populous)	Percentage of Statewide Population with a Disability that Lives in Town	Percent of Town Population that has a Disability	Population with a Disability Living in Town	Household Median Income	Income Rank (1 is highest)
Connecticut					\$67,704	
Windham	45	1.1%	16.5%	4,100	\$40,063	166
New London	38	1.2%	16.4%	4,243	\$43,551	163
New Britain	8	3.1%	15.6%	11,307	\$39,706	167
Waterbury	5	4.6%	15.5%	16,936	\$40,254	165
Hartford	3	4.7%	14.3%	17,480	\$28,970	169
Norwich	24	1.5%	14.0%	5,547	\$52,186	156
Torrington	27	1.3%	13.3%	4,767	\$48,409	161
Meriden	12	2.1%	13.2%	7,863	\$53,873	154
East Haven	33	1.0%	13.1%	3,819	\$59,918	144
Enfield	22	1.4%	13.0%	5,316	\$67,402	125

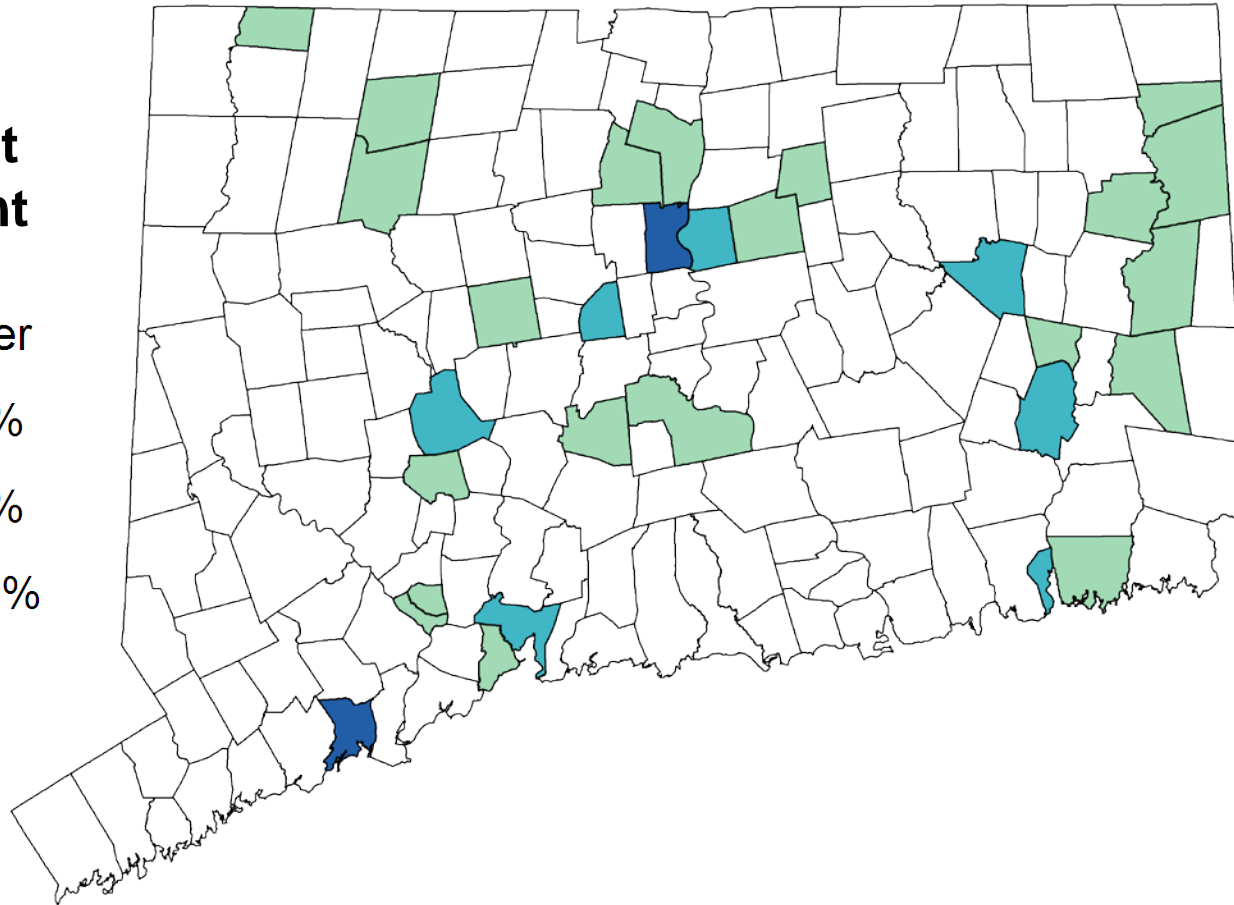
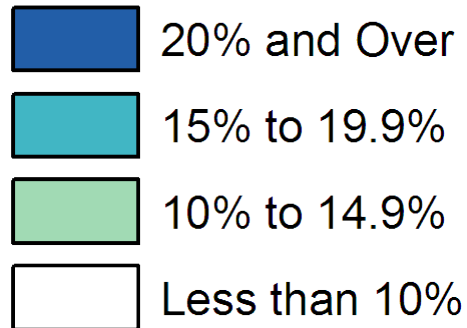
# Segregation by Disability

## Ten Towns with Lowest Percentage of Residents Having a Disability

Town	Population Rank (1 is most populous)	Percentage of Statewide Population with a Disability that Lives in Town	Percent of Town Population that has a Disability	Population with a Disability Living in Town	Household Median Income	Income Rank (1 is highest)
Darien	51	0.2%	4.3%	892	\$175,766	3
Ridgefield	46	0.4%	5.4%	1,310	\$132,907	7
New Canaan	55	0.3%	6.0%	1,176	\$179,338	2
New Milford	36	0.5%	6.4%	1,785	\$84,824	62
Westport	42	0.5%	6.8%	1,776	\$150,771	5
Farmington	44	0.5%	7.0%	1,745	\$85,417	59
Simsbury	48	0.4%	7.0%	1,628	\$113,224	15
Cheshire	32	0.5%	7.0%	1,793	\$107,936	22
Mansfield	41	0.5%	7.0%	1,776	\$65,839	127
Greenwich	10	1.2%	7.5%	4,568	\$124,958	10

# Segregation by Single-Parent Status

## Percentage of Households that are Single-Parent

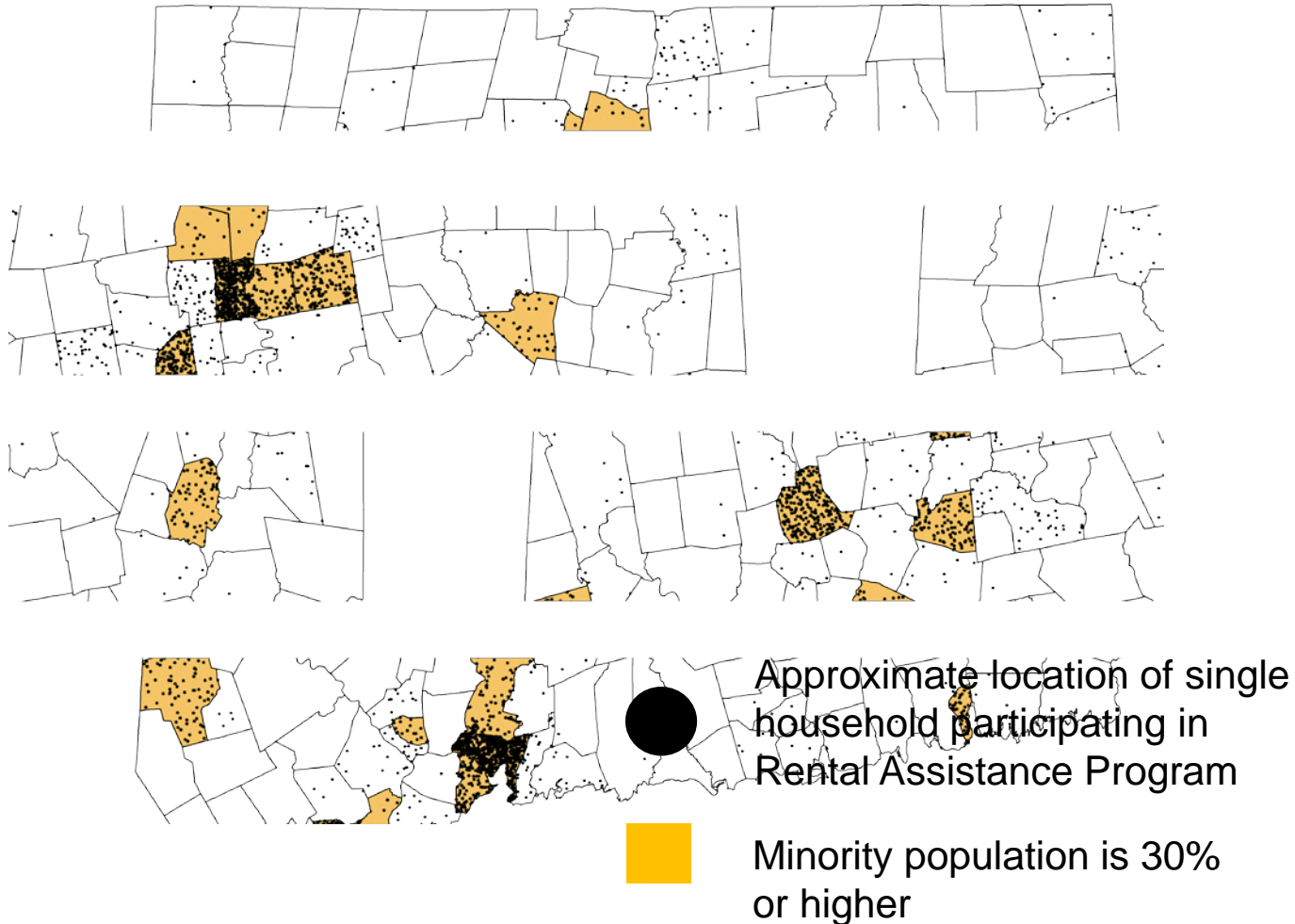




# Segregation by Housing Voucher Holders



# Segregation by RAP Holders



---

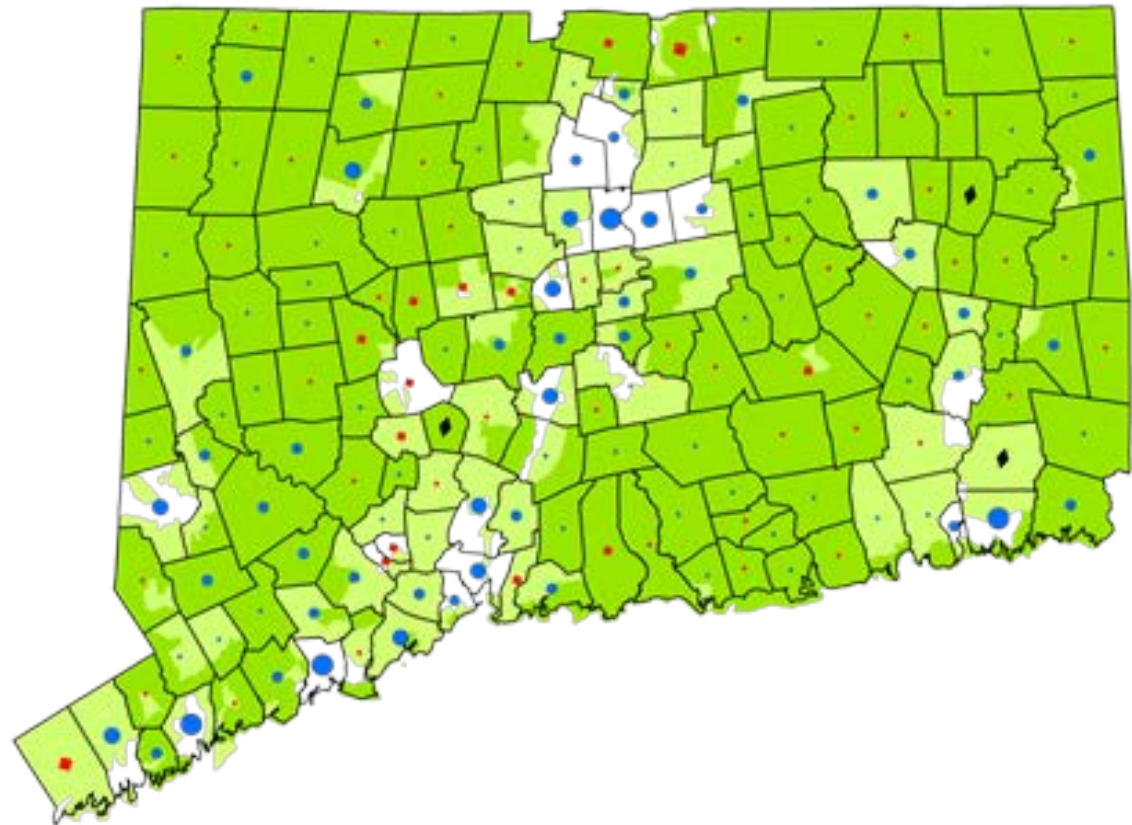
# Segregation Statistics

- 85% of RAP recipients and 83% of HCV holders are living in areas that are disproportionately minority compared to the state as a whole
  - 75% of RAP recipients and 79% of HCV holders are in areas that have high poverty
-

# Multi-Family Affordable Housing

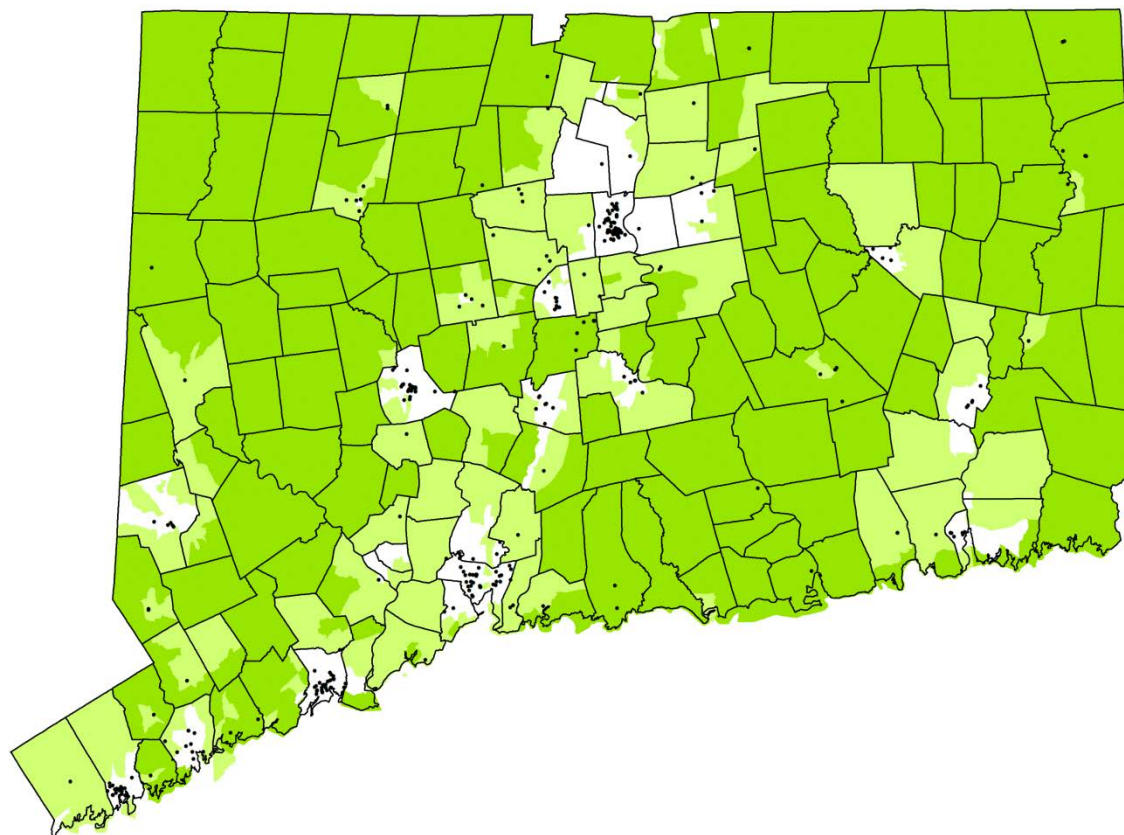
Net Change in Multi-Family Housing Units, 2002 to 2011

- Gained 1,000 or More
- Gained 500 to 999
- Gained 100 to 499
- Gained 1 to 99
- ◆ No Change
- Lost 1 to 99
- Lost 100 to 499
- Lost 500 or More



- Non-Hispanic White Population 90% and Over (Isolated White Area)
- Non-Hispanic White Population 72% to 89.9% (High White Area)
- Non-Hispanic White Population Less Than 72%

# Low Income Housing Tax Credit Program



**LIHTC by Race, Poverty and RCAP (by tract)**

Demographic Served	Total Units	% Units in Disproportionately Minority Areas	% Units in High Poverty Areas	% Units in RCAP
All	20,018	73%	73%	40%
Family	13,560	76%	76%	37%
Elderly	4,740	58%	55%	36%
Supportive	734	96%	96%	63%

# Federal Public Housing

	Federal Family Public Housing	Federal Elderly Public Housing
Disproportionately Minority Tracts	86%	69%
Disproportionately High Poverty Tracts	89%	76%
RCAP Tracts	42%	31%

# Impact of Segregation

---

Access to Opportunity

# Where you live affects every aspect of your life

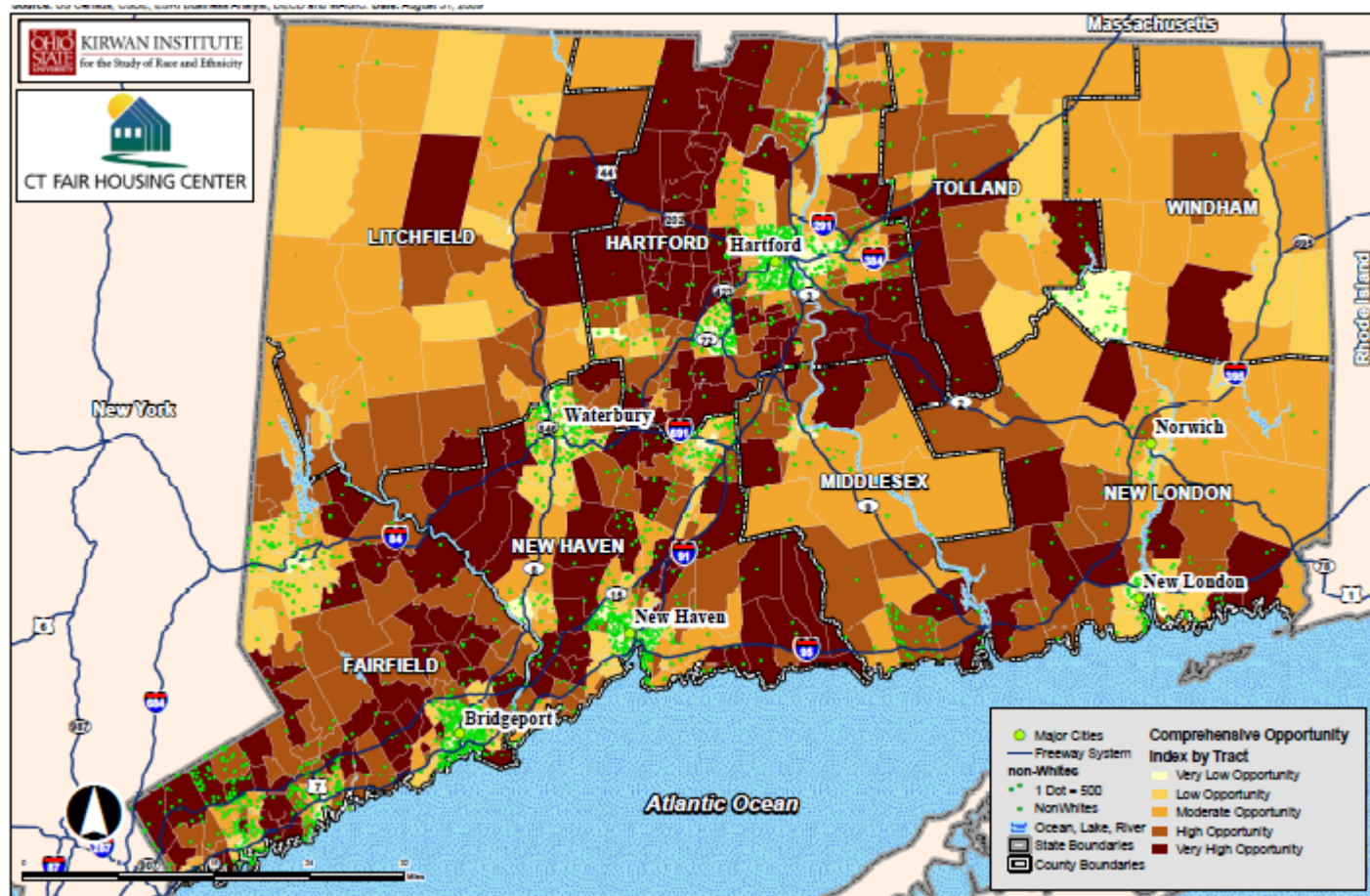
- Access to educational opportunities
- Access to economic opportunities
- Access to high quality neighborhoods, e.g. decent, safe housing, open space, fresh food, low crime, access to public transportation



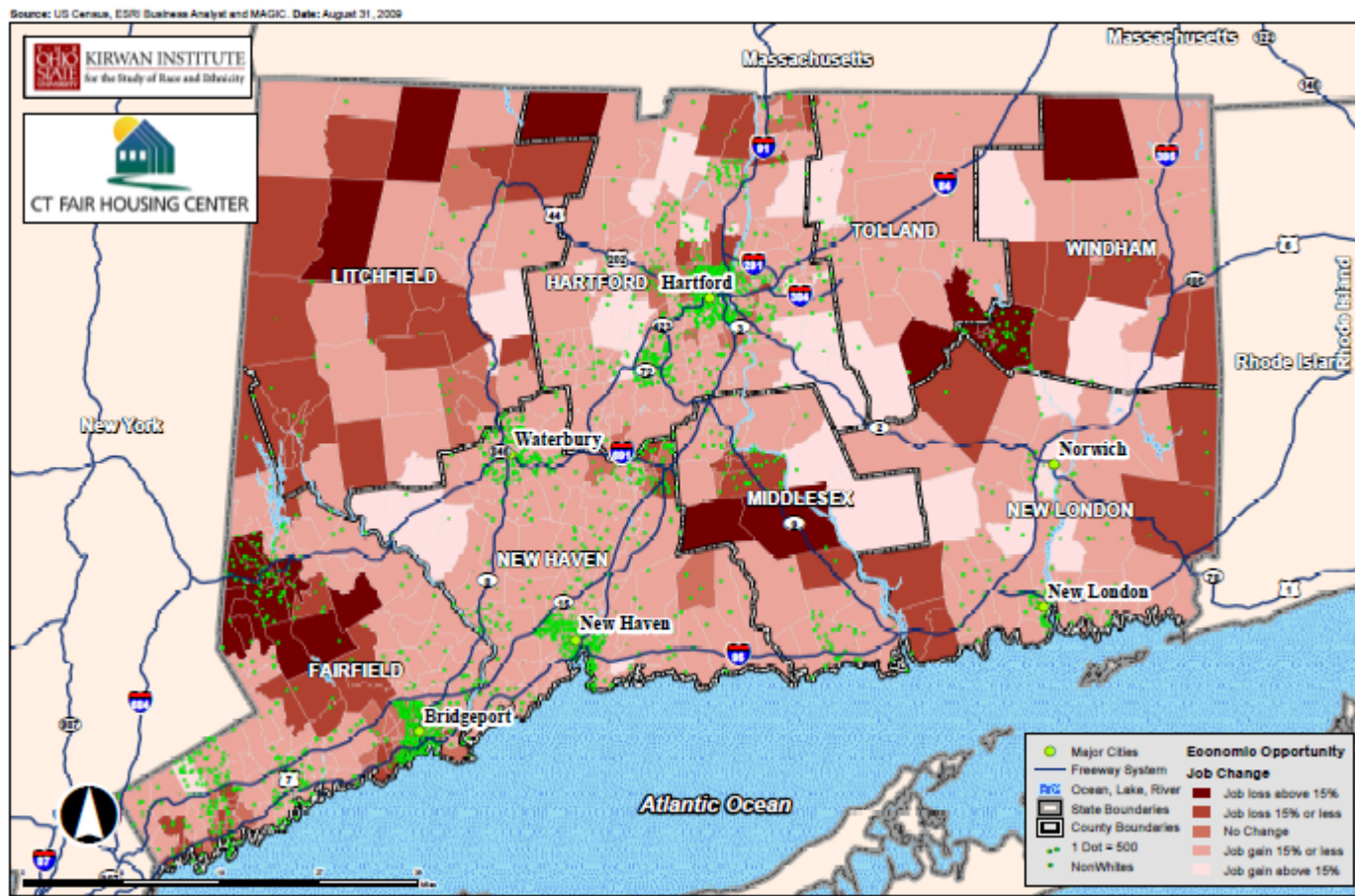
# Opportunity and People of Color

Neighborhood Type	% African American	% Asian	% Latino	% Whites
Low and Very Low Opportunity	81.10%	44.08%	79.26%	25.84%
Moderate Opportunity	9.20%	18.72%	9.42%	23.66%
High and Very Opportunity	9.70%	37.19%	11.32%	50.50%

# Opportunity and People of Color

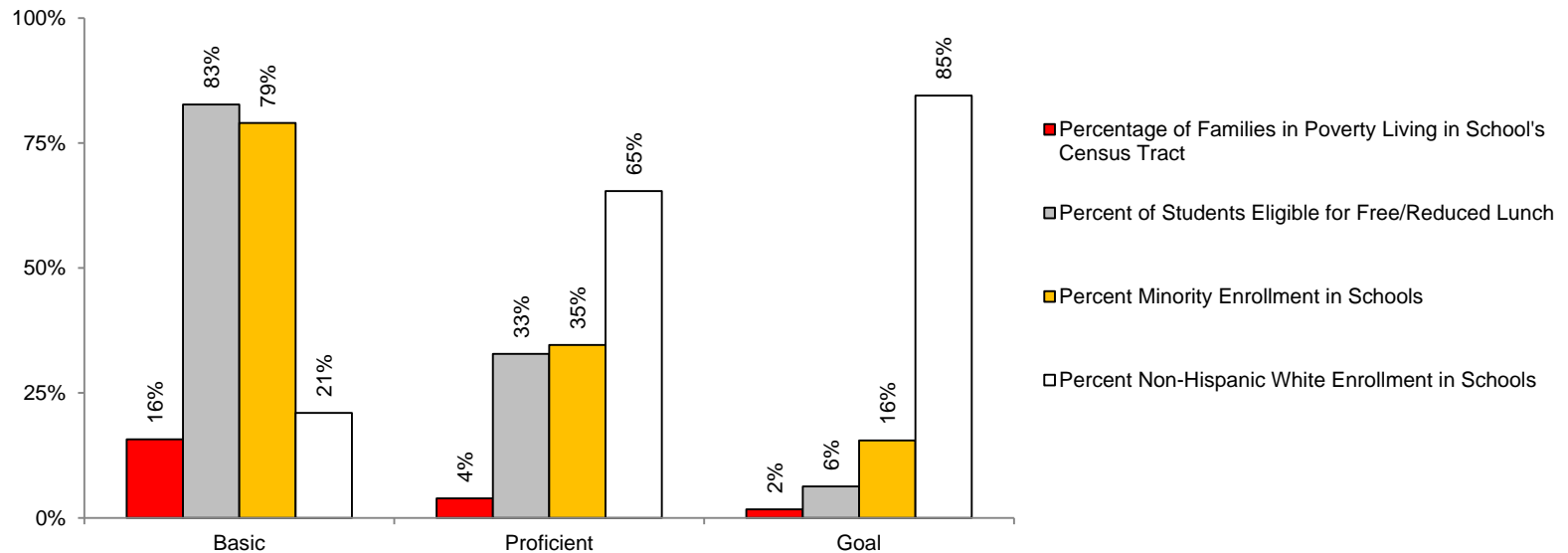


# Segregation and Access to Jobs



# Segregation and Education

- Poverty, race, ethnicity, and poor educational achievement linked



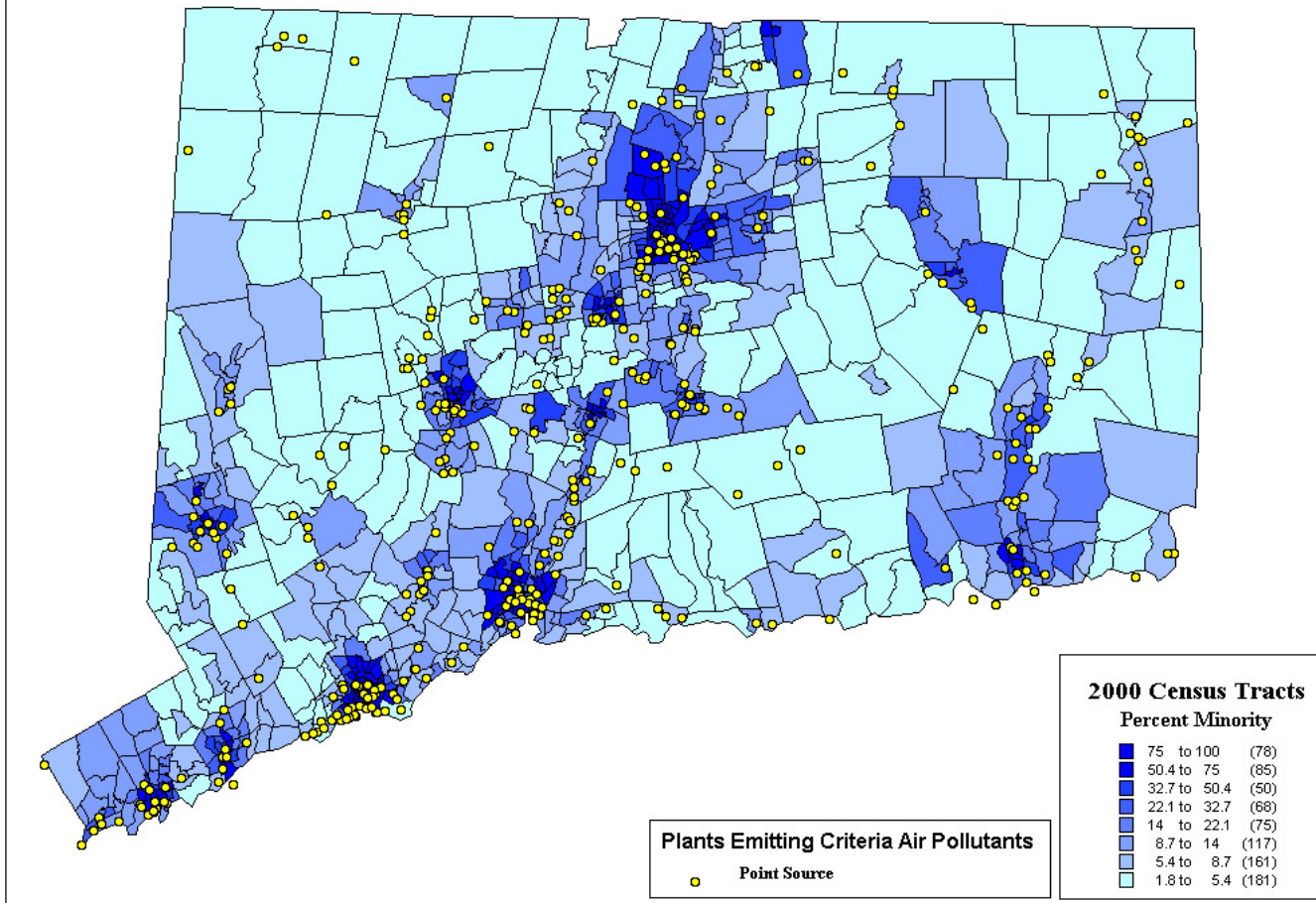
# Segregation and Education

Connecticut ranks very low for the proximity of government subsidized housing to low performing schools.

Program	Hartford MSA Ranking Out of 100 (1 = best)	New Haven MSA Ranking Out of 100 (1 = best)
Tenant-Based Housing Choice Voucher	99	97
Project-Based Section 8	84	97
Public Housing	69	65
Low Income Housing Tax Credit	73	82

# Segregation and Health

**2000 Census Tracts Percent Minority & Plants Emitting Criteria Air Pollutants**

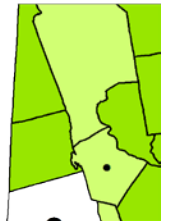
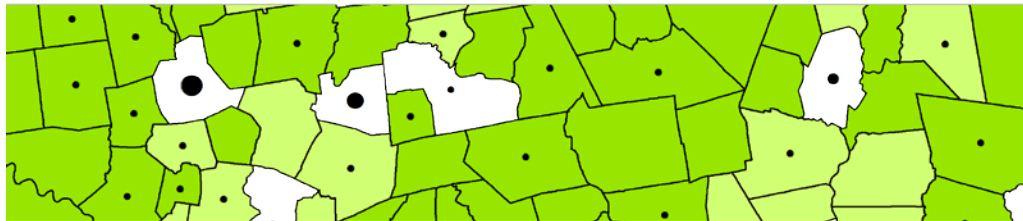
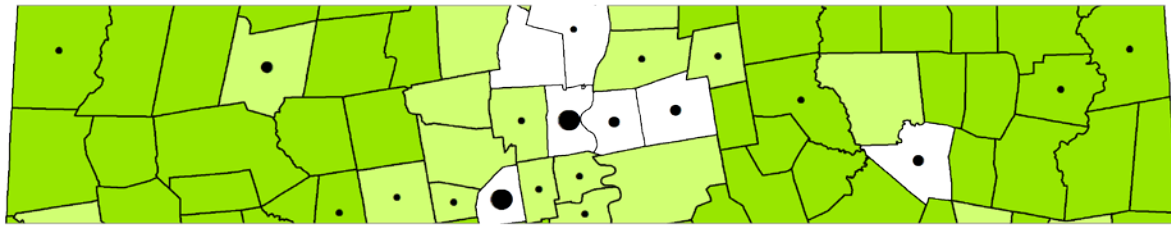
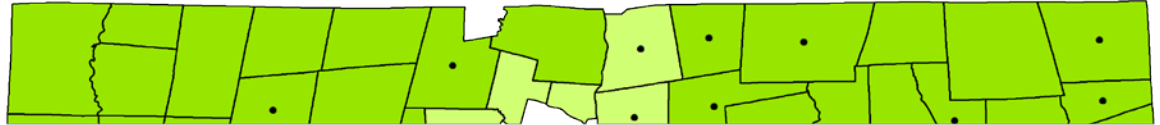




# Segregation and Lead Paint

Number of Children with  
High Concentrations of  
Lead in Blood  
( $\geq 5$ /dL)

- 100 and Above
- 50 to 99
- 25 to 49
- 1 to 24



# Impediments to Fair Housing



---

# Impediments to Fair Housing

- Lack of affordable housing in a variety of locations
  - Majority minority areas are also areas of concentrated poverty
  - Not enough coordination needed between federal, state and local actors to promote integration and AFFH
-

---

# Impediments to Fair Housing

- Access to housing is limited by housing discrimination and ignorance of the fair housing laws

# Action Steps to Overcome Impediments

---

---

# Affordable Housing in a Variety of Locations

- Continue funding affordable housing in a variety of locations
  - Facilitate development of a variety of affordable housing tenures and sizes in a variety of locations
  - Continue to fund affordable homeownership opportunities
-

---

# Affordable Housing in a Variety of Locations

- Continue to assist homeowners in foreclosure in an effort to preserve existing housing and stabilize neighborhoods
  - Expand access to accessible and supportive housing
-

---

# Affordable Housing in a Variety of Locations

- Work with municipalities and create incentives that address barriers that prevent the development of affordable housing
  - Use transportation resources to assist in making areas available to everyone
-

---

# Invest in High Poverty Areas

- Promote mixed-income housing in areas of concentrated poverty to desegregate these areas
  - Continue to preserve existing affordable housing and promote transition to mixed-income housing
  - Continue to assist homeowners in foreclosure
-

---

# Invest in High Poverty Areas

- Coordinate housing and economic development to create job opportunities in high-poverty areas
  - Use transportation resources to assist in making areas available to everyone
-



# Coordinate Efforts of Federal, State, and Local Actors

- Expand work with state and municipal officials to educate them on now to AFFH
- Ensure State planning documents coordinate to AFFH and promote integration
- Evaluate work of federal, state, and local agencies to assess efforts to promote integration

---

# Ensure Everyone Has Access to the Housing of Their Choice

- Educate municipalities and provide support to overcome local barriers to affordable housing
  - Continue to fund efforts to fight housing discrimination by public and private entities
  - Expand education of the general public and housing providers on the fair housing laws
-