

University of Rhode Island

DigitalCommons@URI

Open Access Master's Theses

1985

The Growing Elderly Population and its Affect on the Demand for Subsidized Housing in Connecticut's Capital Region

Paul M. Sebestyen

University of Rhode Island

Follow this and additional works at: <https://digitalcommons.uri.edu/theses>

Terms of Use

All rights reserved under copyright.

Recommended Citation

Sebestyen, Paul M., "The Growing Elderly Population and its Affect on the Demand for Subsidized Housing in Connecticut's Capital Region" (1985). *Open Access Master's Theses*. Paper 620.

<https://digitalcommons.uri.edu/theses/620>

This Thesis is brought to you by the University of Rhode Island. It has been accepted for inclusion in Open Access Master's Theses by an authorized administrator of DigitalCommons@URI. For more information, please contact digitalcommons-group@uri.edu. For permission to reuse copyrighted content, contact the author directly.

"THE GROWING ELDERLY POPULATION AND ITS AFFECT ON THE DEMAND
FOR SUBSIDIZED HOUSING IN CONNECTICUT'S CAPITAL REGION"

PAUL M. SEBESTYEN
12/15/85

MASTER OF COMMUNITY PLANNING
RESEARCH PROJECT OF
PAUL M. SEBESTYEN

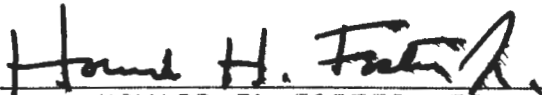
APPROVED:

MAJOR PROFESSOR

MARCIA FELD

ACKNOWLEDGED:

DIRECTOR


HOWARD H. FOSTER, JR.

CONTENTS

	<u>PAGE</u>
LIST OF MAPS	iii
LIST OF TABLES	iv
<u>INTRODUCTION</u>	1
<u>CHAPTER 1</u>	
<u>DEMOGRAPHIC ANALYSIS</u>	
<u>CONNECTICUT</u>	
CONNECTICUT'S ELDERLY POPULATION: OVERVIEW	2
REGIONAL COMPARISON	6
DETAILED ANALYSIS OF CONNECTICUT'S ELDERLY POPULATION	9
CONCLUSION	12
<u>CAPITAL REGION VS. THE STATE OF CONNECTICUT</u>	
CAPITOL REGION'S ELDERLY POPULATION: OVERVIEW	13
CAPITAL REGION'S POPULATION PROJECTIONS FOR THOSE PERSONS 65+	19
CONCLUSION	21
<u>CAPITAL REGION</u>	
DETAILED ANALYSIS OF THE 65+ POPULATION WITHIN THE CITIES AND TOWNS OF THE CAPITOL REGION	22
POPULATION PROJECTIONS FOR THOSE PERSONS 65+ FOR EACH CAPITAL REGION COMMUNITY	30
CONCLUSION	32
<u>CHAPTER 2</u>	
<u>SUBSIDIZED HOUSING OPPORTUNITIES FOR THE ELDERLY OF THE</u>	
<u>CAPITOL REGION</u>	
GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS	35
COMPOSITION	35
ELIGIBILITY	36
COST	45
DISTRIBUTION	45
SECTION 8 RENTAL ASSISTANCE PROGRAM	53
WAITING LISTS	56
CONCLUSION	58

	<u>PAGE</u>
<u>CHAPTER 3</u>	
<u>PRESENT AND FUTURE NEEDS FOR SUBSIDIZED ELDERLY HOUSING IN THE CAPITOL REGION</u>	
PRESENT NEED	60
FUTURE NEED	66
CONCLUSION	69
<u>CONCLUSION</u>	71
<u>APPENDIX A</u> - CONNECTICUT'S OFFICE OF POLICY AND MANAGEMENT'S POPULATION PROJECTION METHODOLOGY	74
<u>APPENDIX B</u> - CONNECTICUT'S DEPARTMENT OF HEALTH SERVICES' ELDERLY PROJECTION METHODOLOGY	79
<u>APPENDIX C</u> - CONNECTICUT'S DEPARTMENT OF HEALTH SERVICES' ELDERLY PROJECTION METHODOLOGY FOR THE CAPITAL REGION	80
<u>END NOTES</u>	81
<u>WORKS CITED</u>	82
<u>OTHER RESOURCES</u>	83

LIST OF MAPS

<u>MAP</u>		<u>PAGE</u>
1	Connecticut Towns and Planning Regions	13
2	Capitol Region	22
3	Number of Elderly Persons within the Cities and Towns of the Capitol Region	25
4	Percentage of Elderly Persons within the Cities and Towns of the Capitol Region	27
5	Elderly Population Growth (%change 1980 - 2000) within the Cities and Towns of the Capitol Region	31
6	The Capitol Region Cities and Towns with Government Assisted Low and Moderate Income Housing Developments for the Elderly	36
7	The Capitol Region's Distribution of Elderly Units (%) by Type of Community	46
8	The Distribution of Elderly 1 Bedroom Units	48
9	The Distribution of Elderly Efficiency Units	49
10	The Distribution of Elderly 2 Bedroom Units	51
11	The Distribution of Elderly 3 Bedroom Units	51
12	The Distribution of Elderly 4 Bedroom Units	51
13	The Distribution of Elderly Handicapped Accessible Units	52
14	Towns Participating in the Section 8 Rental Assistance Program	55
15	Cities and Towns with Elderly Median Family Incomes Below the Region	64
16	Cities and Towns Having 50.0% of their Elderly Families with Incomes Below \$15,000	65
17	Elderly Population Growth in the Capitol Region (1985 - 2000)	68
18	Communities with Higher Percentage of the Capitol Region's Elderly and a Lower Percentage of the Capitol Region's Subsidized Elderly Housing Units	68

LIST OF TABLES

<u>TABLE</u>		<u>PAGE</u>
1	Connecticut's Elderly Population from 1900-2000	2
2	Connecticut's Elderly Population Projections to 1990	5
3	Regional Comparison of Connecticut's Elderly Population	6
4	Connecticut's Median Age as Compared to the U.S. and the New England States	7
5	Comparison of Connecticut's 55-64 Population to the U.S. and other New England States	8
6	Connecticut's Elderly Population by Sex from 1990-1980	9
7	Connecticut's Elderly Population by Sex by Cohorts (65-74, 75-84, 85+) for 1950, 1960, 1970, 1980	10
8	Connecticut's 65+ Population by Race (1950, 1960, 1970, 1980)	11
9	Capitol Region's and State of Connecticut's 65+ Population 1960, 1970, 1980	14
10	The Elderly as a Percentage of the Total Population of the Capitol Region and the State of Connecticut for 1960, 1970, 1980	15
11	The Capitol Region and the State of Connecticut's 1980 Elderly Population by Cohorts (65-74, 75-84, and 85+)	16
12	The Capitol Region and the State of Connecticut's 65+ Population by Sex for 1960, 1970, 1980	17
13	The Capitol Region and the State of Connecticut's 1980 Elderly Population by Sex and by Age Cohort	18
14	The Capitol Region and the State of Connecticut's Elderly Population by Race for 1970 and 1980	19

LIST OF TABLES

<u>TABLE</u>		<u>PAGE</u>
15	Population Projections for the Capito Region and the State of Connecticut from 1985 to 2000	20
16	Population Projections for the Capitol Region's Elderly (1985 to 2000)	20
17	Median Age of the Capitol Region's Cities and Towns	23
18	1980 Elderly Population for those Cities and Towns within the Capitol Region	26
19	1980 Elderly Population by Sex for those Cities and Towns within the Capitol Region	28
20	1980 Elderly Population by Race for those Cities and Towns within the Capitol Region	29
21	Elderly Population Projections for each Capitol Region City and Town (1985 to 2000)	33
22	The Capitol Region's Government Assisted Low and Moderate Income Elderly Housing Developments	37-44
23	Composition of the Capitol Region's Elderly Housing Units	47
24	Income Limits for the Section 8 Rental Assistance Program	53
25	1985 Fair Market Rents for the Section 8 Rental Assistant Program	54
26	Capitol Region's Section 8 Participants	55
27	Households Seeking Rental Assistance in the Section 8 Program in Connecticut	57
28	New Low and Moderate Income Housing Developments for the Elderly in the Capitol Region	61
29	1981 Estimated Number of Low and Moderate Income Elderly Households Living in Substandard Housing	61

LIST OF TABLES

<u>TABLE</u>		<u>PAGE</u>
30	The Capitol Region's Elderly Families by Income	63
31	1985 Elderly Subsidized Units as a Percentage of the Capitol Region, 1985 Towns Percentage of the Capitol Region's Elderly, and 1985 - 2000 Elderly within the Capitol Region	67

INTRODUCTION

The rapid expansion in the number of persons aged 65 and over is truly one of the most significant demographic trends currently affecting the State of Connecticut and, more specifically, the Capitol Region (defined as the city of Hartford and the surrounding 28 cities and towns). Careful analysis of the explosive growth of elderly individuals in the Capitol Region profiles a rising number of elderly as poor, on fixed incomes, and are increasingly more apt to be women and minorities. The elderly's economic condition, combined with federal funding cuts in housing subsidies, social security benefits, food stamps, community care and transportation programs, as forced very real hardships on an ever-growing number of elderly individuals and diminished their ability to afford housing within the Capitol Region. This lack of "subsidized" housing for the multitude of low and moderate income elderly will be one of the "major" issues confronting the Capitol Region's socio-economic community over the next 15 years. This paper will address this issue by demonstrating conclusively that the Capitol Region has not met the current demand by its elderly residents for subsidized housing, nor is it prepared to meet the sizeable demand for these units in the future.

INTRODUCTION

The early population of the United States was small and is largely made up of the first immigrants who came to this country. The population of the United States has increased rapidly since the beginning of the century and is now one of the most densely populated countries in the world. The population of the United States is now over 200 million and is increasing rapidly. The population of the United States is now one of the most densely populated countries in the world. The population of the United States is now over 200 million and is increasing rapidly.

CHAPTER ONE

The first chapter of this book is devoted to a study of the population of the United States. It is divided into three parts. The first part is devoted to a study of the population of the United States in 1790. The second part is devoted to a study of the population of the United States in 1800. The third part is devoted to a study of the population of the United States in 1810. The population of the United States in 1790 was about 3 million. The population of the United States in 1800 was about 4 million. The population of the United States in 1810 was about 6 million.

The population of the United States has increased rapidly since the beginning of the century and is now one of the most densely populated countries in the world. The population of the United States is now over 200 million and is increasing rapidly. The population of the United States is now one of the most densely populated countries in the world. The population of the United States is now over 200 million and is increasing rapidly.

DEMOGRAPHIC ANALYSIS

CONNECTICUT'S ELDERLY POPULATION: OVERVIEW

Connecticut's elderly population has consistently increased since 1920, when approximately 68,517 men and women, representing 4.9% of the State's total population were aged 65 years and over. By 1960 this elderly population had more than tripled, equalling 242,615 persons representing 9.5% of the State's total population; and by 1970 it had grown to 288,908 persons, though remaining at 9.5% of Connecticut's total population. But in no decade since 1920 has Connecticut's elderly population grown faster than during that period between 1970 and 1980. (See Table 1.) The 1980 U.S. Census shows that during the 1970's an additional 75,956 persons reached the age of 65, bringing Connecticut's 65 years-and-over population to 364,864 persons, representing 11.74% of the State's total population. (See Table 1.)

TABLE 1

CONNECTICUT'S ELDERLY POPULATION
FROM 1900 - 1980

<u>YEAR</u>	<u>CT. TOTAL POPULATION</u>	<u>PERSONS 65+</u>	<u>PERSONS 65+ AS A % OF CT. TOTAL POP.</u>
1900	908,420	50,850	(5.59)
1910	1,114,756	59,588	(5.34)
1920	1,380,631	68,517	(4.96)
1930	1,606,903	93,319	(5.80)
1940	1,709,242	128,554	(7.52)
1950	2,007,280	176,824	(8.80)
1960	2,535,234	242,615	(9.56)
1970	3,031,709	288,908	(9.52)
1980	3,107,576	364,864	(11.74)

SOURCE: U.S. CENSUS OF CONNECTICUT 1900 TO 1980-
GENERAL POPULATION CHARACTERISTICS

Though the number of elderly persons has always been growing, (i.e., in 1860 there were about 16 elderly people per 100 children (under 15 years of age), and by 1980 there were almost 54 elderly people per 100 children) the aging of Connecticut's total population has been a more recent phenomenon, occurring primarily in the last 60 years.¹ Prior to 1920, changing trends in internal and international migration, as well as changes in fertility, caused the number of elderly as a percentage of Connecticut's total population to fluxuate. As shown in Table 1, the percentage of elderly in the State actually decreased from 1900 to 1920. In fact, Connecticut's 1920 percentage of 4.9% elderly represented a decline to its 1860 level.² Since 1920 the elderly population has increased 432.5%, which is much greater than that of Connecticut's total population, which only increased 125%.

Several factors have contributed to the rapid expansion of Connecticut's elderly population since 1920. Perhaps the most important factor was the high fertility ratio between 1890 and the mid-1920's. This high fertility ratio, coupled with high levels of immigration from Europe that saw many predominately young immigrants settle in Connecticut, led to a great rise in the number of births. This occurred until 1925 when restrictive legislation brought about a sharp decline in immigration. It is these births which occurred between 1890 and the mid-1920's that are reflected in the continually increasing numbers of persons reaching the elderly stage of the life cycle.

A decline in mortality is another factor which has contributed significantly to the aging of Connecticut's population. Most of the increase in the number of births in the first half of this century is attributable to the reduction of the mortality risk of infectious disease, and to reductions in infant and maternal mortality. Recent increases in life expectancy, on the other hand, are due to reductions in mortality associated with chronic diseases.³ These reductions in mortality have increased the average Connecticut resident's life expectancy so that a person born in the State in 1980 can expect to reach the age of 75. This represents an increase of 2.5 years from Connecticut's 1970 life expectancy of 72.5 years. In addition, future declines in mortality due to new advances in medical technology may increase the number of elderly persons in Connecticut.

These factors, coupled with early retirements, better nutrition, and changing life styles have allowed more Connecticut residents than ever before to live longer, and this trend is projected to continue.

The unofficial Connecticut Department of Health Services projections, which used two methods based on 1980 mortality rates and 1970 to 1980 census trends for each age group, clearly indicates the 65 and over population in Connecticut will continue to increase through the 1980's. The projection presented in Table 2 illustrate that Connecticut's 65 and over population will grow to 471,110 persons by 1990, resulting in an increase of 106,246 persons or 29.1%. Of those age categories presented, the 75-79 age bracket

shows the greatest increase (29,414 persons or 45%) between 1980 and 1990, with 70-74 (34,291 persons or 37%) and 80-84 (15,750 persons or 36%) closely behind. "After 1990, however, the Bureau of Census projects a changed pattern of growth. The rate of increase in the elderly population between 1990 and 2010 will be slower than in the previous decade."⁴ This is clearly depicted in the projected 1990 60-64 age bracket which shows an increase of only 6 persons between 1980 and 1990, and 65-69 age bracket which shows only a modest increase of 24,284 persons, 19% during the same time period.

TABLE 2
CONNECTICUT'S ELDERLY POPULATION
PROJECTIONS TO 1990

AGE GROUP	1980	1990 (PROJ.)	ACTUAL INCREASE 1980-90	% INCREASE 1980-90
60-64	156,670	156,676	6	(0.0)
65-69	126,415	150,699	24,284	(19.0)
70-74	93,302	127,593	34,291	(37.0)
75-79	66,081	95,495	29,414	(45.0)
80-84	43,337	59,087	15,750	(36.0)
85+	35,729	38,236	2,507	(7)
TOTAL 65+	364,864	471,110	106,246	(29.1)

SOURCE: CONNECTICUT DEPARTMENT OF HEALTH SERVICES, BUREAU OF HEALTH PLANNING AND RESOURCE ALLOCATION "BRIEFING PAPER ONE" SEPT. 1981, P.1-2.

REGIONAL COMPARISON

The aging of Connecticut's population is not an isolated phenomenon, but is characteristic of New England and the United States in general. The 1980 census data on population shows the nation, and especially New England, to have a sizeable portion of their population aged 65 years or older. In 1980, 12.3% or 1,520,368 persons out of New England's total population of 12,348,493, and 11.3% or 25,544,133 persons out of the United States' total population of 226,502,825 persons were aged 65 years or older. (See Table 3.)

A comparison of the 1980 median age of New England with that of the nation indicates that New England's population is somewhat older. In 1980, the median age for New England was 31.2 years. This median age is a full 1.2 years older than the United States' median age of 30.0 years. When the median age for each New England state is compared to the nation's median age, it is found that every state except Vermont has a median age above the national

TABLE 3

REGIONAL COMPARISON OF CONNECTICUT'S ELDERLY POPULATION

	TOTAL POPULATION	PERSONS 65+	65+ AS % OF TOT. POP.	RANK	% OF OF N.E. TOTAL 65+
	-----	-----	-----	-----	-----
U.S.	226,504,825	25,544,133	11.3		
NEW ENGLAND	12,348,493	1,520,368	12.3		
Me.	1,124,660	140,918	12.5	3RD	9.3
N.H.	920,610	102,967	11.2	6TH	6.8
Vt.	511,456	58,166	11.4	5TH	3.8
Mass.	5,737,037	726,531	12.7	2ND	47.8
R.I.	947,154	126,922	13.4	1ST	8.3
Ct.	3,107,576	364,864	11.7	4TH	24.0

SOURCE:CONNECTICUT CENSUS DATA CENTER, MEMORANDUM NO.5, JUNE 1, 1981
FROM U.S. BUREAU OF CENSUS PC80-51-1 (MAY 1981).

figure, with Connecticut's median age being the highest. According to the 1980 census, Connecticut's population had a median age of 32.0 years, which is a 2 full years above the national figure. This represents an increase of 2.9 years from Connecticut's 1970 median age of 29.1 years. (See Table 4.)

In 1980, the State of Connecticut had 364,864 persons 65 years of age and over, accounting for 24% of New England's total elderly population. This was second only to Massachusetts' 47.8% (726,531 persons) aged 65 and over. Though Connecticut has a significant portion of New England's elderly population, it has a smaller proportion of it's population in the 65+ age category, placing only 4th out of the six New England states. (See Table 3.) When comparing each New England state's proportion of persons 65 years and over with the national figure of 11.3% elderly, one finds every state in New England, except New Hampshire, to have a larger proportion of its population in the elderly category. (See Table 3.)

TABLE 4

CONNECTICUT'S MEDIAN AGE AS COMPARED TO THE U.S.
AND NEW ENGLAND STATES

	<u>MEDIAN AGE</u>	<u>RANKING</u>
UNITED STATES	30.0	
NEW ENGLAND	31.2	
MAINE	30.4	4TH
NEW HAMPSHIRE	30.1	5TH
VERMONT	29.4	6TH
MASSACHUSETTS	31.2	3RD
RHODE ISLAND	31.8	2ND
CONNECTICUT	32.0	1ST

SOURCE: CONNECTICUT CENSUS DATA CENTER, MEMORANDUM NO.5, JUNE 1, 1981 FROM U.S. BUREAU OF THE CENSUS PC80-S1-1 (MAY 1981).

One last point should be made in comparing Connecticut's elderly population with that of the other New England states: an analysis of Connecticut's 55-59 and 60-64 age categories shows the State in 1980 to have a large proportion of its population between the ages of 55 and 64 (10.8% or 335,382 persons). When Connecticut's 55-64 population is compared to the nation and the other New England states, one finds Connecticut's porportion to be significantly greater than the national figure of 9.6%; regionally (New England) it is second only to Rhode Island's 11.1%. Consequently, Connecticut's relatively high proportion of its 1980 population between the ages of 55 and 64 will result in a substantial increase in its 65 years and over population beginning in 1985. (See Table 5.)

TABLE 5

COMPARISON OF CONNECTICUTS 55-64 POPULATION TO THE U.S. AND
OTHER NEW ENGLAND STATES

	TOTAL POPULATION	55-59 YEARS	60-64 YEARS	TOTAL 55-64 YEARS	55-64 % OF TOTAL POP.	RANK
U.S.	226,504,825	11,614,054	10,085,711	21,699,765	9.6	
Me.	1,124,660	56,566	50,811	107,377	9.5	4TH
N.H.	920,610	44,749	39,677	84,426	9.2	5TH
Vt.	511,456	23,502	21,023	44,525	8.7	6TH
Mass.	5,737,037	310,995	277,384	588,379	10.3	3RD
R. I.	947,154	55,748	49,451	105,199	11.1	1ST
Ct.	3,107,576	178,712	156,670	335,382	10.8	2ND

SOURCE: CONNECTICUT DATA CENTER, MEMORANDUM NO.5, JUNE 1, 1981 FROM U.S. BUREAU OF CENSUS PC80-S1-1 (MAY 1981)

DETAILED ANALYSIS OF CONNECTICUT'S ELDERLY POPULATION

Analysis of Connecticut's elderly population has revealed a number of significant demographic patterns. First, Connecticut's 1980 census data for persons 65 years or age of older shows females significantly outnumbering males. Historically, there have always been more females than males in Connecticut's elderly population. What has been significant is the increase in the proportion of 65+ female population over the last 40 years. From 1900 to 1950, approximately 54% of Connecticut's elderly population was female. Starting in 1950, this proportion has increased to where in 1980, 61% of the state's 65 and over population was female. (See Table 6.)

Not only has the proportion of females increased for Connecticut's entire elderly population, but one also finds that within each age bracket (65-74, 75-84, and 85+) the female proportion increases and that this increase has risen significantly

TABLE 6

CONNECTICUT' ELDERLY POPULATION BY SEX FROM
1900-1980

<u>YEAR</u>	<u>TOTAL 65+</u> <u>POPULATION</u>	<u>MALE</u>	<u>%</u>	<u>FEMALE</u>	<u>%</u>
1900	50,850	23,333	(46)	27,517	(54)
1910	59,588	27,541	(46)	32,047	(54)
1920	68,517	31,547	(46)	36,970	(54)
1930	93,319	43,507	(47)	49,812	(53)
1940	128,554	59,313	(46)	69,241	(54)
1950	176,824	80,387	(45)	96,437	(55)
1960	242,615	107,210	(44)	135,405	(56)
1970	288,908	116,794	(40)	172,114	(60)
1980	364,864	143,515	(39)	221,349	(61)

SOURCE: U.S. CENSUS FOR CONNECTICUT 1900-1980.

1950. Table 7 illustrates that in Connecticut in 1950, females represented 53% of those persons 65-74, 57% of those persons 75-84, and 63% of those persons 85 and over. By 1980 this female proportion had increased to 57% of the 65-74 bracket, 65% of the 75-84 bracket, and 71% of the 85 and older age bracket.

Secondly, more non-white individuals are beginning to enter Connecticut's elderly population. Accordingly to census figures, in 1950 only 1.4% of Connecticut's elderly population were non-white. Over the next 30 years this proportion of 65 and over non-white individuals increased to 1.9% by 1960, 2.9% by 1970 and finally accounted for 3.7% by 1980. (See Table 8.)

TABLE 7

CONNECTICUT'S ELDERLY POPULATION BY SEX BY COHORTS (65-74, 75-84, 85+)
FOR 1950, 1960, 1970, 1980

	1950		1960		1970		1980	
	% OF AGE BRACKET		% OF AGE BRACKET		% OF AGE BRACKET		% OF AGE BRACKET	
	-----	-----	-----	-----	-----	-----	-----	-----
MALE								
65-74	56,483		74,564		73,863		94,818	
75-84	20,633		27,497		35,246		38,384	
85+	3,271		5,149		7,685		10,313	
FEMALES								
65-74	63,741	(53)	88,359	(54)	100,947	(58)	124,899	(57)
75-84	27,188	(57)	38,108	(58)	56,430	(62)	71,034	(65)
85+	5,508	(63)	8,938	(63)	14,737	(66)	25,416	(71)
TOTAL	176,824		242,615		288,908		364,864	

SOURCE: U.S. CENSUS FOR CONNECTICUT 1950, 1960, 1970, AND 1980.

A breakdown of the non-white population shows blacks accounting for the greatest proportion of this population. In 1970, 87% (2.5% of the total 65+ population—all races) of Connecticut's 65+ non-white population was black, and in 1980, 80% (3.0% of the total 65+ population—all races) of the 65+ non-white population was black. It should be noted that even though blacks accounted for the majority of Connecticut's non-white elderly population, increasing 52% between 1970 and 1980 (white elderly only increased 25%), the numbers of 'Other' 65 and over minority individuals (those not black or white) have substantially increased (See Table 8). Between 1970 and 1980, Connecticut's 65 and older 'Other' population increased 147%, rising from .4% (1970) to .7% (1980) of the State's total elderly population. This 'Other' elderly population may represent an even greater proportion or larger share of the non-white elderly population in the future.

One of the major reason why non-whites (especially blacks) are representing a greater proportion of Connecticut's elderly is due to changes in early mortality patterns. "These changes have meant fewer non-whites (especially black males) are dying at earlier ages than in the past."⁵

TABLE 8

CONNECTICUT'S 65+ POPULATION BY RACE
(1950, 1960, 1970, 1980)

RACE	1950	% OF TOTAL 65+	1960	% OF TOTAL 65+	1970	% OF TOTAL 65+	1980	% OF TOTAL 65+
WHITE	174,219		238,082		280,512		351,041	
NON-WHITE	2,605	(1.4)	4,533	(1.9)	8,396	(2.9)	13,823	(3.7)
BLACK	NA		NA		7,310	(2.5)	11,138	(3.0)
OTHER	NA		NA		1,086	(.4)	2,685	(.7)
TOTAL 65+	176,824		242,615		288,908		364,864	

SOURCE: U.S. CENSUS FOR CONNECTICUT 1950, 1960, 1970, AND 1980.

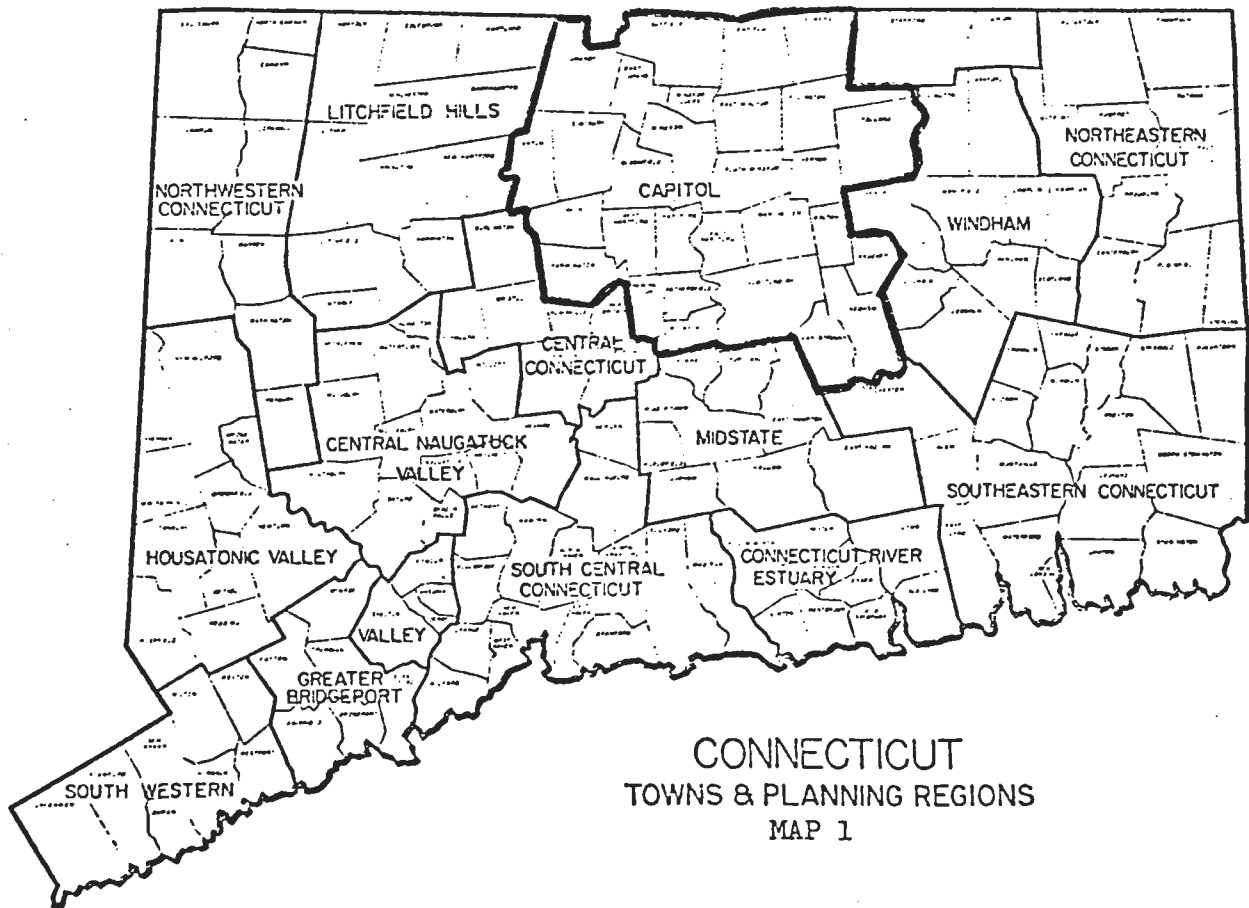
CONCLUSION

In conclusion:

- *Connecticut's 65 years and over population has grown significantly since 1920.
- *Connecticut's 65 years and over population will continue to increase until 1990, when this rate of increase will slow until 2010.
- *The aging of Connecticut's population is not an isolated phenomenon, but is characteristic of New England and the United States in general.
- *Connecticut's population is somewhat older than the other New England States and the Nation's.
- *The State of Connecticut contains the second largest elderly population in New England.
- *Connecticut has a lower proportion of it's residents 65 and over than most of the other New England States.
- *Connecticut has a substantial proportion of it's population between the ages of 55 and 64 which will begin to enter the 65 years and over age bracket in 1985.
- *Connecticut's elderly population has significantly more females than males.
- *Connecticut's female to male ratio for those persons 65 years of age and over increases as the age brackets increase (females outnumbering males).
- *More non-whites are beginning to enter Connecticut's elderly population.
- *And finally, Connecticut's elderly black and 'Other' minority population has grown considerably faster than Connecticut's white elderly population over the last 10 years.

THE CAPITOL REGION'S ELDERLY POPULATION: OVERVIEW

The Capitol Region is the largest of Connecticut's 15 planning regions. Located in the northcentral portion of the State, the Capitol Region encompasses 29 towns with Hartford at its center. (See Map 1.) These towns cover slightly more than 750 square miles, and contain 668,479 persons, or 21.5% of Connecticut's 1980 total population.



When the Capitol Region's population, especially its elderly population, is compared to the State of Connecticut's population, one finds a number of similarities. First, the Capitol Region's population is one that is getting older. In 1980, the Capitol Region's median age was 32.0 years, which equalled the State's. This median age represented a full 3.3 years increase from the 1970 median age of 28.7 years, and was slightly greater than Connecticut's median age increase of 2.9 years from 1970 to 1980.

Secondly, the Capitol Region's elderly population has increased over the last 30 years. In 1960, the Capitol Region had 49,254 persons 65 years of age or older. By 1970, this population segment had grown to 61,002 persons and by 1980, 77,018 persons were elderly. This elderly growth represented an increase of 23.8% between 1960 and 1970. 26.2% between 1970 and 1980, and 56.3% over the 20 year period from 1960 to 1980. This percentage increase in the Capitol Region's elderly population between 1970 and 1980 was exactly the same as the State's, although the Capitol Region's proportion of elderly persons grew at a greater rate (6.0%) over the 20 year period. (See Table 9.)

TABLE 9

**CAPITOL REGION'S AND STATE OF CONNECTICUT'S 65+
POPULATION 1960, 1970, 1980**

	1960	1970	% INC. 1960- 1970	1980	% INC. 1970- 1980	% INC. 1960- 1980
	-----	-----	-----	-----	-----	-----
CAPITOL REGION	49,245	61,002	(23.8)	77,018	(26.2)	(56.3)
STATE OF CONNECTICUT	242,615	288,908	(19.0)	364,864	(26.2)	(50.3)

SOURCE: U.S. CENSUS OF CONNECTICUT FOR 1960, 1970, AND 1980.

Thirdly, one finds persons 65 years of age or older representing a greater proportion of the Capitol Region's total population. In 1960, the elderly accounted for 9.0% of the Capitol Region's total population. By 1970, this proportion had grown to 9.1%, and by 1980, 11.5% of the Capitol Region's population was 65 years of age or older. (See Table 10.) When this proportional growth is compared to the increase of elderly persons in the State's population, one finds the proportional increases to be quite similar. In 1960, 9.5% of Connecticut's total population were elderly. By 1970 this population segment grew to 9.52%, and then to 11.74% by 1980. (See Table 10.)

TABLE 10

THE ELDERLY AS A PERCENTAGE OF THE TOTAL POPULATION OF THE CAPITOL REGION AND THE STATE OF CONNECTICUT FOR 1960, 1970, AND 1980

	TOTAL POPULATION	65+	%	TOTAL POPULATION	65+	%	TOTAL POPULATION	65+	%
CR	546,545	49,254	(9.00)	669,907	61,002	(9.10)	668,479	77,018	(11.50)
Ct.	2,535,234	242,615	(9.56)	3,031,709	288,908	(9.52)	3,107,576	364,864	(11.74)

SOURCE: U.S. CENSUS OF CONNECTICUT FOR 1960, 1970, AND 1980.

Fourthly, when the Capitol Region's 1980 elderly population is broken into the age brackets 65-74, 75-84, and 85+, one finds the proportion of persons within these brackets to be quite similar to that of the State of Connecticut's. In 1980, 6.8% of the Capitol Region's total population of 668,479 persons were in the 65-74 age bracket, 3.5% in the 75-84 age bracket, and 1.17% 85 years or older. (See Table 11.) The State of Connecticut in 1980 had 7.0%

of its total population of 3,107,576 persons between 65-74, 3.5% between 75-84 and 1.14% 85 or over. When comparing just the total elderly population within these age brackets, one finds in 1980, 59.0% of the Capitol Region's elderly population of 77,018 persons were between 65-74, 30.7% were between 75-84, and 10.1% were 85+. (See Table 11.) In the State of Connecticut, out of a 1980 elderly population of 364,864, 60.2% were between 65-74, 30.0% between 75-84 and 9.8% 85 years or older. (See Table 11.) Therefore, whether one compares proportions of the total population or total elderly population for the age brackets 65-74, 75-84, or 85+, one finds the Capitol Region's and the State of Connecticut's proportions to be very much alike.

TABLE 11

THE CAPITOL REGION AND THE STATE OF CONNECTICUT'S 1980 ELDERLY POPULATION BY COHORTS
(65-74, 75-84, AND 85+)

	TOTAL POPULATION	TOT. ELD. POP.	65-74	% TOT. POP.	% ELD. POP.	75-84	% TOT. POP.	% ELD. POP.	85+	% TOT. POP.	% ELD. POP.
CR	668,479	77,018	45,478	(6.8)	(59.0)	23,687	(3.5)	(30.7)	7,853	(1.17)	(10.1)
Ct.	3,107,576	364,864	219,717	(7.0)	(60.2)	109,418	(3.5)	(30.0)	35,729	(1.14)	(9.8)

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

It should be noted that when comparing the Capitol Region's 55-64 population segment with that of the State's, one finds the proportion of persons within this age bracket to be very much the same. Analysis of the 1980 census data shows the Capitol Region to have 10.6% (70,925 persons) of its population within the 54-64 age

bracket. During 1980, the State of Connecticut had 10.7% (335,382 persons) of its population between the ages of 55 and 64. This means that over the next 10 years, the Capitol Region and the State of Connecticut will have approximately the same proportion of persons becoming 65 years of age or older. The actual increase of elderly persons will be discussed later in this section, where the Capitol Region's elderly population is projected to the year 2000.

Fifthly, analysis of the Capitol Region's elderly population shows females significantly outnumbering males, much like they did in the State as a whole. In 1980, 61% of the Capitol Region's 65 years and over population was female. This represents a significant increase from 1960's elderly population, in which only 51.8% of the Capitol Region's elderly population was female. (See Table 12.) Over the same period of time (1960-1980), the State's proportion of females 65 and over increased from 55.8% in 1960 to 60.7% in 1980. (See Table 12.)

TABLE 12

THE CAPITOL REGION AND THE STATE OF CONNECTICUT
65+ POPULATION BY SEX FOR 1960, 1970, AND 1980

		TOTAL 65+	TOTAL FEMALE	% TOTAL 65+	TOTAL MALE	% TOTAL 65+
		-----	-----	-----	-----	-----
1960	CR	49,254	25,536	(51.8)	23,718	(48.2)
	Ct.	242,615	135,405	(55.8)	107,210	(44.2)
1970	CR	61,002	36,736	(60.2)	24,266	(39.8)
	Ct.	288,908	172,114	(59.6)	116,794	(40.4)
1980	CR	77,018	47,040	(61.0)	29,978	(40.0)
	Ct.	364,864	221,349	(60.7)	143,515	(39.3)

SOURCE: U.S. CENSUS OF CONNECTICUT FOR 1960, 1970, AND 1980.

One also finds that with each increase in age bracket (65-74, 75-84, and 85+), the proportion of females to males within the Capitol Region increases. Table 13 shows that in the Capitol Region in 1980, females represented 57.0% of those persons between the ages of 65 and 74, 65.7% between 75 and 84, and 71.0% of those persons 85 years of age or older. These 1980 proportions for the Capitol Region are almost a mirror image of those for the State of Connecticut.

TABLE 13

THE CAPITOL REGION AND THE STATE OF CONNECTICUT'S 1980 ELDERLY POPULATION BY SEX AND BY AGE COHORT

	FEMALE						MALE					
	% OF TOTAL		% OF TOTAL		% OF TOTAL		% OF TOTAL		% OF TOTAL		% OF TOTAL	
	65-74	65-74	75-84	75-84	85+	85+	65-74	65-74	75-84	75-84	85+	85+
CR	25,907	(57.0)	15,551	(65.7)	5,582	(71.1)	19,571	(43.0)	8,136	(34.3)	2,271	(28.9)
Ct.	124,899	(56.9)	71,034	(64.9)	25,416	(71.1)	94,818	(43.1)	38,384	(35.1)	10,313	(28.9)

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

Sixth and finally, one finds the proportion of non-whites among the Capitol Region's elderly population to be significantly increasing. As shown in Table 14, in 1970, 3.7% of the Capitol Region's elderly population were non-white (3.3% Black, .4% Other). By 1980 this proportion had increased to where non-whites represented 5.03% of those persons 65 years and older in the Capitol Region. Comparing these proportional increases to those of the State's, one finds the Capitol Region's non-white elderly population to have grown faster and represent more of those persons 65 years of age and over since 1970. (See Table 14.)

TABLE 14

THE CAPITOL REGION AND THE STATE OF CONNECTICUT'S ELDERLY POPULATION
BY RACE FOR 1970 AND 1980

		65+ NON-WHITE					TOTAL NON-WHT. AS % OF TOT. 65+
		65+	65+ WHITE	BLACK	% OF TOTAL 65+	OTHER	% OF TOTAL 65+
		-----	-----	-----	-----	-----	-----
1970	CR	61,002	58,777	2,003	(3.3)	222	(0.4)
	Ct.	288,908	280,512	7,310	(2.5)	1,086	(0.4)
1980	CR	77,018	73,156	3,147	(4.1)	715	(0.93)
	Ct.	364,864	351,041	11,138	(3.0)	2,685	(0.70)

SOURCE: U.S. CENSUS OF CONNECTICUT FOR 1970 AND 1980.

CAPITOL REGION'S POPULATION PROJECTIONS FOR THOSE PERSONS 65+

According to population projections done by the State of Connecticut's Office of Policy and Management in June of 1982, (see Appendix A for methodology), the Capitol Region's population is expected to increase 12.1% over the next two decades, reaching a total of 749,430 persons by the year 2000. This projected growth is greater than that projected for the State of Connecticut, which is only expected to increase 8.8% by the year 2000. (See Table 15.)

A sizeable portion of the Capitol Region's projected population increase will be in persons aged 65 years or older. As indicated in the projections contained within Table 16, the Capitol Region's elderly population will increase to 94,733 persons by the year 2000. This represents an increase of 23.0% over the twenty year

TABLE 15

POPULATION PROJECTIONS FOR THE CAPITOL REGION AND THE STATE OF CONNECTICUT
FROM 1980 TO 2000

	1980	1985	1990	1995	2000	% CHANGE 1980-2000
CR	668,479	688,150	710,660	730,020	749,430	(12.1)
Ct.	3,107,576	3,179,640	3,358,230	3,324,000	3,379,980	(8.8)

SOURCE: STATE OF CONNECTICUT OFFICE OF POLICY AND MANAGEMENT, POPULATION PROJECTIONS FOR CONNECTICUT MUNICIPALITIES AND REGIONS TO THE YEAR 2000. JUNE 1982. (SEE APPENDIX A FOR METHODOLOGY).

period. It should be noted that as mentioned previously (p.3), the rate of persons in Connecticut entering the 65 and over cohorts will slow between 1990 and the year 2010. This slowdown is reflected in the Capitol Region, and is primarily due to the changes in Connecticut's distribution of population by age. As evidenced in Table 16 the Capitol Region's projected elderly rate of growth drops from 4.8% between 1990 and 1995, to -.6% from 1995 to the year 2000.

TABLE 16

POPULATION PROJECTIONS FOR THE CAPITOL REGION'S ELDERLY
(1980 TO 2000)

	1980	1985	1990	1995	1990- 1995	2000	1995- 2000
CAPITOL REGION	77,018	84,591	92,231	95,358	(4.8)	94,733	(-.6)

SOURCE: CONNECTICUT DEPARTMENT OF HEALTH SERVICES MARCH 1979, HET 1528C.
*THE PROJECTIONS SHOWN IN THIS TABLE WERE ADJUSTED ACCORDING TO 1980 CENSUS COUNTS. (SEE APPENDIX B FOR METHODOLOGY).

In conclusion:

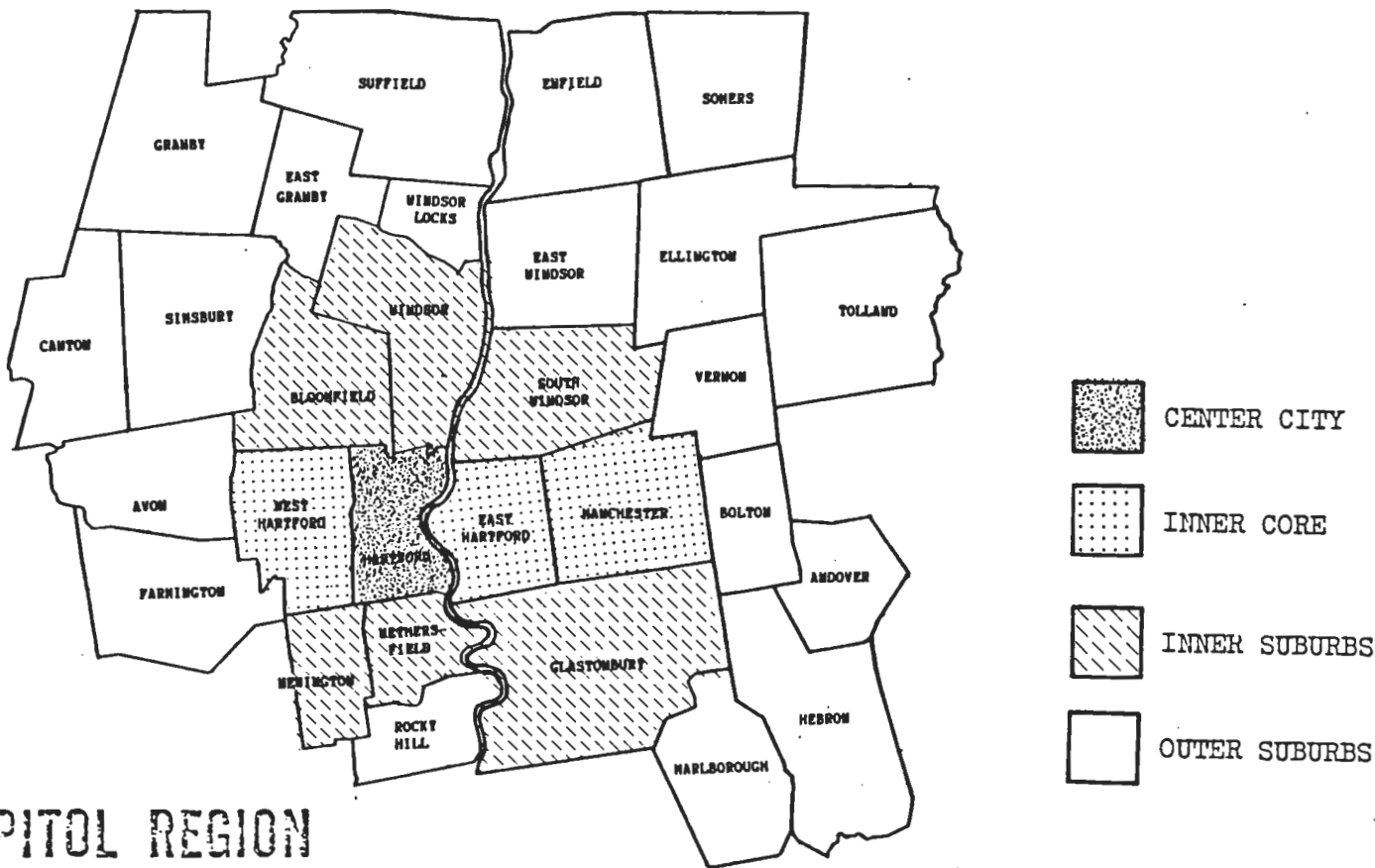
- *The Capitol Region is experiencing many of the same demographic changes, particularly in reference to the elderly, as the State of Connecticut.
- *The Capitol Region's population is one that is getting older.
- *The Capitol Region's elderly population has increased significantly over the last 30 years.
- *The proportion of elderly persons in the Capitol Region to the Region's total population has increased significantly over the last 30 years.
- *Most of the Capitol Region's 1980 elderly population is found in the 65 to 74 age cohort.
- *The Capitol Region in 1980 had a significant proportion of its population between the ages of 55 and 64. These people will begin entering the elderly cohorts in 1985.
- *Females significantly outnumber males in the Capitol Region's 1980 elderly population, and this differential has increased over the last 20 years.
- *The proportion of elderly females to elderly males in the Capitol Region in 1980 has increased significantly with each rising elderly cohort (65-74, 75-84, and 85+), with females outnumbering males.
- *The proportion of non-white elderly persons among the Capitol Region's elderly population has significantly increased since 1970.
- *A sizeable porportion (23.0%) of the Capitol Region's projected population growth of 12.1% over the next two decades will be in persons aged 65 years or older.

A DETAILED ANALYSIS OF THE 65+ POPULATION WITHIN THE TOWNS AND CITIES

OF

THE CAPITOL REGION

The Capitol Region is comprised of a combination of 29 urban, suburban and rural communities. At the center of the Region lies the City of Hartford, which is surrounded by the inner core towns of East Hartford, Manchester, and West Hartford. Beyond the inner core lie the inner and outer suburbs. The towns contained within the inner suburbs are Bloomfield, Glastonbury, Newington, South Windsor, Wethersfield, and Windsor. Those towns located within the outer-suburbs are Andover, Avon, Bolton, Canton, East Granby, East Windsor, Ellington, Enfield, Farmington, Granby, Hebron, Marlborough, Rocky Hill, Simsbury, Somers, Suffield, Tolland, Vernon, and Windsor Locks. (See Map 2.)



CAPITOL REGION

MAP 2

As mentioned previously, the Capitol Region's population is one that is getting older. When each individual city and town within the region is analyzed, one finds that in 1980, 14 communities (almost half) were over the region's median age of 32.0 years. By far the oldest community is the Town of West Hartford, which has a 1980 median age of 41.8 years, and was closely followed by the Town of Wethersfield's 1980 median age of 41.4 years. (See Table 17.)

TABLE 17

MEDIAN AGE OF THE CAPITOL REGION'S
CITIES AND TOWNS

	1980	1970	CHANGE (YEARS) 1970- 1980
	-----	-----	-----
ANDOVER	29.9	26.3	+3.6
AVON	36.2	31.3	+4.9
BLOOMFIELD	36.5	32.4	+4.1
BOLTON	31.5	28.4	+3.1
CANTON	31.2	27.6	+3.6
EAST GRANBY	30.7	27.8	+2.9
EAST HARTFORD	32.2	27.6	+4.6
EAST WINDSOR	30.9	28.1	+2.8
ELLINGTON	29.4	25.8	+3.6
ENFIELD	29.5	24.5	+5.0
FARMINGTON	34.9	29.9	+5.0
GLASTONBURY	33.5	28.6	+4.9
GRANBY	31.2	28.0	+3.2
HARTFORD	27.4	27.8	-.4
HEBRON	28.8	24.9	+3.9
MANCHESTER	32.6	29.8	+2.8
MARLBOROUGH	30.4	25.5	+4.9
NEWINGTON	34.5	30.2	+4.3
ROCKY HILL	33.8	34.1	-.3
SIMSBURY	32.4	26.8	+5.6
SOMERS	30.9	29.1	+1.8
SOUTH WINDSOR	30.8	24.9	+5.9
SUFFIELD	34.4	29.4	+5.0
TOLLAND	29.3	24.5	+4.8
VERNON	29.7	25.1	+4.6
WEST HARTFORD	41.8	39.9	+1.9
WETHERSFIELD	41.4	36.6	+4.8
WINDSOR	33.1	30.7	+2.4
WINDSOR LOCKS	33.1	26.0	+7.1
CAPITOL REGION	32.0	28.7	+3.3

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

When the 1980 median age for those communities within the Capitol Region were compared to their 1970 median age, it was found that every city and town except Hartford and Rocky Hill showed an increase in median age. During this ten-year period, the City of Hartford's median age decreased .4 years (from 27.8 years in 1970 to 27.4 years in 1980), and the Town of Rocky Hill's median age decreased .3 years (from 34.1 years in 1970 to 33.8 years in 1980). (See Table 17.)

Although the Towns of West Hartford and Rocky Hill recorded the highest median age within the Capitol Region in 1980, their populations' median age did not increase substantially from 1970, as did some of the other communities' within the region. For example, the Town of West Hartford's median age of its population only rose 1.9 years from 1970 to 1980 (median age was 39.9 years in 1970 and 41.8 years in 1980). The community in the Capitol Region with the greatest increase in median age over the 10 year period between 1970 and 1980 was the Town of Windsor Locks. This community's population went from having a median age of 26.0 years in 1970 to 33.1 years in 1980, an increase of 7.1 years. (See Table 17.)

It should be pointed out that only 9 communities within the Capitol Region experienced a lower median age increase from 1970 to 1980 than the Capitol Region as a whole. They were the Towns of Bolton, East Hartford, East Windsor, Granby, Manchester, Rocky Hill, Somers, West Hartford, Windsor, and the City of Hartford. (See Table 17.)

One reason for the Capitol Region's relatively high median age is due to the substantial number of elderly persons contained within its communities. As mentioned previously, there were, in 1980, 77,018 persons in the Capitol Region 65 years of age or older. These individuals accounted for 11.5% of the Capitol Region's total population of 668,479 persons.

The breakdown of the Capitol Region's elderly population by individual cities and towns indicates that the City of Hartford and the Town of West Hartford had in 1980, the largest number of elderly persons, i.e., the City of Hartford had 15,499 persons and the Town of West Hartford had 12,391 persons 65 years of age or older. These two communities accounted for 36.2% of the Capitol Region's entire 1980 elderly population. When the elderly population of the Capitol Region's other two core towns (Manchester and East Hartford) is added to the City of Hartford's and the Town of West Hartford's elderly population, one finds the Capitol Region's center city and core towns to contain 52.4% of the Region's 1980 elderly population. (See Map 3 and Table 18.)

MAP 3

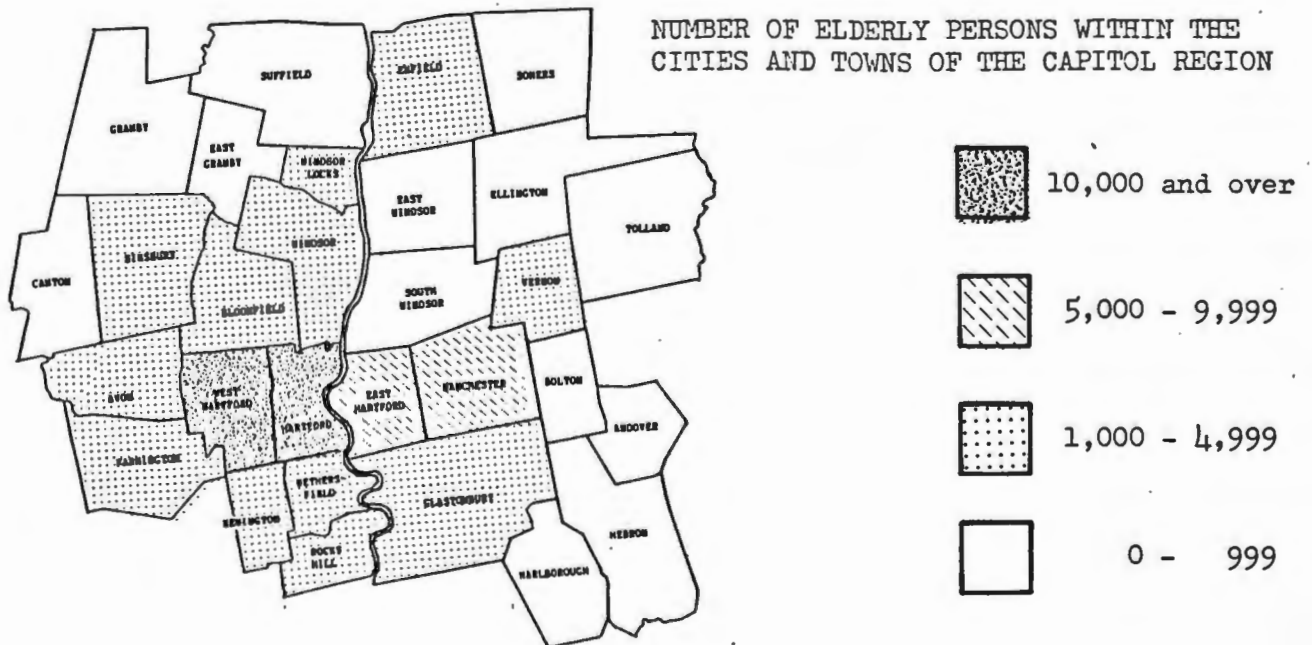


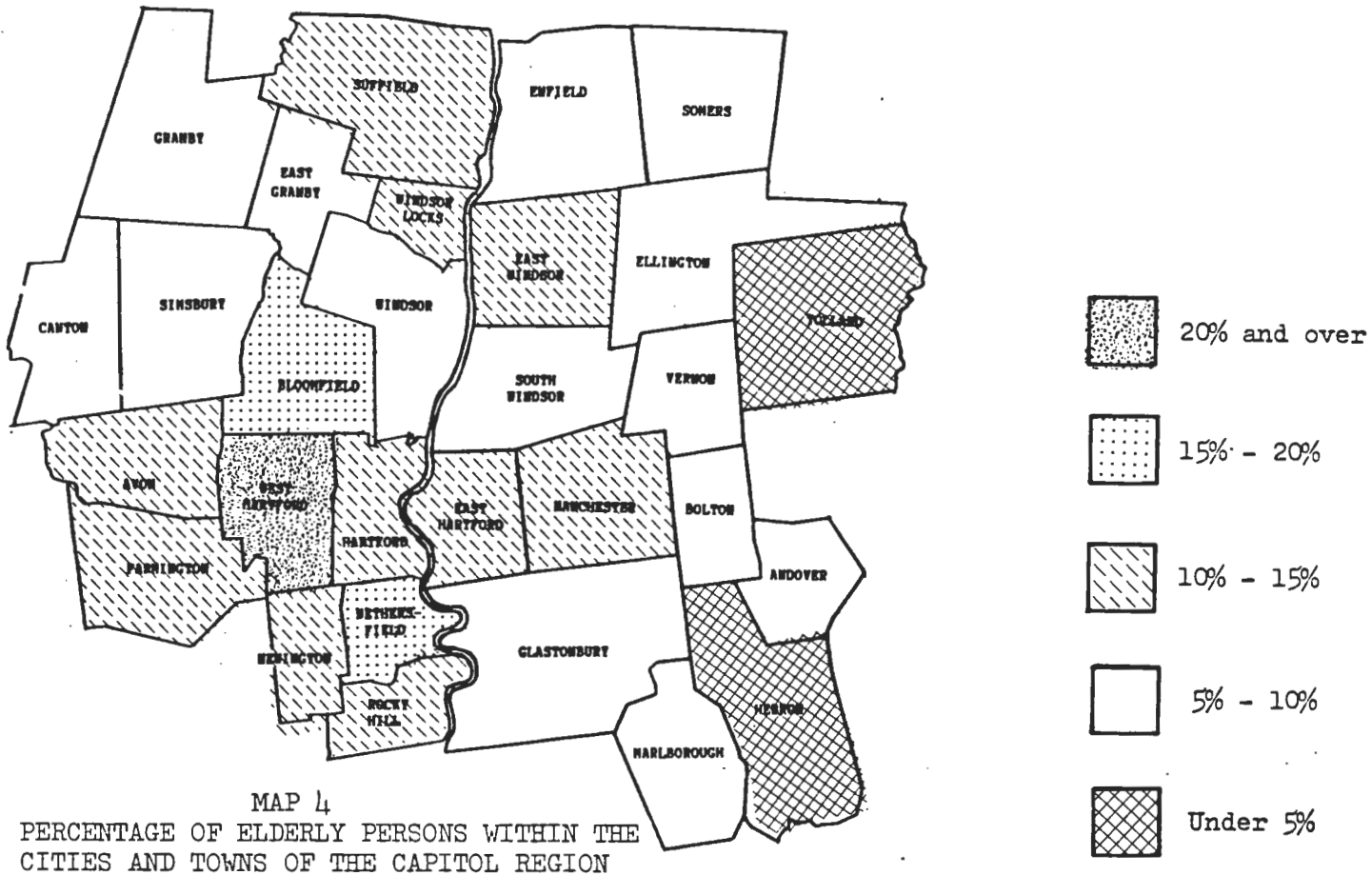
TABLE 18 "

1980 ELDERLY POPULATION FOR THOSE CITIES
AND TOWNS WITHIN THE CAPITOL REGION

	TOT. POP. -----	65+ -----	65+ % OF TOT. POP. -----
ANDOVER	2,144	146	6.8
AVON	11,201	1,243	11.0
BLOOMFIELD	18,608	2,789	14.9
BOLTON	3,951	302	7.6
CANTON	7,635	705	9.2
EAST GRANBY	4,102	284	6.9
EAST HARTFORD	52,563	5,927	11.2
EAST WINDSOR	8,925	978	10.9
ELLINGTON	9,711	672	6.9
ENFIELD	42,695	3,235	7.5
FARMINGTON	16,407	2,001	12.1
GLASTONBURY	24,327	2,221	9.1
GRANBY	7,956	517	6.4
HARTFORD	136,392	15,499	11.3
HEBRON	5,453	259	4.7
MANCHESTER	49,761	6,563	13.1
MARLBOROUGH	4,746	258	5.4
NEWINGTON	28,841	3,348	11.6
ROCKY HILL	14,559	1,948	13.3
SIMSBURY	21,161	1,436	6.7
SOMERS	8,473	653	7.7
SOUTH WINDSOR	17,198	976	5.6
SUFFIELD	9,294	960	10.3
TOLLAND	9,694	452	4.6
VERNON	27,974	2,584	9.2
WEST HARTFORD	61,301	12,391	20.2
WETHERSFIELD	26,013	4,520	17.3
WINDSOR	12,190	1,121	9.1
WINDSOR LOCKS	25,204	3,030	12.0
CAPITOL REGION	668,479	77,018	11.5

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

When comparing the proportion of elderly persons within each Capitol Region community, one finds the Town of West Hartford in 1980 to have the greatest percentage of its population 65 years of age or older. As shown in Table 18, and Map 4, in 1980, 20.2% of West Hartford's population was elderly. The Town of West Hartford was closely followed by the Towns of Wethersfield and Bloomfield which showed, respectively, 17.3% and 14.9% of their populations as 65 years of age or older.



An analysis of the Capitol Region's cities and towns 1980 elderly populations by sex reveals that elderly females outnumbered elderly males in every community. As shown in Table 19, the City of Hartford and the Towns of Enfield, Manchester, Simsbury, Vernon, and West Hartford were at the top end of the spectrum, with 63% of their elderly populations being female. At the lower end of the spectrum was the Town of Rocky Hill, with its elderly population being almost evenly split between 977 elderly females and 971 elderly males.

It should also be noted that within every Capitol Region community in 1980, females represented an increasing proportion of the elderly population within each increasing age bracket. For example, the Town of West Hartford had 4,018 females to 2,795 males between the ages of 65 and 74. This gap between elderly females and elderly males increases in the 75 to 84 cohort, wherein there are

2,885 elderly females to 1,396 males. Finally, the gap is even wider in the 85 years of age and older bracket, where one finds 953 elderly females, as compared to only 344 elderly males. (See Table 19.)

TABLE 19

1980 ELDERLY POPULATION BY SEX FOR THOSE CITIES AND TOWNS WITHIN THE CAPITOL REGION

	TOTAL 65+	65+ FEMALE	% OF TOTAL	65+ MALE	% OF TOTAL
	-----	-----	-----	-----	-----
ANDOVER	146	78	53	68	47
AVON	1,243	725	58	518	42
BLOOMFIELD	2,789	1,652	59	1,127	41
BOLTON	302	164	54	138	46
CANTON	705	402	57	303	43
EAST GRANBY	284	150	53	134	47
EAST HARTFORD	5,927	3,487	59	2,440	41
EAST WINDSOR	978	557	57	421	43
ELLINGTON	672	382	57	290	43
ENFIELD	3,235	2,041	63	1,194	37
FARMINGTON	2,001	1,208	60	793	40
GLASTONBURY	2,221	1,337	60	884	40
GRANBY	517	295	57	222	43
HARTFORD	15,499	9,776	63	5,723	37
HEBRON	259	140	54	119	46
MANCHESTER	6,563	4,129	63	2,434	37
MARLBOROUGH	258	131	51	127	49
NEWINGTON	3,348	1,920	58	1,401	42
ROCKY HILL	1,948	977	50	971	50
SIMSBURY	1,436	903	63	533	37
SOMERS	653	366	56	287	44
SOUTH WINDSOR	976	577	59	399	41
SUFFIELD	960	569	59	391	41
TOLLAND	452	256	57	196	43
VERNON	2,584	1,618	63	966	37
WEST HARTFORD	12,391	7,856	63	4,534	37
WETHERSFIELD	4,520	2,767	61	1,754	39
WINDSOR	1,121	669	60	452	40
WINDSOR LOCKS	3,030	1,872	62	1,158	38
CAPITOL REGION	77,018	47,040	61	29,978	39

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

When the 1980 elderly population within those communities located in the Capitol Region is analyzed according to race, one discovers that the majority of the Capitol Region's elderly are

white. In 1980, 73,156 elderly persons (94.9% of the Capitol Region's elderly) in the Capitol Region were white, while only 3,862 elderly persons were non-white. By far, the City of Hartford (12,610 persons) and the Town of West Hartford (12,298 persons) had the largest concentrations of elderly whites. (See Table 20.)

TABLE 20

1980 ELDERLY POPULATION BY RACE FOR THOSE CITIES AND TOWNS WITHIN THE CAPITOL REGION

	TOTAL 65+	WHITE	NON-WHITE		
			TOTAL NON-WHITE	BLACK	OTHER
ANDOVER	146	145	1	1	0
AVON	1,243	1,237	6	6	0
BLOOMFIELD	2,789	2,447	342	323	19
BOLTON	302	302	0	0	0
CANTON	705	698	7	3	4
EAST GRANBY	284	279	5	5	0
EAST HARTFORD	5,927	5,832	95	58	37
EAST WINDSOR	978	953	25	22	3
ELLINGTON	672	668	4	4	0
ENFIELD	3,235	3,210	25	13	12
FARMINGTON	2,001	1,984	17	10	7
GLASTONBURY	2,221	2,203	18	10	8
GRANBY	517	515	2	2	0
HARTFORD	15,499	12,610	2,889	2,423	466
HEBRON	259	256	3	1	2
MANCHESTER	6,563	6,524	39	17	22
MARLBOROUGH	258	251	7	4	3
NEWINGTON	3,348	3,330	18	11	7
ROCKY HILL	1,948	1,924	24	20	4
SIMSBURY	1,436	1,423	13	4	9
SOMERS	653	650	3	1	2
SOUTH WINDSOR	976	951	25	11	14
SUFFIELD	960	944	16	16	0
TOLLAND	452	450	2	1	1
VERNON	2,584	2,562	22	15	7
WEST HARTFORD	12,391	12,298	93	43	50
WETHERSFIELD	4,520	4,486	34	16	18
WINDSOR	3,030	2,915	115	101	14
WINDSOR LOCKS	1,121	1,109	12	6	6
CAPITOL REGION	77,018	73,156	3,862	3,147	715

SOURCE: U.S. CENSUS OF CONNECTICUT 1980.

As shown in Table 20, the majority of the Capitol Region's non-white elderly were black and resided in the City of Hartford. In 1980, there were 2,889 non-white elderly persons living in the City of Hartford (2,423 elderly black and 466 elderly 'other' minorities), which represented 74.8% of the Capitol Region's non-white elderly population. This elderly minority population accounted for 18.6% of Hartford's entire elderly population. The Capitol Region community with the next largest non-white 342 non-white elderly persons (8.8% of the Capitol Region's non-white elderly population) in 1980.

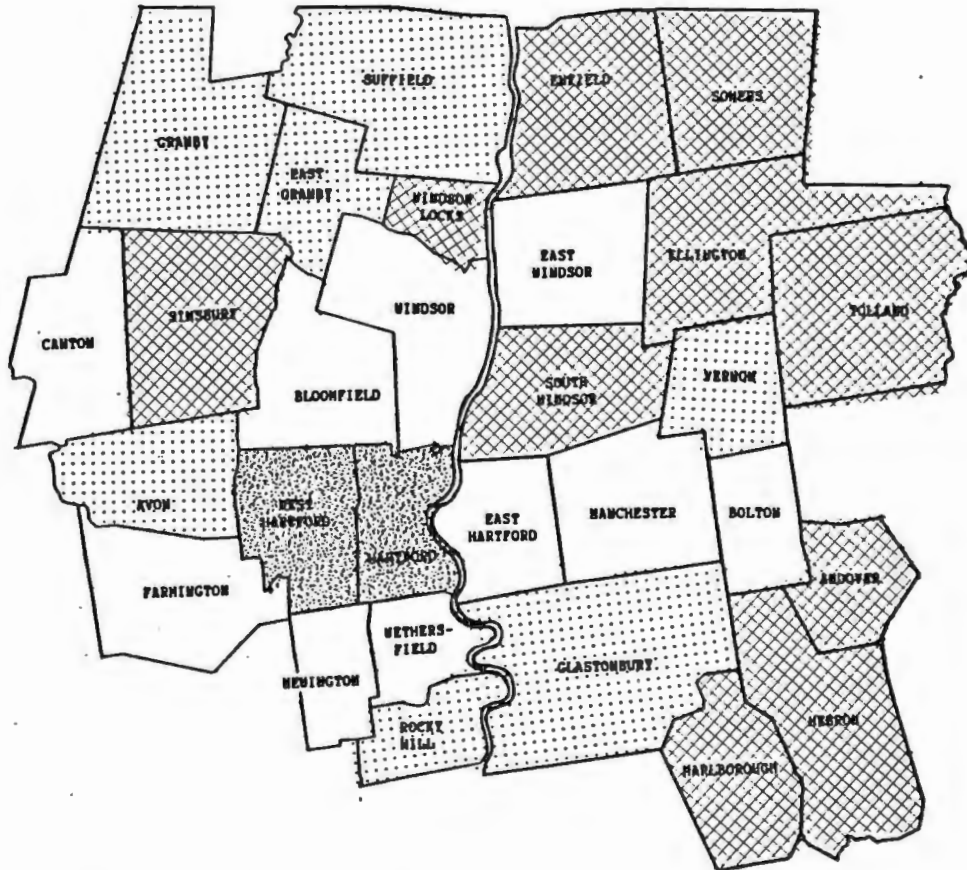
It is interesting to note that the Town of West Hartford, which in 1980 had the second largest number of elderly persons and the single largest percentage of its population 65 years of age and older, had only 93 elderly non-white individuals. This represented only .75% of its entire elderly population.

POPULATION PROJECTIONS FOR THOSE PERSONS 65+ FOR EACH CAPITOL REGION COMMUNITY

The Connecticut Department of Health Services, in March 1979, projected the elderly populations for those communities located within the Capitol Region (see Table 21 and Appendix C for methodology). As evidenced in Table 21's elderly population projections, the majority of Capitol Region communities' elderly populations will peak between 1990 and 1995, then taper off or slightly decline between 1995 and the year 2000.





The majority of the Capitol Region's elderly population growth between 1980 and 2000 is predicted to occur within the Capitol

Region's outer core, notably the towns of Tolland, Simsbury, and Hebron (see Map 5). The elderly populations of Tolland, Simsbury, and Hebron are projected to increase, respectively, 166.8% and 127.0%, 128.8% between 1980 and 2000.



MAP 5

ELDERLY POPULATION GROWTH
 (% change 1980-2000) WITHIN
 THE CITIES AND TOWNS OF THE
 CAPITOL REGION

NEGATIVE GROWTH (under 0.0%)	
LOW GROWTH (0.0% - 33.0%)	
MEDIUM GROWTH (34.0% - 67.0%)	
HIGH GROWTH (68.0% and over)	

The elderly populations in most of those communities within the Capitol Region's inner suburbs, core, and central city are projected to experience little or no growth in the number of 65 and over individuals from 1980 to the year 2000. (See Map 5 and Table 21.) In fact, the City of Hartford's and the Town of West Hartford's elderly populations are projected to decline 14.0% and 10.7% respectively, between 1980 and 2000. The 65 years and over populations of these two communities in 1980 accounted for 36.2% of the Capitol Region's total elderly population. By the year 2,000, this percentage will have declined to 25.7%.

It should be noted that the City of Hartford and the Town of West Hartford, are the only communities within the Capitol Region that are projected to show a negative elderly population growth over the twenty-year period from 1980 to 2000.

In conclusion:

- *In 1980, 14 Capitol Region communities (almost half) were over the region's median age of 32.0 with the Towns of West Hartford and Wethersfield being the oldest.
- *Between 1970 and 1980 every city and town except Hartford and Rocky Hill showed an increase in median age.
- *The Capitol Region's relatively high median age in 1980 is due to the substantial number of elderly persons contained within its communities.
- *In 1980 the majority of persons 65+ are contained within the Capitol Region's center city (Hartford), and core towns (West Hartford, Manchester, and East Hartford) with Hartford and West Hartford having the largest number of elderly individuals.
- *Of the cities and towns in the Capitol Region in 1980, the Town of West Hartford had the greatest percentage of its population 65 years of age or older.

TABLE 21

ELDERLY POPULATION PROJECTIONS FOR EACH CAPITOL REGION CITY AND TOWN (1985-2000)

	PROJECTIONS								
	1980	1985	1990	% CH. 1985- 1990	1995	% CH. 1990- 1995	2000	% CH. 1995- 2000	% CH. 1980 2000
ANDOVER	146	162	224	(38.2)	241	(7.5)	259	(7.4)	(77.3)
AVON	1,243	1,499	1,584	(5.6)	1,954	(23.3)	2,081	(6.4)	(67.4)
BLOOMFIELD	2,789	3,057	3,321	(8.6)	3,466	(4.3)	3,462	(-0.1)	(24.1)
BOLTON	302	323	355	(9.9)	396	(11.5)	392	(-1.0)	(29.8)
CANTON	705	785	846	(7.7)	894	(5.6)	944	(5.5)	(33.9)
EAST GRANBY	284	328	362	(10.3)	406	(12.1)	465	(14.5)	(63.7)
EAST HARTFORD	5,927	6,245	7,364	(17.6)	8,034	(9.3)	7,841	(-2.4)	(32.2)
EAST WINDSOR	978	1,134	1,259	(11.0)	1,308	(3.8)	1,274	(-2.5)	(30.2)
ELLINGTON	672	839	937	(11.6)	1,067	(13.8)	1,158	(8.5)	(72.3)
ENFIELD	3,235	3,926	4,858	(23.7)	5,813	(19.6)	6,725	(15.6)	(107.8)
FARMINGTON	2,001	2,308	2,510	(8.7)	2,646	(5.4)	2,644	(0.0)	(32.1)
GLASTONBURY	2,221	2,671	3,132	(17.2)	3,405	(8.7)	3,606	(5.9)	(62.3)
GRANBY	517	625	733	(17.2)	804	(9.6)	845	(5.0)	(63.4)
HARTFORD	15,499	15,720	15,544	(-1.1)	15,054	(-3.1)	13,325	(-11.4)	(-14.0)
HEBRON	259	329	381	(15.8)	461	(20.9)	588	(27.5)	(127.0)
MANCHESTER	6,563	7,371	7,640	(3.6)	7,349	(-3.8)	6,835	(-6.9)	(4.1)
MARLBOROUGH	258	300	344	(14.6)	389	(13.0)	438	(12.5)	(69.7)
NEWINGTON	3,348	3,968	4,411	(11.1)	4,505	(2.1)	4,394	(-2.4)	(31.2)
ROCKY HILL	1,948	2,260	2,456	(8.6)	2,560	(4.2)	2,725	(6.4)	(39.8)
SIMSBURY	1,436	2,051	2,598	(26.6)	3,155	(21.4)	3,286	(4.1)	(128.8)
SOMERS	653	842	1,018	(20.9)	1,203	(18.1)	1,341	(11.4)	(105.3)
SOUTH WINDSOR	976	644	990	(53.7)	1,429	(44.3)	1,889	(32.1)	(93.5)
SUFFIELD	960	1,176	1,346	(14.0)	1,461	(8.5)	1,549	(6.0)	(61.3)
TOLLAND	452	591	792	(34.0)	1,000	(26.2)	1,206	(20.6)	(166.8)
VERNON	2,584	2,815	3,076	(9.2)	3,293	(7.0)	3,489	(5.9)	(35.0)
WEST HARTFORD	12,391	12,408	12,433	(0.2)	12,104	(-2.6)	11,062	(-8.6)	(-10.7)
WETHERSFIELD	4,520	5,581	5,083	(-8.9)	5,179	(1.8)	5,104	(-1.4)	(12.9)
WINDSOR	3,030	3,320	3,667	(10.4)	3,775	(2.9)	3,717	(-1.5)	(22.6)
WINDSOR LOCKS	1,121	1,313	1,724	(31.3)	2,007	(16.4)	2,089	(4.0)	(86.3)
CAPITOL REGION	77,018	84,591	90,670	(7.1)	95,358	(4.8)	94,733	(-0.6)	(23.0)

SOURCE: CONNECTICUT DEPARTMENT OF HEALTH SERVICES, MARCH 1979, HET 1528C.

THE PROJECTIONS SHOWN IN THIS TABLE WERE ADJUSTED ACCORDING TO ACTUAL 1980 CENSUS COUNTS (SEE APPENDIX C FOR METHODOLOGY).

*In 1980 elderly females outnumbered elderly males in every one of the Capitol Region's cities and towns.

*Analysis of each Capitol Region community showed the proportion of elderly females to elderly males to grow with each increasing age bracket (with females outnumbering males substantially).

*In 1980 the majority of the Capitol Region's elderly were white.

Of the 29 cities and towns in the Capitol Region in 1980, the majority of non-white elderly individuals resided in the City of Hartford.

*The elderly population growth within the majority of Capitol Region Communities will peak between 1990 and 1995, then taper off or slightly decline between 1995 and the year 2000.

*The majority of the elderly population growth between 1980 and 2000 is predicted to occur within the Capitol Region's outer core towns.

*The Capitol Region's inner suburbs, core and central city are projected to experience little or no growth in their elderly populations between 1980 and the year 2000.

CHAPTER TWO

SUBSIDIZED HOUSING OPPORTUNITIES FOR THE ELDERLY OF THE CAPITOL REGION

In 1985, elderly residents within the Capitol Region that meet certain eligibility requirements can fulfill their housing needs either through one of the Region's low and moderate income housing developments, or through the Federal Government's Section 8 Rental Assistance program, which allows applicants to rent in the private housing market. This chapter will discuss the availability of both programs to the elderly of the Capitol Region.

GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

In 1985, there are 150 low and moderate income housing developments (total includes 11 new complexes which have recently been completed or are in the process of being completed) distributed throughout 27 of the Capitol Region's 29 cities and towns. (See Map 6.) These housing developments are either exclusively elderly or contain a combination of elderly/family units.

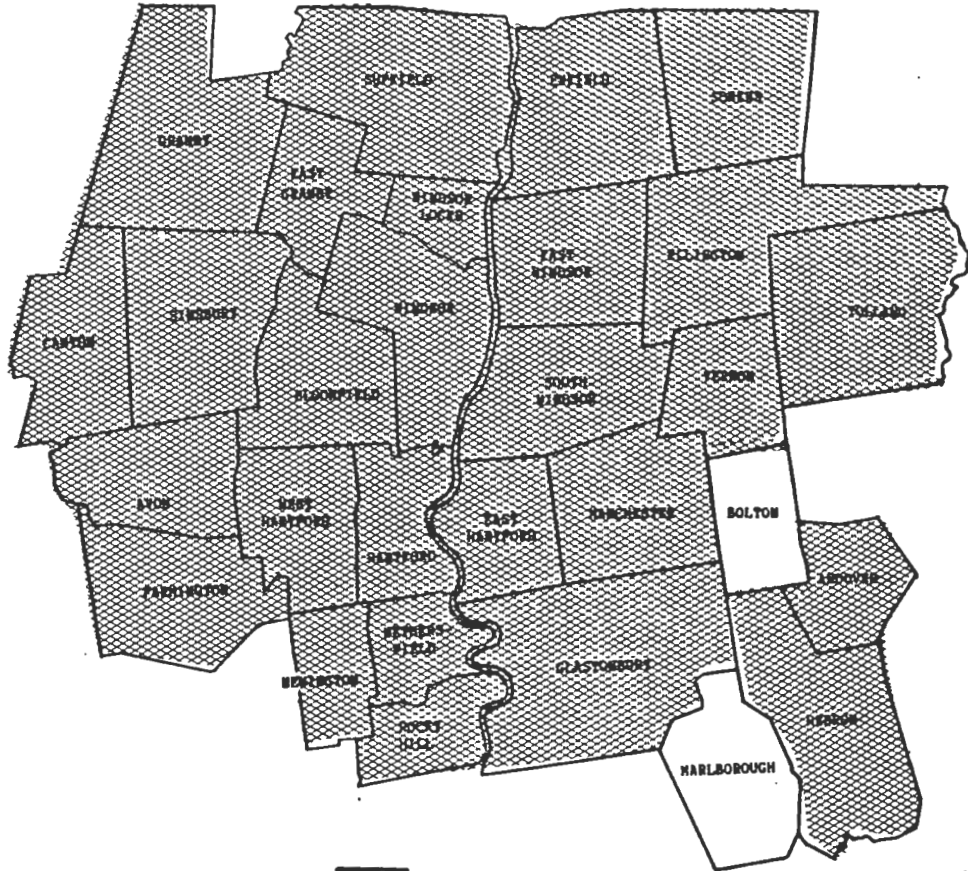
Analysis of the composition, eligibility, cost and distribution of elderly units within the Capitol Region's low and moderate income housing developments shows the following: (See Table 22.)

COMPOSITION

*The Capitol Region contains 14,052 elderly and family units, of which 8,541 units are exclusively elderly (includes 398 designated handicapped units). It should be noted that in this elderly unit total, it is assumed that elderly tenants only occupy "efficiency and one bedroom units" in combined elderly/family low and moderate income housing complexes.

MAP 6

THE CAPITOL REGION CITIES AND TOWNS
WITH GOVERNMENT ASSISTED LOW AND MODERATE
INCOME HOUSING DEVELOPMENTS FOR THE ELDERLY



TOWNS WITH DEVELOPMENTS



*The majority of the Capitol Region's elderly units 6,091 are one bedroom units, followed by 2,131 efficiencies, 264 two bedroom units, 41 three bedroom units, and 14 four bedroom units.

ELIGIBILITY

*The maximum income level allowed for these units varies between complexes and towns, but in most cases, it ranges between \$11,750 and \$21,450, depending on the

TABLE 22

THE CAPITOL REGION'S GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
ANDOVER													
HOP RIVER HOMES	11750-13400	25-30%	NO	NO	NO	--	24	--	--	--	--	24	3
TOTAL						--	24	--	--	--	--	24	3
AVON													
AVON ELD.HSG.	823500	25%	NO	NO	NO	--	39	--	--	--	--	39	4
TOTAL						--	39	--	--	--	--	39	4
BLOOMFIELD													
E. WINTONBURY HILLS*	21450-33500	30%	YES	YES	YES	--	--	79	32	--	--	111	--
WOODSIDE VILLAGE	18750-21450	30%	YES	YES	YES	--	176	--	--	--	--	176	18
INTERFAITH HOME	18750-21450	30%	YES	YES	YES	32	14	--	--	--	--	46	--
INTERFAITH VILLAGE	18750-21450	30%	YES	YES	NO	30	53	--	--	--	--	83	--
BLOOMFIELD SCATTERED	13400-22100	30%	YES	YES	YES	--	--	4	12	1	--	17	2
FEDERATION HOMES	11750-13400	30%	YES	YES	YES	--	95	5	--	--	--	100	10
TOTAL						62	338	88	44	1	--	533	30
APPROX. ELDERLY UNITS**						62	338	9	12	1	--	422	30
CANTON													
MAPLE GLEN	23500	25%	YES	YES	YES	--	55	19	--	--	--	74	5
21 DOWN	18750-21450	30%	YES	YES	YES	30	10	--	--	--	--	40	4
TOTAL						30	65	19	--	--	--	114	9
EAST BRAMBY													
METACOMET HOMES	23500	25%	YES	NO	YES	21	7	--	--	--	--	28	--
HIBLEY VILLAGE	23500	25%	YES	NO	NO	--	38	6	--	--	--	44	4
TOTAL						21	45	6	--	--	--	72	4

*ELDERLY /FAMILY COMPLEXES
 ** ASSUMES ELDERLY OCCUPY ONLY
 EFFICIENCIES AND 1 BEDROOM
 UNITS IN ELDERLY/FAMILY
 COMPLEXES.

SOURCE: 1984 CRCD'S HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGION'S GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
EAST HARTFORD													
HOCKANUM PARK*	13700-24500	30%	YES	YES	YES	--	12	42	36	10	--	100	--
SHEA GARDENS	13700-15600	30%	YES	YES	YES	20	30	--	--	--	--	50	--
ROCHAMBEAU APTS.	15600	30%	YES	YES	YES	--	50	--	--	--	--	50	--
MEADOW HILL	15600	30%	YES	YES	YES	--	120	--	--	--	--	120	--
NUTT HEIGHTS	15200-17400	25%	YES	YES	YES	16	14	--	--	--	--	30	--
ELMS VILLAGE	13700-15600	30%	YES	YES	YES	24	61	--	--	--	--	85	--
HERITAGE GARDENS	13700	30%	YES	YES	YES	46	--	--	--	--	--	46	--
HIGHLANDS	13700-15600	30%	YES	YES	YES	20	34	--	--	--	--	54	--
MILLER GARDENS	13700	30%	YES	YES	YES	--	83	--	--	--	--	83	--
DALEY COURT	15250-17400	25%	YES	YES	YES	14	16	--	--	--	--	30	--
HARTFORD EAST APTS.	11750-13400	30%	YES	YES	YES	30	90	--	--	--	--	120	15
E. HARTFORD ESTATES*	21450-26800	30%	YES	YES	YES	--	--	396	--	--	--	396	--
ST. MARY'S APTS.	18750-21450	30%	YES	YES	YES	--	55	--	--	--	--	55	6
WILLOW ARMS	18750-21450	30%	YES	YES	YES	--	95	--	--	--	--	95	10
ST. ELIZABETH APTS. (NEW)	11750-13400	30%	YES	YES	YES	--	60	--	--	--	--	60	6
TOTAL						170	720	438	36	10	--	1374	37
APPROX. ELDERLY UNITS**						170	720	--	--	--	--	890	37
EAST WINDSOR													
PARK HILL	13000-14800	25%	YES	NO	NO	74	10	--	--	--	--	84	--
SPRING VILLAGE	23500	25%	YES	NO	NO	--	40	--	--	--	--	40	--
BR. CITIZEN APTS. (NEW)	13000-14800	25%	YES	NO	NO	23	7	--	--	--	--	30	3
TOTAL						97	57	--	--	--	--	154	3
ELLINGTON													
SHIPPIC VILLAGE	13000-14800	18%	NO	YES	NO	20	22	--	--	--	--	42	--
TIC TDC TOWNHOUSE*	23500	15%	YES	YES	NO	--	28	--	--	--	--	28	--
1776 TOWNHOUSE*	23500	12%	NO	NO	NO	--	48	--	--	--	--	48	--
TOTAL						20	98	--	--	--	--	118	--
APPROX. ELDERLY UNITS**						20	98	--	--	--	--	114	--

*ELDERLY /FAMILY COMPLEXES
 ** ASSUMES ELDERLY OCCUPY ONLY
 EFFICIENCIES AND 1 BEDROOM
 UNITS IN ELDERLY/FAMILY
 COMPLEXES.

SOURCE: 1984 CRCOS HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGION'S GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	POT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
ENFIELD													
ENFIELD MANOR	13000-14800	25%	YES	YES	YES	60	20	--	--	--	--	80	--
WINDSOR COURT	13000-14800	25%	NO	NO	NO	60	20	--	--	--	--	80	--
WOODSIDE PARK	13000-14800	25%	NO	NO	NO	--	40	--	--	--	--	40	--
ELLA GRASSO MANOR	13000-14800	25%	NO	NO	NO	--	42	--	--	--	--	42	4
HARK TOWN ENRICHED	13000-14800	25%	YES	YES	YES	--	40	--	--	--	--	40	6
FRESHWATER POND*	18750-33500	30%	YES	YES	NO	--	15	17	30	13	--	75	--
TOTAL						120	177	17	30	13	--	357	10
APPROX ELDERLY UNITS**						120	177	--	--	--	--	297	10
FARMINGTON													
MAPLE VILLAGE	13000-14800	25%	YES	YES	YES	28	12	--	--	--	--	40	--
FARMINGTON HEIGHTS*	22300-31850	12%	YES	YES	NO	--	4	40	--	--	--	44	--
TUNNIS APTS*	22300-33850	12%	YES	YES	NO	--	12	16	4	--	--	32	--
FOREST COURT*	18750-21450	30%	YES	YES	NO	--	18	18	--	--	--	36	--
WESTERLEIGH	11750-13400	30%	YES	YES	YES	10	30	--	--	--	--	40	4
TOTAL						38	76	74	4	--	--	192	4
APPROX ELDERLY UNITS**						38	76	--	--	--	--	114	4
GLASTONBURY													
CENTER VILLAGE	13000-14800	25%	NO	NO	NO	34	16	--	--	--	--	50	--
VILLAGE GREEN	13000-14800	25%	NO	NO	NO	34	16	--	--	--	--	50	--
KNOX LANE	13400-14800	25%	NO	NO	NO	34	6	--	--	--	--	40	--
STILL HILL	13000	25%	YES	YES	YES	10	--	--	--	--	--	10	--
WELLES VILLAGE*	11750-22100	30%	YES	YES	YES	30	100	56	13	--	--	199	8
TOTAL						142	138	56	13	--	--	349	8
APPROX. ELDERLY UNITS**						142	138	--	--	--	--	280	8
GRANDY													
STONEY HILL	23500	25%	YES	YES	YES	--	10	20	--	--	--	30	--
TOTAL						--	10	20	--	--	--	30	--

* ELDERLY / FAMILY COMPLEXES
 ** ASSUMES ELDERLY OCCUPY ONLY
 EFFICIENCIES AND 1 BEDROOM
 UNITS IN ELDERLY/FAMILY
 COMPLEXES.

SOURCE: 1984 CRCSB HOUSING OPPORTUNITIES. LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGION'S GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
HARTFORD													
HAWKEYE VILLAGE	11750-13400	302	YES	YES	YES	--	50	--	--	--	--	50	--
BELLEVUE SQUARE*	11750-22100	302	YES	YES	YES	--	28	84	94	99	4	309	--
NELSON COURT*	11750-22100	302	YES	YES	YES	--	36	76	38	6	--	156	--
KENT APTS.	11750-13400	302	YES	YES	YES	1	38	--	--	--	--	39	--
PERCIVAL SMITH TOWERS	11750-13400	302	YES	YES	YES	--	200	--	--	--	--	200	--
CHARTER OAK TERRACE*	11750-22100	302	YES	YES	YES	--	124	411	292	106	13	946	12
STONE VILLAGE*	11750-22100	302	YES	YES	YES	--	60	306	182	38	12	598	-
RICE HEIGHTS*	18750-33500	302	YES	YES	NO	--	44	236	60	46	2	388	10
DUTCH POINT*	11750-22100	302	YES	YES	YES	--	52	98	58	14	--	222	--
BOWLES PARK*	16640-20640	222	YES	YES	NO	--	114	236	58	--	--	410	--
BETTY KNOW APTS.	11750-13400	302	YES	YES	YES	131	67	1	--	--	--	199	--
CLAY HILL*	11750-22100	302	YES	YES	YES	--	10	58	60	21	7	156	17
MANSFIELD ASSOC.*	18750-33500	302	YES	YES	YES	--	25	33	2	--	--	60	--
KENSINGTON ASSOC.*	18750-21450	302	YES	YES	YES	--	31	5	--	--	--	36	--
UPPER GARDENS ASSOC.*	18750-21450	302	YES	YES	YES	--	16	44	30	4	4	98	--
NELSON ASSOC.*	18750-30150	302	YES	YES	YES	--	7	36	12	--	--	55	--
PAVILLION ASSOC.*	18750-33500	302	YES	YES	YES	--	30	33	9	--	--	72	--
MT. OLIVE HOMES*	18750-30150	302	YES	YES	YES	--	4	39	4	--	--	47	--
CAPITOL TOWERS	11750-13400	302	YES	YES	YES	--	134	8	--	--	--	144	--
CHAPELLE GARDENS*	13400-22100	302	YES	YES	NO	--	9	27	35	117	--	188	--
TEN MARSHALL HOUSE	11750-21400	302	YES	YES	YES	32	83	--	--	--	--	113	--
ST. CHRISTOPHER APTS.	18750-21450	302	YES	YES	YES	20	72	8	--	--	--	100	--
PLAZA TERRACE	11750-13400	302	YES	YES	YES	--	--	--	4	10	--	14	--
DART GARDENS*	22300-35850	302	YES	YES	NO	--	8	36	10	--	--	54	--
GARD*	11750-22100	302	YES	YES	YES	16	119	75	54	8	--	272	--
SHEPARD PARK	18750-21450	302	YES	YES	YES	17	290	66	--	--	--	373	36
CASA NUEVA APTS.*	11750-22100	302	YES	YES	NO	--	11	26	29	11	2	79	2
BILLINGS FORGE*	11750-19450	302	YES	YES	YES	--	8	9	3	--	--	20	2
TONGHOUSE APTS.*	22300-31850	302	YES	YES	YES	6	21	9	--	--	--	36	--
TUSCAN BROTHERHOOD	18750-26800	302	YES	YES	YES	--	108	12	--	--	--	120	--
BIGOURNEY SQUARE	18750-21450	302	YES	YES	YES	--	42	--	--	--	--	42	4
BROTHERHOOD HOMES	11750-13400	302	YES	YES	YES	44	6	--	--	--	--	50	--
JACKSON CENTER*	18750-33500	302	YES	YES	YES	--	12	22	15	6	1	56	--
ASYLUM WEST*	11750-13400	302	YES	YES	NO	3	12	15	--	--	--	30	3
AVERY HEIGHTS	NO LIMITS	\$237-397	YES	YES	YES	26	32	10	--	--	--	68	--
VINE COURT	NO LIMITS	\$233-245	YES	YES	YES	12	8	--	--	--	--	20	--
IMMANUEL HOUSE	11750-21450	302	YES	YES	YES	146	58	--	--	--	--	204	--
EARL ST. ASSOC.*	11750-19450	302	YES	YES	YES	--	24	12	13	--	--	49	--
LOMER GARDEN ASSOC.*	18750-30150	302	YES	YES	YES	6	6	39	--	--	--	51	--

*ELDERLY/FAMILY COMPLEXES

** ASSUMES ELDERLY OCCUPY ONLY

EFFICIENCIES AND 1 BEDROOM
UNITS IN ELDERLY/FAMILY
COMPLEXES.

SOURCE: 1984 CRCD8 HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITAL REGIONS GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
HARTFORD CONT.													
VINE ASSOC.*	10750-33500	30%	YES	YES	YES	--	41	8	6	13	--	60	--
LAUREL APTS.	11750-13400	30%	YES	YES	YES	--	94	21	--	--	--	115	13
CLEMENS PLACE*	11750-22100	30%	YES	YES	NO	--	63	24	20	10	--	117	7
BACON CONG. HOUSING	11750-13400	30%	YES	YES	YES	18	14	--	--	--	--	32	3
MOLCOTT PLACE*	11750-22100	30%	YES	YES	YES	--	6	6	2	4	--	18	7
15-39 BOROOTHY ST.*	11750-13400	30%	YES	YES	YES	--	48	--	--	--	--	48	--
FDI MANOR	10200-20800	30%	YES	YES	YES	9	77	4	--	--	--	90	--
HORACE BUSHNELL	11750-13400	30%	YES	YES	YES	--	60	--	--	--	--	60	--
ZION PARK	13400-22100	30%	YES	YES	YES	--	--	18	25	3	--	46	6
TUSCAN BROTHERHOOD II (NEW)	11750-13400	30%	YES	YES	YES	12	38	--	--	--	--	50	5
TOTAL						499	2444	2151	1115	516	45	6770	122
APPROX. ELDERLY UNITS**						499	2444	148	29	13	--	3133	122
HEBRON													
BR. CITIZEN APTS. (NEW)	13000-14800	25%	YES	YES	YES	19	6	--	--	--	--	25	3
TOTAL						19	6	--	--	--	--	25	3
MANCHESTER													
WEST HILL BARDENS	13750-15660	30%	YES	YES	YES	30	130	40	--	--	--	200	--
HAINFAIR BARDENS	13750-15660	30%	YES	YES	YES	52	24	--	--	--	--	76	--
SPENCER VILLAGE	13000	25%	YES	YES	NO	76	4	--	--	--	--	80	8
BEECHWOOD*	21600-34750	10%	YES	YES	NO	--	16	139	36	--	--	191	--
SQUIRE VILLAGE*	11750-30150	30%	YES	YES	NO	--	96	203	75	--	--	374	--
OAKLAND HEIGHTS*	11750-19450	30%	YES	YES	YES	--	20	61	24	--	--	105	12
DEWNEY SCHOOL APTS.	NO LIMITS	6375-475	YES	YES	NO	--	33	12	--	--	--	45	5
TOTAL						158	323	455	135	--	--	1071	25
APPROX. ELDERLY UNITS**						158	323	52	--	--	--	533	25
NEWINGTON													
EDMUND KELEHER	13000-14800	25%	YES	YES	YES	28	12	--	--	--	--	40	2
CEDAR VILLAGE	13000-14800	25%	YES	YES	YES	30	10	--	--	--	--	40	4
MARKET SQUARE APTS.	10750-21450	30%	YES	YES	YES	--	75	--	--	--	--	75	8
SOUTHFIELD*	11750-30150	30%	YES	YES	NO	--	16	74	24	--	--	114	--
BR. CITIZEN APTS. (NEW)	13000-14800	25%	YES	YES	YES	19	7	--	--	--	--	26	3
TOTAL						77	120	74	24	--	--	295	17
APPROX. ELDERLY UNITS**						77	120	--	--	--	--	197	17
* ELDERLY / FAMILY COMPLEXES													
** ASSUMES ELDERLY OCCUPY ONLY EFFICIENCIES AND 1 BEDROOM UNITS IN ELDERLY/FAMILY COMPLEXES.													

SOURCE: 1984 CRCDB HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGION'S GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
ROCKY HILL													
ROCKY HILL SENIOR	13000-14800	25%	YES	YES	NO	30	10	--	--	--	--	40	4
TOTAL						30	10	--	--	--	--	40	4
SIMSBURY													
DR. OWEN MURPHY APTS.	13000-14800	25%	YES	YES	NO	49	21	--	--	--	--	70	--
WILLOW ARMS*	11750-16750	30%	YES	YES	NO	--	28	53	--	--	--	81	--
TOTAL						49	49	53	--	--	--	151	--
APPROX. ELDERLY UNITS**						49	49	--	--	--	--	98	--
SONERS													
WOODCREST	13000-14800	25%	YES	YES	YES	39	15	--	--	--	--	54	--
TOTAL						39	15	--	--	--	--	54	--
SOUTH WINDSOR													
WAPPING NEWS	13000-14800	25%	NO	YES	YES	22	8	--	--	--	--	30	--
TOTAL						22	8	--	--	--	--	30	--
SUFFIELD													
MAPLE COURT	13000-14800	25%	NO	NO	NO	14	6	--	--	--	--	20	--
LAUREL COURT	13000-14800	25%	NO	NO	NO	20	10	--	--	--	--	30	--
PARL PLACE	23500	25%	YES	YES	NO	--	40	--	--	--	--	40	4
SR. CITIZEN APTS. (NEW)	13000-14800	25%	NO	NO	NO	20	--	--	--	--	--	20	2
TOTAL						54	56	--	--	--	--	110	6
TOLLAND													
OLD POST VILLAGE	13000-14800	25%	NO	NO	NO	20	10	--	--	--	--	30	--
TOTAL						20	10	--	--	--	--	30	--

*ELDERLY /FAMILY COMPLEXES
 ** ASSUMES ELDERLY OCCUPY ONLY
 EFFICIENCIES AND 1 BEDROOM
 UNITS IN ELDERLY/FAMILY
 COMPLEXES.

SOURCE: 1984 CRCDB HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGIONS GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

VERSION	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	NOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
FRANKLIN PARK	13000-14800	302	YES	YES	YES	--	64	--	--	--	--	64	--
FRANKLIN PARK EAST	13000-14800	252	YES	YES	YES	20	20	--	--	--	--	40	--
COURT TOWERS	11750-13400	302	YES	YES	YES	57	28	--	--	--	--	85	--
BROYE COURT	13000-14800	252	YES	YES	YES	37	17	--	--	--	--	54	3
WINDMERE	13000-14800	252	YES	YES	YES	24	16	--	--	--	--	40	--
WELLES COUNTRY VILLAGE	18750-21450	302	YES	YES	YES	--	100	--	--	--	--	100	10
BOBBS CROSSINGS*	11750-19450	302	YES	YES	NO	--	56	6	22	--	--	84	4
PARK WEST APTS.*	18750-30150	152	YES	YES	NO	--	44	126	20	--	--	190	--
SLEEPING GIANT*	22300-33850	302	YES	YES	YES	--	16	82	8	--	--	106	--
LEDECREST*	18750-19450	302	YES	YES	NO	--	6	40	8	--	--	54	--
FLORENCE HILLS	18750-21450	302	YES	YES	YES	--	103	10	--	--	--	113	10
TOTAL						138	470	264	50	--	--	930	27
APPROX. ELDERLY UNITS**						138	470	10	--	--	--	618	27
WEST HARTFORD													
PIPER BROOK*	18750-33500	302	YES	YES	YES	--	40	36	15	4	--	95	--
ELM GROVE	13000-14800	252	YES	YES	NO	30	10	--	--	--	--	40	4
FEDERATION SQUARE	18750-21450	302	YES	YES	YES	--	88	--	--	--	--	88	9
WEST HARTFORD	18750-21450	102	YES	YES	YES	49	121	--	--	--	--	170	--
PLANT SCHOOL APTS. (NEW)	11750-13400	302	YES	YES	YES	12	88	--	--	--	--	100	10
TOTAL						91	347	36	15	4	--	493	23
APPROX. ELDERLY UNITS**						91	347	--	--	--	--	438	23
METHENSFIELD													
ADAMS SENIOR CITIZENS	13000-14800	252	YES	NO	NO	24	7	--	--	--	--	31	--
DEVLIN COURT	13000-14800	252	YES	NO	NO	38	12	--	--	--	--	50	5
FIRST CHURCH	18750-21450	302	YES	YES	YES	--	75	--	--	--	--	75	8
EXECUTIVE SQUARE HOUSE	11750-13400	302	YES	YES	YES	--	240	--	--	--	--	240	24
DR. CITIZEN APTS. (NEW)	13000-14800	252	YES	NO	NO	24	8	--	--	--	--	32	3
DR. CITIZEN APTS. (NEW)	11750-13400	302	YES	YES	YES	11	30	--	--	--	--	41	4
TOTAL						97	372	--	--	--	--	469	44

* ELDERLY /FAMILY COMPLETES ASSUMES ELDERLY OCCUPY ONLY EFFICIENCIES AND 1 BEDROOM UNITS IN ELDERLY/FAMILY COMPLETES.

SOURCE: 1994 CHCSB HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

TABLE 22

THE CAPITOL REGIONS GOVERNMENT ASSISTED LOW AND MODERATE INCOME HOUSING DEVELOPMENTS

	MAXIMUM INCOME (\$)	RENT RANGES	HEAT	HOT WATER	ELEC.	EFF.	1BR	2BR	3BR	4BR	5BR	TOTAL ELDERLY UNITS	HANDICAPPED (UNITS INC. IN ELDERLY TOTAL)
WINDSOR													

HILLBROOK VILLAGE	13000-14800	25%	NO	NO	NO	32	28	--	--	--	--	60	
SHAD RUN TERRACE	13000-14800	25%	NO	NO	NO	24	6	--	--	--	--	30	3
SR. CITIZEN APTS. (NEW)	13000-14800	25%	NO	NO	NO	17	5	--	--	--	--	22	2
TOTAL						73	39	--	--	--	--	112	5
WINDSOR LOCKS													

CHESTNUT HILL*	16380-26325	30%	YES	YES	YES	--	--	8	8	--	--	16	--
OAK GROVE TERRACE	16380-18720	30%	YES	YES	YES	35	25	--	--	--	--	60	6
SR. CITIZEN APTS.	13000-14800	25%	YES	YES	YES	30	10	--	--	--	--	40	4
TOTAL						65	35	8	8	--	--	116	10
APPROX. ELDERLY UNITS**						65	35	--	--	--	--	100	10
TOTAL CRCOB REGION						2131	6091	3759	1482	544	45	14052	398
TOTAL ELDERLY UNITS						2131	6091	264	41	14	--	8537	398

*ELDERLY /FAMILY COMPLEXES

** ASSUMES ELDERLY OCCUPY ONLY
EFFICIENCIES AND 1 BEDROOM
UNITS IN ELDERLY/FAMILY
COMPLEXES.

SOURCE: 1984 CRCOB HOUSING OPPORTUNITIES. LOCAL HOUSING AUTHORITIES.

number of persons occupying the unit. For example, the elderly development of Hop River Homes in the town of Andover has a maximum income range of \$11,750 for 1 person and \$13,400 for 2 people, while Shea Garden in the town of East Hartford has as its maximum income range \$13,700-\$15,600.

COST

*Rent ranges for most of these elderly and elderly/family low and moderate income housing developments are 25%-30% of the elderly resident's income.

*In the majority of these housing complexes, the rent covers the utility expenses of heat, hot water, and electricity.

DISTRIBUTION

*The distribution of elderly units within the Capitol Region by type of community (i.e., Center City, Inner Core, Inner Suburbs, and Outer Suburbs) shows the Center City, which is the city of Hartford, to contain 36.7% of all of the Region's elderly units, with the Outer Suburbs, Inner Core, and Inner Suburbs containing 23.8%, 21.8%, and 17.7% of the region's elderly units respectively. (See Map 7.)

*A breakdown of the Capitol Region's elderly units by city and town shows the city of Hartford to contain the greatest number of elderly units, 3,133, which is 36.7% of the Region's elderly units. Other cities and towns with substantial numbers of elderly units are: the town

of East Hartford (890 units or 10.4% of the region's elderly units), the town of Vernon (618 units or 7.2% of the Region's elderly units), the town of Manchester (533 units or 6.2% of the region's elderly units), the town of Wethersfield (469 units or 5.5% of the Region's elderly units), the town of West Hartford (438 units or 5.1% of the region's elderly units), and the town of Bloomfield (422 units or 4.9% of the region's elderly units). (See Table 23 and Map 7.)

MAP 7

THE CAPITOL REGION'S DISTRIBUTION OF
ELDERLY UNITS (%) BY TYPE OF COMMUNITY

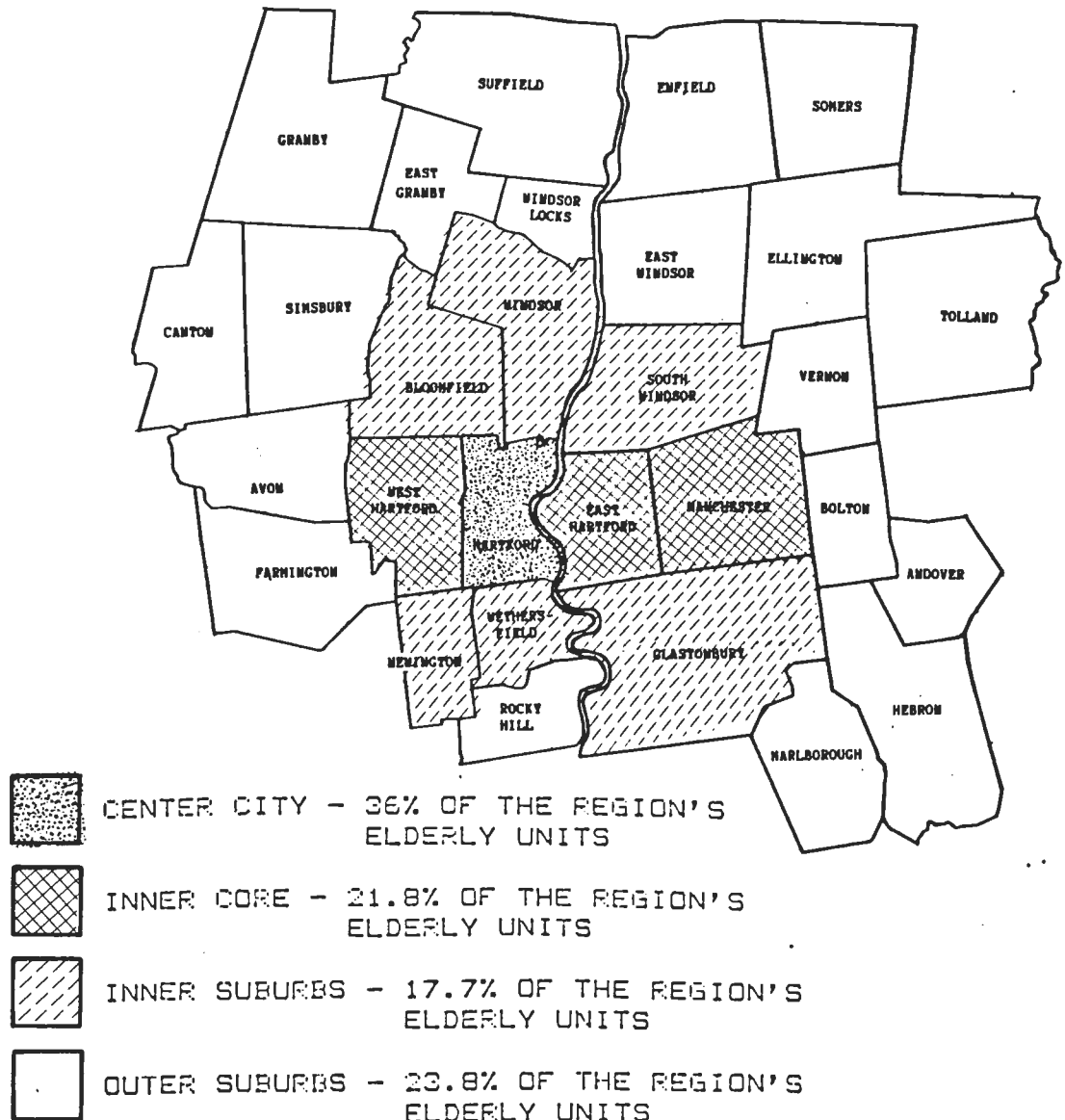


TABLE 23

COMPOSITION OF THE CAPITOL REGION'S ELDERLY HOUSING UNITS

TOWN	EFF.	1 BR.	2 BR.	3 BR.	4 BR.	5 BR.	TOTAL UNITS	1985 UNITS AS	
								HANDI-CAPPED	A % OF CRCOG
ANDOVER	0	24	0	0	0	0	24	3	0.3
AVON	0	39	0	0	0	0	39	4	0.5
BLOOMFIELD	62	338	9	12	1	0	422	30	4.9
BOLTON	0	0	0	0	0	0	0	0	0.0
CANTON	30	65	19	0	0	0	114	9	1.3
EAST GRANBY	21	45	6	0	0	0	72	4	0.8
EAST HARTFORD	170	720	0	0	0	0	890	37	10.4
EAST WINDSOR	97	57	0	0	0	0	154	3	1.8
ELLINGTON	20	98	0	0	0	0	118	0	1.4
ENFIELD	120	177	0	0	0	0	297	10	3.5
FARMINGTON	38	76	0	0	0	0	114	4	1.3
GLASTONBURY	142	138	0	0	0	0	280	8	3.3
GRANBY	0	10	20	0	0	0	30	0	0.4
HARTFORD	499	2444	148	29	13	0	3133	122	36.7
HEBRON	19	6	0	0	0	0	25	3	0.3
MANCHESTER	158	323	52	0	0	0	533	25	6.2
MARLBOROUGH	0	0	0	0	0	0	0	0	0.0
NEWINGTON	77	120	0	0	0	0	197	17	2.3
ROCKY HILL	30	10	0	0	0	0	40	4	0.5
SIMSBURY	49	49	0	0	0	0	98	0	1.1
SOMERS	39	15	0	0	0	0	54	0	0.6
SOUTH WINDSOR	22	8	0	0	0	0	30	0	0.4
SUFFIELD	54	56	0	0	0	0	110	6	1.3
TOLLAND	20	10	0	0	0	0	30	0	0.4
VERNON	138	470	10	0	0	0	618	27	7.2
WEST HARTFORD	91	347	0	0	0	0	438	23	5.1
WETHERSFIELD	97	372	0	0	0	0	469	44	5.5
WINDSOR	73	39	0	0	0	0	112	5	1.3
WINDSOR LOCKS	65	35	0	0	0	0	100	10	1.2
CRCOG	2131	6091	264	41	14	0	8541	398	100.0

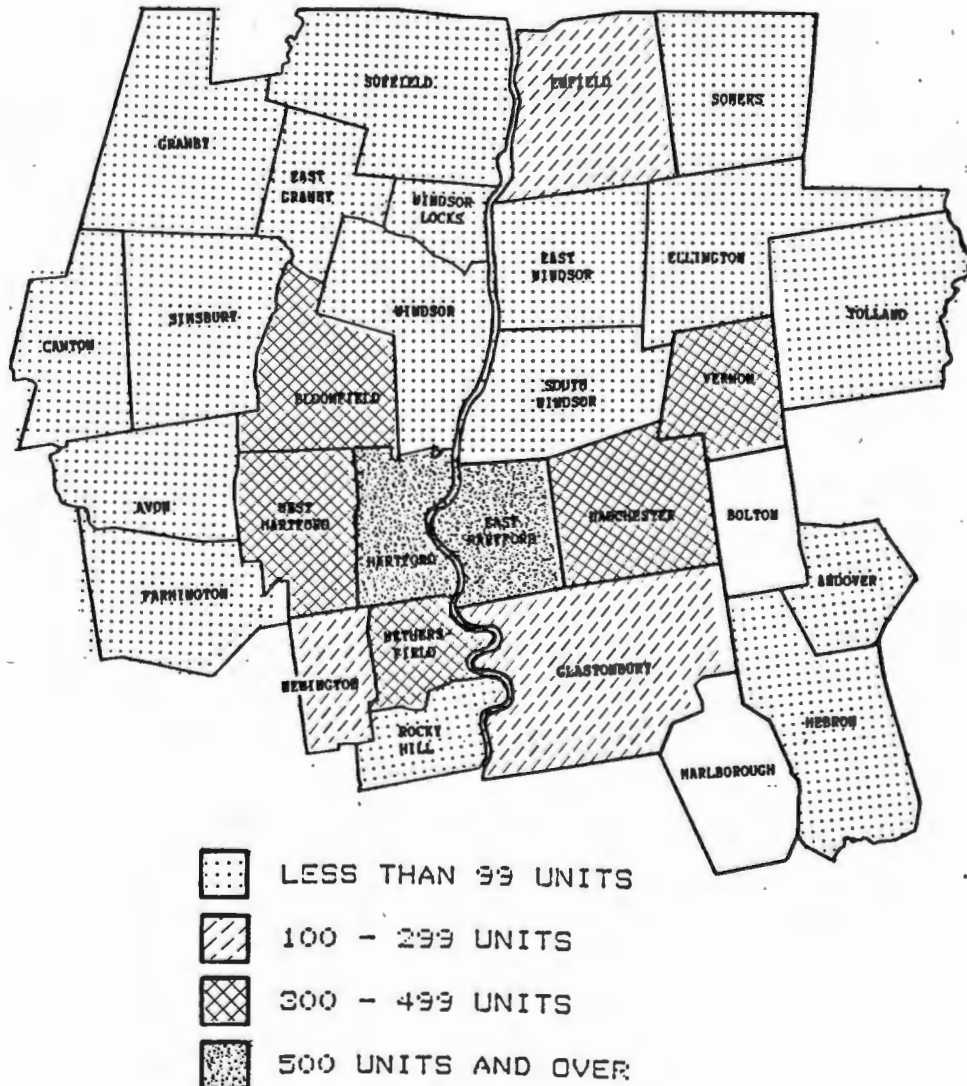
SOURCE: 1984 HOUSING OPPORTUNITIES CRCOG.

*Analysis of the distribution of unit type (i.e., efficiency, 1 bedroom, 2 bedroom) by city and town throughout the Capitol Region shows 71% of the region's elderly units to be 1 bedroom, with the majority (2,444

units or 40% of all 1 bedroom units within the Region) of these units to be located within the city of Hartford. Other communities with significant numbers of 1 bedroom units are the town of East Hartford (720 units), Vernon (470 units), Wethersfield (372 units), West Hartford (347 units), Manchester (323 units) and Bloomfield (338 units). (See Map 8.)

MAP 8

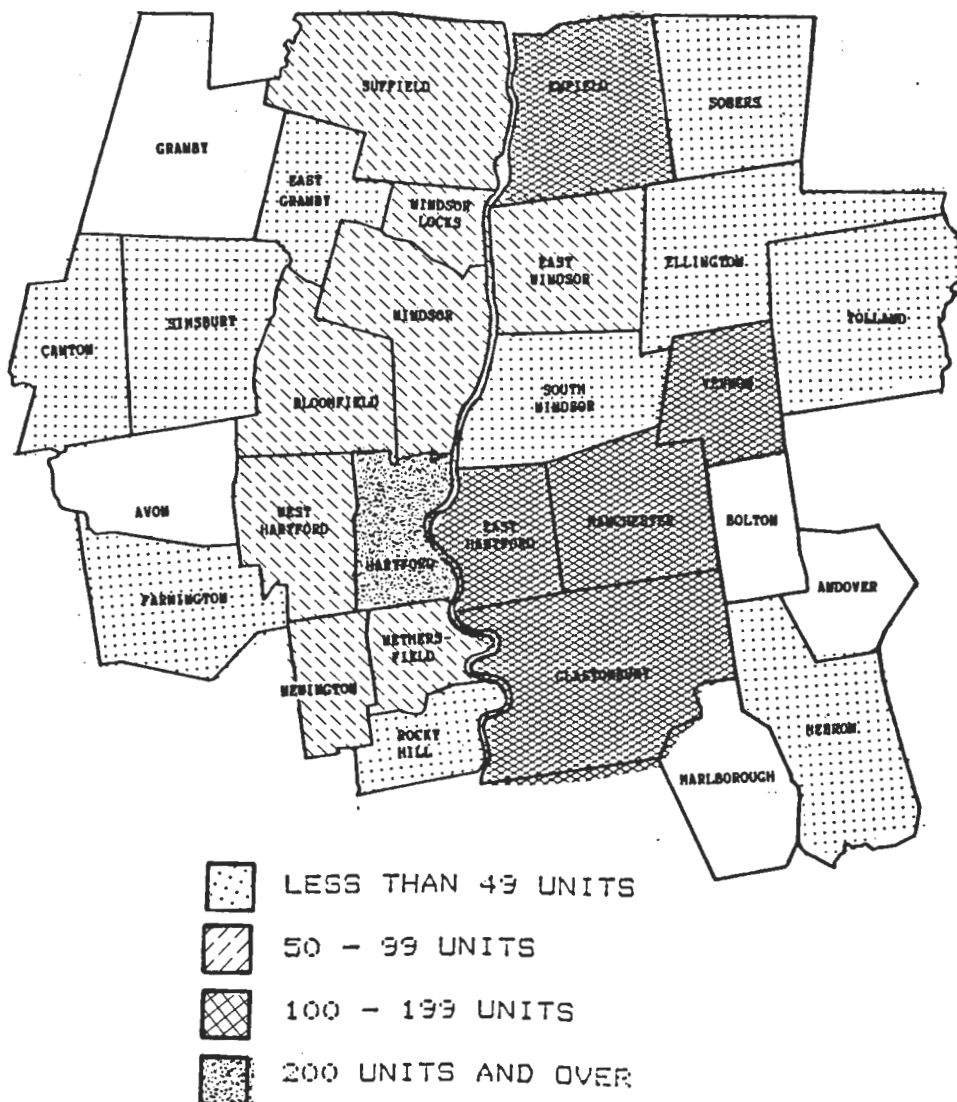
 DISTRIBUTION OF ELDERLY
 1 BEDROOM UNITS



Efficiencies are the second most abundant type of elderly housing unit, accounting for 25% of all elderly units within the Capitol Region. Once again, the city of Hartford contains the greatest number of efficiency units (499 units or 23.4% of all efficiency units within the Region). Other cities and towns with significant numbers of efficiency units are: East Hartford (170 units), Manchester (158 units), Glastonbury (142 units), Vernon (138 units), and Enfield (120 units). (See Map 9.)

MAP 9

 DISTRIBUTION OF ELDERLY
 EFFICIENCY UNITS



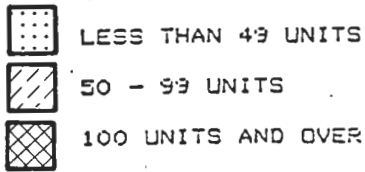
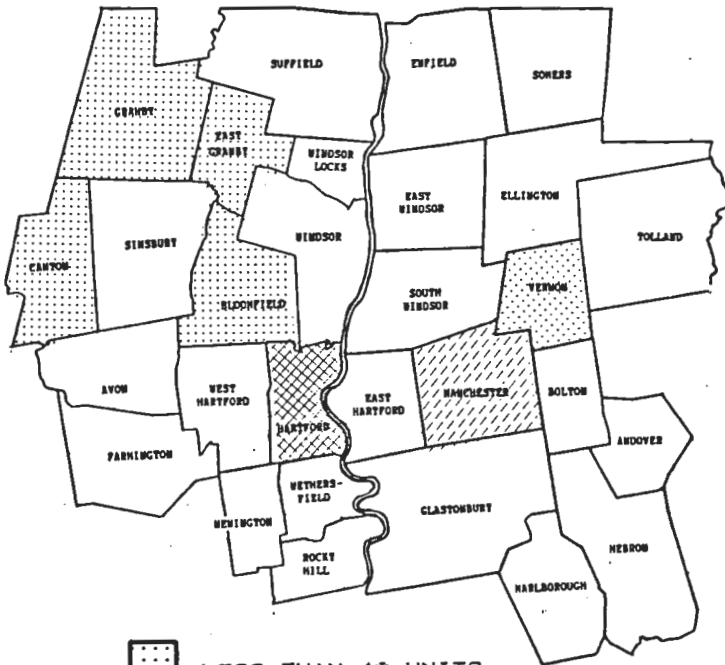
If an elderly person were interested in a 2, 3 or 4 bedroom low or moderate income housing unit he/she would be limited not only by availability (the Capitol Region has a small number of these larger units for the elderly), but also by location (only a few Capitol Region towns have these large units). For example, if an elderly person wanted a 2 bedroom unit he/she would find: there are only 264 of these larger units, located in 7 of the Capitol Region's 29 cities and towns, with the city of Hartford containing over 56.1% of all 2 bedroom units. If a 3 or 4 bedroom unit were desired, availability would be limited to 41 and 14 units respectively, all located within the city of Hartford and the town of Bloomfield.

It should be noted that 2, 3, and 4 bedroom units total are for only those "exclusively elderly" low and moderate income housing complexes, since it is assumed 2, 3, 4 and 5 bedroom units in "elderly/family" developments would most likely be occupied by families, as opposed to elderly. In reality, there may be a few of these larger units in elderly/family complexes occupied by the elderly, but the number of elderly occupying these units is miniscule according to the Region's municipal housing authorities. (See Maps 10, 11, 12).

*Comparing the distribution of the Capitol Region's 398 handicapped units (most are 1 bedroom units), one finds the city of Hartford to contain 122 units or 30.7% of all handicapped units in the Region. Other towns with sizeable numbers of handicapped units are Wethersfield, East Hartford, Bloomfield, Vernon, Manchester and West Hartford with 44, 37, 30, 27, 25 and 23 units respectively. In contrast, the towns of Granby, Simsbury, Somers,

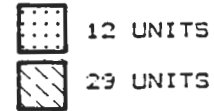
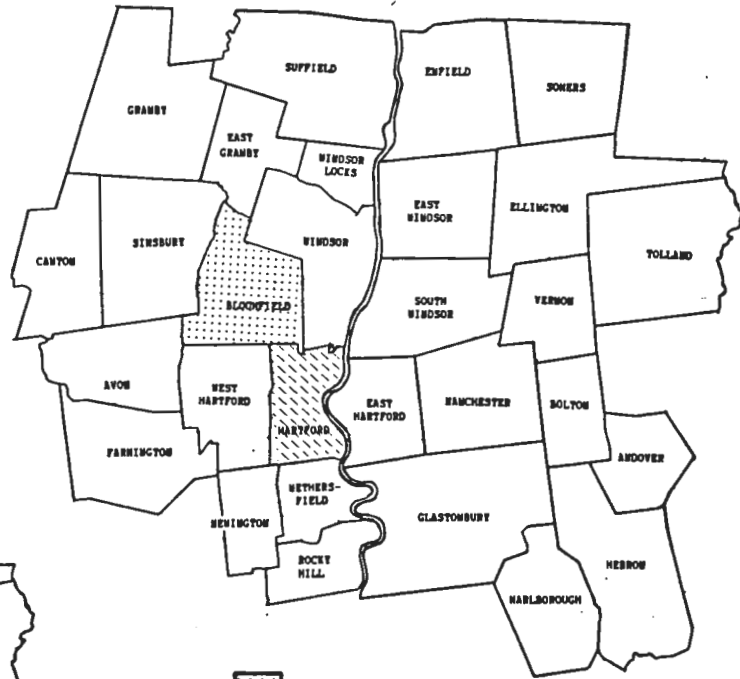
MAP 10

DISTRIBUTION OF ELDERLY
2 BEDROOM UNITS



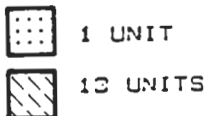
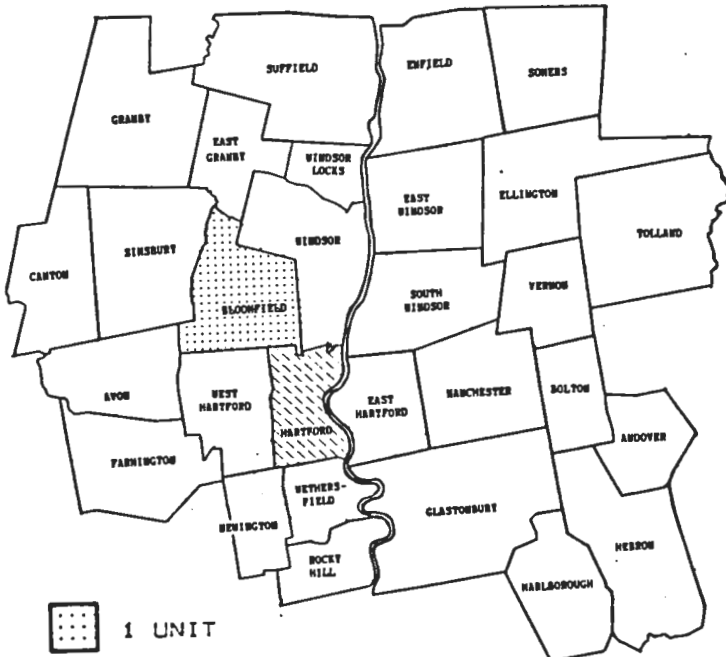
MAP 11

DISTRIBUTION OF ELDERLY
3 BEDROOM UNITS



MAP 12

DISTRIBUTION OF ELDERLY
4 BEDROOM UNITS



SECTION 8 RENTAL ASSISTANCE PROGRAM

The Federal Government's Section 8 Rental Assistance Program is designed to enable people to afford decent housing within the private housing market without spending more than 30% of their adjusted gross income on rent and utilities. This program is intended to alleviate some of the financial burdens on the low and moderate income renter, as well as provide an alternative to the local government assisted low and moderate income developments.

The Section 8 Rental Assistance Program works the following way: The potential participant's adjusted gross income must be less than those listed in Table 24 to be eligible for Section 8 rental assistance. Low income families, elderly and handicapped individuals who qualify are issued "Certificates of Participation." These certificates can be used only in the

TABLE 24

INCOME LIMITS FOR SECTION 8 RENTAL ASSISTANCE

NUMBER OF PERSONS PER FAMILY -----	MAXIMUM INCOME (ADJUSTED GROSS INC.) -----
ONE	\$11,750
TWO	\$13,400
THREE	\$15,050
FOUR	\$16,750
FIVE	\$18,100
SIX	\$19,450
SEVEN	\$20,750
EIGHT	\$22,100

SOURCE: CRCOG, AND CONNECTICUT DEPARTMENT
OF HOUSING.

city or town in which the certificate has been issued. Those participants issued certificates are then responsible for finding an apartment within the private housing market charging a rent that falls within the limits set by the local housing authority. (See Table 25.) Once an apartment is found, the owner or manager of the unit must agree to participate in the program. If the apartment then passes inspection by the local housing authority, the owner or manager signs a lease with the participant and the local housing authority.

TABLE 25

1985 FAIR MARKET RENTS FOR SECTION 8 RENTAL ASSISTANCE

CRCOG		EXCEPTIONS	
RENT PER MONTH	UNIT TYPE	BLOOMFIELD, GLASTONBURY	MANCHESTER
\$305	EFF.	\$305	\$351
\$365	1 BR.	\$366	\$438
\$431	2 BR.	\$517	\$517
\$533	3 BR.	\$639	\$613
\$591	4 BR.	\$709	\$680

SOURCE: CONNECTICUT DEPARTMENT OF HOUSING AND CRCOG LOCAL HOUSING AUTHORITIES.

At the present time, 15 of the Capitol Region's 29 cities and towns participate in the Section 8 Rental Assistance Program. Since 1980, the number of elderly in the Capitol Region using the Section 8 program totalled 793 (includes elderly handicapped). (See Table 26 and Map 14.) As one would expect, the city of Hartford has the greatest number of elderly Section 8 participants, 365, which accounts for 46% of the Region's elderly participating in this program over the past five years. The only other community which has shown a substantial number of elderly participating in the Section 8 program is the town of West Hartford, with 137 elderly participants.

TABLE 26

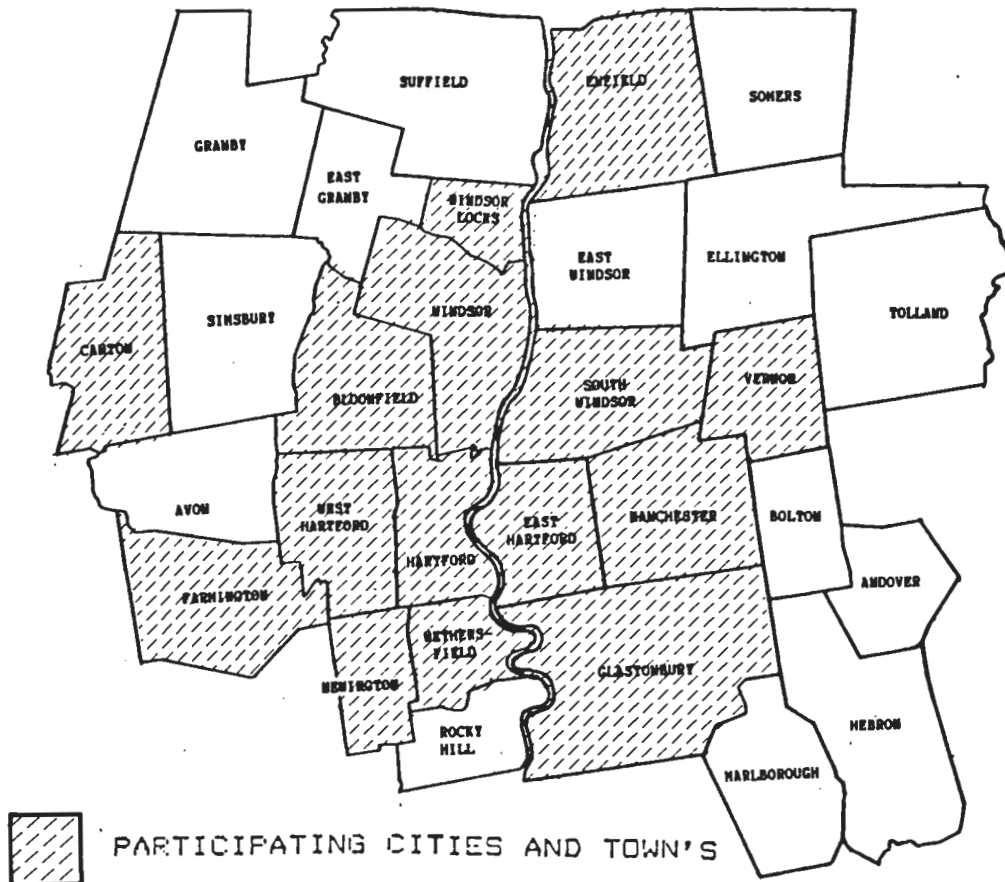
CRCOG SECTION 8 PARTICIPANTS

TOWN	ELDERLY ON PROGRAM
BLOOMFIELD	25
CANTON	3
EAST HARTFORD	8
ENFIELD	26
FARMINGTON	29
GLASTONBURY	10
HARTFORD	365
MANCHESTER	69
NEWINGTON	10
SOUTH WINDSOR	2
VERNON	33
WEST HARTFORD	137
WETHERSFIELD	19
WINDSOR	25
WINDSOR LOCKS	32
TOTAL	793

SOURCE: CRCOG, LOCAL HOUSING AUTHORITIES,
AND THE CONNECTICUT DEPARTMENT OF
HOUSING.

MAP 14

TOWNS PARTICIPATING IN THE SECTION 8
RENTAL ASSISTANCE PROGRAM



In order to determine the availability of affordable rental units in the private market, the Connecticut Department of Housing (DOH) in 1983 conducted a survey of the four largest urban housing authorities which administer the Section 8 program, as well as DOH field offices which administer the program in smaller communities. The Hartford Housing Authority and the DOH rental assistance field office serving some of the smaller communities around Hartford were part of this survey (Hartford's geographical survey area does not exactly correspond to the Capitol Region). As shown in Table 27, the results of this survey indicate that most of the elderly and families in the Hartford area who qualified for the Section 8 Rental Assistance Program and obtained Certificates of Participation could not find an available and affordable unit to occupy. The survey concluded that "out of the total number of households applying for rental assistance (elderly and families) in the private market only a few were able to find a decent, safe and sanitary unit. Unfortunately, there is no accounting for those households who have been turned away because of prohibitively long waiting lists at all the Section 8 offices."⁵

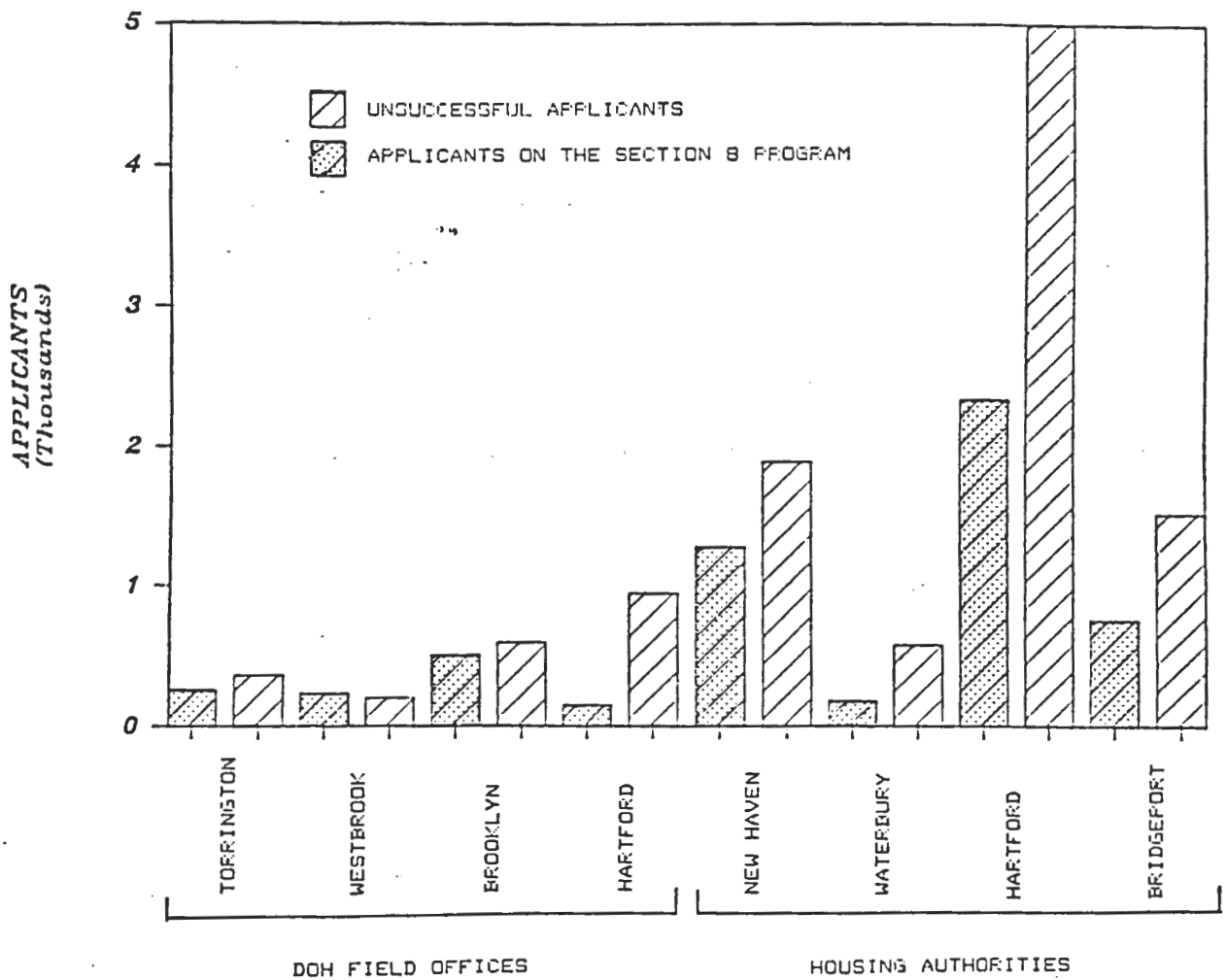
WAITING LISTS

According to the local municipal housing authorities who administer both the Government Assisted Low and Moderate Income Housing Developments and the Section 8 Rental Assistance Program, there are waiting lists of at least 1 year or more for both programs. This current state of affairs points out the need for additional housing units in the public and private sector to meet an

ever-growing demand by the Capitol Region's low and moderate income elderly and families. The issue of supply and demand of subsidized units for the elderly in the present and future will be addressed more fully in the next chapter.

TABLE 27

HOUSEHOLDS SEEKING RENTAL ASSISTANCE IN THE SECTION 8 PROGRAM IN CONNECTICUT



SOURCE: CONNECTICUT DEPARTMENT OF HOUSING 1983 SURVEY OF HOUSING AUTHORITIES

CONCLUSION

In conclusion:

- *The Capitol Region offers the low and moderate income elderly two subsidized programs to meet their housing needs: the Government Assisted Low and Moderate Income Housing Developments and the Federal Government's Section 8 Rental Assistance Program.
- *The more populated cities and towns in the Capitol Region offer the greatest subsidized housing opportunities, i.e., numbers of units, types of units.
- *The majority of elderly units within the Capitol Region's public housing developments are either 1 bedroom units or efficiencies with few larger units available.
- *Rent ranges for subsidized private (Section 8) and public units are 25%-30% of the elderly's income, which in most cases includes heat, hot water and electricity.
- *The elderly's income eligibility requirements for a subsidized unit varies by town and complex, but on average range from \$11,750-\$21,450 for public units, and \$11,750-\$22,100 for the private sector units (Section 8), depending on the number of persons occupying the apartment.
- *Elderly renters desiring specific types of units (i.e., two bedrooms, handicapped accessibility) are limited to certain towns due to the uneven distribution of all types of units through the Capitol Region.
- *The city of Hartford contains the greatest percentage of the Capitol Region's elderly units and types of units (including handicapped accessible units).
- *The Federal Government's Section 8 Rental Assistance Program is only offered in 15 of the Capitol Region's 29 cities and towns.
- *There are 793 elderly persons using the Section 8 Rental Assistance Program in the Capitol Region.
- *At the present time, 46% of the Capitol Region's Section 8 participants reside in the city of Hartford.
- *The fair market rents for the Section 8 Rental Assistance Program range from \$305-\$591 per month (including utilities), depending on the number of bedrooms.

*There were many more elderly persons eligible for the Section 8 Rental Assistance Program that were issued Certificates of Participation but were unable to find apartments within the prescribed rental limits that were decent, safe and sanitary.

*The demand for subsidized housing (public and private) units by the elderly far outweighs the current supply within the Capitol Region. At the present time there are one year waiting lists on both the subsidized Low and Moderate Income Housing Developments and the Section 8 Rental Assistance Program.

CHAPTER THREE

THE PRESENT AND FUTURE NEEDS FOR SUBSIDIZED ELDERLY HOUSING
IN THE CAPITAL REGION

This chapter will discuss the current need for additional units of elderly subsidized housing in the Capitol Region, as well as the demand for this type of housing in the future.

PRESENT NEED

Analysis of all available data reveals the current demand for subsidized elderly housing units in the Capitol Region by far exceeds its supply. The following supports this conclusion:

*As mentioned in the previous chapter, at the present time, there is at least a one-year waiting period for both the subsidized Low and Moderate Income Housing Developments and the Section 8 Rental Assistance Program.

*While one year waiting periods appear to be the norm for both subsidized elderly housing programs, one finds the number of Section 8 rental assistance participants remaining constant and the number of low and moderate income housing units for the elderly to be declining. As shown in Table 28, (also see Table 22) since 1984 the number of subsidized elderly units has dropped by 18.4%, from 457 units built in 1984 to only 386 units built in 1985. This decline is expected to continue due to the drop in federal funding for such projects.

TABLE 28

NEW LOW AND MODERATE INCOME HOUSING DEVELOPMENTS FOR
THE ELDERLY IN THE CAPITOL REGION

YEAR	NUMBER OF COMPLEXES BUILT	UNIT TYPE		TOTAL UNITS	HANDICAPPED UNITS (INC. IN TOTAL)
		EFFICIENCIES	1 BEDROOM		
1985	11	197	199	386	45
1984	6	108	349	457	54

SOURCE: 1984, 1983 CRCOG HOUSING OPPORTUNITIES, LOCAL HOUSING AUTHORITIES.

*There is a large number of elderly persons within the Region who are not participating in either the Section 8 Rental Assistance Program nor reside in a federal government Low and Moderate Income Housing Development, and are living in "substandard" housing. According to the U.S. Department of Housing and Urban Development, in 1981 there were 13,642 elderly households living in substandard housing units within Hartford County. (See Table 29) (Hartford County, comprising only a part of the Capitol Region, includes the following Capitol Region cities and towns:

TABLE 29

1981 ESTIMATED NUMBER OF LOW AND MODERATE INCOME ELDERLY HOUSEHOLDS
LIVING IN SUBSTANDARD HOUSING CONDITIONS

COUNTY	ELDERLY SUBSTANDARD HOUSEHOLDS	TOTAL SUBSTANDARD HOUSEHOLDS	ELDERLY SUB. HH AS A % OF TOTAL SUB. HH
HARTFORD	13,642	50,666	26.9
FAIRFIELD	10,641	37,768	28.2
LITCHFIELD	1,986	5,557	35.7
MIDDLESEX	1,359	4,945	27.5
NEW HAVEN	13,457	48,116	28.0
NEW LONDON	2,937	13,498	21.8
TOLLAND	739	4,345	17.0
WINDHAM	1,622	5,052	32.1
TOTAL	46,383	169,947	27.3

SOURCE: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Hartford, East Hartford, West Hartford, Manchester, Windsor, Windsor Locks, Glastonbury, Granby, Avon, Bloomfield, Canton, East Granby, East Windsor, Enfield, Farmington, Wethersfield, Rocky Hill, Simsbury, South Windsor, Suffield, Marlborough, and Newington). This accounted for 26.9% of all substandard housing units in Hartford County. These are elderly households who need a decent, safe and sanitary place to live in addition to those elderly residents currently participating in both subsidized housing programs.

*As stated in the Connecticut report on Housing "the issue of financial burden may be the most critical aspect of determining housing need."⁶ Analyzing the Capitol Region's 1980 elderly family income, one finds the following: (See Table 30.)

*25.4% or 6,355 elderly families in the Capitol Region showed incomes below \$10,000 and 47.4% or 11,859 elderly families showed incomes below \$15,000. (Families consist of 2 or more persons related by blood, marriage or adoption living together in the same household.)

*The elderly median family income for the Capitol Region in 1980 was \$15,634.

*10 of the Capitol Region's 29 cities and towns had elderly median family incomes below those of the entire Region. These cities and towns are: Vernon (\$12,532),

TABLE 30

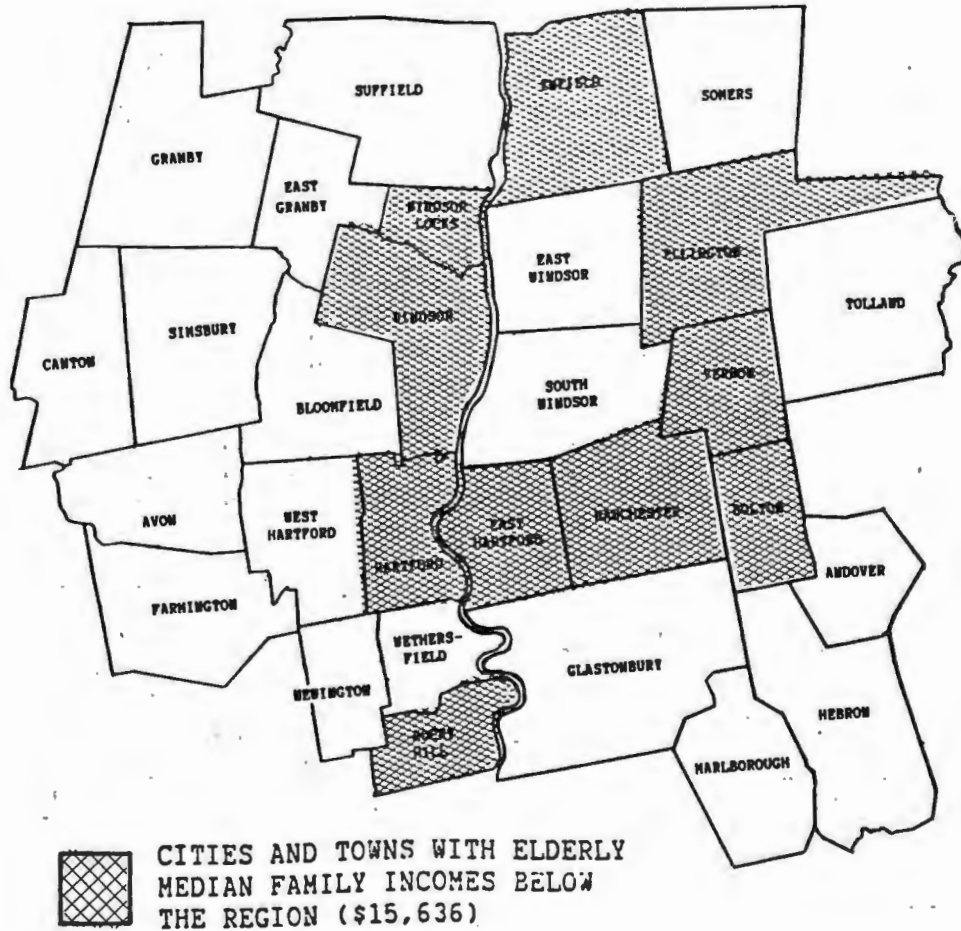
 THE CAPITOL REGION'S ELDERLY FAMILIES BY INCOME

TOWN	TOTAL FAMILIES	LESS THAN	\$5000-	\$10000-	\$15000-	\$20000-	\$25000-	\$30000-	\$35000-	\$40000-	\$50000-	\$75000+ FAMILIES	MEDIAN FAMILY INCOME (\$)
		\$5000	\$9999	\$14999	\$19999	\$24999	\$29999	\$34999	\$39999	\$49999	\$74999		
ANDOVER	59	6.8	18.6	16.9	23.7	15.3	5.1	5.1	8.5	0.0	0.0	0.0	16607
AVON	412	3.2	15.5	12.6	16.0	17.5	6.1	13.3	3.4	2.7	8.0	1.7	20764
BLOOMFIELD	835	2.9	18.2	26.5	15.0	13.1	8.6	7.1	4.7	2.9	1.2	0.0	15820
BOLTON	110	0.0	23.6	24.5	22.7	5.5	17.3	6.4	0.0	0.0	0.0	0.0	15400
CANTON	234	3.0	20.1	20.5	18.8	11.5	11.5	7.3	0.0	3.8	0.0	3.4	16705
EAST GRANBY	112	6.3	6.3	6.3	33.9	10.7	0.0	6.3	14.3	7.1	8.9	0.0	19605
EAST HARTFORD	2042	5.9	27.0	26.6	15.6	11.9	5.4	2.8	1.4	2.4	0.6	0.3	13204
EAST WINDSOR	300	6.3	21.3	16.3	18.0	13.0	6.7	10.0	0.0	8.3	0.0	0.0	16667
ELLINGTON	285	4.9	15.4	36.5	16.1	8.8	6.0	3.2	4.9	0.0	2.1	2.1	14063
ENFIELD	989	6.0	27.4	21.9	12.9	13.3	8.2	2.0	0.0	5.1	1.8	1.3	13790
FARMINGTON	741	0.5	17.7	22.0	14.3	7.3	10.1	9.3	7.6	3.9	3.5	3.8	18420
GLASTONBURY	719	2.2	18.4	13.1	17.4	15.4	7.9	7.4	6.3	7.4	3.9	0.7	19700
GRANBY	186	3.2	9.7	14.0	16.7	24.2	10.2	11.3	3.2	3.8	3.8	0.0	21333
HARTFORD	4280	8.0	29.3	23.4	13.9	10.6	5.8	3.3	1.8	2.4	0.9	0.7	12707
HEBRON	103	9.7	0.0	36.9	17.5	17.5	8.7	0.0	0.0	9.7	0.0	0.0	15972
MANCHESTER	2160	2.2	24.9	25.4	18.1	11.1	7.4	3.9	2.5	2.2	1.6	0.6	14507
MARLBOROUGH	62	0.0	25.8	14.5	35.5	24.2	0.0	0.0	0.0	0.0	0.0	0.0	16364
NEWINGTON	1172	2.2	16.0	27.2	21.4	11.2	8.4	6.0	2.2	3.8	1.6	0.0	16076
ROCKY HILL	440	3.0	15.5	30.7	17.5	12.3	6.8	11.4	0.0	1.4	0.0	1.6	15260
SIMSBURY	416	1.4	14.2	19.2	12.3	15.1	9.4	9.9	5.5	10.6	1.2	1.2	20952
SOMERS	252	2.4	27.8	14.7	14.3	16.3	15.1	2.0	2.4	0.0	5.2	0.0	16806
SOUTH WINDSOR	348	4.3	12.1	23.0	17.8	10.9	10.6	10.1	1.7	4.6	2.9	2.0	17984
SUFFIELD	421	1.7	11.4	18.1	15.0	13.3	13.1	5.9	4.0	8.3	5.5	3.8	21473
TOLLAND	170	3.5	7.6	32.4	20.6	12.4	2.9	10.0	0.0	7.6	2.9	0.0	16571
VERNON	779	7.7	32.2	19.9	15.8	10.7	6.0	1.7	2.6	1.5	1.3	0.6	12532
WEST HARTFORD	4247	2.5	15.4	16.3	17.1	11.1	9.3	7.5	5.1	7.7	5.2	2.9	19626
WETHERSFIELD	1704	2.9	16.5	19.2	15.1	16.0	9.6	8.1	2.5	4.6	4.8	0.6	18760
WINDSOR	1009	6.4	17.7	25.4	18.4	12.1	10.0	3.7	0.7	4.6	1.0	0.0	15121
WINDSOR LOCKS	431	7.9	19.0	30.4	17.9	8.6	8.4	5.3	0.0	2.6	0.0	0.0	13798
	25018	4.4	21.0	22.0	16.4	12.0	7.9	5.6	2.9	4.2	2.5	1.2	15636

SOURCE 1980 CENSUS STF4

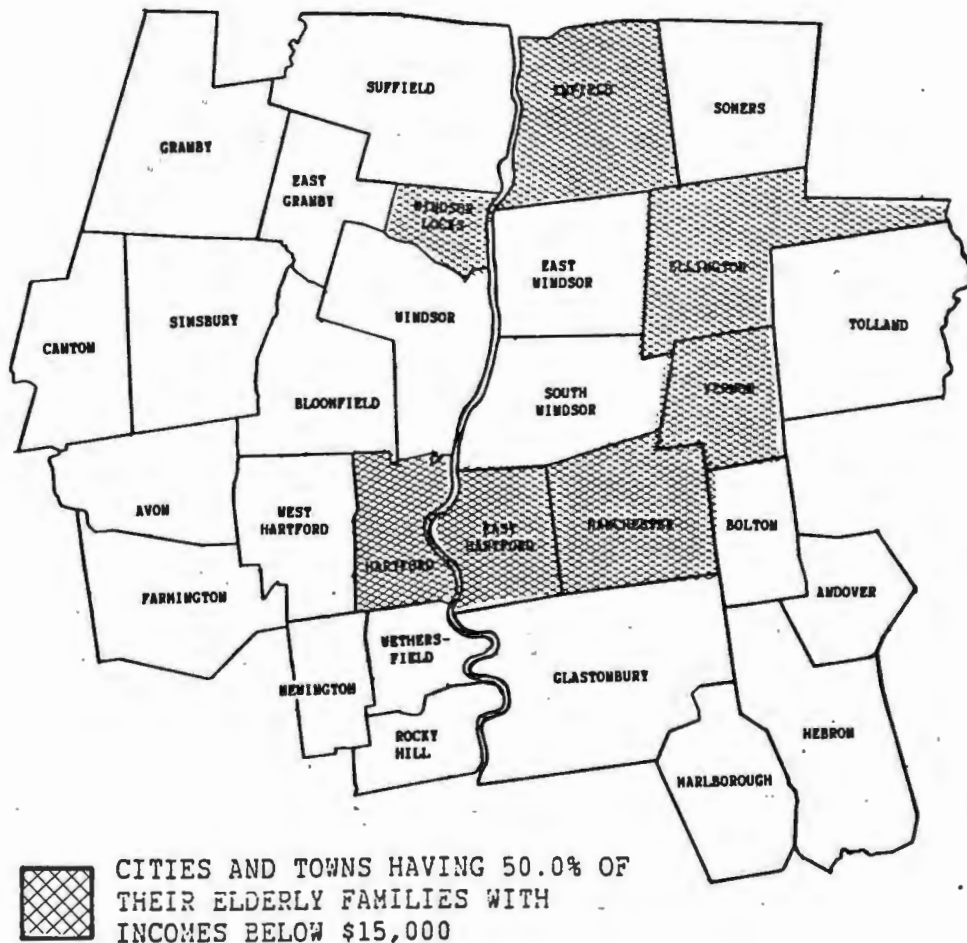
Hartford (\$12,707), East Hartford (\$13,204), Enfield (\$13,790), Windsor Locks (\$13,798), Ellington (\$14,063), Manchester (\$14,507), Windsor (\$15,121), Rocky Hill (\$15,260), and Bolton (\$15,400). (See Map 15.)

MAP 15



*There were 7 Capitol Region cities and towns with 50% or more of their elderly families with incomes below \$15,000. These communities are: Hartford (60.7%), Vernon (59.8%), East Hartford (59.5%), Windsor Locks (57.3%), Ellington (56.8%), Enfield (55.3%), and Manchester (52.5%). (See Map 16.)

The significance of those elderly families in the Capitol Region with incomes below \$15,000 is that this income level is approximately the maximum allowable for 2 people to participate in both of the Region's elderly subsidized housing programs. In 1980



there were 11,859 elderly families (this does not include any single elderly households) who could, by income levels, participate in both subsidized elderly housing programs, but only 9,330 subsidized units were available (793 Section 8 and 8,537 low and moderate income housing units). It should be noted that many of these subsidized units are occupied by single elderly households which are not included in the family classification, thereby widening the gap between available subsidized units and elderly families with allowable income levels who could participate in both subsidized housing programs. Therefore, the large number of elderly families with income levels below \$15,000 illustrates the present need for additional subsidized elderly housing units in the Capitol Region is critical.

FUTURE NEEDS

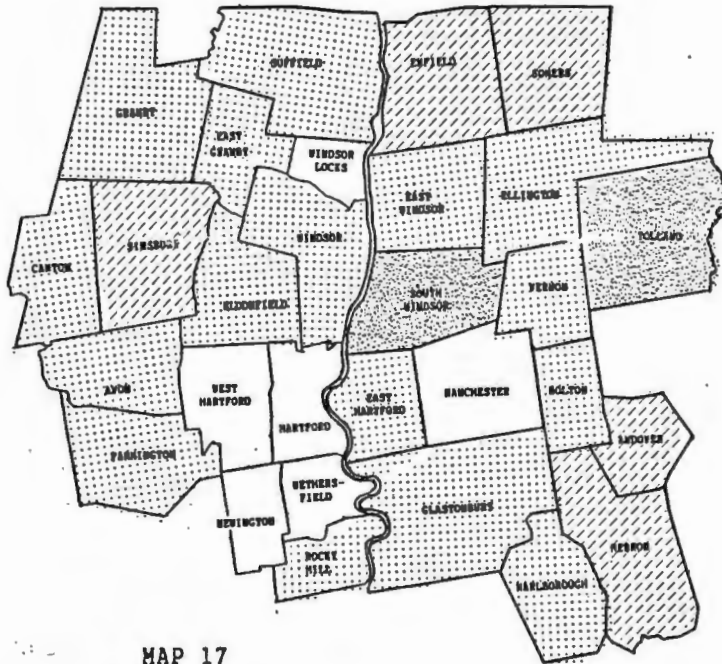
As shown in previous chapters, the Capitol Region's elderly population will continue to expand. From 1980 to the year 2000 the Region's elderly population will grow from 77,018 to 94,733 or 23.0% (See Table 21). A review of the available data highlights the fact that the present supply of elderly subsidized housing units (Section 8 Rental Assistance and Low and Moderate Income Housing Developments) does not meet the current demand for these units. As the Capitol Region's elderly population continues to grow, the elderly's need for additional subsidized units becomes more acute. The future demand for elderly units (efficiencies, 1 bedroom units, handicapped units) will be high throughout the entire Region, but highest in those communities which will show large elderly population growth during the years 1985-2000, and that are currently in short supply of elderly subsidized units (see Table 31). For example, the town of Enfield in 1985 has 4.6% of the Capitol Region's elderly but only 3.5% of the Region's subsidized elderly housing units (excludes Section 8 units in the private housing market). It is projected that over the next 15 years, the town of Enfield's elderly population will grow 71.3%. Unless Enfield builds more subsidized elderly housing units, the demand for these units by the elderly can't help but increase dramatically. Other Capitol Region cities and towns with high (defined as greater than the elderly growth for the Region, which is 12.0%) elderly growth rates that currently have a shortage of elderly subsidized units are: Avon, Bolton, Farmington, Granby, Hebron, Marlborough,





TABLE 31

TOWN	1985 ELDERLY SUBSIDIZED UNITS AS A % OF CAPITOL REGION	1985 TOWNS % OF CAPITOL REGION'S ELDERLY	1985- 2000 ELDERLY % GROWTH
ANDOVER	0.3	0.2	59.9
AVON	0.5	1.8	38.8
BLOOMFIELD	4.9	3.6	13.2
BOLTON	0.0	0.4	21.4
CANTON	1.3	0.9	20.3
EAST GRANBY	0.8	0.4	41.8
EAST HARTFORD	10.4	7.4	25.6
EAST WINDSOR	1.8	1.3	12.3
ELLINGTON	1.4	1.0	38.0
ENFIELD	3.5	4.6	71.3
FARMINGTON	1.3	2.7	14.6
GLASTONBURY	3.3	3.2	35.0
GRANBY	0.4	0.7	35.2
HARTFORD	36.7	18.6	-15.2
HEBRON	0.3	0.4	78.7
MANCHESTER	6.2	8.7	-7.2
MARLBOROUGH	0.0	0.4	46.0
NEWINGTON	2.3	4.7	10.7
ROCKY HILL	0.5	2.7	20.6
SIMSBURY	1.1	2.4	60.2
SOMERS	0.6	1.0	59.3
SOUTH WINDSOR	0.4	0.8	193.3
SUFFIELD	1.3	1.4	31.7
TOLLAND	0.4	0.7	104.1
VERNON	7.2	3.3	23.9
WEST HARTFORD	5.1	14.7	-10.8
WETHERSFIELD	5.5	6.6	-8.5
WINDSOR	1.3	3.9	12.0
WINDSOR LOCKS	1.2	1.6	59.1
CAPITOL REGION	100.0	100.0	12.0

SOURCE: 1984 HOUSING OPPORTUNITIES CRCOG.

Rocky Hill, Simsbury, Somers, South Windsor, Suffield, Tolland, Windsor, and Windsor Locks. (See Map 17 and 18.) It is conceivable that Enfield could assume that those elderly in need could find subsidized housing in other cities and towns within the Region, thereby doing nothing to increase its current supply of low



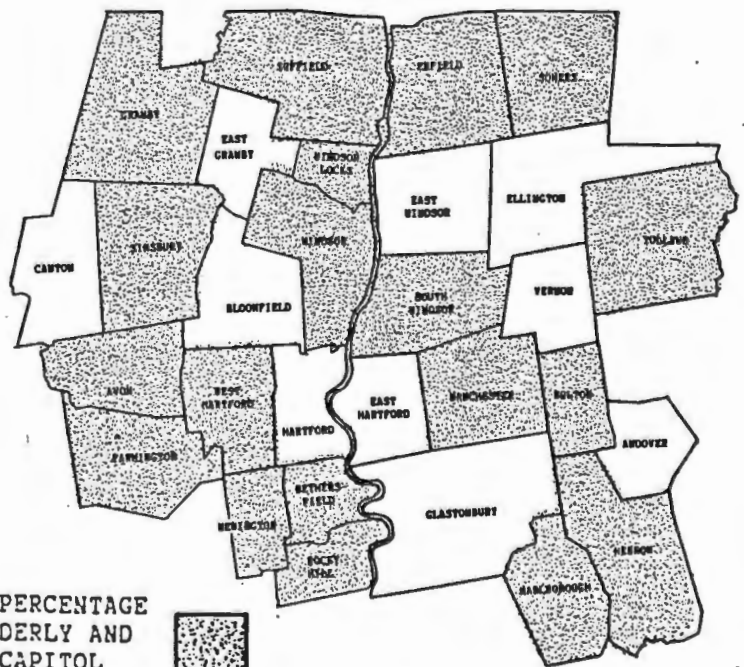
-  UNDER 12.0%*
-  12.0% - 49.0%
-  50.0% - 99.0%
-  100% AND OVER

*NOTE: (12% EQUALS THE ELDERLY GROWTH IN THE CAPITOL REGION)

MAP 17

ELDERLY POPULATION GROWTH IN THE CAPITOL REGION (1985-2000)

MAP 18



COMMUNITIES WITH A HIGHER PERCENTAGE OF THE CAPITOL REGION'S ELDERLY AND A LOWER PERCENTAGE OF THE CAPITOL REGION'S SUBSIDIZED ELDERLY HOUSING UNITS.



and moderate income housing for the elderly. This brings us to the issue of each community in the future doing its "fair share" in meeting the subsidized housing needs for its own elderly residents. At the present time, most cities and towns are not doing their "fair share." For example, the city of Hartford shoulders the greatest burden of supplying subsidized housing units to the Capitol Region's elderly. As shown in Table 31, in 1985 the city of Hartford contained only 18.6% of the Region's elderly population but supplied 36.7% of the Region's subsidized elderly housing units (excludes Section 8).

CONCLUSION

In conclusion:

*At the present time, the demand for subsidized elderly housing units in the Capitol Region by far exceeds its supply, with at least one year waiting periods for both elderly subsidized housing programs.

*The number of Section 8 rental assistance participants has remained constant, while the number of low and moderate income subsidized housing units being built each year for the elderly is declining.

*There is a large number of elderly individuals in the Capitol Region who are not participating in either subsidized housing program, and consequently reside in substandard housing.

*The Capitol Region contains a large number of elderly families with low income levels that could qualify for the subsidized elderly housing programs but are not participating.

*If the demand for additional subsidized elderly housing units in the Capitol Region is not met through the construction of new subsidized units for the elderly, then the current one year period for both subsidized housing programs will increase in the future as the Region's elderly population expands.

*In the future, the demand for subsidized elderly housing units will be most acute in those Capitol Region communities which show high projected elderly population growth and that are currently in short supply of subsidized elderly housing units.

*The burden of providing subsidized housing for the elderly should be equally apportioned among all the cities and towns within the Capitol Region, with each community doing its "fair share."

CONCLUSION

CONCLUSION

In summary, the data presented in this thesis leads one to conclude the Capitol Region is not presently prepared to meet the sizeable demand for subsidized housing units by the elderly in the future. Therefore, unless additional resources are allocated to programs which encourage and promote planned increases in the number of subsidized elderly housing units within the Capitol Region, a housing crisis in the not to distant future is imminent.

There are a number of possible steps which can help to alleviate this impending elderly housing crisis. First, cities and towns within the Capitol Region must treat this potential crisis as a real threat and stimulate the building of new units of subsidized housing for the elderly, possibly through new financing programs or offering incentives to potential developers. This local initiative will become more crucial as current and projected federal funding cuts in housing subsidies, social security benefits, food stamps, community care, transportation, and other programs for the elderly become a harsh reality. Such cuts in federal spending have in the past, forced very real hardships on the elderly and diminished their ability to afford decent housing. All available data indicates that this trend will continue well into the future.

Secondly, the Region's communities must exert pressure on their political representatives in both the state and federal capitols, and encourage them to fight for additional funding for elderly housing subsidies and other programs which affect the

elderly. The fact that the elderly are steadily becoming a larger and more politically vocal group should make the exertion of such pressure an almost natural first step towards achieving this goal.

Thirdly, the Capitol Region's cities and towns must reconsider some of the non-traditional methods for increasing the supply of elderly housing as set forth in the 1981 report from the State of Connecticut Department on Aging Task Force. Some methods advocated were as follows:

"House Sharing - which involves homeowners who take "boarders" into their home. The owner, the boarder, or both may be elderly.

Group Homes - where a group of elderly persons live together in a building which they own as a non-profit organization, or which they rent.

Accessory Apartments - which involves the installation of separate dwelling units in single family homes.

Home Equity Conversion - which covers various financial devices for allowing homeowners to convert the equity in their home into income."⁷

On the whole, most of these recommendations have not evolved into any real programs on the local level. Local communities must study these options and, where practicable, apply them.

Fourthly, the Region must do something to alleviate high rents. Excessively high rents make it virtually impossible for the Region's elderly, especially those within the Section 8 Rental Assistance Program, to find apartment rents in the private housing market that fall within the program's guidelines. One possible solution may be for these cities and towns to institute a rent control program.

Finally, and most importantly, each city and town within the Capitol Region has an obligation to do its "fair share" in providing subsidized housing for the elderly. Without each community acting responsibly, the burden for supplying subsidized elderly housing will fall on a few communities, taxing their already overburdened financial resources. Even minimal cooperation in this regard could start them down the path toward the development and implementation of a fair and equitable elderly housing program from which the entire state will benefit.

Faint, illegible text at the top of the page, possibly bleed-through from the reverse side.

APPENDICES

Faint, illegible text located below the 'APPENDICES' header.

APPENDIX A

The Comprehensive Planning Division, Office of Policy and Management (OPM), in consultation with the Connecticut regional planning organizations, has prepared the "1980 Connecticut Population Report and Projections to the Year 2000." This report is a revision to the February 1980 publication entitled, "Population Projections for Connecticut Municipalities and Regions to the Year 2000." The revision of the 1980 report has been undertaken in order to establish population projections which are consistent with the 1980 Census of Population and Housing.

The figures and projections in this report are based on the 1980 Census counts of population and growth trends in the 1970's. These projections should be viewed as modified population trend projection series, rather than as pure trend projections. These projections are not point forecasts, but rather approximations around which future populations may vary. These revisions continue to assume the trends associated with the February 1980 projections based upon assumptions concerning births, deaths, economic activity and migration which are further described below. Also taken into consideration were municipal, regional and state policy actions presently in effect or anticipated for implementation in the near future. The accuracy of the projections will tend to decrease as the projection period lengthens.

The 1982 population projections, with some exception, generally fall below previous projections at the regional and

municipal levels. The 1980 Census figures of Connecticut show a population of 3,107,357, a four (4) percent reduction from the projected figures of the 1980 February report of 3,229,510. The projected figures through the year 2000 show a similar reduction in population of four (4) percent.

Previous projections for the year 2000 all tend to be higher projections when compared to that of the 1980 February report, i.e., The Department of Planning and Energy Policy (DPEP), June 1976, 3,774,000; U.S. Department of Commerce (OBERS), 1970, 4,000,000; and, projections of the late 1960's indicated over 5,000,000 persons in the year 2000. In July 1981, a revised OBERS series showed a downward trend in projected year 2000 population for Connecticut to 3,527,000, with an indication these projections may further be revised.

The OPM/Comprehensive Planning Division continues to recognize, as reasonable, the assumptions and associated growth trends utilized to develop the February 1980 projection series; however, the 1980 Census indicated a need to re-establish the base for population projections from that of the 1970 Census to that of the 1980 Census. The population projections with this report, are consistent with the 1980 Census of Population and Housing.

METHODOLOGY

After review of the 1980 Census and past growth trends of the 1970's a determination was made by the Office of Policy and Management to implement an adjustment procedure utilizing the February 1980 projection series based on the 1980 Census. This procedure adjusts the projected population of each municipality to the 1980 Census counts; while maintaining the original, assumed rates of growth or decline in population for each municipality. The adjustment procedure is applied uniformly to each 5-year interval after 1980 until the year 2000. A cohort-component model was used to develop the preliminary projections used as a basis for the February 1980 population projection series. A "cohort" is defined as age distribution of persons by sex in a particular year. The "components" used were births, deaths and migration. Assumptions were made for these three components by municipality. The number of people in these cohorts are moved from the base year 1970 to the next five-year period 1975 by applying specific municipal survival and fertility rates and five-year net migration assumptions which interact within the computer model to change the total number of persons within each cohort. This same procedure is followed for each five-year period to the year 2000. The age distribution of the net migrants during the projection period was assumed to approximate the 1970-75 period. Town totals were later modified as a result of meeting with regions and municipalities as described in the previous section.

The objective of this effort is to continue one set of projections that could be used at the municipal, regional and state level for most planning purposes. As a result, a "modified trend" set of population projections is further developed for municipalities in the state for the years 1985, 1990, 1995 and 2000. "Modified trend" population projections are not classic trend projections since, as a result of discussions at the regional and municipal levels, some policy implications have been included in these projections. These include an analysis of persons per household, types of available land, current and future land use, housing development patterns, new transportation facilities and other construction, water and sewer extension, with particular emphasis upon significant current or anticipated revisions in municipal zoning.

The future populations shown in the following tables of this report are "modified trend" projections and should not be considered as "planned," "desirable," or "capacity" population levels for the state, municipality or any given region. They are essentially based on a continuation of "slow growth" economy and give significant weight to the dramatic decrease in both births and net in-migration that occurred in Connecticut since 1970. As a result, statewide and most municipal and regional figures are significantly lower than previous projections. The projections in this report include all institutional and group quarter populations.

GENERAL ASSUMPTIONS

Connecticut's growth rate between 1970 and 1980 was 2.48%. The 1982 revision of Connecticut's population projections recognizes the slow, steady growth rate in the state in recent years and utilizes the modified trends associated with the February 1980 series of population projections.

Any population projection series depends, largely, upon basic assumptions used regarding future growth and development. While there are significant differences expected in the rate of growth among the defined planning regions, health service areas and municipalities, there were some general statewide assumptions underlying these projections. They are as follows:

- 1) Relatively low birth rates will continue during the projection period with births generally near the 1973 level, with a total lifetime fertility rate below 2.0 children per woman.
- 2) Life expectancy will continue to increase, but at a slower rate during the previous fifteen years with life expectation at birth increasing approximately 2 1/2 years by the year 2000.
- 3) Net in-migration will be significantly lower than during the 1960's but above the level of the 1970's.
- 4) There will be slow economic growth during the projection period; out-migration of population from the central cities will level off with some showing slight to moderate increases before the year 2000.
- 5) Energy costs and commuting distance will be more of a factor in migration and development patterns than during past years with more development occurring along mass transportation corridors.

APPENDIX B

The projections in Table 16 were based on the Connecticut Department of Health Services 1979 projections for the Capitol Region. These projections were based on 1979 mortality rates, and late 1970's census trends. Their projections prior to the release of the 1980 Census were fairly accurate. The 1979 projections showed the Capitol Region having a 1980 total population of 697,111 persons, with 74,584 persons 65 years of age or older. When compared to the actual 1980 Census figures, one finds the Capitol Region's total population to be slightly lower than the 1979 projections (1980-668,479 persons, a 1.2% discrepancy), and the Capitol Region's actual 1980 elderly population to be slightly greater (1980-77,018 persons 65+, a 3.2% discrepancy) than the 1979 projections. Since the 1979 Health Services projections were fairly accurate in relation to the actual 1980 figures, their projections were used as a basis for Table 16 and then adjusted. In order to obtain the Capitol Region's elderly population for the years 1985, 1990, 1995 and 2000, the 1979 projections were adjusted by 3.2%. This percentage represents the difference between the 1979 projections and the actual 1980 65 years and older population.

APPENDIX C

The projections in Table 21, were based on the Connecticut Department of Health Services 1979 projections for the Capitol Region. These projections were based on 1979 mortality rates, and late 1970's census trends. Using the methodology described in Appendix B these projections were adjusted to reflect the actual 1980 census data. At the present time the data presented in Table 21 is the best available.

END NOTES

- 1 Kenneth Hadden, College of Agriculture and Natural Resources, University of Connecticut, Storrs, CT. Bulletin 421, April 1973
The Population of Connecticut, 1970: Age and Sex Composition.
p. 6.
- 2 ibid., p.6.
- 3 Joyce E. Aparo, Richard J. Gruber, Nancy J. Budds, Bureau of Health Planning and Resource Allocation, State of Connecticut Department of Health Services. Profile of Connecticut's Current and Future Elderly: Briefing Paper One. Sept. 1981. p. 3.
- 4 ibid., p.2.
- 5 State of Connecticut Department of Housing, Annual Housing Report (Hartford, CT.: March, 1983), p. 49.
- 6 ibid., p. 44.
- 7 State of Connecticut Department on Aging, 1981 Annual Report (Hartford, CT.: August, 1981), p. 28.

WORKS CITED

- Aparo, Joyce E; Richard J. Gruber, Nancy J. Budds. "Profile of Connecticut Current and Future Elderly: Briefing Paper One." Bureau of Health Planning and Resource Allocation, State of Connecticut Department of Health Services. Hartford, CT.: Sept. 1981, pp. 1-3.
- Capitol Region Council of Governments. Census Data Summary of the Capitol Region 1960-1970-1980. Hartford, CT.: June 1982.
- . 1983 Housing Opportunities. Hartford, CT.: December 1983, pp. 18-20.
- . 1984 Housing Opportunities. Hartford, CT.: December 1984, pp. 18-30.
- Hadden, Kenneth. "Bulletin 421, The Population of Connecticut, 1970: Age and Sex Composition." College of Agriculture and Natural Resources, University of Connecticut. Storrs, CT.: April, 1973, pp. 6.
- State of Connecticut Department on Aging. 1981 Annual Report. Hartford, CT.: August 1981, pp. 28.
- State of Connecticut Department of Health Services. Bulletin HET 1528C. Hartford, CT.: March 1979.
- State of Connecticut Department of Housing. Annual Housing Report. Hartford, CT.: March 1983, pp. 49.
- . Survey of Housing Authorities. Hartford, CT.: 1983.
- State of Connecticut Office of Policy and Management, Comprehensive Planning Divison. Population Projections for Connecticut Municipalities and Regions to the Year 2000. Hartford, CT.: June 1982.
- State of Connecticut Office of Policy and Management, Connecticut Census Data Center. Memorandum No. 5 Age, Sex, Race and Spanish Origin of the Population by Regions, Divisions, and State: 1980 Hartford, CT.: May 1981.
- U.S. Department of Commerce, Bureau of the Census. Housing Count Files, Summary Tape File No. 4. Washington, D.C. 1980.
- . Connecticut's General Population Characteristics. Washington D.C.: 1900-1980.

OTHER RESOURCES

- Congressional Research Service. The Impact of Federal Housing Programs on the Elderly. (CRS Rep. No. 79-176E). Congressional Research Service, Economics Division, Library of Congress. Washington, D.C.
- Ferree, G. Donald, Jr. Needs Assessment of Connecticut's Elderly Population Survey Conducted for the Connecticut Department on Aging. University of Connecticut, Institute for Social Inquiry. August, 1981.
- Housing Coalition for the Capitol Region. Town by Town Housing Survey. Hartford, CT.: Summer 1981.
- Robey, Bryant. "Age in America." American Demographics. Ithaca, N.Y.: August 1981, pp. 14-19.
- Roudebush, Janice; Leslie J. Wells. "Low and Moderate Income Housing: Part 1 Increasing the Supply and Accessibility." American Planning Association, Planning Advisory Service; Report No. 350. Chicago, Il. 1980.
- State of Connecticut Department on Aging. The Elderly Population in Connecticut: A Fact Sheet. Hartford, CT.: January 1982.
- Innovative Options in Elderly Housing: A Manual for Local Action. Hartford, CT.: February 1982.
- U.S. Congress. House. Alternative Housing Options for the Elderly. Hearing before the sub-committee on Housing and Consumer Interest. 96th Congress. 2nd Session. October 1980.
- U.S. Department of Housing and Urban Development. Programs of HUD. Washington, D.C.