



**Connecticut  
Housing  
Coalition**

## WHO CAN'T AFFORD A MODEST APARTMENT IN CONNECTICUT?

The 2011 "Out of Reach" report finds that you need to earn \$48,619 annually in order to afford a 2-bedroom Connecticut apartment at the "Fair Market Rent" determined by HUD, using the federal affordability standard of spending no more than 30% of income on housing costs.

The Connecticut Department of Labor reports the average wages for occupations in the state. Nearly half do not earn enough on average to afford a modest two-bedroom apartment. A sampling of these occupations appears below.

*- Multiply by 40 hours - not all are 40 / week*

Administrative Assistants  
Ambulance Drivers  
Animal Control Workers  
Audio and Video Technicians  
Automotive Service Technicians  
Bakers  
Barbers  
Bookkeeping Clerks  
Building Cleaning Workers  
Bus Drivers  
Butchers  
Cashiers  
Child Care Workers - *7-10/hour*  
Computer Operators  
Construction Inspectors  
Correctional Officers  
Crossing Guards  
Court and Municipal Clerks  
Customer Service Representatives  
Dental Assistants  
Dental Laboratory Technicians  
Desktop Publishers  
Dry-Cleaning Workers  
EMTs and Paramedics  
Executive Secretaries

Farm Workers  
Food Preparation Workers and Cooks  
Grounds Maintenance Workers  
Hairdressers and Cosmetologists  
Hazardous Material Removal Workers  
Hotel and Resort Desk Clerks  
Human Resource Assistants  
Insurance Claims Clerks  
Interpreters and Translators  
Janitors  
Legal Secretaries  
Loan Counselors  
Machinists  
Maids - *7-8/hour*  
Medical Assistants  
Medical Secretaries  
Mental Health Counselors  
Motion Picture Projectionists  
Nursing Aides  
Office and Payroll Clerks  
Painters  
Personal and Home Health Aides  
Pest Control Workers  
Pharmacy Technicians  
Police, Fire and Ambulance Dispatchers

Pre-School Teachers - *10-12/hour*  
Psychiatric Aides  
Protective Service Workers  
Radio and TV Announcers  
Rehabilitation Counselors  
Reporters and Correspondents  
Retail Salespersons - *10/hour*  
Roofers  
Secretaries  
Security Guards  
Shipping and Receiving Clerks  
Social Service Specialists  
Substance Abuse Counselors  
Tailors and Dressmakers  
Tax Preparers  
Taxi Drivers  
Teacher Assistants - *12/10/hour*  
Telephone Operators  
Tellers  
Travel Agents  
Truck Drivers  
Veterinary Technicians  
Waiters and Waitresses  
Welders  
Word Processors

**Sources:**

Connecticut Department of Labor, Connecticut Occupational Employment & Wages – Statewide 2010,

[http://www1.ctdol.state.ct.us/lmi/wages/oes\\_statewide.pdf](http://www1.ctdol.state.ct.us/lmi/wages/oes_statewide.pdf)

National Low Income Housing Coalition, Out of Reach 2011, <http://www.nlihc.org/oor2011/>

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# Connecticut

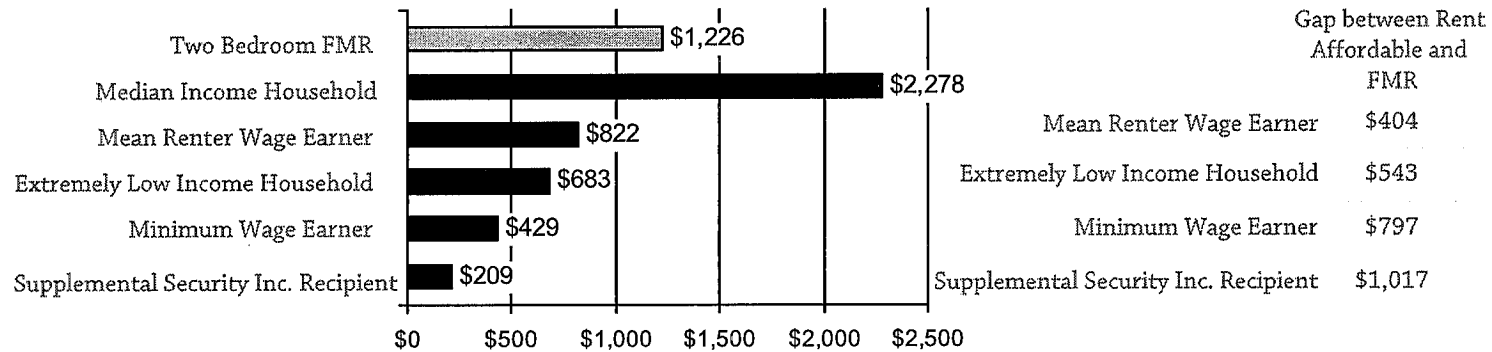
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,226. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,088 monthly or \$49,051 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$23.58**

In Connecticut, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 114 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$15.81. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Monthly Rent Affordable to Selected Income Levels  
Compared with Two-Bedroom FMR**



Connecticut	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	\$23.58	\$1,226	\$49,051	2.9	\$91,119	\$2,278	\$27,336	\$683	419,234	31%	\$15.81	\$822	1.5
Combined Nonmetro Areas	\$19.89	\$1,034	\$41,370	2.4	\$83,307	\$2,083	\$24,992	\$625	29,298	24%	\$10.42	\$542	1.9
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$24.56	\$1,277	\$51,080	3.0	\$87,100	\$2,178	\$26,130	\$653	39,232	31%	\$21.26	\$1,105	1.2
Colchester-Lebanon HMFA	\$21.65	\$1,126	\$45,040	2.6	\$100,100	\$2,503	\$30,030	\$751	1,304	15%	\$15.33	\$797	1.4
Danbury HMFA	\$29.08	\$1,512	\$60,480	3.5	\$110,400	\$2,760	\$33,120	\$828	15,985	23%	\$21.26	\$1,105	1.4
Hartford-West Hartford-East Hartford HMF	\$19.96	\$1,038	\$41,520	2.4	\$87,700	\$2,193	\$26,310	\$658	142,073	32%	\$14.75	\$767	1.4
Milford-Ansonia-Seymour HMFA	\$24.96	\$1,298	\$51,920	3.0	\$92,200	\$2,305	\$27,660	\$692	12,105	26%	\$12.74	\$663	2.0
New Haven-Meriden HMFA *	\$26.00	\$1,352	\$54,080	3.2	\$84,900	\$2,123	\$25,470	\$637	74,936	36%	\$12.74	\$663	2.0
Norwich-New London HMFA	\$22.02	\$1,145	\$45,800	2.7	\$84,400	\$2,110	\$25,320	\$633	31,040	32%	\$15.33	\$797	1.4
Southern Middlesex County HMFA	\$20.77	\$1,080	\$43,200	2.5	\$98,600	\$2,465	\$29,580	\$740	3,502	17%	\$12.17	\$633	1.7
Stamford-Norwalk HMFA	\$34.02	\$1,769	\$70,760	4.1	\$128,400	\$3,210	\$38,520	\$963	42,146	31%	\$21.26	\$1,105	1.6
Waterbury HMFA	\$20.67	\$1,075	\$43,000	2.5	\$68,100	\$1,703	\$20,430	\$511	27,613	37%	\$12.74	\$663	1.6
<u>Counties</u>													
Litchfield County	\$20.44	\$1,063	\$42,520	2.5	\$89,900	\$2,248	\$26,970	\$674	16,343	21%	\$10.47	\$544	2.0
Windham County	\$19.19	\$998	\$39,920	2.3	\$71,900	\$1,798	\$21,570	\$539	12,955	29%	\$10.34	\$538	1.9

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

**Towns within Connecticut FMR Areas**

***Bridgeport, CT HMFA***

Fairfield County

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

***Colchester-Lebanon, CT HMFA***

New London County

Colchester town, Lebanon town

***Danbury, CT HMFA***

Fairfield County

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

***Hartford-West Hartford-East Hartford, CT HMFA***

Hartford County

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

Middlesex County

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

Tolland County

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

***Milford-Ansonia-Seymour, CT HMFA***

New Haven County

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

***New Haven-Meriden, CT HMFA***

New Haven County

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

***Norwich-New London, CT HMFA***

New London County

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

***Southern Middlesex County, CT HMFA***

Middlesex County

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

***Stamford-Norwalk, CT HMFA***

Fairfield County

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

***Waterbury, CT HMFA***

New Haven County

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

*This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.*

**Average Salaries in Southeastern CT\***

Registered Nurse - \$50,000-70,000

Retail Staff/Manager - \$20,000-55,000

Bank Teller - \$30,000

Grocery Cashier - \$20,000

Mechanic - \$25,000-40,000

Medical Receptionist/Coding Specialist - \$30,000- 45,000

Teacher Aide - \$20,000

Teacher - \$40,000 - \$60,000 *45,330*

Police Patrol Officer - \$55,000

\*Information averages from Salary.com