

## **A Tale of Two (Kinds of) Towns**

The towns in the Naugatuck Valley Corridor (NVC) represent the strengths and weaknesses of Connecticut. Some of the municipalities perform quite well either as a place to conduct business, a residential area, or both. By contrast, other cities struggle economically and provide less than optimal living conditions for current and potential residents. The municipalities that thrive maintain a stake in those cities that struggle because their success depends in part on the condition of towns that border them.<sup>1</sup>

The following sections highlight demographic, economic, occupational, town expenditure, and other data to summarize the strengths and weaknesses of the NVC. They illustrate the positive and negative trends that affect the NVC as a place to work, live, and operate businesses. These sections also draw attention to significant changes that took place in the NVC over the last five to ten years.

Population growth, increases in residents with college degrees, a rise in the median household income, high household incomes, decreases in the unemployment rate, relatively low poverty and tax rates characterize a number of the NVC's positive attributes. Other positive changes include a small increase in jobs in the NVC,

High unemployment rates, significant decreases in the labor force, increased poverty, relatively low percentage of college graduates, low spending on education, high spending on debt service, losses in employment, and shifts to lower-paying jobs and businesses mark some of the NVC's negative traits.

### **Positive Attributes of and Trends within the NVC**

Several positive trends occurred in the NVC over the past decade. First, the NVC's population grew at a faster pace than the population in Connecticut, and the population in ten NVC cities exceeded the state average for percent population growth. Next, The percentage of the population with at least a bachelor's degree grew at a faster rate in the NVC than in Connecticut.

In addition, from 1989 to 1999, the percent increase in median household income grew at a more rapid rate in 11 of the 17 NVC towns than it did in Connecticut. During the 1990s, 13 of the 17 NVC cities experienced an absolute increase in the median household income that exceeded the increase in Connecticut's median household income. In 1999, 12 of the 17 NVC towns possessed median household incomes higher than the median household income in Connecticut.

During an 11-year period starting in 1990, the NVC experienced a larger decrease in its unemployment than did the state of Connecticut. In total, the

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<sup>1</sup> Post, Stephanie. 2002. Cities and Their Suburbs: "Go Along to Get Along." Unpublished Doctoral Dissertation. Houston, TX: Rice University.

decline in the unemployment in 10 of the 17 NVC towns exceeded the drop in Connecticut's unemployment rate from 1990 to 2001. In total, 15 of the 17 NVC municipalities had poverty rates lower than that the state's poverty rate in 2000. Finally, the NVC also collects fewer taxes per capita than the state of Connecticut. Whereas Connecticut collected \$2,358 on a per capita basis, NVC towns took in \$2,132 per capita.

### **Negative Features of and Changes within the NVC**

A number of negative features characterize not only the changes over time in the NVC but also the current state of affairs in the NVC. In 2000, the unemployment rate was higher in the NVC than it is in Connecticut. The NVC lost a greater percentage of its labor force in the 1990s than Connecticut, and 8 of the 17 NVC towns witnessed a larger percent decrease in their labor force than did Connecticut during this timeframe. Ansonia, Derby, and Waterbury lost more than 10 percent of their workers from 1990 to 2001.

Poverty increased significantly in the NVC during the 1990s. Poverty grew by 30 percent in the NVC during this period whereas it grew by 19 percent in Connecticut. In total, 11 of the 17 NVC municipalities experienced increases in poverty greater than the rise in poverty in Connecticut.

Whereas the percentage of people with a college degree increased in the NVC over time, the percentage of those with a bachelor's degree or higher was lower in the NVC than it was in Connecticut in 2000. More than 10 of the 17 NVC towns had a lower percentage of college graduates or higher than Connecticut in 2000.

Expenditures on education and debt service constitute another troubling characteristic for NVC towns. In 2000, the NVC, in general, and Ansonia, Beacon Falls, Derby, Prospect, Shelton, Waterbury, Watertown, and Woodbury, in particular, spent less per capita on education than the state of Connecticut. Furthermore, Ansonia, Cheshire, Derby, Middlebury, Oxford, Seymour, Thomaston, Waterbury, and Watertown spent more per capita on debt service than the NVC or the state.

### **Significant Changes**

The changes in the racial and ethnic profile of the NVC represent another significant longitudinal change. The African American population grew at a greater pace in the NVC than it did in Connecticut from 1990 to 2000. During the 1990s, nine of the 17 NVC towns experienced higher percent increases in their African American populations than did Connecticut.

The NVC and Connecticut also witnessed substantial increases in their Latino populations. During the 1990s, the Latino population grew by 64 percent in the NVC and by approximately 50 percent in Connecticut. The Latino population grew by at least 45 percent in all but two of the NVC towns during the 1990s.

## **Summary of Occupations and Job Growth the Naugatuck Valley Corridor**

The NVC gained 283 jobs from 1997 to 2001 whereas Connecticut lost 42,725 employees in this four-year span. Despite the overall increase in jobs, seven NVC municipalities lost employment during this period. Middlebury, Waterbury, Cheshire, Southbury, and Derby each lost more than 1,000 jobs during this time.

Overall, employment grew by less than one percent in the NVC from 1997 to 2001 whereas Connecticut experienced a two percent decline in jobs in this timeframe. Middlebury, Derby, Southbury, and Cheshire lost at least 10 percent of its workers from 1997 to 2001 while Ansonia and Waterbury lost three percent of their employment in this period.

### **Change in Employment from 1997 to 2001**

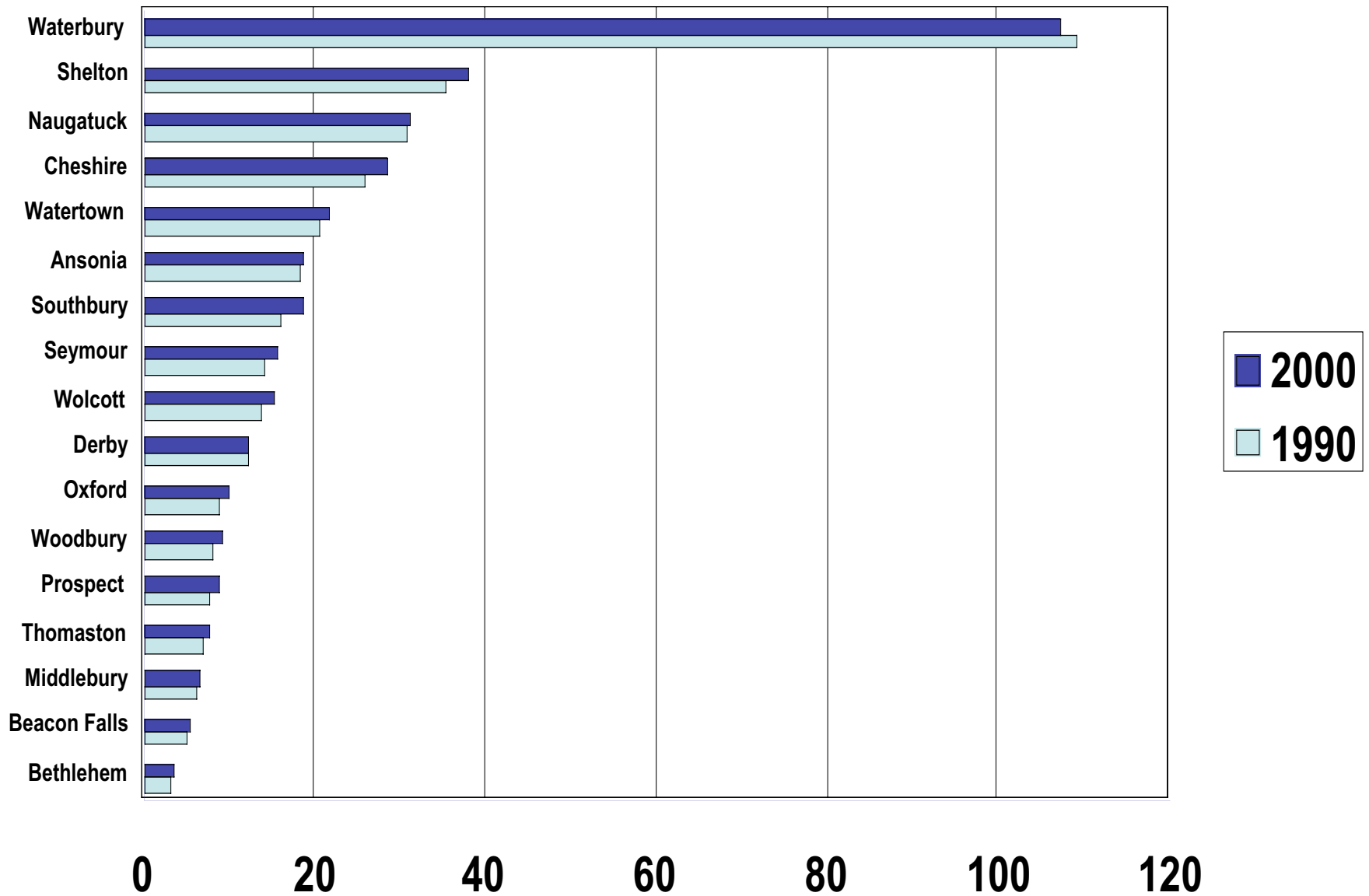
The NVC experienced a shift in its employment base from 1997 to 2001. Wholesale and retail jobs increased by 20 percent in the NVC and by nine percent in Connecticut during this period; service employment rose by seven percent in the NVC and four percent in Connecticut; and agricultural workers increased by 16 percent in the 17-town region and the state. By contrast, employment in finance, insurance, and real estate (FIRE) decreased by 30 percent in the NVC and by 37 percent in Connecticut; construction and mining jobs declined by seven percent and 11 percent in the NVC and Connecticut, respectively; manufacturing workers decreased by seven percent in the NVC and 11 percent in Connecticut. These trends should cause some concern because the NVC replaced higher paying jobs in FIRE, construction, and manufacturing with lower paying work in services and wholesale and retail trade.

### **Businesses in the NVC**

In 2001, service-related businesses made up more than one-third of the businesses in the NVC (39%) and Connecticut (43%). In addition, wholesale and retail trade businesses constitute approximately one-quarter of the total number of businesses in 2001.

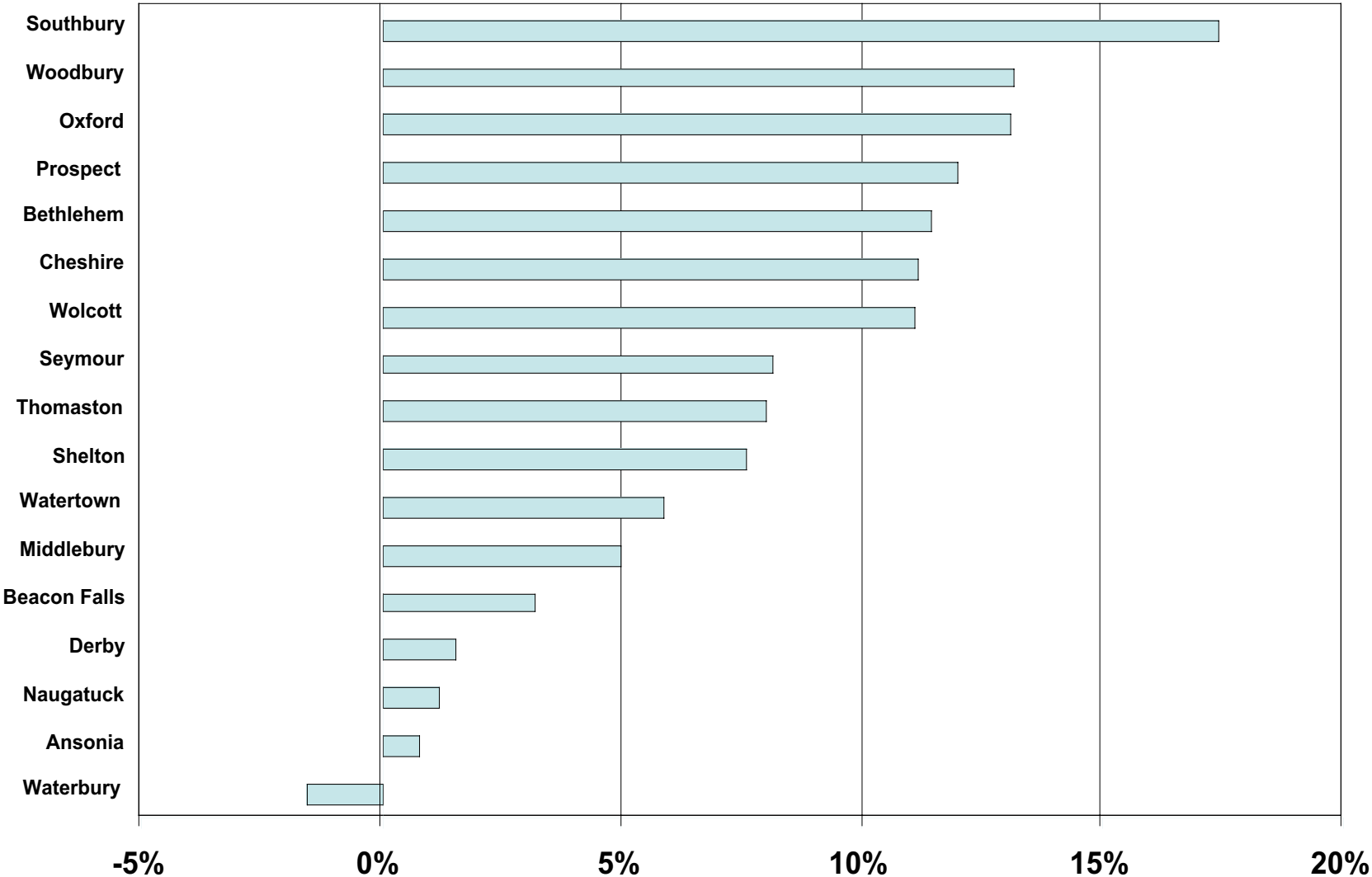
Transportation, communications, and utilities and wholesale and retail trade businesses experienced the greatest percent increase in the NVC from 1997 to 2001 whereas service-related businesses made the largest gains in the state.

# Population in NVC 1990 and 2000



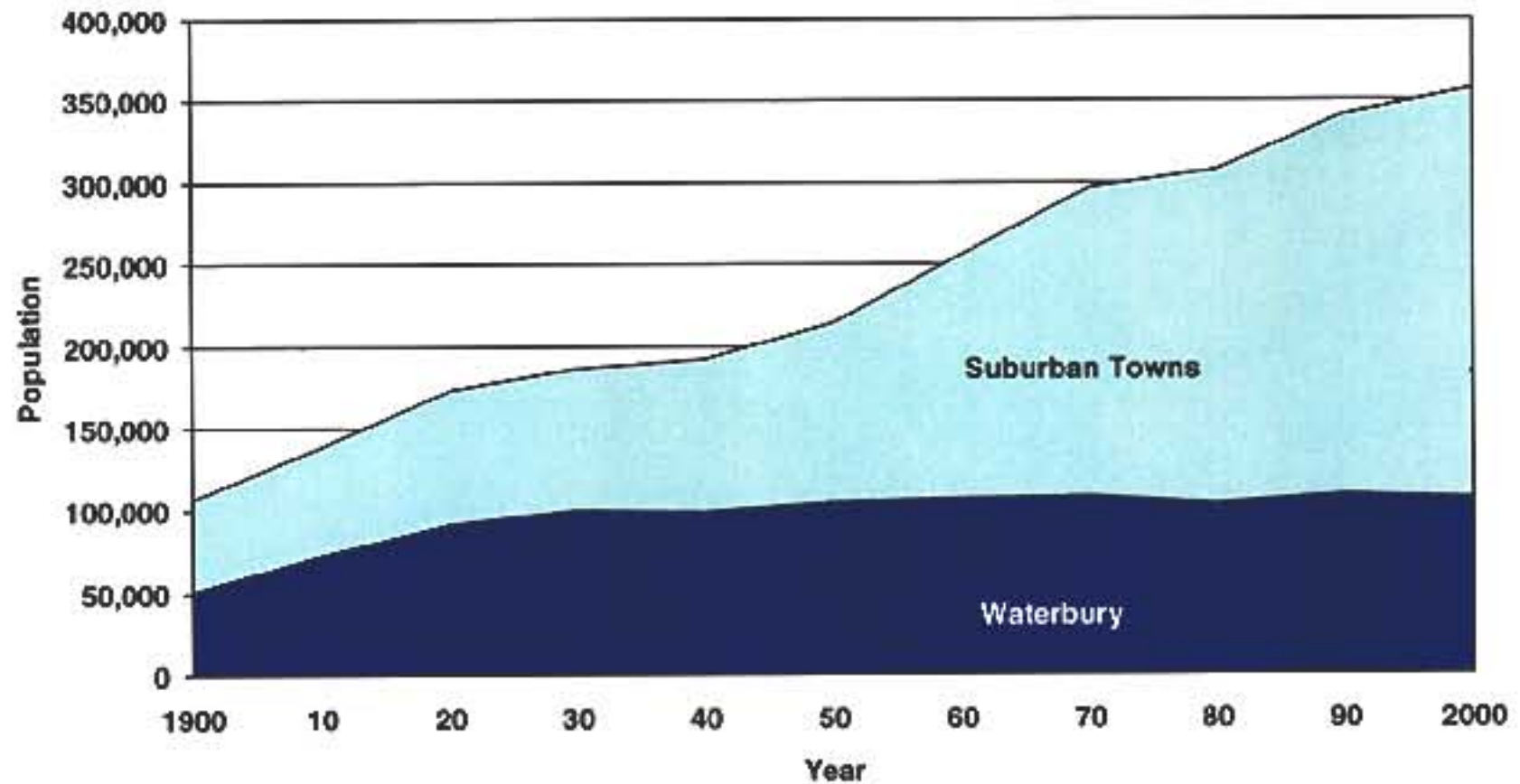
Source: U.S. Census Bureau

# Percentage Growth in Population in NVC Towns from 1990 to 2000



Source: U.S. Census Bureau

# Population of Waterbury and Other NVSA Towns



Source: U.S. Census

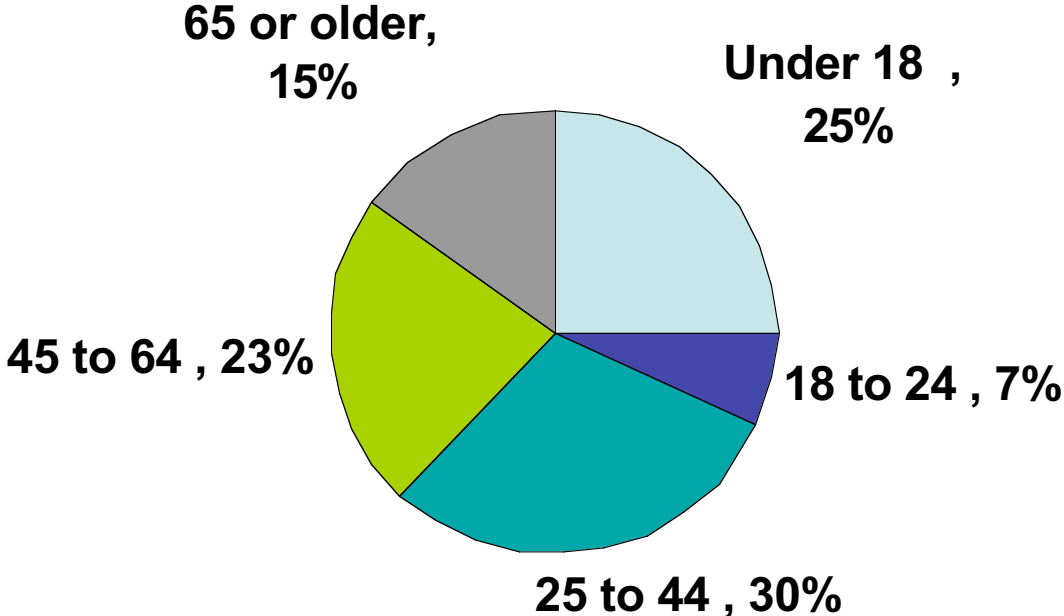
## Demographics of the Naugatuck Valley Corridor (NVC)

### Population and Population Changes

According to the 2000 Census, the population in the 17 NVC towns totaled 357,094, and the NVC made up approximately 10.5 percent of Connecticut's population. In the 1990s, the NVC's population grew at a faster pace than Connecticut's population. The population in the NVC increased by 4.6 percent (or 15,705 people) from 1990 to 2000 whereas Connecticut's population grew by 3.6 percent (or 118,449) during this decade. In the 1990s, Southbury, Woodbury, and Oxford saw the greatest percent increases whereas Waterbury was the only NVC city to lose population.

Population Growth in the NVC Towns, the NVC, and the State, 1990-2000				
NVC Town	1990	2000	1990-2000	1990-2000
Rank in Parentheses from Highest to Lowest Percent Growth	Total Population	Total Population	Growth from 1990 – 2000 (Absolute Numbers)	Percent Growth from 1990 – 2000
Southbury (1)	15,818	18,567	2,749	17.4%
Woodbury (2)	8,131	9,198	1,067	13.1%
Oxford (2)	8,685	9,821	1,136	13.1%
Prospect (4)	7,775	8,707	932	12.0%
Bethlehem (5)	3,071	3,422	351	11.4%
Cheshire (6)	25,684	28,543	2,859	11.1%
Wolcott (6)	13,700	15,215	1,515	11.1%
Seymour (8)	14,288	15,454	1,166	8.2%
Thomaston (9)	6,947	7,503	556	8.0%
Shelton (10)	35,418	38,101	2,683	7.6%
<b>NVC</b>	<b>341,389</b>	<b>357,094</b>	<b>15,705</b>	<b>4.6%</b>
<b>Connecticut</b>	<b>3,287,116</b>	<b>3,405,565</b>	<b>118,449</b>	<b>3.6%</b>
Beacon Falls (11)	5,083	5,246	163	3.2%
Watertown (12)	20,456	21,661	1,205	5.9%
Middlebury (13)	6,145	6,451	306	5.0%
Derby (14)	12,199	12,391	192	1.6%
Naugatuck (15)	30,625	30,989	364	1.2%
Ansonia (16)	18,403	18,554	151	0.8%
Waterbury (17)	10,8961	107,271	-1,690	-1.6%

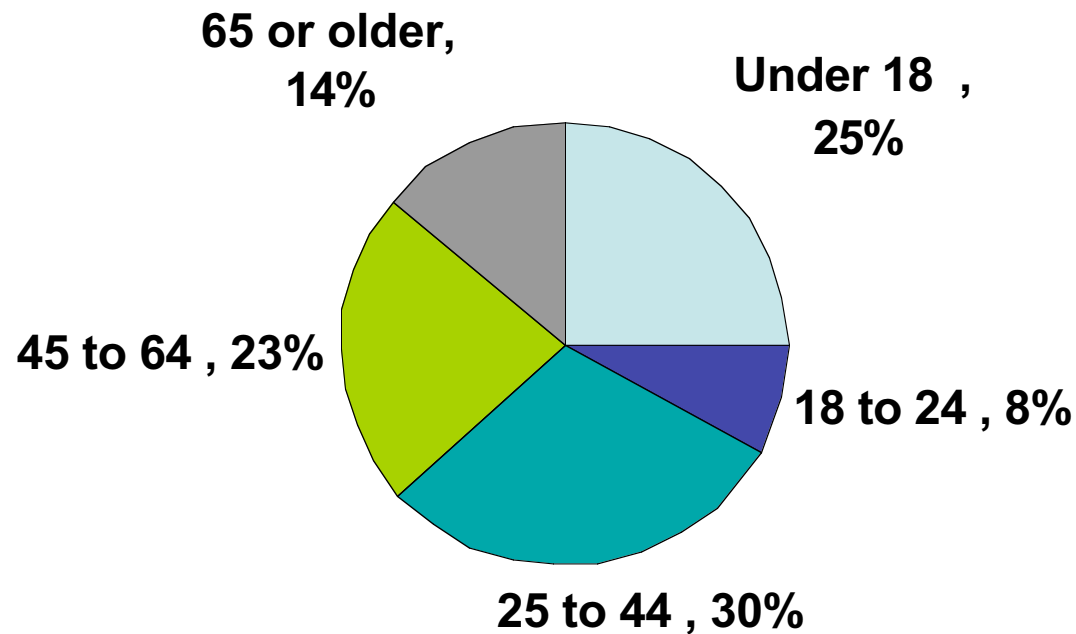
# Distribution of Age Cohorts for NVC, 2000



Source: 2000 Census



# Distribution of Age Cohorts for Connecticut, 2000



Source: 2000 Census

## **Population by Age**

In 1990, adults from the ages of 25 to 44 made up one-third of the population in the NVC and the state. In the same year, people under the age of 18 comprised 23 percent of the population in the NVC and the state.

Also in 1990, people from the age of 45 to 64 made up 19 percent of the NVC's population and 20 percent of Connecticut's population. The population over 65 comprised 15 percent of the population in the NVC and 14 percent of the state's population in 1990. The percentage of the population between 18 and 24 was 10 percent in the NVC and 11 percent in Connecticut in 1990.

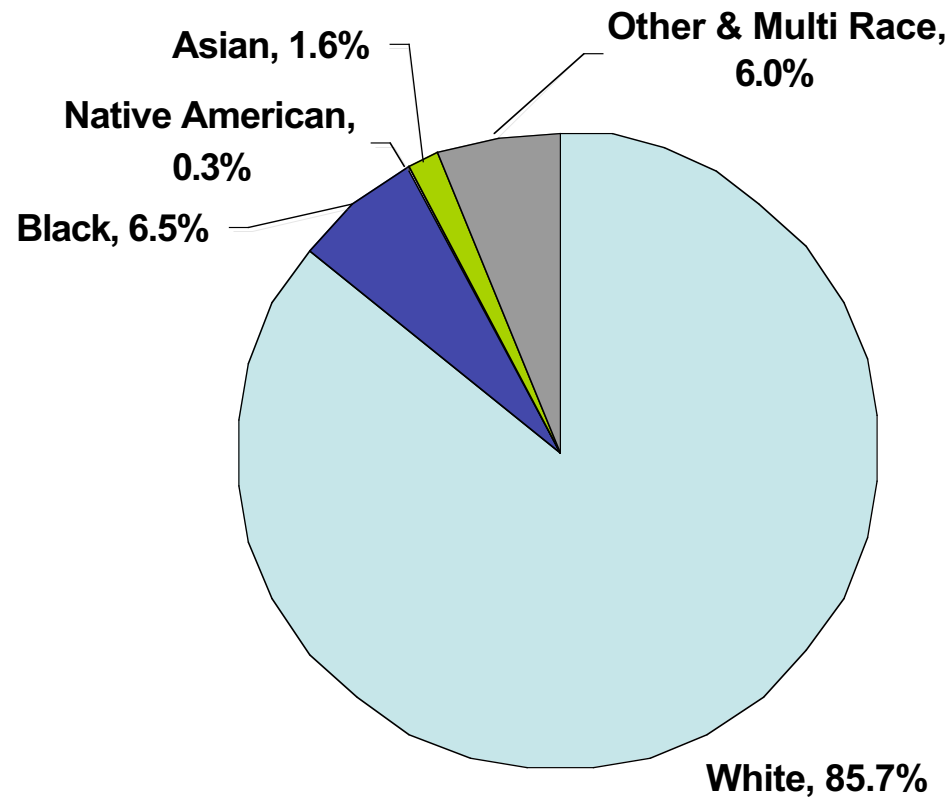
In 2000, adults between the ages of 25 to 44 made up 30 percent of the population in the NVC and the state. In the same year, people under the age of 18 constituted 25 percent of the population in the NVC and the state.

Also in 2000, people from the ages of 45 to 64 accounted for 23 percent of the population in the NVC and Connecticut. The population over 65 constituted 15 percent of the population in the NVC and 14 percent of the state's population in 2000. The percentage of the population between 18 and 24 was 7 percent in the NVC and 8 percent in Connecticut in 2000.

## **Racial and Ethnic Populations**

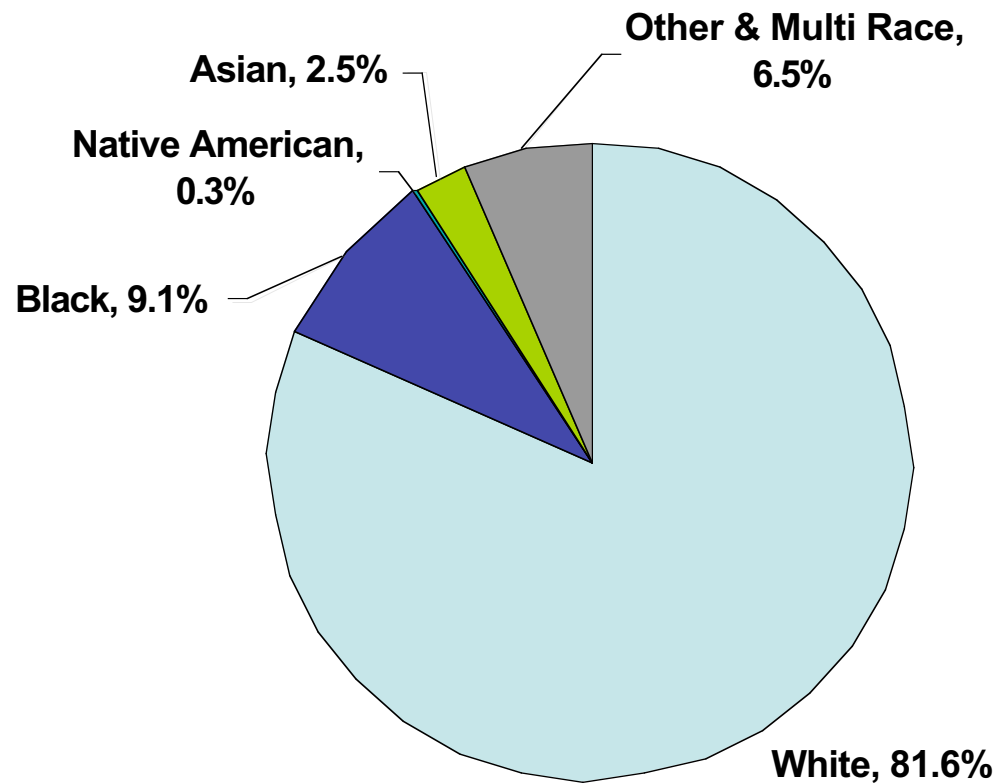
In 2000, African Americans constituted 6.5 percent of the NVC and 9.1 percent of the state's population. In 2000, Latinos made up 9 percent of the citizenry in the NVC and the population in the state. Non-white residents made up 14.3 percent of the NVC's citizenry and 18.4 percent of the population in Connecticut. Whites constituted 86 percent of the NVC's population and 82 percent of the population in Connecticut, attached DPIC Chart "Distribution of Race for Shelton 2000." Waterbury and Ansonia possessed the largest percentage of African Americans in the NVC whereas Bethlehem and Middlebury maintained the smallest percentage.

# Distribution of Race for NVC, 2000



Source: 2000 Census

# Distribution of Race for Connecticut, 2000



Source: 2000 Census

Percent African American in the NVC towns, the NVC, and Connecticut, 2000	
Ranked from Highest to Lowest Percent African American, 2000	
Waterbury (1)	16.3%
<b>Connecticut</b>	<b>9.1%</b>
Ansonia (2)	8.4%
<b>NVC</b>	<b>6.5%</b>
Cheshire (3)	4.7%
Derby (4)	3.6%
Naugatuck (5)	2.9%
Prospect (6)	1.4%
Seymour (6)	1.4%
Wolcott (8)	1.2%
Shelton (9)	1.1%
Watertown (10)	.8%
Beacon Falls (11)	.7%
Thomaston (12)	.6%
Oxford (13)	.5%
Southbury (13)	.5%
Woodbury (13)	.5%
Middlebury (16)	.4%
Bethlehem (17)	.3%

## Change in Racial and Ethnic Populations in the NVC

During the period from 1990 to 2000, the percentage of African Americans grew by 23.3 percent in the NVC and 13 percent in Connecticut. Oxford, Thomaston, and Seymour witnessed the largest percent increases in African Americans whereas the African American population decreased in Bethlehem, Prospect, Beacon Falls, Wolcott, and Southbury.

Percent Growth and Absolute Growth of the African American Population in NVC Towns, the NVC, and Connecticut, 1990-2000		
Ranked by Percent Growth in African American Population		
	Absolute Increase in African American Population, 1990-2000	Percent Growth in African American Population, 1990-2000
Oxford (1)	35	233.3%
Thomaston (2)	27	150.0%
Seymour (3)	95	83.3%
Naugatuck (4)	315	55.6%
Derby (5)	148	49.2%
Cheshire (6)	330	32.9%
Shelton (7)	86	25.1%
Waterbury (8)	3,367	23.8%
<b>NVC</b>	<b>4,376</b>	<b>23.3%</b>
Middlebury (9)	4	21.1%
<b>Connecticut</b>	<b>35,574</b>	<b>13.0%</b>
Woodbury (10)	4	8.9%
Watertown (11)	11	7.3%
Ansonia (12)	38	2.5%
Southbury (13)	-11	-11.6%
Wolcott (14)	-26	-12.1%
Beacon Falls (15)	-9	-19.1%
Prospect (16)	-33	-21.0%
Bethlehem (17)	-5	-35.7%

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In 1990, 213,116 Latinos in Connecticut made up 6.48 percent of the state's entire population whereas 19,367 Latinos made up 5.67 percent of the NVC's population.

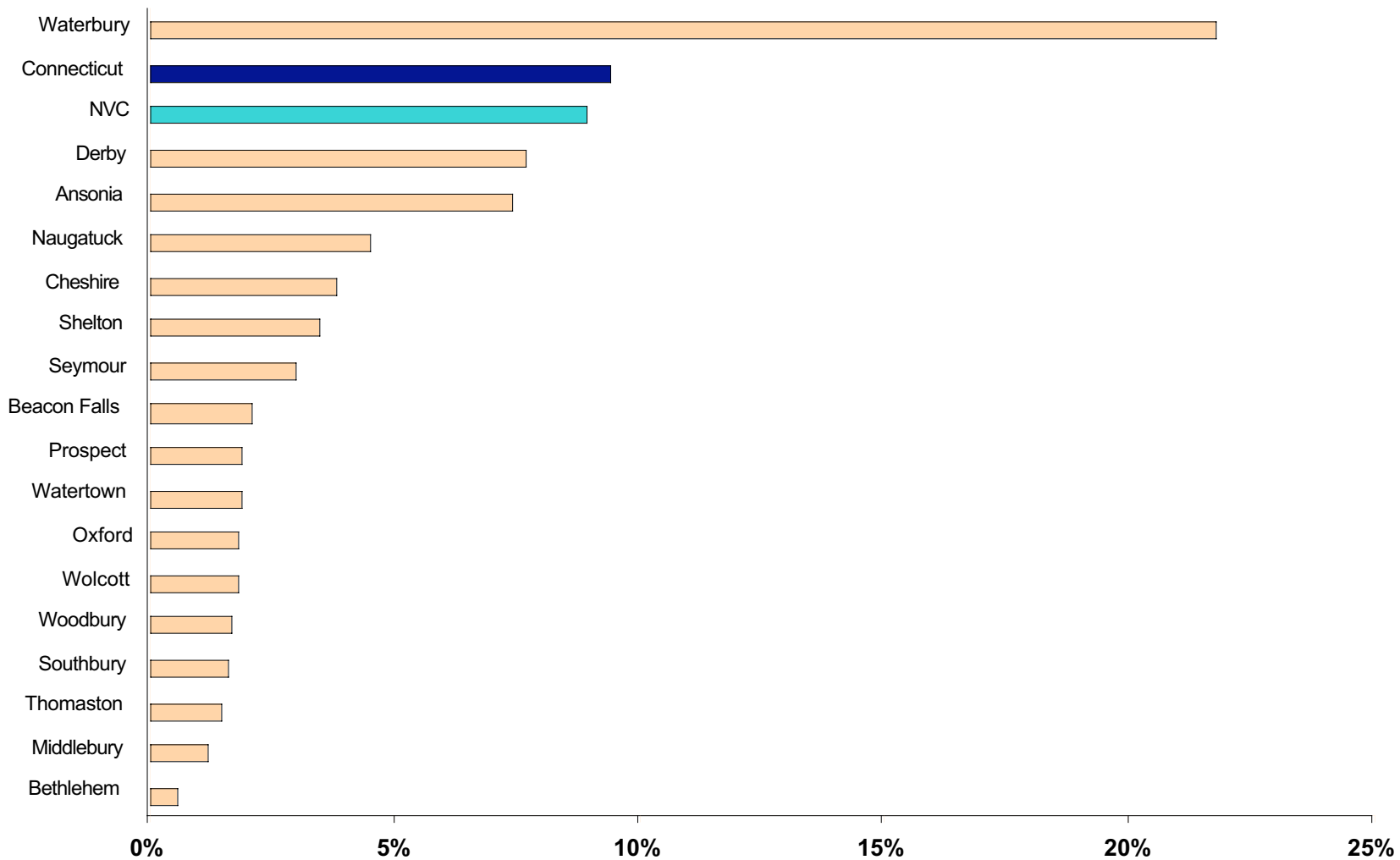
In 2000, 31,756 Latinos in the NVC constituted 8.9 percent of the region's total population. In the same year, 320,323 Latinos in Connecticut made up 9.41 percent of the state's entire population.

The Latino population significantly increased in the NVC and Connecticut in the last ten years. The Latino population expanded by 64 percent in the NVC and 50 percent in Connecticut from 1990 to 2000. The Latino population grew by 190 percent in Ansonia and 151 percent in Seymour from 1990 to 2000. Bethlehem was the only NVC town to experience a decrease in the Latino population from 1990 to 2000 and Oxford had the smallest percent increase in Latinos at 36.4 percent.

Percent Change in Latino Population in the NVC Towns, the NVC, and the State, 1990-2000		
Rank in Parentheses from Highest to Lowest Percent Growth in Latino Population		
	1990	2000
NVC Town	Latino Any Race	Latino Any Race
Ansonia	2.58	7.42
Beacon Falls	1.22	2.13
Bethlehem	0.75	0.64
Cheshire	2.76	3.84
Derby	4.42	7.67
Middlebury	0.76	1.22
Naugatuck	3.10	4.47
Oxford	1.52	1.83
Prospect	1.20	1.93
Seymour	1.31	3.04
Shelton	2.48	3.48
<b>NVC</b>	<b>5.67</b>	<b>8.90</b>
Southbury	0.96	1.59
Thomaston	0.95	1.45
Waterbury	13.38	21.77
<b>Connecticut</b>	<b>6.48</b>	<b>9.41</b>
Watertown	1.20	1.87
Wolcott	1.04	1.79
Woodbury	1.07	1.65



# Percent Latino, 2000



Source: 2000 Census

Percent Growth in Latino Population in the NVC Towns, the NVC, and the State, 1990-2000				
Rank in Parentheses from Highest to Lowest Percent Growth in Latino Population				
	1990	2000	1990-2000	1990-2000
NVC Town	Latino Any Race	Latino Any Race	Growth in Latino Population (Absolute Numbers)	Percent Growth in Latino Population
Ansonia (1)	474	1,376	902	190.3%
Seymour (2)	187	470	283	151.3%
Southbury (3)	152	296	144	94.7%
Wolcott (4)	143	273	130	90.9%
Beacon Falls (5)	62	112	50	80.6%
Prospect (5)	93	168	75	80.6%
Derby (7)	539	950	411	76.3%
Woodbury (8)	87	152	65	74.7%
Middlebury (9)	47	79	32	68.1%
Watertown (10)	245	406	161	65.7%
Thomaston (11)	66	109	43	65.2%
<b>NVC</b>	<b>19,367</b>	<b>31,756</b>	<b>12,389</b>	<b>64.0%</b>
Waterbury (12)	14,578	23,354	8,776	60.2%
Cheshire (13)	709	1,097	388	54.7%
Shelton (14)	880	1,326	446	50.7%
<b>Connecticut</b>	<b>213,116</b>	<b>320,323</b>	<b>107,207</b>	<b>50.3%</b>
Naugatuck (15)	950	1,386	436	45.9%
Oxford (16)	132	180	48	36.4%
Bethlehem (17)	23	22	-1	-4.3%

Sources: 1990 and 2000 Census

### Educational Attainment in the NVC

*The following categories measure the highest degree achieved by a person.*

For example, the figure that 18 percent of the citizens in Connecticut graduated from college means that a bachelor's degree is the highest level of education attained by 18 percent of Connecticut residents.

In 2000, 15 percent of the residents in the NVC and 18 percent of citizens in the state graduated from college and did not pursue their education beyond this level. In the same year, 26 percent of the citizens in the NVC and 24 percent of Connecticut residents went to college without obtaining a degree. In 2000, 13 percent of residents in Connecticut held a professional degree whereas 10 percent of the NVC's citizens possessed a professional degree.

Slightly more than 30 percent of residents in the NVC did not pursue any further education after receiving a high school diploma whereas 29 percent of the citizens in Connecticut did not attend school after they received their high school diplomas. In the NVC, 18 percent of the residents failed to receive a graduate equivalency diploma (GED) whereas 16 percent of Connecticut’s citizens did not receive a GED as their highest degree of formal education.

*The following statistics examine the percentage of residents who graduated from college.*

Connecticut has a larger percentage of college graduates than the NVC. In 2000, 31.4 percent of the state held a college degree whereas only 24.3 percent of NVC residents graduated from college. Within the NVC, Cheshire has the highest percentage of college graduates among NVC towns. By contrast, Waterbury possesses the lowest percentage of citizens who received *at least* a college degree in the NVC.

Percentage of Population Ages 25 and Older with at least a Bachelor’s Degree, 2000	
Town	College Degree or More
Cheshire (1)	47.8%
Southbury (2)	42.5%
Woodbury (3)	41.8%
Middlebury (4)	41.5%
Bethlehem (5)	35.2%
Oxford (6)	32.2%
<b>Connecticut</b>	<b>31.4%</b>
Shelton (7)	30%
Beacon Falls (8)	27.1%
Watertown (9)	25%
<b>NVC</b>	<b>24.3%</b>
Prospect (10)	22.8%
Seymour (11)	19.4%
Wolcott (12)	19.3%
Naugatuck (13)	19%
Thomaston (14)	18.4%
Derby (15)	17.8%
Ansonia (16)	15%
Waterbury (17)	13.9%

*Source: 2000 Census*

The percentage of NVC residents who possessed *at least* a college degree increased 23 percent during the period from 1990 to 2000. The NVC experienced a greater percent increase in college graduates in the 1990s than the state of Connecticut. Shelton experienced the third greatest percent gain in college graduates among NVC towns during this period. Within the NVC, the percentage of college graduates decreased in Waterbury over the last ten years whereas the percentage of college graduates grew by nearly 70 percent in Bethlehem.

Percentage Growth in Population with at least a Bachelor's Degree, 1990-2000	
Rank in Parentheses from Highest to Lowest Percent Growth in College-Educated Population	
Bethlehem (1)	67%
Southbury (2)	42%
Shelton (3)	41%
Wolcott (4)	40%
Watertown (5)	37%
Oxford (6)	35%
Prospect (7)	31%
Middlebury (8)	31%
Beacon Falls (9)	30%
Cheshire (10)	28%
<b>NVC</b>	<b>23%</b>
Ansonia (11)	21%
<b>Connecticut</b>	<b>21%</b>
Derby (12)	18%
Woodbury (13)	17%
Thomaston (14)	16%
Naugatuck (15)	15%
Seymour (16)	14%
Waterbury (17)	-5%

*Sources:* 1990 and 2000 Census

### **Poverty in the NVC**

In 1999, 7.9 percent of Connecticut's residents and 7.7 percent of the people within the NVC lived in poverty. Among NVC towns, Waterbury and Derby had the highest percentage of residents living in poverty in the NVC in 1999. Prospect and Oxford had the smallest percentage of residents living in poverty in the NVC in 1999. Waterbury and Naugatuck possessed the highest number of residents living in poverty within the NVC in 1999. Bethlehem and Prospect tied for the lowest number of people living in poverty among NVC cities and towns in 1999.

Comparison of Poverty Rates in NVC Towns and Connecticut, 1990 and 2000 Parentheses Measure Highest to Lowest Poverty Rates in 2000		
	1990	2000
Waterbury (1)	12.1	16.0
Derby (2)	6.3	8.3
<b>Connecticut</b>	<b>6.6</b>	<b>7.9</b>
Ansonia (3)	7.6	7.6
Naugatuck (4)	4.2	6.4
Beacon Falls (5)	1.7	5.9
Southbury (6)	1.9	4.9
Woodbury (7)	3.4	4.5
Thomaston (8)	2.4	4.2
Seymour (9)	4.6	3.7
Shelton (10)	2.5	3.2
Cheshire (11)	2.2	3.0
Middlebury (12)	3.5	2.7
Bethlehem (14)	4.9	2.6
Wolcott (14)	1.8	2.6
Watertown (15)	3.1	2.2
Oxford (16)	1.7	2.1
Prospect (17)	1.8	1.0

Sources: 1990 and 2000 Census

Number of People Below Poverty, 1999	
Ranked by Number of People below Poverty, 1999	
<b>Connecticut</b>	<b>259,514</b>
<b>NVC</b>	<b>27,021</b>
Waterbury (1)	16,774
Naugatuck (2)	1,977
Ansonia (2)	1,394
Shelton (4)	1,208
Derby (5)	1,014
Southbury (6)	878
Cheshire (7)	750
Seymour (8)	573
Watertown (9)	471
Woodbury (10)	412
Wolcott (11)	392
Thomaston (12)	311
Beacon Falls (13)	309
Oxford (14)	206
Middlebury (15)	174
Bethlehem (16)	89
Prospect (16)	89

The NVC experienced a greater increase in poverty over the last ten years than has Connecticut. From 1989 to 1999, the poverty population increased by 30 percent in the NVC and 19 percent in the state. Beacon Falls, Southbury, and Thomaston possessed the highest percent increases in poverty population in the NVC from 1989 to 1999. During this ten-year period, five NVC towns (Bethlehem, Prospect, Watertown, Middlebury, Seymour) experienced a decrease in the number of residents living in poverty. Within the NVC, Waterbury and Naugatuck's poverty populations grew by the largest absolute numbers whereas Watertown and Seymour's poverty populations decreased by the largest numbers from 1989 to 1999.

Change in Number of People in Poverty (1989-1999)		
Percent Change in Poverty (1989-1999) – example, the Poverty Population in Connecticut increased by 19% from 1989-1999		
Ranked from Highest to Lowest Percent Change in Poverty		
	Percent Change in Poverty	Absolute Change in Poverty
Beacon Falls (1)	251%	221
Southbury (2)	218%	602
Thomaston (3)	90%	147
Wolcott (4)	60%	147
Naugatuck (5)	54%	691
Woodbury (6)	48%	134
Cheshire (7)	42%	222
Oxford (8)	40%	59
Shelton (9)	39%	341
Derby (10)	36%	269
<b>NVC</b>	<b>30%</b>	<b>6,305</b>
Waterbury (11)	30%	3,852
<b>Connecticut</b>	<b>19%</b>	<b>42,167</b>
Ansonia (12)	0%	2
Seymour (13)	-12%	-76
Middlebury (14)	-18%	-39
Watertown (15)	-25%	-154
Prospect (16)	-36%	-50
Bethlehem (17)	-41%	-63

Change in Number of People in Poverty (1989-1999)	
Ranked by Highest to Lowest Change in Number of People in Poverty (1989-1999)	
<b>Connecticut</b>	<b>42,167</b>
<b>NVC</b>	<b>6,305</b>
Waterbury (1)	3,852
Naugatuck (2)	691
Southbury (3)	602
Shelton (4)	341
Derby (5)	269
Cheshire (6)	222
Beacon Falls (7)	221
Thomaston (8)	147
Wolcott (8)	147
Woodbury (10)	134
Oxford (11)	59
Ansonia (12)	2
Middlebury (13)	-39
Prospect (14)	-50
Bethlehem (15)	-63
Seymour (16)	-76
Watertown (17)	-154

## Median Household Income<sup>2</sup>

In 1999, the median family income was lowest in Waterbury (\$34,285) and highest in Cheshire (\$80,466) within the NVC in 1999. From 1989 to 1999, Waterbury had the lowest percent increase in median household income (12%) and Bethlehem experienced the highest percent increase (43%).

Town Ranked based upon Median Household Income, 1999	Median Household Income 1989	Median Household Income 1999	Change in Absolute Ranking from 1989 to 1999  Movement up in ranking is (+); movement down in ranking is (-); same position as 1989 is (s)
Cheshire (1)	\$58,250	\$80,466	S
Oxford (2)	\$54,448	\$77,126	+2
Middlebury (3)	\$49,524	\$70,469	+2
Bethlehem (4)	\$47,986	\$68,542	+4
Woodbury (5)	\$50,326	\$68,322	-2
Prospect (6)	\$48,455	\$67,560	+1
Shelton (7)	\$49,965	\$67,292	-3
Southbury (8)	\$47,335	\$61,919	+1
Wolcott (9)	\$48,507	\$61,376	-3
Watertown (10)	\$45,763	\$59,420	S
Beacon Falls (11)	\$43,644	\$56,592	S
Thomaston (12)	\$40,851	\$54,297	S
<b>Connecticut</b>	<b>\$41,721</b>	<b>\$53,935</b>	
Seymour (13)	\$39,864	\$52,408	+1
Naugatuck (14)	\$39,902	\$51,247	-1
Derby (15)	\$35,808	\$45,670	S
Ansonia (16)	\$34,181	\$43,026	S
Waterbury (17)	\$30,533	\$34,285	S

<sup>2</sup> The median household income for the NVC is unavailable. “The median calculations for the NVC could only be calculated by the Census Bureau because the calculation would need every household’s income in the NVC for this calculation.” We decided against calculating the average incomes for the households in the NVC because these incomes would be badly skewed in some of the smaller towns.



Percent Increase in Median Household Income from 1989 to 1999	
Bethlehem (1)	43%
Oxford (2)	42%
Middlebury (2)	42%
Prospect (4)	39%
Cheshire (5)	38%
Woodbury (6)	36%
Shelton (7)	35%
Thomaston (8)	33%
Seymour (9)	31%
Southbury (9)	31%
Watertown (11)	30%
Beacon Falls (11)	30%
<b>Connecticut</b>	<b>29%</b>
Derby (13)	28%
Naugatuck (13)	28%
Wolcott (15)	27%
Ansonia (16)	26%
Waterbury (17)	12%

Within the NVC from 1989 to 1999, Waterbury had the lowest average annual increase (1.17%) whereas Bethlehem experienced the highest average annual increase in median household income (3.63%). During the same period, Waterbury's median household income increased by the fewest dollars (\$3,752) whereas Oxford experienced the largest absolute increase in median household income (\$22,678) among NVC towns.

Absolute Increase in Median Household Income from 1989 to 1999 Ranked Based on Absolute Increase in Median Household Income, 1989-1999	
Oxford (1)	\$22,678
Cheshire (2)	\$22,216
Middlebury (3)	\$20,945
Bethlehem (4)	\$20,556
Prospect (5)	\$19,105
Woodbury (6)	\$17,996
Shelton (7)	\$17,327
Southbury (8)	\$14,584
Watertown (9)	\$13,657
Thomaston (10)	\$13,446
Beacon Falls (11)	\$12,948
Wolcott (12)	\$12,869
Seymour (13)	\$12,544
<b>Connecticut</b>	<b>\$12,214</b>
Naugatuck (14)	\$11,345
Derby (15)	\$9,862
Ansonia (16)	\$8,845
Waterbury (17)	\$3,752

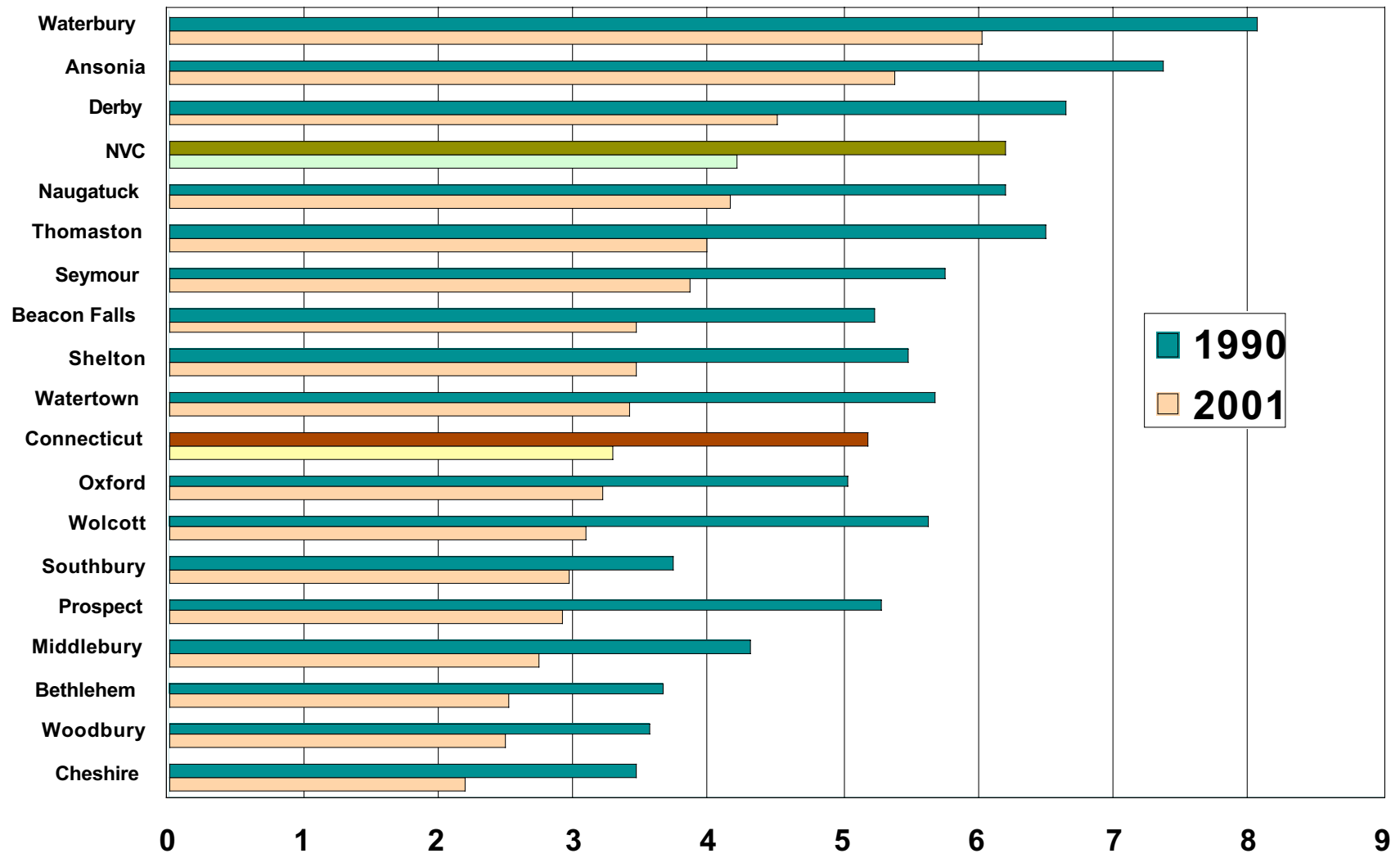
## Unemployment and Labor Force Characteristics in the NVC

The NVC experiences higher unemployment than the state. In 2001, the unemployment rate was 4.21 in the NVC and 3.28 in Connecticut. In that year, Waterbury had the highest unemployment rate (6.02) whereas Cheshire possessed the lowest unemployment rate (2.19) among NVC towns.

Unemployment Rate, 1990, 1995, 1997, 2001				
Ranked From Highest to Lowest Unemployment, 2001				
Unemployment Rate	1990	1995	1997	2001
Waterbury (1)	8.06	7.68	7.11	6.02
Ansonia (2)	7.35	7.15	7.19	5.36
Derby (3)	6.64	7.04	6.98	4.51
<b>NVC</b>	<b>6.20</b>	<b>6.06</b>	<b>5.63</b>	<b>4.21</b>
Naugatuck (4)	6.19	6.68	5.65	4.15
Thomaston (5)	6.48	5.91	5.58	3.97
Seymour (6)	5.75	5.76	5.95	3.86
Beacon Falls (7)	5.21	5.32	5.57	3.46
Shelton (8)	5.47	5.64	4.96	3.45
Watertown (9)	5.67	5.04	4.49	3.41
<b>Connecticut</b>	<b>5.16</b>	<b>5.51</b>	<b>5.10</b>	<b>3.28</b>
Oxford (10)	5.02	4.77	4.74	3.22
Wolcott (11)	5.62	5.62	4.55	3.09
Southbury (12)	3.72	3.72	3.72	2.96
Prospect (13)	5.26	5.20	4.37	2.90
Middlebury (14)	4.31	3.67	3.90	2.73
Bethlehem (15)	3.65	4.41	4.73	2.52
Woodbury (16)	3.56	3.74	3.71	2.48
Cheshire (17)	3.46	3.72	3.41	2.19

In 2001, Waterbury maintained the highest share of the NVC's labor force at 28.9 percent whereas Bethlehem only possessed 1.1 percent of the NVC's labor force in 2001. Waterbury possessed the largest share of unemployed (41%) whereas Bethlehem possessed the smallest share (.64%) of the NVC's unemployed in 2001.

# Unemployment Rates in Connecticut, NVC, and Towns, 1990 and 2001

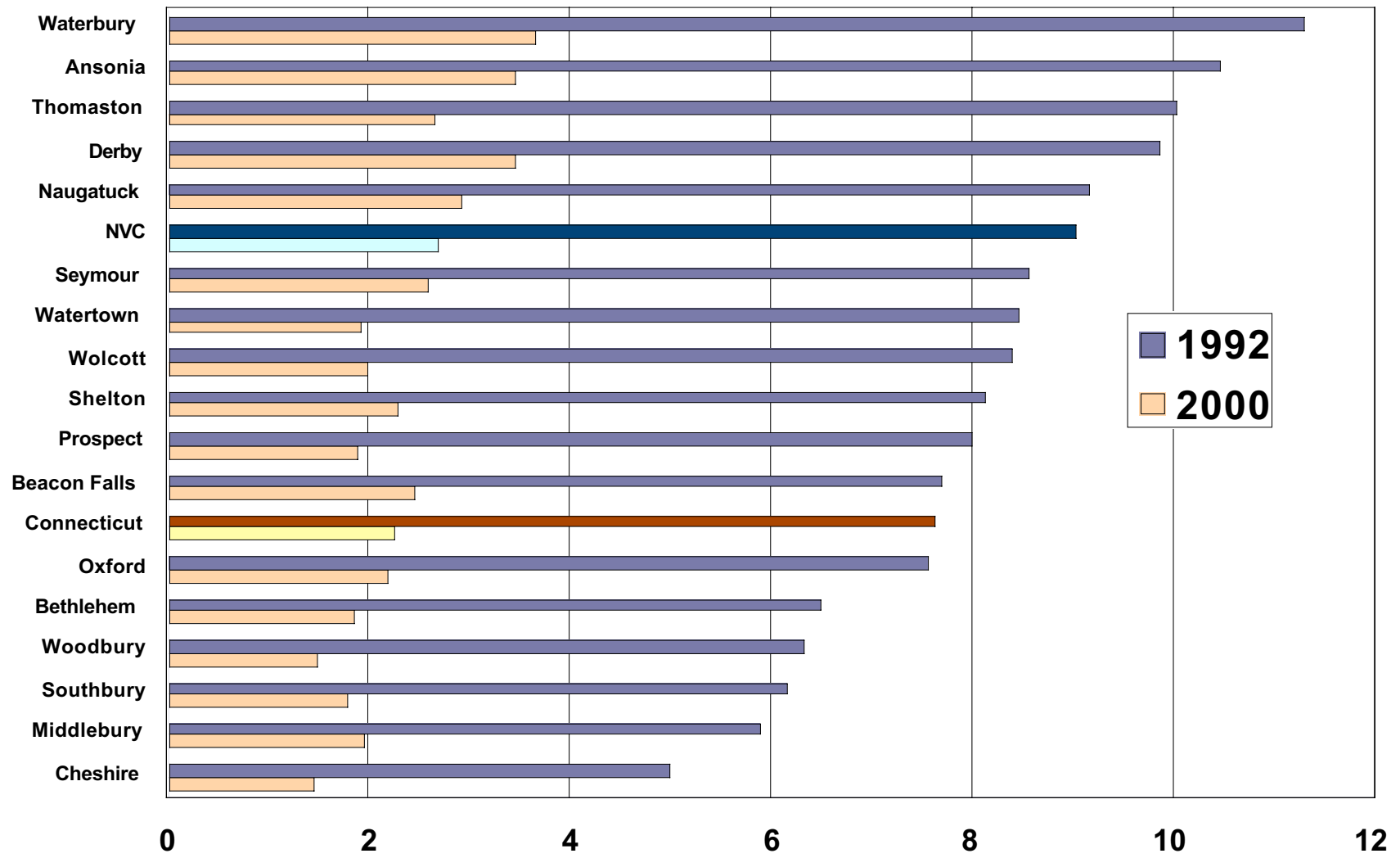


Source: Connecticut Department of Labor

Share of Total Labor Force in the NVC, 1990, 1995, 1997, 2001 Ranked From High to Low Share, 2001				
	1990	1995	1997	2001
Waterbury (1)	30.4%	29.2%	30.1%	28.9%
Shelton (2)	10.9%	11.0%	10.9%	11.2%
Naugatuck (3)	9.4%	9.0%	9.4%	9.2%
Cheshire (4)	7.2%	7.3%	7.2%	7.7%
Watertown (5)	6.4%	6.7%	6.8%	6.8%
Ansonia (6)	5.2%	5.0%	4.8%	4.8%
Wolcott (6)	4.3%	4.6%	4.5%	4.8%
Seymour (8)	4.4%	4.4%	4.2%	4.3%
Southbury (9)	3.6%	4.0%	3.8%	3.8%
Derby (10)	3.8%	3.6%	3.5%	3.5%
Woodbury (11)	2.6%	2.8%	2.8%	2.8%
Oxford (12)	2.7%	2.8%	2.6%	2.7%
Prospect (13)	2.4%	2.6%	2.6%	2.6%
Thomaston (14)	2.2%	2.2%	2.3%	2.3%
Middlebury (15)	1.9%	1.9%	1.9%	1.9%
Beacon Falls (16)	1.6%	1.7%	1.6%	1.6%
Bethlehem (17)	1.0%	1.1%	1.1%	1.1%

Share of Total Unemployed in the NVC, 1990, 1995, 1997, 2001 Ranked From High to Low Share, 2001				
Share of NVC				
Unemployed	1990	1995	1997	2001
Waterbury (1)	39.51%	36.96%	37.98%	41.42%
Shelton (2)	9.65%	10.27%	9.57%	9.19%
Naugatuck (3)	9.36%	9.92%	9.46%	9.05%
Ansonia (4)	6.17%	5.88%	6.16%	6.08%
Watertown (5)	5.85%	5.55%	5.41%	5.50%
Cheshire (6)	4.01%	4.51%	4.36%	4.00%
Seymour (7)	4.10%	4.21%	4.43%	3.95%
Derby (8)	4.03%	4.22%	4.39%	3.76%
Wolcott (9)	3.93%	4.25%	3.66%	3.55%
Southbury (10)	2.15%	2.48%	2.49%	2.68%
Thomaston (11)	2.27%	2.19%	2.28%	2.17%
Oxford (12)	2.18%	2.17%	2.23%	2.05%
Prospect (13)	2.06%	2.26%	1.99%	1.81%
Woodbury (14)	1.50%	1.70%	1.84%	1.67%
Beacon Falls (15)	1.36%	1.51%	1.55%	1.30%
Middlebury (16)	1.30%	1.16%	1.29%	1.20%
Bethlehem (17)	0.58%	0.79%	0.91%	0.64%

# Highest and Lowest Annual Unemployment Rates in Connecticut, NVC, and Towns, 1992 and 2000



Source: Connecticut Department of Labor

## Changes in the NVC's Labor Force and Unemployment Rates Over Time

The NVC's labor force decreased by 6.7 percent from 1990 to 2001 whereas the labor force in the state decreased by 6.3 percent, respectively. In total, the NVC lost 12,825 workers from 1990 to 2001 and Connecticut lost 115,563 workers in this period.

Ansonia, Derby, Waterbury, Beacon Falls, and Naugatuck lost the greatest percentage of workers in the 1990s. By contrast,

Wolcott and Woodbury gained the largest percentages of workers in this 11-year period.

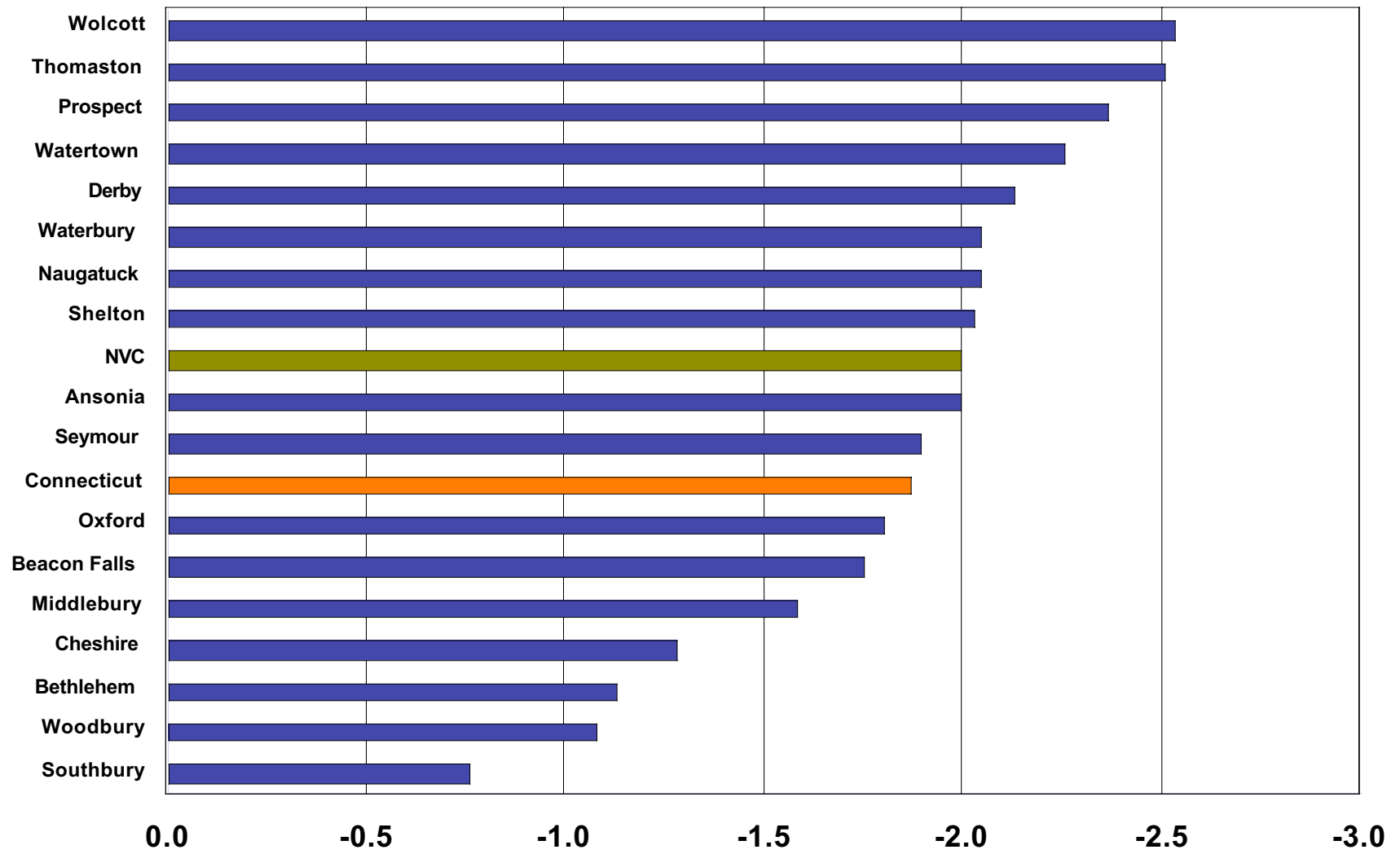
Waterbury, Naugatuck, Ansonia, and Shelton lost the highest absolute number of workers from 1990 to 2001 whereas Wolcott and Woodbury gained the largest number of workers in this period.

Change in Labor Force, 1990-2001		
Ranked by Most Negative to Most Positive Percent Change		
	Absolute Change	Percent Change
Ansonia (1)	-1,449	-14.6%
Derby (2)	-939	-13.1%
Waterbury (3)	-6,465	-11.2%
Beacon Falls (4)	-285	-9.2%
Seymour (5)	-768	-9.1%
Naugatuck (6)	-1,560	-8.7%
Middlebury (7)	-252	-7.1%
Oxford (8)	-362	-7.1%
<b>NVC</b>	<b>-12,825</b>	<b>-6.7%</b>
<b>Connecticut</b>	<b>-115,563</b>	<b>-6.3%</b>
Shelton (9)	-895	-4.3%
Thomaston (10)	-52	-1.3%
Watertown (11)	-151	-1.2%
Southbury (12)	-66	-1.0%
Cheshire (13)	-13	-0.1%
Bethlehem (14)	12	0.6%
Prospect (15)	32	0.7%
Woodbury (16)	75	1.5%
Wolcott (17)	313	3.8%

The highest unemployment rates for the NVC and the state over the last 11 years were 9.03 for the NVC and 7.63 for Connecticut. These high unemployment rates occurred in 1992. The lows for unemployment in the NVC and the state were 2.68 and 2.25, respectively. These low unemployment rates took place in 2000.

The unemployment rates grew by 2.82 percentage points in the NVC and 2.47 percentage points in the state from 1990 to 1992. In this two-year span, unemployment grew most swiftly in Thomaston, Waterbury, Derby, and Ansonia and it increased at the slowest pace in Cheshire and Middlebury.

# Change in Unemployment Rates in Connecticut, NVC, Towns, 1990 to 2001



Source: Connecticut Department of Labor

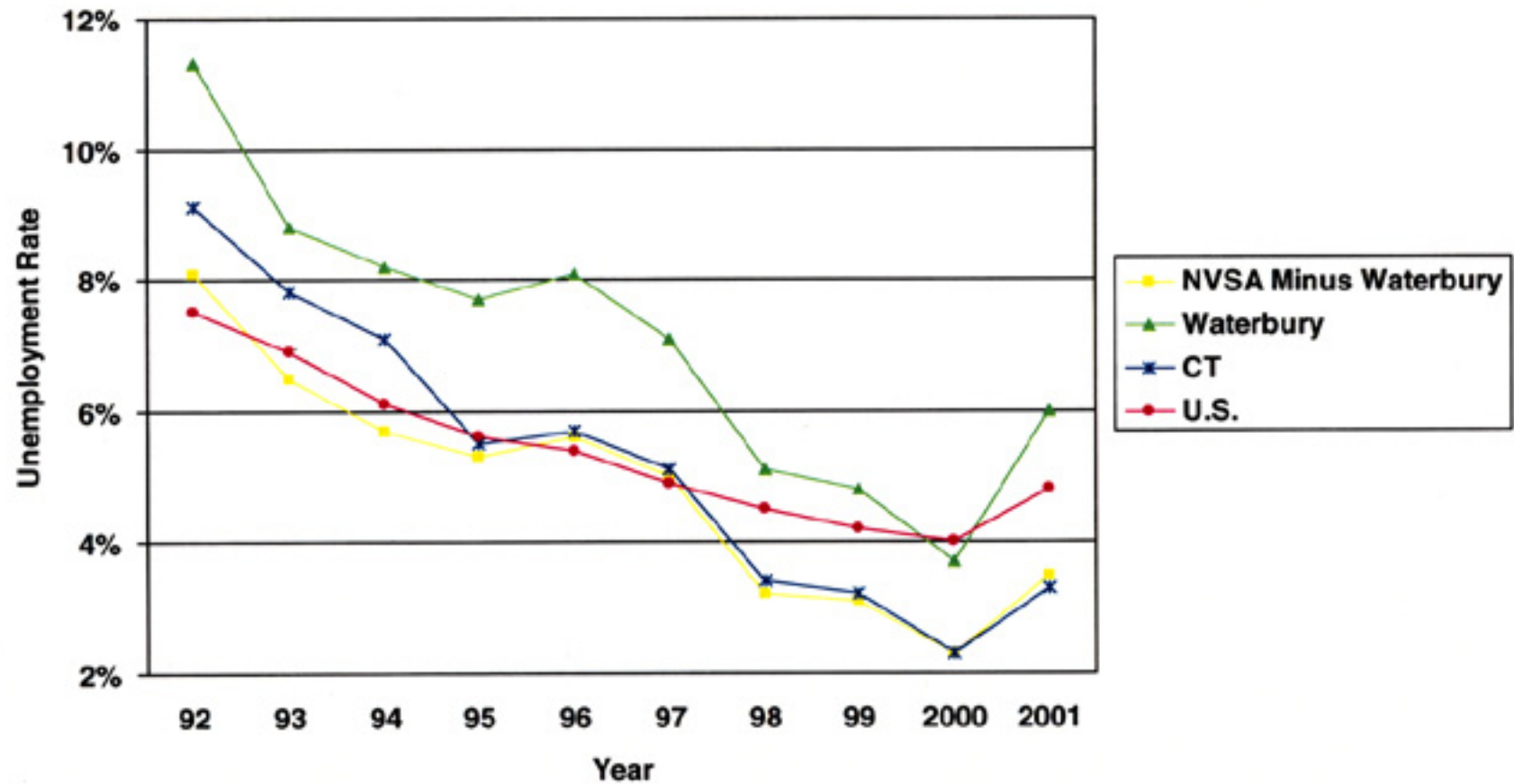
Unemployment rates decreased by 6.35 percentage points in the NVC and 5.37 percentage points in the state from 1992 to 2000. In this period, Waterbury, Thomaston, and Ansonia experienced the largest percent decreases in unemployment rates.

Unemployment rates decreased by 1.99 percentage points in the NVC and 1.87 percentage points in the state from 1990 to 2001. During this 11-year period, Wolcott, Thomaston, Prospect, and Watertown witnesses the largest percent decreases in unemployment rates.

Change in Unemployment Rates for the NVC, 1990-1992	
Ranked from Highest to Lowest Change in Unemployment Rates	
Thomaston (1)	3.53
Waterbury (2)	3.22
Derby (3)	3.22
Ansonia (4)	3.10
Naugatuck (5)	2.97
Bethlehem (6)	2.84
<b>NVC</b>	<b>2.82</b>
Seymour (7)	2.80
Watertown (8)	2.79
Wolcott (8)	2.79
Woodbury (10)	2.77
Prospect (11)	2.74
Shelton (12)	2.66
Oxford (13)	2.53
<b>Connecticut</b>	<b>2.47</b>
Beacon Falls (14)	2.45
Southbury (15)	2.43
Middlebury (16)	1.57
Cheshire (17)	1.52



# Unemployment Rates



Sources: CT DOL and BLS

Change in Unemployment Rates for the NVC Region, 1992 - 2000	
Ranked from Highest to Lowest Change in Unemployment Rates	
Waterbury (1)	-7.62
Thomaston (2)	-7.38
Ansonia (3)	-7.01
Watertown (4)	-6.56
Derby (5)	-6.42
Wolcott (6)	-6.41
<b>NVC</b>	<b>-6.35</b>
Naugatuck (7)	-6.25
Prospect (8)	-6.12
Seymour (9)	-5.98
Shelton (10)	-5.87
Oxford (11)	-5.37
<b>Connecticut</b>	<b>-5.37</b>
Beacon Falls (12)	-5.20
Woodbury (13)	-4.87
Bethlehem (14)	-4.65
Southbury (15)	-4.38
Middlebury (16)	-3.94
Cheshire (17)	-3.55

Change in Unemployment Rates for the NVC Region, 1990-2001	
Ranked from Highest to Lowest Change in Unemployment Rates	
Wolcott (1)	-2.53
Thomaston (2)	-2.51
Prospect (3)	-2.36
Watertown (4)	-2.25
Derby (5)	-2.13
Waterbury (6)	-2.04
Naugatuck (6)	-2.04
Shelton (8)	-2.03
Ansonia (9)	-1.99
<b>NVC</b>	<b>-1.99</b>
Seymour (10)	-1.89
<b>Connecticut</b>	<b>-1.87</b>
Oxford (11)	-1.80
Beacon Falls (12)	-1.75
Middlebury (13)	-1.58
Cheshire (14)	-1.28
Bethlehem (15)	-1.13
Woodbury (16)	-1.08
Southbury (17)	-0.76

## Housing Stock in the NVC

In 1997, of the 142,647 housing units in the NVC, 62 percent were single-family homes, 10 percent were two-family homes, 26 percent were three-plus family units, and 2 percent were mobile homes or other. In addition, of the 1,374,566 housing units in Connecticut, 63 percent were single-family homes, 9 percent were two-family homes, 26 percent were three-plus family units, and 2 percent were mobile homes or other.

Housing Stock, 1997					
	Total	Single Family	Two Family	Three or More Family	Mobile Homes or Other
<b>Connecticut</b>	<b>1,374,566</b>	<b>864,655</b>	<b>121,473</b>	<b>358,667</b>	<b>29,771</b>
<b>NVC</b>	<b>142,647</b>	<b>88,716</b>	<b>14,102</b>	<b>36,983</b>	<b>2,846</b>
Ansonia	7,705	3,582	2,268	1,775	80
Beacon Falls	2,143	1,514	134	314	181
Bethlehem	1,356	1,208	65	48	35
Cheshire	9,379	8,035	202	1,042	100
Derby	5,398	2,574	1,170	1,536	118
Middlebury	2,493	2,366	54	56	17
Naugatuck	12,395	7,295	1,538	3,081	481
Oxford	3,282	3,166	69	20	27
Prospect	2,908	2,658	48	20	182
Seymour	6,206	4,173	680	1,301	52
Shelton	14,135	10,957	958	1,701	519
Southbury	7,353	6,017	353	804	179
Thomaston	2,907	1,994	291	549	73
Waterbury	47,649	18,984	5,295	22,721	649
Watertown	8,074	6,304	737	976	57
Wolcott	5,521	4,986	95	405	35
Woodbury	3,743	2,903	145	634	61

Source: CT Dept. of Economic and Community Development

Share of Housing Stock, 1997				
Town	Single Family	Two Family	Three or more Family	Mobile Homes or other
Connecticut	63%	9%	26%	2%
NVC	62%	10%	26%	2%
Ansonia	46%	29%	23%	1%
Beacon Falls	71%	6%	15%	8%
Bethlehem	89%	5%	4%	3%
Cheshire	86%	2%	11%	1%
Derby	48%	22%	28%	2%
Middlebury	95%	2%	2%	1%
Naugatuck	59%	12%	25%	4%
Oxford	96%	2%	1%	1%
Prospect	91%	2%	1%	6%
Seymour	67%	11%	21%	1%
Shelton	78%	7%	12%	4%
Southbury	82%	5%	11%	2%
Thomaston	69%	10%	19%	3%
Waterbury	40%	11%	48%	1%
Watertown	78%	9%	12%	1%
Wolcott	90%	2%	7%	1%
Woodbury	78%	4%	17%	2%

In 2000, of the 145,617 housing units in the NVC, 63 percent were single-family homes, 10 percent were two-family homes, 25 percent were three-plus family units, and 2 percent were mobile homes or other. In addition, of the 1,399,819 housing units in Connecticut, 78 percent were single-family homes, 7 percent were two-family homes, 12 percent were three-plus family units, and 4 percent were mobile homes or other.

Housing Stock, 2000					
Town	Total	Single Family	Two Family	Three or more Family	Mobile Homes or Other
<b>Connecticut</b>	<b>1,399,819</b>	<b>889,770</b>	<b>121,349</b>	<b>361,897</b>	<b>30,964</b>
<b>NVC</b>	<b>145,617</b>	<b>91,991</b>	<b>14,083</b>	<b>36,858</b>	<b>2,969</b>
Ansonia	7,799	3,674	2,272	1,780	85
Beacon Falls	2,264	1,635	134	314	183
Bethlehem	1,410	1,260	67	48	35
Cheshire	9,638	8,262	202	1,078	103
Derby	5,496	2,676	1,170	1,536	118
Middlebury	2,578	2,454	54	56	19
Naugatuck	12,551	7,472	1,534	3,071	482
Oxford	3,536	3,422	69	20	31
Prospect	3,085	2,836	48	20	186
Seymour	6,340	4,310	686	1,301	52
Shelton	14,643	11,442	960	1,728	529
Southbury	7,792	6,456	353	804	180
Thomaston	3,072	2,160	291	549	73
Waterbury	47,536	19,191	5,267	22,538	732
Watertown	8,276	6,511	736	976	61
Wolcott	5,697	5,166	95	405	38
Woodbury	3,904	3,064	145	634	62

Source: CT Dept. of Economic and Community Development

Share of Housing Stock, 2000				
Town	Single Family	Two Family	Three or more Family	Mobile Homes or other
Connecticut	64%	9%	26%	2%
NVC	63%	10%	25%	2%
Ansonia	47%	29%	23%	1%
Beacon Falls	72%	6%	14%	8%
Bethlehem	89%	5%	3%	2%
Cheshire	86%	2%	11%	1%
Derby	49%	21%	28%	2%
Middlebury	95%	2%	2%	1%
Naugatuck	60%	12%	24%	4%
Oxford	97%	2%	1%	1%
Prospect	92%	2%	1%	6%
Seymour	68%	11%	21%	1%
Shelton	78%	7%	12%	4%
Southbury	83%	5%	10%	2%
Thomaston	70%	9%	18%	2%
Waterbury	40%	11%	47%	2%
Watertown	79%	9%	12%	1%
Wolcott	91%	2%	7%	1%
Woodbury	78%	4%	16%	2%

## Changes in Housing Stock in the NVC

The percentage of single family housing units increased by 1 percentage point in the NVC and .7 percentage points in Connecticut from 1997 to 2000. The percentage of two family units decreased by .2 percentage points in NVC and Connecticut from 1997 to 2000. The percentage of three or more family housing units decreased by .6 percentage points in the NVC and .2 percentage points in Connecticut from 1997 to 2000. The percentage of mobile homes or other stayed the same in the NVC and Connecticut from 1997 to 2000.

Change in Housing Stock, 1997-2000				
Town	Single Family	Two Family	Three or more Family	Mobile Homes or Other
<b>Connecticut</b>	<b>0.7%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>0.0%</b>
<b>NVC</b>	<b>1.0%</b>	<b>-0.2%</b>	<b>-0.6%</b>	<b>0.0%</b>
Ansonia	0.6%	-0.3%	-0.2%	0.1%
Beacon Falls	1.6%	-0.3%	-0.8%	-0.4%
Bethlehem	0.3%	0.0%	-0.1%	-0.1%
Cheshire	0.1%	-0.1%	0.1%	0.0%
Derby	1.0%	-0.4%	-0.5%	0.0%
Middlebury	0.3%	-0.1%	-0.1%	0.1%
Naugatuck	0.7%	-0.2%	-0.4%	0.0%
Oxford	0.3%	-0.2%	0.0%	0.1%
Prospect	0.5%	-0.1%	0.0%	-0.2%
Seymour	0.7%	-0.1%	-0.4%	0.0%
Shelton	0.6%	-0.2%	-0.2%	-0.1%
Southbury	1.0%	-0.3%	-0.6%	-0.1%
Thomaston	1.7%	-0.5%	-1.0%	-0.1%
Waterbury	0.5%	0.0%	-0.3%	0.2%
Watertown	0.6%	-0.2%	-0.3%	0.0%
Wolcott	0.4%	-0.1%	-0.2%	0.0%
Woodbury	0.9%	-0.2%	-0.7%	0.0%

From 1997 to 2000, the total number of housing units increased by 2,970 in the NVC and by 25,253 in Connecticut.

Change in Housing Stock, 1997 to 2000					
Town	Total	Single Family	Two Family	Three or more Family	Mobile Homes or other
<b>Connecticut</b>	<b>25,253</b>	<b>25,115</b>	<b>-124</b>	<b>3,230</b>	<b>1,193</b>
<b>NVC</b>	<b>2,970</b>	<b>3,275</b>	<b>-19</b>	<b>-125</b>	<b>123</b>
Ansonia	94	92	4	5	5
Beacon Falls	121	121	0	0	2
Bethlehem	54	52	2	0	0
Cheshire	259	227	0	36	3
Derby	98	102	0	0	0
Middlebury	85	88	0	0	2
Naugatuck	156	177	-4	-10	1
Oxford	254	256	0	0	4
Prospect	177	178	0	0	4
Seymour	134	137	6	0	0
Shelton	508	485	2	27	10
Southbury	439	439	0	0	1
Thomaston	165	166	0	0	0
Waterbury	-113	207	-28	-183	83
Watertown	202	207	-1	0	4
Wolcott	176	180	0	0	3
Woodbury	161	161	0	0	1

Source: CT Dept. of Community and Economic Development

### New Housing Permits in the NVC

In 1997, the NVC issued 1,159 new housing permits whereas in 2000, it authorized 1,028 new housing permits. In 1997, municipalities in Connecticut issued 9,349 new housing permits whereas in 2000, they authorized 9,311 new housing permits.

In 1997, Cheshire, Shelton, and Wolcott issued the largest number of new housing permits whereas Bethlehem, Ansonia, and Beacon Falls authorized the fewest number of new housing permits. In 2000, Shelton, Waterbury, and Oxford issued the largest number of new housing permits whereas Bethlehem, Middlebury, and Ansonia authorized the fewest number of new housing permits.

New Permits Ranking, 1997 and 2000				
Town	New Permits, 1997		New Permits, 2000	
	Count	Rank	Count	Rank
<b>Connecticut</b>	<b>9,349</b>		<b>9,311</b>	
<b>NVC</b>	<b>1,159</b>		<b>1,028</b>	
Ansonia	16	16	38	15
Beacon Falls	25	15	48	10
Bethlehem	8	17	20	17
Cheshire	178	1	68	5
Derby	33	13	46	12
Middlebury	26	14	34	16
Naugatuck	44	10	68	5
Oxford	59	8	85	3
Prospect	55	9	47	11
Seymour	66	6	41	14
Shelton	168	2	121	1
Southbury	93	5	81	4
Thomaston	34	12	51	9
Waterbury	43	11	114	2
Watertown	114	4	59	8
Wolcott	132	3	64	7
Woodbury	65	7	43	13



## Average Price of Houses in the NVC

In 2000 in the NVC, the median price of all residential house sales was highest in Oxford, Middlebury, and Shelton. By contrast, Waterbury, Thomaston, Naugatuck, Derby, and Ansonia had the lowest median prices of all residential house sales in 2000.

House Sales for Latest Year Available								
	Date of House Sales	Median Price of All Residential House Sales	Total Residential Sales	Less than \$100,000	Between \$100,000 and \$200,000	Between \$200,000 and \$300,000	Between \$300,000 and \$400,000	More than \$400,000
Ansonia	2000	\$128,250	251	51	184	16	0	0
Beacon Falls	2000	\$151,500	96	32	42	22	0	0
Bethlehem	1999	\$170,000	55	6	31	18	0	0
Cheshire	1999	\$170,625	503	43	223	145	64	28
Derby	2000	\$123,000	188	45	118	25	0	0
Middlebury	2000	\$217,500	104	4	43	36	13	8
Naugatuck	2000	\$118,500	466	155	293	18	0	0
Oxford	2000	\$230,000	134	6	43	61	21	3
Prospect	2000	\$180,000	144	10	74	50	10	0
Seymour	2000	\$140,000	212	48	124	30	10	0
Shelton	2000	\$205,000	765	89	280	235	97	64
Southbury	2000	\$185,000	546	103	188	109	79	67
Thomaston	1999	\$110,000	151	51	92	8	0	0
Waterbury	2000	\$87,000	1,315	882	421	12	0	0
Watertown	1999	\$123,825	319	58	208	49	4	0
Wolcott	2000	\$138,125	202	26	135	34	2	5
Woodbury	1999	\$176,000	194	61	43	55	25	10

Source: CT OPM

## Grand List in the NVC

In 2000, Shelton, Cheshire, and Waterbury had the largest gross grand lists whereas Bethlehem and Beacon Falls had the lowest gross grand lists among NVC towns in 2000. When controlling for population size, however, Middlebury and Southbury possessed the largest per capita gross grand lists whereas Waterbury and Ansonia maintained the smallest per capita gross grand lists.

Also in 2000, Waterbury, Shelton, Cheshire, and Southbury possessed the largest equalized grand lists whereas Bethlehem and Beacon Falls had the lowest equalized grand lists among NVC towns in 2000. When controlling for population size, however, Southbury, Middlebury, and Shelton possessed the largest per capita equalized grand lists whereas Waterbury, Ansonia, Naugatuck, and Derby maintained the smallest per capita equalized grand lists.

Finally, Waterbury, Shelton, and Cheshire had the largest equalized net grand lists in 2000 whereas Bethlehem and Beacon Falls had the lowest equalized net grand lists among NVC towns in 2000. When controlling for population size, however, Southbury, Middlebury, Woodbury, and Shelton possessed the largest per capita equalized net grand lists whereas Waterbury, Ansonia, Naugatuck, and Derby maintained the smallest per capita equalized net grand lists.

	Population	Per Capita				
		Equalized Grand List	Equalized Net Grand List	Net Grand List	Actual Grand List	Gross Grand List
<b>Connecticut</b>	<b>3,405,565</b>	<b>\$87,052</b>	<b>\$105,799</b>	<b>\$56,696</b>	<b>\$56,949</b>	<b>\$60,974</b>
<b>NVC</b>	<b>357,094</b>	<b>\$67,151</b>	<b>\$78,914</b>	<b>\$40,635</b>	<b>\$39,894</b>	<b>\$44,226</b>
Ansonia	18,554	\$46,877	\$54,089	\$32,244	\$32,714	\$33,838
Beacon Falls	5,246	\$68,504	\$84,791	\$43,373	\$43,047	\$46,789
Bethlehem	3,422	\$92,325	\$111,637	\$72,158	\$64,020	\$66,606
Cheshire	28,543	\$86,363	\$106,085	\$60,352	\$61,339	\$63,510
Derby	12,391	\$54,054	\$59,644	\$37,501	\$37,609	\$42,118
Middlebury	6,451	\$129,632	\$141,671	\$74,952	\$76,218	\$80,645
Naugatuck	30,989	\$51,830	\$54,345	\$20,472	\$19,156	\$38,201
Oxford	9,821	\$89,621	\$96,109	\$48,904	\$51,191	\$67,449
Prospect	8,707	\$73,812	\$80,240	\$44,217	\$45,297	\$56,371
Seymour	15,454	\$63,862	\$77,517	\$42,265	\$41,959	\$44,949
Shelton	38,101	\$103,176	\$123,917	\$61,892	\$63,318	\$66,331
Southbury	18,567	\$123,531	\$149,083	\$77,906	\$77,906	\$79,643
Thomaston	7,503	\$68,006	\$82,361	\$52,811	\$47,020	\$51,983
Waterbury	107,271	\$38,606	\$44,368	\$15,949	\$15,382	\$16,644
Watertown	21,661	\$74,503	\$87,898	\$59,913	\$52,318	\$56,094
Wolcott	15,215	\$66,159	\$78,896	\$45,039	\$45,366	\$47,634
Woodbury	9,198	\$92,448	\$127,503	\$78,188	\$71,860	\$74,341
<b>Ranking Per Capita Basis, 2000</b>						

Measures of Grand List, 2000			
Region	Equalized Grand List	Equalized Net Grand List	Gross Grand List
<b>Connecticut</b>	<b>\$296,460,380,316</b>	<b>\$360,306,777,800</b>	<b>\$207,650,055,212</b>
<b>NVC</b>	<b>\$23,979,179,800</b>	<b>\$28,179,854,363</b>	<b>\$15,792,838,436</b>
Ansonia	\$869,752,600	\$1,003,575,399	\$627,836,155
Beacon Falls	\$359,373,300	\$444,814,961	\$245,455,000
Bethlehem	\$315,935,700	\$382,020,291	\$227,927,146
Cheshire	\$2,465,059,000	\$3,027,995,269	\$1,812,758,141
Derby	\$669,782,900	\$739,051,420	\$521,887,751
Middlebury	\$836,257,700	\$913,922,661	\$520,239,757
Naugatuck	\$1,606,174,000	\$1,684,096,357	\$1,183,810,720
Oxford	\$880,164,700	\$943,883,283	\$662,412,110
Prospect	\$642,678,000	\$698,649,980	\$490,822,966
Seymour	\$986,927,300	\$1,197,949,985	\$694,637,808
Shelton	\$3,931,122,000	\$4,721,380,531	\$2,527,289,860
Southbury	\$2,293,609,000	\$2,768,025,898	\$1,478,727,168
Thomaston	\$510,246,800	\$617,955,940	\$390,031,053
Waterbury	\$4,141,340,000	\$4,759,379,739	\$1,785,423,001
Watertown	\$1,613,814,000	\$1,903,968,963	\$1,215,042,988
Wolcott	\$1,006,604,000	\$1,200,409,250	\$724,748,952
Woodbury	\$850,338,800	\$1,172,774,436	\$683,787,860

Source: CT Office of Personal Management

In 2000, the residential grand list constituted 63 percent of the NVC's total gross grand list; the commercial grand list accounted for 9 percent of the gross grand list; the industrial grand list comprised 4 percent the gross grand list; public utilities' grand list made up 0 percent of the gross grand list; apartments constituted 2 percent of the grand list; vehicles made up 11 percent of the gross grand list; and personal property accounted for 9 percent of NVC's gross grand list.

Also in 2000, the residential grand list constituted 64 percent of the Connecticut's gross grand list; the commercial grand list accounted for 12 percent of the gross grand list; the industrial grand list comprised 3 percent the gross grand list; public utilities' grand list made up 1 percent of the gross grand list; apartments constituted 2 percent of the grand list; vehicles made up 9 percent of the gross grand list; and personal property accounted for 8 percent of Connecticut's gross grand list.

Component Shares of Grand List by Type Chart, 2000 can be found in the individual town's demographic section.

## **Government Revenue in the NVC**

Among NVC towns, Waterbury collected the largest amount in total revenue in 2000. By contrast, Bethlehem and Beacon Falls took in the smallest amounts of total revenue in 2000. When population size is controlled, however, Cheshire and Middlebury collected the largest amounts in per capita total revenue in 2000 whereas Prospect, Beacon Falls, and Woodbury took in the least.

Among NVC towns, Waterbury collected the largest amount in tax revenue in 2000. By contrast, Bethlehem and Beacon Falls took in the smallest amounts of tax revenue in 2000. When population size is controlled, however, Middlebury collected the largest amounts in per capita tax revenue in 2000 whereas Ansonia took in the least.

Among NVC towns, Waterbury collected the largest amount in non-tax revenue in 2000. By contrast, Bethlehem and Beacon Falls took in the smallest amounts of non-tax revenue in 2000. When population size is controlled, however, Naugatuck, Waterbury, and Ansonia collected the largest amounts in per capita non-tax revenue in 2000 whereas Middlebury, Woodbury, and Southbury took in the least.

Among NVC towns, Waterbury collected the largest amount in intergovernmental revenue in 2000. By contrast, Bethlehem and Beacon Falls took in the smallest amounts of intergovernmental revenue in 2000. When population is controlled, however, Waterbury and Naugatuck collected the largest amounts in per capita intergovernmental revenue in 2000 whereas Middlebury and Southbury took in the least.

Town Revenues Chart, 2000 can be found in the individual town's demographic section.

Per Capita Town Revenues Chart, 2000 can be found in the individual town's demographic section.

In 2000, Middlebury took in the largest percentage of its total revenues from taxes whereas Ansonia and Naugatuck collected the smallest percentage of their total revenues from taxes. Furthermore, Ansonia, Naugatuck, and Waterbury took in the largest percentage of its total revenues from non-tax sources whereas Middlebury collected the smallest percentage of their total revenues from non-tax sources. Finally, Waterbury, Naugatuck, and Ansonia took in the largest percentage of its total revenues from intergovernmental sources whereas Middlebury collected the smallest percentage of their total revenues from intergovernmental sources.

Component Shares of Totals for Revenues Chart, 2000 can be found in the individual town's demographic section.

## **Governmental Expenditures in the NVC**

Waterbury spends the largest amount of money in the NVC whereas Bethlehem spends the least. When size of the population is controlled, Middlebury, Cheshire, and Waterbury spend the most per capita and Woodbury spends the least per capita.

Waterbury spends the largest amount of money on education in the NVC whereas Bethlehem spends the least. When size of the population is controlled, Bethlehem, Seymour, and Wolcott spend the most per capita on education and Derby, Ansonia, and Waterbury spend the least per capita on education.

Waterbury spends the largest amount of money on debt service in the NVC whereas Bethlehem spends the least. When size of the population is controlled, Ansonia and Cheshire spend the most per capita on debt and Bethlehem, Southbury, and Woodbury spend the least per capita on debt service.

Waterbury spends the largest amount of money on items other than education and debt service in the NVC whereas Bethlehem spends the least. When size of the population is controlled, Waterbury still spends the most per capita on items other than education and debt service and Prospect spends the least per capita on items other than education and debt service.

Expenditures Chart, 2000 can be found in the individual town's demographic section.

Per Capita Town Expenditures Budgets Chart can be found in the individual town's demographic section.

In 2000, Bethlehem and Southbury dedicated the largest share of their expenditures to education whereas Waterbury, Ansonia, and Derby allocated the lowest percentage of their budgets toward education. In addition, Ansonia dedicated the largest share of its expenditures to debt service whereas Bethlehem, Southbury, and Woodbury allocated the lowest percentage of their budgets toward debt service. Finally, Ansonia dedicated the largest share of its expenditures to areas other than education and debt service whereas Bethlehem, Cheshire, and Prospect allocated the lowest percentage of their budgets toward areas other than education and debt service.

## Occupations in the Naugatuck Valley Corridor (NVC)

In 1997, 22 percent of the 151,104 workers in the NVC were employed in manufacturing and 17 percent of the 1.8 million workers in Connecticut held jobs in this field. The NVC relies more heavily on manufacturing than does the state of Connecticut.

In 1997, the percentage of workers employed in finance, real estate, or insurance (FIRE) was 7 percent in the NVC and 10 percent in the state. Connecticut has a higher percentage of employees in the FIRE industry than does the NVC.

Also in 1997, service jobs accounted for 35 percent of the jobs in the NVC and Connecticut.

In 1997, NVC employees worked in wholesale and retail trade (19 percent), construction and mining (7 percent), transportation, communications, and utilities (4 percent), government and public administration (6 percent) in 1997. In Connecticut in 1997, workers held employment in wholesale and retail trade (20 percent), construction and mining (6 percent), transportation, communications, and utilities (5 percent), and government and public administration (6 percent).

Employment in Connecticut, the NVC, and NVC Towns, 1997, 2001, and Change from 1997-2001			
	1997	2001	Change in Employment from 1997-2001
<b>Connecticut</b>	<b>1,803,236</b>	<b>1,760,511</b>	<b>-42,725</b>
<b>NVC</b>	<b>151,104</b>	<b>151,387</b>	<b>283</b>
Ansonia	5,179	5,004	-175
Beacon Falls	870	1,182	312
Bethlehem	687	762	75
Cheshire	15,448	13,879	-1,569
Derby	5,569	4,325	-1,244
Middlebury	5,120	3,433	-1,687
Naugatuck	8,718	9,068	350
Oxford	1,948	2,261	313
Prospect	2,423	2,419	-4
Seymour	4,334	4,564	230
Shelton	18,628	21,910	3,282
Southbury	13,123	11,750	-1,373
Thomaston	3,649	3,812	163
Waterbury	48,742	47,086	-1,656
Watertown	9,968	12,144	2,176
Wolcott	3,564	4,176	612
Woodbury	3,134	3,612	478

Source: Dunn and Bradstreet

In 2001, 20 percent of the 151,387 workers in the NVC were employed in manufacturing whereas 15 percent of the 1.76 million workers in Connecticut held jobs in this field.

Within the NVC in 2001, manufacturing workers constituted more than 25 percent of the employees in Thomaston, Watertown, Beacon Falls, Seymour, Naugatuck, and Shelton. Waterbury, Shelton, Watertown, and Naugatuck possessed the largest absolute numbers of manufacturing workers in 2001. Bethlehem, Southbury, and Woodbury employed the lowest percentage of manufacturing workers in 2001.

In 2001, the percentage of workers employed in finance, real estate, or insurance (FIRE) was 5 percent in the NVC and 7 percent in the state.

Within the NVC in 2001, Southbury employed the highest percentage (9 percent) of FIRE workers whereas Beacon Falls possessed the lowest percentage of workers in this industry at 1 percent. Waterbury, Shelton, and Southbury maintained the largest absolute numbers of FIRE workers in 2001.

Also in 2001, service jobs accounted for 37 percent of the jobs in the NVC and 38 percent of the jobs in Connecticut. The NVC and Connecticut rely heavily on the service economy.

The service industry constituted more than 40 percent of the employment in Prospect, Middlebury, Derby, Bethlehem, Waterbury, Wolcott, and Woodbury. Waterbury, Shelton, Cheshire and Southbury maintained the largest absolute numbers of service employees in 2001. Thomaston and Beacon Falls employed the fewest percentage of service workers in 2001.

In 2001, NVC employees also worked in wholesale and retail trade (23 percent), construction and mining (5 percent), transportation, communications, and utilities (3 percent), government and public administration (6 percent). In Connecticut in 2001, workers held employment in wholesale and retail trade (22 percent), construction and mining (5 percent), transportation, communications, and utilities (5 percent), and government and public administration (8 percent).

In 2001 in the NVC, Southbury employed the largest percentage (41 percent) of wholesale and retail trade workers whereas Prospect and Wolcott employed the fewest at 15 percent. Oxford maintained the highest percentage (19 percent) of construction and mining workers and Bethlehem barely had any employees in this field. Oxford also employed the largest percentage of transportation, communications, and utilities workers whereas workers in this field made up only 2 percent of the laborforce in Cheshire, Derby, Naugatuck, Southbury, and Watertown.

Employment by Industry, 2001									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication, and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	1,760,511	20,520	88,594	270,954	81435	388303	118399	660204	132102
NVC	151,387	1,580	8,263	30,437	4737	34148	7630	55923	8538
Ansonia	5,004	33	317	999	181	1019	144	1909	402
Beacon Falls	1,182	14	172	407	34	289	12	227	27
Bethlehem	762	56	1	20	32	135	22	339	26
Cheshire	13,879	375	797	1,583	321	3374	744	5498	1187
Derby	4,325	32	266	461	104	1213	151	1921	177
Middlebury	3,433	33	222	585	106	537	187	1706	57
Naugatuck	9,068	66	551	2,819	141	2319	461	2427	284
Oxford	2,261	64	423	298	268	369	114	713	12
Prospect	2,419	66	270	279	117	366	99	1208	14
Seymour	4,564	74	435	1,466	212	919	125	1189	144
Shelton	21,910	140	1,139	5,932	697	4453	1390	7806	353
Southbury	11,750	107	380	367	274	4839	1094	4363	326
Thomaston	3,812	41	295	1,687	99	654	120	569	347
Waterbury	47,086	200	1,674	7,412	1627	9379	2351	19508	4935
Watertown	12,144	90	587	5,047	214	2504	300	3358	44
Wolcott	4,176	52	382	909	149	632	167	1695	190
Woodbury	3,612	137	352	166	161	1147	149	1487	13

Source: Dunn and Bradstreet



Share of Employment by Industry, 2001								
Town	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication, and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	1%	5%	15%	5%	22%	7%	38%	8%
NVC	1%	5%	20%	3%	23%	5%	37%	6%
Ansonia	1%	6%	20%	4%	20%	3%	38%	8%
Beacon Falls	1%	15%	34%	3%	24%	1%	19%	2%
Bethlehem	7%	0%	3%	4%	18%	3%	44%	3%
Cheshire	3%	6%	11%	2%	24%	5%	40%	9%
Derby	1%	6%	11%	2%	28%	3%	44%	4%
Middlebury	1%	6%	17%	3%	16%	5%	50%	2%
Naugatuck	1%	6%	31%	2%	26%	5%	27%	3%
Oxford	3%	19%	13%	12%	16%	5%	32%	1%
Prospect	3%	11%	12%	5%	15%	4%	50%	1%
Seymour	2%	10%	32%	5%	20%	3%	26%	3%
Shelton	1%	5%	27%	3%	20%	6%	36%	2%
Southbury	1%	3%	3%	2%	41%	9%	37%	3%
Thomaston	1%	8%	44%	3%	17%	3%	15%	9%
Waterbury	0%	4%	16%	3%	20%	5%	41%	10%
Watertown	1%	5%	42%	2%	21%	2%	28%	0%
Wolcott	1%	9%	22%	4%	15%	4%	41%	5%
Woodbury	4%	10%	5%	4%	32%	4%	41%	0%

From 1997 to 2001, the NVC gained 283 workers and Connecticut lost 42,725 workers. The percentage of workers in the NVC experienced no increase but Connecticut lost 2 percent of its workers during this period. This difference suggests that the NVC has been slightly healthier economically than the state in this four-year period.

Middlebury and Derby lost the highest percentages of jobs during this period whereas Beacon Falls and Watertown gained the greatest percentage of jobs. In addition, Middlebury, Waterbury, Cheshire, Southbury, and Derby lost the highest number of jobs in this period whereas Shelton and Watertown gained the greatest number of jobs.

Percentage Change in Employment in Connecticut, the NVC, and NVC Towns, 1997 to 2001	
<b>Connecticut</b>	<b>-2%</b>
<b>NVC</b>	<b>0%</b>
Ansonia	-3%
Beacon Falls	36%
Bethlehem	11%
Cheshire	-10%
Derby	-22%
Middlebury	-33%
Naugatuck	4%
Oxford	16%
Prospect	0%
Seymour	5%
Shelton	18%
Southbury	-10%
Thomaston	4%
Waterbury	-3%
Watertown	22%
Wolcott	17%
Woodbury	15%
Source: Dunn and Bradstreet	

From 1997 to 2001, manufacturing jobs decreased by seven percent in the NVC (-2,419 workers) and by 11 percent in Connecticut (-33,801 workers). Middlebury, Southbury, and Prospect lost the highest percentage of manufacturing workers from 1997 to 2001 whereas Beacon Falls, Bethlehem, and Shelton gained the highest percentage during this period. Middlebury, Cheshire, and Waterbury lost the highest number of manufacturing jobs from 1997 to 2001 whereas Shelton gained the largest number of manufacturing jobs by far during this period.

The percentage of employees in FIRE industries decreased by 30 percent (3,244) in the NVC from 1997 to 2001 whereas it decreased by 37 percent (70,010 workers) in Connecticut during this time frame. Southbury and Bethlehem lost the highest percentage of FIRE workers from 1997 to 2001. During the same period, Watertown, Naugatuck, and Middlebury gained the highest percentage of FIRE workers. Southbury lost the largest number of FIRE workers in this period whereas no NVC gained a large absolute number of FIRE workers from 1997 to 2001.

In the period from 1997 to 2001, the percentage of employees in service-related positions increased NVC by 7 percent (3,571) in the NVC and by 4 percent (23,044) in Connecticut. Oxford, Middlebury, and Wolcott experienced the largest percentage growth in service employees from 1997 to 2001 and Derby, Thomaston, and Southbury

were the only NVC to see loses in this industry during this period. Shelton and Watertown gained the largest number of service-related jobs from 1997 to 2001.

Change in Employment by Industry, 1997 to 2001									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	-42,725	2,760	-15,750	-33,801	-4,923	32,756	-70,010	23,044	23,199
NVC	283	216	-1,825	-2,419	-982	5,741	-3,244	3,571	-906
Ansonia	-175	18	-111	-136	17	11	-8	56	-22
Beacon Falls	312	12	-1	234	3	17	-2	47	2
Bethlehem	75	13	-123	10	-2	12	-8	36	6
Cheshire	-1,569	69	-86	-2,011	-4	24	-4	331	112
Derby	-1,244	14	-69	78	-27	-140	-22	-1,159	81
Middlebury	-1,687	14	-17	-2,184	18	-42	26	500	-2
Naugatuck	350	-3	-72	-171	-299	390	67	383	55
Oxford	313	10	-25	59	21	44	6	250	-52
Prospect	-4	-31	-41	-77	35	18	-3	130	-35
Seymour	230	8	25	236	-70	-180	5	168	38
Shelton	3,282	6	-500	1,873	-296	409	-326	2,060	56
Southbury	-1,373	-4	-33	-148	-39	3,810	-2,464	-605	-1,890
Thomaston	163	15	-112	123	6	112	-21	-196	236
Waterbury	-1,656	63	-400	-1,176	-474	311	-566	-4	590
Watertown	2,176	-7	-122	746	-3	775	62	727	-2
Wolcott	612	11	-122	112	80	38	8	486	-1
Woodbury	478	8	-16	13	52	132	6	361	-78

Source: Dunn and Bradstreet

Construction and mining jobs decreased by 18 percent in the NVC and by 15 percent in Connecticut from 1997 to 2001. Bethlehem lost the largest percentage of workers in this field whereas Shelton and Waterbury lost the greatest number of construction and mining workers in this period. No NVC town experienced a large percentage or absolute increase in construction and mining employment during this time frame.

Transportation, communications, and utilities positions decreased by 17 percent in the NVC and by 6 percent in Connecticut from 1997 to 2001. Naugatuck, Shelton, Seymour, Waterbury, and Derby experienced large percent decreases in this field during this period. By contrast, Wolcott, Woodbury, and Prospect witnessed large percentage increases in these employment areas. Naugatuck, Shelton, and Waterbury lost the highest number of jobs in these fields whereas no NVC town experienced significant absolute growth in these towns.

Wholesale and retail jobs increased by 20 percent in the NVC and 9 percent in Connecticut during the four-year period starting in 1997. Seymour and Derby lost the

highest percentage and number of wholesale and retail jobs in this time span. Southbury gained the greatest percentage and number of these jobs in this period.

Percentage Change in Employment by Industry 1997 to 2001									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	-2%	16%	-15%	-11%	-6%	9%	-37%	4%	21%
NVC	0%	16%	-18%	-7%	-17%	20%	-30%	7%	-10%
Ansonia	-3%	120%	-26%	-12%	10%	1%	-5%	3%	-5%
Beacon Falls	36%	600%	-1%	135%	10%	6%	-14%	26%	8%
Bethlehem	11%	30%	-99%	100%	-6%	10%	-27%	12%	30%
Cheshire	-10%	23%	-10%	-56%	-1%	1%	-1%	6%	10%
Derby	-22%	78%	-21%	20%	-21%	-10%	-13%	-38%	84%
Middlebury	-33%	74%	-7%	-79%	20%	-7%	16%	41%	-3%
Naugatuck	4%	-4%	-12%	-6%	-68%	20%	17%	19%	24%
Oxford	16%	19%	-6%	25%	9%	14%	6%	54%	-81%
Prospect	0%	-32%	-13%	-22%	43%	5%	-3%	12%	-71%
Seymour	5%	12%	6%	19%	-25%	-16%	4%	16%	36%
Shelton	18%	4%	-31%	46%	-30%	10%	-19%	36%	19%
Southbury	-10%	-4%	-8%	-29%	-12%	370%	-69%	-12%	-85%
Thomaston	4%	58%	-28%	8%	6%	21%	-15%	-26%	213%
Waterbury	-3%	46%	-19%	-14%	-23%	3%	-19%	0%	14%
Watertown	22%	-7%	-17%	17%	-1%	45%	26%	28%	-4%
Wolcott	17%	27%	-24%	14%	116%	6%	5%	40%	-1%
Woodbury	15%	6%	-4%	8%	48%	13%	4%	32%	-86%

### Business Count

In 1997, 15,070 businesses called the NVC home whereas 167,232 were located in Connecticut. Waterbury, Shelton, and Cheshire had the highest number of businesses in the NVC in 1997 whereas Bethlehem and Beacon Falls had the lowest absolute number.

In 1997 and 2001, the NVC and Connecticut maintained similar percentages of business for each business industry. For example, agricultural-related businesses constituted 2 percent of the businesses in the NVC and the state. Construction and mining made up 18 percent of the businesses in the NVC and 16 percent of the businesses in Connecticut in 1997. In 1997, manufacturing-related businesses constituted 7 percent of the businesses in the NVC and 6 percent of businesses in the state.

Transportation, communications, and utility businesses made up 3 percent of the businesses in the NVC and Connecticut in 1997. Wholesale and retail trade businesses constituted 24 percent of the businesses in the NVC and 23 percent of the businesses in Connecticut in 1997. FIRE businesses made up 7 percent of the businesses in the NVC and 8 percent of the businesses in Connecticut in 1997. In 1997, the service industry constituted 39 percent of the businesses in the NVC and 40 percent of businesses in the

state. Government and public administration-related businesses made up 1 percent of the businesses in the NVC and Connecticut in 1997.

Business Counts by Industry, 1997									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	167,232	3,840	26,840	9,554	5,316	38,843	13,426	67,707	1,706
NVC	15,070	336	2,690	1,033	441	3,580	1,048	5,803	139
Ansonia	672	8	135	26	14	131	45	298	15
Beacon Falls	184	2	57	19	8	40	6	47	5
Bethlehem	187	17	45	8	11	37	11	55	3
Cheshire	1,562	54	248	93	40	318	118	678	13
Derby	546	7	105	25	15	153	31	202	8
Middlebury	373	8	58	19	7	78	33	167	3
Naugatuck	918	13	186	70	24	226	57	335	7
Oxford	353	19	124	26	14	65	20	80	5
Prospect	387	14	89	33	17	64	26	141	3
Seymour	583	15	141	33	18	129	32	207	8
Shelton	1,628	35	362	130	60	308	119	602	12
Southbury	836	29	128	42	27	190	79	335	6
Thomaston	417	7	92	62	14	115	21	102	4
Waterbury	4,183	33	463	264	115	1,185	320	1,772	31
Watertown	977	29	198	101	23	224	53	343	6
Wolcott	583	9	149	46	19	133	29	193	5
Woodbury	681	37	110	36	15	184	48	246	5

Source: Dunn and Bradstreet

Share of Business Counts by Industry, 1997								
Town	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	2%	16%	6%	3%	23%	8%	40%	1%
NVC	2%	18%	7%	3%	24%	7%	39%	1%
Ansonia	1%	20%	4%	2%	19%	7%	44%	2%
Beacon Falls	1%	31%	10%	4%	22%	3%	26%	3%
Bethlehem	9%	24%	4%	6%	20%	6%	29%	2%
Cheshire	3%	16%	6%	3%	20%	8%	43%	1%
Derby	1%	19%	5%	3%	28%	6%	37%	1%
Middlebury	2%	16%	5%	2%	21%	9%	45%	1%
Naugatuck	1%	20%	8%	3%	25%	6%	36%	1%
Oxford	5%	35%	7%	4%	18%	6%	23%	1%
Prospect	4%	23%	9%	4%	17%	7%	36%	1%
Seymour	3%	24%	6%	3%	22%	5%	36%	1%
Shelton	2%	22%	8%	4%	19%	7%	37%	1%
Southbury	3%	15%	5%	3%	23%	9%	40%	1%
Thomaston	2%	22%	15%	3%	28%	5%	24%	1%
Waterbury	1%	11%	6%	3%	28%	8%	42%	1%
Watertown	3%	20%	10%	2%	23%	5%	35%	1%
Wolcott	2%	26%	8%	3%	23%	5%	33%	1%
Woodbury	5%	16%	5%	2%	27%	7%	36%	1%

In 2001, 15,261 businesses called the NVC home whereas 166,609 were located in Connecticut. Waterbury, Shelton, and Cheshire again had the highest number of businesses in the NVC whereas Bethlehem and Beacon Falls also possessed the lowest absolute number.

Construction and mining made up 15 percent of the businesses in the NVC and 13 percent of the businesses in Connecticut in 2001. Oxford had the largest percentage of construction and mining businesses among NVC towns in 2001 whereas Waterbury maintained the lowest percentage of these businesses. Waterbury, Woodbury, Shelton, and Southbury possessed the greatest number of construction and mining businesses in the NVC in 2001 whereas Beacon Falls maintained the lowest number of these businesses.

In 2001, manufacturing-related businesses constituted 7 percent of the businesses in the NVC and 6 percent of businesses in the state. Thomaston, Beacon Falls, and Watertown had the largest percentage of manufacturing businesses among NVC towns in 2001 whereas Middlebury, Ansonia, and Southbury maintained the lowest percentage of these businesses. Waterbury, Shelton, and Watertown possessed the greatest number of manufacturing businesses in the NVC in 2001 whereas Bethlehem maintained the lowest number of these businesses.

Transportation, communications, and utility businesses made up 3 percent of the businesses in the NVC and Connecticut in 2001. No NVC town maintained a large percentage of transportation, communications, and utilities businesses in 2001. Waterbury possessed the greatest number of transportation, communications, and utilities businesses in the NVC in 2001 whereas Middlebury maintained the lowest number of these businesses.

Wholesale and retail trade businesses constituted 20 percent of the businesses in Shelton, 25 percent of the businesses in the NVC, and 24 percent of the businesses in Connecticut in 2001. Waterbury had the largest percentage of wholesale and retail trade businesses among NVC towns in 2001 whereas Bethlehem maintained the lowest percentage of these businesses. Waterbury, Shelton, and Cheshire possessed the greatest number of wholesale and retail trade businesses in the NVC in 2001 whereas Bethlehem and Beacon Falls maintained the lowest number of these businesses.

FIRE businesses made up 7 percent of the businesses in the NVC and 8 percent of the businesses in Connecticut in 2001. At only 10 percent of the total number of businesses in their towns, Southbury and Middlebury had the largest percentage of FIRE businesses among NVC towns in 2001 whereas several towns maintained low percentages of these businesses. Waterbury, Shelton, and Cheshire possessed the greatest number of FIRE businesses in the NVC in 2001 whereas Bethlehem and Beacon Falls maintained the lowest number of these businesses.

In 2001, the service industry made up 39 percent of the businesses in the NVC and 43 percent of businesses in the state. Service-related businesses constituted more than 40 percent of the businesses in Middlebury, Ansonia, Cheshire, Waterbury, Southbury, and Shelton. By contrast, Beacon Falls, Thomaston, and Oxford had the lowest percentage of these businesses but service-related businesses made up more than one-quarter of the businesses in these towns. Waterbury, Shelton, and Cheshire possessed the greatest number of service-related businesses in the NVC in 2001 whereas Bethlehem and Beacon Falls maintained the lowest number of these businesses.

Business Counts by Industry, 2001									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	166,609	4,701	21,791	9,553	5385	39509	13042	70948	1680
NVC	15,261	428	2,287	1,044	479	3799	1091	5996	137
Ansonia	656	14	111	29	17	145	43	285	12
Beacon Falls	205	8	46	23	10	50	10	53	5
Bethlehem	211	23	48	11	11	38	11	65	4
Cheshire	1,523	53	195	91	45	345	124	653	17
Derby	541	11	79	26	14	153	37	213	8
Middlebury	397	11	53	13	8	83	38	187	4
Naugatuck	917	13	158	70	27	233	65	348	3
Oxford	422	25	112	35	23	83	23	117	4
Prospect	388	13	78	32	24	79	24	136	2
Seymour	574	18	102	35	17	135	32	225	10
Shelton	1,785	41	312	147	65	356	142	711	11
Southbury	914	41	129	35	30	212	87	373	7
Thomaston	421	13	80	63	17	106	22	115	5
Waterbury	4,021	50	386	237	105	1216	294	1702	31
Watertown	984	34	172	105	26	228	59	353	7
Wolcott	575	18	116	51	26	137	31	192	4
Woodbury	727	42	110	41	14	200	49	268	3
Source: Dunn and Bradstreet									



Share of Business Counts by Industry, 2001								
Town	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
Connecticut	3%	13%	6%	3%	24%	8%	43%	1%
NVC	3%	15%	7%	3%	25%	7%	39%	1%
Ansonia	2%	17%	4%	3%	22%	7%	43%	2%
Beacon Falls	4%	22%	11%	5%	24%	5%	26%	2%
Bethlehem	11%	23%	5%	5%	18%	5%	31%	2%
Cheshire	3%	13%	6%	3%	23%	8%	43%	1%
Derby	2%	15%	5%	3%	28%	7%	39%	1%
Middlebury	3%	13%	3%	2%	21%	10%	47%	1%
Naugatuck	1%	17%	8%	3%	25%	7%	38%	0%
Oxford	6%	27%	8%	5%	20%	5%	28%	1%
Prospect	3%	20%	8%	6%	20%	6%	35%	1%
Seymour	3%	18%	6%	3%	24%	6%	39%	2%
Shelton	2%	17%	8%	4%	20%	8%	40%	1%
Southbury	4%	14%	4%	3%	23%	10%	41%	1%
Thomaston	3%	19%	15%	4%	25%	5%	27%	1%
Waterbury	1%	10%	6%	3%	30%	7%	42%	1%
Watertown	3%	17%	11%	3%	23%	6%	36%	1%
Wolcott	3%	20%	9%	5%	24%	5%	33%	1%
Woodbury	6%	15%	6%	2%	28%	7%	37%	0%

From 1997 to 2001, the total number of businesses increased by 1 percent in the NVC but Connecticut experienced no increases in the number of businesses during this four-year span.

The percentage of agricultural-related businesses increased by 27 percent in the NVC and 22 percent in Connecticut from 1997 to 2001. In this time frame, Beacon Falls saw the highest percent growth in agricultural-related businesses whereas Prospect and Cheshire witnessed the largest percent decreases in these businesses.

The percentage of construction and mining businesses decreased by 15 percent in the NVC and by 19 percent in Connecticut from 1997 to 2001. During this period, Seymour and Derby saw the highest percent decrease in construction and mining businesses whereas only Bethlehem witnessed a percent increase in these businesses.

The percentage of manufacturing businesses increased by 1 percent in the NVC but experienced no gain in Connecticut from 1997 to 2001. In this period, Bethlehem and Oxford saw the highest percent growth in manufacturing businesses whereas Middlebury, Southbury, and Waterbury witnessed the largest percent decreases in these businesses.

Transportation, communication and utilities businesses increased by 9 percent in the NVC and 1 percent in Connecticut from 1997 to 2001. In this period, Oxford, Prospect, and Wolcott saw the highest percent growth in transportation, communication and utilities businesses whereas Waterbury, Derby, Woodbury, and Seymour witnessed the largest percent decreases in these businesses.

Wholesale and trade-related businesses increased by 6 percent in the NVC and 2 percent in Connecticut from 1997 to 2001. In this period, Oxford, Beacon Falls, and Prospect saw the highest percent growth in wholesale and trade-related businesses whereas Middlebury, Southbury, and Waterbury witnessed the largest percent decreases in these businesses.

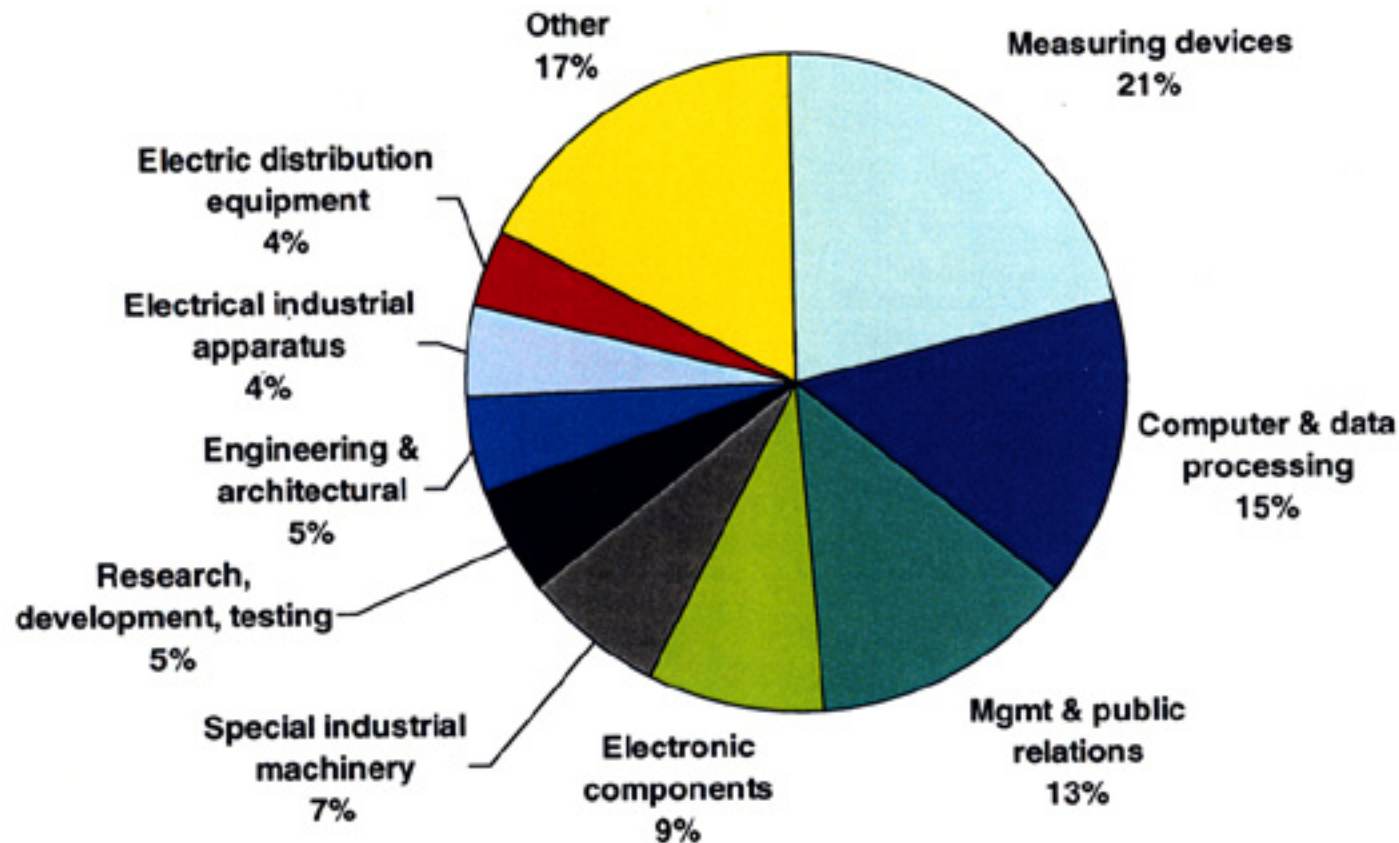
The percentage of FIRE businesses increased by 4 percent in the NVC but decreased by 3 percent in Connecticut from 1997 to 2001. In this period, Beacon Falls saw the highest percent growth in FIRE businesses whereas only Waterbury, Prospect, and Ansonia witnessed percent decreases in these businesses.

Service-related businesses increased by 3 percent in the NVC and 5 percent in Connecticut from 1997 to 2001. In this time span, Oxford saw the highest percent growth in service-related businesses whereas only Ansonia, Cheshire, Prospect, Waterbury, and Wolcott witnessed percent decreases in these businesses.

Percent Change in Business by Industry in Connecticut, the NVC, and NVC towns, 1997-2001									
Town	Total	Agriculture	Construction and Mining	Manufacturing	Transportation, Communication and Utilities	Wholesale and Retail Trade	Finance, Insurance, and Real Estate	Services	Government and Public Administration
<b>Connecticut</b>	<b>0%</b>	<b>22%</b>	<b>-19%</b>	<b>0%</b>	<b>1%</b>	<b>2%</b>	<b>-3%</b>	<b>5%</b>	<b>-2%</b>
<b>NVC</b>	<b>1%</b>	<b>27%</b>	<b>-15%</b>	<b>1%</b>	<b>9%</b>	<b>6%</b>	<b>4%</b>	<b>3%</b>	<b>-1%</b>
Ansonia	-2%	75%	-18%	12%	21%	11%	-4%	-4%	-20%
Beacon Falls	11%	300%	-19%	21%	25%	25%	67%	13%	0%
Bethlehem	13%	35%	7%	38%	0%	3%	0%	18%	33%
Cheshire	-2%	-2%	-21%	-2%	13%	8%	5%	-4%	31%
Derby	-1%	57%	-25%	4%	-7%	0%	19%	5%	0%
Middlebury	6%	38%	-9%	-32%	14%	6%	15%	12%	33%
Naugatuck	0%	0%	-15%	0%	13%	3%	14%	4%	-57%
Oxford	20%	32%	-10%	35%	64%	28%	15%	46%	-20%
Prospect	0%	-7%	-12%	-3%	41%	23%	-8%	-4%	-33%
Seymour	-2%	20%	-28%	6%	-6%	5%	0%	9%	25%
Shelton	10%	17%	-14%	13%	8%	16%	19%	18%	-8%
Southbury	9%	41%	1%	-17%	11%	12%	10%	11%	17%
Thomaston	1%	86%	-13%	2%	21%	-8%	5%	13%	25%
Waterbury	-4%	52%	-17%	-10%	-9%	3%	-8%	-4%	0%
Watertown	1%	17%	-13%	4%	13%	2%	11%	3%	17%
Wolcott	-1%	100%	-22%	11%	37%	3%	7%	-1%	-20%
Woodbury	7%	14%	0%	14%	-7%	9%	2%	9%	-40%

Source: Dunn and Bradstreet

# Share of Total NVCA Technology Employment, 2002



Source: IMarket, Technology Definition from BLS