

THESE MINUTES ARE SUBJECT TO APPROVAL BY THE BOARD OF FINANCE

The Board of Finance held a regular on Thursday, October 27, 2016 in the Council Chambers at the Municipal Center, 3 Primrose Street, Newtown, CT. Chairman James Gaston called the meeting to order at 7:30pm.

Present: James Gaston, Kelley Johnson, Mark Boland, Aaron Carlson, John Godin, Mark Boland, Sandy Roussas

Also Present: First Selectman Pat Llodra, Finance Director Robert Tait, Director of Parks & Rec Amy Mangold, Park & Rec Chairman Ed Marks, one member of the public and one member of the press

VOTER COMMENT – None

COMMUNICATIONS – Ms. Johnson presented information pertaining to bus transportation (Attachment A). Mr. Gaston will forward this on to the Board of Education.

Mr. Gaston informed the board that there will be a joint meeting with the Legislative Council, Board of Selectman, Board of Education and Board of Finance on Wednesday, November 16 at 7:30pm to discuss the upcoming budget.

MINUTES – Mr. Godin moved to approve the minutes from the 10/11/16 meeting. Ms. Johnson seconded, motion approved with one abstained (Roussas).

FIRST SELECTMAN REPORT – Mrs. Llodra updated the board regarding the Community Center. The BOS acted on Monday of last week to send the project forward to Public Building and Site. The frame work has been launched.

FINANCE DIRECTORS REPORT – Mr. Tait reported that the pension change over is moving along. All required forms have been signed and the pension assets will be moved over on November 1. Mr. Tait provided an unaudited statement of the pension (Attachment B). He explained that the current pension provider was -2.75% of the benchmark, which is 2.45%, so it was a 5% lose and that is why the changeover is occurring.

UNFINISHED BUSINESS

Board of Selectman and Board of Education CIP – Amy Mangold and Ed Marks reviewed the Park & Recreation CIP requests. In year 3 there is FFH Trail/infrastructure which is completing the loop of the walking trail and making it ADA compliant as well as amenities (Attachment C). Mrs. Llodra explained that there is no specific plan in place to execute until they know where the police station will. The reason this is 3 years out is to see how things play out, it is a place holder.

Ms. Roussas explained that she contacted the Police Chief to get a tour of Town Hall South to see the limitations and what the vision is for the new facility.

Mr. Gaston presented the current debt policy with statistics (Attachment D). Going over the numbers he is comfortable with the proposal from the BOS and BOE and moving forward with the CIP as presented.

Mr. Boland articulated that there are some good aspects in the current debt policy. As far as the debt services he believes you need flexibility in financials. The real key is to manage expenditures more so than the debt.

Aaron Carlson articulated that he personally doesn't think it is the policy that makes towns drives their debt down; it is through good fiscal behaviors. For him, it doesn't matter what is on the policy and he doesn't support changing it.

Mr. Godin is supportive of a 9.8% but if it is reduced it should be lowered in increments.

Mr. Godin moved to accept the existing debt policy of 9.8% with the understanding that there will be a bias towards incremental decreases over time of that policy. There will continue to be annual review of that policy with the Board of Finance leading the annual review from an advisory prospective. Ms. Roussas seconded, motion unanimously approved.

Mr. Godin moved to put forth the 2017-2018 CIP consolidated \$69,270 between the BOS and the BOE. Ms. Johnson seconded. Mr. Carlson asked what the debt schedule assumption is in the payback. Mr. Tait explained that they are serial bonds and typically they pay 1/20 of the principal each year. Motion passes 5 YES (Boland, Johnson, Godin, Gaston, Roussas) to 1 NO (Carlson)

Report on Board of Education Administrative Union contract negotiations – Mr. Boland gave an overview of what transpired. The negotiation focused on monitory and non monitory. Non monitory was basically cleaning up language. The monitory issue, it is a 4 year contract, with 2.25% increase each of the 4 years. The other large item was the health plan. The Administrators will all be in the high deductible plan. The only other items are an increase in bonus for PHD and a supplemental retirement plan that protects the administrators and it only applies to existing administrators not new hires. On retirement there is a cash payment of \$8000 per year, not to exceed \$48,000, or a onetime lump payment for \$24,000 and \$24,000 when the administrator passes way.

NEW BUSINESS

Legislative Council Finance Administration Committee review of their work with the Debt Policy- Discuss in CIP

VOTER COMMENT – none

ANNOUNCEMENTS – None

Having no further business, the meeting was adjourned at 9:27pm

Respectfully Submitted,
Arlene Miles, Clerk

Attachment A

To: Jim Gaston, Chairman, Board of Finance

From: Kelley Johnson, Member, Board of Finance

Subject: School Bus Transportation Costs, Follow-up from 2/16 Budget Discussion

Date: Oct 27, 2016

The Board of Finance discussed school bus transportation costs at length with the Board of Education and Superintendent during budget season. As you may recall, I mentioned that routing is mathematically complex and often referred to as the "Travelling Salesman Problem." Nearly every computer science student studies this classic optimization challenge in some form.

After our budget discussions in February, I briefly researched available tools to solve routing challenges. I stumbled across a platform called ORION (On-Road Integrated Optimization and Navigation) that was built by UPS (United Parcel Service) to optimize package delivery routes. The platform was built over 10 years and ultimately reduced UPS routes by 100M miles/year, resulting in \$300M-\$400M in annual savings for the company.

By mere coincidence, I was at a conference a few weeks ago and found myself sitting next to the UPS executive who had sponsored ORION. I told him the story of our lengthy debate over educational transportation costs and he was tickled at the mention of the travelling salesman problem in our public discussion. I have since followed up with one of his colleagues and wanted to pass on three pieces of information. As you review, notice the similarity to Newtown's educational transportation needs and the complex nature of optimization to reduce costs.

1. 4-minute educational video on ORION
 - NOVA: Making Stuff Faster | The Math Behind Package Delivery.
 - <http://cptv.pbslearningmedia.org/resource/nvmms.sci.eng.package/the-math-behind-package-delivery/>
2. TED talk on the challenge of building ORION
 - Jack Levis: The hardest step in innovation? Looking foolish in front of the crowd
 - <https://www.youtube.com/watch?v=IBS-FVsUN4Y>
3. School bus transportation recommendations
 - There are several online tools commercially available to optimize bus routing
 - Evaluation criteria of tools should include (at a minimum):
 - i. Ability to provide information on routes that are created manually
 - ii. Flexibility to customize rules
 - The recommended starting point for every initiative in this area is to capture ALL the bus rules required by the school district. Usually, the list of constraints is in someone's head and not written down.

UNAUDITED

Attachment B

EXHIBIT K

TOWN OF NEWTOWN, CONNECTICUT

STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
 FIDUCIARY FUNDS
 YEAR ENDED JUNE 30, 2016

	PENSION TRUST FUND	OTHER POST- EMPLOYMENT BENEFIT TRUST FUND	PRIVATE- PURPOSE TRUST FUND SANDY HOOK PRIVATE-PURPOSE TRUST FUND
ADDITIONS:			
Contributions:			
Employer - defined benefit plan.....	\$ 1,422,737	\$ 397,755	\$
Employer - defined contribution plan.....	10,562		
Plan members - defined benefit plan.....	474,546	361,037	
Plan members - defined contribution plan.....	3,521		
Other.....			2,797
Total contributions.....	1,911,366	758,792	2,797
Investment income (loss):			
Net change in fair value of investments.....	(1,718,385)	(71,848)	
Interest and dividends.....	908,671	40,302	
Total investment income (loss).....	(809,714)	(31,546)	-
Less investment expenses.....	184,630	8,136	
Net investment income (loss).....	(994,344)	(39,682)	-
TOTAL ADDITIONS.....	917,022	719,110	2,797
DEDUCTIONS:			
Benefits.....	1,834,724	592,276	3,107
Administration.....	17,500	1,500	
TOTAL DEDUCTIONS.....	1,852,224	593,776	3,107
CHANGE IN NET POSITION.....	(935,202)	125,334	(310)
NET POSITION - JULY 1, 2015.....	35,641,996	1,433,726	310
NET POSITION - JUNE 30, 2016.....	\$ 34,706,794	\$ 1,559,060	\$ -

See Notes to Financial Statements.

August 3, 2016

*Westport Resources Management Inc
55 Greens Farms Rd
Westport, CT 06880
(203) 226-0222*

Portfolio Performance Review

NEWTOWN (CONSOL - ORIG ACCTS)
E PATRICIA LLODRA, W RODGERS, H ROSENTHAL TTEES
3 Primrose St
Newtown, CT 06470-5307

06/30/2015 - 06/30/2016

Beginning Value	\$35,842,396.56
Contributions	\$1,911,366.20
Withdrawals	\$(2,126,198.63)
Unrealized Gain (Loss)	\$25,795.25
Realized Gain (Loss)	\$(1,751,931.95)
Dividend Income	\$288,471.49
Interest Income	\$636,291.32
External Fee Payments	\$81,724.85
Management Fees	\$(183,850.06)
Other Expenses	\$(780.00)
Change in Accrued	\$(16,491.15)
Ending Value	\$34,706,793.88
Investment Gain	\$(1,002,495.10)

<u>Portfolio % Returns</u>	<u>QTR1 FY 2016</u>	<u>QTR2 FY 2016</u>	<u>QTR3 FY 2016</u>	<u>QTR4 FY 2016</u>	<u>YTD FY 2016</u>
Internal Rate of Return (net)	-5.84	3.03	-0.69	1.01	-2.75
Time Weighted (net)	-5.78	3.01	-0.67	1.01	-2.63
B40%/S&P45%/EAFE15%	-3.93	3.65	1.39	1.81	2.74
<u>Difference</u>	-1.85	-0.64	-2.06	-0.81	<u>-5.37</u>

All returns net of fees

EXCERPT

INVESTMENT PORTFOLIO REPORT

FOR

**TOWN OF NEWTOWN DEFINED BENEFIT
AND MONEY PURCHASE PLAN
TOWN OF NEWTOWN OPEB TRUST**

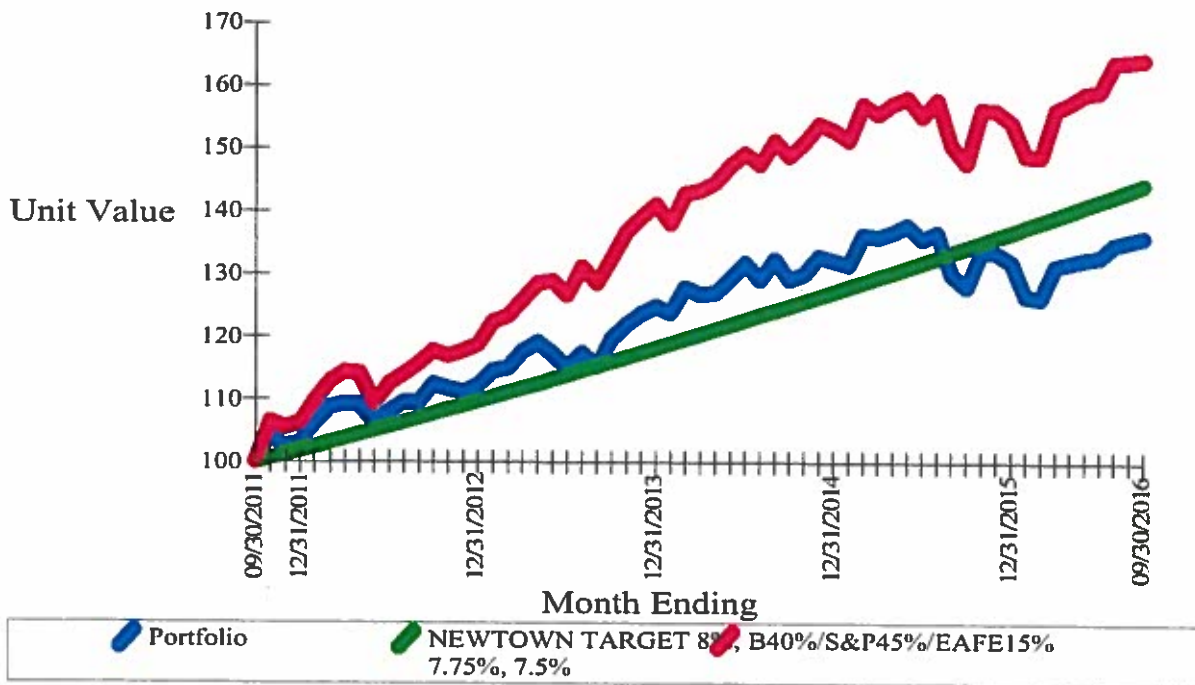
**JOHN ADAMS VACCARO, CFP®, CLU
JOSEPH TATUSKO, PORTFOLIO MANAGER**

PERIOD ENDED SEPTEMBER 30, 2016

Westport Resources Management Inc
55 Greens Farms Rd
Westport, CT 06880
(203) 226-0222

Graphical Comparative Performance
From 09/30/2011 to 09/30/2016

NEWTOWN (CONSOL - ORIG ACCTS)
E PATRICIA LLODRA, W RODGERS, H ROSENTHAL TTEES
3 Primrose St
Newtown, CT 06470-5307



PRICES MAY DIFFER FROM CURRENT MARKET QUOTES AND SHOULD ONLY BE USED AS A GENERAL GUIDE TO ACCOUNT VALUE. THE ACCURACY OF DATA PROVIDED BY QUOTATION SERVICES CANNOT BE GUARANTEED.

FOR THOSE PORTFOLIOS HOLDING MASTER LIMITED PARTNERSHIPS (MLP), UNREALIZED AND REALIZED GAINS AND LOSSES ARE ESTIMATES ONLY. PLEASE REFER TO K1 ISSUED BY MLP FOR TAX REPORTING PURPOSES.

FOR REPORTING PURPOSES, WE ARE CLASSIFYING "MASTER LIMITED PARTNERSHIPS (MLP'S) AS FIXED INCOME; IN REALITY THESE SECURITIES ARE MID CAP EQUITIES WITH HIGH DISTRIBUTION RATES.

October 19, 2016

*Westport Resources Management Inc
55 Greens Farms Rd
Westport, CT 06880
(203) 226-0222*

Portfolio Performance Review

NEWTOWN (CONSOL - ORIG ACCTS)
E PATRICIA LLODRA, W RODGERS, H ROSENTHAL TTEES
3 Primrose St
Newtown, CT 06470-5307

06/30/2016 - 09/30/2016

Beginning Value	\$34,706,793.88
Contributions	\$45,329.51
Withdrawals	\$(491,672.38)
Unrealized Gain (Loss)	\$571,020.31
Realized Gain (Loss)	\$(524.01)
Dividend Income	\$93,458.03
Interest Income	\$131,682.24
External Fee Payments	\$17,267.29
Management Fees	\$(45,565.22)
Other Expenses	\$(120.00)
Change in Accrued	\$29,581.96
Ending Value	\$35,057,251.61
Investment Gain	\$779,533.31

<u>Portfolio % Returns</u>	<u>QTR1 FY 2017</u>
Internal Rate of Return (net)	2.26
Time Weighted (net)	2.25
B40%/S&P45%/EAFE15%	2.89
Difference	-0.64

All returns net of fees

October 19, 2016

WESTPORT RESOURCES MGMT, INC
55 Greens Farms Rd
Westport, Connecticut 06880
(203) 226-0222
Strategy: ETF
Manager: JOSEPH TATUSKO

Portfolio Performance Review

NEWTOWN (EQUITIES- CONSOL)

06/30/2016 - 09/30/2016

Beginning Value	\$21,554,388.29
Contributions	\$45,329.51
Withdrawals	\$(491,672.38)
Unrealized Gain (Loss)	\$503,627.76
Realized Gain (Loss)	\$1,925.58
Dividend Income	\$93,458.03
Interest Income	\$34.72
Management Fees	\$(28,297.93)
Other Expenses	\$(120.00)
Ending Value	<u>\$21,678,673.58</u>
Investment Gain	\$570,628.16

<u>Portfolio % Returns</u>	<u>QTR1 FY 2017</u>
Internal Rate of Return (net)	2.67
Time Weighted (net)	2.66
75%S&P/25%EAFE	4.51
Difference	-1.85

All returns net of fees

October 19, 2016

WESTPORT RESOURCES MGMT, INC
55 Greens Farms Rd
Westport, Connecticut 06880
(203) 226-0222
Strategy: FIXED INCOME
Manager: JOSEPH TATUSKO

Portfolio Performance Review

NEWTOWN (FIXED) - CONSOL

06/30/2016 - 09/30/2016

Beginning Value	\$13,152,405.59
Contributions	\$0.00
Withdrawals	\$0.00
Unrealized Gain (Loss)	\$67,392.55
Realized Gain (Loss)	\$(2,449.59)
Dividend Income	\$0.00
Interest Income	\$131,647.52
External Fee Payments	\$17,267.29
Management Fees	\$(17,267.29)
Other Expenses	\$0.00
Change in Accrued	\$29,581.96
Ending Value	\$13,378,578.03
Investment Gain	\$208,905.15

<u>Portfolio % Returns</u>	<u>QTR1 FY 2017</u>
Internal Rate of Return (net)	1.59
Time Weighted (net)	1.59
BARCLAYS AGG BD	0.46
Difference	1.13

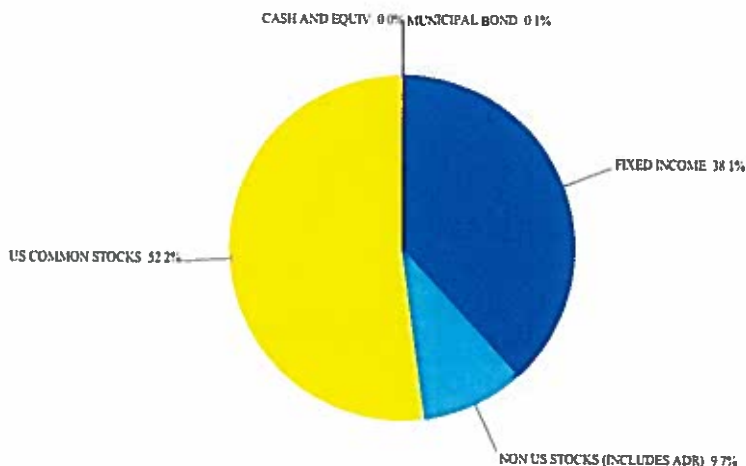
All returns net of fees

October 19, 2016

Westport Resources Management Inc
 55 Greens Farms Rd
 Westport, CT 06880
 (203) 226-0222

Asset Allocation
 As of 09/30/2016
 CURRENT/ASSET

NEWTOWN (CONSOL - ORIG ACCTS)
 E PATRICIA LLODRA, W RODGERS, H ROSENTHAL TTEES
 3 Primrose St
 Newtown, CT 06470-5307



<u>Description</u>	<u>Weight</u>	<u>Current Value</u>
CASH AND EQUIV	0.0%	2,332.25
US COMMON STOCKS	52.2%	18,292,753.45
NON US STOCKS (INCLUDES	9.7%	3,385,074.50
FIXED INCOME	38.1%	13,353,164.05
MUNICIPAL BOND	0.1%	23,927.36
	<u>100.0%</u>	<u>35,057,251.61</u>

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October 19, 2016

Westport Resources Management Inc
55 Greens Farms Rd
Westport, CT 06880
(203) 226-0222

Expense Report

From 07/01/2016 to 09/30/2016

NEWTOWN (CONSOL - ORIG ACCTS)
E PATRICIA LLODRA, W RODGERS, H ROSENTHAL TTEES
3 Primrose St
Newtown, CT 06470-5307

<u>Portfolio Account Number</u>	<u>Trade Date</u>	<u>Portfolio Value</u>	<u>Expense Type</u>	<u>Comment</u>	<u>Expense Amount</u>	<u>Money Fund</u>
JWR046814	07/11/2016		Management Fee	MMF MANAGEMENT FE	(28,297.93)	CASH
JWR019548	07/11/2016		Management Fee	MMF MANAGEMENT FE	(17,267.29)	CASH
				Total: Management Fee	(45,565.22)	

October 19, 2016

*Westport Resources Management Inc
55 Greens Farms Rd
Westport, CT 06880
(203) 226-0222*

Portfolio Performance Review

TOWN OF NEWTOWN **OPEB** TR UAD 12/1/09 (CONSOL)

06/30/2016 - 09/30/2016

Beginning Value	\$1,659,281.77
Contributions	\$0.00
Withdrawals	\$(658.28)
Unrealized Gain (Loss)	\$29,647.78
Realized Gain (Loss)	\$383.49
Dividend Income	\$5,163.79
Interest Income	\$6,041.54
External Fee Payments	\$658.28
Management Fees	\$(2,178.40)
Other Expenses	\$0.00
Change in Accrued	\$439.75
Ending Value	\$1,698,779.72
Investment Gain	\$39,497.95

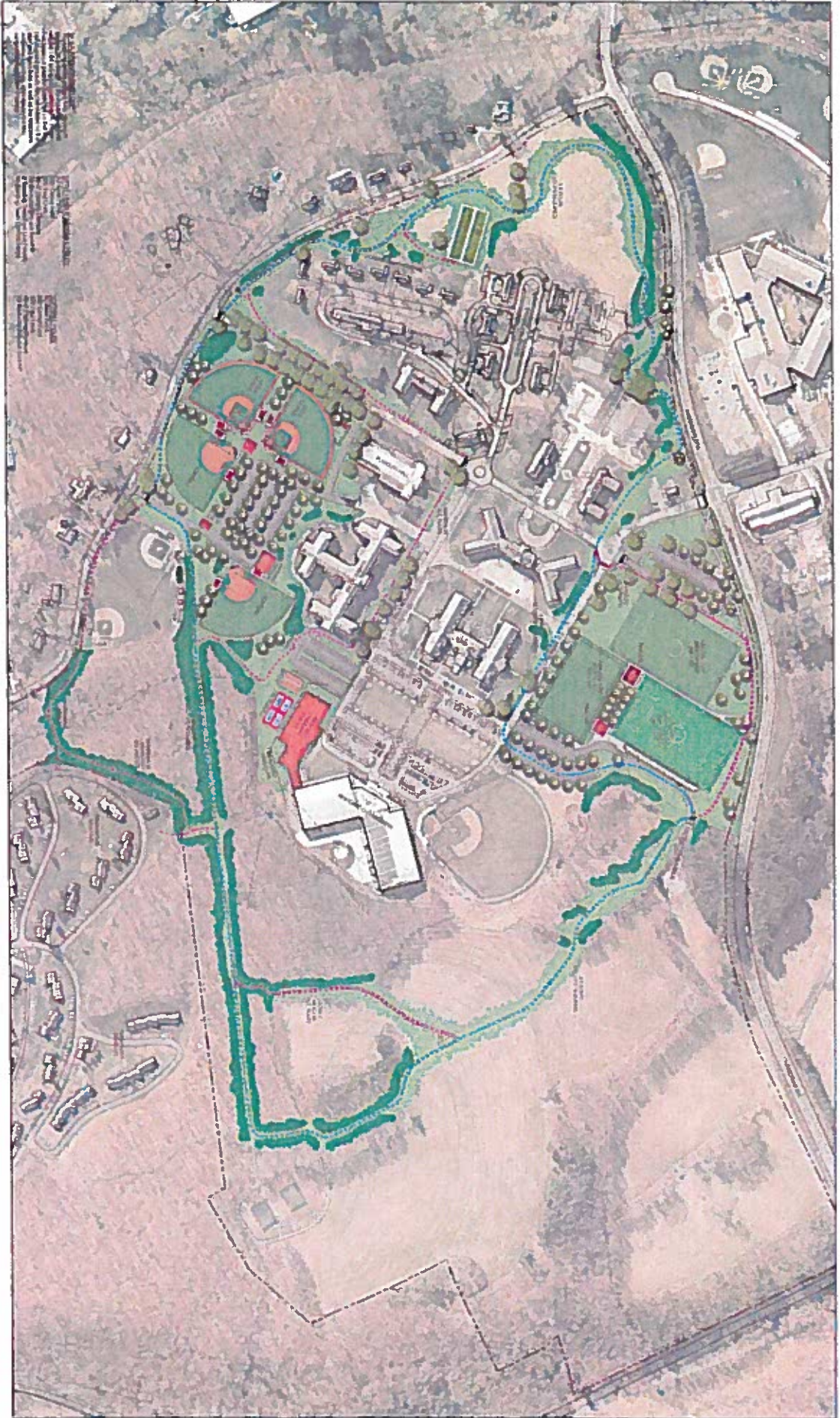
<u>Portfolio % Returns</u>	<u>QTR1 FY 2017</u>
Internal Rate of Return (net)	2.38
Time Weighted (net)	2.38
B40%/S&P45%/EAFE15%	2.89
Difference	-0.51

All returns net of fees

Attachment C

FAIRFIELD HILLS - MASTER PLAN

SITE PLAN RENDERING
AUGUST 26, 2013



Attachment D

TOWN OF NEWTOWN, CT DEBT MANAGEMENT POLICY

I. PURPOSE

The purpose of this policy is to establish parameters and provide guidance governing the issuance, management, continuing evaluation of and reporting on all debt obligations issued by the Town of Newtown.

Debt obligations, which include general obligation bonds, special assessment bonds, revenue bonds, bond anticipation notes, lease/purchase agreements and any other debt obligations permitted to be issued under Connecticut law shall only be issued to purchase capital assets that cannot be acquired with current revenues.

II. POLICY STATEMENT

Under the requirements of Federal and state laws and Town Charter provisions, ordinances and resolutions, the Town may periodically issue debt obligations to finance the construction or acquisition of infrastructure and other assets or to refinance existing debt. It is the Town's goal to assure that such debt obligations are issued and managed in such a manner as to obtain the best long-term financial advantage to the Town and its residents, while making every effort to maintain and improve the Town's bond ratings and reputation in the investment community.

III. RESPONSIBILITY FOR POLICY

The Director of Finance shall be responsible for issuing and managing the Town's debt program. In carrying out this policy, the Director shall periodically:

1. Consider the need for debt financing based upon the approved Capital Improvement Plan.
2. Review the Town's adherence to this policy statement and compare the debt ratios established in this policy with where the Town actually is.
3. Review the Town's authorized but unissued debt to determine if any authorizations are no longer needed.
4. Determine if there are any opportunities for refinancing current debt.
5. Review every three years the services provided by the Town's financial advisor, bond counsel, paying agents and other debt financing service providers.

The Director of Finance shall report his/her findings to the Board of Selectmen, Board of Finance and Legislative Council in the September/October time period of each year, during the Town's review and formulation of the Capital Improvement Plan.

IV. GENERAL DEBT GOVERNING POLICIES

The Town hereby establishes the following policies concerning the issuance and management of debt:

- A. The Town shall not issue debt obligations or use debt proceeds to finance current operations of the Town.

- B. The Town will utilize debt obligations only for acquisition, construction or remodeling of capital improvement projects that cannot be funded from current revenue sources or in such cases wherein it is more equitable to the users of the project to finance the project over its useful life.
- C. The Town will measure the impact of debt service requirements of outstanding and proposed debt obligations on single year, five, ten, and twenty-year periods.

V. DEBT POLICIES, RATIOS AND MEASUREMENT

- A. Purposes of Issuance – the Town shall only issue debt obligations for acquiring, constructing or renovating Town owned fixed assets or for refinancing existing debt obligations.
- B. Maximum Maturity – All debt obligations shall have a maximum maturity of twenty years. The estimated useful life of the Capital Improvement being financed should be considered when determining the maturity of debt. In the event debt obligations are being issued to refinance outstanding debt obligations the final maturity of the debt obligations being refinanced shall remain the same maturity.
- C. Direct Debt Per Capita – An analysis of this debt ratio should be made each year. It should be looked at in context with other related ratios (mentioned). A comparison should be made with other similar rated Connecticut towns. The Direct Debt Per Capita shall be calculated by dividing the Town's direct debt by the most current population figure.

Ratio of General Fund Total Bonded Debt to Taxable Net Grand List – An analysis of this debt ratio should be made each year. It should not go beyond 3%. An increasing ratio of debt to net grand list (over several years) is not desirable.

- D. Average Maturity of General Obligation Bonds – the Town shall have at least 50% of outstanding general obligation bonds mature in less than ten (10) years.
- E. Debt Service Levels – The Town shall adhere to a debt management strategy that achieves the goal of limiting annual general fund debt service to no more than 9.8% of the total General Fund budget.
- F. Net Present Value Savings – The Town must achieve a Net Present Value Savings of at least 2 percent over the life of an existing bond issue in order for it to be considered for refunding.
- G. Bond Covenants and Laws – The Town shall comply with all covenants and requirements of the bond resolutions, and state and Federal laws authorizing and governing the issuance and administration of debt obligations.
- H. If the debt management indicators fall below the recommended levels the finance director shall recommend and submit to the Board of Finance for approval a plan to bring the debt management indicators to their appropriate levels within a specific time frame.

This policy shall be reviewed, at minimum, on a biennial basis during the month of January in each odd numbered year.

Approved by the Legislative Council: January 20, 2016

2014

B3-4 9

C6
40th out of 168

DEBT PER CAPITA

AAA	$48,891 \div 17 =$	\$ 2,875
AUG		2,326
MEDIAN		1,619
NEWTOWN		\$ 2,636

B10 DEBT TO EQUALIZED NET GRAND LIST

AAA	$24.6 \div 17 =$	1.45
AUG		1.6
MEDIAN		1.7
Newtown		1.7

B3-4 2014 Per Capita Income

C4-5
Ranking 34th
out of 169

AAA	$970,585 \div 17 =$	\$ 57,093
AUG		38,480
NEWTOWN		48,740

B5-6 MEDIAN HOUSEHOLD INCOME

C8-9
20th out of 169

AAA	$\$ 2,222,828 \div 17 =$	\$ 130,754
MEDIAN		69,899
Newtown		\$ 108,667

C-8 20th

2014

UNEMPLOYMENT

135th out of 169

C-10

4.9 Newtown
6.6 AVG
5.5 median

2014 Per Pupil Current Education Expenditure

C-14

per Pupil FYE 2014

#98 Newtown

\$ 14,919

out of 169 AVG

\$ 15,178

MEDIAN

\$ 15,070

C-16

CURRENT YEAR ADJUSTED TAX LEVY PER CAPITA

C-6

26th out of 168

Newtown

\$ 3,549

AVG

2,708

MEDIAN

2,633

AAA - 12 out of 17 higher than Newtown

$75,731 \div 17$

\$ 4,454

CT ECONOMIC RESOURCE CENTER

ANNUAL DEBT SERVICE AS A % of EXPENDITURE

WEST HARTFORD	7.0%
GREENWICH	7.0%
DARIEN	8.1%
NORWALK	7.9%
WESTPORT	8.4%
WILTON	7.3%
WASTON	9.4%
FAIRFIELD	8.0%
MADISON	5.6%
RIDGEFIELD	9.7%
WOODBRIIDGE	4.7%
SIMSBURY	7.7%
AVON	4.8%
WALLINGFORD	2.9%
FARMINGTON	8.0%
GLASTENBURY	7.1%
NEW CANAAN	<u>10.0%</u>

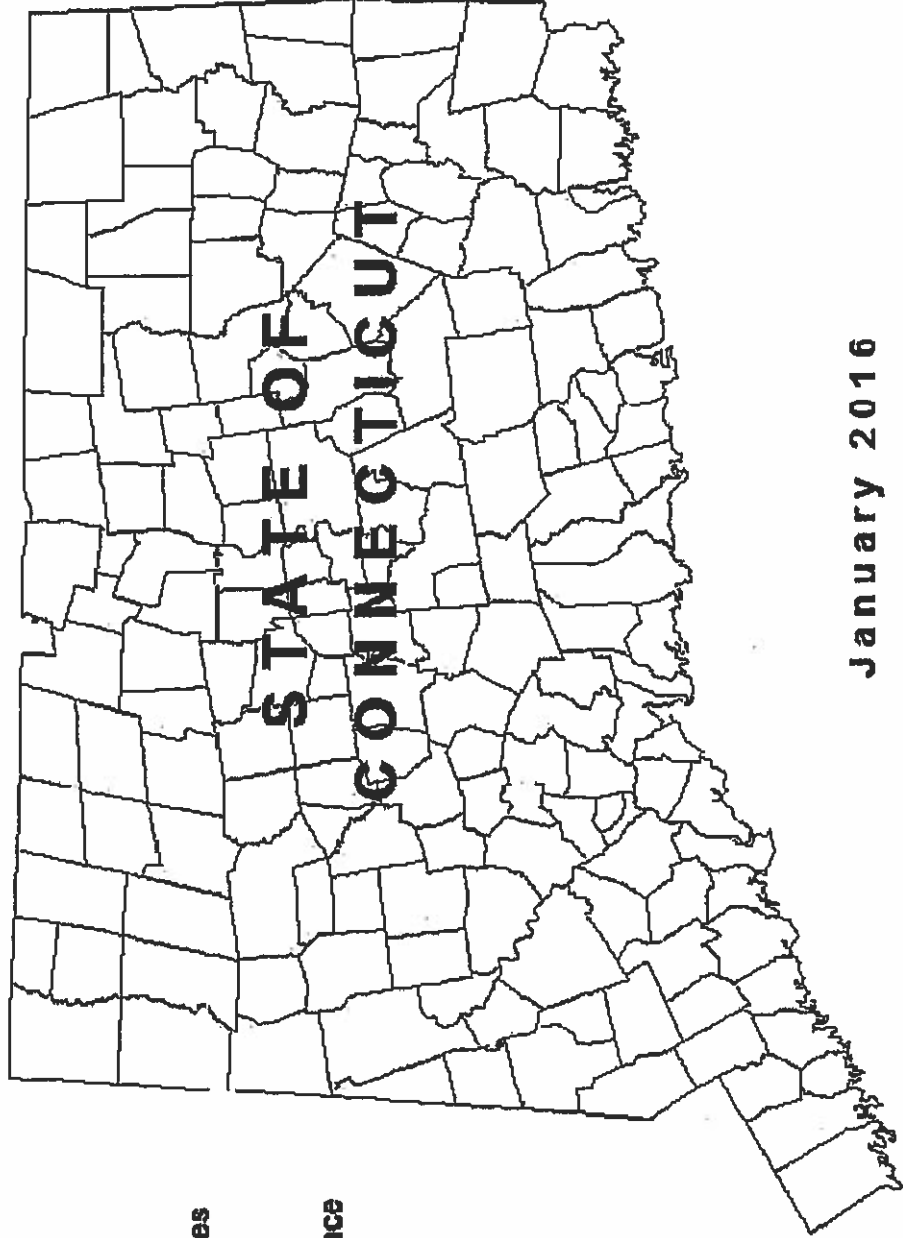
$$123.60 \div 17 = 7.27\%$$

NEWTOWN

8.6%

MUNICIPAL FISCAL INDICATORS

Fiscal Years Ended
2010- 2014



Revenues

Expenditures

Fund Balance

Debt

Taxes

Population

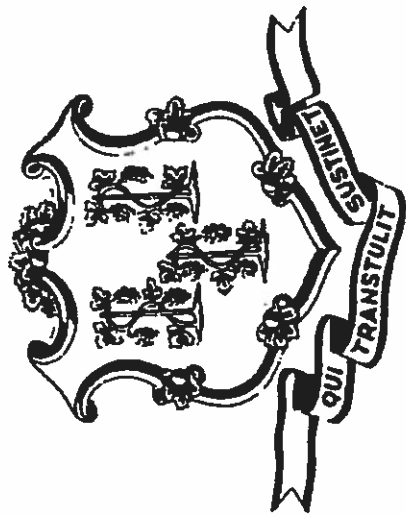
Enrollment

Grand Lists

Mill Rates

Bond Ratings

January 2016



Dannel P. Malloy
Governor

Office of Policy and Management

Benjamin Barnes, Secretary

Intergovernmental Policy Division

Scott D. Jackson, Undersecretary

Municipal Finance Services Unit

W. David LeVasseur, Director
Jean M. Gula
William W. Plummer
Morgan M. Rice
Lori A. Stevenson

2014 Per Capita Income *

	Per Capita Income	% of State Average
ANDOVER	\$39,872	103.6%
ANSONIA	\$24,804	64.5%
ASHFORD	\$38,310	99.6%
AVON	\$66,365	172.5%
BARKHAMSTED	\$38,593	100.3%
BEACON FALLS	\$36,793	95.6%
BERLIN	\$40,172	104.4%
BETHANY	\$45,430	118.1%
BETHEL	\$41,817	108.7%
BETHLEHEM	\$43,330	112.6%
BLOOMFIELD	\$40,664	105.7%
BOLTON	\$44,959	116.8%
BOZRAH	\$34,748	90.3%
BRANFORD	\$43,789	113.7%
BRIDGEPORT	\$20,442	53.1%
BRIDGEWATER	\$63,029	163.8%
BRISTOL	\$31,365	81.5%
BROOKFIELD	\$48,978	127.3%
BROOKLYN	\$26,582	69.1%
BURLINGTON	\$44,522	115.7%
CANAAN	\$39,209	101.9%
CANTERBURY	\$32,886	85.5%
CANTON	\$48,460	125.9%
CHAPLIN	\$36,414	94.6%
CHESHIRE	\$43,583	113.3%
CHESTER	\$41,592	108.1%
CLINTON	\$37,449	97.3%
COLCHESTER	\$38,875	101.0%

	Per Capita Income	% of State Average
COLEBROOK	\$36,088	93.7%
COLUMBIA	\$41,476	107.8%
CORNWALL	\$45,267	117.8%
COVENTRY	\$40,129	104.3%
CROMWELL	\$39,178	101.8%
DANBURY	\$31,411	81.8%
DARIEN	\$95,607	248.5%
DEEP RIVER	\$37,089	96.4%
DERBY	\$27,249	70.8%
DURHAM	\$49,767	129.3%
EAST GRANBY	\$36,899	95.9%
EAST HADDAM	\$39,767	103.3%
EAST HAMPTON	\$43,505	113.1%
EAST HARTFORD	\$25,509	66.3%
EAST HAVEN	\$30,868	80.2%
EAST LYME	\$40,313	104.8%
EAST WINDSOR	\$33,727	87.8%
EASTFORD	\$38,556	100.2%
EASTON	\$59,546	154.7%
ELLINGTON	\$41,200	107.1%
ENFIELD	\$29,747	77.3%
ESSEX	\$51,956	135.0%
FAIRFIELD	\$59,156	153.7%
FARMINGTON	\$54,754	142.3%
FRANKLIN	\$39,378	102.3%
GLASTONBURY	\$55,678	144.7%
GOSHEN	\$36,745	95.5%
GRANBY	\$56,042	145.6%
GREENWICH	\$94,200	244.8%

	Per Capita Income	% of State Average
GRISWOLD	\$29,307	76.2%
GROTON	\$34,353	89.3%
GUILFORD	\$52,791	137.2%
HADDAM	\$44,400	115.4%
HAMDEN	\$34,419	88.4%
HAMPTON	\$37,046	96.3%
HARTFORD	\$16,813	43.7%
HARTLAND	\$36,284	94.3%
HARWINTON	\$44,967	116.9%
HEBRON	\$41,921	108.9%
KENT	\$38,504	100.1%
KILLINGLY	\$27,549	71.6%
KILLINGWORTH	\$51,316	133.4%
LEBANON	\$37,632	97.8%
LEDYARD	\$39,246	102.0%
LISBON	\$36,867	93.2%
LITCHFIELD	\$45,939	119.4%
LYME	\$62,332	136.0%
MADISON	\$53,221	138.3%
MANCHESTER	\$32,558	84.6%
MANSFIELD	\$19,556	50.8%
MARLBOROUGH	\$41,348	107.4%
MERIDEN	\$27,483	71.4%
MIDDLEBURY	\$41,896	108.9%
MIDDLEFIELD	\$42,714	111.0%
MIDDLETOWN	\$34,226	88.9%
MILFORD	\$40,797	106.0%
MONROE	\$48,639	126.4%

* Source: U.S. Census Bureau
2010-14 American Community Survey

2014 Per Capita Income *

	Per Capita Income	% of State Average
MONTVILLE	\$28,969	75.3%
MORRIS	\$38,777	100.8%
NAUGATUCK	\$30,491	79.2%
NEW BRITAIN	\$21,070	54.8%
NEW CANAAN	\$103,005	267.7%
NEW FAIRFIELD	\$43,029	111.8%
NEW HARTFORD	\$37,759	98.1%
NEW HAVEN	\$23,796	61.8%
NEW LONDON	\$21,754	56.5%
NEW MILFORD	\$38,734	100.7%
NEWINGTON	\$37,061	96.3%
NEWTOWN	\$48,740	126.7%
NORFOLK	\$43,852	114.0%
NORTH BRANFORD	\$42,058	109.3%
NORTH CANAAN	\$28,228	73.4%
NORTH HAVEN	\$38,742	100.7%
NORTH STONINGTON	\$35,388	91.9%
NORWALK	\$43,778	113.8%
NORWICH	\$27,111	70.5%
OLD LYME	\$49,536	128.7%
OLD SAYBROOK	\$44,251	115.0%
ORANGE	\$49,512	128.7%
OXFORD	\$41,122	106.9%
PLAINFIELD	\$26,733	69.5%
PLAINVILLE	\$31,370	81.5%
PLYMOUTH	\$31,076	80.8%
POMFRET	\$42,925	111.6%
PORTLAND	\$42,972	111.7%
PRESTON	\$33,891	88.1%

	Per Capita Income	% of State Average
PROSPECT	\$38,917	101.1%
PUTNAM	\$24,639	64.0%
REDDING	\$61,372	159.5%
RIDGEFIELD	\$75,716	196.8%
ROCKY HILL	\$43,207	112.3%
ROXBURY	\$60,205	156.5%
SALEM	\$42,670	110.9%
SALISBURY	\$55,464	144.1%
SCOTLAND	\$29,545	76.8%
SEYMOUR	\$33,488	87.0%
SHARON	\$54,676	142.6%
SHELTON	\$41,189	107.0%
SHERMAN	\$60,386	156.9%
SIMSBURY	\$54,543	141.7%
SOMERS	\$33,445	86.9%
SOUTH WINDSOR	\$44,589	115.8%
SOUTHBURY	\$42,791	111.2%
SOUTHINGTON	\$39,082	101.6%
SPRAGUE	\$31,621	82.2%
STAFFORD	\$29,779	77.4%
STAMFORD	\$46,074	119.7%
STERLING	\$26,516	68.9%
STONINGTON	\$44,589	115.8%
STRAITFORD	\$34,775	90.4%
SUFFIELD	\$39,901	103.7%
THOMASTON	\$32,737	85.1%
THOMPSON	\$31,688	82.3%
TOLLAND	\$45,519	118.3%
TORRINGTON	\$28,368	73.7%

	Per Capita Income	% of State Average
TRUMBULL	\$45,535	118.3%
UNION	\$37,043	96.3%
VERNON	\$35,314	91.8%
VOLUNTOWN	\$32,338	84.0%
WALLINGFORD	\$37,009	96.2%
WARREN	\$53,578	139.2%
WASHINGTON	\$57,394	149.2%
WATERBURY	\$21,251	55.2%
WATERFORD	\$39,498	102.6%
WATERTOWN	\$37,140	96.5%
WEST HARTFORD	\$48,608	126.8%
WEST HAVEN	\$25,718	66.8%
WESTBROOK	\$44,966	116.9%
WESTON	\$91,878	238.8%
WESTPORT	\$90,945	236.3%
WETHERSFIELD	\$38,685	100.5%
WILLINGTON	\$33,934	88.2%
WILTON	\$79,722	204.6%
WINCHESTER	\$31,475	81.8%
WINDHAM	\$20,126	52.3%
WINDSOR	\$36,048	93.7%
WINDSOR LOCKS	\$35,129	91.3%
WOLCOTT	\$35,288	91.7%
WOODBIDGE	\$61,717	160.4%
WOODBURY	\$45,656	119.2%
WOODSTOCK	\$35,162	91.4%
** State Average **	\$38,480	100.0%

* Source: U.S. Census Bureau
2010-14 American Community Survey

2014 Median Household Income *

	Median Household Income	% of State Median
MONTVILLE	\$67,044	95.9%
MORRIS	\$84,464	120.8%
NAUGATUCK	\$58,641	83.9%
NEW BRITAIN	\$40,515	56.0%
NEW CANAAN	\$179,810	257.2%
NEW FAIRFIELD	\$101,750	145.6%
NEW HARTFORD	\$82,245	117.7%
NEW HAVEN	\$37,508	53.7%
NEW LONDON	\$41,230	59.0%
NEW MILFORD	\$79,028	113.1%
NEWINGTON	\$79,008	113.0%
NEWTOWN	\$108,667	155.5%
NORFOLK	\$73,188	104.7%
NORTH BRANFORD	\$87,408	125.0%
NORTH CANAAN	\$63,607	91.0%
NORTH HAVEN	\$84,078	120.3%
NORTH STONINGTON	\$78,854	112.8%
NORWALK	\$76,051	108.8%
NORWICH	\$49,695	71.1%
OLD LYME	\$87,817	125.6%
OLD SAYBROOK	\$74,898	107.1%
ORANGE	\$105,190	150.5%
OXFORD	\$98,504	140.9%
PLAINFIELD	\$62,630	89.6%
PLAINVILLE	\$55,508	79.4%
PLYMOUTH	\$71,441	102.2%
POMFRET	\$91,625	131.1%
PORTLAND	\$82,770	118.4%
PRESTON	\$67,089	96.0%

	Median Household Income	% of State Median
PROSPECT	\$100,592	143.9%
PUTNAM	\$48,418	68.4%
REDDING	\$121,667	174.1%
RIDGEFIELD	\$147,936	211.6%
ROCKY HILL	\$75,442	107.9%
ROXBURY	\$90,078	128.9%
SALEM	\$104,583	149.0%
SALISBURY	\$84,141	120.4%
SCOTLAND	\$77,344	110.7%
SEYMOUR	\$77,465	110.8%
SHARON	\$72,083	103.1%
SHELTON	\$86,369	126.4%
SHERMAN	\$115,442	165.2%
SIMSBURY	\$109,623	157.1%
SOMERS	\$95,139	136.1%
SOUTH WINDSOR	\$94,217	134.8%
SOUTHBURY	\$76,886	110.0%
SOUTHINGTON	\$81,285	116.3%
SPRAGUE	\$67,076	96.0%
STAFFORD	\$62,859	89.9%
STAMFORD	\$77,221	110.5%
STERLING	\$71,696	102.6%
STONINGTON	\$81,873	116.8%
STRAITFORD	\$66,451	95.1%
SUFFIELD	\$94,610	135.4%
THOMASTON	\$73,879	105.4%
THOMPSON	\$67,519	96.6%
TOLLAND	\$107,290	153.5%
TORRINGTON	\$55,460	79.3%

	Median Household Income	% of State Median
TRUMBULL	\$108,554	155.3%
UNION	\$84,405	120.8%
VERNON	\$60,556	86.6%
VOLUNTOWN	\$75,086	107.4%
WALLINGFORD	\$75,533	108.1%
WARREN	\$100,250	143.4%
WASHINGTON	\$77,125	110.3%
WATERBURY	\$41,136	58.9%
WATERFORD	\$75,181	107.6%
WATERTOWN	\$78,767	112.7%
WEST HARTFORD	\$84,092	120.3%
WEST HAVEN	\$49,993	71.5%
WESTBROOK	\$78,417	112.2%
WESTON	\$208,078	297.7%
WESTPORT	\$151,771	217.1%
WETHERSFIELD	\$78,008	111.6%
WILLINGTON	\$73,384	105.0%
WILTON	\$175,019	250.4%
WINCHESTER	\$60,163	86.1%
WINDHAM	\$41,019	58.7%
WINDSOR	\$79,244	113.4%
WINDSOR LOCKS	\$67,222	96.2%
WOLCOTT	\$83,317	119.2%
WOODBRIIDGE	\$134,045	191.8%
WOODBURY	\$84,868	121.4%
WOODSTOCK	\$70,927	101.5%
** State Median **	\$69,899	100.0%

* Source: U.S. Census Bureau
2010-14 American Community Survey

Debt per Capita
FYE 2014

ANDOVER	\$1,193	DEEP RIVER	LEBANON	\$974	LEBANON	\$431	OLD SAYBROOK	\$3,110	TOLLAND	\$3,070
ANSONIA	\$627	DERBY	LEDYARD	\$654	LEDYARD	\$1,030	ORANGE	\$2,977	TORRINGTON	\$777
ASHFORD	\$947	DURHAM	LISBON	\$1,004	LISBON	\$886	OXFORD	\$1,918	TRUMBULL	\$2,491
AVON	\$1,663	EAST GRANBY	LITCHFIELD	\$1,306	LITCHFIELD	\$3,285	PLAINFIELD	\$772	UNION	\$3,469
BARKHAMSTED	\$795	EAST HADDAM	LYME	\$1,979	LYME	\$4,571	PLAINVILLE	\$2,945	VERNON	\$1,458
BEACON FALLS	\$2,781	EAST HAMPTON	MADISON	\$667	MADISON	\$1,800	POMFRET	\$1,087	VOLUNTOWN	\$0
BERLIN	\$2,422	EAST HARTFORD	MANCHESTER	\$1,299	MANCHESTER	\$1,362	PORTLAND	\$1,884	WALLINGFORD	\$690
BETHANY	\$2,487	EAST HAVEN	MANSFIELD	\$1,308	MANSFIELD	\$278	PRESTON	\$1,342	WARREN	\$1,989
BETHEL	\$1,491	EAST LYME	MARLBOROUGH	\$2,759	MARLBOROUGH	\$3,442	PROSPECT	\$1,876	WASHINGTON	\$314
BETHLEHEM	\$64	EAST WINDSOR	MERIDEN	\$515	MERIDEN	\$1,306	PUTNAM	\$0	WATERBURY	\$4,225
BLOOMFIELD	\$2,672	EASTFORD	MIDDLEBURY	\$159	MIDDLEBURY	\$1,769	REDDING	\$2,715	WATERFORD	\$4,884
BOLTON	\$2,593	EASTON	MIDDLEFIELD	\$3,958	MIDDLEFIELD	\$1,568	RIDGEFIELD	\$3,513	WATERTOWN	\$2,644
BOZRAH	\$1,390	ELLINGTON	MIDDLETOWN	\$539	MIDDLETOWN	\$1,507	ROCKY HILL	\$695	WEST HARTFORD	\$2,224
BRANFORD	\$1,545	ENFIELD	MILFORD	\$540	MILFORD	\$2,903	ROXBURY	\$359	WEST HAVEN	\$2,572
BRIDGEPORT	\$4,216	ESSEX	MONROE	\$2,279	MONROE	\$2,245	SALEM	\$1,410	WESTBROOK	\$3,281
BRIDGEWATER	\$344	FAIRFIELD	MONTVILLE	\$3,227	MONTVILLE	\$2,070	SALISBURY	\$1,134	WESTON	\$4,636
BRISTOL	\$1,166	FARMINGTON	MORRIS	\$1,727	MORRIS	\$360	SCOTLAND	\$1,730	WESTPORT	\$4,413
BROOKFIELD	\$2,196	FRANKLIN	NAUGATUCK	\$910	NAUGATUCK	\$2,835	SEYMOUR	\$2,285	WETHERSFIELD	\$1,021
BROOKLYN	\$560	GLASTONBURY	NEW BRITAIN	\$2,538	NEW BRITAIN	\$2,889	SHARON	\$2,904	WILLINGTON	\$743
BURLINGTON	\$1,699	GOSHEN	NEW CANAAN	\$348	NEW CANAAN	\$6,314	SHELTON	\$1,341	WILTON	\$3,169
CANAAN	\$714	GRANBY	NEW FAIRFIELD	\$2,464	NEW FAIRFIELD	\$1,913	SHERMAN	\$2,920	WINCHESTER	\$403
CANTERBURY	\$88	GREENWICH	NEW HARTFORD	\$1,884	NEW HARTFORD	\$1,294	SIMSBURY	\$1,610	WINDHAM	\$886
CANTON	\$1,382	GRISWOLD	NEW HAVEN	\$1,490	NEW HAVEN	\$4,420	SOMERS	\$1,174	WINDSOR	\$1,355
CHAPLIN	\$62	GROTON	NEW LONDON	\$1,476	NEW LONDON	\$1,836	SOUTH WINDSOR	\$2,387	WINDSOR LOCKS	\$1,203
CHESHIRE	\$2,180	GUILFORD	NEW MILFORD	\$1,628	NEW MILFORD	\$781	SOUTHBURY	\$1,046	WOLCOTT	\$1,802
CHESTER	\$1,066	HADDAM	NEWINGTON	\$1,236	NEWINGTON	\$322	SOUTHINGTON	\$2,014	WOODBURY	\$2,989
CLINTON	\$2,095	HAMDEN	NEWTOWN	\$1,938	NEWTOWN	\$2,636	SPRAGUE	\$2,770	WOODBURY	\$557
COLCHESTER	\$1,005	HAMPTON	NORFOLK	\$0	NORFOLK	\$1,335	STAFFORD	\$1,891	WOODSTOCK	\$568
COLEBROOK	\$644	HARTFORD	NORTH BRANFORD	\$4,233	NORTH BRANFORD	\$2,812	STAMFORD	\$2,970		
COLUMBIA	\$276	HARTLAND	NORTH CANAAN	\$425	NORTH CANAAN	\$812	STERLING	\$2,303		
CORNWALL	\$1,599	HARWINTON	NORTH HAVEN	\$1,254	NORTH HAVEN	\$2,356	STONINGTON	\$2,367		
COVENTRY	\$1,660	HEBRON	NORTH STONINGTON	\$1,986	NORTH STONINGTON	\$171	STRATFORD	\$5,401		
CROMWELL	\$1,865	KENT	NORWALK	\$1,518	NORWALK	\$2,487	SUFFIELD	\$1,198		
DANBURY	\$1,798	KILLINGLY	NORWICH	\$1,812	NORWICH	\$1,044	THOMASTON	\$3,800		
DARIEN	\$4,007	KILLINGWORTH	OLD LYME	\$1,519	OLD LYME	\$4,100	THOMPSON	\$1,096		

Average:	\$2,325
Median:	\$1,619

Moody's Bond Ratings by Rating Categories, December, 2015

Aaa Rated Municipalities (17)		Aa Rated Municipalities (84)		A Rated Municipalities (16)							
AVON	Aaa	BRANFORD	Aa1	EAST HARTFORD	Aa2	SOMERS	Aa2	NEW HARTFORD	Aa3	HARTLAND	A1
DARIEN	Aaa	BROOKFIELD	Aa1	EAST LYME	Aa2	SOUTH WINDSOR	Aa2	PLAINFIELD	Aa3	MERIDEN	A1
FAIRFIELD	Aaa	CHESHIRE	Aa1	EAST WINDSOR	Aa2	SOUTHBURY	Aa2	PLAINVILLE	Aa3	SALEM	A1
FARMINGTON	Aaa	DANBURY	Aa1	ENFIELD	Aa2	SOUTHINGTON	Aa2	PORTLAND	Aa3	SCOTLAND	A1
GLASTONBURY	Aaa	MANCHESTER	Aa1	ESSEX	Aa2	TOLLAND	Aa2	THOMASTON	Aa3	STAFFORD	A1
GREENWICH	Aaa	MILFORD	Aa1	GROTON	Aa2	TRUMBULL	Aa2	TORRINGTON	Aa3	STERLING	A1
MADISON	Aaa	NEW FAIRFIELD	Aa1	GUILFORD	Aa2	VERNON	Aa2	WILLINGTON	Aa3	STRATFORD	A1
NEW CANAAN	Aaa	NEW MILFORD	Aa1	KENT	Aa2	WARREN	Aa2	WINDHAM	Aa3	THOMPSON	A1
NORWALK	Aaa	NEWTOWN	Aa1	KILLINGWORTH	Aa2	WATERFORD	Aa2	WOODSTOCK	Aa3	WATERBURY	A1
RIDGEFIELD	Aaa	NORTH HAVEN	Aa1	LEDYARD	Aa2	WATERTOWN	Aa2			WOLCOTT	A1
SIMSBURY	Aaa	ORANGE	Aa1	LITCHFIELD	Aa2	WESTBROOK	Aa2			BRIDGEPORT	A2
WALLINGFORD	Aaa	STAMFORD	Aa1	MANSFIELD	Aa2	WETHERSFIELD	Aa2			PROSPECT	A2
WEST HARTFORD	Aaa	STONINGTON	Aa1	MARLBOROUGH	Aa2	WOODBURY	Aa2			SPRAGUE	A2
WESTON	Aaa	WINDSOR LOCKS	Aa1	MIDDLEBURY	Aa2	ANSONIA	Aa3			EAST HAVEN	A3
WESTPORT	Aaa	BERLIN	Aa2	MIDDLETOWN	Aa2	ASHFORD	Aa3			HARTFORD	A3
WILTON	Aaa	BETHANY	Aa2	MONROE	Aa2	BOLTON	Aa3			NEW HAVEN	A3
WOODBIDGE	Aaa	BLOOMFIELD	Aa2	NAUGATUCK	Aa2	CHESTER	Aa3				
		BRISTOL	Aa2	NORTH BRANFORD	Aa2	COLCHESTER	Aa3				
		BURLINGTON	Aa2	NORWICH	Aa2	EAST HAMPTON	Aa3				
		CANTON	Aa2	OLD SAYBROOK	Aa2	ELLINGTON	Aa3				
		CLINTON	Aa2	OXFORD	Aa2	GROTON (City of)	Aa3				
		COLUMBIA	Aa2	ROCKY HILL	Aa2	HADDAM	Aa3				
		CORNWALL	Aa2	SHARON	Aa2	KILLINGLY	Aa3				
		COVENTRY	Aa2	SHELTON	Aa2	LISBON	Aa3				
		EAST GRANBY	Aa2	SHERMAN	Aa2	MONTVILLE	Aa3				
Baa Rated Municipalities (3)											
HAMDEN	Baa1										
NEW BRITAIN	Baa1										
WEST HAVEN	Baa1										

**Ratio of Debt to Equalized Net
Grand List and Net Grand List***

	Debt as a % of:		Debt as a % of:		Debt as a % of:		Debt as a % of:		Debt as a % of:					
	ENGL	Net GL	ENGL	Net GL	ENGL	Net GL	ENGL	Net GL	ENGL	Net GL				
ANDOVER	1.1%	1.5%	DARIEN	0.7%	1.0%	KILLINGLY	1.9%	2.3%	NORWICH	1.4%	1.7%	SUFFIELD	1.0%	1.3%
ANSONIA	0.9%	1.3%	DEEP RIVER	0.7%	0.9%	KILLINGWORTH	1.0%	1.4%	OLD LYME	1.4%	1.8%	THOMASTON	3.9%	5.5%
ASHFORD	1.0%	1.4%	DERBY	0.9%	1.1%	LEBANON	0.4%	0.5%	OLD SAYBROOK	1.1%	1.3%	THOMPSON	1.3%	1.7%
AVON	0.9%	1.1%	DURHAM	0.7%	1.0%	LEDYARD	1.1%	1.4%	ORANGE	1.5%	2.2%	TOLLAND	2.8%	3.5%
BARKHAMSTED	0.8%	0.8%	EAST GRANBY	0.8%	1.1%	LISBON	0.7%	1.0%	OXFORD	1.2%	1.8%	TORRINGTON	0.9%	1.2%
BEACON FALLS	2.6%	3.6%	EAST HADDAM	1.5%	2.2%	LITCHFIELD	1.9%	2.4%	PLAINFIELD	1.0%	1.4%	TRUMBULL	1.4%	2.0%
BERLIN	1.6%	2.3%	EAST HAMPTON	0.5%	0.8%	LYME	1.5%	1.8%	PLAINVILLE	2.8%	3.9%	UNION	2.3%	3.0%
BETHANY	1.7%	2.2%	EAST HARTFORD	1.7%	2.3%	MADISON	0.8%	1.0%	POMFRET	1.1%	1.2%	VERNON	1.8%	2.4%
BETHEL	1.1%	1.6%	EAST HAVEN	1.5%	2.1%	MANCHESTER	1.4%	2.0%	PORTLAND	1.4%	2.0%	VOLUNTOWN	0.0%	0.0%
BETHLEHEM	0.0%	0.1%	EAST LYME	1.8%	2.6%	MANSFIELD	0.5%	0.7%	PRESTON	1.2%	1.7%	WALLINGFORD	0.5%	0.7%
BLOOMFIELD	2.0%	2.7%	EAST WINDSOR	0.4%	0.6%	MARLBOROUGH	2.7%	3.9%	PROSPECT	1.5%	2.3%	WARREN	0.6%	0.8%
BOLTON	2.1%	2.7%	EASTFORD	0.1%	0.2%	MERIDEN	1.8%	2.4%	PUTNAM	0.0%	0.0%	WASHINGTON	0.1%	0.1%
BOZRAH	1.2%	1.7%	EASTON	1.6%	2.3%	MIDDLEBURY	1.0%	1.4%	REDDING	1.1%	1.6%	WATERBURY	8.0%	11.5%
BRANFORD	0.9%	1.3%	ELLINGTON	0.7%	1.0%	MIDDLEFIELD	1.3%	1.7%	RIDGEFIELD	1.3%	1.9%	WATERFORD	2.1%	3.0%
BRIDGEPORT	7.5%	8.8%	ENFIELD	0.6%	0.8%	MIDDLETOWN	1.5%	2.0%	ROCKY HILL	0.4%	0.6%	WATERTOWN	2.4%	3.0%
BRIDGEWATER	0.1%	0.1%	ESSEX	1.0%	1.3%	MILFORD	1.6%	2.4%	ROXBURY	0.1%	0.1%	WEST HARTFORD	1.6%	2.4%
BRISTOL	1.3%	1.9%	FAIRFIELD	1.2%	1.8%	MONROE	1.4%	1.9%	SALEM	1.2%	1.6%	WEST HAVEN	3.6%	5.0%
BROOKFIELD	1.2%	1.7%	FARMINGTON	0.9%	1.3%	MONTVILLE	2.3%	3.3%	SALISBURY	0.3%	0.4%	WESTBROOK	1.4%	2.0%
BROOKLYN	0.6%	0.9%	FRANKLIN	0.6%	0.8%	MORRIS	0.2%	0.2%	SCOTLAND	1.9%	2.3%	WESTON	1.3%	1.8%
BURLINGTON	1.3%	1.7%	GLASTONBURY	1.6%	2.3%	NAUGATUCK	4.0%	5.7%	SEYMOUR	2.3%	3.1%	WESTPORT	0.8%	1.2%
CANAAN	0.4%	0.5%	GOSHEN	0.1%	0.2%	NEW BRITAIN	6.0%	8.6%	SHARON	0.8%	0.9%	WETHERSFIELD	0.9%	1.2%
CANTERBURY	0.1%	0.1%	GRANBY	2.0%	2.9%	NEW CANAAN	1.1%	1.5%	SHELTON	0.9%	1.2%	WILLINGTON	0.7%	0.9%
CANTON	0.9%	1.3%	GREENWICH	0.3%	0.4%	NEW FAIRFIELD	1.2%	1.6%	SHERMAN	1.1%	1.4%	WILTON	1.0%	1.4%
CHAPLIN	0.1%	0.1%	GRISWOLD	1.9%	2.6%	NEW HARTFORD	0.9%	1.2%	SIMSBURY	1.2%	1.7%	WINCHESTER	0.4%	0.6%
CHESHIRE	1.6%	2.2%	GROTON	1.1%	1.5%	NEW HAVEN	6.2%	9.5%	SOMERS	1.2%	1.6%	WINDHAM	1.9%	2.3%
CHESTER	0.7%	0.9%	GUILFORD	0.8%	1.0%	NEW LONDON	2.7%	3.3%	SOUTH WINDSOR	1.7%	2.4%	WINDSOR	1.0%	1.3%
CLINTON	1.3%	1.8%	HADDAM	0.9%	1.1%	NEW MILFORD	0.5%	0.7%	SOUTHBURY	0.7%	1.0%	WINDSOR LOCKS	0.8%	1.2%
COLCHESTER	1.0%	1.4%	HAMDEN	2.2%	2.9%	NEWINGTON	0.3%	0.4%	SOUTHINGTON	1.7%	2.4%	WOLCOTT	1.6%	2.4%
COLEBROOK	0.4%	0.5%	HAMPTON	0.0%	0.0%	NEWTOWN	1.7%	2.4%	SPRAGUE	3.5%	5.0%	WOODBIDGE	1.8%	2.2%
COLUMBIA	0.2%	0.3%	HARTFORD	7.7%	15.1%	NORFOLK	0.6%	0.7%	STAFFORD	2.1%	2.9%	WOODBURY	0.4%	0.4%
CORNWALL	0.4%	0.6%	HARTLAND	0.3%	0.5%	NORTH BRANFORD	2.3%	3.2%	STAMFORD	1.4%	2.0%	WOODSTOCK	0.5%	0.7%
COVENTRY	1.5%	2.1%	HARWINTON	0.9%	1.2%	NORTH CANAAN	0.6%	0.8%	STERLING	2.7%	3.9%			
CROMWELL	1.5%	2.1%	HEBRON	1.7%	2.4%	NORTH HAVEN	1.5%	2.0%	STONINGTON	1.2%	1.7%	** Average **	1.6%	2.3%
DANBURY	1.5%	2.2%	KENT	0.6%	0.7%	NORTH STONINGTON	0.1%	0.2%	STRAFORD	4.4%	6.3%	** Median **	1.1%	1.5%
						NORWALK	1.3%	1.7%						

* Based upon the 10/1/12 Grand list

Unemployment Comparison *
November 2015 and 2014

	2015		2014		2015		2014		2015		2014		2015		2014	
	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov	Nov
ANDOVER	3.7%	5.3%	DARIEN	3.8%	4.7%	KILLINGLY	6.0%	7.4%	NORWICH	SUFFIELD	3.7%	5.0%				
ANSONIA	6.9%	8.5%	DEEP RIVER	3.8%	4.8%	KILLINGWORTH	3.2%	4.3%	OLD LYME	THOMASTON	3.9%	5.3%				
ASHFORD	3.6%	4.5%	DERBY	5.8%	7.3%	LEBANON	4.0%	5.2%	OLD SAYBROOK	THOMPSON	4.5%	5.3%				
AVON	3.1%	4.0%	DURHAM	3.2%	4.0%	LEDYARD	4.3%	5.3%	ORANGE	TOLLAND	3.2%	4.1%				
BARKHAMSTED	3.8%	4.7%	EAST GRANBY	3.3%	4.3%	LISBON	4.8%	6.7%	OXFORD	TORRINGTON	5.3%	6.5%				
BEACON FALLS	4.0%	5.5%	EAST HADDAM	4.2%	5.3%	LITCHFIELD	3.4%	4.3%	PLAINFIELD	TRUMBULL	3.9%	4.9%				
BERLIN	3.8%	4.8%	EAST HAMPTON	3.7%	4.6%	LYME	3.5%	4.9%	PLAINVILLE	UNION	4.7%	6.0%				
BETHANY	3.6%	5.3%	EAST HARTFORD	6.1%	7.8%	MADISON	3.4%	4.4%	PLYMOUTH	VERNON	4.5%	5.8%				
BETHEL	3.9%	4.9%	EAST HAVEN	5.4%	6.7%	MANCHESTER	4.8%	5.8%	POMFRET	VOLUNTOWN	4.9%	6.1%				
BETHLEHEM	3.5%	4.9%	EAST LYME	4.7%	5.5%	MANSFIELD	4.7%	5.5%	PORTLAND	WALLINGFORD	4.0%	5.2%				
BLOOMFIELD	5.2%	6.7%	EAST WINDSOR	4.6%	6.3%	MARLBOROUGH	3.4%	4.7%	PRESTON	WARREN	3.9%	5.0%				
BOLTON	3.3%	3.8%	EASTFORD	3.0%	4.7%	MERIDEN	6.1%	7.8%	PROSPECT	WASHINGTON	2.8%	4.0%				
BOZRAH	4.4%	6.2%	EASTON	3.4%	4.2%	MIDDLEBURY	3.8%	4.6%	PUTNAM	WATERBURY	7.9%	9.9%				
BRANFORD	4.3%	5.3%	ELLINGTON	3.8%	4.6%	MIDDLEFIELD	3.8%	4.7%	REDDING	WATERFORD	4.4%	5.4%				
BRIDGEPORT	7.4%	9.4%	ENFIELD	4.5%	5.8%	MIDDLETOWN	4.7%	5.9%	RIDGEFIELD	WATERTOWN	4.2%	5.0%				
BRIDGEWATER	3.6%	5.0%	ESSEX	4.0%	4.8%	MILFORD	4.1%	5.3%	ROCKY HILL	WEST HARTFORD	3.5%	4.3%				
BRISTOL	5.5%	6.7%	FAIRFIELD	4.1%	4.9%	MONROE	4.2%	5.0%	ROXBURY	WEST HAVEN	5.9%	7.3%				
BROOKFIELD	3.8%	4.9%	FARMINGTON	3.3%	4.2%	MONTVILLE	6.4%	6.4%	SALEM	WESTBROOK	4.4%	5.0%				
BROOKLYN	4.8%	6.5%	FRANKLIN	4.0%	6.4%	MORRIS	3.5%	4.7%	SALISBURY	WESTON	3.7%	4.4%				
BURLINGTON	3.7%	4.1%	GLASTONBURY	3.2%	4.0%	NAUGATUCK	5.4%	6.8%	SCOTLAND	WESTPORT	3.6%	4.5%				
CANAAN	2.3%	4.4%	GOSHEN	3.6%	4.4%	NEW BRITAIN	7.0%	8.8%	SEYMOUR	WETHERSFIELD	3.9%	5.1%				
CANTERBURY	4.8%	6.8%	GRANBY	3.2%	4.0%	NEW CANAAN	3.7%	4.7%	SHARON	WILLINGTON	3.3%	4.7%				
CANTON	3.3%	4.0%	GREENWICH	3.5%	4.4%	NEW FAIRFIELD	3.9%	4.5%	SHELTON	WILTON	3.6%	4.2%				
CHAPLIN	4.8%	5.8%	GRISWOLD	6.2%	7.5%	NEW HARTFORD	3.8%	5.2%	SHERMAN	WINCHESTER	4.9%	6.3%				
CHESHIRE	3.2%	4.1%	GROTON	4.5%	5.6%	NEW HAVEN	6.5%	8.2%	SIMSBURY	WINDHAM	6.0%	7.3%				
CHESTER	3.1%	4.1%	GUILFORD	3.2%	4.2%	NEW LONDON	7.2%	9.1%	SOMERS	WINDSOR	4.6%	5.8%				
CLINTON	3.9%	4.8%	HADDAM	3.3%	4.1%	NEW MILFORD	4.0%	4.8%	SOUTH WINDSOR	WINDSOR LOCKS	4.6%	5.8%				
COLCHESTER	3.7%	4.8%	HAMDEN	4.5%	5.5%	NEWINGTON	3.9%	4.8%	SOUTHBURY	WOLCOTT	4.0%	5.0%				
COLEBROOK	4.0%	4.6%	HAMPTON	4.8%	4.8%	NEWTOWN	3.7%	4.4%	SOUTHINGTON	WOODBIDGE	3.3%	3.9%				
COLUMBIA	3.7%	5.3%	HARTFORD	8.9%	11.1%	NORFOLK	3.7%	5.6%	SPRAGUE	WOODBURY	3.4%	4.5%				
CORNWALL	3.2%	3.5%	HARTLAND	3.7%	4.3%	NORTH BRANFORD	3.8%	4.6%	STAFFORD	WOODSTOCK	3.9%	5.0%				
COVENTRY	3.8%	4.8%	HARWINTON	3.6%	4.4%	NORTH CANAAN	3.8%	4.6%	STAMFORD							
CROMWELL	4.0%	4.8%	HEBRON	3.2%	4.3%	NORTH HAVEN	4.0%	4.9%	STERLING	** State Average **	4.8%	6.0%				
DANBURY	3.8%	4.6%	KENT	3.6%	4.1%	NORTH STONINGTON	3.8%	5.7%	STONINGTON	** Median **	3.9%	5.0%				
						NORWALK	4.2%	5.1%	STRATFORD		5.4%	6.9%				

* Source: State of CT, Dept. of Labor
Note: Data not seasonally adjusted

2014 Per Capita Income *

	Per Capita Income	% of State Average
1 NEW CANAAN	\$103,005	287.7%
2 DARIEN	\$95,607	248.5%
3 GREENWICH	\$94,200	244.8%
4 WESTON	\$91,878	238.8%
5 WESTPORT	\$90,945	236.3%
6 WILTON	\$78,722	204.6%
7 RIDGEFIELD	\$75,716	198.8%
8 AVON	\$66,365	172.5%
9 BRIDGEWATER	\$63,029	163.8%
10 WOODBRIDGE	\$61,717	160.4%
11 REDDING	\$61,372	159.5%
12 SHERMAN	\$60,386	156.9%
13 ROXBURY	\$60,205	156.5%
14 EASTON	\$59,546	154.7%
15 FAIRFIELD	\$59,156	153.7%
16 WASHINGTON	\$57,394	149.2%
17 GRANBY	\$56,042	145.6%
18 GLASTONBURY	\$55,678	144.7%
19 SALISBURY	\$55,464	144.1%
20 SHARON	\$54,876	142.6%
21 FARMINGTON	\$54,754	142.3%
22 SIMSBURY	\$54,543	141.7%
23 WARREN	\$53,578	139.2%
24 MADISON	\$53,221	138.3%
25 GUILFORD	\$52,791	137.2%
26 LYME	\$52,332	136.0%
27 ESSEX	\$51,956	135.0%
28 KILLINGWORTH	\$51,316	133.4%

	Per Capita Income	% of State Average
29 DURHAM	\$49,767	129.3%
30 OLD LYME	\$49,536	128.7%
31 ORANGE	\$49,512	128.7%
32 BROOKFIELD	\$48,978	127.3%
33 WEST HARTFORD	\$48,808	126.8%
34 NEWTOWN	\$48,740	126.7%
35 MONROE	\$48,639	126.4%
36 CANTON	\$48,460	125.9%
37 STAMFORD	\$46,074	119.7%
38 LITCHFIELD	\$45,939	119.4%
39 WOODBURY	\$45,856	119.2%
40 TRUMBULL	\$45,535	118.3%
41 TOLLAND	\$45,519	118.3%
42 BETHANY	\$45,430	118.1%
43 CORNWALL	\$45,267	117.6%
44 HARWINTON	\$44,967	116.9%
45 WESTBROOK	\$44,966	116.9%
46 BOLTON	\$44,959	116.8%
47 STONINGTON	\$44,589	115.9%
48 SOUTH WINDSOR	\$44,569	115.8%
49 BURLINGTON	\$44,522	115.7%
50 HADDAM	\$44,400	115.4%
51 OLD SAYBROOK	\$44,251	115.0%
52 NORFOLK	\$43,852	114.0%
53 NORWALK	\$43,778	113.8%
54 BRANFORD	\$43,769	113.7%
55 CHESHIRE	\$43,583	113.3%
56 EAST HAMPTON	\$43,505	113.1%
57 BETHLEHEM	\$43,330	112.6%

	Per Capita Income	% of State Average
58 ROCKY HILL	\$43,207	112.3%
59 NEW FAIRFIELD	\$43,029	111.8%
60 PORTLAND	\$42,972	111.7%
61 POMFRET	\$42,925	111.6%
62 SOUTHBURY	\$42,791	111.2%
63 MIDDLEFIELD	\$42,714	111.0%
64 SALEM	\$42,670	110.9%
65 NORTH BRANFORD	\$42,058	109.3%
66 HEBRON	\$41,821	108.9%
67 MIDDLEBURY	\$41,896	108.9%
68 BETHEL	\$41,817	108.7%
69 CHESTER	\$41,592	108.1%
70 COLUMBIA	\$41,476	107.8%
71 MARLBOROUGH	\$41,346	107.4%
72 ELLINGTON	\$41,200	107.1%
73 SHELTON	\$41,189	107.0%
74 OXFORD	\$41,122	106.9%
75 MILFORD	\$40,797	106.0%
76 BLOOMFIELD	\$40,664	105.7%
77 EAST LYME	\$40,313	104.8%
78 BERLIN	\$40,172	104.4%
79 COVENTRY	\$40,129	104.3%
80 SUFFIELD	\$39,901	103.7%
81 ANDOVER	\$39,872	103.6%
82 EAST HADDAM	\$39,767	103.3%
83 WATERFORD	\$39,488	102.6%
84 FRANKLIN	\$39,378	102.3%
85 LEDYARD	\$39,246	102.0%
86 CANAAN	\$39,209	101.9%

* Source: U.S. Census Bureau
2010-14 American Community Survey

2014 Per Capita Income *

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85 LEDYARD	\$39,246	102.0%
86 CANAAN	\$39,209	101.9%

* Source: U.S. Census Bureau
2010-14 American Community Survey

**Debt per Capita
FYE 2014**

1	NEW CANAAN	36	EAST LYME	71	CROMWELL	106	EAST GRANBY	141	DERBY	\$1,305	\$654
2	STRATFORD	37	REDDING	72	NEW LONDON	107	EAST HARTFORD	142	COLEBROOK	\$1,289	\$644
3	WATERFORD	38	BLOOMFIELD	73	KILLINGLY	108	NEW HARTFORD	143	ANSONIA	\$1,294	\$627
4	WESTON	39	WATERTOWN	74	WOLCOTT	109	HARWINTON	144	ROCKY HILL	\$1,254	\$595
5	LYME	40	NEWTOWN	75	MADISON	110	HADDAM	145	WOODSTOCK	\$1,238	\$588
6	NEW HAVEN	41	BOLTON	76	DANBURY	111	WINDSOR LOCKS	146	BROOKLYN	\$1,203	\$560
7	WESTPORT	42	WEST HAVEN	77	MIDDLEBURY	112	SUFFIELD	147	WOODBURY	\$1,198	\$557
8	HARTFORD	43	GLASTONBURY	78	SCOTLAND	113	ANDOVER	148	ENFIELD	\$1,193	\$540
9	WATERBURY	44	TRUMBULL	79	FARMINGTON	114	SOMERS	149	EAST WINDSOR	\$1,174	\$515
10	BRIDGEPORT	45	BETHANY	80	BURLINGTON	115	BRISTOL	150	LEBANON	\$1,166	\$431
11	OLD LYME	46	NORWALK	81	PORTLAND	116	SALISBURY	151	HARTLAND	\$1,134	\$425
12	DARIEN	47	GRANBY	82	AVON	117	THOMPSON	152	WINCHESTER	\$1,098	\$403
13	EASTON	48	BERLIN	83	COVENTRY	118	POMFRET	153	MORRIS	\$1,067	\$380
14	THOMASTON	49	SOUTH WINDSOR	84	GUILFORD	119	CHESTER	154	ROXBURY	\$1,088	\$359
15	RIDGEFIELD	50	STONINGTON	85	SIMSBURY	120	SOUTHBURY	155	GOSHEN	\$1,046	\$348
16	UNION	51	NORTH HAVEN	86	CORNWALL	121	NORWICH	156	BRIDGEWATER	\$1,044	\$344
17	MARLBOROUGH	52	STERLING	87	MIDDLEFIELD	122	LEDYARD	157	NEWINGTON	\$1,030	\$322
18	LITCHFIELD	53	SEYMOUR	88	BRANFORD	123	WETHERSFIELD	158	WASHINGTON	\$1,021	\$314
19	WESTBROOK	54	ESSEX	89	KILLINGWORTH	124	COLCHESTER	159	MANSFIELD	\$1,005	\$278
20	FAIRFIELD	55	MONROE	90	KENT	125	DURHAM	160	COLUMBIA	\$1,004	\$276
21	WILTON	56	WEST HARTFORD	91	MIDDLETOWN	126	DEEP RIVER	161	NORTH STONINGTON	\$974	\$171
22	OLD SAYBROOK	57	BROOKFIELD	92	BETHEL	127	ASHFORD	162	EASTFORD	\$947	\$159
23	TOLLAND	58	CHESHIRE	93	GRISWOLD	128	FRANKLIN	163	CANTERBURY	\$910	\$86
24	WOODBIDGE	59	CLINTON	94	GROTON	129	WINDHAM	164	BETHLEHEM	\$886	\$84
25	ORANGE	60	MONTVILLE	95	VERNON	130	LISBON	165	CHAPLIN	\$886	\$62
26	STAMFORD	61	SOUTHINGTON	96	SALEM	131	ELLINGTON	166	PUTNAM	\$839	\$0
27	PLAINVILLE	62	WARREN	97	BOZRAH	132	NORTH CANAAN	167	HAMPTON	\$812	\$0
28	SHERMAN	63	EAST HADDAM	98	CANTON	133	BARKHAMSTED	168	VOLUNTOWN	\$795	\$0
29	SHARON	64	HEBRON	99	MANCHESTER	134	NEW MILFORD			\$781	
30	MILFORD	65	HAMDEN	100	WINDSOR	135	TORRINGTON			\$777	
31	NEW BRITAIN	66	OXFORD	101	PRESTON	136	PLAINFIELD			\$772	
32	NAUGATUCK	67	NEW FAIRFIELD	102	SHELTON	137	WILLINGTON			\$743	
33	NORTH BRANFORD	68	STAFFORD	103	NORFOLK	138	CANAAN			\$714	
34	BEACON FALLS	69	GREENWICH	104	EAST HAVEN	139	WALLINGFORD			\$690	
35	SPRAGUE	70	PROSPECT	105	MERIDEN	140	EAST HAMPTON			\$657	

Average:	\$2,325
Median:	\$1,519

2014 Median Household Income *

	Median Household Income	% of State Median
1 WESTON	\$208,078	297.7%
2 DARIEN	\$189,444	285.3%
3 NEW CANAAN	\$179,810	257.2%
4 WILTON	\$175,019	250.4%
5 WESTPORT	\$151,771	217.1%
6 RIDGEFIELD	\$147,936	211.6%
7 GREENWICH	\$135,258	193.5%
8 WOODBRIDGE	\$134,045	191.8%
9 EASTON	\$132,000	188.8%
10 REDDING	\$121,667	174.1%
11 FAIRFIELD	\$120,082	171.8%
12 DURHAM	\$117,328	167.9%
13 AVON	\$116,565	166.8%
14 SHERMAN	\$115,442	165.2%
15 MARLBOROUGH	\$112,714	161.3%
16 KILLINGWORTH	\$112,344	160.7%
17 SIMSBURY	\$109,823	157.1%
18 BURLINGTON	\$109,037	156.0%
19 MONROE	\$108,688	155.5%
20 NEWTOWN	\$108,667	155.5%
21 TRUMBULL	\$108,554	155.3%
22 MADISON	\$108,231	154.8%
23 GLASTONBURY	\$108,157	154.7%
24 CHESHIRE	\$107,716	154.1%
25 TOLLAND	\$107,280	153.5%
26 BROOKFIELD	\$106,920	153.0%
27 ORANGE	\$105,190	150.5%
28 SALEM	\$104,583	149.6%

	Median Household Income	% of State Median
29 HEBRON	\$101,974	145.9%
30 NEW FAIRFIELD	\$101,750	145.6%
31 MIDDLEFIELD	\$100,694	144.1%
32 PROSPECT	\$100,592	143.9%
33 GRANBY	\$100,262	143.4%
34 WARREN	\$100,250	143.4%
35 GUILFORD	\$99,441	142.3%
36 HADDAM	\$99,010	141.6%
37 COLCHESTER	\$98,899	141.5%
38 OXFORD	\$98,504	140.9%
39 BETHANY	\$97,500	139.5%
40 ANDOVER	\$97,426	139.4%
41 EAST HAMPTON	\$96,086	137.4%
42 MIDDLEBURY	\$95,320	136.4%
43 SOMERS	\$95,139	136.1%
44 SUFFIELD	\$94,610	135.4%
45 SOUTH WINDSOR	\$94,217	134.8%
46 COLUMBIA	\$93,953	134.4%
47 BRIDGEWATER	\$93,750	134.1%
48 FRANKLIN	\$93,636	134.0%
49 FARMINGTON	\$92,933	133.0%
50 COVENTRY	\$92,663	132.6%
51 HARWINTON	\$91,802	131.3%
52 POMFRET	\$91,625	131.1%
53 HARTLAND	\$91,550	131.0%
54 LEBANON	\$90,149	129.0%
55 ROXBURY	\$90,078	128.9%
56 CANTON	\$89,452	128.0%
57 BOLTON	\$88,625	126.8%

	Median Household Income	% of State Median
58 BETHLEHEM	\$88,616	126.8%
59 ESSEX	\$88,550	126.7%
60 SHELTON	\$88,389	126.4%
61 OLD LYME	\$87,817	125.6%
62 BERLIN	\$87,518	125.2%
63 NORTH BRANFORD	\$87,408	125.0%
64 BEACON FALLS	\$87,273	124.9%
65 LEDYARD	\$87,101	124.6%
66 BETHEL	\$85,377	122.1%
67 WOODBURY	\$84,868	121.4%
68 MORRIS	\$84,464	120.8%
69 UNION	\$84,405	120.8%
70 ELLINGTON	\$84,339	120.7%
71 SALISBURY	\$84,141	120.4%
72 WEST HARTFORD	\$84,092	120.3%
73 NORTH HAVEN	\$84,078	120.3%
74 WOLCOTT	\$83,317	119.2%
75 EAST HADDAM	\$82,773	118.4%
76 PORTLAND	\$82,770	118.4%
77 NEW HARTFORD	\$82,245	117.7%
78 LITCHFIELD	\$82,188	117.6%
79 BARKHAMSTED	\$81,792	117.0%
80 EAST LYME	\$81,711	116.9%
81 STONINGTON	\$81,673	116.8%
82 GOSHEN	\$81,528	116.6%
83 CANTERBURY	\$81,496	116.6%
84 SOUTHWINGTON	\$81,285	116.3%
85 LISBON	\$80,850	115.7%
86 MILFORD	\$80,743	115.5%

* Source: U.S. Census Bureau
2010-14 American Community Survey

2014 Median Household Income *

	Median Household Income	% of State Median
87 CORNWALL	\$80,234	114.8%
88 CROMWELL	\$80,028	114.5%
89 WINDSOR	\$78,244	113.4%
90 NEW MILFORD	\$79,028	113.1%
91 NEWINGTON	\$79,008	113.0%
92 COLEBROOK	\$78,854	112.8%
93 NORTH STONINGTON	\$78,854	112.8%
94 WATERTOWN	\$78,767	112.7%
95 CHAPLIN	\$78,750	112.7%
96 WESTBROOK	\$78,417	112.2%
97 WETHERSFIELD	\$78,008	111.6%
98 LYME	\$77,500	110.9%
99 SEYMOUR	\$77,465	110.8%
100 SCOTLAND	\$77,344	110.7%
101 ASHFORD	\$77,250	110.5%
102 STAMFORD	\$77,221	110.5%
103 WASHINGTON	\$77,125	110.3%
104 SOUTHBURY	\$76,886	110.0%
105 BOZRAH	\$76,307	109.2%
106 NORWALK	\$76,051	108.8%
107 WALLINGFORD	\$75,533	108.1%
108 ROCKY HILL	\$75,442	107.9%
109 WATERFORD	\$75,181	107.6%
110 VOLUNTTOWN	\$75,086	107.4%
111 OLD SAYBROOK	\$74,896	107.1%
112 CHESTER	\$74,063	106.0%
113 HAMPTON	\$73,929	105.8%
114 THOMASTON	\$73,679	105.4%
115 BLOOMFIELD	\$73,519	105.2%

	Median Household Income	% of State Median
116 WILLINGTON	\$73,384	105.0%
117 NORFOLK	\$73,188	104.7%
118 EASTFORD	\$73,173	104.7%
119 EAST WINDSOR	\$72,866	104.2%
120 SHARON	\$72,083	103.1%
121 STERLING	\$71,696	102.6%
122 PLYMOUTH	\$71,441	102.2%
123 EAST GRANBY	\$71,272	102.0%
124 BRANFORD	\$71,058	101.7%
125 CLINTON	\$71,028	101.8%
126 WOODSTOCK	\$70,927	101.5%
127 ENFIELD	\$68,162	97.5%
128 CANAAN	\$68,021	97.3%
129 HAMDEN	\$67,771	97.0%
130 THOMPSON	\$67,519	96.6%
131 WINDSOR LOCKS	\$67,222	96.2%
132 SPRAGUE	\$67,076	96.0%
133 PRESTON	\$67,069	96.0%
134 MONTVILLE	\$67,044	95.9%
135 STRATFORD	\$66,451	95.1%
136 MANSFIELD	\$66,404	95.0%
137 DANBURY	\$65,981	94.4%
138 DEEP RIVER	\$65,577	93.8%
139 KENT	\$64,648	92.5%
140 NORTH CANAAN	\$63,607	91.0%
141 MANCHESTER	\$63,198	90.4%
142 STAFFORD	\$62,859	89.9%
143 PLAINFIELD	\$62,630	89.6%
144 EAST HAVEN	\$61,435	87.9%

	Median Household Income	% of State Median
145 MIDDLETOWN	\$61,373	87.8%
146 VERNON	\$60,556	86.6%
147 BRISTOL	\$60,208	86.1%
148 WINCHESTER	\$60,163	86.1%
149 GROTON	\$60,157	86.1%
150 GRISWOLD	\$59,545	85.2%
151 BROOKLYN	\$59,389	84.9%
152 NAUGATUCK	\$58,641	83.9%
153 KILLINGLY	\$57,016	81.6%
154 PLAINVILLE	\$55,508	79.4%
155 TORRINGTON	\$55,460	79.3%
156 MERIDEN	\$53,401	76.4%
157 DERBY	\$52,136	74.6%
158 EAST HARTFORD	\$50,355	72.0%
159 WEST HAVEN	\$49,993	71.5%
160 NORWICH	\$49,695	71.1%
161 PUTNAM	\$46,418	66.4%
162 ANSONIA	\$43,144	61.7%
163 NEW LONDON	\$41,230	59.0%
164 BRIDGEPORT	\$41,204	58.9%
165 WATERBURY	\$41,136	58.9%
166 WINDHAM	\$41,019	58.7%
167 NEW BRITAIN	\$40,515	58.0%
168 NEW HAVEN	\$37,508	53.7%
169 HARTFORD	\$29,313	41.9%
** State Median **	\$69,899	100.0%

* Source: U.S. Census Bureau
2010-14 American Community Survey

**Net Current Education
Expenditures per Pupil
FYE 2014 ***

1 BRIDGEWATER	\$26,137	37 EASTON	\$17,153	73 SOUTH WINDSOR	\$15,680	109 NEW HARTFORD	\$14,604	145 CROMWELL	\$13,264
2 ROXBURY	\$26,137	38 PRESTON	\$17,109	74 TORRINGTON	\$15,851	110 TRUMBULL	\$14,504	148 WATERTOWN	\$13,221
3 WASHINGTON	\$26,137	39 STAMFORD	\$17,104	75 EAST HADDAM	\$15,637	111 EAST HAVEN	\$14,459	147 BROOKLYN	\$13,206
4 SHARON	\$25,886	40 COLUMBIA	\$17,095	76 BRANFORD	\$15,610	112 STONINGTON	\$14,452	148 STRATFORD	\$13,190
5 CORNWALL	\$25,698	41 CANTERBURY	\$17,077	77 BOZRAH	\$15,383	113 AVON	\$14,340	149 HARWINTON	\$13,141
6 CANAAN	\$24,735	42 NEW HAVEN	\$17,058	78 GUILFORD	\$15,359	114 CANTON	\$14,325	150 BURLINGTON	\$13,141
7 SALISBURY	\$22,044	43 WINCHESTER	\$17,015	79 NORTH STONINGTON	\$15,312	115 ROCKY HILL	\$14,292	151 SEYMOUR	\$13,087
8 GREENWICH	\$20,747	44 WALLINGFORD	\$16,983	80 SHERMAN	\$15,248	116 VERNON	\$14,281	152 BRISTOL	\$13,089
9 HAMPTON	\$20,471	45 MILFORD	\$16,964	81 FAIRFIELD	\$15,187	117 GLASTONBURY	\$14,233	153 GRISWOLD	\$13,058
10 KENT	\$20,212	46 CHESTER	\$16,884	82 WATERFORD	\$15,153	118 MONTVILLE	\$14,225	154 MERIDEN	\$13,051
11 SCOTLAND	\$20,087	47 WINDHAM	\$16,852	83 SIMSBURY	\$15,086	119 WETHERSFIELD	\$14,215	155 TOLLAND	\$12,992
12 BLOOMFIELD	\$20,055	48 ASHFORD	\$16,803	84 CLINTON	\$15,074	120 SUFFIELD	\$14,161	156 DERBY	\$12,990
13 NORFOLK	\$19,613	49 OLD SAYBROOK	\$16,767	85 LISBON	\$15,070	121 EAST HAMPTON	\$14,105	157 ANSONIA	\$12,989
14 REDDING	\$19,578	50 LITCHFIELD	\$16,717	86 HADDAM	\$15,070	122 NAUGATUCK	\$14,079	158 NEW MILFORD	\$12,988
15 WESTON	\$19,414	51 WILLINGTON	\$16,686	87 KILLINGWORTH	\$15,070	123 NORTH HAVEN	\$14,039	159 SOUTHWINGTON	\$12,962
16 NORTH CANAAN	\$18,301	52 NORWALK	\$16,531	88 MONROE	\$15,066	124 ANDOVER	\$14,038	160 SHELTON	\$12,940
17 WESTBROOK	\$18,226	53 WOODBRIDGE	\$16,467	89 NEWINGTON	\$15,064	125 BARKHAMSTED	\$14,016	161 NEW BRITAIN	\$12,918
18 CHAPLIN	\$18,033	54 STAFFORD	\$16,466	90 FARMINGTON	\$15,058	126 BEACON FALLS	\$14,011	162 EAST HARTFORD	\$12,784
19 WESTPORT	\$18,864	55 EAST GRANBY	\$16,463	91 NORWICH	\$15,056	127 PROSPECT	\$14,011	163 DANBURY	\$12,683
20 HARTFORD	\$18,731	56 WINDSOR	\$16,444	92 THOMASTON	\$15,043	128 WEST HARTFORD	\$13,972	164 STERLING	\$12,669
21 HARTLAND	\$18,288	57 DEEP RIVER	\$16,422	93 PLAINVILLE	\$15,023	129 BRIDGEPORT	\$13,879	165 WEST HAVEN	\$12,454
22 OLD CANAAN	\$18,195	58 MANSFIELD	\$16,271	94 MIDDLETOWN	\$15,001	130 COLCHESTER	\$13,788	166 WOODSTOCK	\$12,220
23 NEW LYME	\$18,104	59 HAMDEN	\$16,245	95 EAST LYME	\$14,989	131 SOMERS	\$13,732	167 ELLINGTON	\$12,192
24 LYME	\$18,104	60 COLEBROOK	\$16,224	96 MADISON	\$14,979	132 SPRAGUE	\$13,649	168 MARLBOROUGH	\$12,072
25 WARREN	\$18,007	61 POMFRET	\$16,079	97 BETHEL	\$14,932	133 BROOKFIELD	\$13,649	169 WOLCOTT	\$12,031
26 GOSHEN	\$18,007	62 LEBANON	\$16,018	98 NEWTOWN	\$14,919	134 ENFIELD	\$13,572		
27 MORRIS	\$18,007	63 UNION	\$15,968	99 MANCHESTER	\$14,905	135 CHESHIRE	\$13,565		
28 EASTFORD	\$17,779	64 ESSEX	\$15,958	100 THOMPSON	\$14,879	136 PORTLAND	\$13,434		
29 WINDSOR LOCKS	\$17,707	65 PUTNAM	\$15,947	101 NEW LONDON	\$14,840	137 NORTH BRANFORD	\$13,424		
30 WILTON	\$17,573	66 BOLTON	\$15,900	102 WATERBURY	\$14,801	138 OXFORD	\$13,423		
31 DARIEN	\$17,510	67 BETHANY	\$15,843	103 BERLIN	\$14,760	139 NEW FAIRFIELD	\$13,418		
32 BETHLEHEM	\$17,455	68 KILLINGLY	\$15,838	104 FRANKLIN	\$14,701	140 PLAINFIELD	\$13,384		
33 WOODBURY	\$17,455	69 VOLLUNGTOWN	\$15,830	105 GROTON	\$14,698	141 LEDYARD	\$13,352		
34 SALEM	\$17,180	70 EAST WINDSOR	\$15,820	106 SOUTHBURY	\$14,645	142 PLYMOUTH	\$13,310		
35 DURHAM	\$17,176	71 RIDGEFIELD	\$15,759	107 MIDDLEBURY	\$14,845	143 HEBRON	\$13,282		
36 MIDDLEFIELD	\$17,176	72 ORANGE	\$15,755	108 COVENTRY	\$14,636	144 GRANBY	\$13,268		

Average:	\$15,178
Median:	\$15,070

* The data is the latest available from the State Dept. of Education at the time of this publication; however, it is not considered the final figures.

Current Year Adjusted Tax
Levy per Capita, FYE 2014

1	WESTPORT	\$6,428	36 BLOOMFIELD	\$3,414	71 HEBRON	\$2,817	106 SOUTHWINGTON	\$2,344	141 BRIDGEPORT	\$1,989
2	WESTON	\$6,105	37 WEST HARTFORD	\$3,384	72 STONINGTON	\$2,782	107 EAST HAMPTON	\$2,344	142 WILLINGTON	\$1,980
3	NEW CANAAN	\$5,972	38 SOUTH WINDSOR	\$3,341	73 NEWINGTON	\$2,781	108 FRANKLIN	\$2,333	143 WOLCOTT	\$1,957
4	WILTON	\$5,868	39 GUILFORD	\$3,329	74 SOUTHBURY	\$2,781	109 THOMASTON	\$2,327	144 PRESTON	\$1,924
5	DARIEN	\$5,370	40 BETHANY	\$3,328	75 CROMWELL	\$2,746	110 PROSPECT	\$2,323	145 WOODSTOCK	\$1,906
6	GREENWICH	\$5,248	41 WARREN	\$3,322	76 MARLBOROUGH	\$2,730	111 SCOTLAND	\$2,322	146 MERIDEN	\$1,888
7	EASTON	\$5,055	42 KENT	\$3,321	77 BURLINGTON	\$2,723	112 TORRINGTON	\$2,316	147 NEW HAVEN	\$1,885
8	REDDING	\$4,919	43 NORTH HAVEN	\$3,319	78 OXFORD	\$2,715	113 COLUMBIA	\$2,312	148 STERLING	\$1,873
9	RIDGEFIELD	\$4,615	44 SALISBURY	\$3,287	79 CHESHIRE	\$2,714	114 EAST HARTFORD	\$2,300	149 VOLUNTOWN	\$1,867
10	WOODBIDGE	\$4,800	45 DURHAM	\$3,278	80 KILLINGWORTH	\$2,698	115 ELLINGTON	\$2,299	150 ENFIELD	\$1,863
11	WASHINGTON	\$4,222	46 FARMINGTON	\$3,260	81 NEW MILFORD	\$2,693	116 CHAPLIN	\$2,299	151 ANSONIA	\$1,853
12	FAIRFIELD	\$4,188	47 MORRIS	\$3,238	82 DEEP RIVER	\$2,686	117 SUFFIELD	\$2,280	152 MONTVILLE	\$1,843
13	ROXBURY	\$4,162	48 BROOKFIELD	\$3,236	83 PORTLAND	\$2,646	118 MIDDLETOWN	\$2,257	153 KILLINGLY	\$1,770
14	ORANGE	\$4,133	49 ESSEX	\$3,225	84 TOLLAND	\$2,634	119 HARTLAND	\$2,245	154 SOMERS	\$1,707
15	OLD LYME	\$4,090	50 EAST GRANBY	\$3,207	85 NEW HARTFORD	\$2,632	120 COVENTRY	\$2,240	155 SPRAGUE	\$1,660
16	CORNWALL	\$4,074	51 NORWALK	\$3,195	86 SALEM	\$2,599	121 COLCHESTER	\$2,233	156 LISBON	\$1,648
17	BRIDGEWATER	\$4,036	52 HADDAM	\$3,180	87 WINDSOR LOCKS	\$2,571	122 WATERTOWN	\$2,232	157 CANTERBURY	\$1,641
18	WATERFORD	\$3,920	53 BRANFORD	\$3,168	88 HAMDEN	\$2,565	123 NAUGATUCK	\$2,226	158 NORWICH	\$1,641
19	AVON	\$3,864	54 MILFORD	\$3,137	89 CHESTER	\$2,560	124 LEBANON	\$2,221	159 WEST HAVEN	\$1,610
20	MADISON	\$3,849	55 CANAAN	\$3,058	90 NORTH BRANFORD	\$2,554	125 ASHFORD	\$2,208	160 NEW LONDON	\$1,583
21	GLASTONBURY	\$3,845	56 LITCHFIELD	\$3,047	91 NORTH STONINGTON	\$2,541	126 DANBURY	\$2,178	161 PLAINFIELD	\$1,570
22	NORFOLK	\$3,785	57 MIDDLEFIELD	\$3,032	92 EAST LYME	\$2,493	127 WINCHESTER	\$2,163	162 GRISWOLD	\$1,528
23	TRUMBULL	\$3,782	58 BOLTON	\$3,013	93 HARWINTON	\$2,493	128 BOZRAH	\$2,162	163 BROOKLYN	\$1,503
24	OLD SAYBROOK	\$3,701	59 BERLIN	\$3,008	94 BEACON FALLS	\$2,475	129 VERNON	\$2,138	164 NEW BRITAIN	\$1,485
25	SHARON	\$3,654	60 BETHEL	\$3,000	95 WALLINGFORD	\$2,466	130 STAFFORD	\$2,126	165 THOMPSON	\$1,467
26	NEWTOWN	\$3,549	61 WOODBURY	\$2,985	96 BARKHAMSTED	\$2,464	131 BRISTOL	\$2,111	166 WINDHAM	\$1,337
27	MIDDLEBURY	\$3,541	62 STRATFORD	\$2,972	97 NORTH CANAAN	\$2,447	132 EAST HAVEN	\$2,090	167 MANSFIELD	\$1,082
28	LYME	\$3,537	63 NEW FAIRFIELD	\$2,971	98 ANDOVER	\$2,442	133 HAMPTON	\$2,089	168 PUTNAM	\$1,006
29	MONROE	\$3,527	64 CANTON	\$2,958	99 EAST WINDSOR	\$2,439	134 WATERBURY	\$2,063		
30	SHERMAN	\$3,508	65 WETHERSFIELD	\$2,954	100 SEYMOUR	\$2,434	135 LEDYARD	\$2,046		
31	STAMFORD	\$3,488	66 GRANBY	\$2,923	101 SHELTON	\$2,426	136 POMFRET	\$2,046		
32	COLEBROOK	\$3,478	67 CLINTON	\$2,906	102 EAST HADDAM	\$2,407	137 EASTFORD	\$2,041		
33	SIMSBURY	\$3,474	68 ROCKY HILL	\$2,875	103 BETHLEHEM	\$2,374	138 DERBY	\$2,037		
34	WESTBROOK	\$3,443	69 WINDSOR	\$2,853	104 MANCHESTER	\$2,363	139 GROTON	\$1,998		
35	GOSHEN	\$3,423	70 UNION	\$2,831	105 PLAINVILLE	\$2,355	140 HARTFORD	\$1,996		

Average:	\$2,708
Median:	\$2,633