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The Trouble with Connecticut

Kenneth J. Long, Ph.D.

*The problems of Connecticut, this author believes, parallel those of Nigeria, which are described by Chinua Achebe in *The Trouble with Nigeria*. Both places may be considered dirty, callous, ostentatious, and dishonest. The causes of these and other defects are also similar: unusually large disparities in living standards, high cost of living, localism, and lack of leadership. In Connecticut, gross inequities in taxation seem to intermingle with and reinforce all these roots of unpleasantness.*

Novelist Chinua Achebe's 1983 polemic, *The Trouble with Nigeria*, poses this question: How can a country with so much natural resource and potential constantly end up with such a poor standard of living and such a horrendous quality of life?¹ Ultimately, he answers, the blame falls on a bimodal distribution of income and wealth, rampant corruption, a lack of civic community, and above all else, the failure of leadership to confront these problems. Since arriving in Connecticut two years ago, I find myself thinking of Achebe's analysis of Nigeria when I think about the political and economic culture of Connecticut. This state, like Nigeria, is a place of tremendous resource and potential, but one that constantly disappoints. Perhaps my dissatisfaction with Connecticut is partially a matter of personal taste. Nonetheless, there are sound objective reasons for concluding that Achebe's acerbic description of the comparative undesirability of Nigeria as a country is substantively analogous to the comparative undesirability of Connecticut as a state.

Nigeria is *not* a great country. It is one of the most disorderly nations in the world. It is one of the most corrupt, insensitive, inefficient places under the sun. It is one of the most expensive countries and one of those that give least value for money. It is dirty, callous, noisy, ostentatious, dishonest and vulgar. In short, it is among the most unpleasant places on earth!²

The words *expensive*, *inefficient*, *dirty*, *callous*, and *ostentatious* resonate particularly loudly in Connecticut! As in Achebe's analysis, the difficult question is "Why?" The answer, in both cases, may be surprisingly similar: bimodal economics, "tribalism," that is, localized loyalties that undermine support for the state as a whole, and inadequate leadership.

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There is, perhaps, nothing unique about these problems, and Connecticut does not suffer from them to the extent that Nigeria or most third world countries do. However, while these difficulties may characterize many political cultures, the central claim here is that Connecticut suffers from them to a much greater extent than the rest of New England and the United States in general.

Bimodal Standard of Living

Paradoxically, the gross inequalities of Connecticut are both obvious and hidden. At first glance, all four of Connecticut's largest cities — Bridgeport, Hartford, New Haven, and Waterbury — appear poor and unpleasant. Only Stamford has more than 100,000 residents and sizable middle- and upper-class communities, and even it is in the midst of decline. New residents are frequently stunned at the paucity of affluent or even middle-class neighborhoods within these cities. Other American cities, even struggling ones, typically are economically pluralistic with significant pockets of moderate to substantial wealth within their borders. In other words, they contain numerous successful neighborhoods. This is less true in Connecticut cities. Upper-middle-class residents are far less common. And when they are present, they are typically found not in neighborhood "pockets" well within the city but along the city periphery, bordering a more affluent suburb.

Longtime residents are equally aware of the relative extremity of the contrast between city and suburb, sometimes referring to it as the Greenwich-Bridgeport phenomenon, noting the extreme wealth of Fairfield County, which stands in such sharp contrast to the extreme poverty of the neighboring city of Bridgeport. More commonly, however, they merely allude to the obvious differences in their own region of the state, for example, by referring to the clear dissimilarity between Hartford and West Hartford, especially its northern end. There is nothing subtle about the contrast between city and suburb in Connecticut.

Consider the following statistical evidence of urban crisis in Connecticut. Collectively, in the state's four largest cities:

- 16.94 percent of the residents receive Aid to Families with Dependent Children (AFDC), which is roughly twenty-two times the median rate for the state. More than one-quarter of Hartford residents are on AFDC, ranking second nationally only to Willimantic, Connecticut, a city incorporated into the town of Windham.³ (See Table 1.)
- The crime rate of 13.09 percent is roughly seven times the median rate for the state (see Table 2). The development of gang violence has been well publicized.
- The renter-occupied housing rate of 63.32 percent is roughly three times the median rate for the state (see Table 3).

Indeed, housing costs, even for rentals, are a serious problem for Connecticut in general, averaging 40 percent above the national mean.⁴ By contrast, Massachusetts and Rhode Island housing costs are only 28 percent and 17 percent, respectively, above the national mean. In Connecticut's major cities this problem is especially acute. The Connecticut Department of Housing has estimated that 40 percent of state residents have trouble affording a one-bedroom apartment — for its four largest cities, the U.S.

Department of Housing and Urban Development (HUD) conservatively estimates 1994 fair market rents (FMRs) at \$610 per month — and 50 percent find it difficult to afford a two-bedroom apartment (four largest cities' FMR: \$750 per month). According to the 1990 census, the statewide cost burden rates, that is, more than 30 percent of all income expended on housing, were 24.5 percent for owner-occupied units and 38.5 percent for renter-occupied units.⁵ Meanwhile, one thousand Hartford buildings have become vacant since 1990 and 463 of these were demolished. Only 8 percent of the city's recent housing starts were single-family homes.⁶

Obvious as these problems are, however, many Connecticut inequalities remain well hidden. For example, household income data suggest, at first flush, a state that is remarkably untroubled. The most recent national census data, from 1989, show a state with a household income distribution skewed significantly upward. Forty percent of all Connecticut households had incomes in excess of \$50,000 compared with just 24 percent of all American households (see Table 4).

The state's household income distribution by population fifths is virtually identical to the national distribution. In Connecticut, just as in the nation as a whole, the poorest fifth of the population received 3 percent, the middle fifth 16 percent, and the richest fifth 48 percent of all income (see Table 5). Indeed, the only noticeable difference in household income distribution is that Connecticut's is skewed upward with Connecticut median income 38.8 percent higher than the national median income (\$41,721 as opposed to \$30,056). Even the state's four largest cities had a collective median household income of \$26,573, more than half the state's median income and surprisingly close to the national figure (see Table 6).

However, during the 1989–1992 recession the state lost 157,000 jobs — 9 percent of all jobs. Between 1989 and 1995, only 17 percent of these lost jobs (26,700) had been restored.⁷ The recession losses, which occurred across all social classes, included an average of 900 Connecticut business failures per year.⁸ Consequently, by 1993 the state median household income dropped to \$39,516, only 26.5 percent above the 1993 national median of \$31,241.⁹ Still, it is unlikely that the recession significantly altered the distribution of income among social classes and, overall, incomes remain higher than costs, which average roughly 20 percent above the typical national levels.¹⁰ So why does the Connecticut standard of living feel so bimodal? The answer is simple: Because it is. And it is for two basic reasons. First, cost of living is not evenly distributed; necessities are particularly expensive in the state while luxuries often fall below national averages. Second, the state's taxation system is distressingly regressive. Connecticut government generally not only fails to provide solutions, it frequently compounds the problems. In short, the lower classes in Connecticut are oppressed not so much by an unusual distribution of incomes, but by an unusual distribution of costs. The differences in the distribution of costs are what create unusually large differences in the quality of life. And like Nigeria — but not to as great an extent — and like most U.S. states — but to an even greater extent — Connecticut tax policies make its relatively few rich richer and its many poor poorer.

An Expensive State

Much like Nigeria, Connecticut is one of the most expensive states and one of those which give the least value for the money. As noted above, Connecticut prices, overall, are about 20 percent higher than typical national prices. However, there is great varia-

tion in relative costliness from good to good. Driving Connecticut's cost of living upward are the prices of necessities in general and housing in particular. Connecticut's housing costs, more than 40 percent higher than the national average, are even more expensive than housing costs in metropolitan Boston (36 percent above average). For the first quarter of 1994, rent prices, which averaged \$499 nationally, in Connecticut averaged \$757. Selling prices of median-priced Connecticut homes actually fell by \$5,000 between 1993 and 1994 to \$165,000, a figure still way beyond the means of many, many residents. Home affordability has not improved over the last several years even with a deflation in selling prices because interest rates have risen dramatically during the same period.

Housing costs have been particularly inflated by the state's heavy reliance on residential property taxation. Connecticut raises a whopping 56.6 percent, almost double the national state rate of 29.8 percent, of all its governmental revenues from property taxes. In 1992–1993, the average property tax on a typical home was \$2,700. While this is an average figure, property tax rates tend to be much lower in Connecticut border towns and much higher in its central cities, making property taxation more regressive in this state than in many other states. For example, in 1992–1993 Bridgeport's effective mill rate (property tax rate per thousand) was 31.4, significantly more than double neighboring Fairfield's effective mill rate of 13.9.¹¹

In short, high housing costs and steep and regressive property taxes are enough to leave Connecticut's poorer residents with virtually no disposable income, while wealthier residents may have one of the highest rates of disposable income found anywhere in the country. Regressive pricing, however, is not limited to housing-related costs. Insurance is another prime example, perhaps appropriately so given the state's fame for housing much of the nation's insurance industry. Comprehensive automobile insurance, for example, costs on average about \$1,000 per vehicle per annum statewide. However, in the state's four largest cities, troubled Bridgeport, Hartford, New Haven, and Waterbury, automobile insurance runs on average twice as high, at about \$2,000 per vehicle per year.¹²

Similarly, grocery costs in Connecticut are 13 percent above the national average. This is roughly comparable with the rest of southern New England but Connecticut does not have the grocery or baked goods thrift shops so common in the rest of the region. Meanwhile, many luxury goods and services, such as entertainment, personal care, fast food, and alcohol, actually run several percentage points below national averages.¹³ The distribution of prices in Connecticut may have an even more regressive effect than the state conservative tax system, going a long way toward explaining why its bimodal standard of living is not readily apparent from income distribution data. Only when one realizes that the cost of living is inflated considerably more than 20 percent for Connecticut's working classes, and considerably less than 20 percent for the state's upper classes, can one appreciate the unusually large extent to which quality of life differs within Connecticut.

Regressive Taxation

Of the five towns or cities with the largest share of households with incomes in excess of \$200,000 nationally, three are in Connecticut: Stamford, with 12 percent, Norwalk with 9 percent, and Danbury with 3 percent of such households.¹⁴ Yet in a state that relies primarily on property taxation for revenue, their 1992–1993 effective mill rates

were 15.8, 18.6, and 14.8, respectively, ranking seventy-third, twenty-third, and one hundred and third, respectively, out of the states's 169 municipalities. Using a slightly different statistic, one that compensates for differences in home appraisal methods, their 1993–1994 residential effective tax rates were Stamford, 1.56 percent, Norwalk, 1.70 percent, and Danbury, 1.56 percent, ranking eighty-seventh, ninety-second, and fiftieth, respectively (see Table 7). Here regressivity seems evident, but not overwhelmingly so.

On the other hand, Connecticut's ultrarich do not live in the towns with the greatest proportion of wealthy individuals. Defined as having a per capita equalized net grand list (ENGL) of about \$200,000 or higher, the richest towns are Greenwich, Westport, Waterford, Darien, New Canaan, and Haddam (see Table 8). The 1992–1993 effective mill rates for these towns were 9.0, 11.2, 8.6, 9.2, 10.3, and 8.2, ranking one hundred sixty-fifth, one hundred fifty-fifth, one hundred sixty-eighth, one hundred sixty-fourth, one hundred fifty-eighth, and one hundred sixty-ninth, respectively, among the state's 169 municipalities.¹⁵ These six towns had 1993–1994 effective residential tax rates, as follows: Greenwich, 0.83 percent; Westport, 1.11 percent; Waterford, 0.77 percent; Darien, 0.96 percent; New Canaan, 1.05 percent; and Haddam, 1.09 percent, ranking one hundred sixty-eighth, one hundred fifty-ninth, one hundred sixty-ninth, one hundred sixty-sixth, one hundred sixty-second, and one hundred sixty-first, respectively (see Table 7). The average effective residential tax rate for these towns, 0.97 percent, is roughly two-fifths the average effective residential tax rate for the four largest Connecticut cities, 2.36 percent, and less than one-third the rate of beleaguered Bridgeport, 3.21 percent. This is strong evidence that the state property tax system has some profoundly regressive effects.

The second largest in-state source of government revenues is the Connecticut income tax, enacted amid a storm of protest in 1991. The most obvious and distressing feature of the tax is that it is a flat tax of 4.5 percent and, unlike neighboring New York and Rhode Island, not a graduated (progressive) income tax. Indeed, the 1992 overhaul of the Connecticut revenue system may have had an ultimately regressive effect. To win support for the income tax plan from affluent towns and their state legislators, independent Governor Lowell Weicker agreed to eliminate the state's 14 percent capital gains tax, thus killing the most progressive feature in the entire state taxation system. An 11 percent tax on corporate profits is the only remaining progressive tax.

Democratic legislative committee chairs, especially Lou Catillo, former chair of the House Finance Committee, had fought unsuccessfully for a graduated income tax since the 1970s. The success in enacting the Weicker plan may have effectively marked the death knell for progressive taxation in the state. However, the 1992 overhaul of the tax system did at least reduce the sales tax, a regressive tax, from 8 percent to 6 percent. On the other hand, the state continued to assess some of the highest sin taxes in the nation, along with a mighty steep motor fuel tax — more than 38 cents per gallon — about 18 cents per gallon higher than that of Massachusetts and Rhode Island. All these taxes are well known for being regressive.

Connecticut also has a personal property tax on motor vehicles imposed by the various municipalities. Although the tax is based on the estimated value of a vehicle, the tax rates differ wildly from municipality to municipality (see Table 9). The average tax rate for the state's four largest cities is 4.38 percent, more than three times the average tax rate for its six richest towns, 1.3 percent. Knowledgeable consumers from high auto tax municipalities may have the wherewithal to lease rather than purchase new vehicles because a leased vehicle is taxed at the statewide mean rate of 1.61 percent. Along with

inequities in automobile insurance and motor fuel taxes, it almost seems as if the state is conspiring to discourage car ownership. Given the congestion of southwest Connecticut, perhaps this makes some sense. On the other hand, these policies seem to be directed against the working class, whose members, generally speaking, live much farther from New York City than most of the rich do.

When all Connecticut's various property taxes are melded together to calculate overall effective tax rates, it cannot be surprising that there are extreme differences from municipality to municipality and that the effect on distribution of income is regressive (see Table 10). Bridgeport, New Haven, Hartford, and Waterbury pay the first, second, third, and ninth highest tax rates, respectively, ranging from 3.17 percent to 2.20 percent. Westport, Haddam, New Canaan, Darien, Greenwich, and Waterford pay among the lowest tax rates, ranging from 1.12 percent to 0.86 percent, ranking one hundred fifty-eighth, one hundred sixtieth, one hundred-sixty-second, one hundred sixty-sixth, one hundred sixty-seventh, and one hundred sixty-ninth, respectively, among the 169 municipalities. Their average tax rate of one percent is only 36 percent of the average tax rate for the state's four largest cities, 2.76 percent. The residents of these affluent suburbs of Fairfield County are apparently the "tribes" that dominate Connecticut politics and benefit most from its tax inequities.

Localism

The American equivalents of Nigerian tribalism are racism and localism, both particularly abundant in Connecticut. Connecticut is one of only two states in the nation without county governments! Rhode Island is the other aberration. Finally abolished in 1960, Connecticut county government had been weak since 1919, when the Volstead Act, a prohibition law, effectively eliminated county government's primary source of revenue, liquor licensing fees. In Connecticut, the absence of county government is neither aberrational nor happenstance. While county government is not necessarily the best means to regionalization, regionalism of any sort seems unpopular with the state's privileged classes. This is not surprising because, by its very nature, it promises cost sharing and thus the imposition of higher costs for suburban and affluent townships. Regionalization proposals almost always stir controversy, but in other states they often succeed when they focus on consolidating government functions rather than governments themselves, and when they focus on relatively obscure functions rather than controversial social welfare issues. In Connecticut, however, the extremely limited regionalization of any sort (there are only six small regional authorities in the state) seems to reflect a fear that a tide challenging the gross inequities in social welfare may burst loose if regionalization of any sort is broached. In any event, compared with neighboring states, Connecticut has an unusual dearth of local compacts creating joint school, water, and sewer treatment districts.¹⁶

Fear of regionalization and fear of racial integration seem tightly connected. The main engine driving that fear appears to be racial segregation in general and the racial segregation of schools in particular. Unfortunately, there is again nothing unique about these problems. However, what may be unique to Connecticut is the relative severity of race and class segregation in the state and its active reinforcement by government structures and policies. Therefore, the verdict in the *Sheff v. O'Neill* school segregation case should have come as a surprise to no one. Superior Court judge Harry Hammer ruled that the state was not liable for the racial segregation of schools on the grounds

that segregation was the result of economic realities, not government policy. Perhaps the court needed a primer on the many ways Connecticut's revenue policies create the economics of segregation. In any case, the symbolism of Republican governor John Rowland's reported presentation of a bottle of champagne to Democratic attorney general Richard Blumenthal in celebration of the court ruling seems to reflect a disturbing consensus among the state's political leaders. Not a single official elected statewide criticized the ruling. At the time of this writing, it was unknown how the state Supreme Court might rule on the *Sheff* appeal, but it is unpleasantly clear that there is strong bipartisan support for the lower court's ruling.

Paralleling Nigerian tribalism, Connecticut can be described as more like a series of fiefdoms than a state. This localism, reflected in the heavy reliance on local property taxes, is greatly reinforced by the profound suburban fear of having to pay more to improve urban communities and especially by fear of school desegregation. Desegregation plans inevitably threaten suburban school preferences, property values, and sense of community. Connecticut state government does relatively little to mitigate the effects of this localism. Public education is financed overwhelmingly through the local property tax. Total state education aid to cities and towns for 1994–1995 was only about \$1.29 billion of about a \$9.5 billion budget, and Governor Rowland has proposed a \$1 million cut in state education aid for 1995–1996.¹⁷

The Rowland plan has been strongly criticized for minimizing cuts for affluent towns with least need, for elimination of a \$13 million increase in education aid for Bridgeport, and for proposing \$3.6 million and \$3.5 million reductions for New Haven and New Britain, respectively. In partial reaction to these criticisms, the state legislature increased education aid for 1995–1996, by about \$20 million, to \$1.31 billion. However, state education aid is likely to remain at anemic levels for years to come. Meanwhile, the Connecticut Institute of Municipal Studies, a strong advocate of property tax reform, has estimated that an adequate reform of property taxation would require and warrant the near doubling of education aid to \$2.5 billion.

Overall levels of state aid to localities — altogether only \$1.9 billion — are not particularly high either. Total 1994–1995 state aid to Connecticut's four largest cities was only \$522 million.¹⁸ Governor Rowland proposed that this be reduced by \$4 million in 1995–1996. With a nationwide political climate emphasizing tax reduction in general and income tax reduction in particular, it is extremely unlikely that Connecticut will introduce the redistributive spending programs or more progressive taxation structures apparently required to begin to reverse these inequities. Instead, poor and working-class communities are likely to continue to support affluent suburbs. For example, Hartford is the workplace of roughly 30 percent of the Capitol Region's jobs, yet only 23 percent of the people who work in Hartford reside there.¹⁹ With a shrinking tax base, and too many of the remaining enterprises being tax exempt, city tax rates have risen dramatically while revenue falls and school conditions reach new lows.

Hartford mayor Mike Peters has repeatedly acknowledged that the city's public schools are failing miserably and argues that the situation warrants drastic new measures. The philosophy here is if it's definitely broken, try radical new measures in hopes of finding something to fix it. This was the rationale for Hartford's decision to become the first major city to hire a private firm, Educational Alternatives Incorporated, to run the city school system. It was also the rationalization for Mayor Peters's proposal of a voucher system for use in either fully private or EAI-managed public schools. Serious concerns about the constitutionality of the recommendation have apparently scuttled it.

However, none of these changes seems especially likely to improve the Hartford school situation. Even a most unlikely dramatic increase in state aid to these schools would be of little or no value if the city continues to neglect its many other problems. Yet, given its conservative political climate, Connecticut politics is likely to remain reactive, showing a small but greater proclivity to fund education to contain the effects of poverty and remarkably little willingness to address the social and economic problems that make education in poor cities difficult in the first place.

Even the relative uncleanliness of Connecticut may be aggravated by localism. Dirt is especially evident in the cities, but by no means limited to them. New residents and visitors are often disenchanted to find public facilities and family and fast food restaurants surprisingly unkempt compared with those in neighboring states. Connecticut's air quality, the eleventh worst in the nation, is poorer than that of the rest of New England; in part because Connecticut is the most densely populated state and because it is somewhat downwind of both the industrial Midwest and most of the Washington to Boston megalopolis of which it is a part. However, Connecticut incinerates most of its trash and the state's localities are free to compound air pollution by using huge quantities of sand with little or no salt on winter roads, the effect of which is, in most ways, more pollution than from salt's tendency to damage grass and plants. The state is also far from being a pioneer in promoting antipollution and antismoking legislation.

Lack of Leadership

On the whole, Connecticut's leaders have done little to resolve the trouble with the state. All too often even Connecticut Democrats seem to be Republicans. So perhaps it was to be expected that Connecticut voters chose the real Republican, John Rowland, in the 1994 gubernatorial election. In relation to the troubles of Connecticut, at least as set forth in this analysis, Governor Rowland cannot be expected to be much of a leader. Instead, his political proposals seem likely to increase the gap between rich and poor, impose even more regressive taxation, and reinforce localism. In his first months in office, Rowland had already made numerous recommendations in a proposed budget of \$9.4 billion. Specifically, he suggested all of the following:

- a cut in the tax on corporate profits from 11 percent to 8 percent;
- laying off 5 percent of the state's 50,000 employees;
- welfare cutbacks, including:
 - reducing payments to 1988 levels to reduce state grants to localities by \$13 million;
 - limiting benefits to eighteen months, requiring more recipients to work and eliminating increased benefits for additional children (cutting \$30 million);
 - lowering Medicaid payment rates (cutting \$43 million) and instituting a Medicaid co-pay (\$5 million);
- ending payments to hospitals for treating uninsured patients (cutting \$300 million);
- introducing a new education aid formula in which towns with the best state mastery test scores, generally the affluent ones, receive more money per student;
- ending cost-of-living adjustments for state government retirees (\$47 million);

- imposing on teachers a new annual fee of \$100 to \$400 for teaching certificates;
- cutting nursing home reimbursement rates (\$43 million);
- freezing partial compensation payments to cities and towns with an unusually high proportion of tax-exempt property (\$9 million);
- cutting property tax relief for the elderly and veterans by \$13 million;
- raising fees for ConnPACE, a prescription drug program for the elderly that is based on income (\$8 million).²⁰

Connecticut state legislators may not be much different from the governor. By April 1995, the legislature had already enacted welfare reform on its consent calendar, which is reserved for noncontroversial issues. The fact that they consider cutting welfare as not controversial suggests that legislators have little insight into the trouble with Connecticut and even less empathy for the poor. The bill that was passed (1) limits AFDC to 21 months; (2) reduces payments from \$581 per month to \$514 per month for a family of three; (3) reduces supplements for additional children from \$100 a month per child to \$50 a month per child; (4) requires fingerprinting of recipients; (5) limits drug abusers to vouchers (instead of cash); and (6) requires general assistance recipients to pick up their benefits in person.²¹

On a more positive note, Rowland's proposed \$200 million reduction in income taxes does have a progressive feature: it is to be imposed by lowering the tax rate for lower-income groups from 4.5 to 3 percent. The governor also called for a government reorganization that would consolidate thirty-one agencies and departments into fourteen departments. While such reorganizations may be helpful if they are designed to minimize the inefficiencies and stagnation of pluralism, there is little evidence so far that this proposal is motivated by anything other than a desire for less government.

In a pluralist representative government, a lack of leadership may be felt in a wide variety of ways. The most obvious structural cause of Connecticut's leadership woes is its use of a seasonal, rather than full-time, state legislature. Governing a complex postindustrial society does not intuitively seem to be a task well suited to part-time nonprofessionals. Connecticut has also suffered from serious levels of party dealignment as evidenced by the bipartisan legislative coup that brought about the removal of Democratic House Speaker Irving Stolberg in 1989; the election of an independent governor, Lowell Weicker, in 1990; and the relatively chaotic four-way gubernatorial race of 1994.²²

Interestingly, the poor and minority communities of Connecticut appear so alienated that in the 1994 gubernatorial race they missed an unusual opportunity to field their own candidate and take advantage of the split caused by four conservative and moderate white candidates. Poor management may also be a concern in Connecticut. In terms of management of state government, *Financial World* ranked the state forty-sixth out of fifty. Although its ranking has improved since then, the state remains well below average.²³

The state Department of Transportation suffered a particularly embarrassing scandal in September 1995 when its primary contractor for road construction, George Tomasso, was declared legally incompetent because of mental illness. Tomasso's difficulties, both financial and psychological, were apparently common knowledge for years, but little was done until Tomasso's company collapsed, throwing \$240 million in contracts into chaos.²⁴

Perhaps leadership can best be understood as a dialogue between leaders and followers in which followers are influenced by example, persuasion, and deed and caused to change their opinions and behavior. So defined, the difficulty confronting potential leaders of Connecticut is that the state's civic culture is so conservative, that is, the privileged classes are greatly disinclined to change. As always, so long as politicians gravitate toward public opinion, they are by definition following and not leading. Ironically, it may be that when politicians are most immune from reelection worries that they are most free to lead. Theoretically, in a representative government, it may be the citizenry, rather than the politicians, who provide leadership. As Rousseau argued, a virtuous people with general will can, and are entitled to, direct government. However, Nutmeggers in general may not appear to be especially virtuous, and with a tremendous gulf between rich and poor, any significant consensus is, according to Rousseau, impossible.

At least by American standards, Connecticut, like Nigeria, truly appears to be dirty, callous, noisy, ostentatious, dishonest, and vulgar. It seems dirty and noisy because it is one of the most densely populated states in the country, but perhaps also because too many residents take New York City as their standard for normal. It seems ostentatious and vulgar because of the huge wealth — tributes to conspicuous consumption — that stand immediately adjacent to horrifying poverty. It seems callous because it doesn't seem to care about the fate of its poorer classes. And it seems dishonest because it refuses to acknowledge that the despair of its poor is in any way exacerbated by the excesses of its rich!

In a manner similar to antipluralist theories of American government, Achebe bemoaned the lack of helpfulness of Nigerian governments. "If you want electricity, you buy your own generator; if you want water, you sink your own bore-hole; if you want to travel, you set up your own airline. 'One day soon,' said a friend of mine, 'you will have to build your own post office to send your letters!'"²⁵

In America, too, residents may be left to seek private solutions to intrinsically public problems. Apart from the inefficiencies of those attempts, private solutions may be completely beyond the means of a large and growing minority of the population. The trouble with Connecticut is that this is especially true here.

There may be little hope for the state. Even if one were given a magic wand with which to part veto groups, minimize inequalities and inequities, lower costs, impose regionalism, and introduce progressive leadership, it is unlikely that the state would be free of crisis. Many of Connecticut's wealthier residents, especially those in the southwest corner of the state, live here in large part because it is a means of evading New York taxes. Why would they remain in Connecticut if they had to pay progressive taxes here? The trouble with Connecticut would seem to require a national approach, but with a Republican majority in Congress, Washington politics appears to be headed in an opposite direction. And that, in the final analysis, may be part of the trouble with America. Unless current national trends are reversed, Connecticut may prove to be a frightening model of what a future postwelfare state America may become. ❁

Notes

1. Chinua Achebe, *The Trouble with Nigeria* (London: Heinemann, 1983).
2. *Ibid.*, 9–12.
3. Information on Willimantic cited from the comments of Walter Pawelkiewicz, first selectman of the town of Windham, at the Trinity College Urban Forum, Hartford, Connecticut, April 10, 1995.
4. Steven P. Lanza, "High Prices Take Modest Income Bite," *The Connecticut Economy: A University of Connecticut Quarterly Review*, October 1994, 12.
5. State housing data calculated from information from Ed Doukas, Connecticut Department of Housing, telephone interview, April 19, 1995.
6. Hartford housing data cited by Nicholas Carbone, president of the Connecticut Institute of Municipal Studies, at the Trinity College Urban Issues Forum, Hartford, Connecticut, April 10, 1995.
7. W. Joseph Campbell, "'94 Job Growth Tops Estimate, State Reports," *Hartford Courant*, March 9, 1995, A1, and William McEachern, "Why Income Held Up During the Recession," *The Connecticut Economy: A University of Connecticut Quarterly Review*, October 1994, 3.
8. "Slow Recovery Continues," *The Connecticut Economy: A University of Connecticut Quarterly Review*, January 1995, 1.
9. William McEachern, "Median Household Income in Connecticut," *The Connecticut Economy: A University of Connecticut Quarterly Review*, January 1995, 18.
10. Lanza, "High Prices Take Modest Income Bite," 12.
11. "Effective Mill Rates by Town in 1982–83 and 1992–93," *The Connecticut Economy: A University of Connecticut Quarterly Review*, January 1995, 10–11. Other housing cost data drawn from Lanza, "High Prices Take Modest Income Bite," 12.
12. Insurance data cited by Carbone, Trinity College Urban Issues Forum.
13. Lanza, "High Prices Take Modest Income Bite," 12.
14. Shannon Dortch, "Where New Taxes Take Their Toll," *American Demographics* 15 (November 1993): 9–10.
15. Mill rate data from "Effective Mill Rates by Town," 10–11.
16. Richard Nathan, "Reinventing Government Through Regionalization: A Big Opportunity," comments at the Trinity College Urban Issues Forum, Hartford, Connecticut, April 10, 1995.
17. "Education Aid to Cities and Towns," *Hartford Courant*, February 18, 1995, A10, and "State Education Grants," *Hartford Courant*, April 28, 1995, A6.
18. "Aid to Towns," *Hartford Courant*, February 16, 1995, A8.
19. Don Noel, political columnist, *Hartford Courant*, moderator comments at the Trinity College Urban Issues Forum, Hartford, Connecticut, April 10, 1995.
20. All budget proposal information derived from "This Budget Is about Tax Cuts," *Hartford Courant*, February 16, 1995, A1–A18.
21. Christopher Keating, "Lawmakers Back Stricter Welfare Plan," *Hartford Courant*, April 28, 1995, A1.
22. For a detailed critique of party dealignment in Connecticut, see Gary Rose, *Connecticut Politics at the Crossroads* (Lanham, Md.: University Press of America, 1992).
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Table 1

**AFDC Recipients as a Percentage of Total Population,
Fiscal Year 1992 Monthly Average**

Rank	Municipality	Recipients	Percentage of Population	Rank	Municipality	Recipients	Percentage of Population
1	Hartford	33,763	25.33%	53	Wallingford	606	1.49%
2	New Haven	20,080	16.27%	54	Seymour	211	1.47%
3	Bridgeport	19,381	14.33%	55	Montville	248	1.45%
4	Waterbury	11,391	10.58%	56	Branford	386	1.38%
5	Windham	2,238	10.32%	57	Old Saybrook	131	1.35%
6	New London	2,810	9.87%	58	Thomaston	93	1.34%
7	New Britain	7,284	9.67%	59	W. Hartford	805	1.32%
8	Meriden	4,490	7.60%	60	Pomfret	42	1.30%
9	Norwich	2,785	7.51%	61	Westbrook	67	1.24%
10	Killingly	989	6.14%	62	Shelton	435	1.22%
11	Putnam	522	5.92%	63	E. Haddam	83	1.22%
12	Ansonia	1,059	5.91%	64	Watertown	249	1.20%
13	Plainfield	810	5.68%	65	Canterbury	54	1.19%
14	Canaan	55	5.24%	66	Southington	456	1.18%
15	W. Haven	2,761	5.08%	67	Chester	38	1.13%
16	Derby	591	4.97%	68	Norfolk	23	1.12%
17	E. Hartford	2,129	4.20%	69	Lisbon	43	1.11%
18	Middletown	1,802	4.20%	70	E. Hampton	115	1.09%
19	Danbury	2,683	4.11%	71	Colchester	123	1.08%
20	Norwalk	3,175	4.10%	72	Beacon Falls	55	1.08%
21	Vernon	1,188	4.09%	73	Lebanon	66	1.06%
22	Griswold	389	3.84%	74	Bozrah	24	1.06%
23	Stamford	4,066	3.71%	75	Bethel	173	0.98%
24	Sprague	111	3.62%	76	Woodstock	60	0.97%
25	Sterling	88	3.55%	77	Deep River	40	0.96%
26	Voluntown	74	3.51%	78	Ledyard	141	0.93%
27	Bristol	2,128	3.51%	79	Waterford	166	0.92%
28	Manchester	1,575	3.03%	80	Salisbury	36	0.87%
29	Winchester	335	2.97%	81	Mansfield	170	0.86%
30	Naugatuck	898	2.91%	82	E. Granby	37	0.85%
31	Torrington	980	2.90%	83	Coventry	84	0.81%
32	Thompson	223	2.59%	84	Morris	17	0.79%
33	Stafford	310	2.58%	85	Glastonbury	217	0.77%
34	Groton	1,046	2.42%	86	Cromwell	96	0.77%
35	Ashford	88	2.37%	87	Hebron	54	0.76%
36	E. Haven	631	2.36%	88	Sharon	22	0.76%
37	Bloomfield	451	2.27%	89	E. Lyme	116	0.75%
38	Portland	175	2.09%	90	Wethersfield	192	0.75%
39	Brooklyn	137	2.04%	91	Washington	29	0.75%
40	Plymouth	241	2.02%	92	Wolcott	105	0.74%
41	Stonington	343	2.01%	93	Newington	215	0.74%
42	Stratford	977	2.00%	94	N. Branford	98	0.73%
43	Franklin	37	1.96%	95	Marlborough	39	0.71%
44	E. Windsor	186	1.88%	96	Andover	18	0.69%
45	Enfield	825	1.81%	97	Middlefield	27	0.69%
46	Milford	844	1.72%	98	Eastford	9	0.69%
47	New Milford	406	1.70%	99	Litchfield	58	0.68%
48	Clinton	212	1.69%	100	Woodbury	55	0.66%
49	Hamden	834	1.60%	101	Canton	54	0.65%
50	Windsor	442	1.54%	102	Berlin	110	0.64%
51	Plainville	257	1.50%	103	Kent	19	0.64%
52	Windsor Locks	185	1.50%	104	Ellington	73	0.64%

Table 1, continued

Rank	Municipality	Recipients	Percentage of Population	Rank	Municipality	Recipients	Percentage of Population
105	Willington	37	0.63%	141	Cheshire	96	0.37%
106	Somers	57	0.62%	142	Bethany	16	0.35%
107	Guilford	125	0.62%	143	N. Canaan	11	0.34%
108	N. Stonington	29	0.61%	144	Monroe	57	0.34%
109	Chaplin	12	0.59%	145	Trumbull	107	0.33%
110	Prospect	46	0.58%	146	Roxbury	6	0.32%
111	Scotland	7	0.57%	147	Lyme	6	0.32%
112	N. Haven	127	0.57%	148	Harwinton	16	0.31%
113	Middlebury	35	0.56%	149	Madison	48	0.30%
114	New Fairfield	71	0.55%	150	Goshen	7	0.30%
115	Preston	28	0.55%	151	Colebrook	4	0.29%
116	Suffield	63	0.55%	152	Cornwall	4	0.27%
117	Fairfield	295	0.55%	153	Westport	62	0.25%
118	Farmington	114	0.54%	154	Redding	19	0.24%
119	Old Lyme	36	0.54%	155	Woodbridge	19	0.23%
120	New Hartford	31	0.53%	156	Bethlehem	7	0.22%
121	Haddam	37	0.53%	157	New Canaan	39	0.21%
122	Granby	50	0.53%	158	Avon	30	0.21%
123	Columbia	24	0.53%	159	Orange	26	0.20%
124	Hartland	10	0.52%	160	Ridgefield	40	0.19%
125	Newtown	109	0.52%	161	Simsbury	41	0.18%
126	Greenwich	307	0.52%	162	Warren	2	0.16%
127	S. Windsor	117	0.51%	163	Easton	10	0.16%
128	Hampton	8	0.51%	164	Darien	24	0.13%
129	Southbury	83	0.51%	165	Wilton	21	0.13%
130	Salem	17	0.51%	166	Sherman	3	0.10%
131	Rocky Hill	83	0.48%	167	Weston	6	0.07%
132	Essex	28	0.48%	168	Bridgewater	0	0.00%
133	Killingworth	23	0.46%	169	Union	0	0.00%
134	Burlington	33	0.45%				
135	Brookfield	60	0.42%				
136	Tolland	46	0.42%				
137	Barkhamsted	14	0.41%		<i>Statistics</i>		
138	Durham	24	0.40%		Mean	1.90%	
139	Oxford	34	0.39%		Median	0.77%	
140	Bolton	17	0.37%		Maximum	25.33%	
					Minimum	0.00%	

Source: *Indicators of Need in Connecticut Municipalities: A Public Policy Report* (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 2

**Crime Rates: Number of Crimes Reported
as a Percentage of Town Population (1992)**

Rank	Municipality	Number of Offenses	Rate as Percent of Population	Rank	Municipality	Number of Offense	Rate as Percent of Population
1	Hartford	21,322	16.00%	53	New Milford	659	2.76%
2	New Haven	18,625	15.08%	54	Guilford	546	2.70%
3	Bridgeport	16,210	11.99%	55	Killingly	435	2.70%
4	Waterbury	9,234	8.57%	56	Greenwich	1,592	2.70%
5	New Britain	6,182	8.21%	57	Vernon	771	2.65%
6	New London	1,908	6.70%	58	Plymouth	317	2.65%
7	Orange	810	6.30%	59	Naugatuck	800	2.59%
8	E. Haven	1,653	6.18%	60	Kent	74	2.47%
9	Manchester	3,184	6.13%	61	Bethany	112	2.42%
10	Milford	2,927	5.96%	62	Wolcott	343	2.42%
11	W. Haven	3,178	5.85%	63	N. Branford	319	2.39%
12	Norwalk	4,518	5.84%	64	Brooklyn	157	2.34%
13	Windham	1,249	5.76%	65	Madison	371	2.33%
14	Danbury	3,724	5.71%	66	Seymour	335	2.33%
15	Hamden	2,968	5.69%	67	Brookfield	329	2.30%
16	Stamford	5,970	5.44%	68	Old Lyme	149	2.23%
17	Bloomfield	1,029	5.18%	69	Clinton	276	2.21%
18	Farrington	1,048	5.01%	70	Darien	404	2.20%
19	Waterford	895	4.97%	71	Sterling	53	2.14%
20	Middletown	2,116	4.93%	72	Franklin	40	2.12%
21	Stratford	2,361	4.83%	73	Lisbon	82	2.11%
22	Meriden	2,850	4.82%	74	E. Lyme	327	2.11%
23	Mansfield	938	4.76%	75	Morris	45	2.10%
24	E. Hartford	2,410	4.75%	76	Voluntown	44	2.09%
25	Trumbull	1,512	4.67%	77	Branford	584	2.08%
26	Bristol	2,608	4.30%	78	Bolton	92	2.02%
27	N. Haven	962	4.29%	79	Shelton	716	2.01%
28	W. Hartford	2,584	4.25%	80	Berlin	342	2.00%
29	Norwich	1,561	4.21%	81	Goshen	47	1.99%
30	Newington	1,125	3.85%	82	Avon	282	1.97%
31	Old Saybrook	363	3.75%	83	Newtown	411	1.96%
32	Union	22	3.67%	84	Chaplin	40	1.96%
33	Fairfield	1,964	3.65%	85	Essex	114	1.96%
34	Westbrook	192	3.56%	86	Easton	123	1.94%
35	Groton	1,534	3.56%	87	E. Haddam	132	1.94%
36	Derby	423	3.55%	88	New Hartford	112	1.93%
37	Southington	1,340	3.46%	89	Portland	160	1.91%
38	E. Windsor	338	3.41%	90	Burlington	137	1.88%
39	Wallingford	1,360	3.34%	91	Montville	321	1.88%
40	Torrington	1,119	3.31%	92	Ledyard	283	1.87%
41	Rocky Hill	568	3.30%	93	N. Canaan	60	1.86%
42	Enfield	1,478	3.24%	94	Deep River	77	1.86%
43	Westport	806	3.20%	95	Winchester	209	1.85%
44	Cornwall	47	3.20%	96	Middlefield	72	1.84%
45	Watertown	657	3.17%	97	Glastonbury	514	1.83%
46	Cromwell	396	3.17%	98	Griswold	185	1.82%
47	Wethersfield	788	3.07%	99	N. Stonington	85	1.79%
48	Stonington	514	3.01%	100	Woodbury	149	1.79%
49	Plainville	515	3.01%	101	Chester	60	1.78%
50	Windsor	835	2.91%	102	Wilton	288	1.76%
51	Ansonia	521	2.91%	103	Stafford	210	1.75%
52	Windsor Locks	344	2.78%	104	Preston	89	1.75%

Table 2, continued

Rank	Municipality	Number of Offenses	Rate as Percent of Population	Rank	Municipality	Number of Offenses	Rate as Percent of Population
105	E. Hampton	182	1.73%	143	E. Granby	57	1.30%
106	Middlebury	107	1.73%	144	Eastford	17	1.30%
107	Scotland	21	1.72%	145	Suffield	149	1.30%
108	Monroe	293	1.72%	146	Roxbury	24	1.28%
109	Putnam	151	1.71%	147	Willington	74	1.26%
110	Cheshire	440	1.69%	148	Plainfield	180	1.36%
111	Thomaston	116	1.67%	149	Hebron	88	1.24%
112	Southbury	271	1.67%	150	Canaan	13	1.24%
113	Oxford	145	1.67%	151	Durham	73	1.22%
114	Columbia	75	1.66%	152	Thompson	105	1.22%
115	Colchester	188	1.66%	153	New Fairfield	156	1.21%
116	Salisbury	68	1.65%	154	Bethlehem	38	1.21%
117	Washington	64	1.65%	155	Ashford	44	1.18%
118	S. Windsor	372	1.63%	156	Hartland	22	1.15%
119	Woodbridge	134	1.63%	157	Harwinton	60	1.15%
120	Bozrah	37	1.63%	158	Sherman	33	1.13%
121	Sprague	50	1.63%	159	Haddam	76	1.10%
122	Somers	148	1.62%	160	Pomfret	33	1.02%
123	Litchfield	136	1.59%	161	Woodstock	62	1.00%
124	Coventry	164	1.58%	162	Killington	48	0.97%
125	Canton	129	1.56%	163	Colebrook	13	0.94%
126	Prospect	120	1.52%	164	Marlborough	48	0.87%
127	Bethel	267	1.52%	165	Lyme	15	0.79%
128	Warren	19	1.51%	166	Tolland	82	0.75%
129	Bridgewater	25	1.49%	167	Weston	65	0.73%
130	Ridgefield	315	1.48%	168	Canterbury	32	0.71%
131	Simsbury	330	1.46%	169	Hampton	9	0.58%
132	Salem	48	1.43%				
133	Granby	134	1.42%				
134	Andover	37	1.42%				
135	Redding	113	1.41%				
136	Sharon	41	1.41%		<i>Statistics</i>		
137	Lebanon	87	1.40%		Mean	2.73%	
138	New Canaan	254	1.38%		Median	1.96%	
139	Ellington	153	1.36%		Maximum	16.00%	
140	Beacon Falls	69	1.35%		Minimum	0.58%	
141	Barkhamsted	46	1.35%		Ratio:		
142	Norfolk	27	1.31%		High to Low	27.6 to 1	

Source: Indicators of Need in Connecticut Municipalities: A Public Policy Report (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 3

Renter-Occupied Housing Units as a Percentage of Total Occupied Housing Units, 1990 Census

Rank	Municipality	Percentage Renter-Occupied	Rank	Municipality	Percentage Renter-Occupied
1	Hartford	76.4%	47	Stafford	27.9%
2	New Haven	68.2%	48	Woodbury	27.8%
3	New London	63.1%	49	Westbrook	27.6%
4	New Britain	56.9%	50	Deep River	27.5%
5	Bridgeport	55.8%	51	Thomaston	27.1%
6	Groton	52.5%	52	Farmington	27.0%
7	Waterbury	51.0%	53	W. Hartford	26.3%
8	Windham	50.3%	54	Essex	26.0%
9	Middletown	49.3%	55	Norfolk	25.3%
10	Norwich	47.3%	56	E. Haven	25.2%
11	Putnam	45.0%	57	Bethel	25.0%
12	W. Haven	43.9%	58	New Milford	24.8%
13	Vernon	42.4%	59	Cromwell	24.8%
14	Ansonia	42.2%	60	Chester	24.6%
15	Stamford	42.1%	61	Brooklyn	24.4%
16	Derby	42.1%	62	Enfield	23.9%
17	Manchester	40.5%	63	Milford	23.8%
18	E. Hartford	40.5%	64	Windsor Locks	23.8%
19	Danbury	39.9%	65	Litchfield	23.5%
20	Winchester	39.8%	66	Portland	23.5%
21	Meriden	39.5%	67	Washington	22.8%
22	Mansfield	39.4%	68	Montville	22.8%
23	E. Windsor	38.5%	69	Clinton	22.6%
24	Norwalk	38.0%	70	Beacon Falls	22.4%
25	Bristol	37.6%	71	Thompson	22.4%
26	Torrington	37.3%	72	Bloomfield	22.2%
27	Sprague	36.7%	73	Cornwall	22.2%
28	Willington	36.3%	74	Sharon	22.1%
29	Killingly	35.2%	75	Watertown	21.8%
30	Kent	34.9%	76	Canton	21.8%
31	Rocky Hill	34.1%	77	Colchester	21.8%
32	N. Canaan	33.4%	78	E. Lyme	21.4%
33	Naugatuck	32.9%	79	Plymouth	21.4%
34	Plainfield	32.2%	80	Glastonbury	21.3%
35	Greenwich	32.2%	81	New Canaan	20.8%
36	Griswold	31.8%	82	E. Hampton	20.7%
37	Stonington	31.3%	83	Shelton	20.5%
38	Salisbury	31.2%	84	Wethersfield	20.5%
39	Branford	31.1%	85	Windsor	20.3%
40	Plainville	30.8%	86	Voluntown	20.3%
41	Hamden	29.8%	87	Stratford	20.3%
42	Ashford	29.7%	88	E. Granby	20.0%
43	Ellington	29.5%	89	Old Saybrook	19.9%
44	Pomfret	29.3%	90	Suffield	19.9%
45	Seymour	28.5%	91	Ledyard	19.8%
46	Wallingford	28.1%	92	Fairfield	19.7%

Table 3, continued

Rank	Municipality	Percentage Renter-Occupied	Rank	Municipality	Percentage Renter-Occupied
93	Southington	19.4%	137	Canterbury	12.5%
94	Woodstock	19.1%	138	N. Branford	12.4%
95	Newington	19.0%	139	Brookfield	12.4%
96	Morris	18.6%	140	Redding	12.3%
97	Eastford	18.2%	141	Colebrook	12.2%
98	Simsbury	18.1%	142	Warren	12.2%
99	Chaplin	18.0%	143	Columbia	11.9%
100	E. Haddam	17.8%	144	Lebanon	11.8%
101	Old Lyme	17.8%	145	N. Haven	11.7%
102	Bozrah	17.7%	146	Hebron	11.3%
103	Canaan	17.6%	147	Newtown	11.2%
104	Ridgefield	17.4%	148	Middlebury	11.1%
105	Barkhamsted	17.4%	149	Wolcott	11.0%
106	Bethlehem	17.4%	150	S. Windsor	10.6%
107	Westport	17.2%	151	Marlborough	10.4%
108	Lyme	17.0%	152	Scotland	10.3%
109	Roxbury	17.0%	153	Sherman	10.0%
110	Avon	16.3%	154	Bethany	9.9%
111	Sterling	16.0%	155	Hartland	9.5%
112	Guilford	15.7%	156	Durham	9.3%
113	Salem	15.6%	157	Weston	9.1%
114	Waterford	15.5%	158	Monroe	9.0%
115	Haddam	15.3%	159	Woodbridge	8.8%
116	Bolton	15.3%	160	Tolland	8.6%
117	Coventry	15.2%	161	Oxford	8.0%
118	Hampton	15.1%	162	Trumbull	7.5%
119	New Hartford	15.1%	163	Burlington	7.3%
120	Middlefield	15.1%	164	New Fairfield	7.2%
121	Goshen	14.9%	165	Harwinton	7.1%
122	Madison	14.9%	166	Easton	7.0%
123	Cheshire	14.8%	167	Prospect	6.9%
124	Preston	14.7%	168	Killingworth	6.8%
125	Somers	14.6%	169	Orange	6.0%
126	Andover	14.4%			
127	Darien	14.4%			
128	Granby	14.2%			
129	Bridgewater	14.1%			
130	Southbury	14.0%			
131	Wilton	13.7%			
132	Berlin	13.6%			
133	N. Stonington	12.8%			
134	Union	12.8%			
135	Franklin	12.7%			
136	Lisbon	12.5%			
				<i>Statistics</i>	
				Mean	23.3%
				Median	20.3%
				Maximum	76.4%
				Minimum	6.0%
				Ratio:	
				High to Low	12.7 to 1

Source: Indicators of Need in Connecticut Municipalities: A Public Policy Report (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 4

**Distribution of U.S and Connecticut
Household Income, 1989**

Income Range	United States	Connecticut
Less than \$4,999	6%	3%
\$5,000-\$9,999	9%	6%
\$10,000-\$14,999	9%	6%
\$15,000-\$24,999	18%	12%
\$25,000-\$34,999	16%	14%
\$35,000-\$49,999	18%	19%
\$50,000-\$74,999	15%	22%
\$75,000-\$99,999	5%	9%
\$100,000-higher	4%	9%
<i>Total</i>	100%	100%

Source: Calculations are based on the 1990 U.S. census of population.

Table 5

Distribution of U.S. and Connecticut Household Income, by Fifths, 1989

Income Fifth	United States			Connecticut		
	Mean Income	Income Range	% All Income	Mean Income	Income Range	% All Income
Lowest Fifth	\$6,389	\$0–12,277	3%	\$9,563	\$0–19,166	3%
Second Fifth	\$18,333	\$12,778–23,888	9%	\$26,675	\$19,167–34,285	10%
Middle Fifth	\$30,278	\$23,889–36,667	16%	\$42,142	\$34,286–49,999	16%
Fourth Fifth	\$46,667	\$36,668–56,666	24%	\$61,136	\$50,000–72,273	23%
Upper Fifth	\$94,634	\$56,667–higher	48%	\$125,874	\$72,274–higher	48%
Total	\$38,453		100%	\$53,253		100%
U.S. Median Income: \$30,056				Connecticut Median Income: \$41,721		

Source: Calculations are based on the 1990 U.S. census of population.

Table 6

Median Household Income, 1990 Census

Rank	Municipality	Income	Rank	Municipality	Income
1	Hartford	\$22,140	54	Sharon	\$41,500
2	New Haven	\$25,811	55	Morris	\$41,625
3	New London	\$26,336	56	Stratford	\$41,745
4	Putnam	\$27,837	57	Franklin	\$41,780
5	Bridgeport	\$28,704	58	Hamden	\$41,814
6	Windham	\$29,135	59	Willington	\$41,826
7	Norwich	\$29,354	60	Norfolk	\$41,917
8	New Britain	\$30,121	61	Kent	\$42,029
9	Waterbury	\$30,533	62	Union	\$42,045
10	Killingly	\$32,032	63	Montville	\$42,140
11	Griswold	\$32,904	64	Wallingford	\$42,783
12	Sterling	\$32,905	65	Preston	\$42,823
13	Groton	\$33,967	66	Woodstock	\$43,352
14	Ansonia	\$34,181	67	Bozrah	\$43,553
15	Plainfield	\$34,588	68	Branford	\$43,578
16	Thompson	\$34,956	69	Windsor Locks	\$43,593
17	Torrington	\$35,230	70	Beacon Falls	\$43,644
18	Voluntown	\$35,699	71	Chester	\$43,698
19	W. Haven	\$35,723	72	Danbury	\$43,832
20	Derby	\$35,808	73	Wethersfield	\$43,888
21	N. Canaan	\$35,922	74	Lebanon	\$43,983
22	Canaan	\$35,950	75	Milford	\$44,142
23	Meriden	\$36,211	76	Colebrook	\$44,152
24	E. Hartford	\$36,584	77	Waterford	\$44,167
25	Brooklyn	\$37,026	78	E. Haddam	\$44,245
26	E. Haven	\$37,220	79	Enfield	\$44,635
27	Westbrook	\$37,534	80	Essex	\$45,033
28	Middletown	\$37,644	81	Goshen	\$45,417
29	Winchester	\$37,831	82	Newington	\$45,481
30	Eastford	\$37,933	83	Ellington	\$45,604
31	Lisbon	\$38,192	84	Watertown	\$45,763
32	Sprague	\$38,247	85	Litchfield	\$45,819
33	Bristol	\$38,261	86	Lyme	\$45,848
34	Plainville	\$38,432	87	Clinton	\$45,884
35	Mansfield	\$38,591	88	Colchester	\$46,389
36	Cornwall	\$38,937	89	Coventry	\$46,426
37	Stafford	\$39,084	90	Middlefield	\$46,491
38	Deep River	\$39,560	91	Portland	\$46,581
39	Stonington	\$39,651	92	Warren	\$46,875
40	Ashford	\$39,701	93	Cromwell	\$46,970
41	Seymour	\$39,864	94	E. Lyme	\$46,979
42	Naugatuck	\$39,902	95	N. Stonington	\$47,070
43	Manchester	\$40,290	96	Hartland	\$47,105
44	Vernon	\$40,543	97	S. Windsor	\$47,106
45	Pomfret	\$40,653	98	Southbury	\$47,335
46	Thomaston	\$40,851	99	Bloomfield	\$47,853
47	E. Windsor	\$40,888	100	Bethlehem	\$47,986
48	Chaplin	\$40,932	101	E. Hampton	\$48,000
49	Salisbury	\$41,141	102	Rocky Hill	\$48,125
50	Plymouth	\$41,325	103	Norwalk	\$48,171
51	Canterbury	\$41,327	104	Old Saybrook	\$48,223
52	Scotland	\$41,346	105	Andover	\$48,289
53	Hampton	\$41,452	106	Prospect	\$48,455

Table 6, continued

Rank	Municipality	Income	Rank	Municipality	Income
107	Wolcott	\$48,507	139	Hebron	\$56,093
108	Washington	\$48,704	140	Guilford	\$56,115
109	Berlin	\$49,004	141	Tolland	\$56,120
110	N. Haven	\$49,148	142	Burlington	\$56,937
111	Salem	\$49,278	143	Bethany	\$57,316
112	Middlebury	\$49,524	144	Glastonbury	\$57,464
113	W. Hartford	\$49,642	145	Southington	\$57,606
114	Stamford	\$49,787	146	Cheshire	\$58,250
115	Ledyard	\$49,811	147	Granby	\$58,839
116	Harwinton	\$49,926	148	Bridgewater	\$59,688
117	Shelton	\$49,965	149	Monroe	\$59,967
118	New Milford	\$49,975	150	Brookfield	\$60,054
119	Windsor	\$50,228	151	New Fairfield	\$60,161
120	Woodbury	\$50,326	152	Trumbull	\$60,634
121	New Hartford	\$50,338	153	Marlborough	\$60,635
122	Suffield	\$50,714	154	Newtown	\$60,830
123	N. Branford	\$50,798	109	Berlin	\$49,004
124	Old Lyme	\$50,813	155	Madison	\$61,871
125	Killingworth	\$51,128	156	Orange	\$62,021
126	Bolton	\$51,351	157	Sherman	\$62,124
127	Roxbury	\$51,633	158	Simsbury	\$64,538
128	Haddam	\$51,655	159	Greenwich	\$65,072
129	E. Granby	\$52,317	160	Avon	\$66,602
130	Somers	\$52,970	161	Woodbridge	\$70,670
131	Farmington	\$52,979	162	Ridgefield	\$74,271
132	Canton	\$53,449	163	Easton	\$75,236
133	Columbia	\$53,744	164	Redding	\$76,332
134	Bethel	\$53,761	165	Westport	\$81,957
135	Barkhamsted	\$53,884	166	Wilton	\$87,686
136	Oxford	\$54,448	167	Darien	\$89,395
137	Durham	\$55,684	168	New Canaan	\$91,951
138	Fairfield	\$55,752	169	Weston	\$104,482

Source: *Indicators of Need in Connecticut Municipalities: A Public Policy Report* (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 7

Effective Tax Rates: Residential, 1993-1994

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
1	Bridgeport	3.21%	45	Naugatuck	1.73%
2	New London	2.66%	46	Clinton	1.72%
3	W. Haven	2.41%	47	Litchfield	1.72%
4	New Haven	2.38%	48	Hampton	1.72%
5	New Britain	2.31%	49	Windham	1.71%
6	Hamden	2.29%	50	Norwalk	1.70%
7	Manchester	2.20%	51	Salem	1.70%
8	Meriden	2.12%	52	New Hartford	1.70%
9	Cromwell	2.12%	53	Newington	1.70%
10	E. Haven	2.12%	54	E. Lyme	1.69%
11	Hartford	2.09%	55	Groton	1.68%
12	W. Hartford	2.05%	56	Suffield	1.68%
13	Bristol	1.94%	57	Trumbull	1.68%
14	Canton	1.94%	58	Winchester	1.67%
15	Torrington	1.94%	59	Plainville	1.67%
16	Andover	1.93%	60	Simsbury	1.67%
17	Bolton	1.92%	61	E. Hampton	1.66%
18	Middlebury	1.92%	62	Bethany	1.66%
19	Vernon	1.92%	63	Wolcott	1.66%
20	Granby	1.92%	64	Barkhamsted	1.65%
21	Ellington	1.88%	65	Hebron	1.65%
22	Bloomfield	1.88%	66	Tolland	1.65%
23	Woodbridge	1.88%	67	N. Branford	1.65%
24	Stratford	1.86%	68	Berlin	1.64%
25	Killingworth	1.86%	69	Norfolk	1.64%
26	Ledyard	1.85%	70	Chaplin	1.64%
27	Milford	1.85%	71	Guilford	1.63%
28	Marlborough	1.84%	72	Wallingford	1.63%
29	Portland	1.84%	73	Monroe	1.62%
30	Durham	1.84%	74	Putnam	1.62%
31	Plymouth	1.84%	75	Bethlehem	1.62%
32	Glastonbury	1.83%	76	Madison	1.61%
33	Norwich	1.81%	77	Wethersfield	1.61%
34	Mansfield	1.81%	78	Beacon Falls	1.61%
35	Rocky Hill	1.79%	79	N. Stonington	1.61%
36	S. Windsor	1.79%	80	Goshen	1.59%
37	Thomaston	1.78%	81	Newtown	1.58%
38	Orange	1.77%	82	Derby	1.58%
39	E. Granby	1.77%	83	Oxford	1.58%
40	Waterbury	1.77%	84	Deep River	1.57%
41	Colchester	1.75%	85	Burlington	1.57%
42	Cheshire	1.75%	86	Morris	1.57%
43	Harwinton	1.75%	87	Danbury	1.56%
44	Middlefield	1.73%	88	Enfield	1.56%

Table 7, continued

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
89	Colebrook	1.56%	135	Stafford	1.31%
90	Griswold	1.56%	136	Seymour	1.30%
91	Windsor	1.56%	137	Brooklyn	1.29%
92	Stamford	1.56%	138	Sprague	1.29%
93	New Milford	1.55%	139	Woodstock	1.29%
94	Woodbury	1.55%	140	Old Lyme	1.28%
95	Avon	1.55%	141	Warren	1.28%
96	Willington	1.55%	142	Westbrook	1.28%
97	Canaan	1.54%	143	Somers	1.28%
98	E. Hartford	1.54%	144	Voluntown	1.27%
99	N. Haven	1.53%	145	Shelton	1.27%
100	Ansonia	1.53%	146	Montville	1.23%
101	Bridgewater	1.52%	147	Prospect	1.20%
102	Ashford	1.52%	148	Wilton	1.20%
103	Redding	1.51%	149	Cornwall	1.19%
104	Ridgefield	1.51%	150	Old Saybrook	1.19%
105	Franklin	1.51%	151	Pomfret	1.18%
106	Watertown	1.50%	152	Thompson	1.18%
107	Easton	1.49%	153	Washington	1.17%
108	Chester	1.49%	154	Windsor Locks	1.16%
109	Coventry	1.49%	155	Farmington	1.16%
110	Lisbon	1.48%	156	Sterling	1.16%
111	Bozrah	1.47%	157	Killingly	1.12%
112	Eastford	1.47%	158	Columbia	1.11%
113	Bethel	1.46%	159	Westport	1.11%
114	Middletown	1.46%	160	Essex	1.10%
115	Branford	1.45%	161	Haddam	1.09%
116	Stonington	1.45%	162	New Canaan	1.05%
117	Brookfield	1.44%	163	Salisbury	1.03%
118	Weston	1.43%	164	Lyme	1.00%
119	New Fairfield	1.41%	165	Sharon	0.97%
120	E. Windsor	1.41%	166	Darien	0.96%
121	Roxbury	1.40%	167	Sherman	0.89%
122	Scotland	1.40%	168	Greenwich	0.83%
123	Southbury	1.40%	169	Waterford	0.77%
124	Union	1.40%			
125	Southington	1.39%			
126	Lebanon	1.39%			
127	Kent	1.37%			
128	Hartland	1.37%			
129	Canterbury	1.36%			
130	Fairfield	1.35%			
131	Preston	1.33%			
132	E. Haddam	1.33%			
133	N. Canaan	1.33%			
134	Plainfield	1.33%			
				<i>Statistics</i>	
				Mean	1.58%
				Median	1.57%
				Maximum	3.21%
				Minimum	0.77%
				Ratio:	
				High to Low	4.2 to 1

Source: *Indicators of Need in Connecticut Municipalities: A Public Policy Report* (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 8

Rank by per Capita Equalized Net Grand List, 1991

Rank	Municipality	Total ENGL	Per Capita ENGL	Rank	Municipality	Total ENGL	Per Capita ENGL
1	Mansfield	\$622,657,724	\$31,591	45	Lebanon	\$381,523,866	\$61,338
2	New London	\$982,061,425	\$34,495	46	Thomaston	\$426,487,809	\$61,542
3	Bridgeport	\$4,935,570,486	\$36,492	47	Manchester	\$3,228,366,549	\$62,192
4	New Britain	\$2,862,202,274	\$38,016	48	Somers	\$572,535,431	\$62,504
5	Windham	\$901,868,372	\$41,599	49	Andover	\$164,554,517	\$63,290
6	Waterbury	\$4,728,540,002	\$43,901	50	Montville	\$1,086,968,189	\$63,528
7	Griswold	\$446,936,654	\$44,077	51	Marlborough	\$351,836,211	\$63,623
8	New Haven	\$5,639,360,036	\$45,674	52	Cromwell	\$802,567,586	\$64,264
9	Plainfield	\$662,713,962	\$46,506	53	Scotland	\$78,528,565	\$64,368
10	W. Haven	\$2,533,241,159	\$46,601	54	Salem	\$216,332,097	\$64,577
11	Preston	\$238,459,802	\$46,849	55	Pomfret	\$208,227,445	\$64,667
12	Norwich	\$1,778,312,266	\$47,946	56	Seymour	\$929,244,962	\$64,711
13	Lisbon	\$186,607,415	\$48,095	57	Hebron	\$462,545,148	\$65,331
14	Ansonia	\$881,844,376	\$49,210	58	Hamden	\$3,406,570,625	\$65,348
15	Naugatuck	\$1,532,123,160	\$49,648	59	Prospect	\$519,622,392	\$66,026
16	Thompson	\$430,403,693	\$49,931	60	Watertown	\$1,367,633,877	\$66,069
17	Plymouth	\$602,368,941	\$50,365	61	E. Hampton	\$698,468,708	\$66,331
18	Putnam	\$444,491,579	\$50,396	62	Tolland	\$733,071,942	\$66,704
19	Brooklyn	\$340,103,564	\$50,611	63	Bolton	\$307,663,164	\$67,618
20	Groton	\$2,248,534,285	\$52,110	64	Harwinton	\$354,395,211	\$68,022
21	Canterbury	\$236,260,000	\$52,155	65	Hartland	\$130,601,633	\$68,378
22	Winchester	\$595,868,438	\$52,872	66	N. Branford	\$913,035,159	\$68,392
23	Sprague	\$163,676,906	\$53,315	67	E. Windsor	\$684,985,458	\$69,121
24	Ledyard	\$807,434,380	\$53,402	68	Woodstock	\$427,449,273	\$69,167
25	Meriden	\$3,179,788,297	\$53,813	69	Bozrah	\$157,048,159	\$69,184
26	Willington	\$315,276,680	\$53,893	70	Plainville	\$1,189,064,762	\$69,495
27	Vernon	\$1,581,469,511	\$54,383	71	Durham	\$416,557,213	\$69,775
28	E. Haven	\$1,457,738,016	\$54,475	72	Sterling	\$173,292,590	\$69,876
29	Killingly	\$878,651,595	\$54,575	73	Portland	\$598,011,662	\$71,447
30	Stafford	\$657,663,661	\$54,805	74	N. Stonington	\$339,629,951	\$71,652
31	Enfield	\$2,543,344,581	\$55,775	75	Eastford	\$95,115,412	\$72,607
32	Torrington	\$1,894,547,225	\$55,985	76	Middletown	\$3,121,894,782	\$72,721
33	Derby	\$668,951,114	\$56,214	77	Granby	\$689,893,549	\$73,315
34	Beacon Falls	\$288,070,113	\$56,484	78	Wallingford	\$2,990,170,779	\$73,469
35	Bristol	\$3,442,375,974	\$56,730	79	E. Lyme	\$1,142,481,895	\$73,614
36	Chaplin	\$115,771,111	\$56,751	80	Newington	\$2,155,779,331	\$73,778
37	Ellington	\$653,458,457	\$56,872	81	Southington	\$2,860,515,671	\$73,858
38	Colchester	\$660,972,653	\$58,287	82	S. Windsor	\$1,718,032,052	\$75,485
39	Coventry	\$604,804,293	\$58,379	83	E. Hartford	\$3,829,085,915	\$75,495
40	Ashford	\$218,129,932	\$58,637	84	Burlington	\$552,545,780	\$75,795
41	Hartford	\$7,981,470,597	\$59,885	85	Killingworth	\$377,401,437	\$75,936
42	Hampton	\$94,306,088	\$60,453	86	Columbia	\$343,706,468	\$76,041
43	Wolcott	\$859,488,087	\$60,655	87	Suffield	\$876,779,776	\$76,308
44	Voluntown	\$128,852,159	\$61,067	88	New Hartford	\$444,082,542	\$76,566

Table 8, continued

Rank	Municipality	Total ENGL	Per Capita ENGL	Rank	Municipality	Total ENGL	Per Capita ENGL
89	Rocky Hill	\$1,321,219,589	\$76,770	135	Kent	\$330,560,100	\$110,555
90	Canton	\$642,488,418	\$77,595	136	Woodbridge	\$925,496,312	\$112,591
91	Cheshire	\$2,015,766,284	\$77,649	137	Essex	\$662,032,498	\$113,751
92	Oxford	\$677,132,479	\$77,921	138	Canaan	\$119,625,157	\$113,929
93	N. Canaan	\$251,139,003	\$77,993	139	N. Haven	\$2,598,445,912	\$115,744
94	Bethel	\$1,387,682,787	\$78,890	140	Orange	\$1,501,229,112	\$116,827
95	Bethlehem	\$250,929,083	\$79,660	141	Avon	\$1,690,275,395	\$118,118
96	Middlefield	\$316,567,044	\$80,757	142	Fairfield	\$6,469,332,734	\$120,203
97	Deep River	\$338,105,121	\$81,471	143	Middlebury	\$764,850,787	\$123,363
98	Stratford	\$3,985,329,924	\$81,500	144	Bridgewater	\$212,333,144	\$126,389
99	W. Hartford	\$4,962,034,702	\$81,612	145	Warren	\$159,867,302	\$126,879
100	New Milford	\$1,959,549,691	\$81,955	146	Goshen	\$300,209,045	\$127,207
101	Woodbury	\$684,600,983	\$82,086	147	Stamford	\$13,981,806,333	\$127,467
102	E. Haddam	\$560,274,453	\$82,152	148	Westbrook	\$694,117,751	\$128,779
103	Danbury	\$5,380,010,807	\$82,440	149	Cornwall	\$192,591,781	\$131,015
104	Wethersfield	\$2,126,748,463	\$82,753	150	Farmington	\$2,750,864,624	\$131,432
105	Clinton	\$1,037,169,018	\$82,907	151	Redding	\$1,058,041,758	\$132,090
106	Bloomfield	\$1,687,203,300	\$84,869	152	Easton	\$864,698,314	\$136,603
107	Milford	\$4,171,303,737	\$84,955	153	Old Saybrook	\$1,323,122,751	\$136,686
108	Monroe	\$1,450,558,988	\$85,027	154	Ridgefield	\$2,931,817,733	\$137,709
109	Franklin	\$163,887,612	\$86,290	155	Old Lyme	\$941,258,273	\$141,118
110	Barkhamsted	\$295,359,414	\$86,616	156	Salisbury	\$584,358,893	\$141,491
111	Union	\$52,047,554	\$86,746	157	Washington	\$566,965,179	\$145,749
112	Bethany	\$401,523,131	\$86,910	158	Sharon	\$431,298,403	\$148,213
113	Litchfield	\$742,644,944	\$87,063	159	Sherman	\$437,299,337	\$149,760
114	Stonington	\$1,494,689,164	\$87,614	160	Roxbury	\$281,997,941	\$149,999
115	Branford	\$2,462,248,457	\$87,749	161	Lyme	\$283,500,588	\$150,000
116	Newtown	\$1,863,623,489	\$88,913	162	Wilton	\$2,791,105,788	\$170,710
117	Simsbury	\$2,009,307,808	\$88,986	163	Weston	\$1,518,997,36	\$171,638
118	Guilford	\$1,815,799,443	\$89,936	164	New Canaan	\$3,673,150,950	\$199,628
119	Shelton	\$3,216,651,260	\$90,128	165	Haddam	\$1,395,337,901	\$201,057
120	New Fairfield	\$1,166,496,851	\$90,637	166	Darien	\$3,869,692,078	\$210,538
121	Glastonbury	\$2,591,787,538	\$92,169	167	Westport	\$5,479,143,374	\$217,513
122	E. Granby	\$403,858,045	\$92,416	168	Greenwich	\$13,628,961,895	\$230,726
123	Chester	\$315,795,301	\$93,708	169	Waterford	\$5,433,873,671	\$301,547
124	Norfolk	\$194,157,806	\$94,251				
125	Windsor	\$2,704,769,747	\$94,309				
126	Norwalk	\$7,313,094,317	\$94,460				
127	Southbury	\$1,558,340,790	\$96,016		<i>Statistics</i>		
128	Berlin	\$1,703,234,933	\$99,663		Mean	\$86,203	
129	Trumbull	\$3,238,203,944	\$100,068		Median	\$75,936	
130	Brookfield	\$1,441,423,186	\$100,588		Maximum	\$301,547	
131	Windsor Locks	\$1,273,816,744	\$103,060		Minimum	\$31,591	
132	Morris	\$224,994,707	\$105,138		Ratio:		
133	Madison	\$1,741,922,829	\$109,555		High to Low	9.5 to 1	
134	Colebrook	\$152,756,150	\$109,897				

Source: Indicators of Need in Connecticut Municipalities: A Public Policy Report (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 9

Effective Tax Rates: Motor Vehicle and Personal Property, 1993-1994

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
1	Waterbury	5.01%	56	Oxford	1.84%
2	Windham	4.86%	57	Bristol	1.84%
3	Bridgeport	4.75%	58	Canaan	1.82%
4	Ansonia	4.43%	59	Mansfield	1.79%
5	New Haven	4.28%	60	Tolland	1.79%
6	Naugatuck	4.16%	61	Farmington	1.78%
7	Seymour	3.83%	62	Woodbridge	1.77%
8	Stratford	3.65%	63	Derby	1.75%
9	Plymouth	3.52%	64	E. Lyme	1.75%
10	New Britain	3.46%	65	Plainville	1.74%
11	Meriden	3.16%	66	Middlefield	1.73%
12	E. Hartford	3.06%	67	Goshen	1.73%
13	Hebron	3.05%	68	Wallingford	1.73%
14	Marlborough	3.05%	69	Granby	1.72%
15	Norwalk	3.01%	70	Wolcott	1.72%
16	Enfield	2.93%	71	Newington	1.72%
17	Milford	2.93%	72	Durham	1.70%
18	S. Windsor	2.84%	73	Groton	1.68%
19	Simsbury	2.78%	74	Cheshire	1.68%
20	Fairfield	2.74%	75	Orange	1.67%
21	Winchester	2.73%	76	Ellington	1.67%
22	Stamford	2.72%	77	Colchester	1.65%
23	W. Haven	2.59%	78	N. Branford	1.65%
24	Southington	2.58%	79	Bethany	1.65%
25	Brookfield	2.51%	80	Hampton	1.65%
26	Glastonbury	2.50%	81	Trumbull	1.65%
27	Shelton	2.45%	82	Torrington	1.63%
28	Ashford	2.44%	83	Bolton	1.61%
29	Bloomfield	2.44%	84	Beacon Falls	1.61%
30	E. Haven	2.43%	85	Salem	1.61%
31	Hamden	2.42%	86	N. Haven	1.61%
32	Hartford	2.41%	87	Cromwell	1.59%
33	Greenwich	2.39%	88	Deep River	1.57%
34	Easton	2.37%	89	Griswold	1.56%
35	E. Haddam	2.30%	90	New Milford	1.55%
36	Stonington	2.26%	91	Thomaston	1.55%
37	Berlin	2.24%	92	Coventry	1.51%
38	Guilford	2.23%	93	Lisbon	1.51%
39	W. Hartford	2.19%	94	Westport	1.51%
40	Newtown	2.17%	95	Ridgefield	1.50%
41	Somers	2.17%	96	Madison	1.49%
42	Eastford	2.14%	97	Rocky Hill	1.48%
43	E. Windsor	2.10%	98	Middletown	1.48%
44	Montville	2.08%	99	New Fairfield	1.48%
45	Manchester	2.06%	100	Windsor	1.48%
46	Wilton	2.03%	101	Bozrah	1.47%
47	Vernon	1.95%	102	Morris	1.47%
48	New London	1.93%	103	Suffield	1.46%
49	Andover	1.93%	104	E. Hampton	1.45%
50	Middlebury	1.92%	105	Warren	1.45%
51	Killingly	1.91%	106	Canton	1.45%
52	Clinton	1.86%	107	Norwich	1.45%
53	Killingworth	1.86%	108	Putnam	1.44%
54	Ledyard	1.85%	109	Monroe	1.44%
55	Portland	1.84%	110	Colebrook	1.44%

Table 9, continued

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
111	Branford	1.42%	145	Brooklyn	1.20%
112	E. Granby	1.42%	146	Cornwall	1.19%
113	N. Stonington	1.42%	147	Woodbury	1.19%
114	Woodstock	1.42%	148	Roxbury	1.18%
115	Norfolk	1.39%	149	Lebanon	1.17%
116	Prospect	1.38%	150	Chester	1.16%
117	Barkhamsted	1.38%	151	Windsor Locks	1.16%
118	Bridgewater	1.38%	152	Old Lyme	1.14%
119	Wethersfield	1.37%	153	Union	1.13%
120	Hartland	1.37%	154	Thompson	1.13%
121	Voluntown	1.37%	155	Pomfret	1.12%
122	Westbrook	1.37%	156	Sterling	1.12%
123	Weston	1.36%	157	Columbia	1.11%
124	N. Canaan	1.33%	158	Haddam	1.07%
125	Plainfield	1.33%	159	Washington	1.06%
126	Franklin	1.32%	160	Sharon	1.00%
127	New Hartford	1.32%	161	Southbury	0.99%
128	Stafford	1.32%	162	New Canaan	0.99%
129	Avon	1.32%	163	Old Saybrook	0.97%
130	Litchfield	1.30%	164	Darien	0.95%
131	Danbury	1.30%	165	Salisbury	0.90%
132	Canterbury	1.30%	166	Waterford	0.89%
133	Scotland	1.30%	167	Sherman	0.86%
134	Watertown	1.29%	168	Essex	0.82%
135	Bethel	1.28%	169	Lyme	0.74%
136	Willington	1.28%			
137	Bethlehem	1.27%			
138	Burlington	1.26%		<i>Statistics</i>	
139	Chaplin	1.26%		Mean	1.83%
140	Redding	1.25%		Median	1.61%
141	Sprague	1.25%		Maximum	5.01%
142	Preston	1.23%		Minimum	0.74%
143	Kent	1.22%		Ratio:	
144	Harwinton	1.22%		High to Low	6.8 to 1

Source: *Indicators of Need in Connecticut Municipalities: A Public Policy Report* (New Haven: Connecticut Conference of Municipalities, January 1995).

Table 10

Effective Tax Rates: Overall, 1993-1994

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
1	Bridgeport	3.17%	55	Newington	1.70%
2	New Haven	2.83%	56	E. Lyme	1.69%
3	Hartford	2.77%	57	Berlin	1.69%
4	New London	2.55%	58	Salem	1.68%
5	New Britain	2.49%	59	Groton	1.68%
6	Meriden	2.43%	60	Plainville	1.68%
7	W. Haven	2.43%	61	Wallingford	1.68%
8	Hamden	2.34%	62	Trumbull	1.68%
9	Waterbury	2.26%	63	Stamford	1.68%
10	Manchester	2.20%	64	Guilford	1.67%
11	E. Haven	2.14%	65	Wolcott	1.67%
12	Naugatuck	2.09%	66	Litchfield	1.67%
13	Windham	2.06%	67	Tolland	1.66%
14	W. Hartford	2.03%	68	E. Windsor	1.66%
15	Plymouth	2.03%	69	New Hartford	1.66%
16	Cromwell	2.02%	70	Norfolk	1.65%
17	Stratford	1.98%	71	Suffield	1.65%
18	Milford	1.96%	72	N. Branford	1.65%
19	Bloomfield	1.95%	73	Bethany	1.64%
20	S. Windsor	1.94%	74	Monroe	1.62%
21	Andover	1.93%	75	Chaplin	1.61%
22	Middlebury	1.92%	76	Beacon Falls	1.61%
23	Marlborough	1.92%	77	Newtown	1.61%
24	Vernon	1.92%	78	Norwich	1.61%
25	Bristol	1.91%	79	Madison	1.60%
26	Glastonbury	1.91%	80	Oxford	1.60%
27	Bolton	1.91%	81	E. Hampton	1.59%
28	Norwalk	1.91%	82	N. Stonington	1.59%
29	Granby	1.90%	83	Ashford	1.59%
30	Canton	1.89%	84	Bethlehem	1.59%
31	Torrington	1.87%	85	Wethersfield	1.59%
32	Woodbridge	1.87%	86	Putnam	1.58%
33	Killingworth	1.86%	87	Barkhamsted	1.57%
34	Ellington	1.85%	88	Goshen	1.57%
35	Ledyard	1.85%	89	Derby	1.57%
36	Enfield	1.85%	90	Eastford	1.57%
37	Portland	1.84%	91	Deep River	1.57%
38	Winchester	1.83%	92	Morris	1.56%
39	Ansonia	1.81%	93	N. Haven	1.56%
40	Mansfield	1.81%	94	Brookfield	1.56%
41	Thomaston	1.81%	95	Griswold	1.56%
42	Durham	1.80%	96	Burlington	1.55%
43	E. Hartford	1.77%	97	New Milford	1.55%
44	Simsbury	1.77%	98	Southington	1.55%
45	Cheshire	1.76%	99	Colebrook	1.55%
46	Orange	1.75%	100	Seymour	1.55%
47	Colchester	1.75%	101	Easton	1.55%
48	Rocky Hill	1.75%	102	Willington	1.54%
49	Clinton	1.74%	103	Lisbon	1.53%
50	Hebron	1.74%	104	Canaan	1.52%
51	Middlefield	1.73%	105	Woodbury	1.52%
52	Harwinton	1.73%	106	Avon	1.52%
53	E. Granby	1.71%	107	Stonington	1.52%
54	Hampton	1.71%	108	Danbury	1.51%

Table 10, continued

Rank	Municipality	Tax Rate	Rank	Municipality	Tax Rate
109	Bridgewater	1.51%	144	Sprague	1.28%
110	Ridgefield	1.50%	145	Old Lyme	1.27%
111	Branford	1.50%	146	Wilton	1.24%
112	Redding	1.50%	147	Voluntown	1.24%
113	Coventry	1.49%	148	Killingly	1.24%
114	Franklin	1.49%	149	Prospect	1.21%
115	Montville	1.48%	150	Farmington	1.21%
116	Watertown	1.47%	151	Cornwall	1.19%
117	Bozrah	1.47%	152	Pomfret	1.18%
118	Bethel	1.44%	153	Thompson	1.18%
119	Chester	1.44%	154	Washington	1.17%
120	Weston	1.43%	155	Old Saybrook	1.17%
121	New Fairfield	1.42%	156	Windsor Locks	1.16%
122	Fairfield	1.42%	157	Sterling	1.14%
123	Middletown	1.42%	158	Westport	1.12%
124	Scotland	1.41%	159	Columbia	1.11%
125	Shelton	1.40%	160	Haddam	1.08%
126	E. Haddam	1.39%	161	Essex	1.05%
127	Roxbury	1.39%	162	New Canaan	1.04%
128	Union	1.37%	163	Salisbury	1.01%
129	Lebanon	1.37%	164	Sharon	0.96%
130	Hartland	1.37%	165	Lyme	0.96%
131	Kent	1.36%	166	Darien	0.96%
132	Canterbury	1.36%	167	Greenwich	0.93%
133	Windsor	1.36%	168	Sherman	0.89%
134	Somers	1.35%	169	Waterford	0.86%
135	N. Canaan	1.32%			
136	Southburo	1.31%		<i>Statistics</i>	
137	Stafford	1.31%		Mean	1.61%
138	Preston	1.30%		Median	1.59%
139	Woodstock	1.30%		Maximum	3.17%
140	Plainfield	1.30%		Minimum	0.86%
141	Warren	1.29%		Ratio:	
142	Brooklyn	1.28%		High to Low	3.7 to 1
143	Westbrook	1.28%			

Source: *Indicators of Need in Connecticut Municipalities: A Public Policy Report* (New Haven: Connecticut Conference of Municipalities, January 1995).