

## 2.0 DEMOGRAPHICS



MIDDLETOWN PLAN OF DEVELOPMENT

## 2.0 DEMOGRAPHICS

This chapter examines the demographic trends and characteristics of Middletown, as depicted in recent past trends, existing conditions, and likely future levels. It focuses on the City's growth in population, composition by age, race and ethnicity, household formation, income, educational attainment, labor force participation, and place of work. The primary source of information is the U.S. Bureau of the Census, with results of the decennial census of population and housing (1990 Census), the census transportation planning package (CTPP), and the federal state cooperative estimates program (FSCEP). Supplementing the Census sources are information provided by Connecticut Department of Economic and Community Development (CDECD), and Labor (CDOL), and the *Survey of Buying Power* (1998 Market Statistics). The purpose of this examination is to describe the social framework for the *Plan of Development* -- that is, the defining traits of Middletown as a community and the perceived needs of its people.

### 2.1 Population Growth

The City of Middletown is currently comprised of approximately 46,918 residents, some 40,000 of which reside in households and roughly 5,563 in college dormitories, institutions, and other group quarters. Between 1990-2000, the population grew by approximately two thousand eight hundred inhabitants (2,801 persons or 6.55%). This rate is less than Middlesex County's population growth (8.3%) but greater than Connecticut's, which increased 3.6% as a whole (according to the US Census). Table 2.1 compares Middletown's population and recent growth rate with that of the other towns within the Midstate Regional Planning Area. Chart 2.1, on the following page, illustrates the past trends and projected population growth of Middletown between the years 1960-2020.

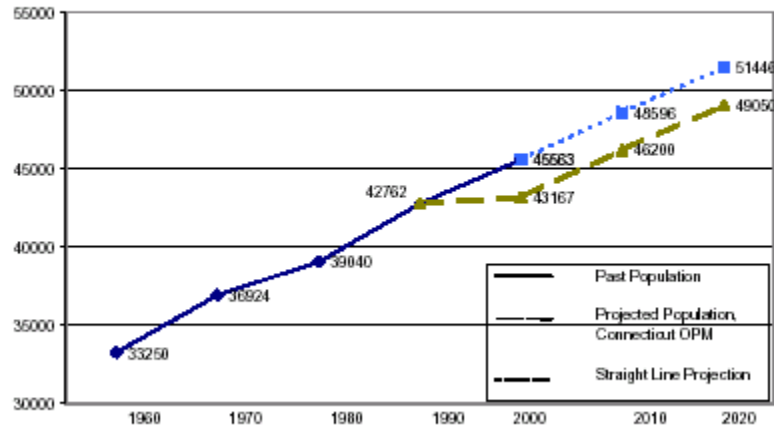
**Table 2.1**  
**Population Growth of the Midstate Regional Planning Area**  
**1990-2000**

City or Town	1990	2000	% Change, 1990-2000
Middletown	42,762	45,563*	6.55%
Cromwell	12,286	12,871	4.76%
Durham	5,732	6,627	15.61%
East Haddam	6,676	8,333	24.82%
East Hampton	10,428	10,956*	5.06%
Haddam	6,769	7,157	5.73%
Middlefield	3,925	4,203	7.08%
Portland	8,418	8,732	3.73%

Source: U.S. Census Bureau (1990 and 2000)

\*Note: The official 2000 Census Bureau figures show Middletown with a population of 43,167 and East Hampton with a population of 13,352 residents. However, the Census Bureau misplaced 2,396 college students from Middletown census tracts into East Hampton census tracts.

**Chart 2.1**  
**Middletown's Population, 1960-2020**



Source: U.S. Bureau of the Census (1960-2000), Conn. Office of Policy and Management (2010-2020)

Since 1990, the annual rate of increase has declined to 0.66 percent, down from 0.95 percent in the 1980s. As Table 2.2 shows in a comparison of local, regional and county growth, Middletown's slowdown has not been associated with particularly rapid suburbanization in the surrounding region or county. Rather, as Connecticut and the entire Northeast underwent massive corporate restructuring and defense reductions in the early 1990s, even less affected areas of settlement experienced out-migration.

In the near future, the Connecticut Department of Economic and Community Development anticipates a modest upturn in population growth rates to 2020. Of interest, the pace of change will be quicker for Middletown, than for the Midstate Planning Region, Middlesex County or the State as a whole. According to the projections in Table 2.2, the City will reach nearly 50,000 inhabitants by 2020, growing 7.7 percent over existing conditions, while the Region advances by 7.2 percent and the County by 4.6 percent. As a consequence, Middletown is now poised for future growth and a stronger role in the population and economy of central Connecticut.

**Table 2.2**  
**Comparative Population Growth at Local, Regional, County, and State Levels, 1970-2020**

City or Town	Year				%Chge 1970-00	Projection		%Chge 2000-20
	1970	1980	1990	2000		2010	2020	
Middletown	36,924	39,040	42,762	45,563	23.4%	46,200	49,050	7.7%
Midstate Plng Region	78,445	87,203	96,996	104,442	33.1%	105,720	112,010	7.2%
Middlesex County	115,018	129,017	143,196	155,071	34.8%	153,900	162,210	4.6%
Connecticut	3,031,709	3,107,576	3,287,116	3,405,565	12.3%	3,435,400	3,593,860	5.5%

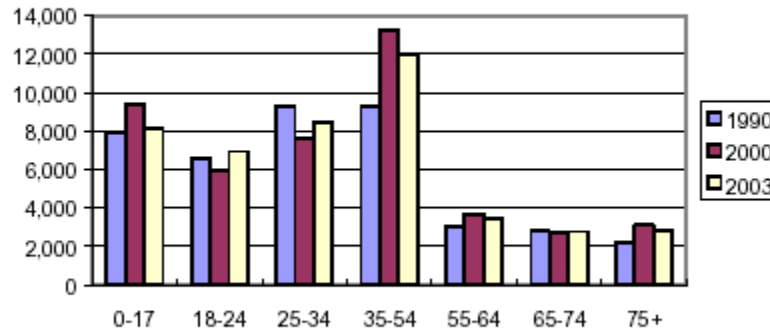
Source: U.S. Bureau of the Census (1970-2000), and CDECD (2010 & 2020).

## 2.2 Composition by Age

Owing to a high proportion of residents of college age (6,494 or 15% in 1998), Middletown has a relatively young median age of population, 36.3 years in 2000. Nearly one-third of all inhabitants are under 25 years of age, 54 percent are in the prime working ages of 25 through 64 years, and approximately 13 percent are in retirement ages of 65 and over. Those percentages are projected to stay almost constant until 2003. Compared to the City's age structure in 1990, the elderly

population has not changed significantly (though the frail elderly have increased from 5.4% to 6.0% of total), while the dependent youth and college-going population have declined in relative share.

**Chart 2.2**  
**Changes in Age Composition of Middletown's Population,**  
**1990-2000-2003**



Source: US Census Bureau (1990 & 2000); Market Statistics (2003).

**Table 2.3**  
**Changes in Age Composition**  
**1990, 2000, 2003**

Age Composition	1990		2000		2003	
	#	%	#	%	#	%
Youth (0-24)	14,535	35.3%	15,320	33.6%	15,137	34.0%
Working (25-64)	21,567	52.4%	24,447	53.7%	23,945	53.6%
Retirement (65+)	2,495	12.2%	5,796	12.7%	5,572	12.4%

Source: U.S. Bureau of the Census (1990 and 2000), Market Statistics (2003).  
 Note: 2000 age breakdown estimated due to Census Bureau error assigning students to East Hampton.

By contrast, Middletown has shown a gain in the level and share of population in working ages (those aged 25-34, 35-54, and 55-64), having grown by over two thousand eight hundred persons (2,880 or 13.4%) over the 1990 decade. Most of those gains occurred in the 35-54 year old age group. This increase caused the City's dependency ratio to decline sharply from 1.27 to 1.16 working age persons for every one youth/elderly person, somewhat relieving the pressure on public services and the earning power of workers. As the table shows, some 24,447 residents of Middletown are of working age (25-64 years old), or 54 percent of the total, with the largest share in prime labor force ages of 35 to 54 years, followed by the young labor force of 25 to 34 years.

Between 1990 and 2003, the favorable trends will change as the school age population in Middletown again grows more rapidly than the population in working or retirement ages. Nearly 700 persons under 25 years will be added, compared to 500 working age adults and 50 elderly residents. Among the elderly, residents aged 75 years and over will expand by 200, whereas the more independent seniors of 65-74 will contract. The mature labor force ages of 55-64 years will grow more rapidly than persons of prime working age, and the young labor force of 25-34 years will continue to contract. The direction of near term change in the age structure of Middletown's population suggests that growth will bring new demands for public and non-profit services, particularly in areas of education, health and assisted living housing.

### 2.3 Race and Ethnicity

In the 1990s, Middletown became somewhat more diverse in racial/ethnic terms, as the white non-Hispanic population declined marginally, and growth occurred in the black non-Hispanic, Asian/other and Hispanic communities. Asian/others (comprised of Asians, Pacific Islanders and American Indians) is the fastest growing minority group, having increased by 41 percent, followed by Hispanics who have grown by 31 percent, while the black non-Hispanic community accounted for the largest numeric increase since 1990. The City contains about half the Asian/other and Hispanic population in the entire county, as opposed to little more than one quarter of all persons, and it is home to the largest share of black non-Hispanics (78%) in the county.

Between 1998 and 2003, the white non-Hispanic community is projected to increase faster than other racial and ethnic groups. As Table 2.4 shows, the racial/ethnic structure of the City's population as a whole is not expected to change through 2003.

**Table 2.4**  
**Racial/Ethnic Composition of Middletown Population,**  
**1990, 2000, 2003**

Race/Ethnicity	1990		2000		2003	
	#	%	#	%	#	%
White non-Hispanic	36,626	83.7%	36,406	79.9%	36,133	80.9%
Black non-Hispanic	4,753	10.8%	5,466	12.0%	5,292	11.9%
Asian/Pacific Islander	684	2.2%	1,386	3.0%	1,334	3.0%
American Indian	76	0%	99	0%	--	--
Two or More Races	--	--	1,302	2.8%	--	--
Other	623	1.5%	880	2.0%	--	--
<b>Total</b>	<b>42,762</b>	<b>100.0%</b>	<b>45,563</b>	<b>100.0%</b>	<b>44,654</b>	<b>100.0%</b>
Hispanic	1,292	3.0%	2,402	5.3%	1,895	4.2%

Source: U.S. Bureau of the Census (1990-2000), Market Statistics (2003).

### 2.4 Households

Middletown has 18,554 households, including some 10,800 families and roughly 5,300 single person households. Since 1980, the rate of increase in household formation has been faster than the growth in population, as the number of persons living alone in Middletown has substantially increased. Between 1980 and 1998, average household size declined from 2.6 to 2.3 persons and continues to remain more than ten percent below the national norm. According to the Census Bureau, a household consists of all persons who occupy a housing unit, whether it is a house, an apartment, a group of rooms or a single room occupied as living quarters. Households are comprised of families (related by birth, marriage or adoption) and non-families, or single persons living alone, or two or more unrelated individuals living together.

Between 1990 and 1998, when some 600 new households were formed in Middletown, the largest share of growth originated among households headed by persons aged 45 to 54 years, followed by those aged 35 to 44 years. Given typical life cycles, these two cohorts have the strongest tendency to form family households and, in Middletown, contributed to the strong increase in family formation in the 1990s (600 new families). Growth among the elderly generated an increase of 250 households headed by persons aged 75+, while declines among young householders not yet forming families mitigated the impact of this increase on single person household formation.

Between 1990 and 2003, households headed by a member 15-34 years old are projected to decline by 650. Offsetting this loss is a projected gain of 350 households for those over 75 years.

Overall, Middletown is expected to gain about 1,025 households during this period. Growth will occur in households primarily headed by persons 35 through 64 years, simply from aging and lifestyle changes of the resident population, while declines may be evident among those headed by persons 65 through 74 years. By contrast, the elderly can be expected to increase by several hundred, primarily single person households, resulting in the need for more congregate care facilities, while demand for apartments or townhouses occupied by the young labor force and starter home buying ages of 25 through 34 years will likely decline.

## 2.5 Income

The median household income\* of Middletown is estimated to have reached \$52,383 in 1998, fully 39 percent above the 1990 Census reported median of \$37,644 in 1989 dollars. Given the presence of high income and multiple wage earner households in the City, the average household income of all Middletown residents is considerably higher than the median, or estimated to be \$62,995 in 1998. After-tax disposable income, or the "effective buying power" of households, represents just under 80 percent of gross income and is currently about \$50,000 for the average Middletown household. Table 2.5 shows the income distribution of households under recent past, existing and likely future conditions.

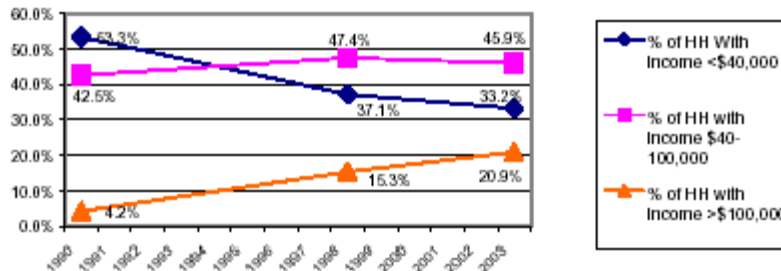
As Table 2.5 shows for the 1990-1998 period, the number of households with incomes exceeding \$100,000 annually has risen from 700 to more than 2,600 in eight years, encompassing 15.3 percent of all households by 1998. Correspondingly, those with incomes below \$40,000 annually have declined by more than 2,500 but currently comprise more than one third of all households. A broad middle class with annual earnings from \$40,000 to \$100,000 has marginally increased its share from 42.5 to 47.4 percent of all households, with those households earning between \$75,000 to \$100,000 projected to have the highest rate of growth for the middle class.

**Table 2.5**  
**Money and Effective Buying Income of Middletown Households**  
**1990-1998-2003**  
**(in current dollars)**

Income Distribution	1990		1998		2003	
	#	%	#	%	#	%
Median Household Inc	\$37,644		\$52,383		\$58,474	
Average Hsehold Inc	\$43,430		\$62,995		\$70,604	
< \$20,000	3,726	22.2%	2,822	16.4%	2,606	14.6%
\$20,000-\$39,999	5,235	31.1%	3,553	20.7%	3,319	18.6%
\$40,000-\$59,999	4,026	23.9%	3,793	22.1%	3,480	19.5%
\$60,000-\$74,999	1,775	10.6%	1,852	10.8%	1,999	11.2%
\$75,000-\$99,999	1,354	8.0%	2,488	14.5%	2,713	15.2%
\$100,000-\$124,999	405	2.4%	1,367	8.0%	1,642	9.2%
\$125,000-\$149,999	119	0.7%	718	4.2%	1,214	6.8%
\$150,000+	181	1.1%	534	3.1%	874	4.9%
N/A	--	--	292	--	---	--
Median EBI	N/A		\$40,653		\$44,676	
Average EBI	N/A		\$49,987		\$56,019	

Note: EBI = Effective Buying Income or after-tax disposable income of households.  
Source: U.S. Bureau of the Census (1990), 1998 Market Statistics and Urbanomics (1998 & 2003).

Chart 2.3  
Percentage of Middletown Households (HH) by Income,  
1990-1998-2003



Source: U.S. Bureau of the Census (1990), 1998 Market Statistics and Urbanomics (1998 & 2003).

Between 1998 and 2003, the median household income of Middletown residents is expected to rise to \$58,474, and the average income to \$70,604 in current year dollars including real and inflationary effects. The after-tax buying power of the average household will increase by 12 percent over the five-year period to \$56,019. While the number of households in income brackets up to \$60,000 annually will continue to decline, among those earning above this threshold the largest increase is expected to occur in households of the \$125,000-\$149,999 bracket. By 2003, fully 3,730 households or 21 percent of total will have annual money incomes in excess of \$100,000.

Despite substantial income in the Middletown community, there is also persistent evidence of poverty and racial/ethnic disparity in annual incomes. In 1990, 813 households or 5 percent of the total received public assistance income. The per capita money income of black residents was 29 percent below that of whites, of Hispanics 44 percent, and of Asian/other residents 47 percent below. While these differences are explained in part by differences in skill level and educational attainment, not all minority residents of Middletown live in poverty. In 1989, 2,745 persons were living below the poverty level or 7 percent of the population for which such data were available. A majority of poor residents (54%) were adults of working age between 18 and 65 years, 13 percent were elderly, and 908 persons or 33 percent were children under 18 years of age. Of the youth population, 483 poor children were of school age, 5 to 17 years, in 1989. As of 1995, CDECD estimated that 688 poor children aged 5 to 17 years resided in the Middletown school district, or several hundred more than in 1989. Yet according to the *Strategic School District Profile* for the City of Middletown 1997-1998, 1,662 students receive free or partially subsidized meals. This seeming inconsistency is because the Census' definition of poverty is based on the federal criteria for household size and income with the poverty level set at approximately three times the cost of the federal economy food plan, while the criterion for eligibility in the National School Lunch Program is a household income at or below 130 percent of the poverty guidelines.

## 2.6 Consumer Expenditures

In 1998, Middletown households disbursed an estimated \$638 million on all consumer expenditures. The largest single expenditures were on housing, approximately \$12,000 annually per household, and on transportation, about \$7,000 annually. Food consumed at home accounted

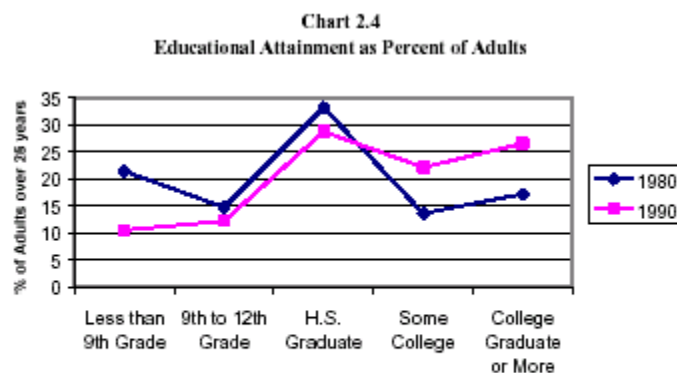
for roughly \$3,000 annually and meals at restaurants or take-outs, nearly another \$2,000 for the average household. Most Middletown households own more than one vehicle per household, with three in every eight owning two cars and one in every seven households owning three or more cars. Vehicle outlays for new and/or used cars and trucks averaged \$3,000 per household annually while vehicle insurance amounted to nearly \$1,000 annually. Personal insurance for life and property represented an average annual outlay of \$4,500 per household.

In 1998, the median residential sales price of housing was reported at \$108,000 in Middletown, down from \$125,000 in 1989 according to CDECD. The average household expended about \$3,000 annually on mortgage interest in addition to other housing costs.

## 2.7 Education

In 1990, 5,769 residents were enrolled in pre-primary, elementary, or secondary school in Middletown, 83 percent of whom were students in public schools. According to CDECD for school year 1998-1999, all pre-college students numbered 4,834 in Middletown, 81 percent of whom were enrolled in public schools. The total expenditure per student was \$8,464 in Middletown, in line with other towns in the region but below more affluent communities in Middlesex County or the state as a whole.

Another 5,563 Middletown residents were enrolled in college in 1990, with nearly two in every three attending a private school. Because of the presence of a higher educational institution in Middletown with resident students, the number of college-going residents comprise a high 84 percent of population aged 18 through 24 years. With a slight decline in this population age group between 1990 and 1998, it is probable that Middletown residents attending college may have declined by roughly 100 students in recent years.



Source: U.S. Bureau of the Census (1980 & 1990)

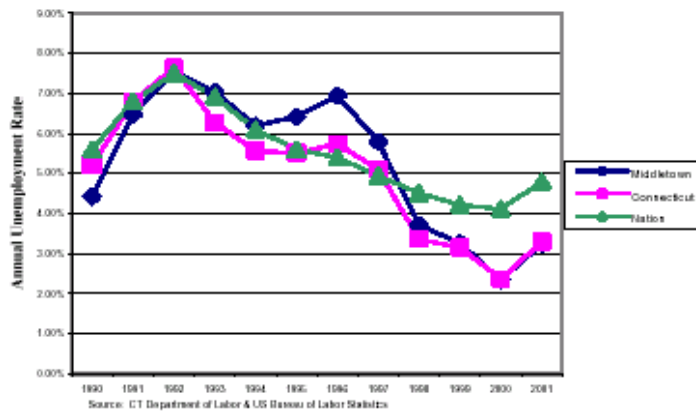
In general, Middletown has a relatively high level of educational attainment. As Chart 2.4 shows, in 1990 some 13,500 residents aged 25 years and over had attended college with more than half of these receiving at least a bachelor's degree. By contrast, high school drop-outs amounted to 6,300 persons or 23 percent of residents aged 25 years and over. Between 1980 and 1990, the number of residents having attended college nearly doubled, adding roughly 6,350 more college educated persons to the community, while the number of persons without a high school diploma declined by 24 percent. It is likely that high school drop-outs have continued to decline in number over the 1990 decade, while those with a college education have grown.



## 2.8 Labor Force

About two in every three Middletown residents 16 years of age and over participate in the civilian labor force. Although the labor force and those employed have fluctuated over the 1990 decade with declines and recovery in the economy, by 2001 the annual employment rate was roughly on a par with the 1990 Census report. For 2001, 23,074 residents were working annually and 775 were unemployed, for a labor force total of 23,849 and an unemployment rate of 3.2 percent. Compared to 1998, when the resident labor force stood at 23,350 persons -- or to 1997, when the jobless rate was 5.8 percent -- the recent decline in level of unemployment and the rise in number of persons seeking work are a strong indication of economic recovery. In 2001, employed residents amounted to approximately 52 percent of the total population of Middletown.

**Chart 2.5**  
Annual Average Rates of Unemployment in  
Middletown, CT and the Nation, 1990-2001



The labor force is comprised of roughly equal parts male and female residents working or actively seeking employment. In 2000, four in every five employees were white-collar workers. By industry classification, the service sector is the most prominent employer. As of 2000, education, health, and other service industries were the largest single group, employing 8,270, while FIRE (financial, insurance, real estate) services engaged some 5,830 residents. Government (5,020) and manufacturing (4,730) represent the next most common sectors of employment after FIRE industries.

## 2.9 Journey to Work

Nearly half of all workers residing in Middletown (48.5% in 1990) both live and work in the City. Another nine percent work in the surrounding region and the remaining 42 percent journey to work in other areas, mostly suburban portions of nearby metropolitan areas. The predominant mode of travel is the automobile, with three in every four employed residents driving alone to work. Fewer than 500 workers use public transportation, and several thousand either carpool (11.4%) or walk to or work at home (10%). Figure 2.1, on the following page, illustrates the commuting patterns for many Middletown workers.



## 2.10 Demographic Trends

The growth and changing characteristics of Middletown's population have land use and planning implications for local housing, employment, community facilities such as schools, parks, libraries, and activities for the elderly, utility and road infrastructure, sewer and water infrastructure, and the downtown. While it is not possible for a Plan of Development to make and implement sweeping recommendations about the city's population and how it should grow or be constituted, it is imperative that the plan address the physical implications created by natural demographic trends.

- Middletown is expected to grow more quickly than its region or county, and faster than Connecticut overall.
- Over the next several years, the school age population in the city will grow more rapidly than the working or retirement age populations. The population of elderly residents is also expected to grow. This will bring new demands for education and health services, assisted living facilities, and other forms of senior housing.
- Over the same period, Middletown will be home to a growing number of households, most of whom will be headed by persons aged 35-64 years. There will however be a substantial number of elderly residents in single person households.
- The median household income will continue to rise, with the largest increase in the \$125,000 to \$149,999 bracket. In 2000, approximately 64 percent of Middletown's population was employed, with four out of every five working in white collar jobs and 82 percent employed in the private sector. Despite this, there is persistent poverty and a racial and ethnic disparity in income distribution, with seven percent of the city living below the poverty level and per capita incomes that are lower for all except white non-Hispanics.