

APPENDIX: STAMFORD DEMOGRAPHICS PROFILE

Introduction

As of 2012, Stamford became the third largest city in Connecticut according to the US Census Bureau. Bypassing Hartford, at 125,102 residents Stamford now ranks behind Bridgeport and New Haven as the State’s largest centers of urban development. Although the City has grown almost continuously on a decadal basis over the last century, the pace of its expansion had slowed following the downturn between 1970 and 1980. However, City policies and private investment interest that led to Stamford’s resurgence as a major regional center of corporate and financial headquarters in the 1980s, also attracted new residents, and population has since grown more rapidly (Chart 1).

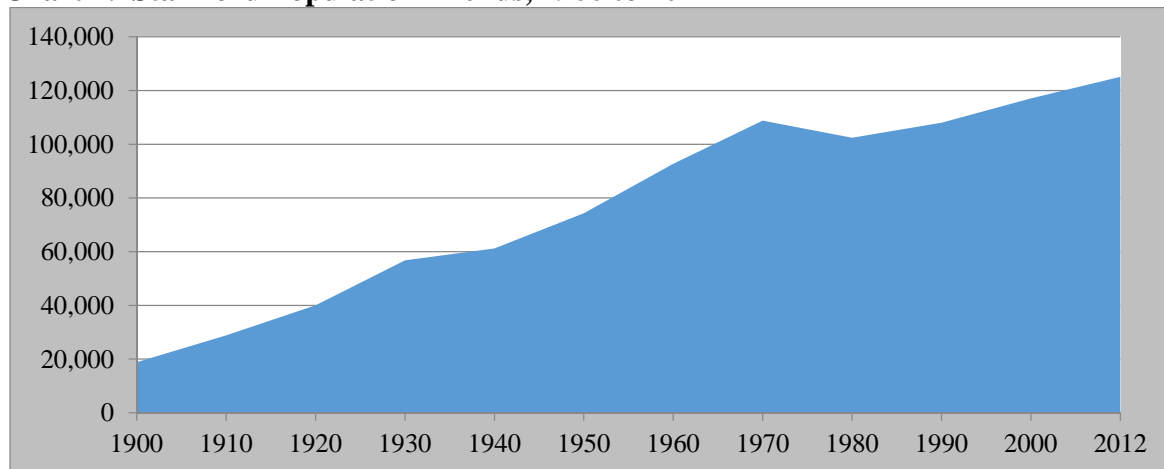
Over the period 1980 to 2010, Stamford’s population steadily increased from 102,453 to 122,643 at an annual average rate of 0.55 percent. Since then, the level of 125,102 residents that was achieved in 2012 represents a further growth spurt or annual gain of 1 percent. Recent growth has been driven by a rise in natural increase, a decline in net out migration, and a changing racial-ethnic structure of the City’s population. As Table 1 shows, Stamford’s rate of gain in population has exceeded that of Fairfield County and Connecticut as a whole.

Table 1. Total Population of Stamford, Fairfield County and Connecticut, 2000-2012

Area	2000	2010	2011	2012	Change 2000-2012	
					Number	Annual Average
State of Connecticut	3,405,565	3,574,097	3,580,709	3,590,347	184,782	0.44%
Fairfield County	882,567	916,829	925,899	933,835	51,268	0.47%
City of Stamford	117,083	122,643	123,871	125,102	8,019	0.55%

Source: US Bureau of the Census, Estimates Program

Chart 1. Stamford Population Trends, 1900 to 2012



Source: Connecticut Department of Economic and Community Development and US Census

The Prospect for Growth

The Connecticut State Data Center at the University of Connecticut prepares population projections on a town and county basis to assist state agencies and local governments in planning for the future. These projections are based upon historic trends, migration rates and locally derived fertility rates from 1990 to 2010. According to projections released in 2012, Stamford can continue to expect a rate of growth that exceeds the State and Fairfield County by 2025, as well as the other largest cities except New Haven. By then, Stamford may have topped 133,800 residents, strengthened its third place ranking, and added nearly nine thousand more inhabitants over existing conditions.

Table 2. Population Projections of Major Cities in the State of Connecticut, 2010-2025

Area	2010	2015	2020	2025	Change 2010-2025	
					Number	Annual Average
State of Connecticut	3,574,097	3,644,545	3,702,469	3,746,181	172,084	0.31%
Fairfield County	916,829	932,377	944,692	954,479	37,650	0.27%
City of Stamford	122,643	126,810	130,830	133,821	11,178	0.58%
City of Bridgeport	144,229	147,710	150,764	152,857	8,628	0.39%
City of New Haven	129,779	135,175	140,446	144,711	14,932	0.73%
City of Hartford	124,775	125,999	126,656	126,185	1,410	0.07%

Source: Connecticut State Data Center

Recent Population Trends

The Components of Recent Growth

The components of population growth consist of resident births, deaths and migration, or the gross flow of inhabitants in or out of an area as they seek new places of residence. Since 2000, the live births of Stamford residents have increased from 1,824 to 1,932 per annum while deaths have declined from 916 to 823. This has resulted in a net gain in natural increase that ranged from 908 in 2000 to 1,109 more residents by 2011. In part, this trend reflects a climb in annual marriages, growing from 677 in 2000 to 808 by 2011. At the same time, however, net out-migration has declined as newcomers have increased while fewer residents may be relocating away from Stamford.

Based upon vital statistics available between 2000 and 2010, the resident growth of Stamford has been comprised of a natural increase of 11,144 persons offset by a net out-migration of 4,356 residents. Comparable statistics are shown in Table 3 for the State and County, as well as other large cities. Although Stamford contributes roughly one-fifth to Fairfield County's natural increase, and one-third to its population loss from net out-migration, compared to Bridgeport, New Haven and Hartford, Stamford experiences a smaller net loss from relocation.

Table 3. Natural Increase Versus Net Migration in Stamford, 2000-2011

<i>Area</i>	<i>Population in 2000</i>	<i>Natural Increase 2000-11</i>	<i>Net Migration 2000-11</i>	<i>Population in 2011</i>
State of Connecticut	3,405,565	133,241	41,903	3,580,709
Fairfield County	882,567	55,765	-12,433	925,899
City of Stamford	117,083	11,144	-4,356	123,871
City of Bridgeport	139,529	13,318	-7,213	145,634
City of New Haven	123,626	12,097	-6,132	129,591
City of Hartford	121,578	13,434	-10,149	124,863

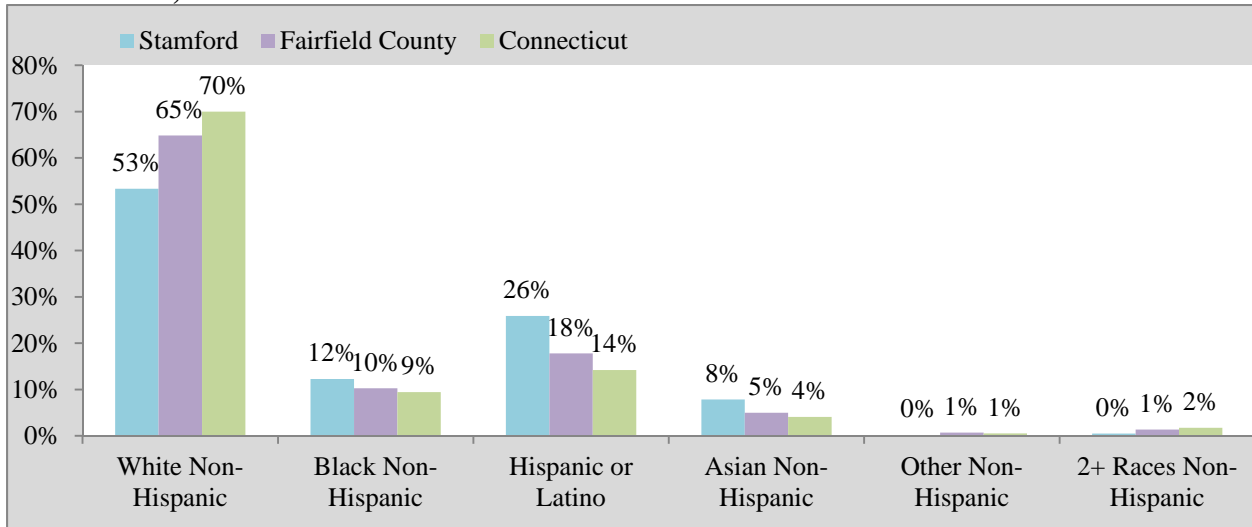
Source: Urbanomics, based upon population and vital statistics data of the US Bureau of the Census and the Connecticut Department of Health

The Change in Race-Ethnicity

Stamford has an increasingly heterogeneous population, consisting in 2012 of a declining share of White non-Hispanics (53.3%), a rising share of Hispanics (25.9%), growth in Asian non-Hispanics (7.9%) and contraction in Black non-Hispanics (12.3%) and all other races (1.9%). Between 2000 and 2012, when the City gained 8,019 new residents, White non-Hispanics declined by 4,881 and Black non-Hispanics declined by 2,078, while Hispanics increased by 12,732 and Asians by 4,028. Marginal changes occurred among other non-Hispanics and persons of two or more races.

Compared to the surrounding areas of Fairfield County and the State, Stamford has relatively fewer Whites and more minority inhabitants, particularly additional Hispanics, Asians, and Blacks, though Black non-Hispanics have decreased in number in Stamford and grown in number in the County and the State as a whole (Chart 2).

Chart 2. Population Share by Race-Ethnicity in Stamford, Fairfield County, and Connecticut, 2012



Source: US Bureau of the Census, ACS 2012 1-Year Estimate

The City’s minority influx has contributed to its lower net migration loss and to a change in the age and racial-ethnic structure of the community. As shown in Table 4, throughout the last decade, Stamford’s population growth attributed to births was driven by the White population, accounting for 70.2 percent of births in 2010 with a birth rate of 18.5 births per thousand residents. The fast

growing Hispanic or Latino population was responsible for 27.8 percent of births in 2010, though its birth rate has declined sharply since 2007 from 25.0 to 15.4 births per thousand residents. Black families gave birth to 11.2 percent of the City's total in 2010 with a declining decennial birth rate from 16.0 in 2000 to 13.0 in 2010. Other race groups, including Asians, were responsible for 18.4 percent of births in 2010, up from 8.4 percent in 2000 with a sharp increase associated with overall population growth, as opposed to birth rates, which grew modestly from 8.7 to 10.9 births per thousand over the decade. In turn, the changing racial-ethnic structure impacts the demand for educational and social services, the market for housing by type and tenure, and the characteristics of the resident labor force. Each of these attributes will be examined after a brief review of the City's past trends and expected growth in population by age cohort.

Table 4. Resident Births by Mother’s Race-Ethnicity in Stamford, Fairfield County, and Connecticut, 2000-2010

Total Births by Race Ethnicity															
	Stamford					Fairfield County					Connecticut				
	Race				Hispanic Ethnicity	Race				Hispanic Ethnicity	Race				Hispanic Ethnicity
	Total	White	Black	Other		Total	White	Black	Other		Total	White	Black	Other	
2000	1,824	1,307	287	153	429	12,460	9,877	1,491	684	2,101	43,075	35,017	5,162	2,081	6,478
2005	1,809	1,311	230	199	570	11,706	9,054	1,443	923	2,636	41,722	33,279	5,100	2,971	7,971
2006	1,863	1,365	217	221	578	11,837	9,027	1,526	980	2,825	41,789	32,957	5,419	3,019	8,462
2007	1,948	1,403	226	261	646	11,383	8,633	1,459	1,018	2,911	41,597	32,495	5,455	3,244	8,810
2008	1,828	1,321	209	255	561	11,113	8,334	1,451	1,067	2,829	40,388	31,320	5,478	3,218	8,662
2009	1,906	1,350	246	304	554	10,868	8,172	1,523	1,159	2,800	38,876	30,199	5,308	3,313	8,572
2010	1,932	1,357	217	356	538	10,506	7,882	1,442	1,172	2,669	37,713	29,165	5,113	3,339	8,222
Absolute Change	108	50	-70	203	109	-1,954	-1,995	-49	488	568	-5,362	-5,852	-49	1,258	1,744
Percent Change	5.9%	3.8%	-24.4%	132.7%	25.4%	-15.7%	-20.2%	-3.3%	71.3%	27.0%	-12.4%	-16.7%	-0.9%	60.5%	26.9%
Birth Rate per 1,000 Residents by Race-Ethnicity															
	Stamford					Fairfield County					Connecticut				
	Race				Hispanic Ethnicity	Race				Hispanic Ethnicity	Race				Hispanic Ethnicity
	Total	White	Black	Other		Total	White	Black	Other		Total	White	Black	Other	
2000	15.6	16.0	16.0	8.7	21.9	14.1	14.1	16.9	7.2	20.2	12.6	12.6	16.9	6.5	20.3
2005	15.3	15.5	15.4	10.4	23.3	13.2	13.0	16.2	9.1	21.1	12.3	12.1	16.5	9.0	21.5
2006	15.8	18.0	12.5	8.9	24.9	13.1	12.9	16.7	9.1	21.6	11.9	11.8	16.3	8.1	21.6
2007	16.5	19.8	13.2	8.6	25.0	12.7	12.3	16.1	9.6	21.9	11.9	11.7	16.6	8.4	21.8
2008	14.5	16.4	11.2	9.6	19.4	12.4	11.7	16.1	11.5	20.6	11.5	11.2	16.5	8.8	20.7
2009	15.7	17.8	14.5	10.8	19.1	12.1	11.8	16.2	10.3	19.6	11.0	10.9	15.7	8.3	19.7
2010	15.7	18.5	13.0	10.9	15.4	11.4	11.3	14.5	9.7	17.1	10.5	10.4	14.3	7.9	17.1
Absolute Change	0.5	2.9	-2.5	0.5	-7.9	-1.8	-1.8	-1.7	0.6	-4.0	-1.7	-1.7	-2.1	-1.1	-4.4
Percent Change	3.0%	18.9%	-16.0%	5.1%	-33.7%	-13.6%	-13.5%	-10.5%	6.1%	-19.0%	-14.2%	-13.7%	-13.0%	-12.5%	-20.5%

Note: Race-ethnicity data was not identified for all resident births, therefore births by race groups do not equal totals.

Source: CT Department of Health, Vital Statistics, Annual Registration Reports & US Census, 2005-2010 ACS 1-Year Estimates

The Evolving Age Structure

Largely because of migration trends, the age structure of Stamford has evolved in a different manner from that of Fairfield County or the State of Connecticut as a whole. At the start of the past decade, the City had relatively fewer children, more young adults and elderly citizens, and less residents in labor force ages between 30 and 65 years (Tables 5 and 6).

By 2012, whereas residents of both the State and the County were maturing more rapidly, with growing shares of elderly and fewer children, all persons under 18 years were increasing modestly in Stamford while those 65 and over were declining as a percent of the population. The City also exhibited stronger growth in children under age 18 and in residents of the prime labor force years of 30 to 45, attracted by robust employment growth, new housing construction, and convenient access to New York City. By contrast, the mature labor force ages of 45 to 65 expanded more sharply in the County and the State. These trends have given Stamford a decidedly more youthful advantage relative to the larger regions from the perspective of the emerging economy and the City's cultural vitality.

Table 5. Population by Age in Stamford, Fairfield County & Connecticut, 2000 & 2012

	Total Population by Age Cohort					
	City of Stamford		Fairfield County		State of Connecticut	
	2000	2012	2000	2012	2000	2012
Total	117,083	125,102	882,567	933,835	3,405,565	3,590,347
Under 18	25,896	29,546	226,214	224,945	841,688	792,766
18 to 30	18,473	17,902	112,761	130,623	473,052	557,324
30 to 45	31,185	33,051	221,118	182,631	831,222	672,929
45 to 65	25,354	28,724	205,311	264,960	789,420	1,035,304
65 and Older	16,175	15,879	117,163	130,676	470,183	532,024
	Percent of Population by Age Cohort					
	City of Stamford		Fairfield County		State of Connecticut	
	2000	2012	2000	2012	2000	2012
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under 18	22.1%	23.6%	25.6%	24.1%	24.7%	22.1%
18 to 30	15.8%	14.3%	12.8%	14.0%	13.9%	15.5%
30 to 45	26.6%	26.4%	25.1%	19.6%	24.4%	18.7%
45 to 65	21.7%	23.0%	23.3%	28.4%	23.2%	28.8%
65 and Older	13.8%	12.7%	13.3%	14.0%	13.8%	14.8%

Source: US Census, 2000 Summary File 1 & 2012 ACS 1-Year Estimate

Table 6. Stamford Historic and Projected Population by Age, 1970-2025

	US Census Count						Population Projections			Change, 1970-2012		Change, 2012-2025	
	1970	1980	1990	2000	2010	2012	2015	2020	2025	Absolute	%	Absolute	%
0 to 4 years	8,720	5,692	7,446	8,108	8,309	10,229	9,652	9,769	8,904	1,509	17.3%	(1,325)	-13.0%
5 to 9 years	10,442	6,057	5,700	7,452	7,009	8,131	7,496	8,838	8,954	(2,311)	-22.1%	823	10.1%
10 to 14 years	10,675	7,684	5,257	6,704	6,846	7,108	6,044	6,530	7,872	(3,567)	-33.4%	764	10.7%
15 to 19 years	8,918	8,467	5,615	5,669	6,539	6,436	6,409	5,608	6,093	(2,482)	-27.8%	(343)	-5.3%
20 to 24 years	7,318	7,898	7,951	6,617	7,309	5,064	6,015	5,883	5,085	(2,254)	-30.8%	21	0.4%
25 to 29 years	7,307	8,598	11,380	9,819	10,613	10,480	8,655	7,364	7,234	3,173	43.4%	(3,246)	-31.0%
30 to 34 years	6,317	8,139	10,829	10,983	10,722	12,569	13,238	11,284	9,997	6,252	99.0%	(2,572)	-20.5%
35 to 39 years	6,510	6,670	8,683	10,684	9,373	12,873	11,743	14,247	12,299	6,363	97.7%	(574)	-4.5%
40 to 44 years	7,507	5,768	7,892	9,518	9,128	7,609	8,747	11,103	13,592	102	1.4%	5,983	78.6%
45 to 49 years	7,447	6,042	6,529	7,774	9,037	7,953	8,196	7,817	10,161	506	6.8%	2,208	27.8%
50 to 54 years	6,811	6,992	5,495	7,368	8,406	8,460	8,355	7,519	7,141	1,649	24.2%	(1,319)	-15.6%
55 to 59 years	5,936	6,652	5,503	5,665	7,089	6,794	7,990	7,939	7,116	858	14.5%	322	4.7%
60 to 64 years	4,771	5,482	5,443	4,547	6,170	5,517	6,628	7,503	7,456	746	15.6%	1,939	35.1%
65 to 69 years	3,427	4,290	4,766	4,252	4,497	5,078	5,583	6,023	6,858	1,651	48.2%	1,780	35.1%
70 to 74 years	2,759	3,149	3,587	4,019	3,309	3,063	3,928	4,947	5,361	304	11.0%	2,298	75.0%
75 to 79 years	2,002	2,232	2,758	3,314	2,907	3,374	2,781	3,348	4,277	1,372	68.5%	903	26.8%
80 to 84 years	1,191	1,484	1,701	2,349	2,624	2,227	2,266	2,164	2,633	1,036	87.0%	406	18.2%
85+ years	740	1,157	1,521	2,241	2,756	2,137	2,266	2,164	2,633	1,397	188.8%	496	23.2%
Total	108,798	102,453	108,056	117,083	122,643	125,102	126,808	130,828	133,819	16,304	15.0%	8,717	7.0%

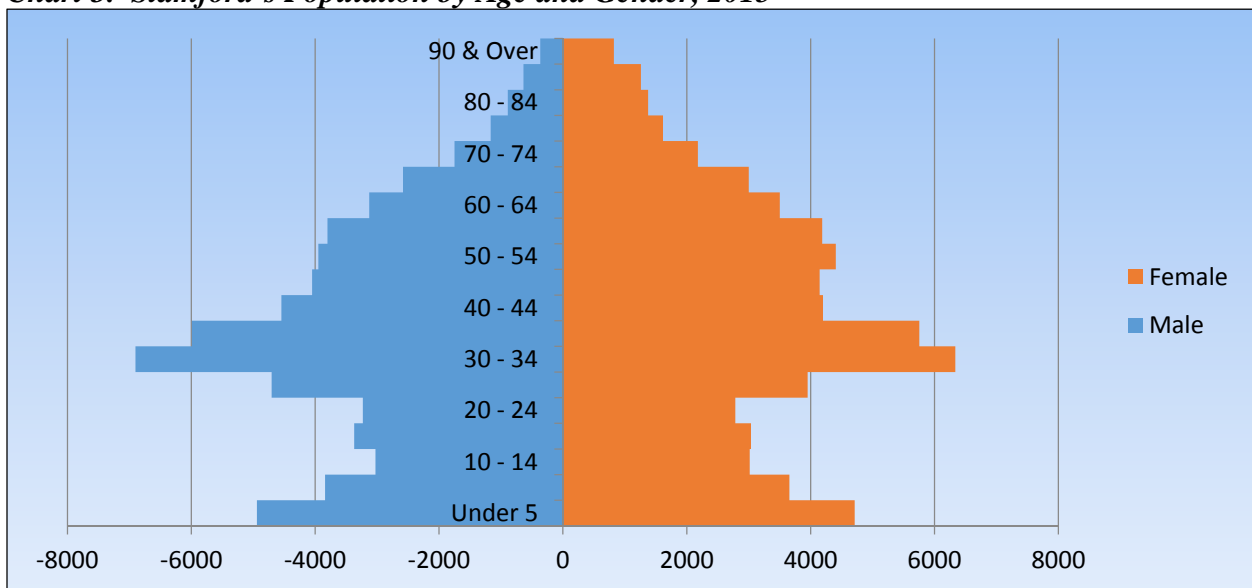
Note: Connecticut State Data Center population projections based on migration, birth, and mortality trends from 1990 to 2010.

Sources: US Census, 1970-2010 and Connecticut State Data Center, 2012.

Forecasted Growth in Stamford's Age Structure by Gender

Despite the growth in elderly population throughout the State, and in Fairfield County in particular, based on trends since 1990, Stamford is projected to maintain a fairly low profile among those over 75 years of age. This will place less strain on the resources of government and aid in maintaining a vital, more youthful quality to community life. In 2015, the largest cohorts in Stamford's population are expected to be between 30 and 40 years of age, the time in life when many young couples are starting families, but having fewer children, as well as entering the prime labor force (Chart 3). With those under 10 years of age expected to number roughly 17,000 by mid-decade, the pressure will be focused on pre-school and elementary education, while the smaller cohorts of pre-teen and teen-aged population mean less demand for middle and high school facilities. Those in their early 20's, will also represent a much smaller number, drained in part by young adults that don't return home after college.¹

Chart 3. Stamford's Population by Age and Gender, 2015

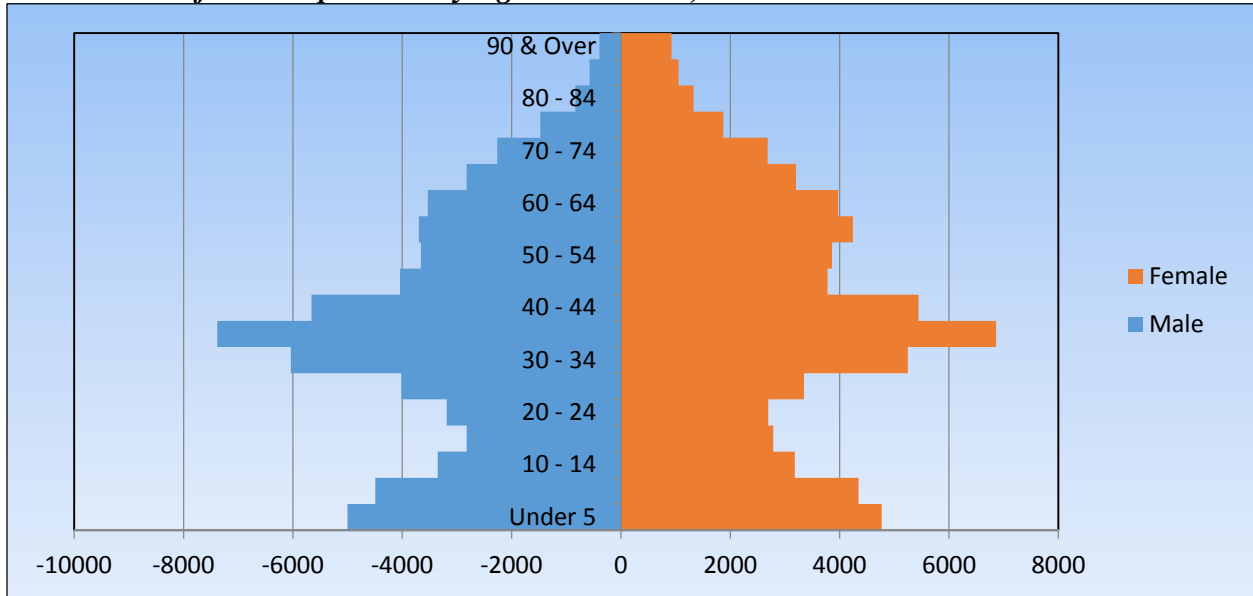


Source: Urbanomics, based on Connecticut State Data Center

By 2020, the bulge in prime working age population will have encompassed those between 30 and 45 years of age, generating a considerable attraction for Stamford as a labor market. This younger working age population can be expected to bring cutting edge technologies to the workplace as well a long term commitment to pension funds and tax support for the dependent population. The more mature labor force of 45 to 64 years will be about one-sixth smaller, but important nonetheless, and may be expanded by the growing tendency of early retirement ages to remain in the work force. Should that be the case, the portion of Stamford's future population between 25 and 75 years of age would be nearly twice the size of the dependent population under 25 and over 75 years of age.

¹ Though long-term trends project that Stamford's young labor force age population will decline (Table 6), planned residences halls at the University of Connecticut-Stamford may increase the City's young adult labor force age population in future years.

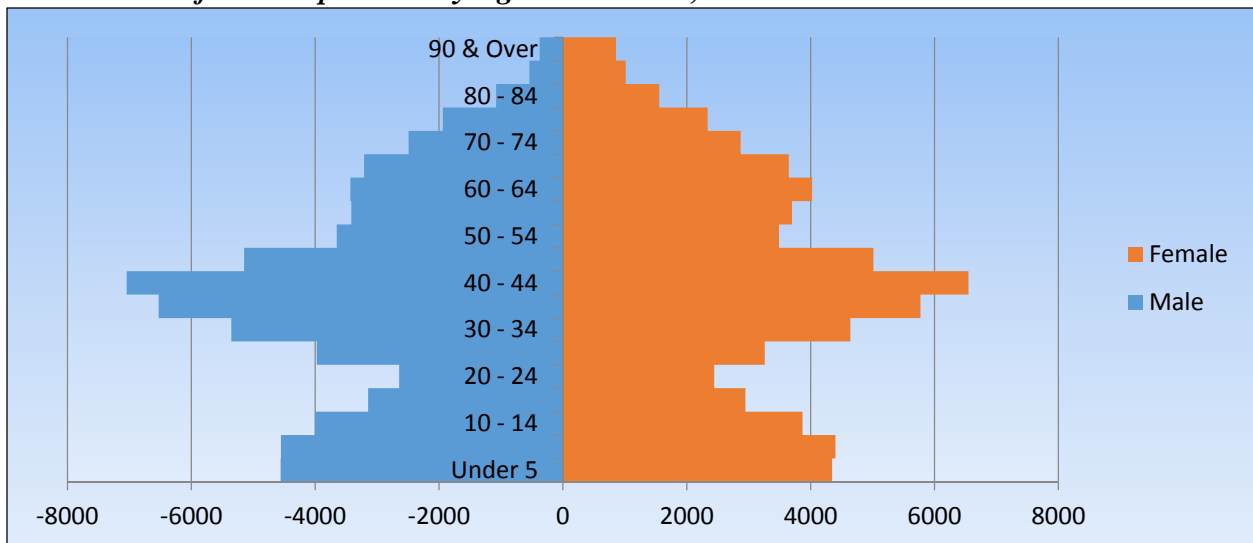
Chart 4. Stamford's Population by Age and Gender, 2020



Source: Urbanomics, based on Connecticut State Data Center

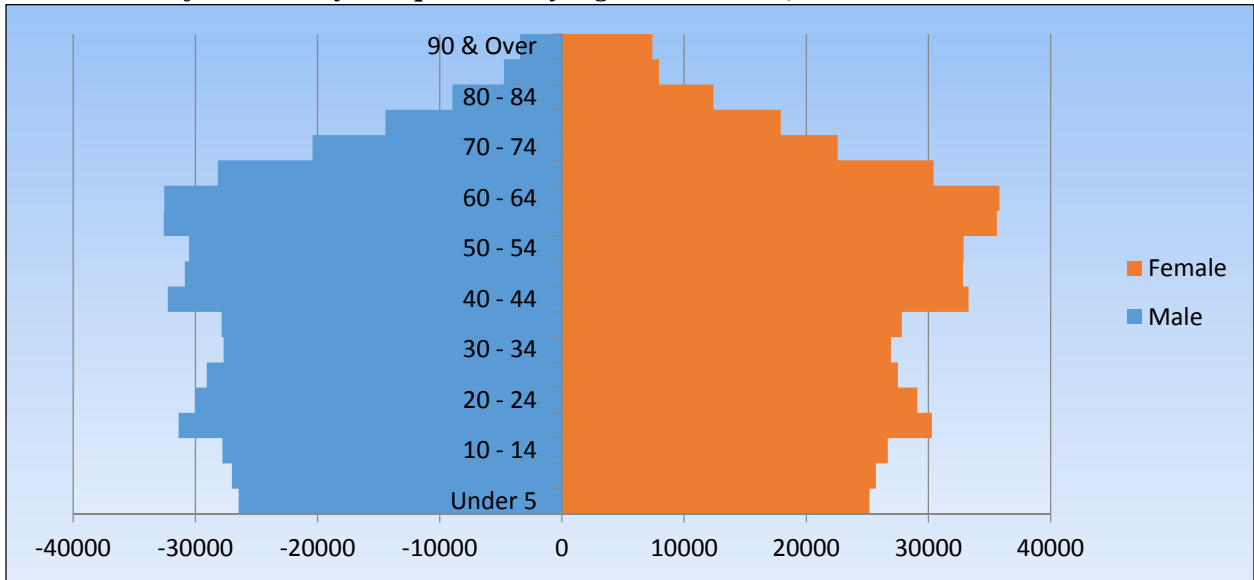
By 2025, Stamford's population pyramid will continue to maintain a strong growth profile with a working age bulge in the population that expands from 25 to 50 years. This will be offset by more youthful and elderly cohorts of roughly comparable scale. The independent retirement ages are more populated than the dependent elderly of 80 years and older, while the base of children under 10 still retains more growth potential for the future than do their siblings of pre-teen to young adult ages. This balanced distribution of ages and an equal gender structure will contribute to a lively and diverse community of residents. Aided in part by the more youthful and dynamic ages of Stamford's growing minority base, the City's population pyramid contrasts sharply with the stationary pyramid outlooks for Fairfield County and Connecticut in 2025.

Chart 5. Stamford's Population by Age and Gender, 2025



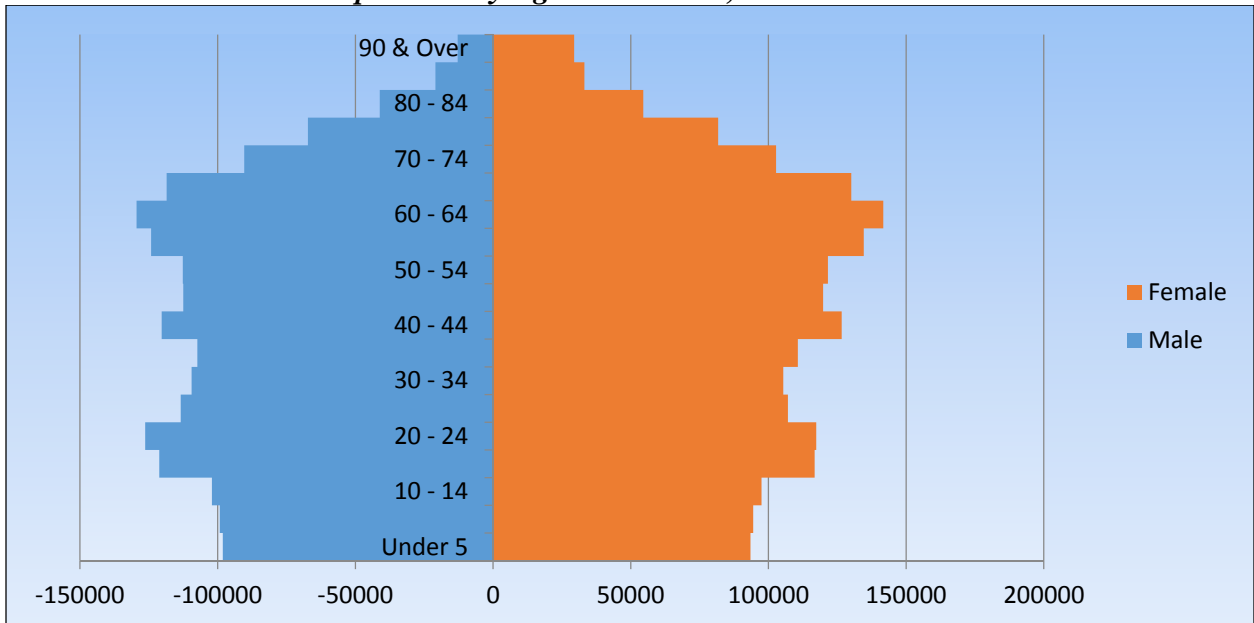
Source: Urbanomics, based on Connecticut State Data Center

Chart 6. Fairfield County's Population by Age and Gender, 2025



Source: Urbanomics, based on Connecticut State Data Center

Chart 7. Connecticut's Population by Age and Gender, 2025



Source: Urbanomics, based on Connecticut State Data Center

Household Formation

The growth potential of Stamford’s profile will have a significant impact on household formation and the demand for housing. Trends over the recent past give some indication of what lies ahead.² Between 2000 and 2012, when the number of households residing in Stamford increased from 45,399 to 46,599, average household size rose from 2.58 to 2.66 persons, reflecting the population growth. Previously smaller on average than households in Connecticut, the average Stamford household is now sized more like that of Fairfield County as a whole. However, as shown in Table 7, sharp differences exist in household type.

Table 7. Household Formation in Stamford, Fairfield County & Connecticut, 2000 to 2012

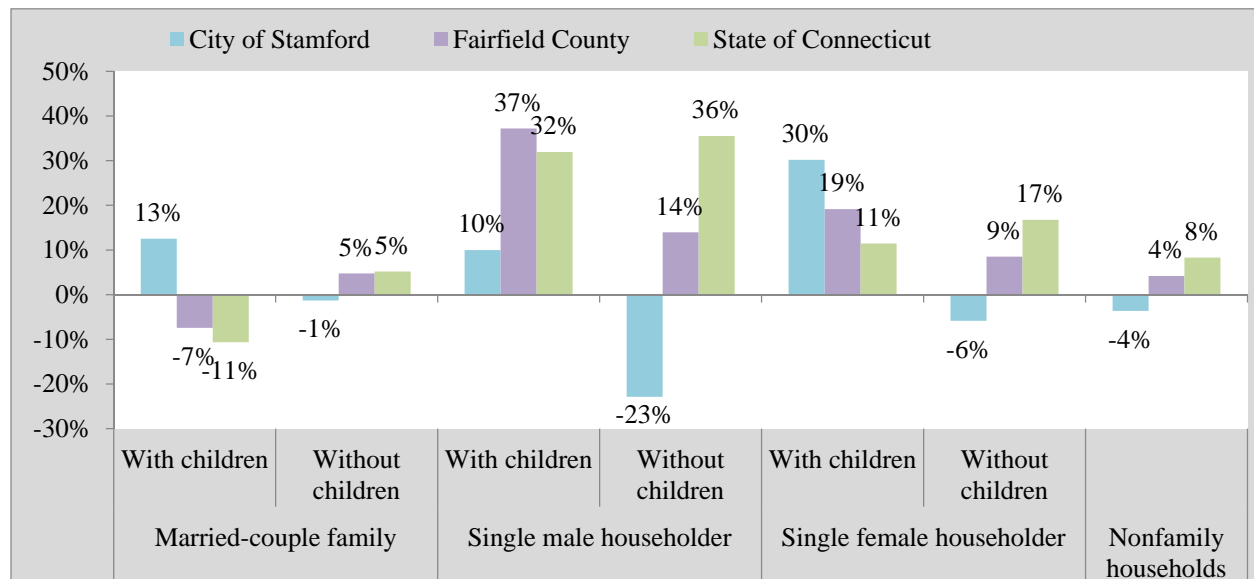
Total Households by Type						
	City of Stamford		Fairfield County		State of Connecticut	
	2000	2012	2000	2012	2000	2012
Total	45,399	46,599	324,232	334,255	1,301,670	1,357,812
Married-couple family	21,840	23,136	181,122	177,359	682,607	660,876
Single male householder	1,909	1,562	11,200	13,981	46,457	63,217
Single female householder	5,351	6,050	36,956	43,058	154,502	178,276
Nonfamily households	16,299	15,851	94,954	99,857	418,104	455,443
Percent of Households						
	City of Stamford		Fairfield County		State of Connecticut	
	2000	2012	2000	2012	2000	2012
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married-couple family	48.1%	49.6%	55.9%	53.1%	52.4%	48.7%
Single male householder	4.2%	3.4%	3.5%	4.2%	3.6%	4.7%
Single female householder	11.8%	13.0%	11.4%	12.9%	11.9%	13.1%
Nonfamily households	35.9%	34.0%	29.3%	29.9%	32.1%	33.5%

Source: US Census, 2000 Summary File 3 & 2012 ACS 1-Year Estimate

As shown in Table 7, the growth in Stamford households was steepest among married couple families, which expanded by 1,296 households or 5.9 percent, while family households headed by single females grew by 699 households or 13.1 percent. At the same time, the number of single male householders and non-family households declined by 347 households (18.2%) and 448 households (2.7%), respectively.

² Household formation forecast is presented in the Housing Chapter

Chart 8. Household Share by Type and Presence of Children in Stamford, Fairfield County, and Connecticut, 2000 to 2012



Source: US Census, 2000 Summary File 3 & 2012 ACS 1-Year Estimate

Compared to Fairfield County and Connecticut as a whole, non-family households comprise a larger share in Stamford, while single male householders are a smaller component of household formation. Although Stamford's share of married couple families in 2012 is less than Fairfield County, the City's household growth rate from 2000 to 2012 among married couples (5.9%) outpaced the County (-2.1%) and the State (-3.2%). As divorce rates continue to climb nationwide, the number of single-person family households increased in Stamford by just 4.8 percent (352 households), while increasing in Fairfield County by 18.4 percent (8,883 households), and Connecticut by 20.2 percent (40,534 households).

Single persons may head family households with or without children. The companion Chart 8 shows an increase in Stamford for all household types with children and a decline for all household types without children. Among all households with children, Stamford stands in strong contrast to the regions of Fairfield County and Connecticut. Whereas regionally, married couple families declined as a whole, those with children grew by 1,284 households (12.5%) compared to contractions of 6,688 (7.4%) households in Fairfield County and 34,057 (10.7%) households in Connecticut. The City outpaced the region in growth among single female householders with children, increasing by 30.2 percent (935 households) as the County expanded by 19.2 percent (4,456 households) and the State grew by 11.4 percent (11,856 households). Thus, the growth in school age population in the City can largely be associated with married couple and single female family headed households, although single male headed families still comprise 1.6 percent (826) of all family households with children.

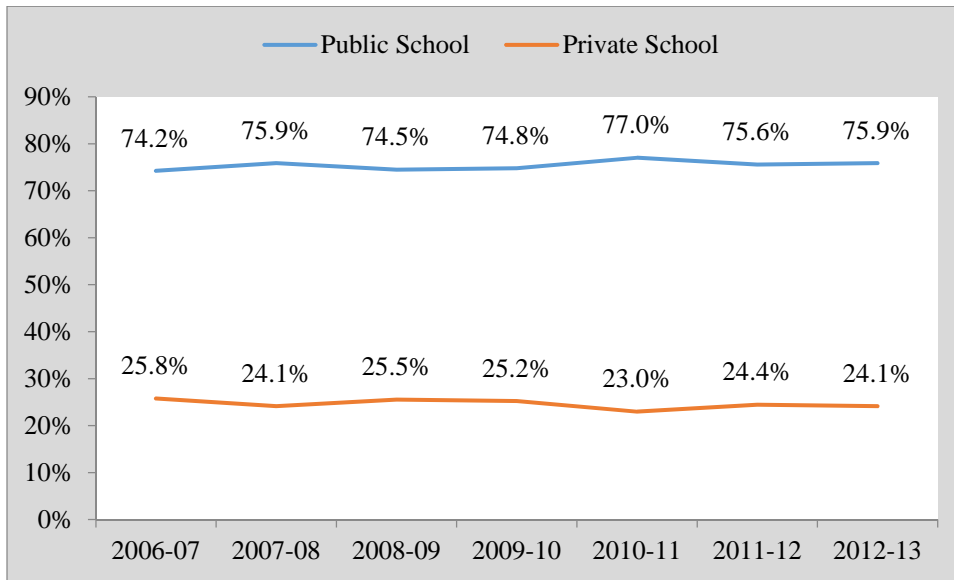
Enrollment

In the recent past, school enrollment has been on the rise in Stamford at the elementary, high school, and graduate levels though students in middle prekindergarten, middle school, and college have decreased in number (Table 8). The trend has been for increasing enrollment for public

schools at elementary, secondary, and graduate levels and private schools at the middle school and graduate levels, while contractions in enrollment have occurred at public schools at the middle school and college levels and at private schools at the prekindergarten, middle school, high school, and college levels. Although overall enrollment is on the decline, primary and secondary enrollment are increasing while post-secondary enrollment is declining, though the drop in public school college enrollment is due to peak enrollment in school year 2006-07. As the University of Connecticut’s master plan has called for new residence halls to be located Downtown, the City’s college enrollment could increase from today’s levels by up to 500 students in future years. As shown in Chart 9, the share of Pre-K to grade 12 students enrolled in public school increased by 1.6 percentage points or 413 students from 2006-07 to 2012-13 while private school enrollment for those grade levels dropped by 314 students.

Given the demands of a knowledge-based economy, and Stamford’s focus on information-oriented activities, a greater concentration of students in graduate level and professional programs would be expected. Since the late ‘90s, the higher education industry has become a major driver in urban economies, attracting new population, accounting for significant employment growth, and generating major investment in real property and urban landscapes. As a driver higher education – and medical education – can be counted on to not only serve Stamford residents but also stimulate Stamford’s economy.

Chart 9. Distribution of Stamford Students Enrolled in Grades Pre-K to 12 by Type, School Year 2006-07 to 2012-13



Source: Connecticut Department of Education, School year 2006-07 to 2012

Table 8. Enrollment Status of Stamford Population, School Year 2006-07 to 2012-13

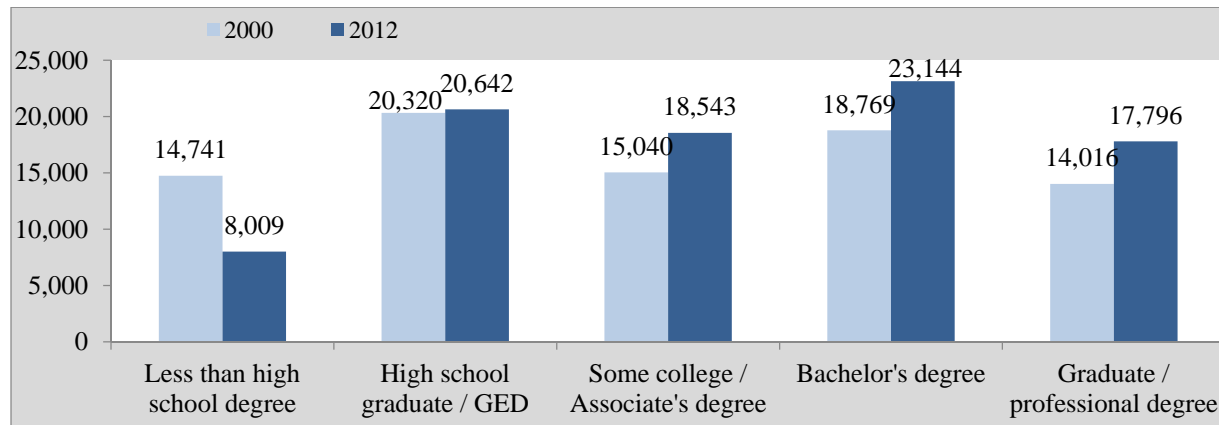
School Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Change 2006-07 to 2012-13	
								Absolute	Percent
Enrolled in school	29,838	26,999	26,953	29,353	27,570	28,738	28,515	-1,323	-4.4%
Public school	22,096	19,302	18,421	20,492	20,881	21,637	20,815	-1,281	-5.8%
Private school	7,742	7,697	8,532	8,861	6,689	7,101	7,700	-42	-0.5%
Enrolled in nursery school, preschool	2,642	2,121	2,455	2,368	2,157	2,303	2,257	-385	-14.6%
Public school	83	110	97	79	87	63	83	0	0.0%
Private school	2,559	2,011	2,358	2,289	2,070	2,240	2,174	-385	-15.0%
Enrolled in kindergarten	1,516	1,514	1,518	1,565	1,565	1,645	1,750	234	15.4%
Public school	1,279	1,217	1,240	1,282	1,294	1,405	1,475	196	15.3%
Private school	237	297	278	283	271	240	275	38	16.0%
Enrolled in grade 1 to grade 4	5,550	5,588	5,607	5,614	5,569	5,688	5,852	302	5.4%
Public school	4,666	4,689	4,695	4,711	4,760	4,746	4,971	305	6.5%
Private school	884	899	912	903	809	942	881	-3	-0.3%
Enrolled in grade 5 to grade 8	5,466	5,337	5,290	5,300	5,227	5,206	5,345	-121	-2.2%
Public school	4,595	4,474	4,432	4,426	4,469	4,359	4,420	-175	-3.8%
Private school	871	863	858	874	758	847	925	54	6.2%
Enrolled in grade 9 to grade 12	5,442	5,490	5,425	5,394	5,371	5,544	5,511	69	1.3%
Public school	4,679	4,723	4,652	4,642	4,711	4,831	4,766	87	1.9%
Private school	763	767	773	752	660	713	745	-18	-2.4%
Enrolled in college undergraduate years	7,780	4,880	5,073	7,004	5,260	6,999	5,810	-1,970	-25.3%
Public school	6,087	2,995	2,795	4,540	4,377	5,391	4,329	-1,758	-28.9%
Private school	1,693	1,885	2,278	2,464	883	1,608	1,481	-212	-12.5%
Enrolled in graduate or professional school	1,442	2,069	1,585	2,108	2,421	1,353	1,990	548	38.0%
Public school	707	1,094	510	812	1,183	842	771	64	9.1%
Private school	735	975	1,075	1,296	1,238	511	1,219	484	65.9%

Source: Connecticut Department of Education, Pre-K to Grade 12 Enrollment, 2006-2012. US Census, Post-secondary enrollment, ACS 2006-2012

Educational Attainment

Today's enrollment trends are reflected in the educational attainment of Stamford's residents aged 25 years and over. As shown in Chart 10, since 2000, the City's population has become increasingly better educated. Residents with less than a high school degree decreased in number by 6,732 or 45.7 percent while the population with a college degree or higher expanded by 8,155 residents or 24.9 percent. Meanwhile, the share of residents with only a high school diploma or equivalent increased in number by 322 residents or 1.6 percent and those with some college or an Associate's degree grew by 3,503 residents or 23.3 percent.

Chart 10. The Trend in Stamford's Educational Attainment, 2000 to 2012



Source: US Census, 2000 Summary File 3 & 2012 ACS 1-Year Estimate

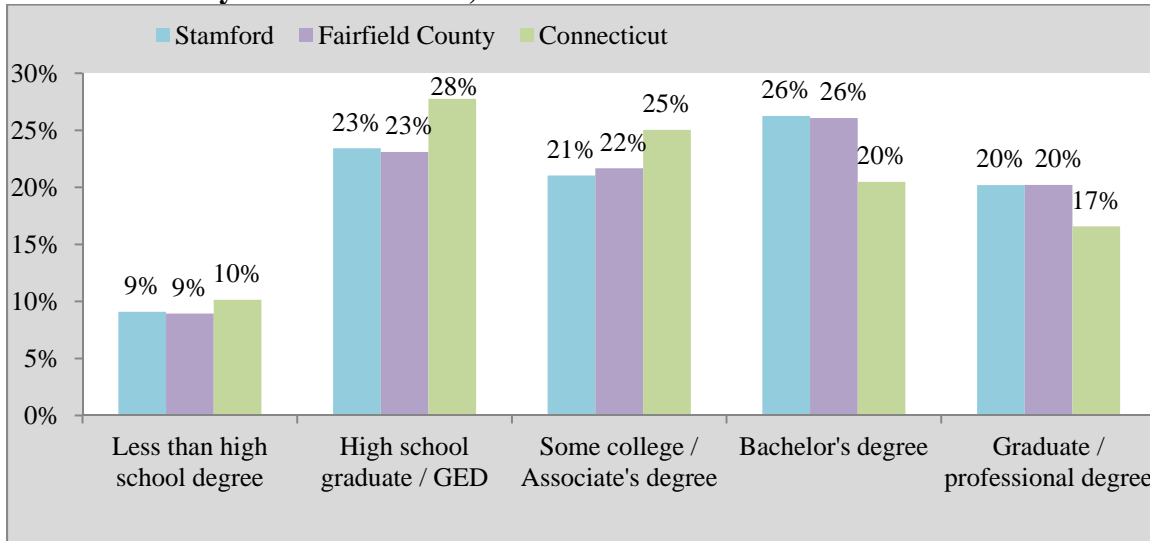
As Stamford's economy has advanced, formerly working class neighborhoods have been redeveloped with new high-rise residential and office buildings. These changes have led to higher housing costs and a loss of low skilled jobs, all of which have contributed to displacement of the low-educated population. At the same time, new luxury housing has been constructed in close proximity to growing global corporations firms, thereby attracting highly skilled workers of all races and ethnicities from New York City and elsewhere.

Chart 11 depict the distribution of educational attainment in Stamford, the County and the State. Stamford's share of educational attainment by achievement level is largely equal to Fairfield County in most respects though compared with the State, Stamford has a greater share of highly educated residents and fewer residents without a high school degree or with only a high school diploma. From 2000 to 2012, Stamford's population of residents with a Bachelor's degree or higher expanded at a faster pace (24.9% or 8,155 residents) than the County (23.1% or 54,919 residents) from 2000 to 2012. In Stamford, the number of residents with less than a high school degree decreased from 14,741 to 8,009 residents, a difference of 6,732 residents or 45.7 percent. This rate of change outpaced both Fairfield County and Connecticut, where residents of that educational level decreased in number by 39.4 percent and 32.2 percent, respectively.

Compared with the City's workforce, residents are less highly educated with fewer residents with post-secondary education. According to the US Census Bureau's 2011 ACS and Quarterly Workforce Indicators, 46.2 percent of laborers that work in Stamford had a Bachelor's degree or

higher compared with 46.0 percent of City residents. Additionally, just 10.0 percent of Stamford's workforce had less than a high school diploma compared with 13.9 percent of City residents. Stamford's workforce also had a higher share of laborers (25.6%) with an Associate's degree or some college compared with City residents (18.4%)

Chart 11. Population Share 25 Years and Older by Educational Attainment in Stamford, Fairfield County and Connecticut, 2012



Source: US Census, 2012 ACS 1-Year Estimate

As shown in Table 9 which depicts educational attainment by age group, Stamford has a higher distribution of young college educated residents compared with Fairfield County and Connecticut with 39.9 percent of residents aged 25 to 34 with a Bachelor's degree compared with 32.2 percent in the County, and 25.0 percent State-wide. Additionally, Stamford's prime labor force population aged 35 to 44 has a higher share of residents with a graduate or professional degree than the Fairfield County and the State. Among residents aged 45 or older, Stamford has lower levels of college and graduate level educational attainment compared with Fairfield County, symbolic of the recent migration of young workers that have moved to the City in recent years.

Table 9. Educational Attainment by Age for the Population 25 Years and Over, 2000-2012

	Count						Percent Share of Age Cohort					
	Stamford		Fairfield County		Connecticut		Stamford		Fairfield County		Connecticut	
	2000	2012	2000	2012	2000	2012	2000	2012	2000	2012	2000	2012
Total:	82,886	88,134	596,371	632,056	2,295,617	2,457,978						
25 to 34 years:	20,549	23,049	116,709	109,788	448,837	432,609	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Less than high school degree	2,971	484	14,462	9,409	50,183	33,943	14.5%	2.1%	12.4%	8.6%	11.2%	7.8%
High school graduate /GED	3,899	4,238	24,720	22,998	117,645	107,059	19.0%	18.4%	21.2%	20.9%	26.2%	24.7%
Some college/Associate's degree	3,688	5,374	27,090	25,696	122,384	117,623	17.9%	23.3%	23.2%	23.4%	27.3%	27.2%
Bachelor's degree	6,544	9,192	34,496	35,317	110,049	108,318	31.8%	39.9%	29.6%	32.2%	24.5%	25.0%
Graduate or professional degree	3,447	3,761	15,941	16,368	48,576	65,666	16.8%	16.3%	13.7%	14.9%	10.8%	15.2%
35 to 44 years:	20,864	20,482	157,946	126,632	589,524	458,041	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Less than high school degree	2,662	1,147	16,679	8,460	61,564	35,516	12.8%	5.6%	10.6%	6.7%	10.4%	7.8%
High school graduate /GED	5,180	4,333	33,410	25,941	162,286	111,363	24.8%	21.2%	21.2%	20.5%	27.5%	24.3%
Some college/Associate's degree	4,110	4,300	36,130	27,045	162,027	117,652	19.7%	21.0%	22.9%	21.4%	27.5%	25.7%
Bachelor's degree	5,143	5,112	43,814	35,803	126,119	107,647	24.7%	25.0%	27.7%	28.3%	21.4%	23.5%
Graduate or professional degree	3,769	5,590	27,913	29,383	77,528	85,863	18.1%	27.3%	17.7%	23.2%	13.2%	18.7%
45 to 64 years:	25,224	28,724	204,731	264,960	787,969	1,035,304	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Less than high school degree	4,344	3,943	27,075	18,965	104,849	84,218	17.2%	13.7%	13.2%	7.2%	13.3%	8.1%
High school graduate /GED	5,996	7,126	45,758	55,765	214,818	283,519	23.8%	24.8%	22.4%	21.0%	27.3%	27.4%
Some college/Associate's degree	5,064	6,070	44,223	60,604	196,707	275,416	20.1%	21.1%	21.6%	22.9%	25.0%	26.6%
Bachelor's degree	4,993	5,802	43,639	70,083	134,034	213,018	19.8%	20.2%	21.3%	26.5%	17.0%	20.6%
Graduate or professional degree	4,827	5,783	44,036	59,543	137,561	179,133	19.1%	20.1%	21.5%	22.5%	17.5%	17.3%
65 years and over:	16,249	15,879	116,985	130,676	469,287	532,024	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Less than high school degree	4,764	2,435	35,019	19,663	151,060	95,509	29.3%	15.3%	29.9%	15.0%	32.2%	18.0%
High school graduate /GED	5,245	4,945	36,374	41,283	158,551	180,266	32.3%	31.1%	31.1%	31.6%	33.8%	33.9%
Some college/Associate's degree	2,178	2,799	17,757	23,634	72,549	104,757	13.4%	17.6%	15.2%	18.1%	15.5%	19.7%
Bachelor's degree	2,089	3,038	15,434	23,600	46,549	74,457	12.9%	19.1%	13.2%	18.1%	9.9%	14.0%
Graduate or professional degree	1,973	2,662	12,401	22,496	40,578	77,035	12.1%	16.8%	10.6%	17.2%	8.6%	14.5%

Source: US Bureau of the Census, 2000 Census of Population, 2005 and 2011 American Community Survey

Labor Force Participation in Stamford

During the past decade, the resident civilian labor force of Stamford increased from 63,681 to 71,554 participants, or by 12.4 percent. This expansion was faster than occurred in Fairfield County or Connecticut, driven by the influx of minorities and other residents seeking employment even as the City’s unemployment rate rose from below to above the statewide average. By 2012, fully 73.3 percent of all Stamford adults aged 16 years and over were participating in the labor force, compared to 68.6 percent in Fairfield County and 67.4 percent in Connecticut.

The rate of participation rose fastest among the elderly labor force, aged 75 and older, though the highest shares of population working or seeking employment were aged 25 to 44 years, at 87.7 percent (Table 10). Only the youthful job seekers 16 to 19 years of age declined in participation.

Table 10. Labor Force Participation and Unemployment Rates in Stamford, Fairfield County and Connecticut, 2000 to 2012

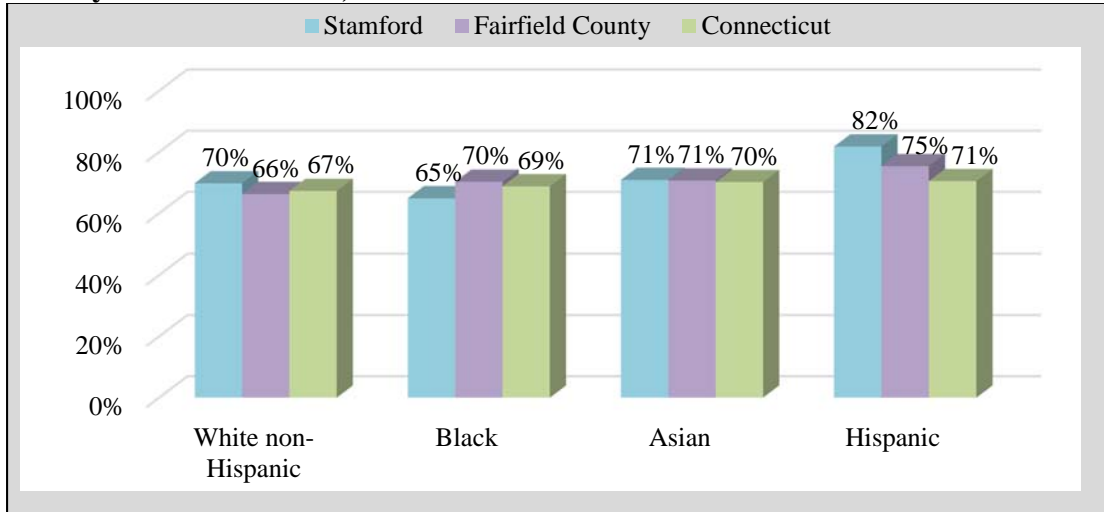
	Labor Force Participation Rate					
	Stamford		Fairfield County		Connecticut	
	2000	2012	2000	2012	2000	2012
Total	67.9%	73.3%	66.0%	68.6%	66.6%	67.4%
16 to 19 years	45.3%	37.1%	46.8%	39.7%	52.6%	40.7%
20 to 24 years	78.9%	81.3%	76.1%	79.5%	76.3%	75.2%
25 to 44 years	82.4%	87.7%	80.5%	84.4%	82.2%	84.9%
45 to 54 years	82.5%	86.3%	82.4%	84.7%	84.0%	85.3%
55 to 64 years	68.2%	77.6%	66.5%	74.1%	65.3%	73.7%
65 to 74 years	30.3%	39.4%	26.5%	37.4%	22.6%	31.7%
75 years and over	6.7%	11.3%	7.4%	9.3%	6.2%	7.4%
	Unemployment Rate					
	Stamford		Fairfield County		Connecticut	
	2000	2012	2000	2012	2000	2012
Total	4.3%	12.6%	4.8%	12.7%	5.3%	12.9%
16 to 19 years	23.6%	3.2%	19.2%	22.5%	19.7%	24.4%
20 to 24 years	5.7%	18.6%	11.0%	18.2%	13.3%	16.4%
25 to 44 years	3.3%	11.0%	3.7%	9.0%	4.0%	9.6%
45 to 54 years	3.2%	6.8%	3.3%	7.7%	3.3%	7.4%
55 to 64 years	4.4%	11.5%	3.4%	7.0%	3.2%	7.1%
65 to 74 years	2.5%	5.2%	3.0%	7.2%	3.2%	7.5%
75 years and over	19.7%	3.7%	8.1%	3.6%	6.8%	5.7%

Source: US Census, 2000 Summary File 3 & 2012 ACS 1-Year Estimate

By race-ethnicity of the labor force, differences with the State and Fairfield County were evident, as Chart 12 shows. Though White non-Hispanics had the lowest rate of labor force participation in Fairfield County (66.3%) and the State (67.3%), Stamford’s Black labor force had a lower participation rate (64.9%) than all other race-ethnicities across all geographic areas. The Asian labor force’s participation rate was largely similar across regions though higher than the White non-Hispanic and Black labor force. Hispanic adults, in particular, were far more likely to be participating in Stamford’s labor force than elsewhere, with 81.8 percent of Hispanic residents so engaged versus 75.4 percent of those residing in Fairfield County. Thus the labor force

commitment by the City's Hispanic and Asian residents is consistent with their growing desire to move to Stamford that is evident in an increasing share of population over the decade.

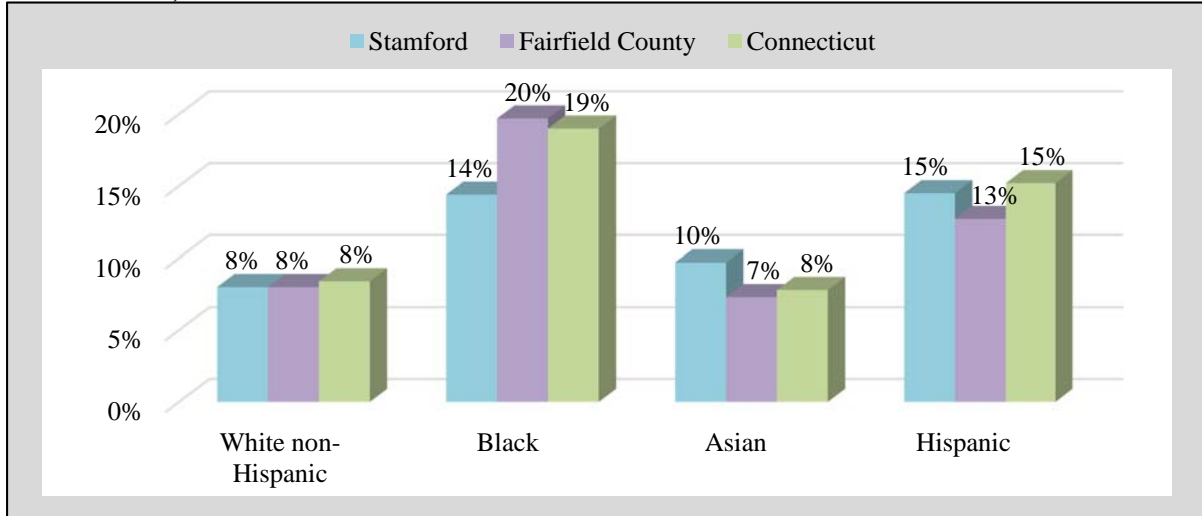
Chart 12. Labor Force Participation Rates by Race Ethnicity in Stamford, Fairfield County and Connecticut, 2009-12



Source: US Census, 2009-2012 ACS 3-Year Estimate

Currently, Stamford's minorities comprise roughly half of the City's resident labor force at 35,352 participants. However, a disproportionate share are not working with 4,995 minorities unemployed in 2009-2012 of 7,880 jobless total. The City's unemployment rate has remained quite high in recent years, reaching 12.6 percent in 2012, as Table 7 shows. Although joblessness was highest among young adult participants in the labor force, for the minority residents as a whole unemployment affected 14.1 percent of their workers versus 8.0 percent of White non-Hispanics (Chart 13). These conditions impact their role as active community participants, homeowners or renters of property, and consumers of private and public goods and services. Employment translates into effective buying power, without which families are disabled, local economies become dysfunctional, and public resources are drained.

Chart 13. Unemployment Rates by Race-Ethnicity in Stamford, Fairfield County and Connecticut, 2009-12



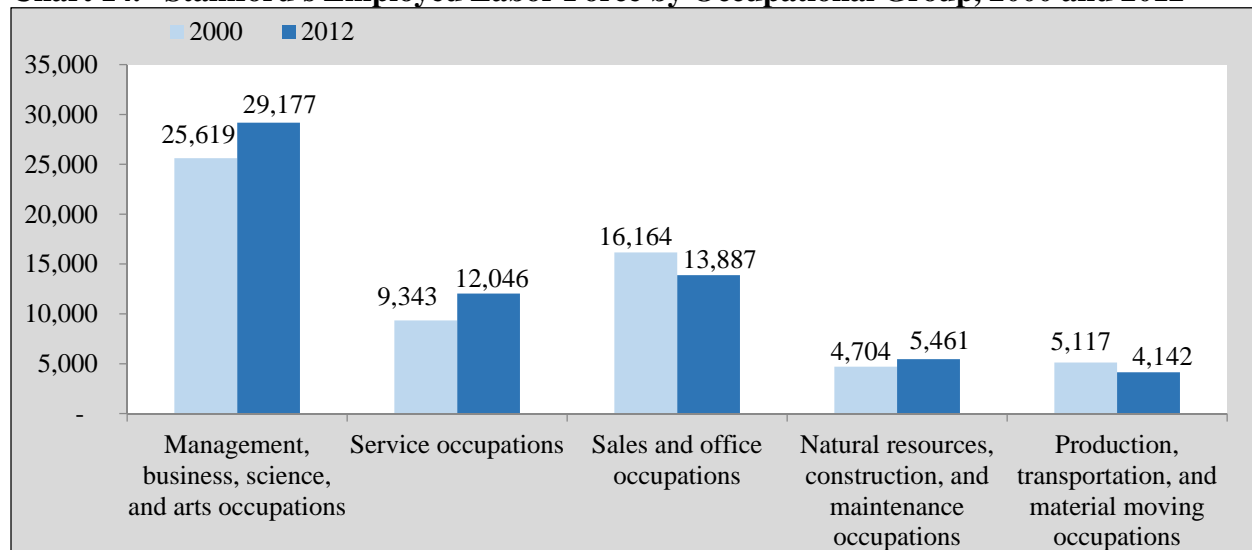
Source: US Census, 2009-2012 ACS 3-Year Estimate

Occupations of the Resident Labor Force

In addition to the age of a labor force and its educational attainment, the evident skill composition of workers is a significant factor in business retention and economic development. It also explains a significant portion of joblessness. High white collar skills and more skilled blue collar trades are in demand and remunerated appropriately with respect to the quality of supply. Education and training play a significant role in achieving a quality reputation. The evidence of enrollment trends and educational attainment among Stamford’s adult residents strongly suggests that more policy emphasis and investment be placed on expanding higher education facilities and broadening the programmatic base if the City’s residents are to effectively compete with commuters for available and emerging jobs.

Over the past decade, the gains in Stamford’s labor force took place in service; natural resources, construction, maintenance; and management, business, science and the arts occupations, while the sales and office workforce as well as the blue collar labor force skilled in areas of production, transportation and material movement declined by 2,277 (14.1%) and 975 workers (19.1%), respectively (Chart 14). Relative to Fairfield County and Connecticut as a whole, where declines of 2.2 and 5.1 percent respectively occurred in these service and office occupations, Stamford’s contraction were more significant. Notably, it was also mirrored in the decline of more skilled blue collar occupations of production, transportation and material movement. Despite these declines, collectively, Stamford’s resident labor force expanded by 3,766 persons since 2000 with the largest gains in high paying white collar jobs, arts and professional service occupations.

Chart 14. Stamford's Employed Labor Force by Occupational Group, 2000 and 2012



Source: US Census, 2000 Summary File 3 & 2012 ACS 1-Year Estimate

Income Distribution

Despite the eroding occupational status of Stamford's resident labor force, the distribution of income among resident households tends to reflect that of wealthy Fairfield County, more so than Connecticut as a whole. A subsequent chapter on *The Economy* will reveal the extent to which Stamford's households benefit from commutation earnings derived elsewhere in the State and New York City.

As Table 11 shows, 62.4 percent of all households in Stamford have annual money incomes under \$100,000 as of 2012, compared to 58.2 percent in Fairfield County and 67.5 percent in Connecticut as a whole. Those earning between \$100,000 and \$200,000 annually comprise 22.7 percent in the City versus 24.9 percent in Fairfield County and 23.9 percent statewide. The sharp difference emerges above the \$200,000 income bracket with 14.9 percent in Stamford and 16.9 percent in Fairfield County of all households as opposed to 8.6 percent in Connecticut, ranking among the high income earners. It should be noted that the Census Bureau measurement of money income does not reflect asset earnings which could substantially elevate the upper income bracket affluence.

Over the past decade, as measured in nominal dollars, the share of households with incomes in the top two quintiles of distribution -- \$150,000 and over -- increased dramatically in Stamford, from 6,438 to 10,346 households, growing by 60.7 percent. In absolute terms, this change represented a faster growing concentration of wealth in Stamford, than in Fairfield County. In the bottom two quintiles, or annual incomes under \$100,000, the number of households in Stamford declined by 3,723 but remained above Fairfield County's share of total. Obviously inflation, or the annual increase in wages and prices, contributed strongly to the upward shift in household earnings. Over the entire 1999-2012 period, the middle income bracket of \$100,000 to \$149,999 in household income remained the most unchanged in absolute and relative terms, representing 7,126 households in Stamford or 15.4 percent of total.

Expressed in median income terms, or the midpoint in the household income distribution, Stamford's median household income of \$75,771 in 2012, though declining over the decade, still ranked among the highest in the nation (Table 12).

Table 11. The Distribution of Household Income in Stamford, Fairfield County & Connecticut, 1999-2012

Absolute Value									
	City of Stamford			Fairfield County			State of Connecticut		
	1999	2005	2012	1999	2005	2012	1999	2005	2012
Total households	45,454	47,412	46,599	324,403	324,735	334,255	1,302,227	1,323,838	1,357,812
Less than \$50,000	19,073	17,430	15,144	125,287	114,477	108,299	601,710	544,050	514,611
\$50,000 to \$99,999	13,727	14,069	13,933	98,461	95,433	86,238	438,039	435,153	401,912
\$100,000 to \$149,999	6,216	7,101	7,176	45,708	50,692	55,821	152,405	192,058	226,755
\$150,000 to \$199,999	2,565	3,252	3,402	19,952	22,118	27,409	48,533	70,837	97,762
\$200,000 or more	3,873	5,560	6,944	34,995	42,015	56,488	61,540	81,740	116,772
Percent Share									
	City of Stamford			Fairfield County			State of Connecticut		
	1999	2005	2012	1999	2005	2012	1999	2005	2012
Total:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Less than \$50,000	42.0%	36.8%	32.5%	38.6%	35.3%	32.4%	46.2%	41.1%	37.9%
\$50,000 to \$99,999	30.2%	29.7%	29.9%	30.4%	29.4%	25.8%	33.6%	32.9%	29.6%
\$100,000 to \$149,999	13.7%	15.0%	15.4%	14.1%	15.6%	16.7%	11.7%	14.5%	16.7%
\$150,000 to \$199,999	5.6%	6.9%	7.3%	6.2%	6.8%	8.2%	3.7%	5.4%	7.2%
\$200,000 or more	8.5%	11.7%	14.9%	10.8%	12.9%	16.9%	4.7%	6.2%	8.6%

Source: US Census, 2000 Summary File 3 & 2005, 2012 ACS 1-YR Estimates

Table 12. Household Income Trends in Stamford, Fairfield County and Connecticut, 1999-2012

Median Household Income (in 2012\$)						
Area	1999	2005	2010	2012	Change 1999-2012	
					Number	Percent
City of Stamford	\$83,453	\$78,339	\$70,142	\$75,771	-\$7,682	-9.2%
Fairfield County	\$89,921	\$84,212	\$78,791	\$79,841	-\$10,080	-11.2%
State of Connecticut	\$74,329	\$71,642	\$67,420	\$67,276	-\$7,053	-9.5%

Note: Median Household Income in 2012 Dollars.

Source: US Census, 2000 Summary File 3 & 2005, 2012 ACS 1-YR Estimates

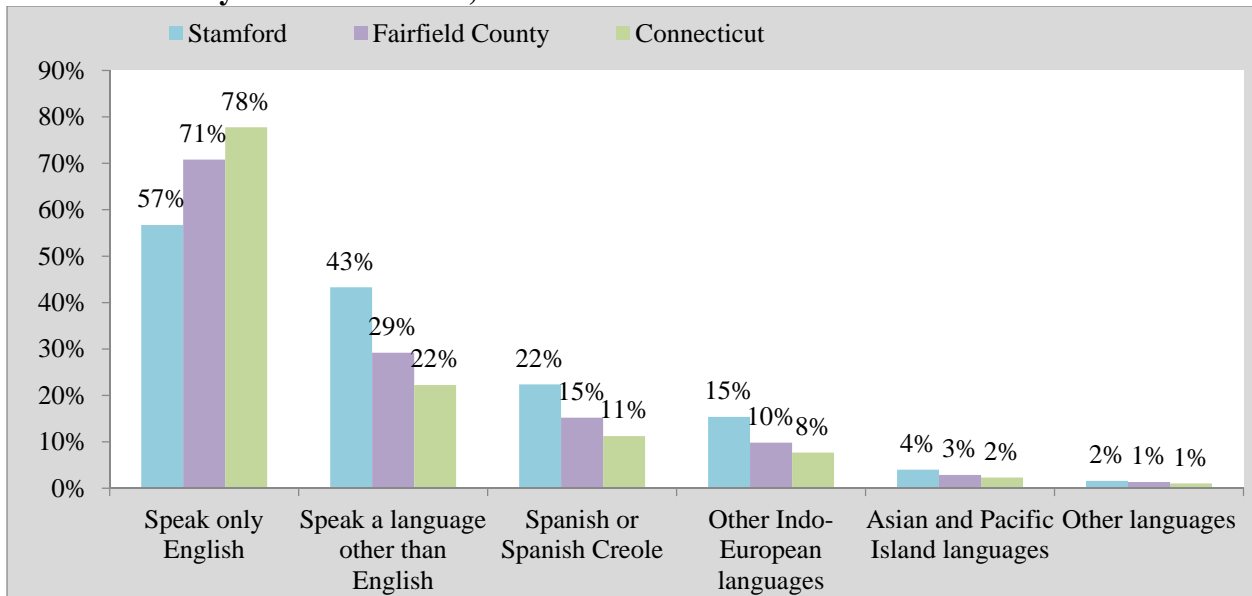
Special Needs of the Population

Stamford’s growing ethnic diversity, the decline in higher skilled white and blue collar occupations, the lowering educational attainment of adults, the related disparity in joblessness, and an eroding level of real median income -- despite the City’s many advantages -- all speak to the need for economic development and manpower training in workforce preparation. This section briefly addresses two such special needs: linguistic ability and physical capacity.

Linguistic Ability

Although an increasing number of Stamford residents over 5 years of age speak another language than English and are therefore equipped to function in an increasingly multi-lingual global economy (Chart 15), many of those that are not English speakers at home are poorly versed in standard English. Of the 49,715 residents of Stamford that speak a language other than English, fully 18.3 percent or 21,022 persons do not speak English very well. Whereas in Stamford, 81.7 percent of residents speak English only or “very well” as foreign language speakers, they compare with 87.8 percent in Fairfield County and 91.5 percent in Connecticut as a whole. This disparity in fluent English suggests that more emphasis needs to be placed on ESL in primary and secondary schools, as well as in workforce training programs.

Chart 15. Population Share 5 Years and Older by Language Spoken at Home in Stamford, Fairfield County and Connecticut, 2012



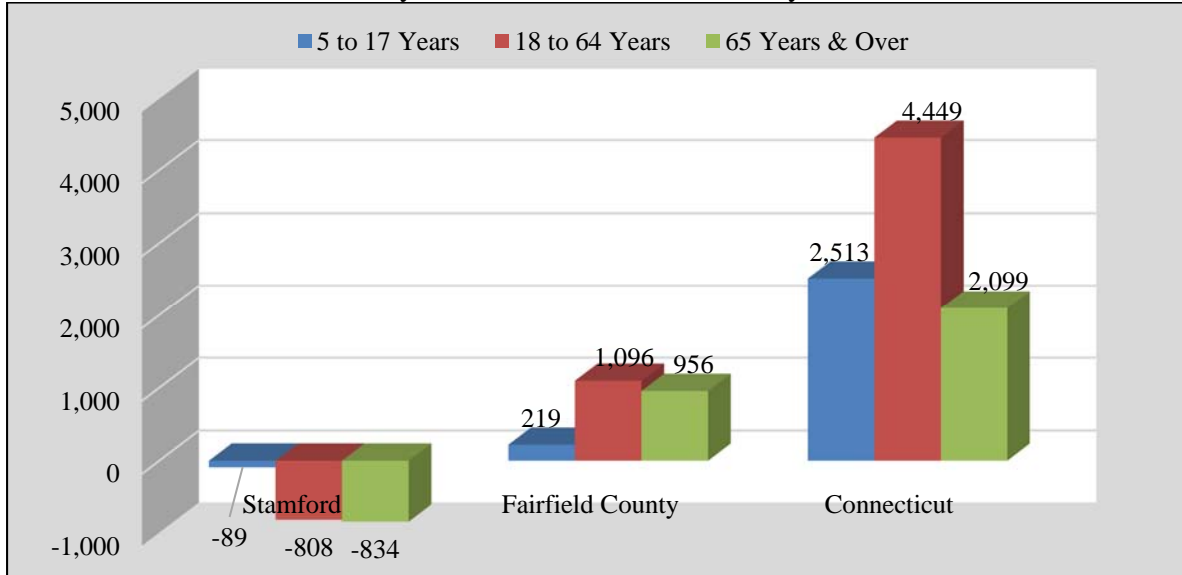
Source: US Census, 2012 ACS 1-Year Estimate

Physical Capacity

Disability affects 8,794 residents or 7.1 percent of Stamford 5 years of age and older. Defined as a sensory, mental, or physical disability, or a self-care or independent living difficulty, those residents so afflicted have decreased in number over the past few years especially in the labor force ages of 18 to 64 years and elderly population 65 years of age and older. Between 2010 and 2012, the number of 5 to 17 year old disabled persons fell from 1,012 to 923 or by 8.8 percent, while the disabled labor force age population dropped from 4,672 to 3,864 or 17.3 percent and the elderly disabled population declined from 4,841 to 4,007 persons or 17.2 percent (Chart 16). Although

these recent trends show that the number of disabled residents in Stamford has declined in recent years, disability will continue to pose barriers to daily life and workforce participation among a sizable share of Stamford’s population. Appropriate investments in transportation services and infrastructure systems, in addition to appropriate employer assistance and investment will continue to be needed.

Chart 16. Increase in Disability in Stamford, Fairfield County and Connecticut, 2010-2012



Source: US Census, 2010 and 2012 ACS 1-Year Estimates

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