

EXECUTIVE SUMMARY

Fairfield County Community Wellbeing Index 2023



About the Community Wellbeing Index 2023

What is the Community Wellbeing Index 2023?

The Community Wellbeing Index (CWI) 2023 is an in-depth report produced every three years to help inform the public about key indicators of wellbeing, quality of life, and economic opportunity in Fairfield County. The report is produced by DataHaven with support from Fairfield County's Community Foundation and a diverse group of funders.

The CWI provides a statistical snapshot of life in Fairfield County, compared with similar indicators statewide and nationally.

This executive summary aims to highlight some of the key findings from the CWI to help provide a better understanding of pressing issues in our community.

What is the CWI's methodology?

The CWI combines local, state, and federal data sources with DataHaven's Community Wellbeing Survey. The detailed or adapted infographics in this document are reproduced from the 2023 CWI with permission from DataHaven.

How is it used?

Fairfield County's Community Foundation uses the CWI to guide our understanding of the state of our

community and to monitor progress in addressing our community's challenges. We use the findings to guide our funding strategies and advocate for equitable public policies. Additionally, we distribute and promote these data in our work with our community partners, nonprofits and donors to identify and support systemic solutions that move Fairfield County forward in our common pursuit of a community where every person has equitable opportunities.

The CWI can be viewed as an up-to-date resource for identifying urgent challenges in Fairfield County, shining a spotlight on the disparities and barriers facing our neighbors.

It's also essential to acknowledge that thousands of people are currently navigating the available resources and systems (state, local, nonprofit, philanthropic) to move beyond barriers and create productive lives for themselves and their families. The data in the CWI doesn't specifically call out those bright spots and creative solutions. However, it does make the case for larger-scale, sustainable solutions — solutions that require the support of ALL residents and sectors within the community to succeed. When we work together, more of us are positioned to thrive.

The CWI provides an opportunity to examine a range of data to inform community-based efforts for addressing inequities.

How can you use the CWI?

READ

- Download the report and dive into the sections about current issues facing our community that you care about most.

REFLECT

- Reflect on the data.
- Consider your assumptions – have they shifted?
- Collect questions the data brings up.

ENGAGE

- Develop and capture your ideas on addressing our community's challenges.
- Share and discuss the findings with your friends, colleagues, and elected officials.
- To join us, or learn more, contact Elaine Mintz, Vice President, Strategy and External Relations.
Email: emintz@fccfoundation.org, or call (203) 750-3209.

Scan to link to the Fairfield County CWI 2023 full report.



Introduction

While Fairfield County is a wonderful place to live for some, many others face extreme barriers that severely limit their opportunities to succeed.

This has long been the case in our community, but the 2023 Community Wellbeing Index shows in stark detail the increasing disparities that exist in Fairfield County — gaps that are the result of longstanding systemic and structural racism and exacerbated by the COVID-19 pandemic.

The disparities fall along very clear racial, geographic and economic lines. Indicators of quality of life and wellbeing in Fairfield County’s six wealthiest towns — Darien, New Canaan, Ridgefield, Weston, Westport, and Wilton — rank among the highest in the nation. However, in neighboring communities such as Bridgeport, Norwalk, and Stamford, the picture is much different.

By almost every measure— wellbeing, income, health, education and housing — a child living in one of Fairfield County’s wealthiest communities has opportunities that simply do not exist for a child born in a neighboring town or city.

These lines are not arbitrary — nor are these conditions new. Fairfield County’s long and wide-reaching history of segregation has created conditions in which our highest-income neighborhoods and towns are predominantly White, while lower-income communities are largely home to Black, Latino, and immigrant populations.

But this latest edition of the CWI finds that the disparities in our community intensified significantly during the pandemic. At the same time, our nation experienced a racial and civil rights reckoning which revealed to many the significant role our systems and structures play in determining a person’s opportunity to survive and thrive.

Together, we have an opportunity to leverage the information in the 2023 CWI to increase our understanding of how social systems and structures influence the wellbeing of every person in Fairfield County and to take action in advocating for changes that will make more equitable outcomes possible.

CWI Spotlight

In Fairfield County, levels of reported life satisfaction are **lower** among:

- **Adults of color**, especially Black adults, compared to White adults.
- **Adults without a four-year college degree** compared to those with a degree.
- **People living in urban areas** compared to those in Fairfield County’s six wealthiest towns.
- **Adults with lower incomes** compared to those with higher incomes.

KEY STATS

Community Satisfaction: View of local resources SHARE OF ADULTS, FAIRFIELD COUNTY, 2021

LOCATION	SATISFIED WITH AREA	SUITABLE EMPLOYMENT IN AREA	GOOD PLACE TO RAISE KIDS
Connecticut	88%	63%	76%
Fairfield County	89%	66%	79%
BY DEMOGRAPHIC WITHIN FAIRFIELD COUNTY			
White	89%	71%	85%
Black	86%	51%	62%
Latino	88%	51%	72%

Demographics

Fairfield County's disparities are growing at a time when its population is changing.

Its population increased by 4 percent between 2010-2020 — and it is becoming significantly more diverse.

But even in the face of these changes, the County remains highly segregated. High-income and affluent neighborhoods remain disproportionately White, while the share of Black, Latino, and immigrant populations is outsized in lower-income communities.

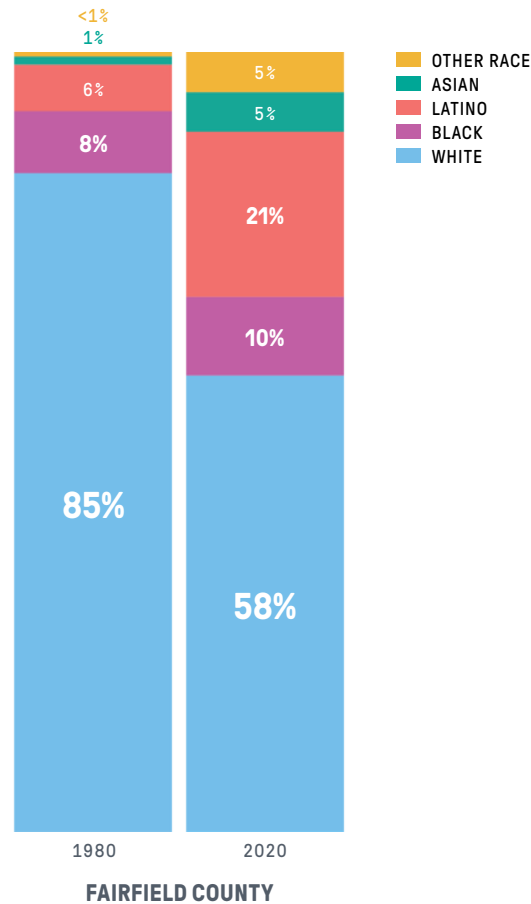
Our current systems are not structured to ensure equitable opportunities for immigrant populations and people of color. **This means that the fastest growing segment of our population is more likely to lack access to quality education and/or employment opportunities that pay family-sustaining wages.**

The changing demographics in our community — especially the increases in both the immigrant population and populations of color — underscore the need for philanthropy, government, and citizens to take the necessary actions to achieve greater equity in Fairfield County. The time is now.

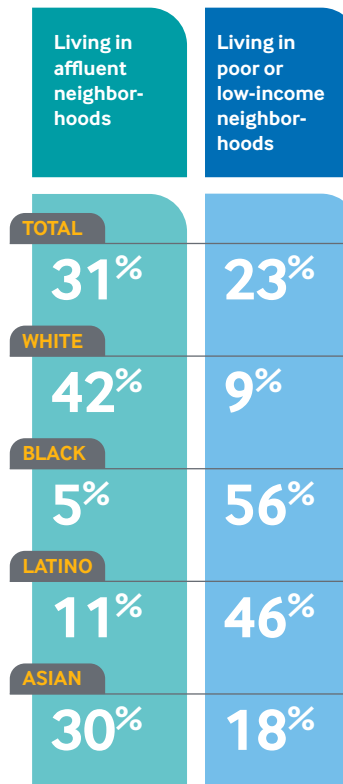
KEY STATS

Since 1980, the region has diversified greatly

SHARE OF POPULATION BY RACE/ETHNICITY, 1980-2020



Share of population by type of neighborhood



PERCENTAGE OF FAIRFIELD COUNTY'S POPULATION THAT IS PEOPLE OF COLOR

Age 65+
21%

Under 18
47%

SHARE OF FOREIGN-BORN RESIDENTS IN FAIRFIELD COUNTY

2000
17%

2020
22%

Wealth

The CWI is filled with startling statistics. But one of the most sobering — and relevant — is that Fairfield County has the second-highest rate of income inequality among all U.S. metropolitan areas.

The gap between those with wealth and those with low-income in our community has only grown over the past four decades.

When indexed against inflation, median incomes in the six wealthiest Fairfield County towns increased 60% between 1980 and 2020 as compared to 27% countywide and 9% in Bridgeport.

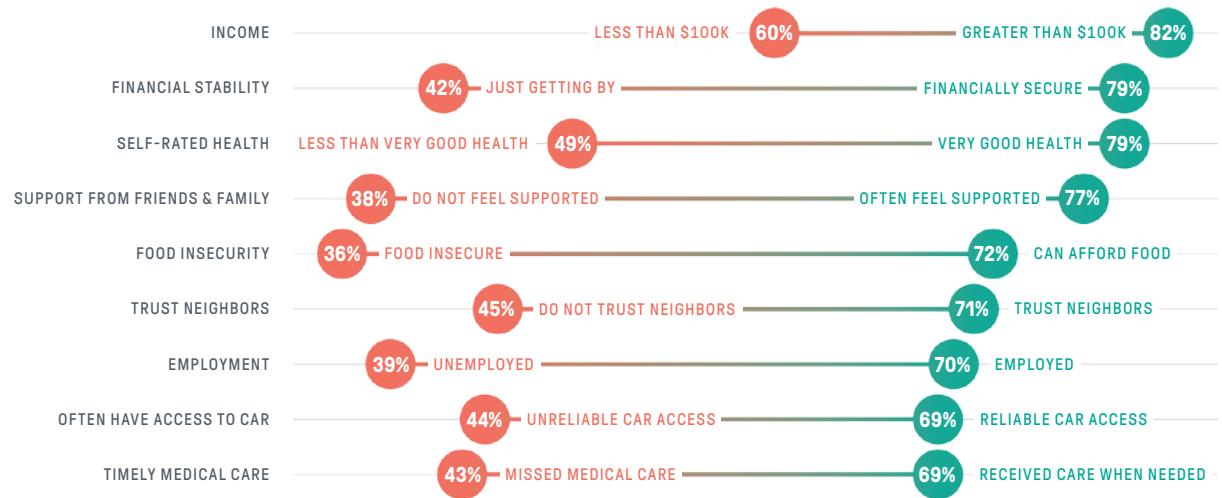
While Fairfield County's poverty rate of 9% is lower than the U.S. poverty rate of 13%, a deeper dive into the data reveals that the prevalence of poverty varies widely among towns in our community.

For example, Bridgeport's 23% poverty rate is **more than four times higher** than the 5% rates in both Fairfield and Greenwich.

KEY STATS

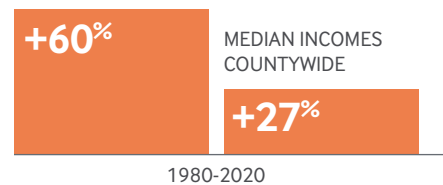
Many positive experiences and resources, including having a high income, correspond to higher life satisfaction

SHARE OF ADULTS REPORTING BEING SATISFIED WITH LIFE BY SELECT EXPERIENCES, CONNECTICUT, 2015-2021



Median Household Income Increases 1980-2020

MEDIAN INCOMES IN SIX WEALTHIEST FAIRFIELD COUNTY TOWNS



Median Household Incomes, 2020



Housing

Homeownership is one of the most important tools for families to accumulate wealth — as housing accounts for more than 40% of all household wealth in the U.S.

With this fact in mind, the CWI unearths some troubling trends and inequities related to housing in Fairfield County. Homeownership rates in the County peaked in the mid-2000s and have declined since. Meanwhile, between 2020 and 2022, Fairfield County home prices and rental rates have increased 32% and 22% respectively, making our affordable housing issue all the more complex.

These trends have widened the already large homeownership gaps in our community. In Fairfield County in 2021, Black and Latino mortgage applicants were more than twice as likely as white applicants to have their applications rejected on the basis of either credit score or

debt-to-income ratio. *These differences are not accounted for by household incomes.*

And a toxic mix of discriminatory mortgage lending practices, restrictive zoning ordinances, and prohibitive public policies have made it more difficult for lower-income residents and people of color to afford to live in our county.

For renters, **the rent for a typical apartment is 39% higher in Fairfield County than in Connecticut**, while the median household income in Fairfield County is only 22% higher than the statewide median. **52% of renters in Fairfield County are cost-burdened**, meaning they put more than 30% of their monthly income toward housing costs. **Cost-burden rates are 61% among Latino renters, 59% among Black renters, and 45% among White renters.**

FAIRFIELD COUNTY HOMEOWNERSHIP RATE

2010 **71%** 2020 **67%**

FAIRFIELD COUNTY HOUSING COSTS

The cost to rent a typical house/apartment increased

22%
from 2020 to 2022

Home prices increased in Connecticut and Fairfield County

32%
between 2020-2022

EVICTION FILINGS PER 10,000 RENTER HOUSEHOLDS, JAN.-OCT. 2022

Fairfield County **348**

Bridgeport **634**

6 wealthiest Fairfield County towns **181**

KEY STATS

Homeownership

HOMEOWNERSHIP RATE, TOTAL AND BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, FAIRFIELD COUNTY, 2010-2020

LOCATION	TOTAL		WHITE		BLACK		LATINO		ASIAN	
	2010	2020	2010	2020	2010	2020	2010	2020	2010	2020
United States	67%	64%	74%	72%	46%	42%	49%	49%	59%	60%
Connecticut	69%	66%	77%	76%	41%	40%	35%	36%	56%	59%
Fairfield County	71%	67%	81%	77%	43%	42%	39%	40%	59%	65%
6 wealthiest FC towns	87%	86%	88%	87%	N/A	N/A	65%	75%	84%	87%
All other FC towns	88%	85%	89%	87%	79%	59%	75%	68%	77%	82%

Education and Health

Education

Local tax dollars fund our public schools, so differences in the tax bases between cities and towns create disparities in per-student spending. Research indicates that limited resources in schools negatively impacts education and post-secondary opportunities.

The stark educational disparities from town to town in Fairfield County are revealed when considering the percentage of students in the class of 2014 who had earned a postsecondary degree. For instance, only 20% of graduating high school students in Bridgeport and 40% in Danbury earned a college degree within six years, versus 82% of students in districts representing the six wealthiest towns.

Additional CWI data indicate that the learning gap that resulted from the pandemic has led to widening gaps in academic outcomes between students in wealthy districts and those who attend schools in less-resourced districts.

Health

Fairfield County is home to significant health-related disparities, including access to health insurance and health care, which traditionally leads to poorer physical and mental health outcomes for Black and Latino residents.

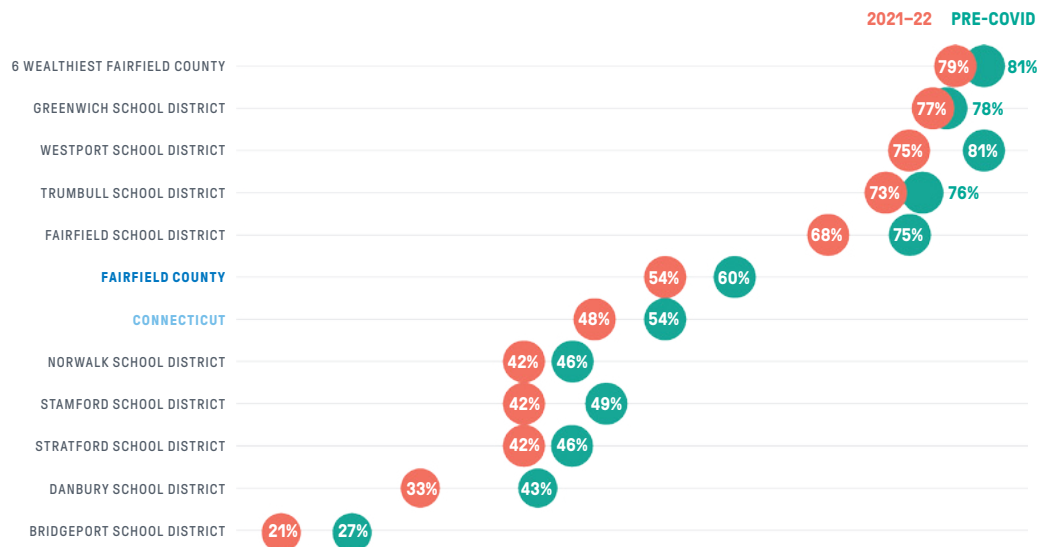
The CWI shows the stark differences in health care accessibility, health outcomes and experiences with the health system among residents of color and those of low-income. This is evident in the data surrounding birth outcomes for Black babies and a lower life expectancy for Black residents.

Once again, the pandemic exacerbated disparities for residents in the community. For example, in 2022, 6% of adults in Connecticut, including 13% of adults in urban core cities such as Bridgeport, said that they stayed home from a doctor's appointment or a visit to a health care provider because they had no access to reliable transportation.

KEY STATS

Standardized test scores have dropped from pre-COVID averages

GRADE 8 ENGLISH/LANGUAGE ARTS SBAC PASS RATES, FAIRFIELD COUNTY BY DISTRICT, PRE-2020 AVERAGE VERSUS 2021-22 SCHOOL YEAR



Fairfield County Life Expectancy, 2019

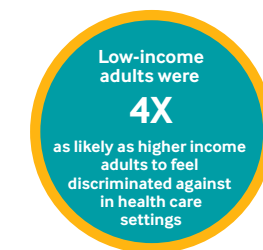
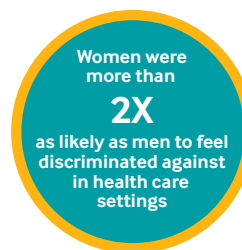
83.3 yrs.

WHITE RESIDENTS

80.6 yrs.

BLACK RESIDENTS

Latino residents generally enjoyed a higher life expectancy, at 85.1 years in the county. Of note, life expectancy in the US fell by 2.5 years from early 2019 to 2021 due to the impacts of the pandemic, with communities of color most impacted by this decline.



Conclusion



The CWI demonstrates in clear numbers the complex and interrelated challenges facing Fairfield County.

Some of these data underscore progress, such as rising high school graduation rates, increased voter turnout and a decline in violent crime. However, those gains are dwarfed by the glaring disparities in indicators of wellbeing, equity, and quality of life between those with wealth and those with low-income, and within communities of color.

The statistics shown throughout the report are sobering — but they also can serve to galvanize a collective call to action.

By addressing and solving these problems, we can create a happier, healthier community that thrives economically. All of us benefit when we create a community where every resident has equitable opportunities.

Now is the time to come together to invest in efforts that address our disparities and advocate for public policy changes to close the equity gaps for future generations.

Knowledge is not enough. We must take action.

We invite you to join us in advancing the **Fairfield County Forward** strategy — a strategy that supports community-based efforts to address inequities, leverages investments in tested approaches, and fosters advocacy and community dialogue.

Together, all of us have an opportunity to commit to working to address the inequities in our community so we can create a better future for everyone.

Get Involved

Learn how you can join the journey to move Fairfield County forward by ensuring every person has an equitable opportunity to thrive.

DONORS

CONNECT TODAY:
Joseph Collin
Vice President, Philanthropy
jcollin@fccfoundation.org
(203) 750-3211

NONPROFITS

CONNECT TODAY:
Lutonya Russell-Humes
Vice President, Grants & Programs
lrussell-humes@fccfoundation.org
(203) 750-3223

PARTNERS

CONNECT TODAY:
Elaine Mintz
Vice President, Strategy and External Relations
emintz@fccfoundation.org
(203) 750-3209



TOGETHER WE THRIVE
Fairfield County's Community Foundation
40 Richards Avenue | Norwalk, CT 06854
fccfoundation.org

