

# **Town of Granby, Connecticut**

## **Demographics, Housing, and School District Enrollments**



February 8, 2022

Prepared by:  
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February 8, 2022

Abigail St. Peter Kenyon, AICP  
Director of Community Development  
Granby Town Hall  
15 North Granby Road,  
Granby, CT 06035

Re: Demographics, Housing, and School District Enrollments

Dear Director Kenyon:

Goman+York provides this report in accordance with the agreed scope of work to analyze Granby's demographic trends and the impact of demographic trends on housing and school district enrollments. The aim of this analysis is to aid in the determination of community facility needs, specifically school facilities in the context of possible federal legislation that may require mandatory Pre-K education—a requirement that would add new enrollments to the school district. In doing so, this report is designed to educate, inform, and provide a deep understanding of Granby's demographics, housing stock, and their relationship to school district enrollments.

This analysis includes:

- Demographic analysis of Granby's population, including the 2020 Census of Population.
- An analysis of Granby's School District Enrollments from 2008 to 2021, including a comparison to state and regional trends.
- An analysis of housing development in Granby compared to School District Enrollments over the past two decades.
- Municipal Fiscal Impact analysis of housing development, including Grand List Value, Tax Revenues, and budget expenditures—both education expenditures and general government services.
- Findings and projections for future population trends, housing development, and school district enrollments.

In addition to this report, Goman+York will also provide and present a detailed PowerPoint presentation that highlights the analysis and findings of this report. Therefore, the presentation document contains more data and analysis than show in this report and should be considered supportive material for this report.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Donald J. Poland".

Donald J. Poland, PhD, AICP



## Section I. Introduction

Analyzing the demographics of a community offer an opportunity to develop a deep understanding of the community and the interconnected relationship between demographics, socioeconomics, land use, and municipal governance. Comparing existing conditions to historical trends and future projections, informs us as to where the community has been, where it is likely heading, and unfolds the potential changes in policy that can aid in managing the trajectory of the community. The wealth of understanding gained from this analysis, when properly interpreted and then translated into the context of market conditions and municipal governance, offers unique insights into the kind of challenges a community like Granby should consider in the context of policy decisions. Our hope is to better inform Granby's decision making.

## Section II. Economy and Market Overview

The demographic, socioeconomic, and housing market analysis in this document reveals what we believe Granby intuitively already knows. Granby, at best, is a slow-growth community, located within a stagnant metropolitan region(s) and a slow-to-no-growth state.<sup>1</sup> Unfortunately, Connecticut and Metropolitan Hartford (and Metropolitan Springfield) have experienced stagnant job growth and anemic population growth over the past 30 years.

For example, from 1985 to 1990, Connecticut's total employment increased by 105,700 and nonfarm employment increased by 103,400. By comparison, 1990 to 2020 total employment increased by 130,400 and nonfarm employment increased by only 44,800. Since 1990, the Hartford Area Labor Market's nonfarm employment declined from 603,400 to 549,000 in 2021, a loss of 54,400 jobs.<sup>2</sup>

Table 1. Connecticut Total Employment

CONNECTICUT TOTAL EMPLOYMENT (Seasonally Adjusted)								
	1985	1990	1995	2000	2005	2010	2015	2020
Jan	<b>1,614,600</b>	1,720,300	1,657,800	1,721,200	1,687,700	1,712,600	1,788,400	<b>1,850,700</b>
Connecticut Department of Labor - Office of Research								

Table 2. Connecticut Total Employment

NONFARM EMPLOYMENT (Seasonally Adjusted)								
	1985	1990	1995	2000	2005	2010	2015	2020
CT	<b>1,549,800</b>	1,653,200	1,567,300	1,689,800	1,666,600	1,601,000	1,683,900	<b>1,698,000</b>
Hartford	---	<b>603,400</b>	548,200	568,900	556,500	545,100	575,000	<b>591,900</b>
Connecticut Department of Labor - Office of Research								

<sup>1</sup> This statement and the following assessment are not intended to be negative in tone or substance. The intent is to provide a data driven, matter of fact, honest assessment of existing conditions and how they inform us.

<sup>2</sup> Connecticut Department of Labor, Office of Research, 2021.

From 2010 to 2020, Connecticut population grew by 1%, adding only 31,847 persons, and Hartford County added only 5,484 persons, also 1% growth. During that same time, Granby's population decreased by 379 persons, or 3% of total population.<sup>3</sup> Household formations,<sup>4</sup> in Connecticut and Metropolitan Hartford, have been the only truly positive demand driver for the past three decades—the primary driver of most new residential development. Household formations are the creation of new households out of both new population and existing households. The positive household formations are mostly the result of our changing demographic and social structure that are reflected in decreasing household size and an increasing number of single person households—this will be discussed in greater detail below.

Table 3. 2020 Census of Population

<b>Total Population</b>	<b>Population 2010</b>	<b>Population 2020</b>	<b>Population Change 2010 - 2020</b>	<b>% Change 2010-2020</b>
Connecticut	3,574,097	3,605,944	31,847	1%
<b>Granby</b>	<b>11,282</b>	<b>10,903</b>	<b>-379</b>	<b>-3%</b>
Fairfield County	916,829	957,419	40,590	4%
Hartford County	894,014	899,498	5,484	1%
Litchfield County	189,927	185,186	-4,741	-2%
Middlesex County	165,676	164,245	-1,431	-1%
New Haven County	862,477	864,835	2,358	0%
New London County	274,055	268,555	-5,500	-2%
Tolland County	152,691	149,788	-2,903	-2%
Windham County	118,428	116,418	-2,010	-2%

Unfortunately, stagnant, or slow growth in demand drivers have consequences. This is especially true regarding population and the demographic structure. Most important, as the demographic structure of a community's population changes, the consequences for municipal governance are also real. For example, an aging population, with more households on fixed incomes, can result in decreased housing investment, depreciating housing values, and an increased taxed burden to compensate for a depreciation in the total grand list value.

<sup>3</sup> United States Census of Population, 2020.

<sup>4</sup> Household formations are the creation of new households. Why mostly driven by increases in population through net positive migration, in stagnant markets, other factors such as divorce and young persons moving out of their parent's homes drive household formations. In addition, increases in 1- and 2-person households, and decreasing household sizes have also driven household formations.



### Section III. Understanding Housing Market Geography

When discussing housing and housing markets, it is important to start with understanding of how housing markets function and organize. Housing market's function and organize at the metropolitan scale and include regional submarkets (or a local community scale). Metropolitan regions are primarily labor markets—persons and firms locate in metropolitan areas for employment opportunities—to access jobs and a qualified workforce. This creates a symbiotic relationship between the place of home and place of work—*housing being where jobs go at night*. The place of home and place of work, along with the transportation network, organize the housing market.

The spatial organization and location of housing—and the spatial organization of transportation networks—within the metropolitan region determines accessibility to employment opportunities. The more centrally located the place of home within the metropolitan region, the more accessible to employment opportunities within the metropolitan area.<sup>5</sup> Therefore, commuter times—an average of 24 minutes in Central Connecticut—frame the extent of the regional and subregional housing market. To put it another way, the distance (in space and time) from large job centers within a region define the accessibility of employment opportunities from the place of home.

Granby is a peripheral location, at the fringe of the Hartford and Springfield metropolitan areas. Therefore, Granby is distanced from the metropolitan core and distanced from many and most employment centers throughout the region. The two nearest large employment centers to Granby are Bradley International Airport and Enfield.

Housing in Granby, at the metropolitan fringe, is less accessible to employment opportunities than housing near the cores of the Hartford and Springfield areas. The result—housing market demand, in terms of land/rent value (property value) is greatest nearest the core and least nearest the periphery. That is, central locations nearest to job center and the transportation network, are the most accessible to employment opportunities. Therefore, residential density is highest near the center (the metropolitan core) and generally decreases as distance from the core increases—density is lowest near the periphery and furthest from the transportation network.

In addition, and as important, as household income increases, land consumption and floor area consumption increase. This means that wealthy households typically consume more land and/or more floor area than households of lesser means. It is land and floor area consumption, not location, that drive the high value of housing in Granby. Location at the fringe makes land more affordable, while land consumption and floor area consumption (large homes on large lots) make property expensive.

There are exceptions or distortions to the spatial organization of the metropolitan housing markets. The most common causes of these distortions are proximity to the transportation network (accessibility), smaller subregional job centers toward the periphery of the region, and the amenity value of some communities.

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<sup>5</sup> Bertaud, Alain, (2018): Order Without Design: How Markets Shape Cities. The MIT Press, Cambridge, MA.



- **Proximity to Transportation Network:** Places more distant from the core may experience higher densities (and higher values) if they have good accessibility to the transportation network.
- **Subregional Center:** Subregion centers that are distanced from core, yet have higher density, larger populations, and meaningful employment opportunities. (Enfield is an example of a subregional center.)
- **Amenity Value:** Desirable (or undesirable) locations (neighborhoods and communities) can and do impact density and income patterns. (Granby's high quality school district is an example of an amenity value.)

**Land/Rent (Property) Value:** Land/rent value is highest near the metropolitan core due to accessibility to employment opportunities and land/rent value is lowest near the periphery due to limited accessibility to employment opportunities. Therefore, a household at a given income can access a larger home (floor area) on more land (larger lot) further from the center and nearest to the periphery. The value of land and rent, the value of housing, adjusts for the location within the region—the regional housing market. The housing market adjusts value for accessibility to employment opportunities.

Using the Hartford metropolitan market as an example, comparable homes (i.e., style, size, number of bedrooms, bathrooms, etc.) differentiated by distance (drivetime from Downtown Hartford) will adjust for accessibility to employment opportunities. A 2,200 square foot custom Cape with three bedrooms, two and a half bathrooms, a two-car garage, and on a 1-acre lot in Granby—approximately a 25-minute drive to Downtown Hartford without traffic, is valued at less per square foot than comparable properties in more centrally located communities, such as South Windsor and West Hartford—the highest per square foot value for a comparable home being nearest the core in West Hartford.

## Section IV. Housing as a Commodity

When discussing housing and housing markets, it is also important to understand housing as a commodity. Housing is unique and different than other commodities. Recognizing this helps to inform us about shifts and changes in the housing market. Housing is fixed in locations, durable, temporal, and subject to creative destruction. The following are brief discussions and explanations of each of these unique characteristics:

- **Fixed Location:** Real estate, parcels, buildings, and specifically, housing units are fixed in locations—they are non-moveable. Therefore, the utility and value of housing are tied to their location and neighborhood conditions. Most important, location and conditions are subject to change. What was a desirable location, or a well-maintained neighborhood yesterday, today may not be as desirable or well-maintained? As a result of this, the value of housing is influenced by investment behaviors in each community and neighborhood.



- **Durable:** Housing is long lasting and expensive to construct. Housing requires continuous investment to maintain quality and value. In addition, housing is highly susceptible to changes in investment behavior, the location of investment, and *consumer preferences*. Unlike other commodities, housing remains on the landscape for long periods of time, while investor behaviors and consumer preferences change over time. What was desirable housing product in 1950 or 2000, may not be as desirable in 2022.
- **Temporal:** Housing is constructed at specific moments in time (and space/location), often in large numbers (i.e., large developments, subdivisions, or neighborhoods), and designed to meet the consumer preferences at that moment in time. This means that the moment a housing unit is completed, it is competing with newer housing product that has a competitive advantage at better serving the changing preferences of consumers (homebuyers).
- **Creative Destruction:** Is the phenomenon of innovation (i.e., new methods, materials, techniques, designs, and amenities of housing) that destroy the housing product that was previously provided. Housing is continually being creatively destroyed by newer/modern product. For example, the 1950s 1,000 square foot ranch, on a quarter acre lot, with one bathroom, three bedrooms, small closets, and a one car garage has been creatively destroyed by 2,500+ square foot Colonials on acre lots (or more), with two and a half baths (one en-suite with the master bedroom), three or more-bedrooms, large closets, open floor plans, and two car garages.

Most commodities are not fixed in location or as durable as housing. However, other commodities are temporal and susceptible to creative destruction. For example, when the Sony Walkman is creatively destroyed by the MP3 player, the Walkman goes away, while the 1950s house remain as part of the landscape and housing market, competing with newer housing product or becoming possibly functionally obsolescent and non-competitive.

This unique dynamic of housing as a commodity informs that for communities to remain competitive in greater housing market, they must continuously add new housing (new product) and provide a diversity of housing (diversity of product types). This helps to create and maintain a competitive housing stock with the community.

Granby's housing stock, as will be discussed in greater detail later in this document, is younger and newer than the overall housing product in Metropolitan Hartford. However, new housing development was very low between 2008 and 2015, even though new construction has picked up since 2016. Unfortunately, Granby's housing stock (housing product) is overwhelmingly single-family detached and owner-occupied. While such housing is the predominant housing product and most sought after, the market has been shifting away from this product and will continue to do so in the foreseeable future.

Continuously adding new housing product and creating a more diverse housing product available, should be viewed as an opportunity for Granby. Especially adding a multi-family housing product. The fact is, even with weak demand drivers and soft demand (as discussed below), there is always a degree of demand for new housing, specifically a housing product with modern amenities. Therefore, by



strategically and intentionally adding a modern housing product, market share can be captured. Based on the small amount of multi-family housing produced in Granby historically, maybe to a lesser degree recently, it is likely that Granby has the potential to capture more market share—new housing and housing investment—in the multi-family market segment. Most important, doing so would help to retain and attract younger persons, young families, and slow or stabilize the loss of persons under 18 years of age (discussed further below).

## Section V. Housing Markets: Understanding Demand Drivers

When analyzing housing markets, it is important to understand demand drivers—what drives demand for housing. The demand drivers for real estate development (i.e., commercial, industrial, and residential development) are jobs, population, household formations, and income. Jobs are the primary driver of demand for residential development. Typically, if jobs are increasing, then population, household formations, and income are increasing—the reverse is also true.

For new residential housing development,<sup>6</sup> if jobs are increasing, then population is increasing. If jobs and population are increasing, then household formations are also increasing. However, household formation can also increase, even when jobs and population are stagnant or declining. This is due to changes in demographics, specifically the demographic structure of households. For example, household formations have been the primary demand driver of new housing development in Connecticut for the past 30 years—a period when job growth has been mostly stagnant and population growth has been anemic. Household formations in Connecticut, and nationwide, have mostly been driven by the increased number of single- and two-person households. This increase in single-person household has resulted in new household formations, driving meaningful housing demand since the 1960s, even though job growth had been stagnant and population growth has been anemic in Connecticut since 1990.

The demographic and housing market analysis in this document reveals what we believe Granby intuitively already knows. Granby, at best, is a slow-growth community, located within a stagnant metropolitan region(s), and a slow-to-no-growth state.<sup>7</sup> Unfortunately, Connecticut and Metropolitan Hartford (and Metropolitan Springfield) have experienced stagnant job growth and anemic population growth over the past 30 years. Granby is not immune to these regional trends.

For example, from 1985 to 1990, Connecticut's total employment increased by 105,700 and nonfarm employment increased by 103,400. By comparison, 1990 to 2020 total employment increased by 130,400 and nonfarm employment increased by only 44,800. Since 1990, non-farm employment in the

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<sup>6</sup> It is important to understand that the new housing development segment of the housing market is different than the homebuying market. While the same demand drivers apply to the homebuying market, other factors such as annual internal regional migration, interest rates, first time homebuyers, and available product supply also influence the homebuying market.

<sup>7</sup> Please note, this statement and the following assessment are not intended to be negative in tone or substance. The intent is to provide a data driven, matter of fact, honest assessment of existing conditions.





Hartford Labor Market has declined from 603,400 in 1990 to 591,900 in 2020—with a low of 545,100 in 2010 during the Great Recession.<sup>8</sup>

Stagnant jobs, the primary driver of housing demand, has resulted anemic population growth and modest household formation growth. From 1990 to 2020, Connecticut's population grew by only 318,828 persons or approximately 159,414 households. Connecticut's net gain in housing (after demolitions) was 194,365 units. Subtract the 159,414 new household from the 194,365 new housing units and the remaining 34,951 new households can likely be attributed to other household formations. With weak demand drivers, Connecticut's housing market is soft. The same can be said of Metropolitan Hartford's and Granby's housing markets.

From 2010 to 2020, Connecticut population grew by 1%, adding only 31,847 persons, and Hartford County added only 5,484 persons, also 1% growth. During that same time, Granby's population decreased by 379 persons, or 3% of total population.<sup>9</sup> Household formations,<sup>10</sup> in Connecticut and Metropolitan Hartford, have been the only truly positive demand driver for the past three decades—the primary driver of much of the new residential development. The positive household formations are mostly the result of our changing demographic and social structure that are reflected in decreasing household size and an increasing number of single- and two-person households—this will be discussed in greater detail below.

This loss of population, while small today, should be a concern for Granby, especially if this trend persists to the 2030 Census. If the Hartford region's population growth remains mostly anemic and Granby continues to lose population, demand for housing will likely continue to soften.

While Granby's loss in total population is modest—only 3% of total population—the loss of persons under the age 18 is dramatic and concerning. Granby lost 19% or 545 persons under the age of 18. This substantial loss of children indicates declining household size, contracting young persons and family household, and a population that is aging—in contrast, Granby's adult population grew by 2% from 2010-2020. Such changes in Granby's demographic structures should raise concerns of Granby's ability to compete for young person/families. In addition, this loss of young persons and families is likely foreshadowing future population loss—if older persons are dying and the youngest person/families are falling behind the older population, then population will contract further in the future. In addition, this loss of young persons and families should raise the question, who will be Granby's next generation of homebuyers?

Weak demand drivers and a soft new construction housing market have public policy implications. For example, if the housing market continues to weaken, home values can decline in time, resulting in

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<sup>8</sup> Connecticut Department of Labor, Office of Research, 2021.

<sup>9</sup> United States Census of Population, 2020.

<sup>10</sup> Household formations are the creation of new households. Why mostly driven by increases in population through net positive migration, in stagnant markets, other factors such as divorce and young persons moving out of their parent's homes drive household formations. In addition, increases in 1- and 2-person households, and decreasing household sizes have also driven household formations.



declining grand list value and increased tax burden. Another example, the loss of school age children and an aging population indicates a potential shift in government service needs from primary and secondary education to senior and emergency services.

To better understand the policy implications of changes in demographic structure, Granby's school district enrollments were also analyzed. Granby's school district enrollments reflect the changing demographic structure—the loss of persons under 18 years old seen in the 2020 Census of Population.

While Granby lost 3% of population since 2010 and 19% of persons under the age 18, Granby's school district enrollments declined by 26% (a loss of 610 enrollments) since 2008. This substantial loss in school district enrollments confirms and reflects the loss of persons under the age of 18 and Granby's aging population. This means Granby is not only losing persons under the age of 18, but also young adults, young families, and the workforce populations, while it is increasing its share of older adults and retirees.

Projecting this change in demographic structure into the future—if nothing changes—it will result in further, and likely more substantial, population loss in the 2030 Census. Prolonged losses in population will likely translate into stagnant or declining household formation, resulting in a weaker housing market demand which could translate into depreciating property values, grand list values, and taxes.

## **Section VI. Demographics**

Population, that is the total number of persons in a community, is only one variable in understanding the growth or decline of a community. Other variables, such as age, household size, and household composition are more dynamic variables and indicators that better explain the demographic structure of a community and economic implications of population—this is especially true in stagnant or slow growth regions and communities. For example, as population growth slows, the demographic structure of the population changes (i.e., the population ages). While such a slow-moving variable is hard to notice in real time, it becomes very apparent when analyzing demographic data. The Age Pyramid (Figure 1) shows the dramatic change in population structure—the aging population and loss of young persons in their 20s and 30s.

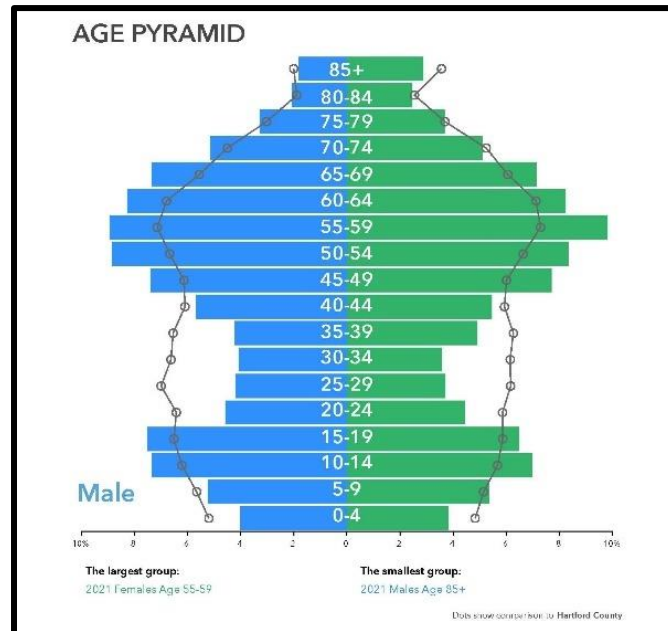
The size of households (including family households) is primarily driven by the social, economic, and cultural characteristics of the populations. Therefore, it is the changes in demographics and socioeconomics that mostly drive community change. For example, older populations have fewer children than younger populations. This is important to understand because as population growth slows or stagnates, and the population of a community ages, births and the number of children in a community decrease. This decrease in births and young children then translates into declining school enrollments—declining fertility rates<sup>11</sup> (birth rates) are a key driver of declining school district enrollments. This example demonstrates the importance of demographic analysis and how such

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<sup>11</sup> PEW Research Center, 2018. The US Total Fertility Rate—lifetime births per women—has declined from 3.6 in 1960 to 1.73 in 2018.

analysis informs us about community planning, the relationship to municipal government services, and the impact on community facilities, such as schools.

Figure 1. Granby's Population Structure



Declining fertility rates are a key reason why Connecticut, Hartford County, and Granby are all experiencing anemic population growth (or declines), an aging population, and declining school enrollments. The total fertility rate is the average number of children that would be born to a woman if all women lived to the end of their childbearing years. Since only women have children, and since all women do not live to the end of their childbearing years (or have children), the replacement level of the fertility rate is between 2.1 and 2.3 (births per women) to maintain a stable population—higher rates result in population growth and lower rates result in population decline.

Another way of understanding this is to understand how the fertility rate interacts with the death rate. The equation for population growth (not including immigration and migration) is births minus deaths equals growth. If births are higher than deaths, the population grows. If births are lower than deaths, the population declines. Table 1. below shows how the fertility rate translates deaths and births to population growth or decline. Note that the United States fertility rate is 1.73 and Connecticut's fertility rate is 1.57—both are well below the replacement rates (2.1 to 2.3) to maintain a stable population. That means, in Connecticut, 27 fewer persons are born for every 100 persons who die. Excluding foreign immigration and domestic migration, given enough time at a 1.57 fertility rate, Connecticut's population would decline to zero.

**Table 4. Fertility Rates and Natural Increase**

	<b>Fertility Rate</b>	<b>Deaths</b>	<b>Births</b>	<b>Replacement Rate</b>
Above Replacement	2.4	100	120	+5 Births = Growth
Replacement	2.3	100	115	Stable
Replacement	2.2	100	110	Stable
Replacement – USA	2.1	100	105	Stable
Below Replacement	2.0	100	100	Decline
United States	1.73	100	82	-18 Births = Decline
Connecticut <sup>12</sup>	1.57	100	73	-27 Births = Decline

Declining fertility rates also reflect economic opportunity (wealth), educational opportunity (educational attainment), and the associated changes in social-cultural behaviors that come with wealth and education.<sup>13</sup> Most important, these structural changes in our demographics can be traced across generations. For example, if you are of the Baby-Boom generation (born between 1946 and 1964),<sup>14</sup> it's likely that you have more siblings than you have children. It is also likely, as a Baby Boomer, you moved out of your parent's home, got married, and had your first child at a younger age than those in Generation X (born between 1965 and 1980) and the Millennial Generation (born between 1981 and 1996). These slow-moving changes in our social-cultural behavior that are hard to notice in real time, are revealed by analyzing demographic structure and paying close attention to changes in social-cultural behaviors (generation by generation). The effects of these slow-moving changes can be and often are profound.

It is these slow-moving changes in demographics and social-cultural behaviors that help us to better understand Granby and to better plan for Granby's future. The Connecticut State Data Center projects that Granby's population will decline from 10,951 persons in 2020 to 10,046 persons in 2040, with a low of 9,956 persons in 2035. More important, demographic structure of Granby's population will also change during this time, and Granby will continue to age. Today, the median age of Granby is 46.2, much higher than Connecticut's median age of 41, and the United States median age of 38.3.

**Table 5. Median Age**

	<b>USA</b>	<b>CT</b>	<b>Granby</b>
2017	38.3	41.0	<b>46.2</b>

Based on the State Data Center projections (Table 3), Granby's percent of population under 15 will decline to low of 17.15% in 2030, before recovering to 18.58% in 2040, both of which are below the 18.65% today. The 15- to 64-year-old population will decline from 62.9% today, to a low of 60.5% in 2035, and then increase to only 61.49% in 2040. The 65+ population, 18.44% today, will increase to

<sup>12</sup> www. [https://en.wikipedia.org/wiki/List\\_of\\_U.S.\\_states\\_and\\_territories\\_by\\_fertility\\_rate](https://en.wikipedia.org/wiki/List_of_U.S._states_and_territories_by_fertility_rate)

<sup>13</sup> For example, prioritizing career over childrearing.

<sup>14</sup> PEW Research Center, 2018.

22.55% in 2035 and then contract to 19.92% in 2040, still a higher portion than today. This indicates that Granby will continue to age for the next 10 to 20 years. These changes in Granby’s age composition are what’s driving Granby’s population loss. Granby is not alone in this aging trend, Connecticut is also aging, as are many Connecticut towns. Most notable, is that these demographic trends—aging and contracting populations—are consistent with what is expected of places experiencing economic stagnation.

Other changes in our national, regional, and local demographic structure, socioeconomics, and social behaviors have also transformed household structure. For example, in 1960 only 13.0% of housing units in the United States were occupied by 1-person households. Today, 28% of our nation’s housing stock are occupied by 1-person households.<sup>15</sup> Granby is not immune to these changes. Today 17.4% of Granby’s housing stock is occupied by 1-person households<sup>16</sup> and 46.2% of Granby’s renter-occupied housing units are 1-person households. These profound changes in household structure have meaningful consequences on household formation, population, income, and purchasing power. More single-person households help to explain Connecticut’s continued household formations even though jobs and population growth have been stagnant and anemic. Single-person households mean fewer persons or population per housing unit, fewer school age children, and increased household incomes that are constrained to a single salary and diminishing purchasing power from the absence of a second income.

Table 6. Granby Population Projections<sup>17</sup>

Age	2020	2025	2030	2035	2040
0 - 4	409	453	525	593	613
5 - 9	544	490	531	617	699
9 - 14	779	629	554	593	685
15 - 19	855	723	581	521	569
20 - 24	526	504	398	356	387
25 - 29	525	581	563	471	424
30 - 34	440	606	720	710	606
35 - 39	419	477	663	813	805
40 - 44	551	463	529	744	922
45 - 49	886	657	537	598	829
50 - 54	1,058	854	636	517	572
55 - 59	1,047	962	770	570	472
60 - 64	892	876	792	626	462
65 - 69	641	697	667	586	440
70 - 74	501	511	551	514	440
75 - 79	349	422	411	443	406
80 - 84	281	307	366	368	396
85+	248	257	277	316	319
<b>Total Population</b>	<b>10,951</b>	<b>10,469</b>	<b>10,071</b>	<b>9,956</b>	<b>10,046</b>

<sup>15</sup> United States Census, www. <https://census.gov> (2017).

<sup>16</sup> United States Census, www. <https://census.gov> (2017).

<sup>17</sup> State of Connecticut Data Center, 2020.

Another profound trend is the decline in married-couple households with children (under the age 18). In the United States, from 1970 to 2012, the percent of married-couple households with children declined from 40.3% to 19.6%, today it is 19%.<sup>18</sup> Granby's households with persons under the age of 18 account for only 32.2% of total households today. That means over two-thirds of Granby's housing units have no school age children—another data point that explains contracting school enrollments.

The changes in demographic and household structure discussed above are the result of both an aging population and changes in social-cultural behaviors. Today, compared to prior decades and the generations that came before, as a society we marry later, marry less, and we have fewer children. As household size continues to decline, and one- and two-person households continue to increase in percent of total household, household formations will continue to be a driver of housing market—regardless of job and population growth (decline or stagnation). Most important, with smaller households, fewer family households, and more one- and -two person households, it is likely that demand for smaller homes, multi-family housing, and renter-occupied will remain robust and demand for larger single-family detached housing will soften. Furthermore, with increasing one- and -two person households, family-households will continue to stagnate or decline, and the number of school age children will also stagnate or decline.

## Section VII. Granby's Housing Stock Characteristics

The characteristics of Granby's housing stock provides context to understanding housing value, cost, affordability, diversity, and school district enrollments. The characteristics also inform us about demand and how demand is organized around the available housing product and location.

According to the U.S. Census (2019), Granby's owner-occupied vacancy rate is 2.4% and renter-occupied vacancy rate is 0% (Table 1). Vacancy rates of less than 8% typically indicate strong demand and may signal demand for additional supply. Vacancy rates of less than 5% indicate a very strong market and that the vacancies are most likely the result of naturally occurring turnover.

*Table 7. ACS Community Survey 2019*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
Total housing units	4,398	379,602	151,6629
Occupied housing units	4,147	350,408	137,0746
Vacant housing units	251	29,194	14,5883
Owner vacancy rate (%)	2.4	1.4	1.8
Renter vacancy rate (%)	0.0	6.3	6.3

Granby's housing stock is predominantly single-unit detached housing—commonly known as single-family housing. Including single-unit attached housing, 4,183 (95.1%) out of 4,398 housing units in

<sup>18</sup> United States Census, www. <https://census.gov> (2012).

Granby's housing stock is considered single-family housing—a housing stock that is most favorable to homeownership. The remaining 4.9% of the housing stock is in various forms of attached and multi-family housing. Overall, Granby's housing stock lacks diversity in housing types.

*Table 8. Housing Units in Structure*

	Granby	Hartford County	Connecticut
<b>Total housing units</b>	4,398	379,602	1516,629
1-unit detached	3,984 (90.6%)	210,665	893,531
1-unit attached	199 (4.5%)	21,892	81,832
2 units	51	29,450	124,082
3 or 4 units	32	36,302	130,863
5 to 9 units	96	23,719	82,695
10 to 19 units	25	16,718	57,281
20 or more units	11	38,674	134,093
Mobile home	0	2,111	11,826
Boat, RV, van, etc.	0	71	426

The percentage of single-unit housing (95.1%) nearly mirrors the percentage of owner-occupied (90.3%) housing. The average household size of owner-occupied units is 2.79 persons per unit compared to 2.35 persons per rental unit—higher than both the county and state household sizes.

*Table 9. Household Size by Housing Tenure*

	Granby	Hartford County	Connecticut
Occupied housing units	4,147	350,408	1,370,746
Owner-occupied	<b>3,744 (90.3%)</b>	224,640 (64.1%)	905,681 (66%)
Renter-occupied	403 (9.7%)	125,768 (35.9%)	465,065 (33.9%)
Average household size of owner-occupied unit	2.79	2.61	2.65
Average household size of renter-occupied unit	<b>2.02</b>	2.23	2.28

A total of 84% of Granby's housing stock has three or more bedrooms. The large number of bedrooms deserves due consideration in the context of the changing demographic structure of households and school district enrollments. Household sizes have been declining for decades and the number of households with children has also been in decline. Therefore, the predominately single-family detached housing stock and large number of bedrooms may point to a housing stock designed more for past generations (households of the past and different consumer preferences) and may not be the housing stock to best serve the today's households.



*Table 10. Bedrooms*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Total housing units</b>	4,398	379,602	1,516,629
No bedroom	30	9,234	34,812
1 bedroom	222	49,001	190,973
2 bedrooms	452	105,608	410,732
3 bedrooms	2,019	141,219	551,144
4 bedrooms	1,327	61,054	260,013
5 or more bedrooms	348	13,486	68,955

Granby's housing stock is younger than the county and state housing with 47.7% built between 1970 and 1999. A younger housing stock indicates a housing stock with more modern amenities to better serve today's consumers.

*Table 11. Year Structure Built*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Total housing units</b>	4,398	379,602	1,516,629
Built 2014 or later	33 (0.8%)	3,453	16,920
Built 2010 to 2013	48 (1.1%)	3,747	21,126
Built 2000 to 2009	483 (11%)	22,433	103,075
Built 1990 to 1999	726 (16.5%)	25,389	116,028
Built 1980 to 1989	531 (12.1%)	46,428	188,655
Built 1970 to 1979	839 (19.1%)	50,599	203,700
Built 1960 to 1969	467 (10.5%)	56,261	204,879
Built 1950 to 1959	578 (13.1%)	65,436	224,393
Built 1940 to 1949	278 (6.3%)	29,317	103,008
Built 1939 or earlier	415 (9.4%)	76,539	334,845



*Granby's Housing Stock Cost Characteristics*

This section reviews housing value and costs for owner-occupied and renter-occupied housing. The value of owner-occupied housing, which can be assumed to be mostly single-family detached housing, is much higher than the county and state median housing value. Granby's median value of housing is \$310,600 with 87.7% of owner-occupied housing valued above \$200,000 and 52.2% valued over \$300,000.

*Table 12. Value, Owner-Occupied Housing*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Owner-occupied units</b>	3,744	224,640	905,681
Less than \$50,000	45	3,810	17,522
\$50,000 to \$99,999	30	6,706	28,440
\$100,000 to \$149,999	65	25,232	78,467
\$150,000 to \$199,999	301	45,413	137,944
\$200,000 to \$299,999	1,321 (35.3%)	71,806	248,431
\$300,000 to \$499,999	1,405 (37.5%)	54,495	244,855
\$500,000 to \$999,999	546	15,411	107,504
\$1,000,000 or more	13	1,767	42,518
Median	\$310,600	\$240,600	\$275,400

To afford the median owner-occupied home at \$310,600 in Granby, a household would need an estimated income of \$103,533. This income is \$17,717 less than Granby's median household income of \$121,250. This indicates Granby's homeowner housing stock leans toward being less affordable. It always indicates a limited pool of wealthier homebuyers to draw from. Of the 3,744 owner-occupied housing units in Granby, 71.1% have a mortgage.

The Selected Monthly Owner Costs (SMOC), as explained by the U.S. Census, “are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.” They provide a good estimate of the cost of buying and owning a home. The median SMOC for housing units with a mortgage is \$2,262 and \$1,046 for housing units without a mortgage. At \$2,262 in monthly owner housing costs for a home with a mortgage, the household with an annual income of approximately \$91,000 would be spending 30% of their income on housing—the affordability threshold.

*Table 13. Selected Monthly Owner Costs (SMOC) – With Mortgage*

	Granby		Hartford County		Connecticut	
<b>Housing units with a mortgage</b>	2,662 (71.1%)		152,308 (67.8%)		614,351 (67.8%)	
Less than \$500	0	0%	174	0.1%	958	0.2%
\$500 to \$999	55	2.1%	5,577	3.7%	21,034	3.4%
\$1,000 to \$1,499	215	8.1%	29,796	19.6%	97,919	15.9%
\$1,500 to \$1,999	739	27.8%	45,492	29.9%	157,564	25.6%
\$2,000 to \$2,499	614	23.1%	32,738	21.5%	124,562	20.3%
\$2,500 to \$2,999	370	13.9%	17,338	11.4%	78,757	12.8%
\$3,000 or more	669	25.1%	21,193	13.9%	133,557	21.7%
Median	\$2,262		\$1,946		\$2,119	

*Table 14. Selected Monthly Owner Costs (SMOC) – Without Mortgage*

	Granby		Hartford County		Connecticut	
<b>Housing units without a mortgage</b>	1,082	28.9%	72,332	32.2%	291,330	32.2%
Less than \$250	0	0%	574	0.8%	2676	0.9%
\$250 to \$399	33	3.0%	1102	1.5%	6,386	2.2%
\$400 to \$599	65	6%	8036	11.1%	31,527	10.8%
\$600 to \$799	202	18.7%	20415	28.2%	71,187	24.4%
\$800 to \$999	192	17.7%	18353	25.4%	66,179	22.7%
\$1,000 or more	<b>590</b>	<b>54.5%</b>	23852	33.0%	113,375	38.9%
Median	\$1,046		\$859		\$894	



Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) as explained by the U.S. Census, “is used to measure housing affordability and excessive shelter costs. For example, many government agencies define excessive as costs that exceed 30 percent of household income.” Based on the SMOCAPI, 23.9% of Granby’s households with a mortgage and 15.1% of households without a mortgage are paying 30% or more of their household income on housing costs. Based on this SMOCAPI, approximately 21.4% (or 796 households) of Granby’s owner-occupied housing is unaffordable. However, these calculations do not inform us whether the cost of housing being more than 30% of household income is the result of need (a burden on income) or want (a personal choice).

*Table 15. Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI)*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Housing units with a mortgage</b>	2,662	151,726	612,195
Less than 20.0 percent	1,265	66,286	249,997
20.0 to 24.9 percent	494	26,340	102,323
25.0 to 29.9 percent	267	16,578	69,615
30.0 to 34.9 percent	170 (6.4%)	11,032	45,964
35.0 percent or more	466 (17.5%)	31,490	144,296
Not computed	0	582	2,156
<b>Housing unit without a mortgage</b>	1,059	71,665	288,537
Less than 10.0 percent	396	22,281	89,190
10.0 to 14.9 percent	239	14,522	58,665
15.0 to 19.9 percent	186	10,447	38,097
20.0 to 24.9 percent	25	5,997	24,355
25.0 to 29.9 percent	53	4,234	16,989
30.0 to 34.9 percent	57 (5.4%)	2,627	11,960
35.0 percent or more	103 (9.7%)	11,557	49,281
Not computed	23	667	2,793



Gross Rent paid for occupied rental units and Gross Rent as a Percentage of Household Income (GRAPI) are provided below. The median gross rent is \$1,100 and 15% of households pay \$1,500 or more per month for rent. However, 122 (31%) of the rental households are spending 30% or more of their household income on rent—the affordability threshold set by government standards. Approximately 22.2% of Granby’s households, both owner- and renter-occupied are paying above the affordability threshold for housing. This should raise concerns about housing affordability.

*Table 16. Gross Rent*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Occupied units paying rent</b>	394	121,315	446,564
Less than \$500	34	13,230	43,948
\$500 to \$999	120	34,055	107,314
\$1,000 to \$1,499	181	52,796	172,238
\$1,500 to \$1,999	12	16,500	77,046
\$2,000 to \$2,499	47	3,163	26,477
\$2,500 to \$2,999	0	735	9,972
\$3,000 or more	0	836	9,569
Median (dollars)	\$1,100	\$1,106	\$1,180
No rent paid	9	4,453	18,501

*Table 17. Gross Rent as Percentage of Household Income (GRAPI)*

	<b>Granby</b>	<b>Hartford County</b>	<b>Connecticut</b>
<b>Occupied units paying rent (excluding units where GRAPI can’t be computed)</b>	394	118,654	437,384
Less than 15.0 percent	79	15,313	52,712
15.0 to 19.9 percent	78	15,387	52,270
20.0 to 24.9 percent	65	14,730	54,264
25.0 to 29.9 percent	50	14,241	52,657
30.0 to 34.9 percent	8 (2%)	10,330	39,555
35.0 percent or more	114 (29%)	48,653	185,926
Not computed	9	7,114	27,681

### *Granby’s Household Income*

Household incomes by Total Households, Family Households, Married-Couple Family Households, and Non-Family Households provide context to understanding the housing market, demographics, and the affects that changes in household structure have on the housing market. The Census defines each of these household categories as follows:

- All Household [Total]: all people who occupy a housing unit.
- Family Household: contains at least one person related to the householder by birth, marriage, or adoption.

- **Married-Couple Family:** a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-couple" before the term "family" indicates that the household or family is maintained by a husband and wife.
- **Nonfamily Household:** a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

*Table 18-A. Income by Household, Granby*

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	4,147	3,334	3,009	813
Less than \$10,000	1.5%	0.4%	0.0%	7.7%
\$10,000 to \$14,999	1.9%	0.3%	0.4%	8.4%
\$15,000 to \$24,999	2.2%	1.4%	0.4%	6.9%
\$25,000 to \$34,999	3.3%	0.9%	1.0%	13.4%
\$35,000 to \$49,999	7.3%	6.4%	6.0%	11.3%
\$50,000 to \$74,999	10.7%	9.9%	8.1%	15.0%
\$75,000 to \$99,999	13.9%	12.1%	11.0%	19.8%
\$100,000 to \$149,999	22.1%	24.6%	26.0%	9.6%
\$150,000 to \$199,999	16.1%	19.2%	20.4%	3.3%
\$200,000 or more	20.9%	24.8%	26.8%	4.6%
<b>Median income</b>	<b>\$121,250</b>	<b>\$134,500</b>	<b>\$141,815</b>	<b>\$53,860</b>

*Table 18-B. Income by Household, Hartford County*

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	353,234	219,085	154,549	134,149
Less than \$10,000	6.5%	3.1%	1.3%	12.2%
\$10,000 to \$14,999	3.7%	2.2%	1.0%	6.5%
\$15,000 to \$24,999	7.0%	4.5%	1.6%	12.1%
\$25,000 to \$34,999	7.0%	4.3%	2.2%	11.4%
\$35,000 to \$49,999	9.9%	8.4%	5.7%	13.0%
\$50,000 to \$74,999	15.7%	14.5%	12.8%	17.7%
\$75,000 to \$99,999	12.9%	13.8%	14.2%	10.4%
\$100,000 to \$149,999	17.7%	21.8%	25.5%	10.7%
\$150,000 to \$199,999	9.4%	12.6%	16.0%	3.2%
\$200,000 or more	10.3%	14.6%	19.8%	2.8%
<b>Median income</b>	<b>\$75,381</b>	<b>\$98,558</b>	<b>\$120,787</b>	<b>\$43,299</b>

*Table 18-C. Income by Household, State of Connecticut*

	All Households	Families	Married- Couple Families	Nonfamily
<b>Total</b>	1,370,746	893,438	659,513	477,308
<i>Less than \$10,000</i>	5.0	2.8	0.9	9.8
<i>\$10,000 to \$14,999</i>	3.5	1.8	0.7	7.1
<i>\$15,000 to \$24,999</i>	7.1	4.3	2.0	13.1
<i>\$25,000 to \$34,999</i>	6.9	5.4	3.3	10.7
<i>\$35,000 to \$49,999</i>	10.4	8.6	6.4	14.0
<i>\$50,000 to \$74,999</i>	15.1	13.9	12.6	17.3
<i>\$75,000 to \$99,999</i>	12.5	13.1	13.3	10.9
<i>\$100,000 to \$149,999</i>	17.3	20.8	23.8	9.9
<i>\$150,000 to \$199,999</i>	9.5	12.2	15.0	3.6
<i>\$200,000 or more</i>	12.6	17.1	22.0	3.6
<b>Median income</b>	\$78,444	\$100,418	\$120,623	\$44,873

The breakdown of income by household categories reveals meaningful differences. While the median household income in Granby for all households is \$121,250, family median income is \$134,500, married-couple family median income is \$141,815, and non-family median income is \$53,860.

Family households account for 80.4% of all households and non-family households account for 19.6% of all households. Of the family households, 68.6% earn at least \$75,000 (the minimum income cohort nearest the area median household income) per year. Conversely, 62.7% of nonfamily households earn less than \$75,000 per year. This indicates that non-family households are more likely to experience housing affordability challenges than family households.

This difference in family and non-family income is dramatic, but not surprising based on the number of one-person households and the characteristics of Granby’s housing stock. As noted earlier, 90.6% of Granby’s housing stock is single unit detached housing, compared to 80.4% family households. Single-family detached housing is commonly and historically occupied by families. Granby’s housing market, historically and today, as with the Connecticut and metropolitan Hartford housing markets overall, has been priced primarily for two-income households. However, as single-person households and non-family households continue to increase, it reasonable to presume that Granby’s housing stock do not suit these non-traditional households, meaning the housing stock may become less desirable in the overall marketplace.



### *Housing Characteristic Findings*

Granby's housing stock is predominantly single-family detached with very little missing-middle and multi-family housing. In addition, Granby's housing stock is predominantly owner-occupied with very little rental housing. Furthermore, Granby's single-family detached housing is large, with many bedrooms, and expensive to buy and to own. This means Granby's housing stock lacks diversity, is susceptible to disturbances in single-family housing market, and does not provide a housing product to retain and attract young persons and young families. In today's housing market, this lack of housing diversity—along with Granby's fringe location in the metropolitan region—places Granby at a competitive disadvantage.

The *2021 Home Buyers and Sellers Generational Trends Report*, by the National Association of REALTORS, provides some insights into trends that should be of concern for Granby because of its large single-family detached housing at the metropolitan fringe. The following is a summary of some of the findings:

- The most common type of home purchase continued to be the *detached single-family home*, which made up *81 percent* of all homes bought. It was most common among all generations.
  - *Buyers 22 to 30 purchased townhomes at higher shares than other age groups.*
- *Millennials were more likely than other buyers to purchase in urban areas.* Convenience to their job and commuting costs were both more important to this group.
- There was only a median of 15 miles from the homes that recent buyers previously resided in and the homes that they purchased. The median distance moved was highest among buyers 66 to 95 at 35 miles, *while the lowest was among those 22 to 55 at 10 miles.*
- The typical home recently purchased was *1,900 square feet*, had three bedrooms and two bathrooms, and was built in 1993. The size of homes for buyers 41 to 55 years was typically larger at 2,100 square feet, *compared to buyers 22 to 30 at 1,650* and buyers 75 years and older at a median of 1,850. *Buyers 66 to 74 typically purchased the newest homes, with the median home being built in 2000.*
- *For buyers 22 to 29 years, commuting costs were very important at 44 percent.* Compared to buyers 65 to 73, windows, doors, and siding were also very important at 33 percent.

While single-family detached housing is still, and will remain, the most popular housing product, its appeal to younger generations is waning. In addition, Millennials are opting more for urban locations than the rural fringe, and the distance buyers are moving to a new home is short. These trends are working against Granby. In addition, the size of home trends are also working against Granby, as are the importance of commuting costs. Granby's location and housing stock has served it well in the past, however these once important qualities of place, may be less important to present and future homebuyers.

Figure 2. Decline and Market Shift

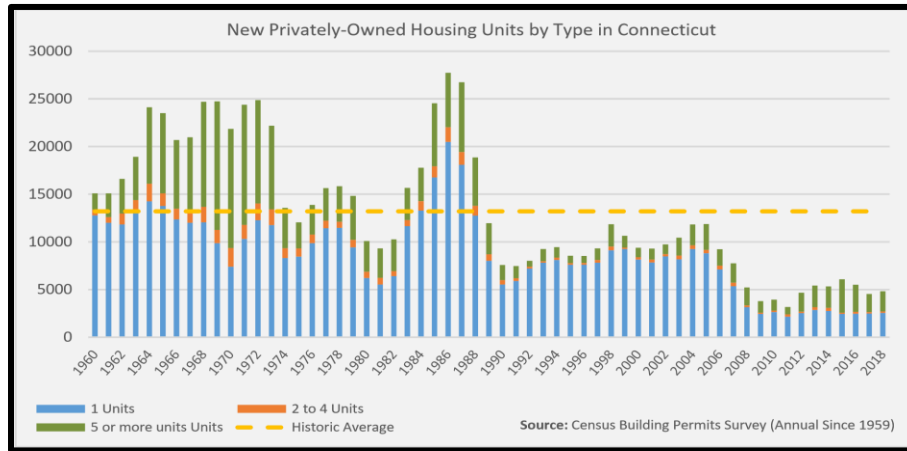


Figure 2 demonstrates the decline in new housing development in Connecticut since 1990. This decline is driven by weak demand drivers—stagnant job growth and anemic population growth. More important, years 2012 to 2018 show the shift in market share between single-family and multi-family new housing permits. In the 1990s less than 20% of new housing was multi-family. In the early 2000s, approximately 24% of new housing was multi-family. Beginning in 2012, the market has been shifting toward multi-family housing and today approximately 47% of total new housing construction in multi-family—mostly rental housing. The housing permit data reflects and reinforces the changes in demographics and the influence of demographic change on the housing market.

## Section VIII. Demographics, Housing, and School District Enrollments

Connecticut has been a slow-to-no-growth state for three decades. Job growth has been mostly stagnant and population growth has been anemic. This lack of statewide economic and demographic growth has resulted in changes to Connecticut’s demographics and demographic structure. It is often said that demographics are destiny. In the case of Connecticut and its communities (including, Granby), the primary outcome of our demographic destiny is that we are aging—growing older. Older populations require more government services than middle aged households, need to be supported by a contracting labor force, and result in fewer young families with fewer children—further reducing the next generation of our labor force.

One of the most notable community concerns related to proposals for new residential development is the impact of housing on municipal budgets resulting from new public-school age children generated by new housing units and enrolled in the local school district. This fiscal concern results from the fact that the largest portion of any municipal budget is the Board of Education budget—typically between 55% and 70% of the total municipal budget. In Granby, the Board of Education budget represents 68.5% of the total municipal budget. However, and unfortunately, assumptions related to the number





of public school-age children generated by new housing units are often higher than the actual number of school district enrollments that result from new housing. For example, it is not uncommon for residents or commissions to assume that each new housing unit produces one, two, or even more school district enrollments. These assumptions result from past experiences, memories of prior generations, and our lack of understanding of demographics and changes in the demographic structure of population and household.

Changes in demographics and generational changes to lifestyle are resulting in fewer traditional (family) households and fewer school age children (school district enrollments). For example, some simple calculations can dispel the myth of one or more school enrollments per housing unit. Statewide, Connecticut has 513,079 children enrolled in public schools<sup>19</sup> and 1,377,166 households.<sup>20</sup> Divide statewide enrollments (513,079) by households (1,377,166) and number of public-school district enrollments equals 0.372 enrollments per household (or occupied housing unit). The same calculation can be applied to Granby. Granby has 4,147 households and 1,729<sup>21</sup> school enrollments ( $1,729 / 4,147$ ) or 0.4169 (0.42) school district enrollments per household (or occupied housing unit). Enrollments of 0.372 per household statewide and 0.42 per household in Granby are well below the one or more enrollments per new housing units that is commonly assumed.

Statewide, and in many Connecticut communities, school district enrollments have been declining for over a decade. For example, in 2008 statewide enrollments were 574,848 compared to 513,079 in 2021 (a loss of 61,769 statewide school district enrollments).<sup>22</sup> Granby's school district enrollments were 2,339 in 2008, compared to 1,729 in 2021 (a loss of 610 school district enrollments or a 26% decline in total enrollment).<sup>23</sup>

The disconnect between perceived enrollments from new housing and actual enrollments, and the fact that enrollments have been declining for over a decade, should cause us to pause, think, and ask questions. For example, why are actual enrollments per household so low? Or why have school enrollments been declining over the past decade or more? The answers to these questions are found in our demographics, specifically the changes in the demographic structure of our population, as discussed above.

<sup>19</sup> Connecticut State Department of Education, [www.http://edsight.ct.gov](http://edsight.ct.gov) (2021).

<sup>20</sup> United States Census, [www. https://data.census.gov](https://data.census.gov) (2019).

<sup>21</sup> Connecticut State Department of Education, [www.http://edsight.ct.gov](http://edsight.ct.gov) (2021).

<sup>22</sup> Connecticut State Department of Education, [www.http://edsight.ct.gov](http://edsight.ct.gov) (2021).

<sup>23</sup> Connecticut State Department of Education, [www.http://edsight.ct.gov](http://edsight.ct.gov) (2021).



### *Granby School District Enrollments*

The structural changes to Granby’s demographics—specifically an aging population with fewer young persons and family households—are further evidenced when comparing Granby’s recent new housing development to school district enrollments. From 2007 to 2017, Granby added 130 new housing units,<sup>24</sup> while school district enrollments declined by 478 pupils<sup>25</sup> during the same period. In addition, the Board of Education budget increased from \$26,596,912 to \$30,075,085 over the same period. That is a \$3,478,173 increase in education or \$4,677 increase in per pupil expenditures.

Since 2018, Granby has added an additional 208 housing units,<sup>26</sup> while enrollments have continued to decline by an additional 145 pupils. In total, from 2007 to 2021, Granby added 338 new housing units, while school enrollments declined by 610 pupils.<sup>27</sup> That means that Granby lost 0.428 enrollments for every new housing unit.

This simple comparison of new housing construction to school district enrollments and expenditures demonstrates the power of demographic change. It also demonstrates that new housing development and new housing units are not a primary driver of school district enrollments or education expenditures.

Demographic trends (as discussed above) are working against school enrollments and a return to past enrollment levels—the fertility rate and household size have been in decline for decades and both will likely continue to decline. While it is possible that school district enrollments could stabilize or even increase with the turnover in existing housing stock (as older households sell to younger households) and with the addition of new housing units in the future, there is no indication that enrollment numbers will return to past peak enrollment over the next 20 years.

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<sup>24</sup> Connecticut State Department of Education, EdSight ([www.edsight.ct.gov](http://www.edsight.ct.gov)), Granby School District, Enrollments.

<sup>25</sup> Connecticut State Department of Education, EdSight ([www.edsight.ct.gov](http://www.edsight.ct.gov)), Granby School District, Enrollments.

<sup>26</sup> Town of Granby, Community Development Department (2022).

<sup>27</sup> The loss of 610 enrollments since 2007 is consistent with the US Census of Population findings that Granby lost 545 persons under the age of 18 between 2010 and 2020.

Table 15. New Housing, Enrollments, and Education Expenditures

Year	Housing	Enrollments	BOE Budget	PPE
2007-17	130	-478	\$3,478,173	\$4,677
2017	26	-6	<b>\$30,075,085</b>	<b>\$16,048</b>
2016	48	-81	\$29,584,962	\$15,736
2015	7	-9	\$29,895,477	\$15,245
2014	9	-95	\$29,766,600	\$15,109
2013	9	-47	\$28,927,288	\$14,088
2012	3	-59	\$28,746,300	\$13,611
2011	3	-82	\$28,596,663	\$13,172
2010	6	-41	\$28,400,894	\$12,605
2009	2	13	\$28,306,050	\$12,339
2008	2	-58	\$27,359,617	\$11,994
2007	15	---	<b>\$26,596,912</b>	<b>\$11,371</b>

This finding is consistent with the 2021 *Granby Public Schools Enrollment Projections*.<sup>28</sup> The report projects that Granby's school district enrollments will increase to 1,897 in 2031 or 138 enrollments more than the current enrollment of 1,759. However, the 2031 enrollment of 1,897 is 480 fewer enrollments than the 2,339 in 2007.

These local projections are consistent with macro demographic trends. For example, over the next ten years, the demographic structure of the Millennial Generation is working against younger families producing large numbers of school age children (and enrollments), as once was expected. In fact, more than half the Millennials are already over the age 29, the peak age for births. In addition, Millennial births peaked at 11% of women at age 29 compared to Generation X at 12% of women at age of 29. Furthermore, and at same time, Millennial births at age 22 were 9.2% of women compared to 11.3% of Generation X women.<sup>29</sup> This shows that Millennials are not, and more than likely will not, produce a large cohort of children that will substantially increase school enrollments. Add to this the fact that the youngest Baby-Boomers are now 57 years old, the population structure overall should continue aging for the next decade. Last, and possibly most important, it appears that the COVID-19 pandemic is going to cause further declines in the fertility rates (births) and likely cause a baby bust in 2020 with

<sup>28</sup> Peter M. Prowda, PhD, *Granby Public Schools Enrollment Projections (2021)*

<sup>29</sup> Millennial and Generation X comparisons based on United States Census analysis by the PEW Research Center, 2018.



approximately 300,000 fewer births<sup>30</sup> in United States—with the potential for longer-term declines in fertility rates.

Table 16. Enrollment Projections 2022 – 2031

Year	Students	% Change
2011	2,158	
2012	2,106	-2.4%
2013	2,050	-2.7%
2014	1,954	-4.7%
2015	1,945	-0.5%
2016	1,879	-3.4%
2017	1,865	-0.7%
2018	1,871	0.3%
2019	1,790	-4.3%
2020	1,719	-4.0%
2021	1,759	2.3%
2022	1,761	0.1%
2023	1,792	1.7%
2024	1,793	0.1%
2025	1,793	0.0%
2026	1,800	0.4%
2027	1,794	-0.4%
2028	1,819	1.4%
2029	1,855	2.0%
2030	1,873	1.0%
2031	<b>1,897</b>	1.3%

These macro demographic trends, and the 2021 *Granby Public Schools Enrollment Projections* are also consistent with the Connecticut State Data Center projections for Granby’s total population. The State Data Center projects that Granby’s population will decline from 10,951<sup>31</sup> in 2020 to 10,046 in 2040, with a low of 9,956 persons in 2035. In addition, while the 0-4 population age cohort increases in raw numbers and percent of total population between 2020 and 2040, the school age cohorts remain mostly stable with increases and decreases within specific cohorts. Therefore, it is unlikely that Granby will experience any meaningful increases in school enrollments beyond the 2031 projections.

To answer the specific concern and question, as to the potential impact of federal legislation to require mandatory pre-K education on the capacity of school district facilities, we analyzed Granby’s school

<sup>30</sup> Brookings Institute, ‘Half a million fewer children? The coming COVID baby bust.’ (June 2020); ‘The Coming COVID baby bust Update’ <https://www.brookings.edu/blog/up-front/2020/12/17/the-coming-covid-19-baby-bust-update/> (December 2020), and ‘Early evidence of missing births from the COVID-19 baby bust’ (December 2021).

<sup>31</sup> The US Census of Population has Granby’s 2020 population 10,903, slightly lower than the State Data Center estimate for 2020.



district facilities. This included the State Department of Education SCG-1050B – School Facilities Individual School Survey for each of Granby’s school buildings and 2021 *Granby Public Schools Enrollment Projections* report specific enrollment projections for each of the four-school district school buildings. In doing so, we looked at total capacity (when available in the SCG-1050B forms) and the historical peak enrollments for each of the schools. We then compared this to both the future enrollment projections and the future population projections (age cohorts) to determine if a mandatory pre-K education program would further increase enrollments to a point that would exceed existing school building district capacity.

Based on the 2021 *Granby Public Schools Enrollment Projections* the Primary School Pre-K through Second Grade enrollments are 404 in 2021 and will increase to 457 in 2031. Pre-K enrollments for 2021 are 32 and projected to increase to 42 in 2022.<sup>32</sup> According to State Data Center population data, for 2020 there are a total of 409 persons in the 0 to 4 age cohort. Divided by five years the 0-4 cohort equals approximately 82 persons per each year. Recognizing that approximate 36 children are enrolled in P-K today, a mandatory requirement would add approximately 46 additional enrollments to the Primary School. In 2030 the 0-4 age cohort increases to 525 and Pre-K enrollments in 2031 are projected to increase to 457. Using the same method and calculation above, a mandatory requirement would add approximately 69 additional enrollments in the Primary School in 2031.

The addition of 69 enrollments for a mandatory Pre-K program may sound large. However, it is only 3.5% of total enrollments in 2031 (projected) and 15% of total enrollments of 2031 Primary school enrollments. With total school district enrollments in 2031 (1,897) being 480 enrollments less than the 2,339 in 2007, the school district facilities should have the capacity to absorb such an increase. Most important, the projected enrollment increases over the next 10 years and the possible addition of a mandatory Pre-K program should not require additional capacity in the form of an additional school building.

## Conclusion

Connecticut is slow-growth state with mostly stagnant job growth and anemic population growth over the past 30 years. The same is true of the metropolitan Hartford region and economic stagnation results in demographic change. Granby is not immune to these changes in demographics. More important, as a community at the periphery of the metropolitan region and its distance from large job centers, Granby’s competitiveness in the regional housing may be a bit challenged. Add to this, the changes in Granby’s demographic structure, its loss of population, especially its loss of young persons and person under the age of 18, and Granby’s competitiveness becomes even more challenged.

It is often said that demographics are destiny. While there is truth in that statement, demographic decline does not have to be the outcome. Communities can intervene in demographics and in markets. However, to do so, there must be a will to change what a community is doing. For Granby, change

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<sup>32</sup> Town of Granby, Connecticut, Proposed Town Budget Fiscal Year 2021-2022.



requires embracing young persons, young families, and not fearing new and growing school district enrollments. Granby is a beautiful and picturesque community that is highly desirable and offers the highest quality of education. Therefore, Granby has what it takes to compete, provided it offers a housing stock that appeals to younger persons and families. Granby needs to diversify its housing stock, offer more multi-family and rental housing product. It is evident from recent housing permit data, that multi-family housing is viable in Granby and that with the right product, Granby can attract new housing and households.

Yes, attracting new housing households will in time grow the population and even grow the school district enrollments. However, Granby first must stop its continued population loss, and reversing its demographic trends. Second, Granby must grow its population and its school district enrolments. Then, third and last, Granby can decide about future growth.