

Oxford CT Salaries Relative to Area Median Income (AMI) For A Single Adult



low-income	150%	\$115,500 (\$55.52)	
	140%	\$107,800 (\$51.82)	
	130%	\$100,100 (\$48.12)	
	120%	\$92,400 (\$44.42)	
	110%	\$84,700 (\$40.72)	
	AMI	\$77,000 (\$37.01)	Quality Engineer \$79,000
	90%	\$69,300 (\$33.31)	
	80%	\$61,600 (\$29.61)	
	70%	\$53,900 (\$25.91)	Engineering Report Writer \$55,000 1st Year Oxford Teacher \$50,787
	60%	\$46,200 (\$22.21)	Maximum Social Security retirement benefit \$48,216 Quality Inspector \$45,760
very low-income	50%	\$38,500 (\$18.50)	Residential Program Worker \$38,480 CT minimum wage \$16.25/hr (\$33,800)
extremely low-income	40%	\$30,800 (\$14.80)	Early Childhood TA \$33,280
	30%	\$23,100 (\$11.10)	
	20%	\$15,400 (\$7.40)	Federal poverty level for 1 person household \$15,060 Maximum SSI benefit for the disabled \$11,604

2025 Naugatuck Valley Planning Region covers: Ansonia, Beacon Falls, Bethlehem, Bristol, Cheshire, Derby, Middlebury, Naugatuck, **Oxford**, Plymouth, Prospect, Seymour, Shelton, Southbury, Thomaston, Waterbury, Watertown, Wolcott, Woodbury



Oxford's Median Home Value has risen from \$313,389 in February 2017 to \$525,990 in February 2025.

**Area Median Income
(1 Person) =
\$77,000**

**Area Median Family
Income (4 person) =
\$110,000**



17% of working families in Oxford struggle to afford the basic cost of living.

The hourly wage needed to afford a 2-bedroom apartment in Oxford is \$33.88.

80% AMI (Low Income)

- 1 person household = \$61,600/\$29.61 hr
- 2 person household = \$70,400
- 4 person household = \$88,000



1 person earning 80% AMI can afford rent + utilities of \$1540/month (30% of income)

1 Studio/1 Bedroom apartments for rent in Oxford (w/o utilities): \$2000

0 units are affordable at 80% AMI

- **Many young couples and families cannot afford to purchase a home in Oxford.**
- **This housing market is inaccessible to those whose only income is from Social Security or a minimum wage job.**
- **Many older residents struggle to find affordable housing when downsizing in Oxford.**
- **Many people who work in Oxford can't afford to live in Oxford.**