

## REPORT

# Teacher Salary and Benefits in Connecticut

Curious about teaching, but wondering what your finances will look like? We've created this salary and benefits report so you'll know what to expect.

In this report, you'll find information on:

 Teacher salaries

 Benefits

 Cost of living

 Job security

 Career growth

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# How much do teachers in Connecticut earn?

Connecticut teachers are some of the highest-paid in the nation. Your salary will depend on where you teach, as well as your experience level and credentials.

What does that mean in concrete numbers? In this section, we'll share example salaries from around the state.

## Starting salary

The starting salary is what you'll make in your very first year as a teacher, right out of your teaching program.

Starting salaries vary from district to district, but are still comparable around Connecticut. In 2020, Connecticut's average teacher starting salary was \$46,905—that's the 10th highest in the nation! (1)

Check out these 2020-2021 salaries for beginning teachers around the state:



| City                       | County     | Salary for first-year teachers with a bachelor's degree | Salary for first-year teachers with a master's degree |
|----------------------------|------------|---|---|
| <a href="#">Bridgeport</a> | Fairfield  | \$45,591  | \$46,880  |
| <a href="#">Hartford</a>   | Hartford   | \$48,191  | \$52,553  |
| <a href="#">New Haven</a>  | New Haven  | \$45,357  | \$47,551  |
| <a href="#">Norwich</a>    | New London | \$48,918  | \$50,827  |
| <a href="#">Torrington</a> | Litchfield | \$43,656  | \$48,117  |
| <a href="#">Stamford</a>   | Fairfield  | \$48,939  | \$53,731  |
| <a href="#">Waterbury</a>  | New Haven  | \$48,058  | \$49,635  |

To see more salaries around the state, check out the district profiles at our Schools & Community page. Visit [connecticut.teach.org/schools-community](https://connecticut.teach.org/schools-community).



## Average salary

Average salary refers to what all teachers make, on average—so that includes people who have advanced degrees and have been in the job for years.

**In the 2020-2021 school year, the average salary for Connecticut teachers was \$79,742. That's the 5th highest teacher salary in the nation! (2)**

The chart below shows salaries for Connecticut teachers with a master's degree and 10 years of experience. These salaries do not include extra certifications, incentives or after-school positions like coaching, all of which can increase your pay. And remember, these salaries will be even higher by the time you reach this stage in your career!

| City                       | Salary for teachers with 10 years of experience and a master's degree |
|----------------------------|---|
| <a href="#">Bridgeport</a> | \$69,328  |
| <a href="#">Hartford</a>   | \$76,264  |
| <a href="#">New Haven</a>  | \$66,538  |
| <a href="#">Norwich</a>    | \$73,630  |
| <a href="#">Torrington</a> | \$75,034  |
| <a href="#">Stamford</a>   | \$79,229  |
| <a href="#">Waterbury</a>  | \$64,652  |

## Increasing your salary

There are a number of ways you can increase your salary as a teacher. Advanced degrees, such as a master's, are one way to bump up your pay.

You can also earn more by leading certain extracurriculars, like yearbook, choir or sports teams. Pay for these roles can range from a few hundred to several thousand dollars, depending on the activity and your district.

### Example

Say you're a teacher in Bridgeport, and you're interested in coaching soccer. Your pay could add up like this:

$$\begin{array}{r}
 \$46\text{K} \text{ Starting salary} \\
 + 20\text{K} \text{ Master's degree/} \\
 \text{eight-years' experience} \\
 + 2\text{K} \text{ Soccer assistant coach} \\
 \hline
 \$68,000 \text{ Total Salary}
 \end{array}$$

Many districts offer bonuses or incentives for meeting certain performance benchmarks, or for getting your National Board Certification.

### Earn National Board Certification

**+ \$3,500** per year in Hartford (3)

**+ \$2,500** one time bonus in Stamford (4)

### Teach in a shortage area, such as math or special education

**+ \$5,000** in Hartford (3)

**+ Third year teacher pay** in first year in Waterbury (5)

See if your district offers these bonuses!

# Can I have a comfortable life as a teacher?

The short answer to this question is yes!

The longer answer is yes, and it's also smart to compare costs of living in different cities.

Connecticut does have a higher cost of living than other parts of the country—but remember, Connecticut teachers also earn higher salaries than teachers in most other states.

Plus, most teacher salaries are on the rise in Connecticut. From 2019 to 2020, average teacher salaries rose by 1.68%. (2) That may not sound like much, but it works out to more than \$1300!

Extra financial supports, like loan forgiveness and housing assistance programs, can also make many cities more affordable.

## How does teaching compare to other professions in Connecticut?

On average, teachers in Connecticut earn as much or more than professionals in other popular fields. Teachers usually work 180-190 days each year—compared to 260 work days a year in most other professions. Take a look at this chart to compare average salaries across the state (9):

| Industry             | Job                          | Days of work per year | Average salary |
|----------------------|------------------------------|-----------------------|----------------|
| Education            | Teacher                      | 185                   | \$78K ←        |
| Law                  | Paralegal or Legal Assistant | 260                   | \$60K          |
| Social Services      | Social Worker                | 260                   | \$67K          |
| Business and Finance | Tax Preparer                 | 260                   | \$56K          |
| Art and Design       | Graphic Designer             | 260                   | \$63K          |
| Healthcare           | Registered Nurse             | 260                   | \$85K          |
| Technology           | Web Developer                | 260                   | \$86K          |



# Benefits

Most teachers in Connecticut enjoy excellent benefits. In this section, we'll break down what that can look like.

## Health

Health benefits vary from district to district. That said, as a public school teacher, you can expect comprehensive medical, dental and vision benefits for you and your family.

## Retirement

Connecticut offers generous retirement benefits for teachers. If you've put in 20 years of in-state service as a teacher, you can retire with full benefits at age 60. (6)

## Vacation

You're probably aware that teachers get a long summer break. You can use this time for professional development, to relax, to work elsewhere or whatever else you like. Some districts offer summer positions for teachers, such as summer school classes or curriculum development jobs.

Other vacation days will vary by district, but during the school year, you'll generally get the same vacation days as your students. You can expect:

- Spring break
- December holiday break
- National holidays off
- Paid personal & sick days during the school year

## Professional development

You can increase your knowledge and your pay through additional classes after you become a teacher. Many Connecticut school districts offer tuition reimbursement and paid professional development leave for teachers.

Tuition reimbursement can cover anywhere from three to six credit hours. This makes your



education cheaper, and helps schools retain top-notch educators. Your district may also cover leave and expenses for you to pursue professional development such as conferences or trainings.

## Loan forgiveness and discounts

Public school teachers can get thousands of dollars in student loan forgiveness. That means that if you meet certain criteria, you won't need to pay back the rest of your loans.

Below, we'll go over a few loan forgiveness programs.

### Teacher Loan Forgiveness Program

The Teacher Loan Forgiveness Program benefits public school teachers with federal student loans. In other words, you can have all or part of your student loans cancelled without paying them back! To qualify, you'll need to:

- Teach in a school or educational service agency that serves low-income students.
- Teach full-time for five consecutive academic years.
- Have taken out your loans *before* the end of your five years of service.

Math, science and special education teachers can receive up to \$17,500 in loan forgiveness. If you teach a different subject, you can still get up to \$5,000 in forgiven loans.

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/teacher](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher).

### Perkins Loan Forgiveness

You can get up to 100% of your Perkins loans forgiven if you teach a shortage area subject in a school that serves low-income students. In Connecticut, shortage area subjects include:

- Math
- Science
- Special education
- Bilingual education
- World languages

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/perkins](https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins).

### Public Service Loan Forgiveness

If you work in public service—meaning government or nonprofits—you may qualify to have your student loans forgiven. To get this benefit, you'll need to:

- Work full-time in a public school or public service field for 10 years.
- Make 10 consecutive years of student loan payments during that time.

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/public-service](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service).

### Teacher Loan Subsidy Program

The Connecticut Higher Education Supplemental Loan Authority offers refinancing for teachers in Connecticut's 33 highest need school districts (a.k.a. Alliance Districts). Refinance up to \$25,000 in private student loans, and get a 3% interest rate subsidy. Through this program, you can expect to save about \$15,000 in loans! (8) To learn more, visit [chesla.org/allianceteacherprogram](https://chesla.org/allianceteacherprogram).



## Housing assistance

Housing is expensive, and affording a house can be a major concern. Fortunately, Connecticut teachers have options to cover the cost of buying a home.

### Connecticut Teachers Mortgage Assistance Program

The Connecticut Teachers Mortgage Assistance Program is designed to help teachers buy a home in Connecticut. The Connecticut Housing Finance Authority offers discounts on interest. Teachers of color can also qualify for reduced mortgage rates.

To learn more about the Teachers Mortgage Assistance Program, visit [chfa.org/homebuyers/teacher-programs/](https://chfa.org/homebuyers/teacher-programs/)

### Good Neighbor Next Door

Good Neighbor Next Door is a program through the Department of Housing and Urban Development. The program offers public service professionals, including teachers, 50% off the list price of a home in a revitalization area. In exchange, you'll commit to living in the home for at least 36 months.

To learn more about Good Neighbor Next Door, visit [https://www.hud.gov/program\\_offices/housing/sfh/reo/goodn/gnndabot](https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot).

# How much job security will I have as a teacher?



Now is a great time to become a teacher. Teachers are in high demand across Connecticut, and the number of teaching opportunities is projected to grow in the coming years. (9) Teachers in special education, STEM, world languages and bilingual education are especially needed. That means you'll have extra job security if you teach in one of these subjects.

In Connecticut, once you've completed 40 consecutive months (about four years) of successful teaching, you'll be eligible for tenure. Tenured teachers have even more job security than non-tenured teachers. (10)

## Can I grow in my career as a teacher?

One of the great benefits of teaching is that it opens the door to many other career paths. As an educator, your path might lead into any number of other fields, including classroom leadership, school or district leadership, education policy or educational products that help teachers.

**Dr. Miguel Cardona began his career as a fourth grade teacher in Meriden, Connecticut. From there, Dr. Cardona became a principal, assistant superintendent, Connecticut Commissioner of Education—and now the United States Secretary of Education! From the classroom to the top education job in the nation, teaching is a career that truly can take you anywhere. (11)**

Let's get a little more specific about what career growth can mean. If your heart is in the classroom, you can teach and grow into specialized leadership

roles. You could become a peer observer who offers instructional support and feedback to colleagues. Or as a mentor teacher, you could help student teachers and early career teachers develop their teaching chops and strategies.

Mentor teacher roles also come with extra pay. For example:

- + \$500** per mentee per year in Waterbury (5)
- + \$600** per mentee per year in Torrington (12)
- + \$1,231** in Stamford (4)

Interested in life outside the classroom? The table below shows salaries for school and district leadership positions across Connecticut. These salaries are samples, to give you a sense of the types of jobs and salaries available in school and district leadership. You can click on the links for each district to see salaries for additional administrative positions.



| City                              | Positions and Salaries for the 2020-2021 school year  |
|-----------------------------------|---|
| <a href="#"><u>Bridgeport</u></a> | <ul style="list-style-type: none"> <li>• Elementary principal with a master's degree: \$121,619-\$146,515</li> <li>• High school principal with a PhD: \$144,392-\$159,213</li> </ul> |
| <a href="#"><u>New Haven</u></a>  | <ul style="list-style-type: none"> <li>• Principal: \$119,00-\$162,000</li> <li>• Assistant principal: \$118,000-\$148,000</li> </ul>   |
| <a href="#"><u>Norwich</u></a>    | <ul style="list-style-type: none"> <li>• Director of language and translation services: \$115,846-\$128,717</li> <li>• Middle school principal: \$131,962-\$147,360</li> </ul>        |
| <a href="#"><u>Stamford</u></a>   | <ul style="list-style-type: none"> <li>• Coordinator: \$157,174-\$162,592</li> <li>• <a href="#"><u>Superintendent</u></a>: \$260,000</li> </ul>                                      |
| <a href="#"><u>Waterbury</u></a>  | <ul style="list-style-type: none"> <li>• K-5 Principal: \$106,054-\$127,905</li> <li>• Special Education Supervisor: \$103,914-\$125,569</li> </ul>                                   |



To learn more about career growth possibilities, visit [connecticut.teach.org/career-paths-connecticut](https://connecticut.teach.org/career-paths-connecticut).

**This report is meant as a general overview or starting point—but there's a lot more info where this came from! A TEACH Connecticut coach can answer all your questions about what it's like to be a teacher in Connecticut. Visit [connecticut.teach.org/services/coaching](https://connecticut.teach.org/services/coaching) to set up a free session.**



# References

- (1) National Education Association. "Teacher Pay and Spending: How Does Your State Rank?" April 23, 2021.
- (2) Will, Madeline. "Teacher Salaries Are Increasing. See How Your State Compares." *Education Week*. April 26, 2021.
- (3) "Collective Bargaining Agreement Between the Hartford Board of Education and The Hartford Federation of Teachers, Local No. 1018, AFT, AFL-CIO." July 1, 2019 - June 30, 2022.
- (4) "Agreement Between the Stamford Board of Education and the Stamford Education Association." July 1, 2018 - June 30, 2021.
- (5) "Written Agreement Between the Waterbury Board of Education and the Waterbury Teachers' Association, CEA - NEA." 2019-2023.
- (6) Connecticut Labor Market Information. Connecticut Department of Labor. [CTDOL.state.ct.us](https://CTDOL.state.ct.us)
- (7) "Connecticut Teachers' Retirement Board Benefit Estimator." [CT.gov](https://CT.gov)
- (8) "CHESLA and the Connecticut State Department of Education Announce Launch of the CHESLA Alliance District Teacher Loan Subsidy Program to Incentivize Teacher Recruitment and Retention." Press release, CT State Department of Education. July 12, 2022.
- (9) Fastest Growing Occupations in Connecticut, All Levels. Connecticut Department of Labor. [CTDOL.state.ct.us](https://CTDOL.state.ct.us)
- (10) "Teacher Tenure Law." Connecticut General Assembly. [CGA.CT.gov](https://CGA.CT.gov)
- (11) Cardona, Miguel A. "Teaching is an extension of your life's purpose." September 16, 2019. [Connecticut.TEACH.org](https://Connecticut.TEACH.org)
- (12) "Agreement Between the Torrington Board of Education and the Torrington Education Association." July 1, 2018 - June 30, 2021.