

# Households headed by people of color disproportionately experience income inadequacy

Within each health insurance category, there are similar patterns of income inadequacy by race/ethnicity.

Regardless of insurance type, all race/ethnic groups see higher rates of income inadequacy than white families. Among those purchasing insurance from the individual marketplace, Latinx, Asian/Pacific Islander, and Black families have income inadequacy rates of 53%, 36%, and 32% respectively, while white families have an income inadequacy rate of 26%.

While households with employer-sponsored health insurance are more likely able to afford their health costs overall, 20% of Latinx, 18% of Black, and 17% of Asian households still have insufficient income. White households with employer-sponsored health insurance have the lowest income inadequacy rate of any group, at 8%.

Because Medicaid provides coverage for households with low incomes, income inadequacy rates for households with Medicaid are high across all racial/ethnic categories from a low of 61% among white households to a high of 79% among Asian household.

**AFFORDABILITY:** *Healthcare is affordable in Connecticut if a family can reliably secure it to maintain good health and treat illnesses and injuries when they occur without sacrificing the ability to meet all other basic needs, including housing, food, transportation, child care, taxes, and personal expenses or without sinking into debilitating debt.*

To learn more about healthcare affordability throughout the state, read the [Connecticut Healthcare Affordability Index \(CHAI\) report](#). You can use the interactive [Connecticut Healthcare Affordability Index](#) to change variables and see how healthcare costs vary for families across the state.

Thank you to the Connecticut Health Foundation and the Universal Healthcare Foundation of Connecticut for generously supporting this research.

