



# The Self-Sufficiency Standard for Connecticut

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# The Standard for Connecticut 2019

- ▶ The Self-Sufficiency Standard: a Refresher
- ▶ Results #1: What is the Standard for 2018, how does it Vary Across Connecticut, change over time, and how Work Supports help achieve self-sufficiency
- ▶ Results #2: How many people in Connecticut fall below the Self-Sufficiency Standard, and their characteristics – *a demographic analysis*

**The Self-Sufficiency  
Standard:  
*A Refresher***

The official poverty measure (OPM) has become out of date and suffers from several problems:

- ▶ It is too low,
- ▶ It does not vary by place or age of child,
- ▶ It does not reflect the realities facing families today.

The Standard is an alternative measure of income adequacy to the official poverty measure that addresses these shortcomings of the OPM.



**THE SELF-SUFFICIENCY STANDARD  
FOR CONNECTICUT 2019**

Prepared for the Office of Health Strategy and  
Office of the State Comptroller

The Self-Sufficiency Standard Is based on a basic needs budget, with amounts for each item set by what the government has determined is adequate for those receiving assistance. There are six basic items:

- ▶ Housing
- ▶ Child Care
- ▶ Food
- ▶ Health Care
- ▶ Transportation
- ▶ Miscellaneous (clothing, toiletries, etc.)
  - ▶ We also include Taxes/Tax Credits

# Each Budget Item is Varied by :

## Family Composition



Varies by number of adults and age of children, for a total of 719 family types.

## Place



Costs vary by where one lives: Manhattan, KA vs. Manhattan, NYC

# Budget Exercise for New Britain

MONTHLY COST	1 ADULT + 1 PRESCHOOLER + 1 SCHOOLAGE
Housing	
Child Care	
Food	
Transportation	
Health Care	
Miscellaneous	
Taxes and Tax Credits	
TOTAL	
Monthly Income	
Annual Wage	
Hourly Wage	

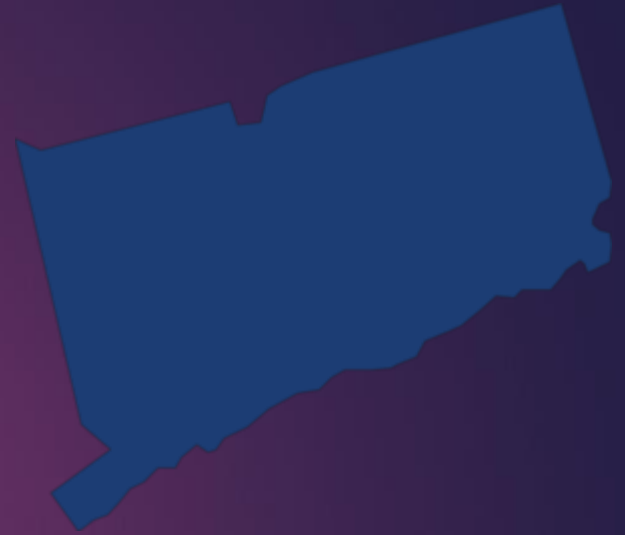
\*Assumes the net effect of taxes and tax credits. Tax Credits include the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit. All tax credits are assumed to be received monthly.

# Budget Exercise for New Britain

MONTHLY COST	1 ADULT + 1 PRESCHOOLER + 1 SCHOOLAGE
Housing	\$1,185
Child Care	\$1,680
Food	\$618
Transportation	\$284
Health Care	\$506
Miscellaneous	\$427
Taxes and Tax Credits	\$684
<b>TOTAL</b>	
Monthly Income	\$5,384
Annual Wage	<b>\$64,609</b>
Hourly Wage	\$30.59

\*Assumes the net effect of taxes and tax credits. Tax Credits include the Child Care Tax Credit, the Child Tax Credit. All tax credits are assumed to be received monthly.



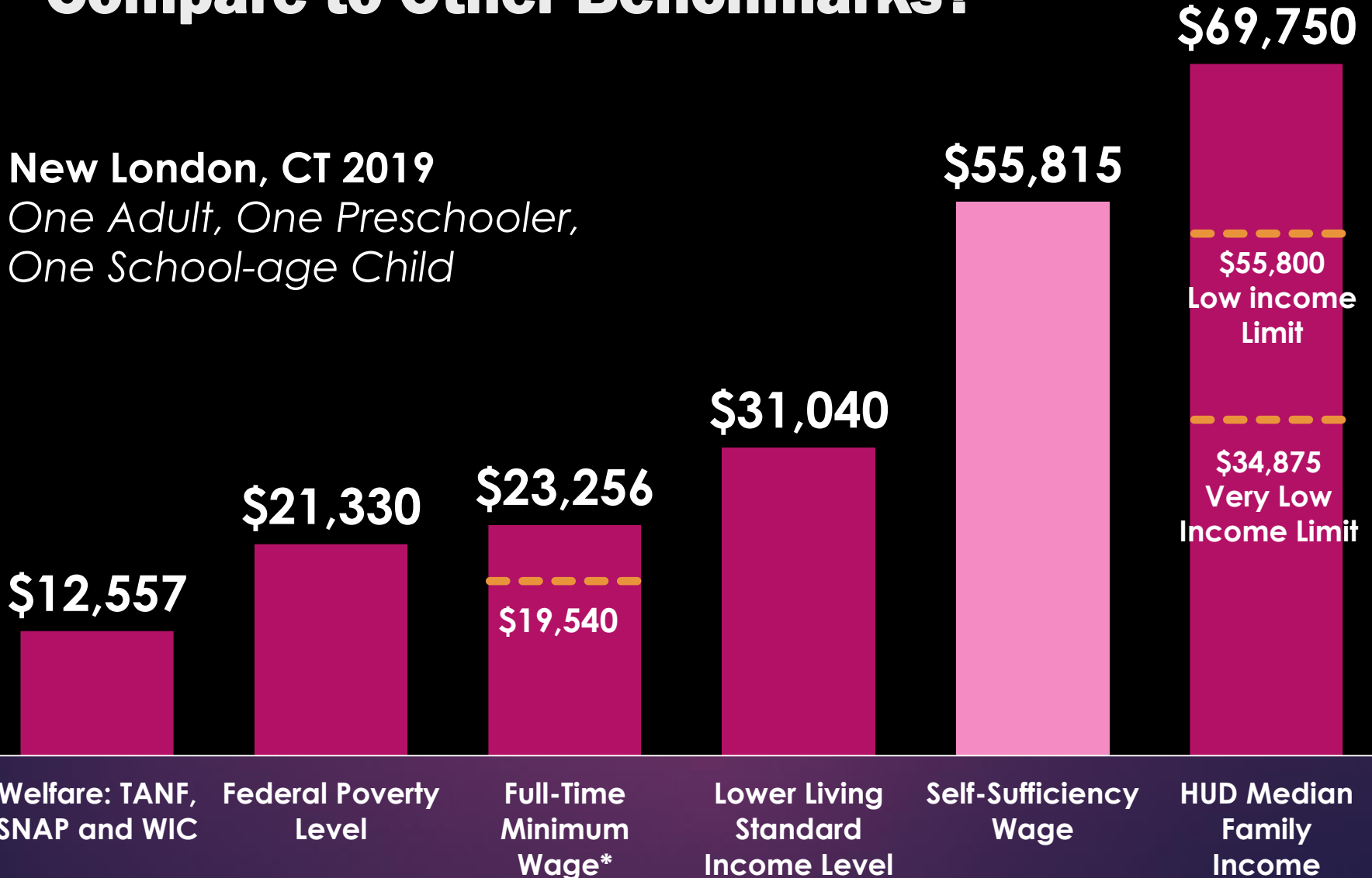


# **Results #1: The Self-Sufficiency Standard for Connecticut 2019**

# How Does the Self-Sufficiency Standard Compare to Other Benchmarks?

**New London, CT 2019**

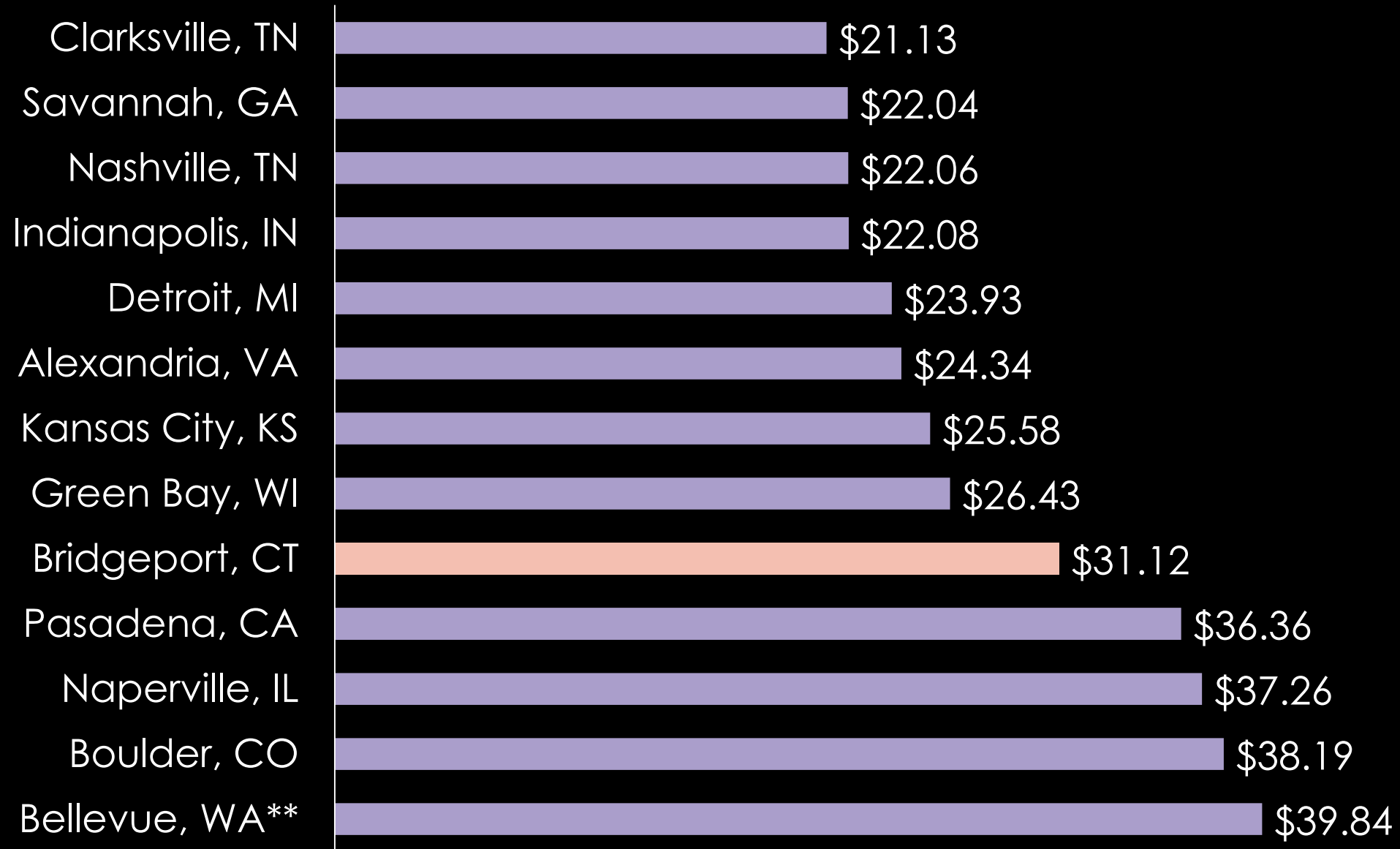
*One Adult, One Preschooler,  
One School-age Child*



# How Do Costs in Connecticut Compare?

Bridgeport Compared to Other U.S. Cities, 2019

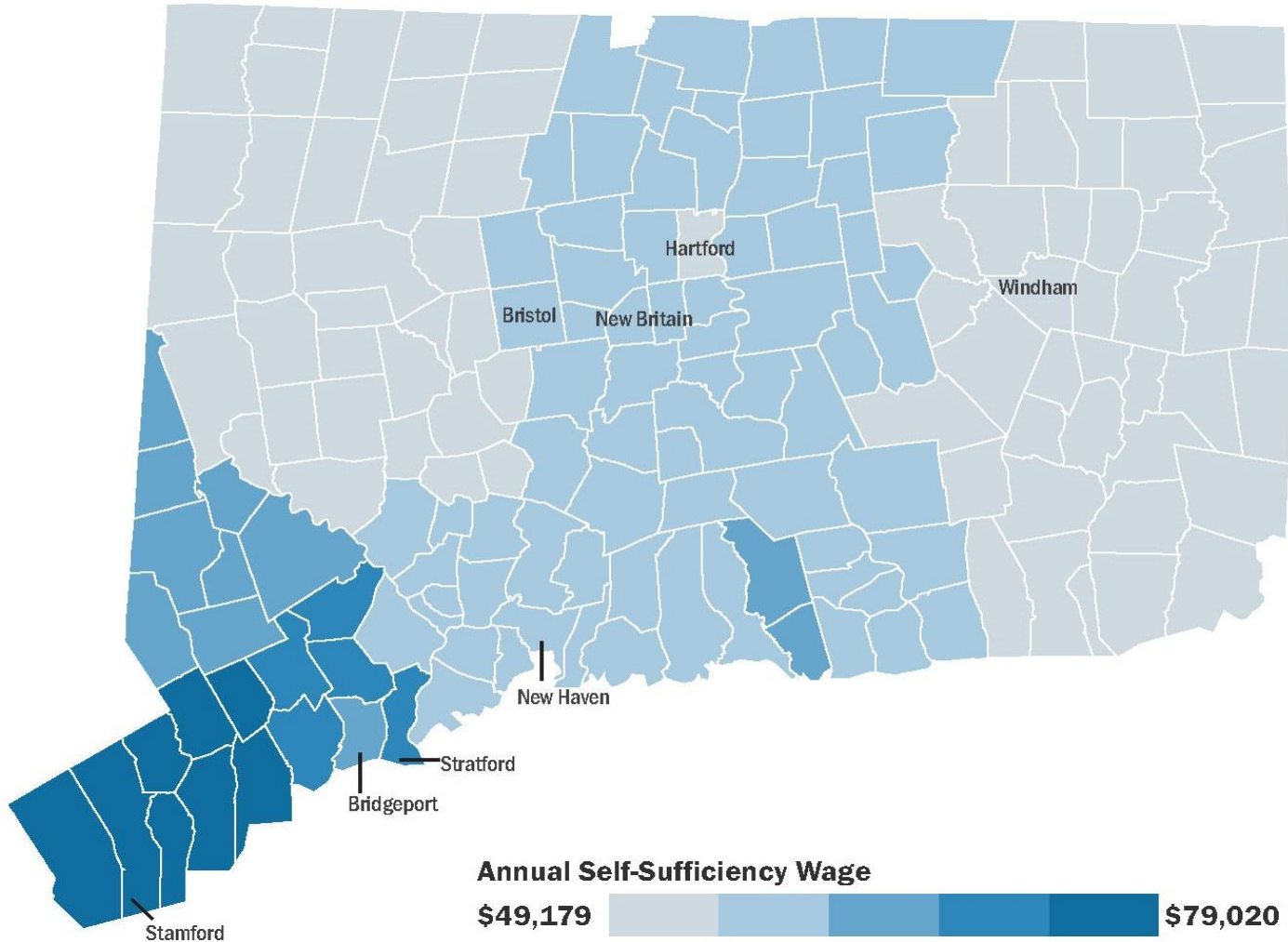
*One Adult, One Preschooler, One School-age Child*



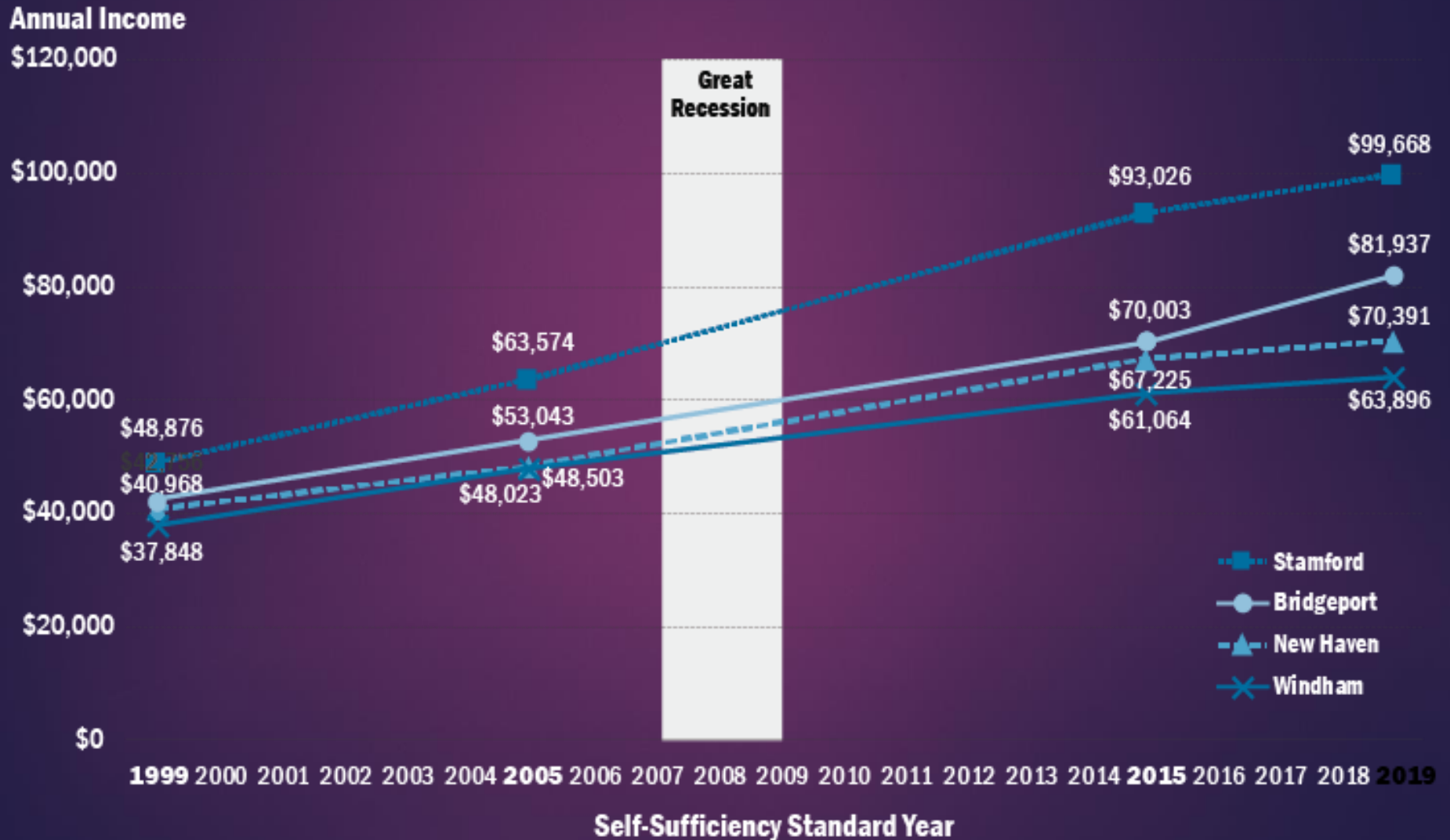
# How Does The SSS Vary Across Connecticut?

The Self-Sufficiency Standard For One Adult And One Preschooler, 2019

**FIGURE A.** Map of Towns by Level of Annual Self-Sufficiency Income  
*One Adult and One Preschooler, CT 2019*

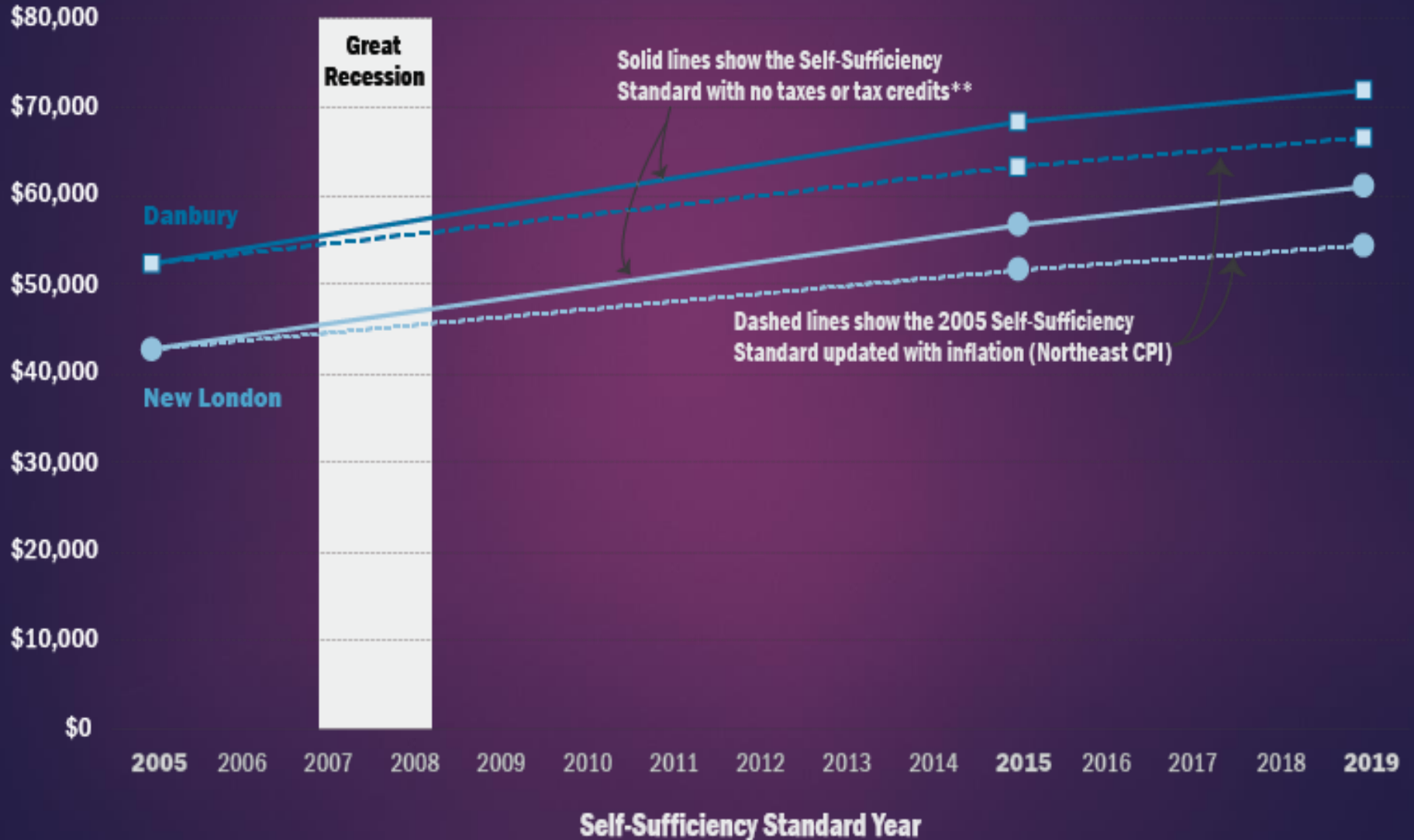


# The SSS Increases Throughout Connecticut 1999-2019 ...Even Through The Great Recession



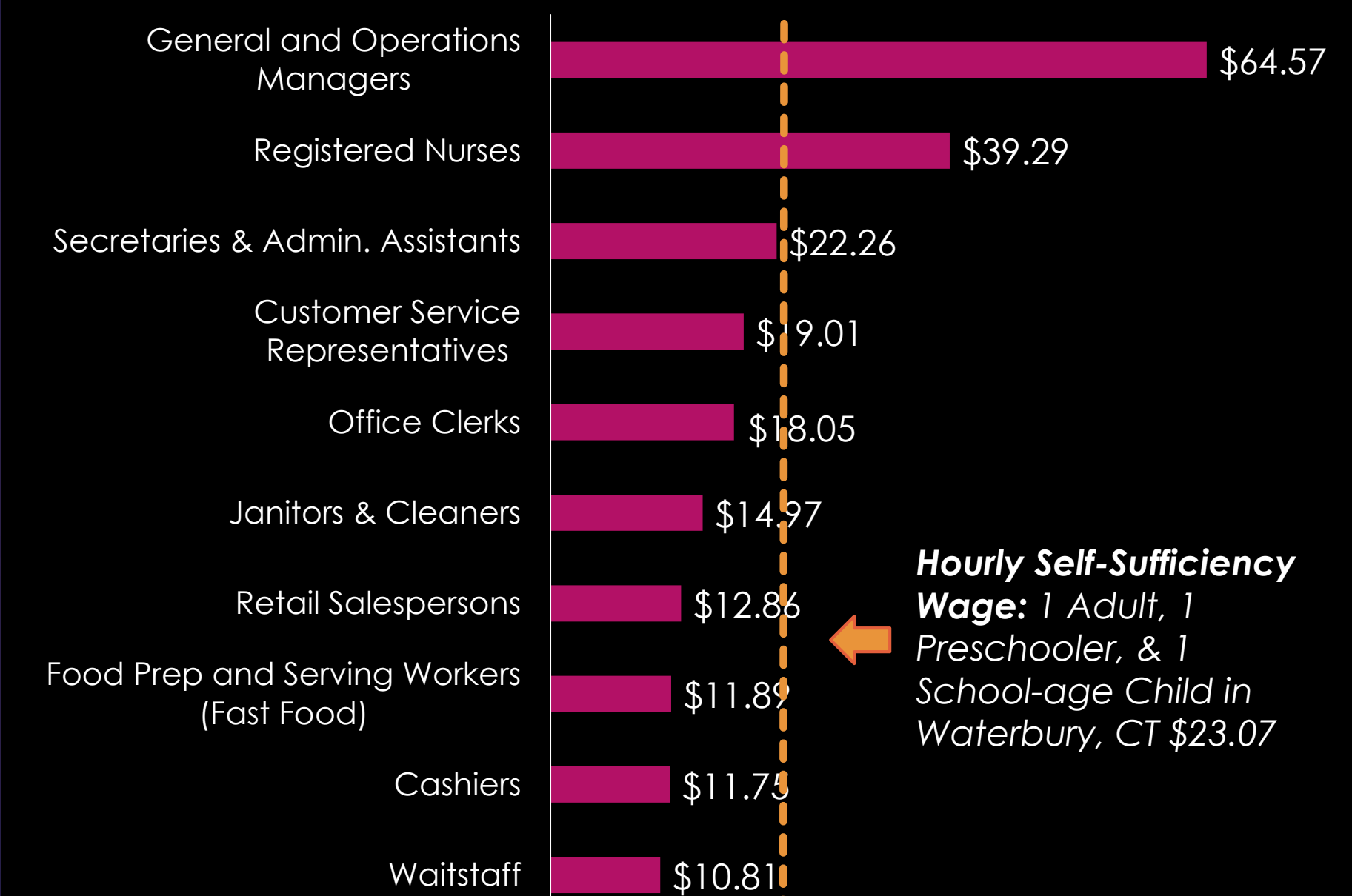
# Official CPI Inflation Underestimates the Real Rise in Cost of Living

Annual Income



# How Do Connecticut's Top 10 Jobs Compare?

The Standard Compared to Median Wages of Connecticut's Ten Largest Occupations



**Hourly Self-Sufficiency Wage:** 1 Adult, 1 Preschooler, & 1 School-age Child in Waterbury, CT \$23.07

# The Impact of Work Supports

Hartford, CT 2019: One Adult, One Preschooler, One School-age Child

Wage Needed Without Work Supports =  
**\$5,097 per month**



**No Work Supports:  
Self-Sufficiency Standard**

Wage Needed With  
Work Supports =  
**\$2,472 per month**

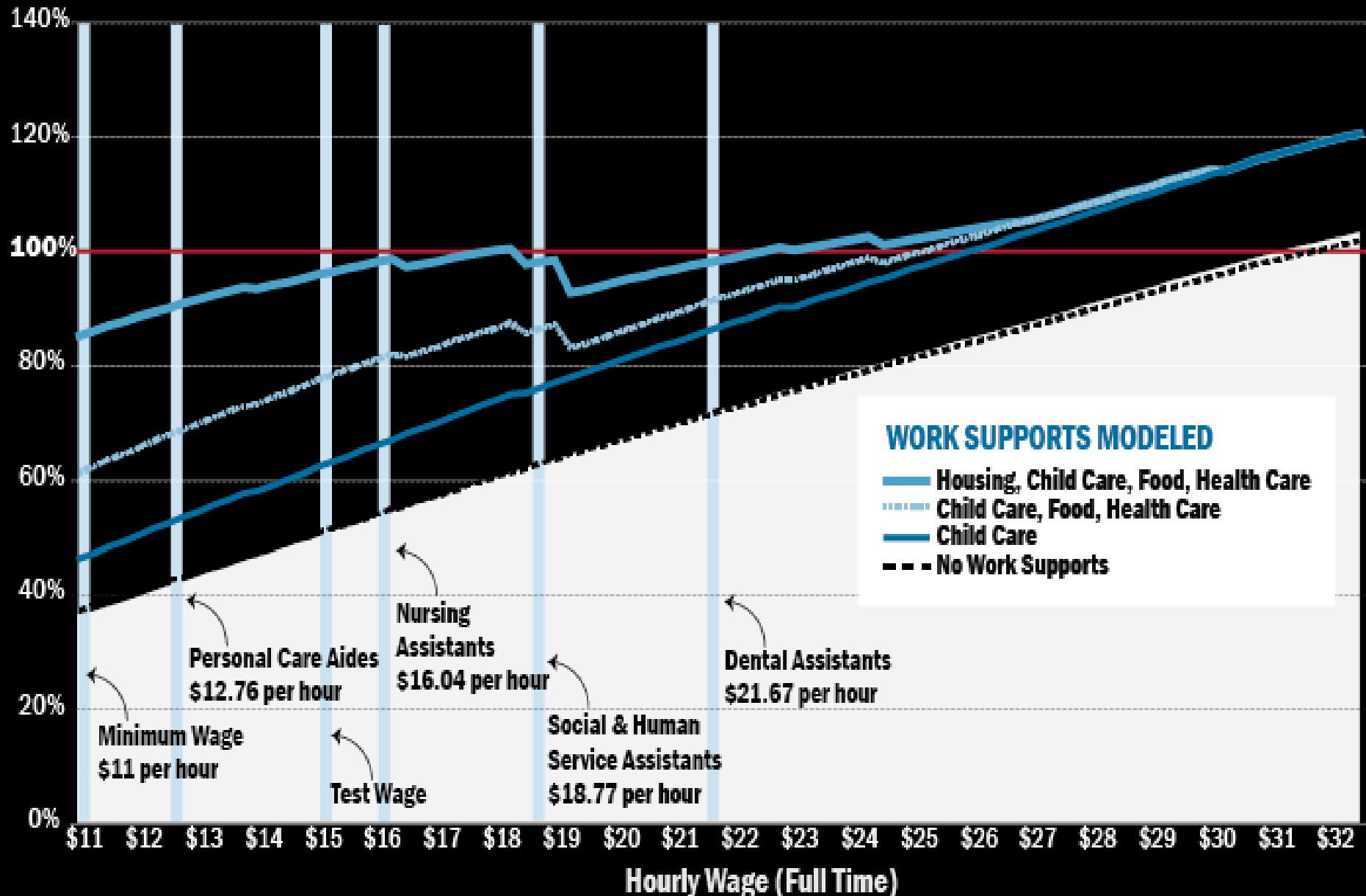


**Work Supports:  
Housing, Child Care, Food (SNAP/WIC),  
& Medicaid**



# How Work Supports Impact Wage Adequacy

Percentage of Wage Adequacy



**Results #2: Who is Below Versus Above  
the Standard?: *A Demographic Analysis***

# Methodology Overview

- ▶ **Dataset** = 2010-2014 American Community Survey (ACS) Public Use Microdata Sample (PUMS)
- ▶ **Sample** = Households with working-age adults < 65 and without work-limiting disability
- ▶ Determine **Self-Sufficiency Standard Status**:

If Household Income > SSS = Above SSS/ Adequate Income

If Household Income < SSS = Below SSS/ Inadequate Income

# Overlooked and Undercounted: How many people in Connecticut lack adequate income?

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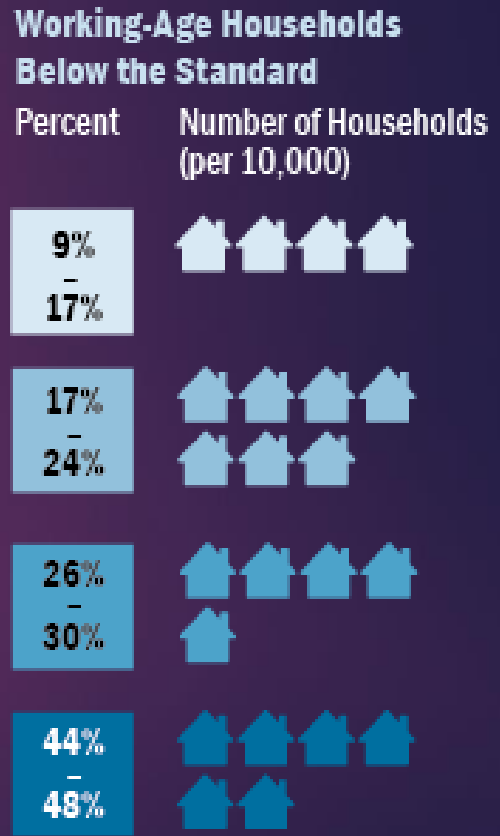
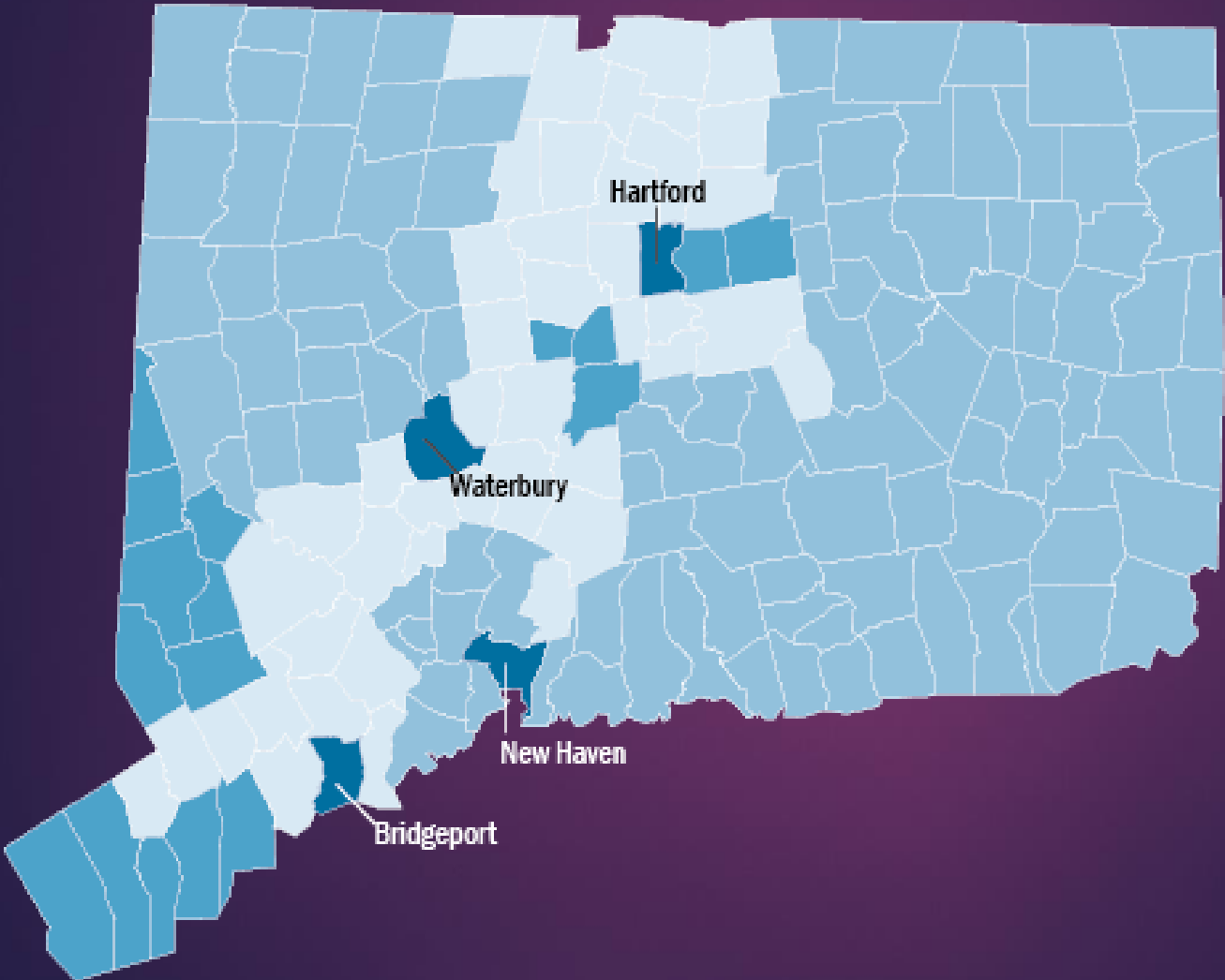
While **8%** of working-age households in Connecticut live below the Federal Poverty Level



**23%** of working-age households in Connecticut live below the Self-Sufficiency Standard



# Where are Connecticut Households with Inadequate Income Found?



# Who Lacks Adequate Income?

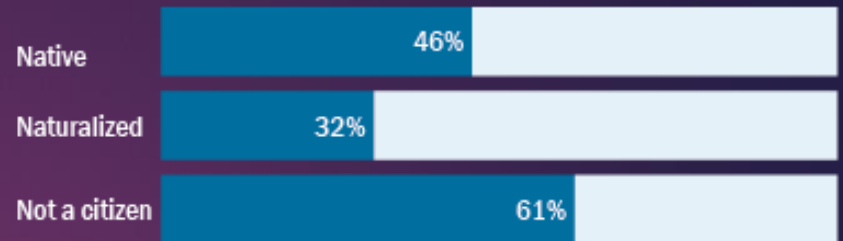
## #1: Race/Ethnicity



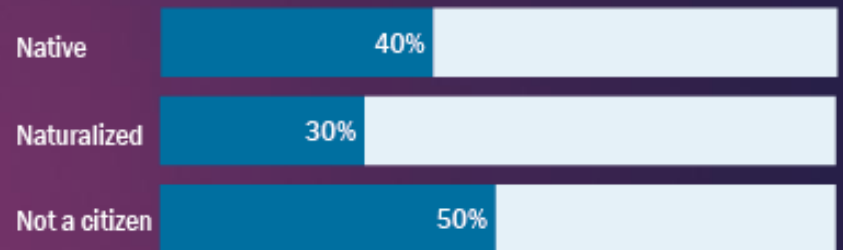
# Who Lacks Adequate Income?

## #2 - Nativity & Citizenship Status

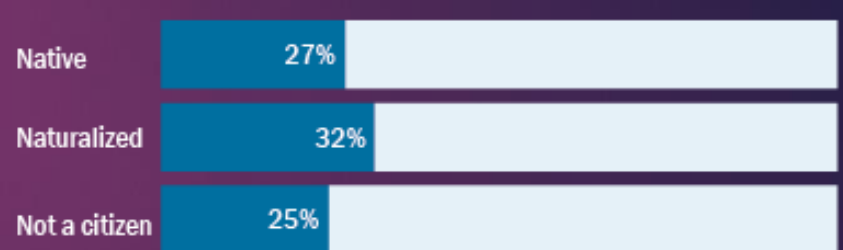
### LATINX



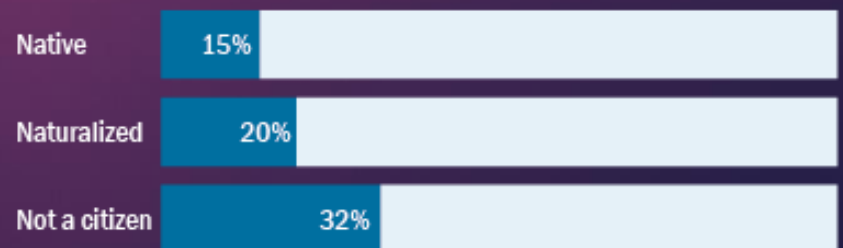
### BLACK



### ASIAN AND PACIFIC ISLANDER



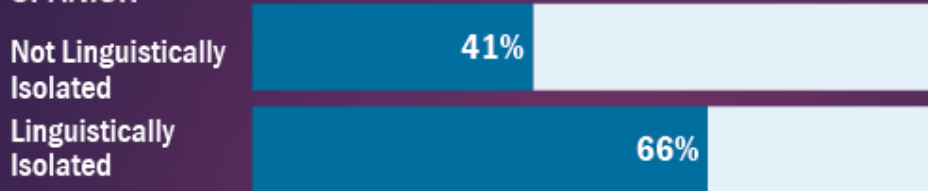
### WHITE



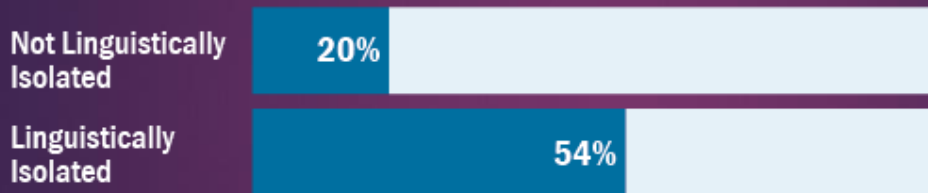
## ENGLISH



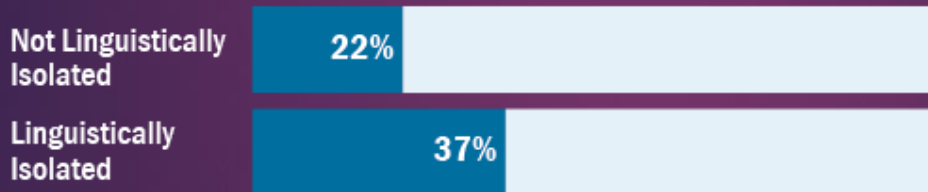
## SPANISH



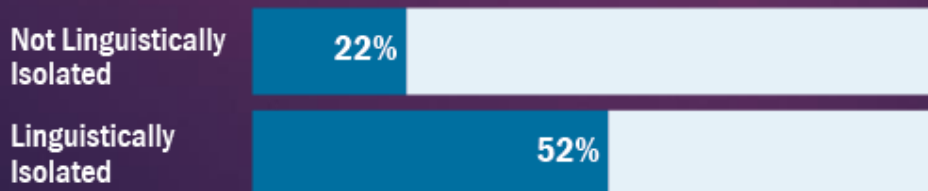
## OTHER INDO-EUROPEAN LANGUAGE



## ASIAN OR PACIFIC ISLAND LANGUAGE



## OTHER LANGUAGE



Who Lacks Adequate Income?  
#3 - Language & Linguistic Isolation



HOUSEHOLDS WITH NO CHILDREN

17%



HOUSEHOLDS WITH CHILDREN

33%



HOUSEHOLDS WITH YOUNG CHILDREN

44%



HOUSEHOLDS WITH OLDER CHILDREN

26%



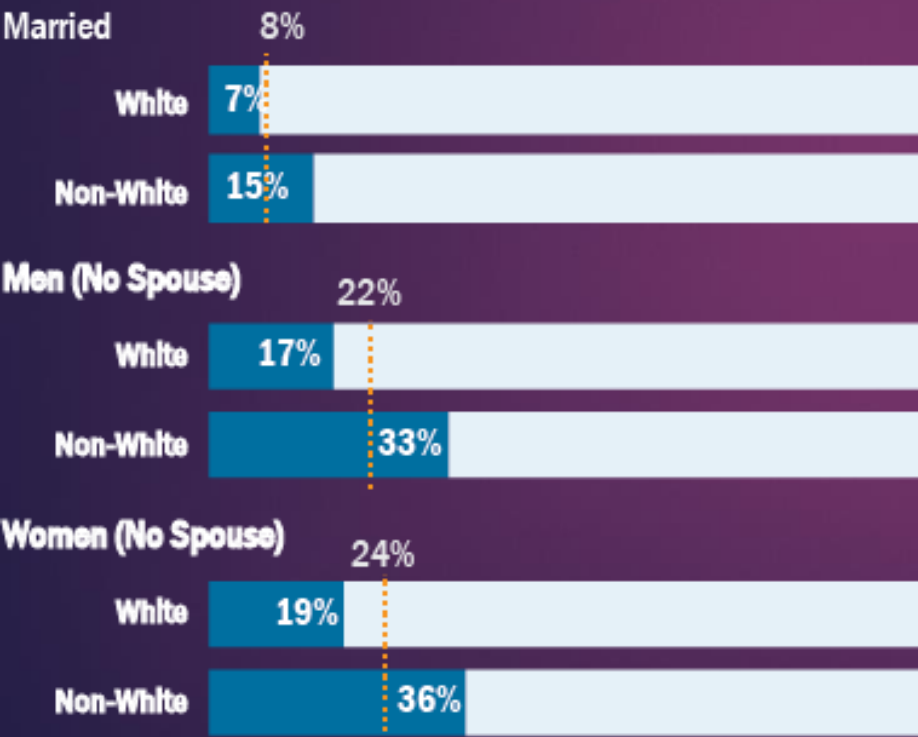
Who Lacks  
Adequate  
Income?  
#4 -  
Presence of  
Children

# Who Lacks Adequate Income?

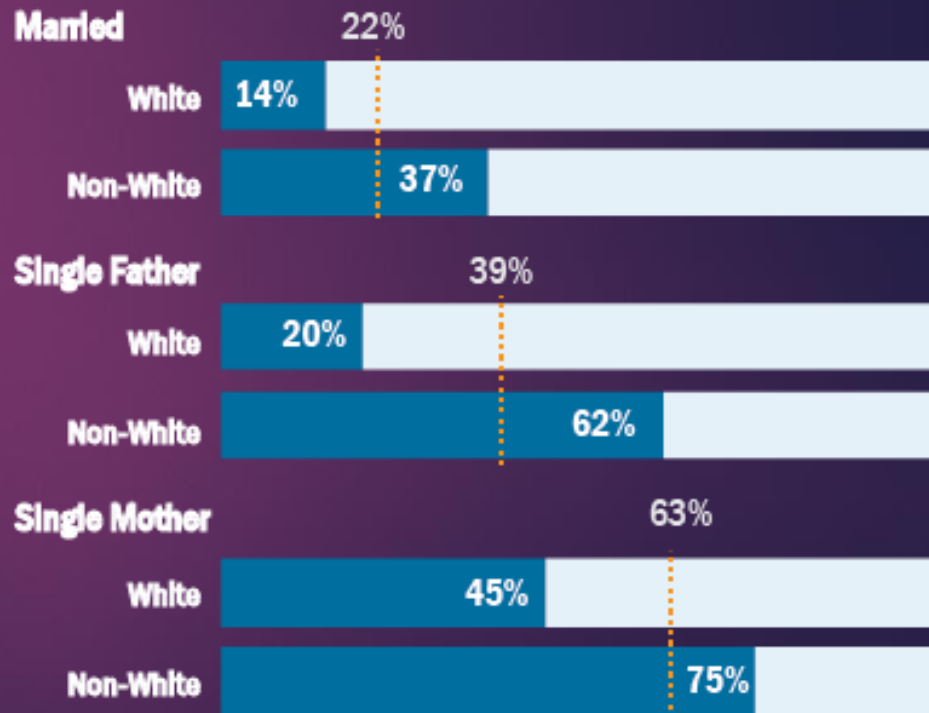
## #5 - Race/Ethnicity & Household Type

..... All households

### No Children

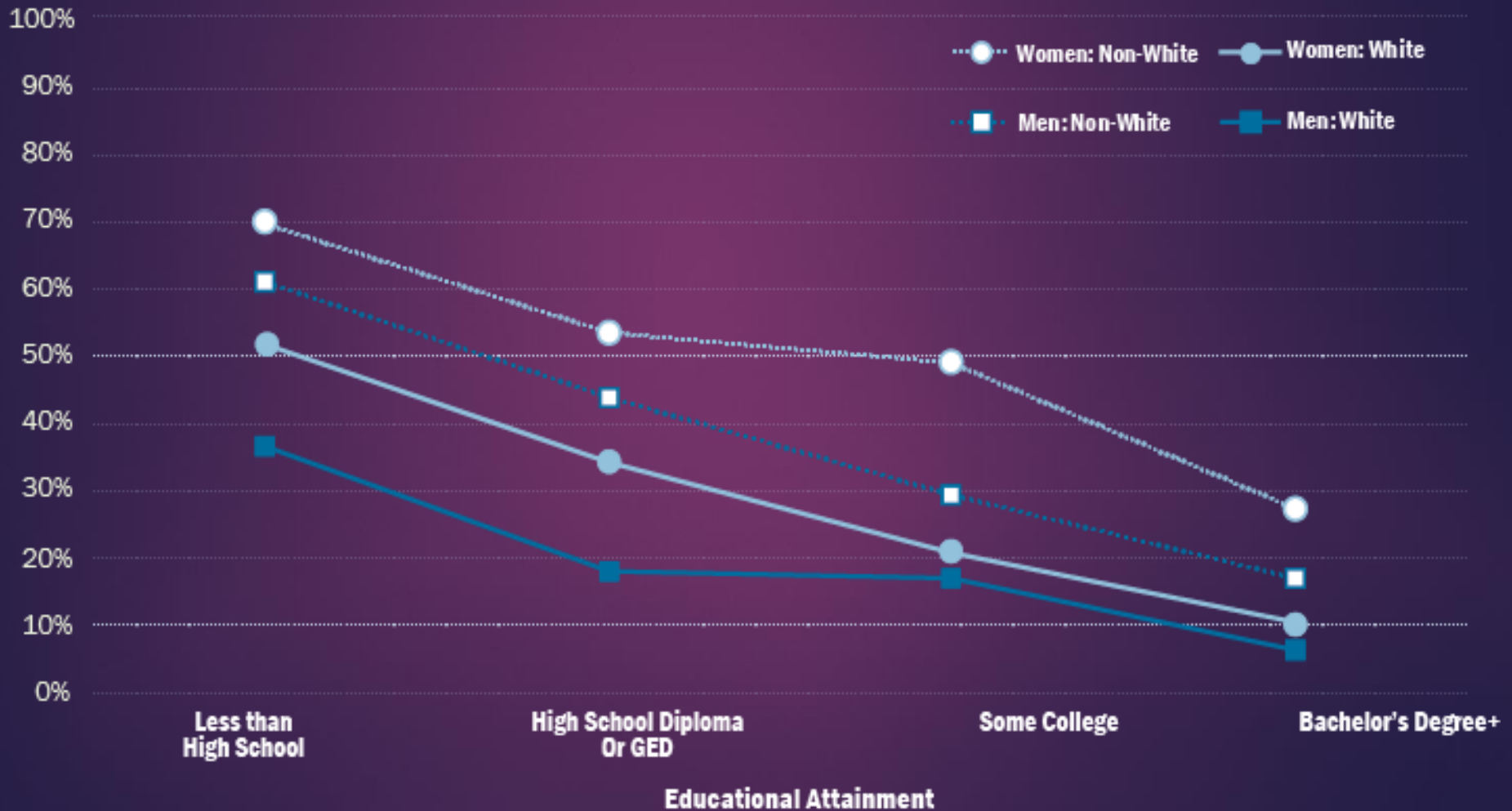


### Children Present



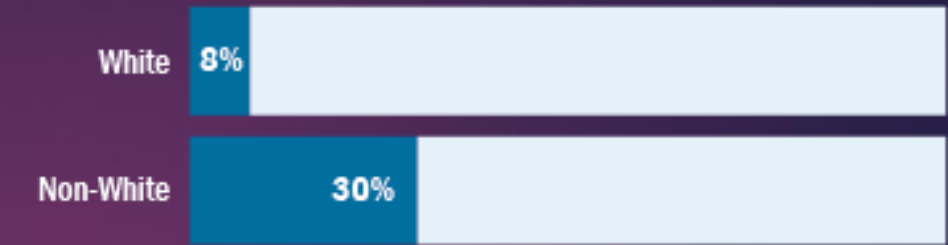
# What is the Impact of Education on Income Inadequacy, by Gender, and Race/Ethnicity?

**Income Inadequacy Rate**

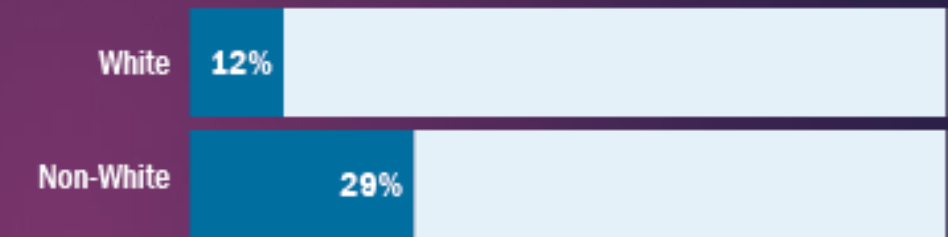


# What is the Impact on Income Inadequacy of the Number of Workers, by Race?

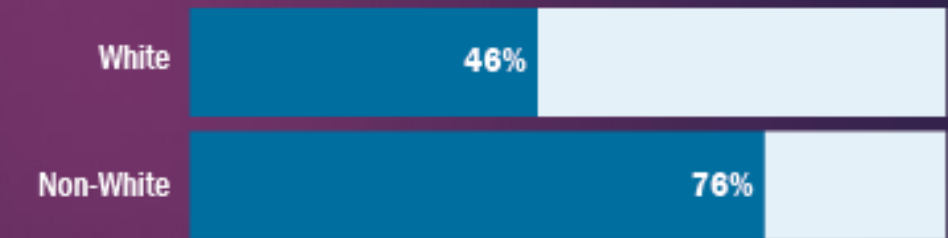
## TWO OR MORE WORKERS



## ONE WORKER: FULL TIME, YEAR ROUND



## ONE WORKER: PART TIME OR PART YEAR



## NO WORKERS



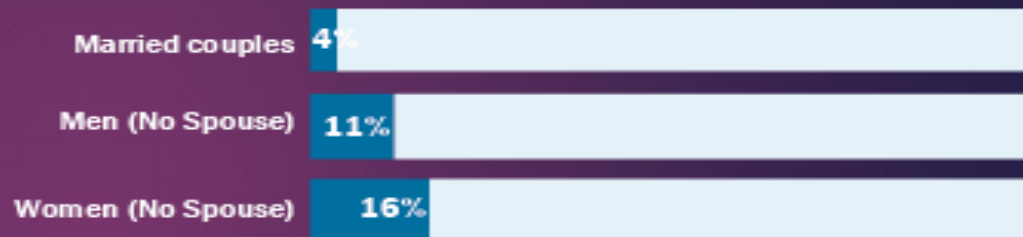
# What is the Impact on Income Inadequacy of the Number of Workers/Work Status of Adults?

## No Children

### TWO OR MORE WORKERS

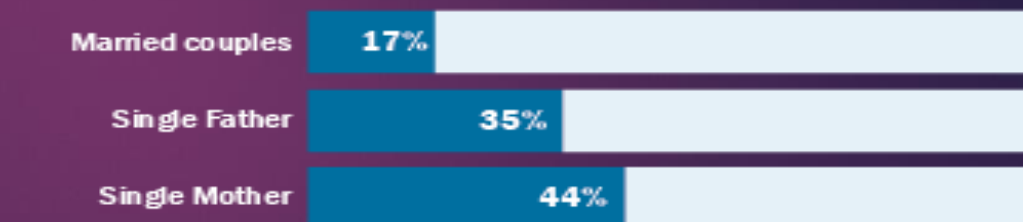


### ONE WORKER: FULL TIME, YEAR ROUND

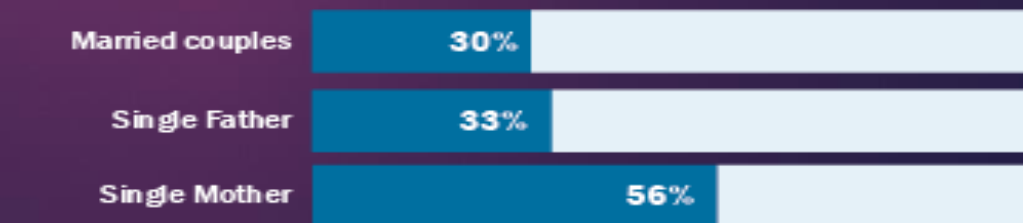


## Children Present

### TWO OR MORE WORKERS



### ONE WORKER: FULL TIME, YEAR ROUND



# Example Appendix Table

	A		B		C		D		E	
	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	946,425	100.0%	72,325	7.6%	149,994	15.8%	<b>222,319</b>	<b>23.5%</b>	724,106	76.5%
<b>SEX OF HOUSEHOLDER</b>										
Men	462,633	48.9%	25,990	5.6%	62,261	13.5%	<b>88,251</b>	<b>19.1%</b>	374,382	80.9%
Women	483,792	51.1%	46,335	9.6%	87,733	18.1%	<b>134,068</b>	<b>27.7%</b>	349,724	72.3%

Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.



# Center for Women's Welfare



*...advancing economic justice through research  
and the Self-Sufficiency Standard*

For more information, see

[www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org)

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