Demographic Characteristics of Households Below Economic Self-Sufficiency in Connecticut, 2019

By Diana Pearce, PhD

Director, Center for Women's Welfare
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Office of Health Strategy

The Office of Health Strategy (OHS) was created in 2017 and established in 2018 by a strong bipartisan effort of the CT General Assembly to forward high-quality, affordable, and accessible healthcare for all residents. The legislation re-organized existing state resources into one body, redeploying people and programs more efficiently, and centralizing health policymaking to advance the healthcare reform initiatives that will drive down healthcare costs; close Connecticut's deeply entrenched racial, economic, and gender health disparities; and undertake technology-driven modernization efforts throughout the system. OHS has a multitude of statutory and regulatory responsibilities including Health Systems Planning and the Certificate of Need program, the development of the state's Health Information Exchange, administering the All Payer Claims Database and Consumer Information Website, and initiatives to improve drug pricing transparency. The work of the Office of Health Strategy is funded, in part, by tens of millions of dollars in federal grants.

OHS collaborates with a variety of experts, consumers, and provider stakeholder groups to examine and address the barriers in Connecticut's health system to improve cost, access, and outcomes. A healthy population creates value for employers, is necessary for a strong economy, and is key to a high quality of life.

Office of the State Comptroller

The Office of the State Comptroller serves as the state's chief fiscal guardian, and is one of six statewide elected positions. The state comptroller has a broad array of responsibilities that include providing accounting and financial services, to administer employee and retiree benefits, to develop accounting policy and exercise accounting oversight, and to prepare financial reports for state, federal and municipal governments and the public. The office provides a statewide transparency platform, OpenConnecticut, that allows the public to have immediate access to key state financial data, including checkbook-level data, payroll and pension information.

The state comptroller, in overseeing state employee and retiree benefits, serves as administrator of the state employee and retiree health plan, which provides coverage to approximately 250,000 state and municipal employees, retirees and their dependents. The state plan has achieved significant success in improving member outcomes and stabilizing health care costs by emphasizing value-based health care that drives members to those services and providers with the best health care outcomes, and by implementing initiatives that emphasize preventive care and wellness.

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By Diana M. Pearce, PhD • October 2019

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Preface

This report has been prepared with the essential help of the staff at the Center for Women's Welfare at the University of Washington, particularly Lisa Manzer and Karen Segar, and staff of the Connecticut Office of Health Strategy and Connecticut Office of the State Comptroller. Additionally, we would like to acknowledge the contribution to the development of the first "Overlooked and Undercounted" report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang and Karen Segar for past reports.

For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org, contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or contact the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

We are grateful for the partnership, expertise, and financial support of the Connecticut Health Foundation and the Universal Health Care Foundation of Connecticut.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

The Self-Sufficiency Standard for Connecticut 2019

This report complements *The Self-Sufficiency Standard for Connecticut 2019*, authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. The Self-Sufficiency Standard calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. Both reports are available online at www.selfsufficiencystandard.org/Connecticut and https://portal.ct.gov/OHS/.

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Glossary of Key Terms

AMERICAN COMMUNITY SURVEY (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States.

FEDERAL POVERTY LEVEL (FPL). The federal official poverty measure is commonly known as the federal poverty level (FPL). There are two versions of the FPL. When FPL is used to reference the number of households in poverty, FPL refers to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty (referred to as poverty thresholds). When FPL is used in terms of programs or policy, the FPL refers to the federal poverty guidelines, developed by the Department of Health and Human Services (HHS), used by federal and state programs to determine eligibility and calculate benefits (referred to as the poverty guidelines). Note that Census Bureau poverty thresholds vary by household composition, i.e., the number of adults and the number of children in a household, while the HHS poverty guidelines only vary by household size, not composition.

HOUSEHOLD. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

HOUSEHOLDER. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

INCOME INADEQUACY. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this brief that refer to inadequate income include: "below the Standard," "lacking sufficient (or adequate) income," and "income that is not sufficient (or adequate) to meet basic needs."

LATINX. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

LINGUISTIC ISOLATION. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

MARRIED COUPLE. Beginning with the 2013 ACS, "spouse" and "married couple" includes same-sex married couples.

PERSON OF COLOR. Due to smaller sample sizes of some racial/ethnic groups, some analyses in this brief compare white (non-Hispanic/Latinx) householders with non-white householders (including Latinx/Hispanic householders). The terms non-white and people of color refer to households in which the householder is not white.

SELF-SUFFICIENCY STANDARD (SSS). The SSS measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs without public or private assistance.

SINGLE FATHER/SINGLE MOTHER. A man maintaining a household with no spouse present but with children is referred to as a single father. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

WORKING-AGE HOUSEHOLD. As the Standard assumes that all adult household members work and includes all their work-related costs in the calculation of expenses, adult household members not expected to work and their income are excluded. This includes: adults over 65 and adults with a work-limiting disability.

Introduction

This report accompanies the release of the Connecticut Self-Sufficiency Standard for 2019. It offers detailed data and analysis to help shape policies in Connecticut that support families. These data are also the building blocks of a new Connecticut HealthCare Affordability Standard that will be released in 2020.

Nearly one in four Connecticut households—over 222,000—lack enough income to cover just the necessities, such as food, shelter, health care, and child care. Yet as measured by the official poverty measure, commonly known as the federal poverty level (FPL), less than a third of those households are officially designated as "poor." Consequently, a large number of Connecticut residents experiencing economic distress are routinely overlooked and undercounted. Many of these hidden poor are struggling to meet their most basic needs, without the help of public assistance—such as HUSKY medical coverage, premium assistance under the Affordable Care Act, housing subsidies or child care assistance—because they earn too much income to qualify for them. To make things even worse, their efforts are aggravated by the reality that housing, health care, and other living costs continue to rise faster than wages in Connecticut and faster than the increase in the Consumer Price Index.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. The Standard measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty level, the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between Connecticut towns.

The report addresses several questions:

- How many individuals and families in Connecticut are working, yet are unable to meet their basic needs?

- Where do people with inadequate income live and what are the characteristics of their households?

- What are the education and employment patterns among those with inadequate income?

We find that Connecticut families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of the state. Those struggling to make ends meet in Connecticut include individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds.

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

*Versus 9.4% of all Connecticut households (see endnote [1]).

Key Findings

With nearly one out of four Connecticut households lacking enough income to meet their basic needs, the problem of inadequate income is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all towns. Nevertheless, inadequate income is disproportionately concentrated in some places and among some groups throughout the state.

GEOGRAPHICALLY, THE HIGHEST RATES OF INCOME INADEQUACY ARE IN URBAN CONNECTICUT. With 44%-48% of households below the Standard, urban cities such as Hartford, New Haven, Bridgeport, and Waterbury have the highest income inadequacy rates in the state. Overall, over a quarter of households below the Standard in Connecticut live in these four cities.

THE MAJORITY OF HOUSEHOLDS WITH INADEQUATE INCOME ARE WHITE, BUT HOUSEHOLDS HEADED BY PEOPLE OF COLOR ARE DISPROPORTIONATELY REPRESENTED. While all groups experience insufficient income, Latinx households have the highest rate of income inadequacy (47%), followed by blacks (39%), all other races (32%), Asian and Pacific Islanders (28%), and whites (25%). However, since white householders head 68% of Connecticut's households, they make up 44% of households struggling with income inadequacy, despite their lower rate.

BEING FOREIGN BORN INCREASES THE LIKELIHOOD OF HAVING INADEQUATE INCOME. While native-born householders have an income inadequacy rate of 21%, the likelihood of having inadequate income is higher if the householder is a naturalized citizen (28%), and more than doubles if the householder is not a citizen (45%).

HOUSEHOLDS WITH CHILDREN ARE AT A GREATER RISK OF NOT MEETING THEIR BASIC NEEDS, ACCOUNTING FOR MORE THAN HALF OF HOUSEHOLDS WITH INADEQUATE INCOME. Reflecting in part the higher costs associated with children (such as child care), families with children have a higher rate of income inadequacy (33%). Among families with children under six, 44% have incomes under the Standard. Over half (55%) of households below the Standard have children.

HOUSEHOLDS MAINTAINED BY SINGLE MOTHERS, PARTICULARLY IF THEY ARE WOMEN OF COLOR, HAVE THE HIGHEST RATES OF INCOME INADEQUACY. While 22% of married-couple households with children have inadequate income, 63% of single mothers and 39% of single fathers have inadequate income. There is a large racial disparity with respect to income adequacy among single mothers, with 75% of single mothers of color and 45% of single white mothers lacking adequate income.

There are 222,319 households living below the Self-Sufficiency Standard in Connecticut

84% of CT households below the Standard have at least one worker

52% of CT householders below the Standard have at least some college

83% of CT households below the Standard experience a high housing-cost burden

55% of CT households below the Standard have at least one child

31% of CT households below the Standard receive food assistance

25% of CT households below the Standard are married-couples with children

HIGHER LEVELS OF EDUCATION ARE ASSOCIATED WITH LOWER RATES OF INCOME INADEQUACY, ALTHOUGH TO A LESSER DEGREE FOR WOMEN AND PEOPLE OF COLOR. As educational levels of householders increase, income inadequacy rates decrease dramatically: rates decline from 59% for those lacking a high school degree, to 34% for those with a high school degree, to 27% for those with some college/post-secondary training, to 11% of those with a four-year college degree or more. Reflecting race and gender inequities, women and people of color must achieve higher levels of education than white males in order to achieve the same level of income adequacy.

EMPLOYMENT IS KEY TO INCOME ADEQUACY, BUT IT IS NOT A GUARANTEE. As with education, more employment is better. Households headed by people of color or single mothers of all race/ethnicities experience lower returns for the same work effort. For example, *even when single mothers work full time, year round, three-fifths lack adequate income.* As the great majority of those with inadequate income are employed, many full time, using the Self-Sufficiency Standard reveals that it is not lack of work that drives poverty. Rather, poverty has become working poverty.

CONCLUSION

These data show that there are many more people in Connecticut who lack enough income to meet their basic needs than the federal government's official poverty statistics capture. The federal poverty level does not accurately document what it takes to afford just the basics, nor does it accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but they create broadly held misunderstandings about who is in need, what skills and education they hold, and what unmet needs they may have for such essentials as adequate health care and housing.

Women and people of color experience inadequate income disproportionately. But, Connecticut households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and are part of the mainstream workforce.

For these families struggling to make ends meet, this is not about a particular economic crisis; income inadequacy is an everyday ongoing struggle. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Connecticut to address these challenges to make it possible for all households in the state to earn enough to meet their basic needs.

Different Approaches to Measuring Poverty

THE FPL IS BASED ON ONLY ONE COST

The federal poverty level (FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.

🛒 x **3**

THE STANDARD IS BASED ON ALL BUDGET ITEMS

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.

🏠 + 🛝 + 🛒 + 🚌
⚕️ + 👕 + 🖩

THE FPL IS THE SAME THROUGHOUT CONNECTICUT

According to the FPL, a family of two with income of $16,910 or more annually is not considered in poverty anywhere in Connecticut.

THE STANDARD VARIES WITHIN CONNECTICUT

The Standard varies across Connecticut towns. An adult with a preschooler needs $49,179 to $79,020 annually to meet basic needs depending on the town.

$49,179 ▭▭▭▭▭ **$79,020**
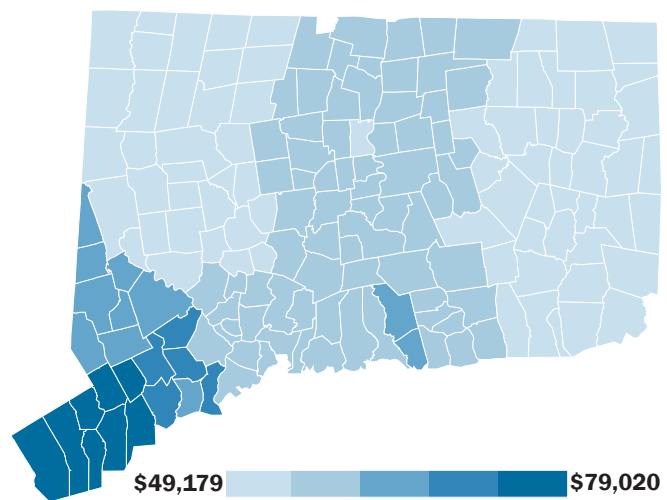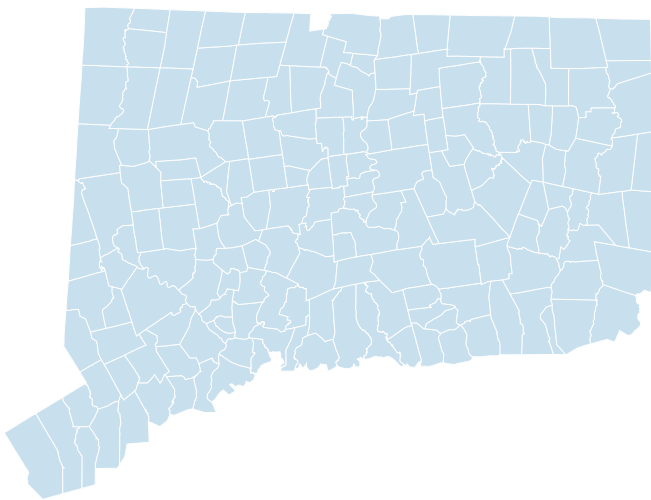
THE FPL INCREASES AT A CONSTANT RATE

The federal poverty level increases by a constant $4,420 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

THE STANDARD VARIES BY FAMILY TYPE

The Standard changes by family type to account for the increase in costs specific to the type of family member whether this person is an adult or child, and for children, by age.

Legend:
- Federal Poverty Level
- Self-Sufficiency Standard

(Chart: y-axis $0 to $100,000 in $20,000 increments)

Categories: 1 person | 1 Adult | 2 persons | 2 Adults | 1 Adult 1 Presch | 3 persons | 2 Adults 1 Presch | 1 Adult 1 Presch 1 School

Bridgeport, CT 2019
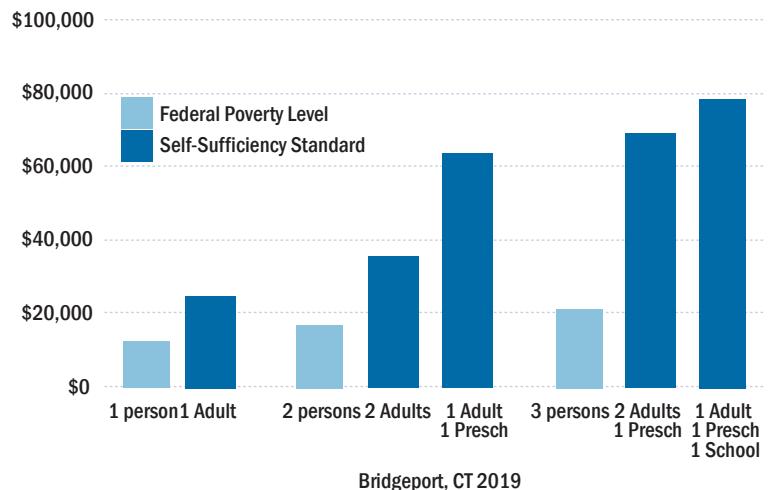
For more information on different approaches to measuring poverty please visit www.selfsufficiencystandard.org/measuring-poverty

How did we calculate these data?

STEP 1. CALCULATE THE SELF-SUFFICIENCY STANDARD

The Self-Sufficiency Standard for Connecticut 2019 defines the amount of income necessary to meet the basic needs of Connecticut families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items (e.g. clothing, paper products, etc.), plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over 700 family types for all Connecticut towns.

STEP 2. CREATE A DATASET OF CONNECTICUT HOUSEHOLDS
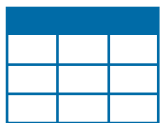
To estimate the number of households below the Self-Sufficiency Standard for Connecticut, this study uses the 2017 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders, and considers their income.

As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

Exclusions = Seniors & Adults with work-limiting disabilities

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as "group quarters," such as individuals living in shelters or institutions, are also not included. In total, this study includes 946,425 households and represents **67%** of all Connecticut households.

STEP 3. COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

The 2019 Self-Sufficiency Standard for Connecticut is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed and inflated to 2019 dollars to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are above or below poverty.

Household Income   **Self-Sufficiency Standard**   **Adequate Income**
Household Income > Self-Sufficiency Standard

OR

Inadequate Income
Household Income < Self-Sufficiency Standard

How Many Households are Living Below the Standard in Connecticut?

Using the Self-Sufficiency Standard and applying it to working-age households, nearly one out of four households (23%) lack sufficient income to meet the minimum cost of living in Connecticut.

In contrast, using the official poverty thresholds, less than one in twelve (8%) Connecticut households (excluding the elderly and people with disabilities who are out of the labor force) are designated officially as "poor."[1]

This means that while the poverty thresholds identifies 72,325 working-age households as "poor," over three times as many, 222,319, actually lack enough income to meet their basic needs. Using the official poverty thresholds results in more than two-thirds of these Connecticut households being overlooked and undercounted, not officially poor, yet without enough resources even to cover their basic needs. In the pages that follow, we will highlight the characteristics of these people and households, with the goal of telling a story of which households in Connecticut are lacking sufficient income.

While the likelihood of experiencing inadequate income in Connecticut is concentrated among certain families by gender, race/ethnicity, education, and location, a broad spectrum of families experience inadequate income. **Figure A** examines a range of characteristics of households living below the Standard compared to those of all households in Connecticut.

In the remainder of this report, we will delve deeper into these numbers to answer the question of who lacks adequate income and what might be some of the reasons. We will examine demographic characteristics such as race/ethnicity, citizenship, language, gender, and family composition to see which groups bear disproportionate burdens of inadequate income. We will then look at the interaction of educational attainment and work patterns by race/ethnicity and family type.

FIGURE A. Profile of Households with Inadequate Income: CT 2017
There are 222,319 households living below the Self-Sufficiency Standard in Connecticut

MOST FAMILIES WITH INADEQUATE INCOME INCLUDE WORKING ADULTS

Five out of six households below the Self-Sufficiency Standard have at least one working adult—including one-third with two workers or more workers.

■ No workers ■ One worker ■ Two or more workers

Percentage in Connecticut households

| 5% | 40% | 55% |

Percentage in Connecticut below Standard

| 16% | 50% | 34% |
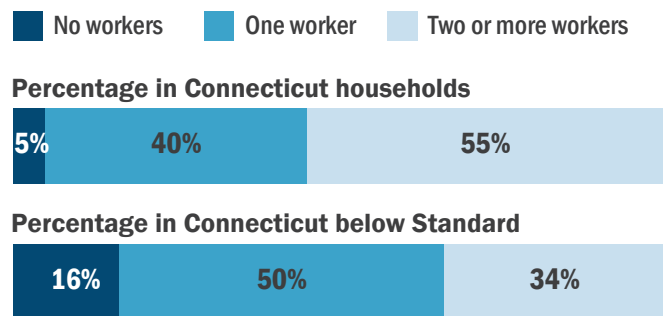
PRESENCE OF CHILDREN DECREASES ECONOMIC SELF-SUFFICIENCY

A disproportionate number of households below the Standard are households with children, including single parent and two-parent households.

■ No children ■ Married with children ■ Single mother ■ Single father

Percentage in Connecticut households

| 61% | 9% | 27% | 3% |

Percentage in Connecticut below Standard

| 45% | 25% | 25% | 6% |
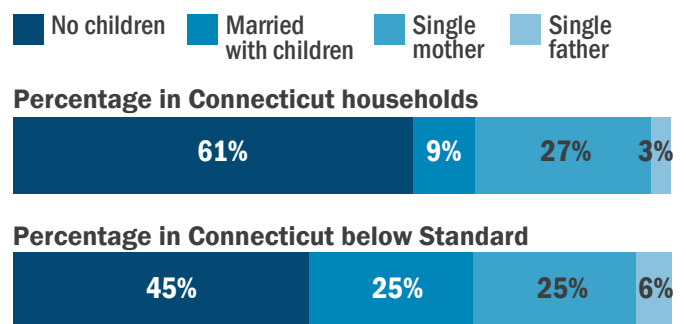
LESS THAN A THIRD OF HOUSEHOLDS WITH INADEQUATE INCOME RECEIVE FOOD ASSISTANCE

While households below the Standard in Connecticut are more likely to participate in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), less than a third of households with inadequate income receive food assistance.

■ Yes, food assistance/SNAP ■ No, food assistance/SNAP

Percentage in Connecticut households

| 10% | 90% |

Percentage in Connecticut below Standard

| 31% | 69% |
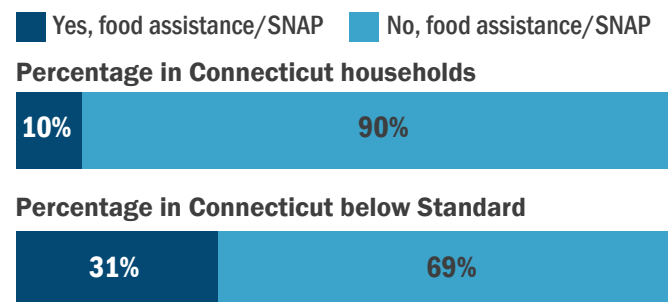
MOST FAMILIES WITH INADEQUATE INCOME RECEIVE NO CASH ASSISTANCE

The vast majority of households below the Standard did not receive any cash assistance through the Temporary Assistance for Needy Families (TANF) program.
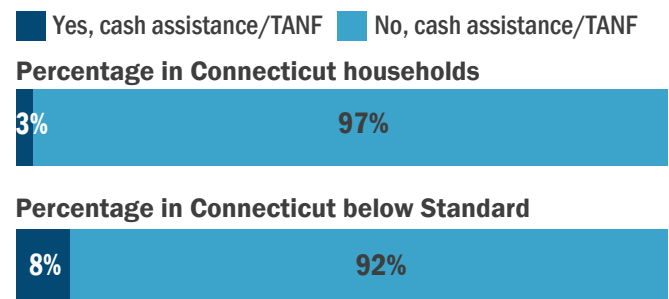
■ Yes, cash assistance/TANF ■ No, cash assistance/TANF

Percentage in Connecticut households

| 3% | 97% |

Percentage in Connecticut below Standard

| 8% | 92% |

Note: Totals may not add exactly due to rounding.

There are 222,319 households living below the Self-Sufficiency Standard in Connecticut

HOUSEHOLDS HEADED BY PERSONS OF COLOR ARE MORE LIKELY TO HAVE INADEQUATE INCOME

Householders of color are more likely to have insufficient income, so they account for a larger proportion of households below the Standard, than for Connecticut overall.

White   **Latinx**   **Black**   **Asian**   **All Other**

Percentage in Connecticut households

| 68% | 15% | 10% | 2% / 5% |

Percentage in Connecticut below Standard

| 44% | 30% | 16% | 6% / 3% |
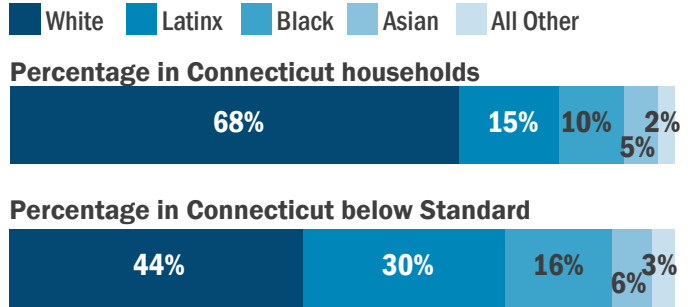
MOST HOUSEHOLDERS WITH INADEQUATE INCOME HAVE AT LEAST A HIGH SCHOOL DIPLOMA

A disproportionate number of households headed by people with only a high school degree or less are below the Standard. Nevertheless, one out of five householders below the Standard has a college education or more.

Less than high school   **High school**   **Some college**   **Bachelor's or higher**

Percentage in Connecticut households

| 6% | 23% | 26% | 45% |

Percentage in Connecticut below Standard

| 15% | 33% | 30% | 22% |
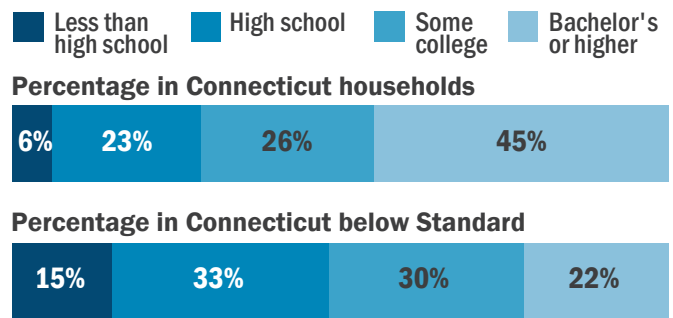
NEARLY THREE-FOURTHS OF HOUSEHOLDS BELOW THE STANDARD ARE HEADED BY A NATIVE BORN HOUSEHOLDER

While the majority of households with income below the Standard are headed by a native-born householder, a disproportionate number of foreign-born householders are below the Standard.

U.S born   **Naturalized**   **Non-citizen**

Percentage in Connecticut households

| 82% | 10% | 8% |

Percentage in Connecticut below Standard

| 72% | 12% | 16% |
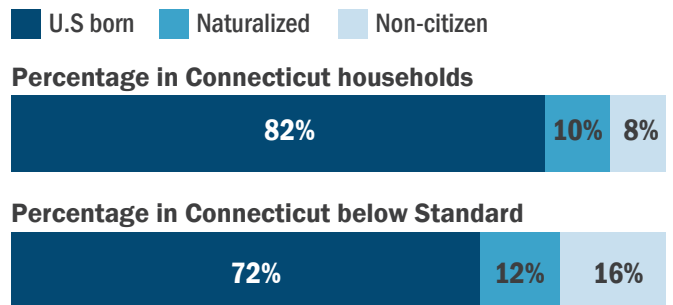
YOUNGER HOUSEHOLDERS ARE MORE LIKELY TO HAVE INADEQUATE INCOME

As younger householders are more likely to have insufficient income, they account for a larger proportion of those below the Standard, than for Connecticut as a whole.

18 – 24   **25 – 34**   **35 – 44**   **45 – 54**   **55 – 64**

Percentage in Connecticut households

| 3% | 18% | 22% | 28% | 28% |

Percentage in Connecticut below Standard

| 7% | 24% | 26% | 22% | 21% |
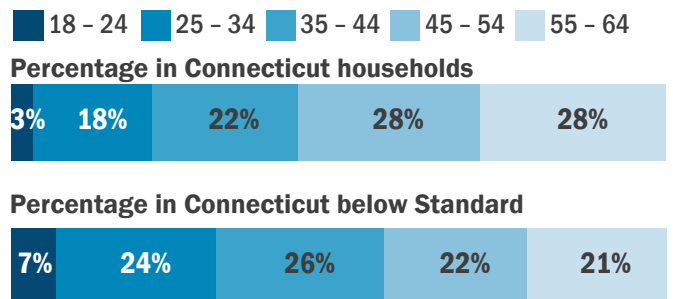
Note: Totals may not add exactly due to rounding

Housing Burden in Connecticut

Housing is typically the largest single expense for families. When costs exceed income, families experience hardships, often being forced to choose between which basic needs to meet, and which to do without, with near and long-term consequences. This is particularly problematic with housing costs, at least the rent portion, as it is a rigid cost in the sense that one must pay all of the rent, every month, or risk eviction or losing one's housing. With other costs, one can choose to buy or skip less-expensive items although those choices may result in consequences such as hunger or medical complications. Thus, a housing cost burden too often leads to stark choices: doubling up, inadequate housing, homelessness, or foregoing other basic necessities (e.g. nutritious food, quality child care, or health care).

Housing is typically considered affordable if no more than 30% of a household's gross income is spent on rent and utilities. Households paying over 30%, but less than 50%, of their income are considered to be Housing-Cost Burdened. Households paying over 50% of their income are considered Severely Housing-Cost Burdened.

FIGURE B. Profile of Households with Inadequate Income by Housing Burden and Tenure: CT 2017

HOUSING BURDEN

In Connecticut, 28% of households below the Standard are housing-cost burdened and 55% of households below the Standard are severely housing-cost burdened. In all, housing is unaffordable for over four-fifths of households below the Standard.

Legend:
- Severely Housing-Cost Burdened
- Housing Cost Burdened
- Housing costs <30% of income
- No housing cost

Percentage in Connecticut households

| 15% | 18% | 66% | 1% |

Percentage in Connecticut below Standard

| 55% | 28% | 15% | 2% |
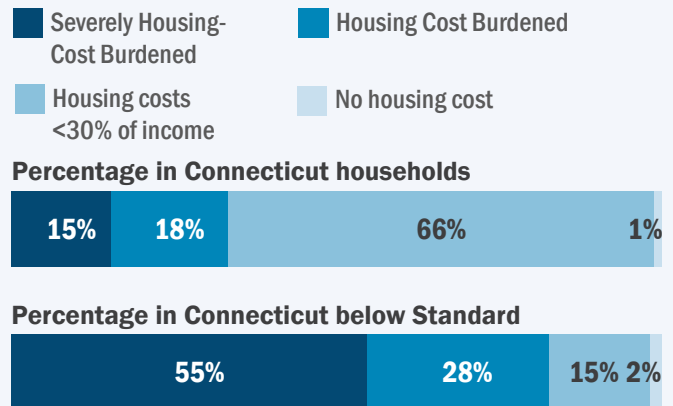
RENTING VERSUS OWNING

Households with income below the Standard are more likely to be renting than all households (66% vs 35%).

Legend:
- Renter
- Owner
- No housing costs

Percentage in Connecticut households

| 35% | 64% | 1% |

Percentage in Connecticut below Standard

| 66% | 32% | 2% |
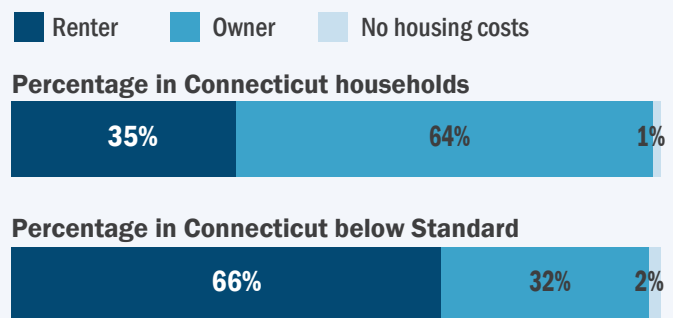
The Geographic Distribution of Income Inadequacy

Although nearly one out of four Connecticut households have inadequate income, the distribution of these households varies geographically throughout the state. The group of towns with the lowest rates of income inadequacy (ranging from 9% to 17%) are typically small and located in central and southwest Connecticut. All of eastern and northwestern Connecticut towns have income inadequacy rates of 17%-24%, as well as most towns surrounding New Haven. The southwest corner plus several central larger Connecticut towns have the second-highest rates of income inadequacy, between 26%-30%, while the most populous towns in Connecticut have the highest rates of income inadequacy at 44%-48%.

Overall, there are more than 222,319 households in Connecticut struggling to make ends meet (based on analysis that does not include seniors and people with disabilities). Families struggling to make ends meet live in every town in Connecticut (see Appendix B, Table 4 for detailed data for each town). Over a quarter (27%) of households below the Standard live in Waterbury,

Bridgeport, New Haven, and Hartford, although together their population is about 14% of the total state population. Combined, these cities have nearly 60,000 households living below the Standard (Figure C). New Haven alone is home to over 8% of the households in Connecticut below the Standard.

FIGURE C. Income Inadequacy Rate by Town: CT 2017
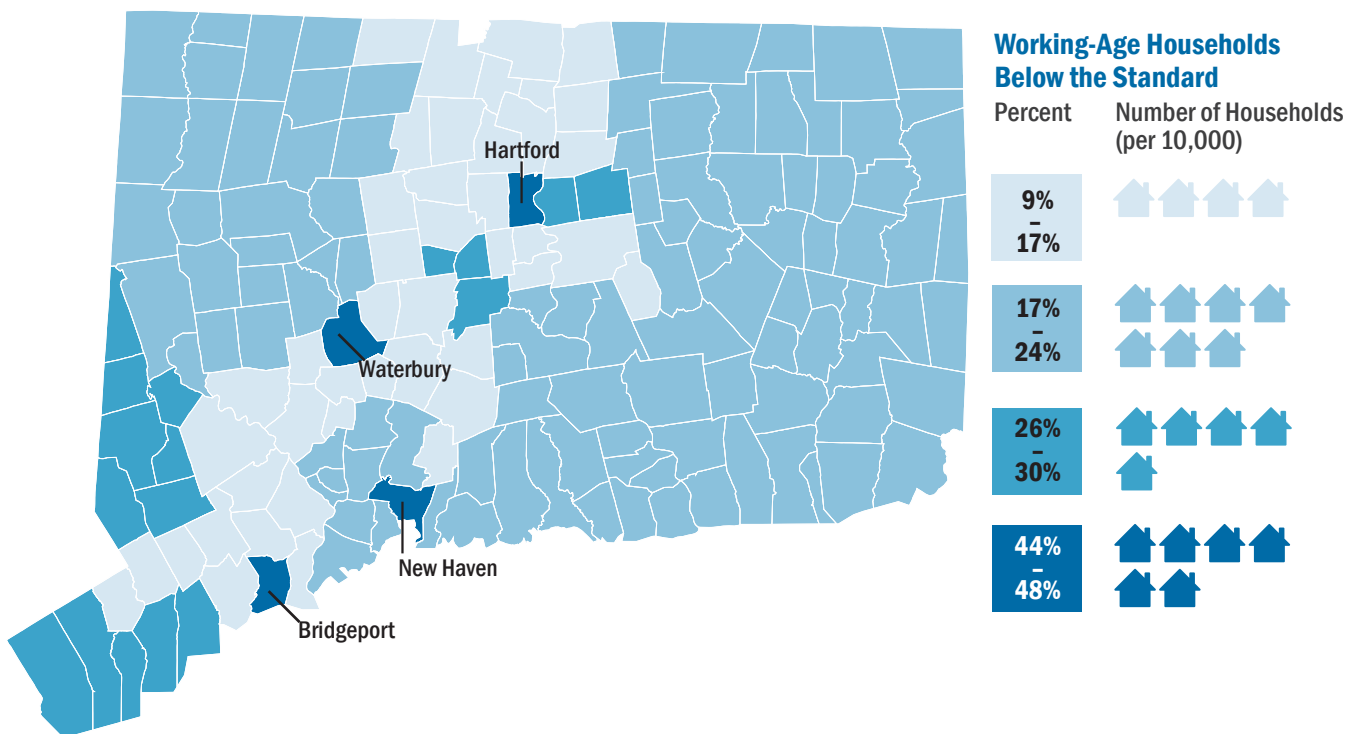
Race/Ethnicity, Citizenship, and Language

The widening income inequality that characterizes American society is found in Connecticut as well. It is especially apparent when examining income inadequacy by race/ethnicity. People of color are more likely to have inadequate incomes. In addition, nativity/citizenship further divides the state: foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially if they are not citizens. Citizenship and speaking English tend to increase income for immigrant households, yet not enough to bring income adequacy rates to the same level as native-born citizens.

Overall, nearly one-quarter of households in Connecticut report income that does not meet the rising cost of living. Inadequate income is an issue facing all racial/ethnic groups, however, people of color disproportionately experience income inadequacy.[2]

Latinx-headed households, regardless of race, have the highest income inadequacy rate of all racial/ethnic groups in Connecticut—nearly half (47%) of Latinx households lack sufficient income (see **Figure D**).

FIGURE D. Income Inadequacy Rate by Race/Ethnicity of Householder*: CT 2017
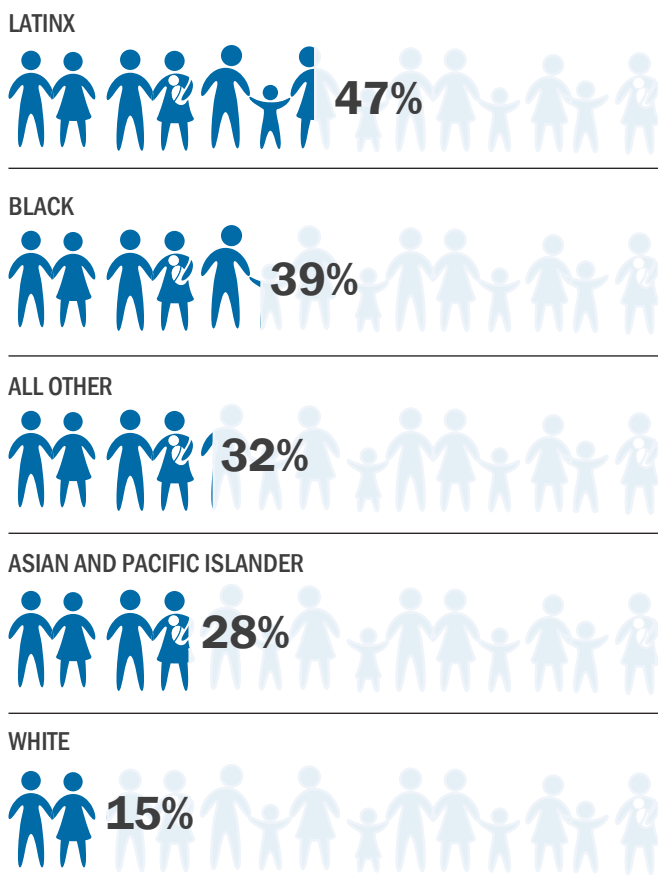
LATINX

47%

BLACK

39%

ALL OTHER

32%

ASIAN AND PACIFIC ISLANDER

28%

WHITE

15%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

Race/Ethnicity Definitions

This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx),
- Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API),
- Black,
- White, and;
- American Indian, Alaska Native, Some Other Race, and Two or More Races (referred to as All Other). Individuals identifying in these categories are combined due to the small population sizes in the sample. As this is still a small group, results by All Other races are often dropped in analysis due too small sample size (e.g., by town). When analysis divides the population into white and non-white, this group is included in the latter category.

Immigration and Citizenship Status

Foreign-born householders have higher income inadequacy rates than native-born householders, especially if they are not citizens. While about one-fifth (21%) of native-born Connecticut households have inadequate income, 28% of naturalized citizens and 45% of non-citizens lack adequate income.

As detailed throughout this brief, Latinx households are more likely to experience income inadequacy than any other race/ethnic group. One factor that contributes to these high rates is citizenship status. In Connecticut, over a third of Latinx householders are not native born. How do rates of income inadequacy among Latinxs compare by citizenship status? (see **Table 1**).

- Among Latinxs, native-born Latinx householders have higher rates of income inadequacy (46%) than naturalized Latinx householders (32%).

- Among foreign-born Latinx, over three-fifths of those who have not become citizens (61%) lack adequate income, double the rate of foreign-born Latinx householders who have become naturalized citizens (32%).

TABLE 1. Income Inadequacy Rate by Citizenship Status of Householder*: CT 2017

	Percentage Below Standard	Percentage Above Standard
ALL HOUSEHOLDS	23%	77%
NATIVE BORN	21%	79%
Latinx	46%	54%
Puerto Rican	52%	48%
Other Latinx	23%	77%
Not Latinx	17%	83%
FOREIGN BORN	36%	64%
Naturalized Citizen	28%	72%
Latinx	32%	68%
Not Latinx	28%	72%
Not a citizen	45%	55%
Latinx	61%	39%
Not Latinx	33%	67%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

. . . .

While about one-fifth (21%) of native-born Connecticut households have inadequate income, 28% of naturalized citizens and 45% of non-citizens lack adequate income.

. . . .

Language

In Connecticut, English proficiency increases the ability to make an adequate income. Householders who indicate that they do not speak English well in response to the ACS question about language proficiency have over twice the rate of income inadequacy (59%) compared to those indicate they speak English well (22%).

> **LINGUISTIC ISOLATION.** Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Additionally, about 50,000 households in Connecticut are linguistically isolated. Nearly three-fifths (60%) of linguistically isolated households are income insufficient. In contrast, households in which the only household language is English have an income inadequacy rate of 19% (see **Figure E**).

- If they are not linguistically isolated, Spanish-speaking households have an income inadequacy rate of 41%, but if they are linguistically isolated, the income inadequacy rate increases to 66%.

- Among households that primarily speak an Asian or Pacific Islander language, 22% have inadequate income if they are not linguistically isolated, compared to 37% that are linguistically isolated.

FIGURE E. Income Inadequacy Rate by Household Language and Linguistic Isolation: CT 2017

ENGLISH

English Only — 19%

SPANISH

Not Linguistically Isolated — 41%
Linguistically Isolated — 66%

OTHER INDO-EUROPEAN LANGUAGE

Not Linguistically Isolated — 20%
Linguistically Isolated — 54%

ASIAN OR PACIFIC ISLAND LANGUAGE

Not Linguistically Isolated — 22%
Linguistically Isolated — 37%

OTHER LANGUAGE

Not Linguistically Isolated — 22%
Linguistically Isolated — 52%
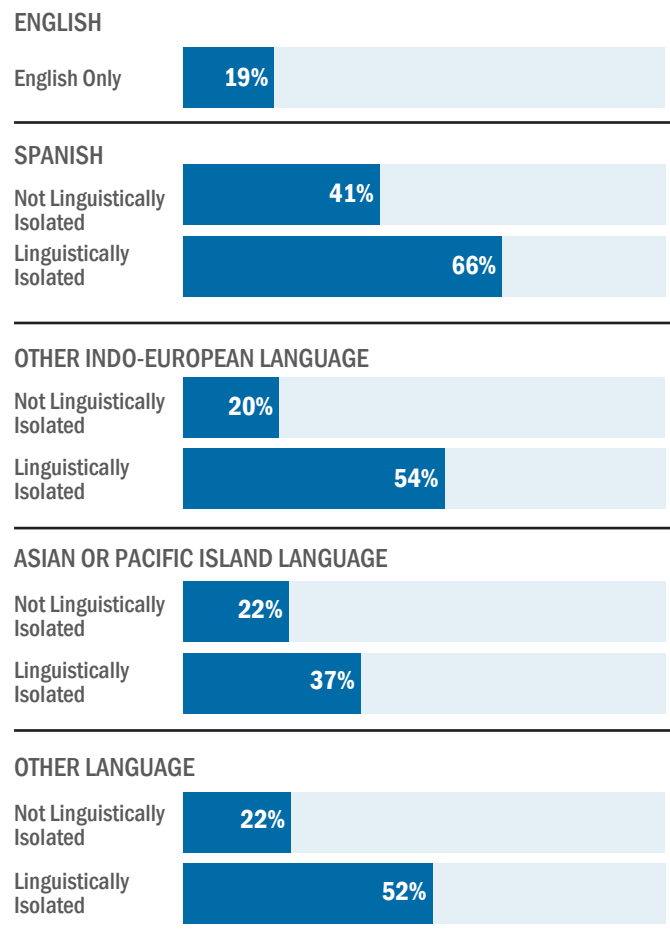
* Linguistically isolated households have no members over 14 who speak English very well.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

Nearly three-fifths (60%) of linguistically isolated households are income insufficient.

Family Composition Factors: Children, Single Parents, and Race/Ethnicity

Householders with children experience higher rates of inadequate income, particularly when the children are young. Among households without children, those headed by women are only slightly more likely to have inadequate income. However, when there are children present, women-maintained households have significantly higher rates of income insufficiency when compared to households headed by men and married-couple households. Single mothers of color with young children have the highest rates of income inadequacy (87% lack enough income to meet their household needs).

Presence of Children

Compared to households without children, the rate of inadequate income almost doubles for households with children, from 17% to 33% (**Figure F**). Moreover, reflecting the need for full-time child care, households with at least one child under the age of six have an even higher rate of income inadequacy than households with only school-age children (44% compared to 26%).

As a result of the higher costs for families with children, they are disproportionately represented among households below the Standard. Even though households with children are only 39% of all

households in Connecticut, they account for more than half (55%) of households below the Standard.

Children, Gender, and Household Type

As seen in **Figure F**, the presence of children is associated with higher rates of income inadequacy. However, there are substantial differences by household type and gender. The highest rates are for single mothers, with 63% having inadequate income. Why is this rate so high relative to other groups? Is this due to the gender of the householder, the presence of children, or some other factors?

One way to isolate the effect of gender from other factors is to look at households with adults only. If we look at non-married households without children (which are mostly single persons living alone), we see that the rate of income inadequacy is 22% for households headed by men versus 24% for households headed by women.

In other words, men and women living alone, have similar rates of inadequate income.[3] However, when we examine households by household type and gender we see substantial differences.

For this analysis, we divide households into three types: married-couple, men (no spouse), and women (no spouse). The dashed lines on **Figure G** show the income inadequacy rates of all households types.

- Married-couple households without children have the lowest income inadequacy rate (8%). Among married couples with children, the income inadequacy rate increases to 22%.

- Households headed by men without children have an income inadequacy rate of 22%, while the

FIGURE F. Income Inadequacy Rate by Presence of Children: CT 2017

HOUSEHOLDS WITH NO CHILDREN

 17%

HOUSEHOLDS WITH CHILDREN

 33%

HOUSEHOLDS WITH YOUNG CHILDREN

 44%

HOUSEHOLDS WITH OLDER CHILDREN

 26%

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

income inadequacy rate increases to 39% for single fathers.[4]

- Households headed by women without children have an income inadequacy rate of 24%. Single mothers have by far the highest rate of being below the Standard, with an income inadequacy rate of 63%. Put another way, nearly two out of three single mothers lack income adequate to meet their basic needs.

Altogether, parents, particularly single mothers, experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income inadequacy. The causes of these high and differing levels of income inadequacy are many, including pay inequity and gender-based discrimination (see *Employment and Work Patterns* for more details).

Not only are single mothers disproportionately more likely to lack adequate income than single fathers, there are nearly three times as many single mothers in Connecticut as single fathers. Single mothers comprise 9% of all Connecticut households compared to 3% for single fathers. Among householders with children in Connecticut who are below the Standard, 45% are married couples, 45% are single mothers, and 10% are single fathers.

Children, Household Type, and Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, as we saw in the previous section, rates of income inadequacy are quite high among some racial/ethnic groups. When we look at family composition factors (including gender and children) by race/ethnicity, there is an even greater disparity between groups in rates of income adequacy (see **Figure G**).

- **Households without children.** The proportion of married couple households in Connecticut with insufficient incomes is 7% for white householders and 15% for non-white householders. Households headed by men (no spouse present) have higher

FIGURE G. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*: CT 2017
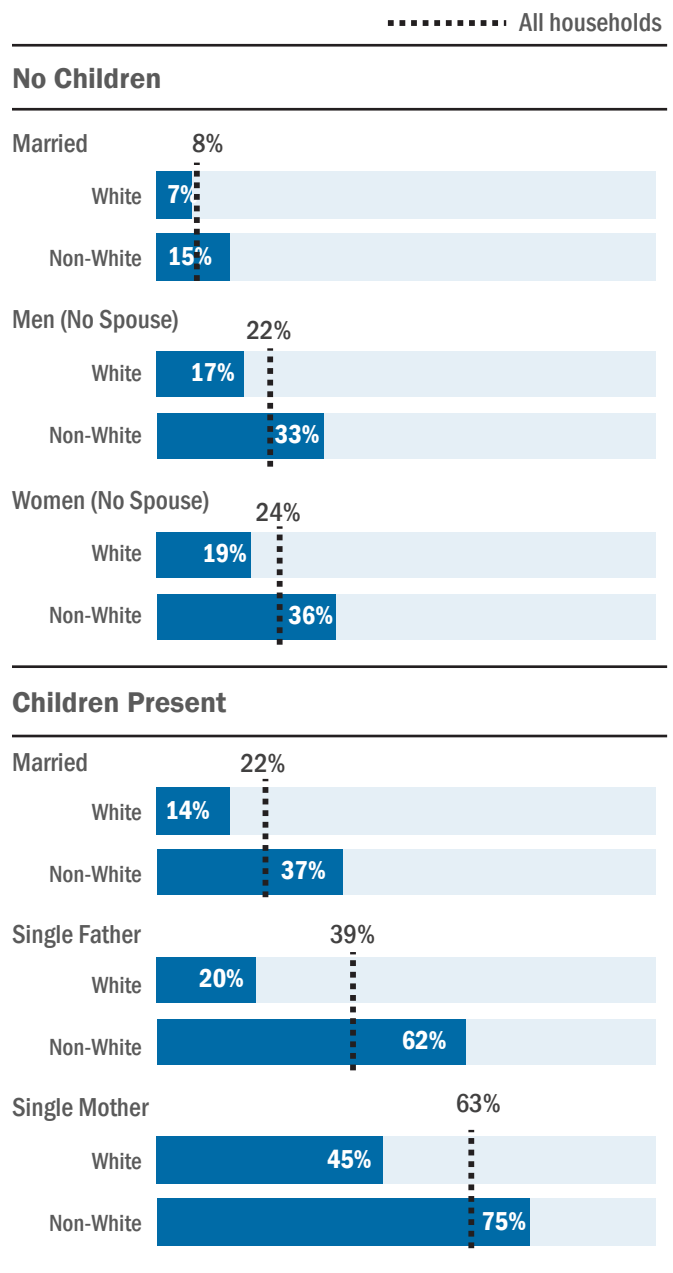
.... All households

No Children

Married — 8%
- White: 7%
- Non-White: 15%

Men (No Spouse) — 22%
- White: 17%
- Non-White: 33%

Women (No Spouse) — 24%
- White: 19%
- Non-White: 36%

Children Present

Married — 22%
- White: 14%
- Non-White: 37%

Single Father — 39%
- White: 20%
- Non-White: 62%

Single Mother — 63%
- White: 45%
- Non-White: 75%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

rates than married-couple households with 17% of white householders and 33% of non-white householders below the Standard. Again, the highest rates are found for households headed by women, with 19% of white householders and 36% for non-white householders below the Standard.

- **Households with children.** Married-couple households have rates of income insufficiency

that are 14% among white householders and 37% among non-white householders. Among single fathers, 20% of white single fathers and 62% of single fathers of color have inadequate income. For single mothers, the rates are much higher: income inadequacy is 45% for white householders and 75% for householders of color.

Combining analysis by household type with analysis by race/ethnicity leads to some striking comparisons that point out the importance of race/ethnicity and gender/household type. The income inadequacy rates for white single mothers and single mothers of color are six to ten times higher than white married-couple households without children (7%).

Children's Age, Household Type, and Race/Ethnicity

Single mothers of color with young children experience even higher rates of income inadequacy (see **Figure H**). As shown in **Figure F**, 44% of households have inadequate income when the youngest child is under six years of age. However, nearly nine out of ten (87%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance. Even when the youngest child is old enough for full-day school, resulting in reduced child care costs, 67% of single mothers of color have inadequate income.

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Nearly nine out of ten (87%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance.

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FIGURE H. Income Inadequacy Rate by Children's Age, Household Type, and Race/Ethnicity of Householder*: CT 2017
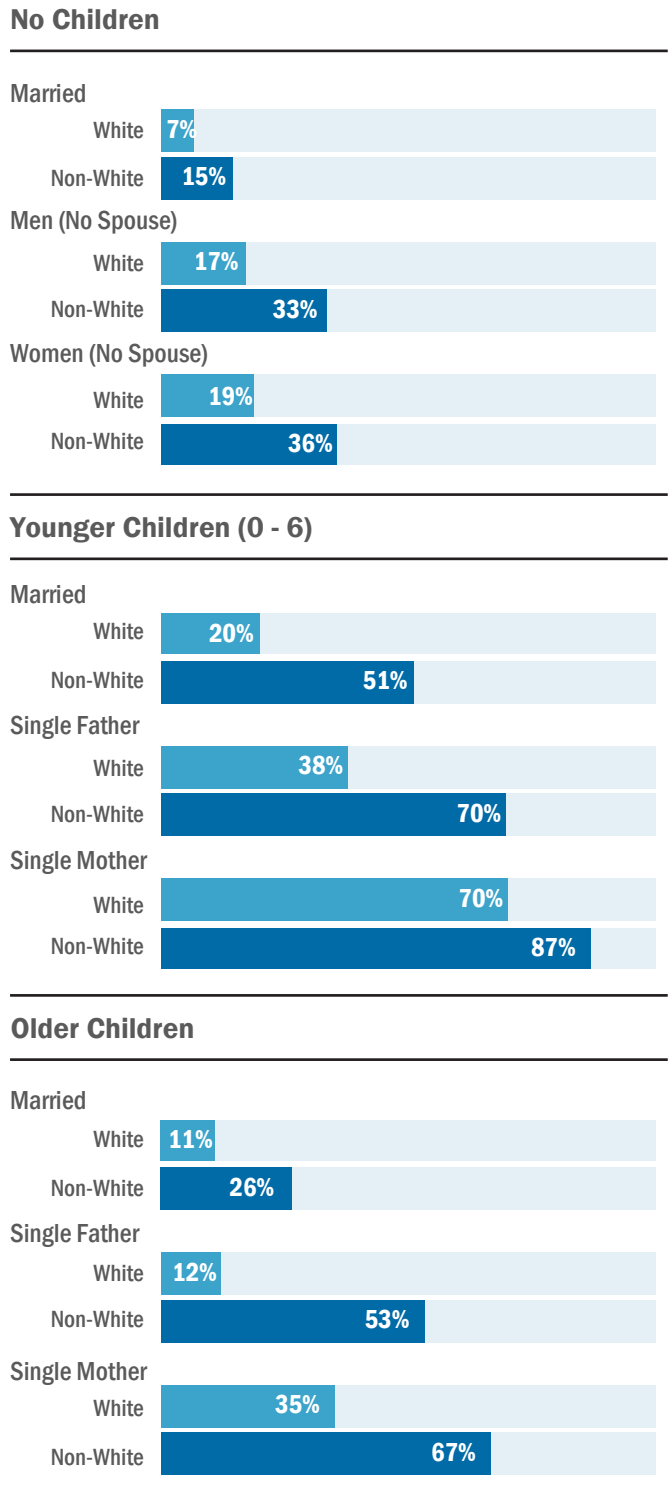
No Children

Married
- White: 7%
- Non-White: 15%

Men (No Spouse)
- White: 17%
- Non-White: 33%

Women (No Spouse)
- White: 19%
- Non-White: 36%

Younger Children (0 - 6)

Married
- White: 20%
- Non-White: 51%

Single Father
- White: 38%
- Non-White: 70%

Single Mother
- White: 70%
- Non-White: 87%

Older Children

Married
- White: 11%
- Non-White: 26%

Single Father
- White: 12%
- Non-White: 53%

Single Mother
- White: 35%
- Non-White: 67%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Young child = youngest child in household is 5-years-old or less, Older child = youngest child between 6 to 17 years of age
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

Education

Householders with more education experience lower rates of inadequate income, with substantial differences by education level. However, women and especially people of color must have considerably more education than their counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have only a slightly lower rate of income inadequacy than white men without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically as seen in **Figure I**. Although increased education raises income adequacy levels for all race/ethnic and gender groups in Connecticut, when we examine the impact of education broken down by race/ethnicity and gender, there are three findings of note (see **Figure J**):

1. Although increased education is associated with substantially lower rates of income inadequacy for all groups, this is especially true for women. When the educational attainment of the householder increases from a high school degree to a bachelor's degree or higher, income inadequacy levels fall from 43% to 14% for women. In contrast, men had income inadequacy rates that fell from 27% for those with a high school education to 9% for those with a bachelor's degree or more.

2. For both men and women, white householders have lower rates of income inadequacy than householders of color. For those with less than a high school education, women of color have an income inadequacy gap of 18 percentage points compared to white women. This gap actually increases to 28 percentage points for women with some college, before decreasing back to 17 percentage points for college graduates. For men of color without a high school diploma the income inadequacy rate is 24 percentage points higher than white men with the same education level, a gap that increases to 26 percentage points for men with high school diplomas. While this gap decreases at higher education levels, men of color with a bachelor's degree or higher still have an 11-percentage point gap with white men.

FIGURE I. Income Inadequacy Rate by Educational Attainment of Householder*: CT 2017
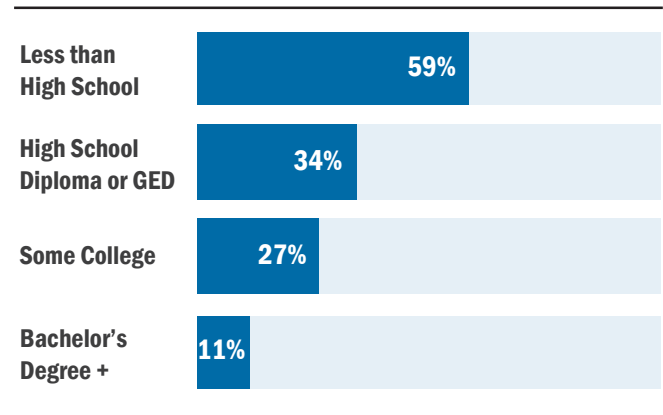
Less than High School — 59%
High School Diploma or GED — 34%
Some College — 27%
Bachelor's Degree + — 11%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
+ Includes Bachelor's degree and higher
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

3. The disadvantages experienced by women and and especially for people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as white men. While 18% of white men with a high school diploma are below the Standard, a similar percentage of men of color with a bachelor's degree have inadequate income (17%). Even with a bachelor's degree women of color still have higher income inadequacy rates (27%). Overall, as **Figure J** shows, at each educational level, women of color have income inadequacy rates that are substantially higher than white men: 33 percentage points higher for those with less than a high school degree, 35 points higher for those with a high school degree, 32 points higher with some college, and 21 points

higher for those with a bachelor's degree. Put another way, both women and people of color, especially women of color, must achieve higher levels of education than white men in order to achieve comparable levels of income adequacy.

The distribution of education by race/ethnicity, along with lower increases in wages with each year of education, contributes to the higher income inadequacy rates among people of color in Connecticut.

Because men and women are obtaining education at about the same rates, the differences in income adequacy by gender are not likely due to lower levels of education among women. Instead, the higher rates of income inadequacy experienced by women reflects the lower levels of rewards from education for women compared to men with the same education.

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The higher rates of income inadequacy experienced by women reflects the lower levels of rewards from education for women compared to men with the same education.

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FIGURE J. Income Inadequacy Rate by Education, Race/Ethnicity, and Gender of Householder*: CT 2017
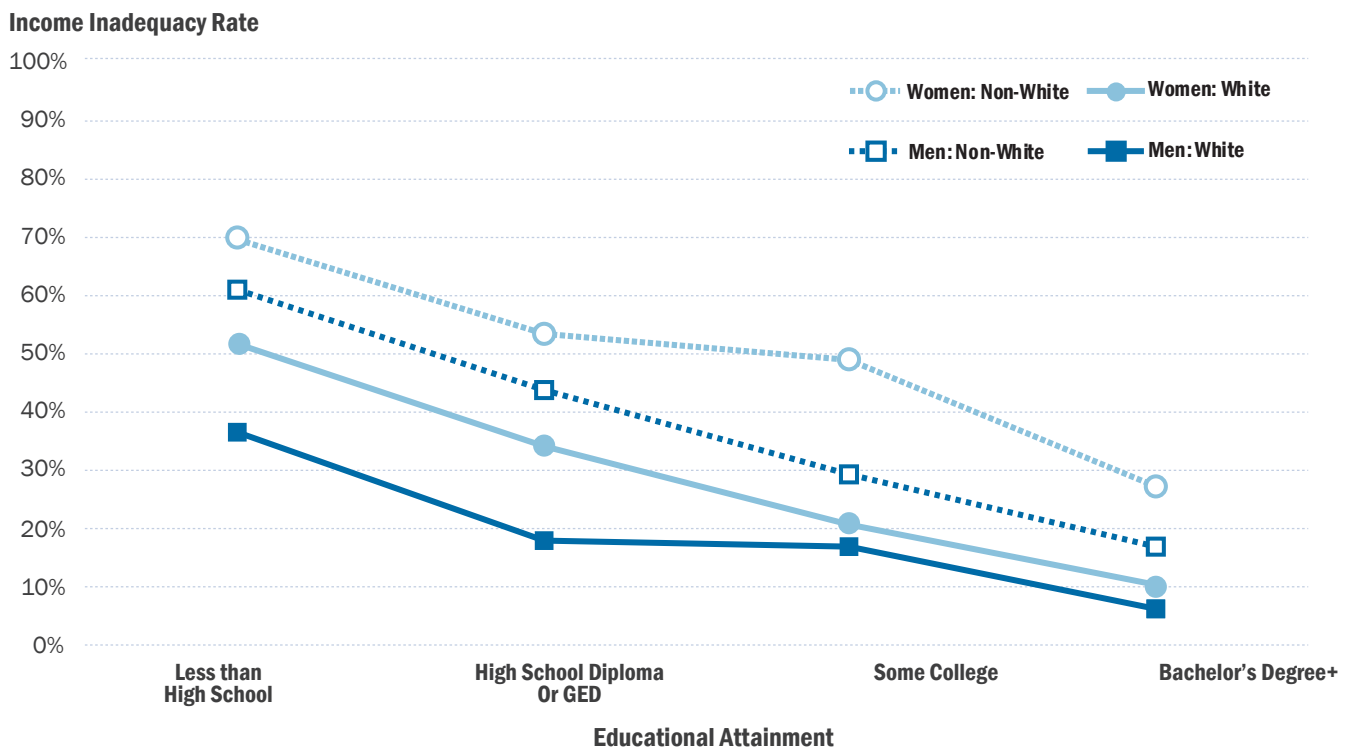
Income Inadequacy Rate

Legend: Women: Non-White, Women: White, Men: Non-White, Men: White

X-axis: Educational Attainment (Less than High School, High School Diploma Or GED, Some College, Bachelor's Degree+)

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

Employment and Work Patterns

Most households below the Standard have at least one employed adult (84%) and this is often a full-time, year-round worker. Even with this substantial amount of work hours, income does not always meet the costs of basic needs. It is largely inadequate wages, not work hours, that presents a barrier to self-sufficiency. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Work Patterns by Race/Ethnicity & Family Type

RACE/ETHNICITY. While more hours of work per household reduces income inadequacy, people of color must work more to achieve the same levels of self-sufficiency as white workers. For each level of work effort (number of workers and hours worked), income inadequacy rates range from 17 to 22 percentage points higher for people of color (see **Figure K**).

- When there is one fully employed worker in the household, income inadequacy rates drop substantially to 12% for white households and to 29% for households of color.

- Even more striking is the data for households with two (or more) workers: the percentage with inadequate income falls to 8% for white households but stays at 30% for households of color.

FIGURE K. Income Inadequacy Rate by Number of Workers* and Race of Householder**: CT 2017
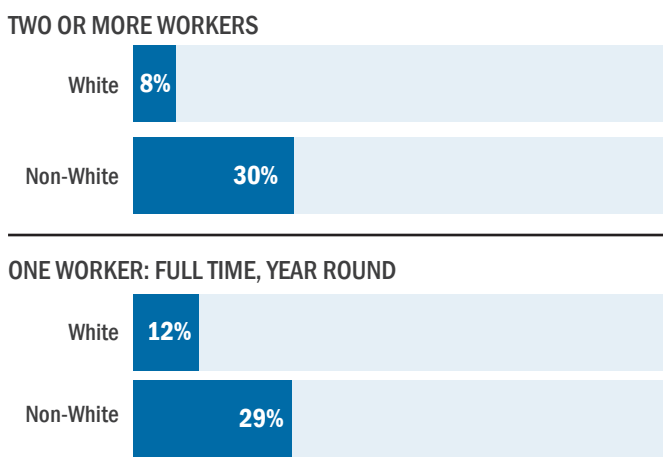
TWO OR MORE WORKERS

White **8%**

Non-White **30%**

ONE WORKER: FULL TIME, YEAR ROUND

White **12%**

Non-White **29%**

* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

Work Status Definitions*

- Full time = 35 hours or more per week
- Part time = less than 35 hours
- Year round = 50 or more weeks per year
- Part year = less than 50 weeks

*This is consistent with definitions used by the U.S. Census Bureau, 2017 American Community Survey, https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2017_ACSSubjectDefinitions.pdf

FAMILY TYPE. As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often even single father households.

Consistently, with the same level of work hours, single mothers have substantially higher rates of income inadequacy than married-couple families with children and single-father households. **Figure L** shows that among households with children:

- When the only worker is employed less than full time, year round, 62% of married-couple with children, 82% of single-father, and 87% of single-mother households lack adequate income.

- When the only worker is employed full time, year round, 30% of married-couple with children, 33% of single-father, and 56% of single-mother households lack sufficient income.

- If there are two or more workers, 17% of married-couple with children, 35% of single-father, and 44% of single-mother households experience income insufficiency.[6]

Thus, in households with children, even when controlling for the numbers of workers/work hours at

the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy compared to married-couple and single-father households.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. Therefore, substantial work effort may fail to yield sufficient income to

FIGURE L. Income Inadequacy Rate by Number of Workers* and Household Type: CT 2017
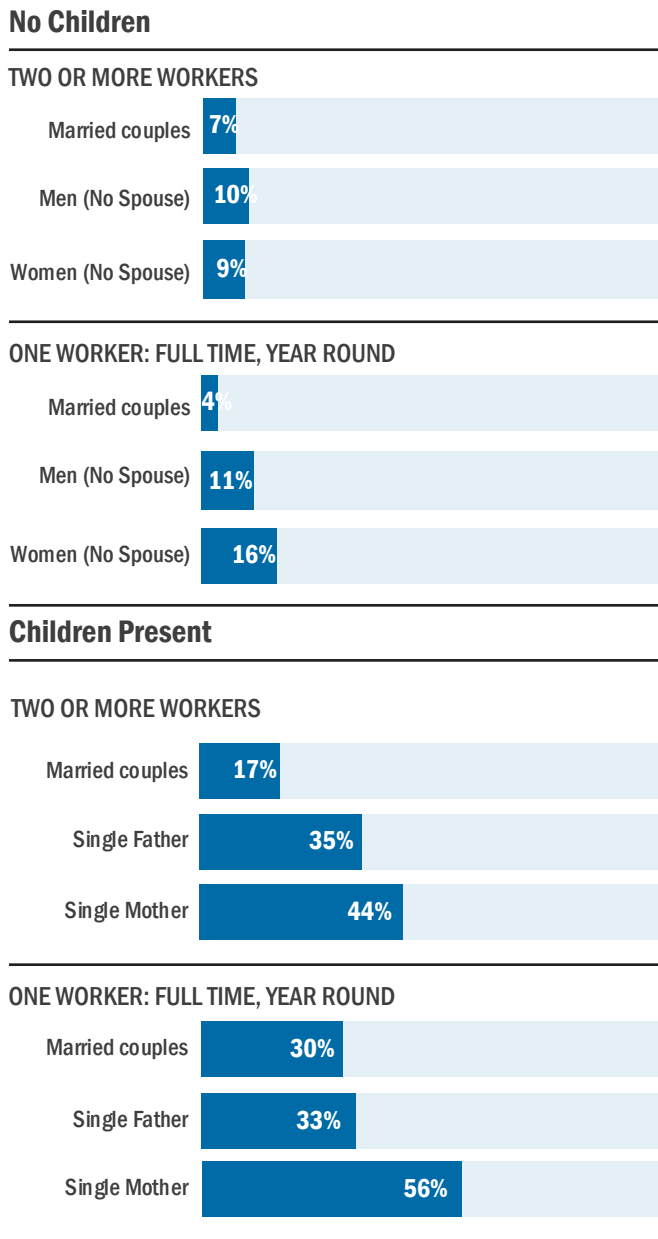
No Children

TWO OR MORE WORKERS

Married couples — 7%
Men (No Spouse) — 10%
Women (No Spouse) — 9%

ONE WORKER: FULL TIME, YEAR ROUND

Married couples — 4%
Men (No Spouse) — 11%
Women (No Spouse) — 16%

Children Present

TWO OR MORE WORKERS

Married couples — 17%
Single Father — 35%
Single Mother — 44%

ONE WORKER: FULL TIME, YEAR ROUND

Married couples — 30%
Single Father — 33%
Single Mother — 56%

* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as someone who worked at least one week during the previous year.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

meet even the minimum basic needs/expenses. One possible explanation is wage and hour differences between households above versus below the Standard.

Hours Versus Wage Rates

Householders above the Standard work about 24% more hours per year than those below the Standard (a median of 2,080 hours vs. 1,680 hours per year, see **Figure M**), but their average wages are more than two times those of householders below the Standard ($30.77 per hour vs. $13.74 per hour).

This means that increasing the work hours of those below the Standard to the level of those above (working 24% more hours) would only close 13% of the earnings gap. However, increasing the wage rates of those below the Standard to the wage rates of those above with no change in hours worked, would close 65% of the earnings gap. In short, it is largely low wage rates, not fewer hours, that results in inadequate income.

FIGURE M. Median Hourly Pay Rate and Hours Worked Among Working Householders*: CT 2017
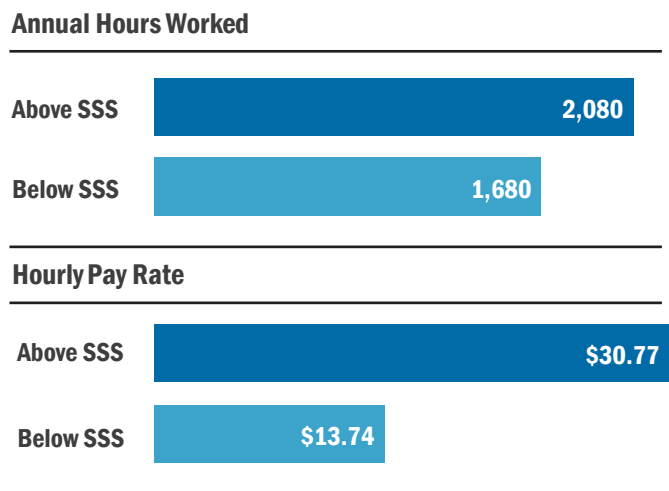
Annual Hours Worked

Above SSS — 2,080
Below SSS — 1,680

Hourly Pay Rate

Above SSS — $30.77
Below SSS — $13.74

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
Note: Full time, year round work is equivalent to 2,080 hours per year.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

In short, it is largely low wage rates, not fewer hours, that results in inadequate income.

GENDER. In Connecticut, the median hourly wage for all employed women householders ($23.90 per hour) is 78% of the median hourly wage for employed men householders ($30.77 per hour). Women householders above the Standard earn 82% of the median wage of men householders above the Standard ($27.47 per hour vs. $33.65 per hour). However, when comparing the median wage of just those householders who are below the Standard (**Figure N**), the gender difference is much less ($13.46 vs. $14.42 per hour for employed women vs. employed men householders), reflecting that the state's minimum wage provides a "floor" effect that wages should not follow below.

RACE/ETHNICITY. There is an even larger racial wage gap than gender gap in Connecticut, with the median wage of householders of color being just 66% of the median wage of white householders. However, as with gender, the difference in wages between those below and above the Standard, each racial group, is far greater: among white householders, those above have wages that are more than two times those below

($32.17 per hour vs. $13.61 per hour), while among householders of color, those above have wages a little under two times those below ($25.93 per hour vs. $13.81 per hour). Because there are proportionally more people of color below the Standard, their lower wages contribute to the disproportionate share of income inadequacy borne by people of color.

Altogether, this data on wages and hours suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

Occupations

Concentration by gender and race into occupational categories with lower wages also reduces wage adequacy, regardless of the number of workers or hours worked.

Occupations are a key factor in explaining low wages. There has been a shift over the last several decades where fewer workers are in higher wage jobs and sectors, such as manufacturing, while lower wage service sector jobs have increased.[6] We examined and compared the occupations and wages of the top 20 occupations among householders with incomes below the Self-Sufficiency Standard, compared to the top 20 occupations among householders with incomes above the Self-Sufficiency Standard.

OCCUPATIONAL CONCENTRATION. Figure O compares the 20 most frequently held occupations of householders below the Standard to the 20 most frequently held occupations of householders above the Standard. Householders below the Standard are somewhat more concentrated in relatively fewer occupations: the top 20 occupations cumulatively account for 43% of all householders below the Standard, compared to 34% for the top 20 occupations of those above the Standard. Nursing, psychiatric, and home health aides is the most common occupations for householders below the Standard. Over 4% of householders below the Standard have jobs in this occupation.

OCCUPATIONAL SEGREGATION. In **Figure O**, we also show the median wages for each of the top 20

FIGURE N. Median Hourly Pay Rate of Working Householders* by Gender and Race: CT 2017

Median Hours Pay Rate   ■ Above SSS   ■ Below SSS

Men: $33.65 / $14.42
Women: $27.47 / $13.46
White: $32.17 / $13.61
Non-White: $25.96 / $13.81

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

occupations for householders below compared to the top 20 occupations of those above the Standard. Only six of the occupations found in the top 20 of householders above the Standard are also among the top 20 held by householders below the Standard. This suggests a high degree of separation, or segregation, between those above and below the Standard. In fact, the median wages of the 14 non-shared occupations those above the Standard average $42.62 (ranging from $20.71 to $66.24), compared to an average median wage of $12.96 for those below the Standard (ranging from $10.55 to $17.19).

For those with jobs in the six commonly held occupations, the separation is more subtle as it is within the occupation. When one compares median wages of those above versus below the Standard in the same occupation, the lower income experienced by those below the Standard reflects the very different jobs they hold (e.g. lower wages or different industry) within the same occupation, compared to those above the Standard with the same occupation.

These data suggest different strategies, depending on the occupation one is in. Put another way, in Connecticut, for many below the Standard, increasing wages may require not just changing jobs, but changing occupations as well.

GENDER. Gender segregation of the labor force contributes to the gender gap in wages and associated rewards of jobs (such as benefits and promotion opportunities).[8] While both men and women tend to work in occupations that are predominately occupied by their gender, there is not an associated wage penalty for men like there is for women.

We explore this pattern in **Figure P,** which shows how occupational gender segregation may contribute to lower wages of women workers. That is, one factor behind their lower income from wages is that the occupations most commonly held by women almost universally are low-wage occupations, while those most common among men include occupations with significantly higher wages.

RACE/ETHNICITY. There are also consequences of occupational segregation based on race/ethnicity. While there is more overlap (9 of top 20 occupations are shared between white and non-white householders below the Standard), nevertheless white householders hold jobs in higher paying occupations and householders of color in less well-paid occupations (see **Figure Q**).

Altogether, there are several commonalities across gender and race/ethnicity in terms of occupations.

- While women are concentrated in fewer occupational categories than men below the Standard, the larger difference between men and women is that they are in different occupations.

- At the same time, there are substantial differences in wages within occupations, depending on whether they are above or below the Standard.

- In short, it is both the gendered and racialized occupation structure, as well as the specific jobs (particularly in shared occupations)—and the wages they pay—that yields the low wages that contribute to income inadequacy.

FIGURE O. Median Hourly Wages of Top 20 Occupations for All Householders Above and Below the Standard: CT 2017

FIGURE P. Median Hourly Wages of Top 20 Occupations for All Householders Above and Below the Standard by Gender: CT 2017

Legend: ▶ Women Below SSS ▷ Women Above SSS ■ Men Below SSS □ Men Above SSS

Occupations (top to bottom):
- Line Supervisors of Retail Sales Workers
- Retail Salespersons
- Customer Service Representatives
- Elementary & Middle School Teachers
- Janitors & Building Cleaners
- Postsecondary Teachers
- Accountants & Auditors
- Personal Care Aides
- Cashiers
- Cooks
- Nursing, Psychiatric, & Home Health Aides
- Office Clerks, General
- Secretaries & Administrative Assistants
- Teacher Assistants
- Registered Nurses
- Social Workers
- Miscellaneous Managers
- Financial Managers
- Driver/Sales Workers & Truck Drivers
- Waiters & Waitresses
- Childcare Workers
- Preschool & Kindergarten Teachers
- Maids & Housekeeping Cleaners
- Receptionists & Information Clerks
- Bookkeeping, Accounting, & Auditing Clerks
- Licensed Practical & Licensed Vocational Nurses
- Line Supervisors of Admin. Support Workers
- Counselors
- Secondary School Teachers
- Education Administrators
- Stock Clerks & Order Fillers
- Laborers & Freight
- Carpenters
- Construction Laborers
- Miscellaneous Production Workers
- Painters & Paperhangers
- Chefs & Head Cooks
- Cleaners of Vehicles & Equipment
- Grounds Maintenance Workers
- Pipelayers, Plumbers, Pipefitters, & Steamfitters
- Bus Drivers
- Electricians
- Police Officers
- Sales Reps., Wholesale & Manufacturing
- Line Supervisors of Non-Retail Sales Workers
- General & Operations Managers
- Aerospace Engineers
- Software Developers
- Computer & Information Systems Managers
- Chief Executives & Legislators
- Lawyers & Judges
- Marketing & Sales Managers
- Physicians & Surgeons

X-axis: $0, $10, $20, $30, $40, $50, $60, $70, $80

FIGURE Q. Median Hourly Wages of Top 20 Occupations for All Householders Above and Below the Standard by Race/Ethnicity: CT 2017

Legend: ■ White Below SSS ☐ White Above SSS ▶ Non-White Below SSS ▷ Non-White Above SSS

Occupations (top to bottom):
- Line Supervisors of Retail Sales Workers
- Postsecondary Teachers
- Retail Salespersons
- Cashiers
- Cooks
- Personal Care Aides
- Janitors & Building Cleaners
- Nursing, Psychiatric, & Home Health Aides
- Customer Service Representatives
- Driver/Sales Workers & Truck Drivers
- Secretaries & Administrative Assistants
- Accountants & Auditors
- Miscellaneous Managers
- Elementary & Middle School Teachers
- Construction Laborers
- Waiters & Waitresses
- Childcare Workers
- Teacher Assistants
- Carpenters
- Registered Nurses
- Software Developers
- Laborers & Freight
- Social & Human Service Assistants
- Maids & Housekeeping Cleaners
- Receptionists & Information Clerks
- Grounds Maintenance Workers
- Social Workers
- Dispatchers
- Inspectors, Testers, Sorters, Samplers, & Weighers
- Office Clerks, General
- Line Supervisors of Admin. Support Workers
- Licensed Practical & Licensed Vocational Nurses
- Counselors
- Physicians & Surgeons
- Bookkeeping, Accounting, & Auditing Clerks
- Secondary School Teachers
- Sales Reps., Wholesale & Manufacturing
- Education Administrators
- Line Supervisors of Non-Retail Sales Workers
- Marketing & Sales Managers
- Lawyers & Judges
- Financial Managers
- Chief Executives & Legislators

X-axis: $0, $10, $20, $30, $40, $50, $60, $70

Connecticut Compared to Select States

While Connecticut follows similar patterns as in several other states, rates of income inadequacy tend to be lower in Connecticut. Nationally, householders with less education, women, people of color, and households with children all have higher rates of income inadequacy compared to their counterparts.

Demographic studies using the Self-Sufficiency Standard have been done in eight states plus New York City, some more than once.[9] A demographic study was first completed for Connecticut in 2007 using the 2000 Census dataset. As these analyses have been done at different times and using different datasets, these comparisons of other states to Connecticut are not directly equivalent and should be seen as estimates. However, by examining the patterns of income inadequacy across groups within each state, several patterns have become apparent (see Table 2).

- In Connecticut and in nearly all states, the income inadequacy rate for householders of color is at least twice that of white householders.

- When comparing gender and family type, there are consistent patterns across time and place for all states: women householders, families with children, and families with children less than six years old, have higher rates of income inadequacy than their counterparts (men householders, families with no children, and families with older children).

- Each subgroup has experienced increased rates of income inadequacy when comparing pre- and post-recession. For example, families with young children have income inadequacy rates of 44% in Connecticut (compared to 36% pre-recession) and 50% in Washington (39% pre-recession).

- In terms of educational attainment, increases in educational attainment lead to declines in household income inadequacy rates in all states.

- The overall rate of income inadequacy increased post-recession in all states studied. However, in Connecticut, income inadequacy increased four percentage points—slightly less than the other states where income inadequacy rates changed five to ten percentage points pre- and post-recession.

Overall, this comparison indicates that Connecticut's patterns of income inadequacy and the trends pre and post-recession, are similar to those in other states, except that in almost all cases, the actual rates are somewhat lower, overall and by subgroup, in Connecticut compared to other states.

TABLE 2. Income Inadequacy Rates Before and After the Great Recession for Select States

	CALIFORNIA		WASHINGTON		PENNSYLVANIA		COLORADO		CONNECTICUT	
	2007	2012	2007	2013	2007	2010	2000	2016	2000	2017
Households Below Standard	31%	38%	18%	28%	21%	26%	21%	27%	19%	23%
RACE/ETHNICITY OF HOUSEHOLDER										
Non-White	43%	50%	34%	42%	41%	47%	38%	43%	41%	41%
White	18%	25%	14%	23%	17%	21%	16%	21%	14%	15%
HOUSEHOLD TYPE										
No children	20%	28%	12%	20%	15%	19%	14%	21%	12%	17%
Young children present (under 6)	52%	60%	39%	50%	40%	46%	39%	50%	36%	44%
Married with children	36%	42%	20%	31%	19%	24%	29%	31%	18%	22%
Single mother	64%	72%	51%	67%	58%	65%	54%	62%	59%	63%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	68%	77%	47%	63%	49%	60%	51%	58%	46%	59%
High school diploma	42%	53%	26%	38%	26%	32%	27%	40%	26%	34%
Some college or associate's degree	28%	39%	20%	32%	21%	28%	21%	33%	18%	27%
Bachelor's degree or higher	12%	17%	8%	14%	9%	12%	10%	14%	8%	11%

Source: U.S. Census Bureau, 5% Census data 2000; 2007, 2010, 2012, 2013, 2016, 2017 ACS 1-Year Public Use Microdata Sample.

Conclusion

The 2019 Self-Sufficiency Standard for Connecticut calculates what the bare minimum of expenses is for families in each Connecticut town. By calculating the cost of each basic expense—housing, food, health care, transportation, child care, and taxes—the Standard defines what it really takes for families to meet basic needs. *Demographic Characteristics of Households Below Economic Self-Sufficiency in Connecticut* builds on that with further research to illuminate the situations and characteristics of the one in four households that struggle with the everyday crisis of inadequate earnings to meet these basic needs.

While income inadequacy exists among all groups and places in Connecticut, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most telling conclusion is that income inadequacy is not largely due to lack of work; 84% of households below the Standard have at least one worker, and the majority of those workers work full time and year round.

So what does account for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that it is inadequate wages not lack of work hours that is an important factor. However, demographic variables are also important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and people of color, there are substantially lower rewards from education, such that women and people of color must have several more years of education to achieve the same levels of income adequacy as white men at each education level.

These labor market variables are further impacted by family composition—particularly when households are maintained by a woman alone and if children are present. These characteristics combine to result in high rates of insufficient income. Thus, being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school age) and the lower income of usually being a one-worker household. This results in the highest rates of income inadequacy. For single mothers of color, racial/ethnic wage differentials and race-based differences in rewards from education further increase rates of income inadequacy to the highest levels.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Connecticut, in every racial/ethnic group; among men, women, and children; and in all towns. Households with inadequate incomes are part of the mainstream workforce, yet despite substantial amount of work, they are not recognized as having inadequate income by the federal poverty level.

This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. In addition, it is a building block for further analysis that will be conducted by the Office of Health Strategy and the Office of the State Comptroller to evaluate policies to make health care more affordable for all Connecticut residents so that households can meet all their basic needs.

Endnotes

1. According to the Census Bureau's tabulations from the 2017 American Community Survey, 9.4% of all households are below the poverty level in Connecticut. This differs from the estimate in this report (7.6% for households) because our sample excludes those over 65 years and those with work-limiting disabilities, groups with higher than average poverty rates. Please see "Step 2" of "How did we calculate this data?" for further explanation of why these groups are not included in this calculation. See U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates. B17017. Poverty status in the past 12 months by age of householder, https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_1YR/B17017/0400000US09 (accessed June 25, 2019).

2. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.

3. Three-fourths of non-family households are one person households.

4. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.

5. See Cauthen, N. K. and Hsien-Hen L. (2003). Living at the edge, *Research Brief 1: Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.

6. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.

7. The American Community Survey asks employed persons what their work activities are and codes responses into the specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupations, that is, out of 539 specific occupations, these are the occupations in the state with the most workers.

8. Gender-based occupational segregation was at very high levels until the 1970s. Over the next two decades, women entered the labor force in large numbers, and many occupations experienced desegregation, particularly among high-skilled occupations. However, since the mid-1990s, levels of occupational segregation overall have changed very little. Blau, F. D., Brummund, P., & Liu, A. Y. H. (2013), "Trends in occupational segregation by gender 1970–2009: Adjusting for the impact of changes in the occupational coding system," Demography, 50(2), 471-492. http://link.springer.com/article/10.1007/s13524-012-0151-7. This may be due to the changing mix of occupations: on average, gender composition of occupations has not changed but occupations that are more gender-dominated rather than gender-balanced have increased. Ariane Hegewisch, Hannah Liepmann, Jeff Hayes, and Heidi Hartmann, 2010, "Separate and Not Equal? Gender Segregation in the Labor Market and the Gender Wage Gap," Institute for Women's Policy Research, https://iwpr.org/publications/separate-and-not-equal-gender-segregation-in-the-labor-market-and-the-gender-wage-gap/.

9. Three of these are based on data from the 2000 Census long form sample (Washington, Colorado, and Connecticut), and the remainder use data from the American Community Survey (California–2007 & 2012, New Jersey–2005, Mississippi–2007, Pennsylvania-2007 & 2010, and Washington-2007 & 2014).

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2017 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2017 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Connecticut, the 2017 PUMS data set contains a one-percent sample size 17,338 housing units (representing a housing unit estimate of 1,517,495 Connecticut households).[1]

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000.

Connecticut, which has 169 towns partitioned into 26 PUMAs, with 2017 ACS estimates reported for each. In the instances when a single PUMA is in more than one town, each town was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA. If there are multiple PUMAs in a single town, each PUMA in the town is assigned the town's Self-Sufficiency Standard.

EXCLUSIONS. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis.

In total, 946,425 non-disabled, non-elderly households are included in this demographic study of Connecticut.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

INCOME. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2017 income in the American Community Survey.

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1.   U.S. Census Bureau. 2017 PUMS Accuracy of the Data, http://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2017AccuracyPUMS.pdf.

THE POVERTY THRESHOLD. This study uses the U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

THE SELF-SUFFICIENCY STANDARD. The Self-Sufficiency Standard for Connecticut 2019 was used as the income benchmark for the Overlooked and Undercounted study.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated as having "insufficient" or "inadequate" income.

Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. Table 3 shows an example of the data included in the appendix tables. Each column details the following data:

A. The total number of households in Connecticut within the row group and the total percentage in the row group are of all Connecticut households. When appropriate, the characteristics of the householder are reported. For example, women head 483,792 households and are 51.1% of all householders in Connecticut. Note that the total percentage of *persons* in Connecticut who are women may be different than percentage of who are *householders*.

B. The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Connecticut, there are 46,335 households headed by women in poverty and 9.6% of all households headed by women are in poverty.

C. The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Connecticut, there are 87,733 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.

D. The total number and percentage of households below the Standard (columns B + C). *This report focuses on the results of column D.* In Connecticut, there are 134,068 households headed by women with inadequate income representing a total of 27.7% of households headed by women.

E. The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 3), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 222,319 households below the Standard in Connecticut and 134,068 of those households are headed by women (60%).

TABLE 3. Example Appendix Table

	A		B		C		D		E	
			BELOW SELF-SUFFICIENCY STANDARD						**ABOVE SELF-SUFFICIENCY STANDARD**	
	TOTAL	**PERCENT OF HOUSEHOLDS**	**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%	222,319	23.5%	724,106	76.5%
SEX OF HOUSEHOLDER										
Men	462,633	48.9%	25,990	5.6%	62,261	13.5%	88,251	19.1%	374,382	80.9%
Women	483,792	51.1%	46,335	9.6%	87,733	18.1%	134,068	27.7%	349,724	72.3%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%

SECTION: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

TOWN

	TOTAL	PERCENT OF HOUSEHOLDS	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Andover	833	0.1%	54	6.5%	108	12.9%	162	19.4%	671	80.6%
Ansonia	4,819	0.5%	247	5.1%	694	14.4%	941	19.5%	3,879	80.5%
Ashford	1,073	0.1%	59	5.5%	142	13.2%	200	18.7%	872	81.3%
Avon	4,861	0.5%	180	3.7%	451	9.3%	631	13.0%	4,230	87.0%
Barkhamsted	981	0.1%	62	6.4%	105	10.7%	167	17.0%	814	83.0%
Beacon Falls	1,481	0.2%	38	2.6%	159	10.7%	197	13.3%	1,283	86.7%
Berlin	5,591	0.6%	598	10.7%	972	17.4%	1,569	28.1%	4,022	71.9%
Bethany	1,393	0.1%	71	5.1%	201	14.4%	272	19.5%	1,121	80.5%
Bethel	4,916	0.5%	314	6.4%	969	19.7%	1,283	26.1%	3,633	73.9%
Bethlehem	931	0.1%	59	6.4%	99	10.7%	159	17.0%	773	83.0%
Bloomfield	5,503	0.6%	204	3.7%	511	9.3%	714	13.0%	4,788	87.0%
Bolton	1,256	0.1%	81	6.5%	163	12.9%	244	19.4%	1,012	80.6%
Bozrah	685	0.1%	44	6.5%	122	17.8%	166	24.2%	519	75.8%
Branford	7,101	0.8%	409	5.8%	910	12.8%	1,319	18.6%	5,782	81.4%
Bridgeport	33,777	3.6%	5,570	16.5%	9,226	27.3%	14,796	43.8%	18,981	56.2%
Bridgewater	446	0.0%	28	6.4%	48	10.7%	76	17.0%	370	83.0%
Bristol	16,338	1.7%	949	5.8%	1,624	9.9%	2,573	15.8%	13,764	84.2%
Brookfield	4,352	0.5%	278	6.4%	858	19.7%	1,136	26.1%	3,216	73.9%
Brooklyn	2,040	0.2%	112	5.5%	269	13.2%	381	18.7%	1,659	81.3%
Burlington	2,513	0.3%	146	5.8%	250	9.9%	396	15.8%	2,117	84.2%
Canaan	319	0.0%	20	6.4%	34	10.7%	54	17.0%	264	83.0%
Canterbury	1,275	0.1%	70	5.5%	168	13.2%	238	18.7%	1,037	81.3%
Canton	2,764	0.3%	102	3.7%	257	9.3%	359	13.0%	2,405	87.0%
Chaplin	573	0.1%	31	5.5%	76	13.2%	107	18.7%	466	81.3%
Cheshire	7,162	0.8%	186	2.6%	769	10.7%	954	13.3%	6,208	86.7%
Chester	1,139	0.1%	75	6.6%	187	16.4%	262	23.0%	877	77.0%
Clinton	3,782	0.4%	250	6.6%	621	16.4%	871	23.0%	2,911	77.0%
Colchester	4,189	0.4%	271	6.5%	744	17.8%	1,015	24.2%	3,174	75.8%
Colebrook	383	0.0%	24	6.4%	41	10.7%	65	17.0%	318	83.0%
Columbia	1,384	0.1%	90	6.5%	179	12.9%	269	19.4%	1,115	80.6%
Cornwall	367	0.0%	23	6.4%	39	10.7%	62	17.0%	304	83.0%
Coventry	3,137	0.3%	203	6.5%	406	12.9%	609	19.4%	2,528	80.6%
Cromwell	3,995	0.4%	265	6.6%	656	16.4%	920	23.0%	3,074	77.0%
Danbury	21,400	2.3%	1,367	6.4%	4,219	19.7%	5,586	26.1%	15,815	73.9%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%
Darien	5,825	0.6%	359	6.2%	1,201	20.6%	1,560	26.8%	4,264	73.2%
Deep River	1,320	0.1%	87	6.6%	217	16.4%	304	23.0%	1,016	77.0%
Derby	3,230	0.3%	165	5.1%	465	14.4%	631	19.5%	2,600	80.5%
Durham	2,107	0.2%	140	6.6%	346	16.4%	486	23.0%	1,622	77.0%
East Granby	1,334	0.1%	77	5.8%	130	9.7%	206	15.5%	1,128	84.5%
East Haddam	2,603	0.3%	172	6.6%	427	16.4%	600	23.0%	2,003	77.0%
East Hampton	3,696	0.4%	245	6.6%	607	16.4%	852	23.0%	2,845	77.0%
East Hartford	14,827	1.6%	929	6.3%	2,992	20.2%	3,921	26.4%	10,906	73.6%
East Haven	7,413	0.8%	427	5.8%	950	12.8%	1,377	18.6%	6,036	81.4%
East Lyme	5,352	0.6%	400	7.5%	700	13.1%	1,101	20.6%	4,251	79.4%
East Windsor	2,893	0.3%	166	5.8%	281	9.7%	448	15.5%	2,445	84.5%
Eastford	435	0.0%	24	5.5%	57	13.2%	81	18.7%	353	81.3%
Easton	1,854	0.2%	70	3.8%	175	9.4%	245	13.2%	1,610	86.8%
Ellington	3,936	0.4%	255	6.5%	509	12.9%	765	19.4%	3,171	80.6%
Enfield	11,574	1.2%	665	5.8%	1,125	9.7%	1,790	15.5%	9,783	84.5%
Essex	1,906	0.2%	126	6.6%	313	16.4%	439	23.0%	1,467	77.0%
Fairfield	14,708	1.6%	553	3.8%	1,388	9.4%	1,941	13.2%	12,766	86.8%
Farmington	6,806	0.7%	252	3.7%	632	9.3%	884	13.0%	5,923	87.0%
Franklin	501	0.1%	32	6.5%	89	17.8%	121	24.2%	380	75.8%
Glastonbury	9,697	1.0%	255	2.6%	641	6.6%	896	9.2%	8,801	90.8%
Goshen	768	0.1%	49	6.4%	82	10.7%	131	17.0%	637	83.0%
Granby	2,924	0.3%	168	5.8%	284	9.7%	452	15.5%	2,472	84.5%
Greenwich	17,611	1.9%	944	5.4%	4,402	25.0%	5,346	30.4%	12,266	69.6%
Griswold	3,116	0.3%	202	6.5%	553	17.8%	755	24.2%	2,361	75.8%
Groton	11,206	1.2%	838	7.5%	1,466	13.1%	2,305	20.6%	8,902	79.4%
Guilford	5,669	0.6%	327	5.8%	726	12.8%	1,053	18.6%	4,616	81.4%
Haddam	2,381	0.3%	158	6.6%	391	16.4%	548	23.0%	1,832	77.0%
Hamden	15,263	1.6%	781	5.1%	2,198	14.4%	2,979	19.5%	12,283	80.5%
Hampton	463	0.0%	25	5.5%	61	13.2%	86	18.7%	376	81.3%
Hartford	30,814	3.3%	7,631	24.8%	7,078	23.0%	14,709	47.7%	16,105	52.3%
Hartland	548	0.1%	32	5.8%	53	9.7%	85	15.5%	463	84.5%
Harwinton	1,456	0.2%	93	6.4%	155	10.7%	248	17.0%	1,208	83.0%
Hebron	2,443	0.3%	158	6.5%	316	12.9%	475	19.4%	1,969	80.6%
Kent	769	0.1%	49	6.4%	82	10.7%	131	17.0%	638	83.0%
Killingly	4,316	0.5%	236	5.5%	570	13.2%	806	18.7%	3,509	81.3%
Killingworth	1,861	0.2%	123	6.6%	306	16.4%	429	23.0%	1,432	77.0%
Lebanon	1,905	0.2%	123	6.5%	338	17.8%	462	24.2%	1,444	75.8%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%
Ledyard	3,924	0.4%	254	6.5%	697	17.8%	951	24.2%	2,973	75.8%
Lisbon	1,131	0.1%	73	6.5%	201	17.8%	274	24.2%	857	75.8%
Litchfield	2,185	0.2%	139	6.4%	233	10.7%	372	17.0%	1,813	83.0%
Lyme	672	0.1%	50	7.5%	88	13.1%	138	20.6%	534	79.4%
Madison	4,629	0.5%	267	5.8%	593	12.8%	860	18.6%	3,769	81.4%
Manchester	16,849	1.8%	1,055	6.3%	3,401	20.2%	4,456	26.4%	12,393	73.6%
Mansfield	6,696	0.7%	434	6.5%	867	12.9%	1,301	19.4%	5,395	80.6%
Marlborough	1,804	0.2%	47	2.6%	119	6.6%	167	9.2%	1,637	90.8%
Meriden	17,957	1.9%	899	5.0%	2,105	11.7%	3,004	16.7%	14,953	83.3%
Middlebury	1,854	0.2%	48	2.6%	199	10.7%	247	13.3%	1,607	86.7%
Middlefield	1,262	0.1%	84	6.6%	207	16.4%	291	23.0%	971	77.0%
Middletown	13,591	1.4%	900	6.6%	2,231	16.4%	3,131	23.0%	10,459	77.0%
Milford	13,741	1.5%	703	5.1%	2,539	18.5%	3,242	23.6%	10,499	76.4%
Monroe	4,724	0.5%	111	2.3%	584	12.4%	694	14.7%	4,030	85.3%
Montville	5,102	0.5%	330	6.5%	906	17.8%	1,236	24.2%	3,866	75.8%
Morris	616	0.1%	39	6.4%	66	10.7%	105	17.0%	511	83.0%
Naugatuck	7,799	0.8%	202	2.6%	837	10.7%	1,039	13.3%	6,760	86.7%
New Britain	20,604	2.2%	2,202	10.7%	3,581	17.4%	5,783	28.1%	14,821	71.9%
New Canaan	4,887	0.5%	184	3.8%	461	9.4%	645	13.2%	4,242	86.8%
New Fairfield	3,672	0.4%	235	6.4%	724	19.7%	958	26.1%	2,714	73.9%
New Hartford	1,799	0.2%	114	6.4%	192	10.7%	306	17.0%	1,493	83.0%
New Haven	38,057	4.0%	8,574	22.5%	9,316	24.5%	17,890	47.0%	20,167	53.0%
New London	7,716	0.8%	577	7.5%	1,010	13.1%	1,587	20.6%	6,129	79.4%
New Milford	7,265	0.8%	462	6.4%	775	10.7%	1,237	17.0%	6,028	83.0%
Newington	8,608	0.9%	226	2.6%	569	6.6%	795	9.2%	7,813	90.8%
Newtown	6,684	0.7%	157	2.3%	826	12.4%	982	14.7%	5,702	85.3%
Norfolk	441	0.0%	28	6.4%	47	10.7%	75	17.0%	366	83.0%
North Branford	3,650	0.4%	210	5.8%	468	12.8%	678	18.6%	2,972	81.4%
North Canaan	856	0.1%	54	6.4%	91	10.7%	146	17.0%	710	83.0%
North Haven	7,108	0.8%	356	5.0%	833	11.7%	1,189	16.7%	5,919	83.3%
North Stonington	1,381	0.1%	89	6.5%	245	17.8%	335	24.2%	1,046	75.8%
Norwalk	24,051	2.5%	1,483	6.2%	4,960	20.6%	6,443	26.8%	17,607	73.2%
Norwich	10,557	1.1%	683	6.5%	1,875	17.8%	2,558	24.2%	7,999	75.8%
Old Lyme	2,124	0.2%	159	7.5%	278	13.1%	437	20.6%	1,687	79.4%
Old Saybrook	2,921	0.3%	193	6.6%	480	16.4%	673	23.0%	2,248	77.0%
Orange	3,635	0.4%	186	5.1%	672	18.5%	858	23.6%	2,777	76.4%
Oxford	3,104	0.3%	80	2.6%	333	10.7%	414	13.3%	2,691	86.7%
Plainfield	3,827	0.4%	210	5.5%	505	13.2%	715	18.7%	3,112	81.3%
Plainville	4,986	0.5%	533	10.7%	867	17.4%	1,400	28.1%	3,587	71.9%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by
Select Characteristics of Householder: Connecticut 2017

| | 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%	**222,319**	**23.5%**	724,106	76.5%
Plymouth	3,160	0.3%	201	6.4%	337	10.7%	**538**	**17.0%**	2,622	83.0%
Pomfret	1,055	0.1%	58	5.5%	139	13.2%	**197**	**18.7%**	858	81.3%
Portland	2,712	0.3%	180	6.6%	445	16.4%	**625**	**23.0%**	2,087	77.0%
Preston	1,232	0.1%	80	6.5%	219	17.8%	**299**	**24.2%**	934	75.8%
Prospect	2,302	0.2%	60	2.6%	247	10.7%	**307**	**13.3%**	1,995	86.7%
Putnam	2,381	0.3%	130	5.5%	314	13.2%	**445**	**18.7%**	1,936	81.3%
Redding	2,423	0.3%	155	6.4%	478	19.7%	**632**	**26.1%**	1,790	73.9%
Ridgefield	6,518	0.7%	416	6.4%	1,285	19.7%	**1,701**	**26.1%**	4,817	73.9%
Rocky Hill	5,551	0.6%	146	2.6%	367	6.6%	**513**	**9.2%**	5,038	90.8%
Roxbury	584	0.1%	37	6.4%	62	10.7%	**99**	**17.0%**	484	83.0%
Salem	1,082	0.1%	70	6.5%	192	17.8%	**262**	**24.2%**	820	75.8%
Salisbury	966	0.1%	61	6.4%	103	10.7%	**164**	**17.0%**	801	83.0%
Scotland	429	0.0%	23	5.5%	57	13.2%	**80**	**18.7%**	349	81.3%
Seymour	4,141	0.4%	212	5.1%	596	14.4%	**808**	**19.5%**	3,333	80.5%
Sharon	718	0.1%	46	6.4%	77	10.7%	**122**	**17.0%**	596	83.0%
Shelton	9,594	1.0%	225	2.3%	1,185	12.4%	**1,410**	**14.7%**	8,184	85.3%
Sherman	947	0.1%	61	6.4%	187	19.7%	**247**	**26.1%**	700	73.9%
Simsbury	6,315	0.7%	234	3.7%	586	9.3%	**820**	**13.0%**	5,495	87.0%
Somers	2,887	0.3%	187	6.5%	374	12.9%	**561**	**19.4%**	2,326	80.6%
South Windsor	6,663	0.7%	383	5.8%	648	9.7%	**1,031**	**15.5%**	5,633	84.5%
Southbury	4,872	0.5%	126	2.6%	523	10.7%	**649**	**13.3%**	4,223	86.7%
Southington	11,635	1.2%	676	5.8%	1,157	9.9%	**1,833**	**15.8%**	9,802	84.2%
Sprague	778	0.1%	50	6.5%	138	17.8%	**188**	**24.2%**	589	75.8%
Stafford	3,049	0.3%	198	6.5%	395	12.9%	**592**	**19.4%**	2,457	80.6%
Stamford	35,310	3.7%	1,892	5.4%	8,825	25.0%	**10,717**	**30.4%**	24,592	69.6%
Sterling	952	0.1%	52	5.5%	126	13.2%	**178**	**18.7%**	774	81.3%
Stonington	5,181	0.5%	387	7.5%	678	13.1%	**1,065**	**20.6%**	4,115	79.4%
Stratford	12,462	1.3%	292	2.3%	1,539	12.4%	**1,832**	**14.7%**	10,631	85.3%
Suffield	4,078	0.4%	235	5.8%	396	9.7%	**631**	**15.5%**	3,447	84.5%
Thomaston	2,036	0.2%	129	6.4%	217	10.7%	**347**	**17.0%**	1,689	83.0%
Thompson	2,350	0.2%	129	5.5%	310	13.2%	**439**	**18.7%**	1,911	81.3%
Tolland	3,797	0.4%	246	6.5%	492	12.9%	**738**	**19.4%**	3,059	80.6%
Torrington	9,392	1.0%	597	6.4%	1,002	10.7%	**1,599**	**17.0%**	7,793	83.0%
Trumbull	8,736	0.9%	205	2.3%	1,079	12.4%	**1,284**	**14.7%**	7,452	85.3%
Union	215	0.0%	14	6.5%	28	12.9%	**42**	**19.4%**	174	80.6%
Vernon	7,361	0.8%	477	6.5%	953	12.9%	**1,430**	**19.4%**	5,931	80.6%
Voluntown	679	0.1%	44	6.5%	121	17.8%	**164**	**24.2%**	514	75.8%
Wallingford	13,315	1.4%	666	5.0%	1,561	11.7%	**2,227**	**16.7%**	11,088	83.3%
Warren	377	0.0%	24	6.4%	40	10.7%	**64**	**17.0%**	313	83.0%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%		724,106	76.5%
Washington	924	0.1%	59	6.4%	99	10.7%	157	17.0%		766	83.0%
Waterbury	27,521	2.9%	5,473	19.9%	6,579	23.9%	12,052	43.8%		15,469	56.2%
Waterford	5,452	0.6%	408	7.5%	713	13.1%	1,121	20.6%		4,331	79.4%
Watertown	5,812	0.6%	369	6.4%	620	10.7%	990	17.0%		4,822	83.0%
West Hartford	16,994	1.8%	630	3.7%	1,577	9.3%	2,207	13.0%		14,787	87.0%
West Haven	14,471	1.5%	741	5.1%	2,674	18.5%	3,414	23.6%		11,057	76.4%
Westbrook	1,979	0.2%	131	6.6%	325	16.4%	456	23.0%		1,523	77.0%
Weston	2,520	0.3%	95	3.8%	238	9.4%	333	13.2%		2,188	86.8%
Westport	7,415	0.8%	457	6.2%	1,529	20.6%	1,986	26.8%		5,428	73.2%
Wethersfield	7,512	0.8%	197	2.6%	497	6.6%	694	9.2%		6,817	90.8%
Willington	1,524	0.2%	99	6.5%	197	12.9%	296	19.4%		1,228	80.6%
Wilton	4,472	0.5%	168	3.8%	422	9.4%	590	13.2%		3,882	86.8%
Winchester	2,902	0.3%	184	6.4%	310	10.7%	494	17.0%		2,408	83.0%
Windham	6,278	0.7%	344	5.5%	829	13.2%	1,173	18.7%		5,105	81.3%
Windsor	7,528	0.8%	433	5.8%	732	9.7%	1,165	15.5%		6,363	84.5%
Windsor Locks	3,239	0.3%	186	5.8%	315	9.7%	501	15.5%		2,738	84.5%
Wolcott	4,083	0.4%	106	2.6%	438	10.7%	544	13.3%		3,539	86.7%
Woodbridge	2,251	0.2%	115	5.1%	324	14.4%	439	19.5%		1,811	80.5%
Woodbury	2,575	0.3%	164	6.4%	275	10.7%	438	17.0%		2,137	83.0%
Woodstock	1,979	0.2%	108	5.5%	261	13.2%	370	18.7%		1,609	81.3%
SECTION: RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE											
RACE/ETHNICITY OF HOUSEHOLDER											
Asian/Pacific Islander	47,940	5.1%	3,784	7.9%	9,749	20.3%	13,533	28.2%		34,407	71.8%
Black	91,442	9.7%	14,046	15.4%	21,690	23.7%	35,736	39.1%		55,706	60.9%
Latinx	142,758	15.1%	22,789	16.0%	44,975	31.5%	67,764	47.5%		74,994	52.5%
White	641,200	67.7%	29,106	4.5%	68,891	10.7%	97,997	15.3%		543,203	84.7%
All other races	23,085	2.4%	2,600	11.3%	4,689	20.3%	7,289	31.6%		15,796	68.4%
CITIZENSHIP OF HOUSEHOLDER											
Native born	771,793	81.5%	55,414	7.2%	103,982	13.5%	159,396	20.7%		612,397	79.3%
Asian, Native Hawaiian, and Pacific Islander	9,023	1.0%	990	11.0%	1,458	16.2%	2,448	27.1%		6,575	72.9%
Black	63,561	6.7%	10,647	16.8%	14,987	23.6%	25,634	40.3%		37,927	59.7%
Latinx	88,264	9.3%	15,799	17.9%	24,910	28.2%	40,709	46.1%		47,555	53.9%
Not Puerto Rican	17,533	1.9%	1,040	5.9%	3,079	17.6%	4,119	23.5%		13,414	76.5%
Puerto Rican	70,731	7.5%	14,759	20.9%	21,831	30.9%	36,590	51.7%		34,141	48.3%
White	594,168	62.8%	25,604	4.3%	60,676	10.2%	86,280	14.5%		507,888	85.5%
All other races	16,777	1.8%	2,374	14.2%	1,951	11.6%	4,325	25.8%		12,452	74.2%

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TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%
Naturalized	94,278	10.0%	6,162	6.5%	20,650	21.9%	26,812	28.4%	67,466	71.6%
Asian, Native Hawaiian, and Pacific Islander	21,429	2.3%	1,309	6.1%	5,451	25.4%	6,760	31.5%	14,669	68.5%
Black	19,431	2.1%	1,537	7.9%	4,355	22.4%	5,892	30.3%	13,539	69.7%
Latinx	21,294	2.2%	1,242	5.8%	5,487	25.8%	6,729	31.6%	14,565	68.4%
White	28,331	3.0%	1,848	6.5%	3,825	13.5%	5,673	20.0%	22,658	80.0%
All other races	3,793	0.4%	226	6.0%	1,532	40.4%	1,758	46.3%	2,035	53.7%
Not a citizen	80,354	8.5%	10,749	13.4%	25,362	31.6%	36,111	44.9%	44,243	55.1%
Asian, Native Hawaiian, and Pacific Islander	17,488	1.8%	1,485	8.5%	2,840	16.2%	4,325	24.7%	13,163	75.3%
Black	8,450	0.9%	1,862	22.0%	2,348	27.8%	4,210	49.8%	4,240	50.2%
Latinx	33,200	3.5%	5,748	17.3%	14,578	43.9%	20,326	61.2%	12,874	38.8%
White	18,701	2.0%	1,654	8.8%	4,390	23.5%	6,044	32.3%	12,657	67.7%
All other races	2,515	0.3%	0	0.0%	1,206	48.0%	1,206	48.0%	1,309	52.0%
ENGLISH SPEAKING ABILITY OF HOUSEHOLDER										
Very well	857,990	90.7%	55,620	6.5%	118,406	13.8%	174,026	20.3%	683,964	79.7%
Less than very well	88,435	9.3%	16,705	18.9%	31,588	35.7%	48,293	54.6%	40,142	45.4%
HOUSEHOLD LANGUAGE										
English	688,487	72.7%	42,146	6.1%	86,592	12.6%	128,738	18.7%	559,749	81.3%
Spanish	137,386	14.5%	21,624	15.7%	42,322	30.8%	63,946	46.5%	73,440	53.5%
Other Indo-European language	73,730	7.8%	4,524	6.1%	13,123	17.8%	17,647	23.9%	56,083	76.1%
Asian or Pacific Island language	31,163	3.3%	2,654	8.5%	5,180	16.6%	7,834	25.1%	23,329	74.9%
Other language	15,655	1.7%	1,388	8.9%	2,781	17.8%	4,169	26.6%	11,486	73.4%
LINGUISTIC ISOLATION OF HOUSEHOLD										
Yes	49,019	5.2%	11,797	24.1%	17,239	35.2%	29,036	59.2%	19,983	40.8%
Spanish	31,045	3.3%	8,795	28.3%	11,682	37.6%	20,477	66.0%	10,568	34.0%
Other Indo-European language	9,163	1.0%	1,912	20.9%	3,074	33.5%	4,986	54.4%	4,177	45.6%
Asian or Pacific Island language	6,558	0.7%	777	11.8%	1,627	24.8%	2,404	36.7%	4,154	63.3%
Other language	2,253	0.2%	313	13.9%	856	38.0%	1,169	51.9%	1,084	48.1%
No	897,402	94.8%	60,539	6.7%	132,759	14.8%	193,298	21.5%	704,104	78.5%
English	688,487	72.7%	42,146	6.1%	86,592	12.6%	128,738	18.7%	559,749	81.3%
Spanish	106,341	11.2%	12,829	12.1%	30,640	28.8%	43,469	40.9%	62,872	59.1%
Other Indo-European language	64,567	6.8%	2,612	4.0%	10,049	15.6%	12,661	19.6%	51,906	80.4%
Asian or Pacific Island language	24,605	2.6%	1,877	7.6%	3,553	14.4%	5,430	22.1%	19,175	77.9%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%
Other language	13,402	1.4%	1,075	8.0%	1,925	14.4%	3,000	22.4%	10,402	77.6%
SECTION: FAMILY COMPOSITION FACTORS: CHILDREN, SINGLE PARENTS, AND RACE										
PRESENCE OF CHILDREN										
No children	575,109	60.8%	38,772	6.7%	61,416	10.7%	100,188	17.4%	474,921	82.6%
Married Couple	229,774	24.3%	5,421	2.4%	13,710	6.0%	19,131	8.3%	210,643	91.7%
White	186,039	19.7%	3,987	2.1%	8,745	4.7%	12,732	6.8%	173,307	93.2%
Non-White	43,735	4.6%	1,434	3.3%	4,965	11.4%	6,399	14.6%	37,336	85.4%
Men (no spouse)	171,231	18.1%	16,567	9.7%	21,921	12.8%	38,488	22.5%	132,743	77.5%
White	115,305	12.2%	7,952	6.9%	11,826	10.3%	19,778	17.2%	95,527	82.8%
Non-White	55,926	5.9%	8,615	15.4%	10,095	18.1%	18,710	33.5%	37,216	66.5%
Women (no spouse)	174,104	18.4%	16,784	9.6%	25,785	14.8%	42,569	24.5%	131,535	75.5%
White	115,554	12.2%	7,890	6.8%	13,720	11.9%	21,610	18.7%	93,944	81.3%
Non-White	58,550	6.2%	8,894	15.2%	12,065	20.6%	20,959	35.8%	37,591	64.2%
At least one child	371,316	39.2%	33,553	9.0%	88,578	23.9%	122,131	32.9%	249,185	67.1%
Married Couple	252,466	26.7%	9,267	3.7%	45,489	18.0%	54,756	21.7%	197,710	78.3%
White	173,047	18.3%	3,833	2.2%	21,178	12.2%	25,011	14.5%	148,036	85.5%
Non-White	79,419	8.4%	5,434	6.8%	24,311	30.6%	29,745	37.5%	49,674	62.5%
Single Father	31,307	3.3%	2,713	8.7%	9,597	30.7%	12,310	39.3%	18,997	60.7%
White	16,673	1.8%	372	2.2%	2,893	17.4%	3,265	19.6%	13,408	80.4%
Non-White	14,634	1.5%	2,341	16.0%	6,704	45.8%	9,045	61.8%	5,589	38.2%
Single Mother	87,543	9.2%	21,573	24.6%	33,492	38.3%	55,065	62.9%	32,478	37.1%
White	34,582	3.7%	5,072	14.7%	10,529	30.4%	15,601	45.1%	18,981	54.9%
Non-White	52,961	5.6%	16,501	31.2%	22,963	43.4%	39,464	74.5%	13,497	25.5%
Age of youngest child less than 6	145,176	15.3%	15,860	10.9%	47,545	32.7%	63,405	43.7%	81,771	56.3%
Married Couple	102,402	10.8%	5,214	5.1%	26,376	25.8%	31,590	30.8%	70,812	69.2%
White	66,594	7.0%	2,142	3.2%	11,167	16.8%	13,309	20.0%	53,285	80.0%
Non-White	35,808	3.8%	3,072	8.6%	15,209	42.5%	18,281	51.1%	17,527	48.9%
Single Father	12,461	1.3%	1,719	13.8%	5,403	43.4%	7,122	57.2%	5,339	42.8%
White	4,886	0.5%	54	1.1%	1,794	36.7%	1,848	37.8%	3,038	62.2%
Non-White	7,575	0.8%	1,665	22.0%	3,609	47.6%	5,274	69.6%	2,301	30.4%
Single Mother	30,313	3.2%	8,927	29.4%	15,766	52.0%	24,693	81.5%	5,620	18.5%
White	9,824	1.0%	1,802	18.3%	5,076	51.7%	6,878	70.0%	2,946	30.0%
Non-White	20,489	2.2%	7,125	34.8%	10,690	52.2%	17,815	86.9%	2,674	13.1%
Age of the youngest child is 6 or more	226,140	23.9%	17,693	7.8%	41,033	18.1%	58,726	26.0%	167,414	74.0%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

	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%	222,319	23.5%	724,106	76.5%
Married Couple	150,064	15.9%	4,053	2.7%	19,113	12.7%	23,166	15.4%	126,898	84.6%
White	106,453	11.2%	1,691	1.6%	10,011	9.4%	11,702	11.0%	94,751	89.0%
Non-White	43,611	4.6%	2,362	5.4%	9,102	20.9%	11,464	26.3%	32,147	73.7%
Single Father	18,846	2.0%	994	5.3%	4,194	22.3%	5,188	27.5%	13,658	72.5%
White	11,787	1.2%	318	2.7%	1,099	9.3%	1,417	12.0%	10,370	88.0%
Non-White	7,059	0.7%	676	9.6%	3,095	43.8%	3,771	53.4%	3,288	46.6%
Single Mother	57,230	6.0%	12,646	22.1%	17,726	31.0%	30,372	53.1%	26,858	46.9%
White	24,758	2.6%	3,270	13.2%	5,453	22.0%	8,723	35.2%	16,035	64.8%
Non-White	32,472	3.4%	9,376	28.9%	12,273	37.8%	21,649	66.7%	10,823	33.3%
SECTION: EDUCATION										
EDUCATIONAL ATTAINMENT										
Less than high school	58,122	6.1%	13,506	23.2%	20,554	35.4%	34,060	58.6%	24,062	41.4%
Men	32,464	3.4%	6,742	20.8%	10,598	32.6%	17,340	53.4%	15,124	46.6%
White	10,050	1.1%	1,753	17.4%	1,929	19.2%	3,682	36.6%	6,368	63.4%
Non-White	22,414	2.4%	4,989	22.3%	8,669	38.7%	13,658	60.9%	8,756	39.1%
Women	25,658	2.7%	6,764	26.4%	9,956	38.8%	16,720	65.2%	8,938	34.8%
White	6,387	0.7%	1,012	15.8%	2,297	36.0%	3,309	51.8%	3,078	48.2%
Non-White	19,271	2.0%	5,752	29.8%	7,659	39.7%	13,411	69.6%	5,860	30.4%
High school graduate	213,633	22.6%	26,963	12.6%	46,374	21.7%	73,337	34.3%	140,296	65.7%
Men	115,648	12.2%	10,492	9.1%	20,868	18.0%	31,360	27.1%	84,288	72.9%
White	74,221	7.8%	4,679	6.3%	8,622	11.6%	13,301	17.9%	60,920	82.1%
Non-White	41,427	4.4%	5,813	14.0%	12,246	29.6%	18,059	43.6%	23,368	56.4%
Women	97,985	10.4%	16,471	16.8%	25,506	26.0%	41,977	42.8%	56,008	57.2%
White	53,951	5.7%	5,230	9.7%	13,225	24.5%	18,455	34.2%	35,496	65.8%
Non-White	44,034	4.7%	11,241	25.5%	12,281	27.9%	23,522	53.4%	20,512	46.6%
Some college	250,004	26.4%	17,020	6.8%	49,350	19.7%	66,370	26.5%	183,634	73.5%
Men	106,083	11.2%	3,802	3.6%	17,853	16.8%	21,655	20.4%	84,428	79.6%
White	76,248	8.1%	2,072	2.7%	10,872	14.3%	12,944	17.0%	63,304	83.0%
Non-White	29,835	3.2%	1,730	5.8%	6,981	23.4%	8,711	29.2%	21,124	70.8%
Women	143,921	15.2%	13,218	9.2%	31,497	21.9%	44,715	31.1%	99,206	68.9%
White	91,467	9.7%	6,126	6.7%	12,918	14.1%	19,044	20.8%	72,423	79.2%
Non-White	52,454	5.5%	7,092	13.5%	18,579	35.4%	25,671	48.9%	26,783	51.1%
College graduate and above	424,666	44.9%	14,836	3.5%	33,716	7.9%	48,552	11.4%	376,114	88.6%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	222,319	23.5%	724,106	76.5%
Men	208,438	22.0%	4,954	2.4%	12,942	6.2%	17,896	8.6%	190,542	91.4%
White	161,445	17.1%	2,935	1.8%	6,969	4.3%	9,904	6.1%	151,541	93.9%
Non-White	46,993	5.0%	2,019	4.3%	5,973	12.7%	7,992	17.0%	39,001	83.0%
Women	216,228	22.8%	9,882	4.6%	20,774	9.6%	30,656	14.2%	185,572	85.8%
White	167,431	17.7%	5,299	3.2%	12,059	7.2%	17,358	10.4%	150,073	89.6%
Non-White	48,797	5.2%	4,583	9.4%	8,715	17.9%	13,298	27.3%	35,499	72.7%
SECTION: EMPLOYMENT AND WORK PATTERNS										
NUMBER OF WORKERS										
Two or more workers	518,106	54.7%	8,095	1.6%	66,397	12.8%	74,492	14.4%	443,614	85.6%
Race/ethnicity										
White	370,484	39.1%	2,857	0.8%	27,023	7.3%	29,880	8.1%	340,604	91.9%
Non-White	147,622	15.6%	5,238	3.5%	39,374	26.7%	44,612	30.2%	103,010	69.8%
Household Type										
Married Couple	369,118	39.0%	3,092	0.8%	37,674	10.2%	40,766	11.0%	328,352	89.0%
No children	171,713	18.1%	491	0.3%	5,931	3.5%	6,422	3.7%	165,291	96.3%
Children present	197,405	20.9%	2,601	1.3%	31,743	16.1%	34,344	17.4%	163,061	82.6%
Men (no spouse)	62,691	6.6%	1,543	2.5%	9,767	15.6%	11,310	18.0%	51,381	82.0%
No children	45,225	4.8%	803	1.8%	4,336	9.6%	5,139	11.4%	40,086	88.6%
Children present	17,466	1.8%	740	4.2%	5,431	31.1%	6,171	35.3%	11,295	64.7%
Women (no spouse)	86,297	9.1%	3,460	4.0%	18,956	22.0%	22,416	26.0%	63,881	74.0%
No children	55,774	5.9%	1,026	1.8%	8,001	14.3%	9,027	16.2%	46,747	83.8%
Children present	30,523	3.2%	2,434	8.0%	10,955	35.9%	13,389	43.9%	17,134	56.1%
One worker, full time/ full year	276,541	29.2%	7,236	2.6%	42,639	15.4%	49,875	18.0%	226,666	82.0%
Race/ethnicity										
White	184,231	19.5%	3,466	1.9%	19,180	10.4%	22,646	12.3%	161,585	87.7%
Non-White	92,310	9.8%	3,770	4.1%	23,459	25.4%	27,229	29.5%	65,081	70.5%
Household Type										
Married Couple	81,525	8.6%	1,990	2.4%	14,208	17.4%	16,198	19.9%	65,327	80.1%
No children	36,546	3.9%	51	0.1%	2,488	6.8%	2,539	6.9%	34,007	93.1%
Children present	44,979	4.8%	1,939	4.3%	11,720	26.1%	13,659	30.4%	31,320	69.6%
Men (no spouse)	94,384	10.0%	2,051	2.2%	9,666	10.2%	11,717	12.4%	82,667	87.6%
No children	83,616	8.8%	1,282	1.5%	6,865	8.2%	8,147	9.7%	75,469	90.3%
Children present	10,768	1.1%	769	7.1%	2,801	26.0%	3,570	33.2%	7,198	66.8%
Women (no spouse)	100,632	10.6%	3,195	3.2%	18,765	18.6%	21,960	21.8%	78,672	78.2%
No children	72,747	7.7%	1,069	1.5%	5,275	7.3%	6,344	8.7%	66,403	91.3%
Children present	27,885	2.9%	2,126	7.6%	13,490	48.4%	15,616	56.0%	12,269	44.0%

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

TABLE 4. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Connecticut 2017

| | 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%	**222,319**	**23.5%**	724,106	76.5%
One worker, part time/ part year	104,173	11.0%	28,795	27.6%	32,682	31.4%	**61,477**	**59.0%**	42,696	41.0%
Race/ethnicity										
White	59,195	6.3%	10,404	17.6%	16,828	28.4%	**27,232**	**46.0%**	31,963	54.0%
Non-White	44,978	4.8%	18,391	40.9%	15,854	35.2%	**34,245**	**76.1%**	10,733	23.9%
Household Type										
Married Couple	21,373	2.3%	4,840	22.6%	5,767	27.0%	**10,607**	**49.6%**	10,766	50.4%
No children	13,332	1.4%	1,566	11.7%	4,083	30.6%	**5,649**	**42.4%**	7,683	57.6%
Children present	8,041	0.8%	3,274	40.7%	1,684	20.9%	**4,958**	**61.7%**	3,083	38.3%
Men (no spouse)	30,293	3.2%	7,312	24.1%	8,573	28.3%	**15,885**	**52.4%**	14,408	47.6%
No children	27,564	2.9%	6,452	23.4%	7,208	26.2%	**13,660**	**49.6%**	13,904	50.4%
Children present	2,729	0.3%	860	31.5%	1,365	50.0%	**2,225**	**81.5%**	504	18.5%
Women (no spouse)	52,507	5.5%	16,643	31.7%	18,342	34.9%	**34,985**	**66.6%**	17,522	33.4%
No children	30,490	3.2%	5,816	19.1%	10,116	33.2%	**15,932**	**52.3%**	14,558	47.7%
Children present	22,017	2.3%	10,827	49.2%	8,226	37.4%	**19,053**	**86.5%**	2,964	13.5%
No Workers	47,605	5.0%	28,199	59.2%	8,276	17.4%	**36,475**	**76.6%**	11,130	23.4%
Race/ethnicity										
White	27,290	2.9%	12,379	45.4%	5,860	21.5%	**18,239**	**66.8%**	9,051	33.2%
Non-White	20,315	2.1%	15,820	77.9%	2,416	11.9%	**18,236**	**89.8%**	2,079	10.2%
Household Type										
Married Couple	10,224	1.1%	4,766	46.6%	1,550	15.2%	**6,316**	**61.8%**	3,908	38.2%
No children	8,183	0.9%	3,313	40.5%	1,208	14.8%	**4,521**	**55.2%**	3,662	44.8%
Children present	2,041	0.2%	1,453	71.2%	342	16.8%	**1,795**	**87.9%**	246	12.1%
Men (no spouse)	15,170	1.6%	8,374	55.2%	3,512	23.2%	**11,886**	**78.4%**	3,284	21.6%
No children	14,826	1.6%	8,030	54.2%	3,512	23.7%	**11,542**	**77.8%**	3,284	22.2%
Children present	344	0.0%	344	100.0%	0	0.0%	**344**	**100.0%**	0	0.0%
Women (no spouse)	22,211	2.3%	15,059	67.8%	3,214	14.5%	**18,273**	**82.3%**	3,938	17.7%
No children	15,093	1.6%	8,873	58.8%	2,393	15.9%	**11,266**	**74.6%**	3,827	25.4%
Children present	7,118	0.8%	6,186	86.9%	821	11.5%	**7,007**	**98.4%**	111	1.6%

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

TABLE 5. Median Hourly Pay Rate of Working Householders[1] by Gender, Household Status, Presence of Children, and Race/Ethnicity: CT 2017

HOUSEHOLDS	TOTAL SUFFICIENCY STANDARD			TOTAL BELOW SELF--SUFFICIENCY STANDARD			TOTAL ABOVE SELF		
	Number	Median		Number	Median		Number	Median	
		Hourly Pay Rate	Annual Hours Worked		Hourly Pay Rate	Annual Hours Worked		Hourly Pay Rate	Annual Hours Worked
Working Householders (excludes self-employed)	752,880	$26.92	2,080	145,949	$13.74	1,680	606,931	$30.77	2,080
GENDER									
Men	373,923	$30.77	2,080	57,848	$14.42	2,080	316,075	$33.65	2,080
Women	378,957	$23.90	2,080	88,101	$13.46	1,560	290,856	$27.47	2,080
FAMILY HOUSEHOLDS									
Married Couples	382,044	$31.25	2,080	48,903	$15.38	1,976	333,141	$34.41	2,080
Single Father	39,835	$23.81	2,080	11,241	$14.42	2,080	28,594	$30.77	2,080
Single Mother	105,864	$19.23	2,080	49,681	$13.54	1,560	56,183	$28.07	2,080
NON-FAMILY HOUSEHOLDS									
Men householder	119,843	$25.64	2,080	18,463	$11.90	1,452	101,380	$28.85	2,080
Women householder	105,294	$23.28	2,080	17,661	$12.18	1,260	87,633	$25.00	2,080
CHILDREN									
Children Present	299,060	$26.92	2,080	90,935	$14.61	1,820	208,125	$34.62	2,080
No Children Present	453,820	$26.44	2,080	55,014	$12.12	1,404	398,806	$28.85	2,080
RACE/ETHNICITY									
White	507,563	$30.29	2,080	55,828	$13.61	1,560	451,735	$32.17	2,080
Non-White	245,317	$20.07	2,080	90,121	$13.81	1,760	155,196	$25.96	2,080

[1] The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2017 ACS 1-Year Public Use Microdata Sample.

TABLE 6. Top 20 Occupations of Householders Above and Below the Standard: CT 2017

OCCUPATION	ABOVE SELF-SUFFICIENCY STANDARD		BELOW SELF-SUFFICIENCY STANDARD	
	Total Number of Householders	Median Wage	Total Number of Householders	Median Wage
Retail Salespersons	6352	$19.23	3243	$10.68
Line Supervisors of Retail Sales Workers	11645	$25.00	3717	$12.48
Janitors & Building Cleaners	6533	$20.67	5279	$13.85
Secretaries & Administrative Assistants	16085	$24.04	2135	$14.78
Elementary & Middle School Teachers	21045	$36.32	2382	$14.88
Postsecondary Teachers	7084	$32.05	2991	$17.19
Personal Care Aides			5285	$10.55
Carpenters			2819	$11.54
Childcare Workers			2855	$11.54
Cooks			4271	$11.54
Laborers & Freight			2645	$11.54
Cashiers			5074	$11.90
Construction Laborers			2958	$11.90
Waiters & Waitresses			4403	$12.18
Maids & Housekeeping Cleaners			2824	$12.50
Nursing, Psychiatric, & Home Health Aides			6838	$13.96
Customer Service Representatives			4700	$14.42
Receptionists & Information Clerks			2561	$14.61
Teacher Assistants			2453	$16.03
Grounds Maintenance Workers			3009	$17.19
Driver/Sales Workers & Truck Drivers	8451	$20.71		
Customer Service Representatives	7436	$21.63		
Secondary School Teachers	6410	$33.52		
Sales Reps., Wholesale & Manufacturing	6896	$36.54		
Accountants & Auditors	13505	$38.46		
Registered Nurses	18600	$38.46		
Miscellaneous Managers	30618	$41.54		
Line Supervisors of Non-Retail Sales Workers	6983	$42.31		
Software Developers	6583	$48.08		
Lawyers & Judges	7109	$50.00		
Marketing & Sales Managers	6847	$51.71		
Chief Executives & Legislators	8203	$51.98		
Financial Managers	10193	$55.56		
Physicians & Surgeons	6180	$66.24		

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

TABLE 7. Top 20 Occupations of Women Householders Above and Below the Standard: CT 2017

OCCUPATION	ABOVE SELF-SUFFICIENCY STANDARD		BELOW SELF-SUFFICIENCY STANDARD	
	Total Number of Householders	Median Wage	Total Number of Householders	Median Wage
Retail Salespersons			1812	$10.02
Personal Care Aides	3622	$12.65	5005	$10.26
Waiters & Waitresses			3706	$10.99
Childcare Workers			2855	$11.54
Cashiers			4197	$11.75
Preschool & Kindergarten Teachers			1674	$11.80
Line Supervisors of Retail Sales Workers	6060	$21.08	2599	$12.18
Cooks			2228	$13.08
Customer Service Representatives	5495	$18.75	3703	$13.18
Elementary & Middle School Teachers	15978	$36.75	2032	$13.74
Janitors & Building Cleaners			2924	$13.85
Nursing, Psychiatric, & Home Health Aides	5579	$17.93	6589	$13.96
Office Clerks, General	4879	$16.63	1547	$14.42
Receptionists & Information Clerks			2561	$14.61
Secretaries & Administrative Assistants	15534	$24.04	2135	$14.78
Teacher Assistants	3675	$16.21	2453	$16.03
Registered Nurses	17093	$38.46	1352	$16.25
Postsecondary Teachers	3737	$34.62	1560	$16.73
Social Workers	4527	$29.81	2060	$23.08
Bookkeeping, Accounting, & Auditing Clerks	3874	$21.63		
Licensed Practical & Licensed Vocational Nurses	4478	$23.56		
Line Supervisors of Admin. Support Workers	3813	$26.52		
Counselors	3739	$28.57		
Secondary School Teachers	4283	$33.52		
Accountants & Auditors	7850	$36.06		
Miscellaneous Managers	11349	$37.98		
Education Administrators	3935	$38.46		
Financial Managers	4161	$45.38		

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

TABLE 8. Top 20 Occupations of Men Householders Above and Below the Standard: CT 2017

OCCUPATION	ABOVE SELF-SUFFICIENCY STANDARD		BELOW SELF-SUFFICIENCY STANDARD	
	Total Number of Householders	Median Wage	Total Number of Householders	Median Wage
Stock Clerks & Order Fillers			821	$8.16
Laborers & Freight			2336	$8.65
Driver/Sales Workers & Truck Drivers	8032	$20.71	1533	$11.36
Cooks			2043	$11.54
Carpenters			2819	$11.54
Cashiers			877	$11.90
Construction Laborers			2958	$11.90
Miscellaneous Production Workers			777	$12.19
Janitors & Building Cleaners	4871	$24.52	2355	$12.50
Painters & Paperhangers			1543	$12.99
Chefs & Head Cooks			855	$13.46
Retail Salespersons	3541	$24.68	1431	$14.42
Cleaners of Vehicles & Equipment			1240	$14.42
Customer Service Representatives			997	$14.90
Line Supervisors of Retail Sales Workers	5585	$29.25	1118	$16.03
Grounds Maintenance Workers			2782	$17.19
Pipelayers, Plumbers, Pipefitters, & Steamfitters			772	$19.05
Bus Drivers			895	$21.82
Accountants & Auditors	5655	$48.08	891	$24.04
Postsecondary Teachers			1431	$29.62
Electricians	3959	$29.81		
Elementary & Middle School Teachers	5067	$34.62		
Police Officers	4779	$38.46		
Sales Reps., Wholesale & Manufacturing	5764	$38.46		
Line Supervisors of Non-Retail Sales Workers	3891	$39.06		
General & Operations Managers	3649	$40.38		
Aerospace Engineers	3552	$40.87		
Miscellaneous Managers	19269	$44.23		
Software Developers	4884	$48.85		
Computer & Information Systems Managers	3431	$52.40		
Chief Executives & Legislators	6051	$56.77		
Lawyers & Judges	4270	$57.26		
Financial Managers	6032	$57.69		
Marketing & Sales Managers	3800	$60.28		
Physicians & Surgeons	3835	$68.51		

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

TABLE 9. Top 20 Occupations of White Householders Above and Below the Standard: CT 2017

OCCUPATION	ABOVE SELF-SUFFICIENCY STANDARD		BELOW SELF-SUFFICIENCY STANDARD	
	Total Number of Householders	Median Wage	Total Number of Householders	Median Wage
Driver/Sales Workers & Truck Drivers	6332	$18.54	1057	$7.69
Personal Care Aides			1380	$8.68
Childcare Workers			956	$10.34
Nursing, Psychiatric, & Home Health Aides			1101	$10.77
Carpenters			1390	$10.99
Line Supervisors of Retail Sales Workers	8735	$25.96	1671	$11.54
Retail Salespersons	4787	$22.73	1741	$11.78
Construction Laborers			1464	$11.90
Janitors & Building Cleaners			1115	$12.02
Waiters & Waitresses			2640	$13.05
Cooks			1235	$13.08
Cashiers			2085	$13.21
Customer Service Representatives	5767	$22.87	2472	$14.42
Secretaries & Administrative Assistants	13098	$24.04	1337	$14.78
Postsecondary Teachers	4890	$32.05	1414	$14.96
Teacher Assistants			1146	$15.67
Accountants & Auditors	10008	$38.46	943	$16.48
Dispatchers			863	$21.63
Miscellaneous Managers	25242	$42.74	1071	$23.08
Elementary & Middle School Teachers	18754	$36.32	1495	$33.76
Bookkeeping, Accounting, & Auditing Clerks	4397	$27.40		
Secondary School Teachers	5524	$33.65		
Registered Nurses	14224	$38.46		
Sales Reps., Wholesale & Manufacturing	6473	$38.46		
Education Administrators	4309	$39.47		
Line Supervisors of Non-Retail Sales Workers	5793	$42.31		
Marketing & Sales Managers	6098	$47.01		
Software Developers	4223	$48.08		
Lawyers & Judges	6474	$54.20		
Financial Managers	8553	$57.69		
Chief Executives & Legislators	7002	$63.46		

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

TABLE 10. Top 20 Occupations of Non-White Householders Above and Below the Standard: CT 2017

OCCUPATION	ABOVE SELF-SUFFICIENCY STANDARD		BELOW SELF-SUFFICIENCY STANDARD	
	Total Number of Householders	Median Wage	Total Number of Householders	Median Wage
Laborers & Freight			2044	$8.46
Social & Human Service Assistants			1424	$8.46
Retail Salespersons			1502	$9.63
Cashiers	2364	$14.90	2989	$10.82
Cooks	2469	$20.45	3036	$11.54
Personal Care Aides	2095	$14.42	3905	$12.02
Construction Laborers			1494	$12.02
Waiters & Waitresses			1763	$12.18
Maids & Housekeeping Cleaners			2307	$12.92
Childcare Workers			1899	$12.93
Line Supervisors of Retail Sales Workers	2910	$20.67	2046	$13.74
Janitors & Building Cleaners	3103	$16.30	4164	$13.94
Nursing, Psychiatric, & Home Health Aides	4649	$17.93	5737	$14.36
Receptionists & Information Clerks			2144	$14.61
Customer Service Representatives			2228	$14.90
Teacher Assistants			1307	$17.02
Grounds Maintenance Workers			2235	$17.19
Carpenters			1429	$17.31
Social Workers			1669	$17.31
Postsecondary Teachers	2194	$32.05	1577	$21.67
Inspectors, Testers, Sorters, Samplers, & Weighers	1869	$14.42		
Office Clerks, General	1837	$16.83		
Line Supervisors of Admin. Support Workers	2100	$20.55		
Driver/Sales Workers & Truck Drivers	2119	$21.63		
Licensed Practical & Licensed Vocational Nurses	1782	$21.63		
Counselors	2278	$22.73		
Secretaries & Administrative Assistants	2987	$24.73		
Registered Nurses	4376	$36.54		
Miscellaneous Managers	5376	$37.98		
Accountants & Auditors	3497	$38.46		
Elementary & Middle School Teachers	2291	$39.06		
Software Developers	2360	$41.35		
Physicians & Surgeons	2282	$45.86		

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

TABLE 11. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard, Before and After the Recession

	CALIFORNIA				WASHINGTON				PENNSYLVANIA				CONNECTICUT			
	2007		2012		2007		2013		2007		2010		2000		2017	
	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard
Households Below Standard	2,868,823	31%	3,485,951	38%	319,077	18%	509,524	28%	699,236	21%	838,931	26%	167,632	19%	222,319	23%
RACE/ETHNICITY OF HOUSEHOLDER																
Non-White	2,029,489	43%	2,457,393	50%	121,102	34%	192,532	42%	229,203	41%	277,334	47%	70,674	41%	124,322	41%
White	839,334	18%	1,028,558	25%	197,975	14%	316,992	23%	470,033	17%	561,597	21%	96,958	14%	97,997	15%
HOUSEHOLD TYPE																
No children	1,000,435	20%	1,386,495	28%	123,688	12%	213,315	20%	294,034	15%	387,420	19%	60,152	12%	100,188	17%
Young children present (under 6)	1,044,179	52%	1,136,227	60%	127,806	39%	173,945	50%	233,660	40%	255,491	46%	64,280	36%	63,405	44%
Married with children	1,086,332	36%	1,179,175	42%	99,957	20%	165,088	31%	182,396	19%	208,270	24%	52,643	18%	54,756	22%
Single mother	597,770	64%	678,525	72%	74,435	51%	98,366	67%	185,024	58%	203,216	65%	47,175	59%	55,065	63%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER																
Less than high school	891,456	68%	1,000,435	77%	50,087	47%	78,382	63%	116,474	49%	121,003	60%	40,510	46%	34,060	59%
High school diploma	766,679	42%	1,868,388	53%	94,673	26%	124,639	38%	294,970	26%	324,875	32%	56,215	26%	73,337	34%
Some college or associate's degree	810,173	28%	1,136,228	39%	126,379	20%	208,127	32%	189,921	21%	256,240	28%	43,039	18%	66,370	27%
Bachelor's degree or higher	400,515	12%	963,228	17%	47,938	8%	9,837	14%	97,871	9%	136,813	12%	27,868	8%	48,552	11%

Source: U.S. Census Bureau, 5% Census Data, 2000; U.S. Census Bureau, 2007, 2010, 2012, 2013, 2010-2014, 2017 American Community Survey, Public Use Microdata Sample.

About the Author

Diana M. Pearce, PhD is on faculty at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

About the Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;

- create tools, including online calculators, to assess and establish income adequacy and benefit eligibility;

- develop programs and policies that strengthen public investment in low-income women and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

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