



## Health Insurance & Median Income in Connecticut: Summary of 2008 American Community Survey Census Data

September 22, 2009

### Uninsured Estimates for Connecticut and the Nation – 2008

Uninsured Indicator	Connecticut	United States
	2008 % and #	2008 % and #
All persons uninsured (point in time estimate)	9.0% (310,597)	15.1% (45.1 million)
All children under 18 uninsured (point in time estimate)	4.9% (39,578)	9.9% (7.3 million)

Data from the U.S. Census American Community Survey (ACS). **Since 2008 is the first year the Census has gathered uninsured estimates through the American Community Survey, it is not yet possible to evaluate change over time for this ACS measure.**

### Income Estimates for Connecticut and the Nation – 2008

Income Indicator	Connecticut			United States	
	2008	2007	2001	2008 % and #	2007 % and #
Median household income in 2008 dollars (ACS)	\$68,595 <b>No significant change from previous years</b>	\$68,502	\$68,579	\$52,029 <b>Significant decrease from 2007</b>	\$52,690

Data from the U.S. Census American Community Survey (ACS). **Unless specifically noted, changes in median income estimates between 2007 and 2008 are not statistically significant.** Statistical significance calculated with assistance from the Center on Budget and Policy Priorities and Coalition on Human Needs.

## Uninsured and Median Household Income in Connecticut Cities, 2008

Estimate and range included. Range is estimate +/- the margin of error.

	Uninsured		Income
	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)	Median household income in 2008 dollars
<b>Connecticut</b>	9.0% (8.6%-9.4%)	4.9% (4.4%-5.4%)	\$ 68,595
Bridgeport	20.0% (17.8%-22.2)	10.8% (7.5%-14.1%)	\$ 38,033
Danbury	19.7% (15.4%-24%)	13.4% (7.7%-19.1%)	\$ 62,398
Hartford	14.9% (13.2%-16.6%)	6.4% (3.8%-9.0%)	\$ 28,790
New Britain	13.1% (10.8-15.4%)	9.2% (3.6%-14.8%)	\$ 40,995
New Haven	13.4% (10.9%-15.9%)	3.5% (1.3%-5.7%)	\$ 40,314
Norwalk	14.6% (10.5%-18.7%)	7.1% (2.1%-12.1%)	\$ 79,693
Stamford	20.0% (16.4%-23.6%)	9.2% (5.0%-13.4%)	\$ 81,206
Waterbury	11.8% (9.8%-13.8%)	8.3% (4.6%-12.0%)	\$ 43,660

Data from the U.S. Census American Community Survey (ACS). The Census Bureau has not yet posted information on whether changes in median income estimates for Connecticut cities between 2007 and 2008 were statistically significant. Since 2008 is the first year the Census has gathered uninsured estimates through the American Community Survey, it is not yet possible to evaluate change over time for this ACS measure.

The numbers reported in ACS surveys are estimates because only a sample of the entire population is surveyed. The margin of error estimates the range of values within which the population's actual uninsured rate is likely to fall. Because sample sizes for a survey at the city level (and particularly for subgroups like children) can be small, the margins of error can be quite wide, and differences between cities should be interpreted with caution.

## Uninsured and Median Household Income in Connecticut Counties, 2008

	Uninsured		Income
	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)	Median household income in 2008 dollars
<b>Connecticut</b>	9.0%	4.9%	\$ 68,595
Fairfield County	11.3%	6.2%	\$ 84,545
Hartford County	8.0%	4.3%	\$ 64,184
Litchfield County	7.7%	3.3%	\$ 67,281
Middlesex County	6.8%	3.4%	\$ 74,828
New Haven County	8.7%	4.1%	\$ 61,579
New London County	8.6%	7.3%	\$ 68,622
Tolland County	5.5%	1.3%	\$ 75,441
Windham County	12.5%	6.9%	\$ 53,810

Data from the U.S. Census American Community Survey (ACS). The Census Bureau has not yet posted information on whether changes in median income estimates for Connecticut counties between 2007 and 2008 were statistically significant. **Since 2008 is the first year the Census has gathered uninsured estimates through the American Community Survey, it is not yet possible to evaluate change over time for this ACS measure.**

## Uninsured and Median Household Incomes in CT Congressional Districts, 2008

Congressional District	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)	Median household income in 2008 dollars
<b>Connecticut</b>	9.0%	4.9%	\$68,595
1 <sup>st</sup> Congressional District (Rep. Larson)	8.4%	4.5%	\$63,393
2 <sup>nd</sup> Congressional District (Rep. Courtney)	7.9%	5.0%	\$70,792
3 <sup>rd</sup> Congressional District (Rep. DeLauro)	9.1%	3.7%	\$61,205
4 <sup>th</sup> Congressional District (Rep. Himes)	11.0%	5.4%	\$88,401
5 <sup>th</sup> Congressional District (Rep. Murphy)	8.8%	5.7%	\$66,460

Data from the U.S. Census American Community Survey (ACS). The Census Bureau has not yet posted information on whether changes in median income estimates for Connecticut Congressional Districts between 2007 and 2008 were statistically significant. **Since 2008 is the first year the Census has gathered uninsured estimates through the American Community Survey, it is not yet possible to evaluate change over time for this ACS measure.**

### Technical Notes on the Data

*Data Source.* The United States Census Bureau has released data from two surveys over the past month: the American Community Survey (ACS) on September 22, 2009 and the Current Population Survey (CPS) on September 10, 2009. The ACS surveys more people than the CPS and therefore can provide city- and county-level estimates; the CPS does not provide estimates for these smaller areas.

*Health Insurance Coverage.* For the first time, the US Census Bureau included a question in its 2008 annual American Community Survey (ACS) on health insurance coverage. The question asks whether the person is **currently covered** by any type of insurance, so the results are not directly comparable to data from the Current Population Survey (CPS), which asks whether respondents were uninsured for the **entire previous year**. The sample size for the ACS is much larger than the CPS, so estimates of insurance status are available through the ACS for counties, Congressional Districts, and cities with population greater than 65,000. CPS estimates of the uninsured are available only at the national and state levels. See the table below for comparisons of these estimates. A summary of Connecticut CPS uninsured data is available at [http://www.ctkidslink.org/pub\\_detail\\_478.html](http://www.ctkidslink.org/pub_detail_478.html).

Understanding Census Bureau Estimates of the Uninsured		
	American Community Survey (ACS)	Current Population Survey (CPS)
When 2008 surveys were conducted	Throughout the year in 2008	In March 2009
When 2008 estimates were reported	September 22, 2009	September 10, 2009
What is measured?	Point in time – are you currently uninsured	Uninsured for entire previous year
Are comparisons possible over time?	Not yet, since 2008 was the first year data were gathered	Yes, by using two-year averages (not single-year estimates)
Are national and state level estimates available?	Yes	Yes
Are county, Congressional district, and large city level estimates available? (cities larger than 65,000)	Yes	No

*Household Income Comparisons.* This analysis uses ACS data for median household income. ACS data for this measure is comparable over time. Median income figures are in 2008 dollars (inflation adjusted), so they would not match estimates in earlier reports.

*Comparing Data Over Time.* Unless specifically noted in the comparison charts above, there were no statistically significant changes in state and national Census estimates for median household incomes between 2008 data and other years as calculated at the 90% confidence interval. The Census Bureau has not yet posted information on whether changes in median income estimates for Connecticut cities, counties, and Congressional districts between 2007 and 2008 were statistically significant. Since 2008 is the first year the Census has gathered uninsured estimates through the American Community Survey, it is not yet possible to evaluate change over time for this ACS measure. The numbers reported in ACS surveys are estimates because only a sample of the entire population is surveyed. For this reason, estimates reported by the ACS are published with additional data that allow us to estimate the range of values within which the population’s actual poverty or uninsured rate is likely to fall. This enables us to determine whether or not changes in an estimate from one time period to the next are large enough to conclude that a change in the population has occurred, or whether the change in the estimate may have been due to random chance. (A similar analysis can be done for comparisons between geographic areas.) For example, in the field of opinion polling, the “margin of error” of a poll helps to assess whether there has been a significant change in polling results over time. **A change in Census estimates is called “statistically significant” if it is unlikely to have occurred by chance** (this term describes the statistical evidence of change, not whether it is important or meaningful). **Unless a change in Census estimates over time is statistically significant, it is not accurate to say, for example, that the poverty rates have increased or declined.**

CT Voices’ use of ACS data is informed by the guidance of analysts at the Census Bureau, Center on Budget and Policy Priorities, and Coalition on Human Needs. Connecticut Voices will update this fact sheet in the coming days with margins of error for uninsured estimates for Connecticut cities, and post this to the CT Voices Web site.