



Poverty, Median Income, and Health Insurance in Connecticut: Summary of 2011 American Community Survey Census Data

September 20, 2012

Connecticut and the Nation – Poverty, Income, & Uninsured

Poverty in Connecticut

Poverty Indicator	Connecticut 2011 % and #	Connecticut 2010 % and #	Connecticut 2007 (pre-recession) % and #	Connecticut 2001 % and #
Persons with income less than Federal Poverty Level*	10.9% (377,856) Significant increase from 2010, 2007 and 2001	10.1% (350,145)	7.9% (268,880)	7.3% (242,421)
All children under 18 under Federal Poverty Level**	14.9% (118,809) Significant increase from 2010, 2007 and 2001	12.8% (103,498)	11.1% (89,373)	10.2% (81,583)
Related children under 18 under Federal Poverty Level	14.8% (116,925) Significant increase from 2010, 2007 and 2001	12.7% (101,791)	10.6% (85,530)	9.7% (77,251)
All Children with income under 200% Federal Poverty Level ***	30.4% (241,906) No significant change from 2010 Significant increase from 2007 and 2001	28.1% (226,074)	25.1% (202,579)	Not available
Families with income below Federal Poverty Level	7.9% (70,551) Significant increase from 2010, 2007 and 2001	7.2% (63,695)	5.7% (50,353)	5.3% (46,935)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. One-year comparisons are valid for ACS data. **Unless specifically noted, comparisons between 2011 data to other years are not statistically significant.**

Historical data reflect revised estimates by the U.S. Census Bureau. As a result, data listed here may not match previously published Census data.

* In 2011, the federal poverty level was set to \$22,811 for a two-parent household with two children.

** “Persons” and “children in poverty” are more inclusive groups than “related children under 18” in poverty. All persons and children in poverty include some people living in “group quarters.” “Related children,” who might also be considered “children in families,” are those related to the head of household.

*** The 200% federal poverty level roughly corresponds to Connecticut’s Self-Sufficiency Standard -- a measure, created by the state of Connecticut, of the income necessary for a family to meet basic needs. (The Standard for some regions of the state is considerably higher than 200% of the poverty level.)

Poverty in the Nation in 2011

Poverty Indicator	United States	
	2011 % and #	2010 % and #
Persons with income less than Federal Poverty Level	15.9% (48.5 million) Significant increase	15.3% (46.2 million)
All Children under 18 with income under Federal Poverty Level	22.5% (16.4 million) Significant increase	21.6% (15.7 million)
Related children under 18 with income under Federal Poverty Level	22.2% (16.1 million) Significant increase	21.2% (15.4 million)
All Children with income under 200% Federal Poverty Level	45.0% (32.7 million) Significant increase	44.0% (32.2 million)
Families with income below Federal Poverty Level	11.7% (8.9 million) Significant increase	11.3% (8.6 million)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons of 2011 data to other years are not statistically significant.** “Related children,” who might also be considered “children in families,” are those related to the head of household.

Poverty Rates by Race/Ethnicity in Connecticut in 2011

	Persons with income less than Federal Poverty Level
White non-Hispanic	6.2% (153,710)
African American non-Hispanic	22.9% (78,883) Significantly higher than White non-Hispanic
Hispanic	27.3% (131,546) Significantly higher than White non-Hispanic

Data from the U.S. Census American Community Survey (ACS); calculations by Connecticut Voices for Children.

Income Estimates for Connecticut and the Nation

Income Indicator	Connecticut			United States	
	2011	2010	2007 (pre-recession)	2011	2010
Median household income in 2011 dollars (ACS)	\$65,753 Significant decrease from 2007	\$65,883	\$71,429	\$50,042 Significant decrease from 2010	\$51,144

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, changes in median income estimates between 2010 and 2011 are not statistically significant.**

Uninsured Estimates for Connecticut

Uninsured Indicator	Connecticut		
	2011 % and #	2010 % and #	2008 % and #
All persons uninsured (point in time estimate)	8.8% (308,945) No significant change from 2010 or 2008	9.1% (320,133)	8.8% (302,413)
All children under 18 uninsured (point in time estimate)	2.9% (23,377) No significant change from 2010 Significant decrease from 2008	3.0% (24,144)	4.6% (37,355)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. The Census began gathering uninsured estimates through the American Community Survey in 2008. The Census revised some of its initial 2008 uninsured ACS estimates, so data listed here may not match Census data published earlier.

Uninsured Estimates for the Nation

Uninsured Indicator	United States	
	2011 % and #	2010 % and #
All persons uninsured (point in time estimate)	15.1% (46.4 million) Significant decrease	15.5% (47.2 million)
All children under 18 uninsured (point in time estimate)	7.5% (5.5 million) Significant decrease	8.0% (5.9 million)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children.

Uninsured Rates by Race/Ethnicity in Connecticut in 2011

	All persons uninsured (point in time estimate)
White non-Hispanic	5.9% (153,710)
African American non-Hispanic	12.1% (42,307) Significantly higher than rate for White non-Hispanic
Hispanic	20.4% (98,914) Significantly higher than rate for White non-Hispanic

Data from the U.S. Census American Community Survey (ACS); calculations by Connecticut Voices for Children. Analysis of statistical significance of estimate changes by CT Voices for Children. Estimated number of uninsured is less than statewide total because other racial/ethnic groups are not reported here.

Connecticut's Large Cities – Poverty, Income & the Uninsured

Poverty Rates and Median Income in Connecticut Cities in 2011

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

City	Persons with income less than Federal Poverty Level	Children under 18 under Federal Poverty Level	Median household income in 2011 dollars
STATEWIDE	10.9% (10.4%-11.4%)	14.9% (13.8%-16.0%)	\$65,753 (\$64,889-\$66,607)
Bridgeport	25.7% (22.3%-29.1%)	39.9% (32.8%-47.0%)	\$35,379 (\$32,285-\$38,473)
Danbury	13.9% (9.7%-18.1%)	17.9% (8.5%-27.3%)	\$64,974 (\$55,389-\$74,559)
Hartford	36.0% (31.9%-40.1%)	47.9% (40.1%-55.7%)	\$29,169 (\$26,414-\$31,924)
New Britain	25.5% (21.5%-29.5%)	35.7 % (27.3%-44.1%)	\$35,357 (\$31,222-\$39,492)
New Haven	30.1% (25.8%-34.4%)	41.4% (32.8%-50.0%)	\$33,526 (\$30,559-\$36,493)
Norwalk	8.0% (5.9%-10.1%)	7.7% (3.5%-11.9%)	\$67,888 (\$60,992-\$74,784)
Stamford	11.1% (7.9%-14.3%)	17.5% (8.8%-26.2%)	\$75,454 (\$65,482-\$85,426)
Waterbury	21.5% (18.2%-24.8%)	34.5% (27.7%-41.3%)	\$41,593 (\$39,074-\$44,112)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 city data are not statistically significant.** Single year estimates are only available for cities with populations greater than 65,000.

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 in Connecticut Cities in 2011

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

	Uninsured	
	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)
Connecticut	8.8% (8.5%-9.1%)	2.9% (2.5%-3.3%)
Bridgeport*	23.3%* (20.3%-26.3%)	10.0%* (4.9%-15.1%)
Danbury	22.0% (17.7%-26.3%)	2.8% (0.2%-5.4%)
Hartford	18.3% (15.9%-20.7%)	6.9% (4.1%-9.7%)
New Britain	15.6% (12.1%-19.1%)	3.9% (-0.4%-8.2%)
New Haven	15.0% (12.3%-17.7%)	4.0% (0.8%-7.2%)
Norwalk	12.1% (9.2%-15.0%)	3.5% (0.1%-6.9%)
Stamford	17.2%* (14.2%-20.2%)	4.6% (1.6%-7.6%)
Waterbury	10.5% (8.6%-12.4%)	1.8%* (0.6%-3.0%)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 city data are not statistically significant.** Single year estimates are available only for cities with populations greater than 65,000.

*Indicates a statistically significant change:

- In the City of Bridgeport, the percentage of persons who were uninsured rose from 18.6% in 2010 to 23.3% in 2011.
- In the City of Bridgeport, the percentage of children under 18 who were uninsured rose from 4.4% in 2010 to 10.0% in 2011.
- In the City of Stamford, the percentage of persons who were uninsured fell from 24.0% in 2010 to 17.2% in 2011.
- In the City of Waterbury, the percentage of children under 18 who were uninsured fell from 5.3% in 2010 to 1.8% in 2011.

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. In addition, dramatic changes over time, as in the city data above, should be interpreted with caution.**

Connecticut Counties – Poverty, Income & Uninsured

Poverty Rates and Median Income in Connecticut Counties in 2011

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

County	Persons with income less than Federal Poverty Level	Children under 18 under Federal Poverty Level	Median household income in 2011 dollars
STATEWIDE	10.9%* (10.4%-11.4%)	14.9%* (13.8%-16.0%)	\$65,753 (\$64,899-\$66,607)
Fairfield	9.4% (8.5%-10.3%)	12.8% (10.8%-14.8%)	\$77,289 (\$74,979-\$79,599)
Hartford	12.7% (11.8%-13.6%)	17.2% (15.2%-19.2%)	\$60,965 (\$59,734-\$62,196)
Litchfield	8.1% (6.7%-9.5%)	8.1% (5.2%-11.0%)	\$69,097 (\$65,669-\$72,525)
Middlesex	6.7% (5.1%-8.3%)	9.2% (5.2%-13.2%)	\$77,193 (\$70,883-\$83,503)
New Haven	13.2%* (12.2%-14.2%)	19.9%* (17.7%-22.1%)	\$59,245 (\$56,809-\$61,681)
New London	8.8% (7.4%-10.2%)	11.7% (8.9%-14.5%)	\$64,788 (\$60,778-\$68,798)
Tolland	8.7%* (6.6%-10.8%)	8.8%* (4.7%-12.9%)	\$78,210 (\$73,858-\$82,562)
Windham	9.8% (7.6%-12.0%)	13.1% (7.8%-18.4%)	\$55,744 (\$51,688-\$59,800)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 county data are not statistically significant.**

* Indicates change over time in the poverty rate that was statistically significant:

- In New Haven County, persons with income less than FPL increased from 11.7% in 2010 to 13.2% in 2011.
- In New Haven County, children under 18 under the FPL increased from 16.5% in 2010 to 19.9% in 2011.
- In Tolland County, persons with income less than FPL increased from 5.4% in 2010 to 8.7% in 2011.
- In Tolland County, children under 18 under the FPL increased from 3.8% in 2010 to 8.8% in 2011.

Uninsured in Connecticut Counties in 2011

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

	Uninsured	
	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)
Connecticut	8.8% (8.5%-9.1%)	2.9% (2.5%-3.3%)
Fairfield County	11.2% (10.5%-11.9%)	3.2% (2.2%-4.2%)
Hartford County	8.6% (7.9%-9.3%)	2.9% (2.2%-3.6%)
Litchfield County	7.0% (5.5%-8.5%)	2.9% (1.2%-4.6%)
Middlesex County	7.1% (5.5%-8.7%)	4.3% (2.0%-6.6%)
New Haven County	8.2% (7.5%-8.9%)	2.4 % (1.6%-3.2%)
New London County	7.0% (6.0%-8.0%)	2.2% (0.8%-3.6%)
Tolland County	5.7% (3.8%-7.6%)	4.2% (0.2%-8.2%)
Windham County	8.1% (6.4%-9.8%)	2.1% (0.5%-3.7%)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 county data are not statistically significant.**

Connecticut Congressional Districts – Poverty, Income & Uninsured

Poverty Rates and Median Income in Connecticut Congressional Districts in 2011

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

Congressional District	Persons with income less than Federal Poverty Level	Children under 18 under Federal Poverty Level	Median household income in 2011 dollars
STATEWIDE	10.9%* (10.4%-11.4%)	14.9%* (13.8%-16.0%)	\$65,753 (\$64,899-\$66,607)
1 st Congressional District (Rep. Larson)	12.7%* (11.6%-13.8%)	17.8% (15.4%-20.2%)	\$60,241 (\$58,658-\$61,824)
2 nd Congressional District (Rep. Courtney)	8.2% (7.4%-9.0%)	9.9% (8.3%-11.5%)	\$69,641 (\$67,335-\$71,947)
3 rd Congressional District (Rep. DeLauro)	11.7% (10.6%-12.8%)	17.7% (15.2%-20.2%)	\$61,012 (\$59,347-\$62,677)
4 th Congressional District (Rep. Himes)	9.7% (8.6%-10.8%)	13.1% (10.7%-15.5%)	\$79,535 (\$76,507-\$82,563)
5 th Congressional District (Rep. Murphy)	12.0% (10.8%-13.2%)	16.4% (14.0%-18.8%)	\$63,301 (\$60,551-\$66,051)

Data from the U.S. Census American Community Survey (ACS). Survey used Congressional district boundaries as of January 1, 2011 (prior to 2012 redistricting). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 Congressional district data are not statistically significant.**

* Indicates change over time in the poverty rate that was statistically significant:

- In the 1st Congressional District, the number of persons with income below the FPL rose from 11.1% in 2010 to 12.7% in 2011

Uninsured in Connecticut Congressional Districts – 2011

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

Congressional District	All persons uninsured (point in time estimate)	All children under 18 uninsured (point in time estimate)
Connecticut	8.8% (8.5%-9.1%)	2.9% (2.5%-3.3%)
1 st Congressional District (Rep. Larson)	8.7% (8.0%-9.4%)	3.1% (2.4%-3.8%)
2 nd Congressional District (Rep. Courtney)	6.6% (5.9%-7.3%)	2.9% (1.8%-4%)
3 rd Congressional District (Rep. DeLauro)	8.2% (7.4%-9.0%)	2.6% (1.7%-3.5%)
4 th Congressional District (Rep. Himes)	10.8% (9.9%-11.7%)	3.5% (2.3%-4.7%)
5 th Congressional District (Rep. Murphy)	9.5% (8.6%-10.4%)	2.4% (1.6%-3.2%)

Data from the U.S. Census American Community Survey (ACS). Analysis of statistical significance of estimate changes by CT Voices for Children. **Unless specifically noted, comparisons between 2010 and 2011 Congressional district data are not statistically significant.**

Technical Notes on the Data

Data Source. The United States Census Bureau released poverty estimates from the American Community Survey (ACS) on September 20, 2012.

Comparing Data Over Time. Unless specifically noted in the comparison charts above, there were no statistically significant changes in Census estimates between 2011 data and other years as calculated at the 90% confidence interval. 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 the change in an estimate from one time period to the next is 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. 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 poverty rates have increased or declined.** Statistical significance tests were conducted for poverty and uninsured rates, rather than numbers of people in poverty or numbers uninsured.

Household Income Comparisons. ACS data for median household income is comparable over time. Median income figures are in 2011 dollars (inflation adjusted), so they would not match estimates in earlier reports.

Health Insurance Coverage. In 2008, the US Census Bureau began including a question in its annual American Community Survey (ACS) on health insurance coverage. The question asks whether the person is **currently covered** by any type of insurance. The results are not directly comparable to data from the Current Connecticut Voices for Children

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.

Understanding Census Bureau Estimates of the Uninsured		
	American Community Survey (ACS)	Current Population Survey (CPS)
When are 2011 estimates are released?	September 20, 2012	September 12, 2012
What does the survey measure?	Uninsured at time of survey	Uninsured for entire previous year
Are comparisons possible over time?	Yes, comparing one-year estimates for 2008, 2009, 2010, and 2011	Yes, by using two-year averages (not single-year estimates)
Are national and state level estimates available?	Yes	Yes
Are estimates available for counties, Congressional districts, and cities with populations greater than 65,000?	Yes	No

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.