

Poverty, Income, and Health Insurance in Connecticut: Summary of 2015 American Community Survey Census Data

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New data from the U.S. Census Bureau's American Community Survey (Survey) suggest that a broad-based recovery may finally be underway nationally: Overall, poverty declined and household income grew at clips not seen in more than a half-century with Americans across all income levels and demographics sharing in these gains. As a result of health care reform, the national uninsured rate fell by a full two percentage points in 2015, from 11.7 percent to 9.4 percent. Nearly 7 million more Americans were able to secure the insurance coverage they need to go to work, take care of their kids, and be healthy, productive members of their community.

While Connecticut still boasts the sixth lowest poverty rates in the U.S. and only five states and Washington D.C. have higher median household incomes, little progress was made in returning to pre-recession levels: statewide poverty remained stuck, and incomes inched upwards slower than most of the country. On the positive side, the state saw a continuing decline in the share of individuals without health insurance, thanks to state investments in health care and participation in the Medicaid expansion. In addition, income inequality declined, in part due to a more progressive tax structure.

The country's economic gains underscore the critical role of investments in safety net programs to support working families and the role of government in ensuring access to health care coverage. Accounting for the geographical differences in cost of living and the effects of non-cash benefits (such as Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC) and Child Tax Credit), the Supplemental Poverty Measure (SPM), finds a full 38 million people, including 8 million children, were lifted out of poverty as a result of these programs.¹ Likewise, a growing gap of uninsured rates is occurring between states that expanded Medicaid – such as Connecticut - and those that have not.² State-based SMP measures, however, find that Connecticut is one of the 13 states where SPM is actually higher than the official rate, primarily due to high housing costs.³

For meaningful progress, the state must leverage its strengths and continue its commitment to working families and their children. This means raising wages for low-wage workers by increasing the minimum wage and restoring the earned income tax credit, reducing the unfair property tax burden in our cities and among low- to middle-income taxpayers^A, and avoiding a painful cuts-only approach to the state budget, such as last years cuts to Medicaid (HUSKY A), which resulted in thousands of parents losing coverage.^B

This brief describes findings from the 2015 Survey, specifically noting those changes that were statistically significant, a measure that identifies changes over time that were not due to random variation in the data. See Appendix A for statistically significant changes, Appendix B for more on the Survey, and see our Tableau page for much more data available interactively.^C

^A See our minimum wage testimony (<http://www.ctvoices.org/sites/default/files/Minimum%20Wage%20Testimony%20-%20Low-Wage%20Advisory%20Board.pdf>), EITC fact sheet (<http://www.ctvoices.org/publications/restoring-connecticuts-earned-income-taxcredit-makes-sense>) and property tax primer (<http://www.ctvoices.org/publications/policy-primer-reforming-our-property-tax-system>).

^B HUSKY A Parent Transition, CT Department of Social Services presentation to the Council on Medical Assistance Program Oversight, August 2016: https://www.cga.ct.gov/med/council/2016/0909/20160909ATTACH_HUSKY%20A%20Transitions%20Presentation.pdf

^C Our Tableau profile provides trend data on poverty, median household income, income inequality and health insurance coverage, with comparisons to peer states, cities, counties and demographics. <https://public.tableau.com/profile/connecticut.voices.for.children#!/>

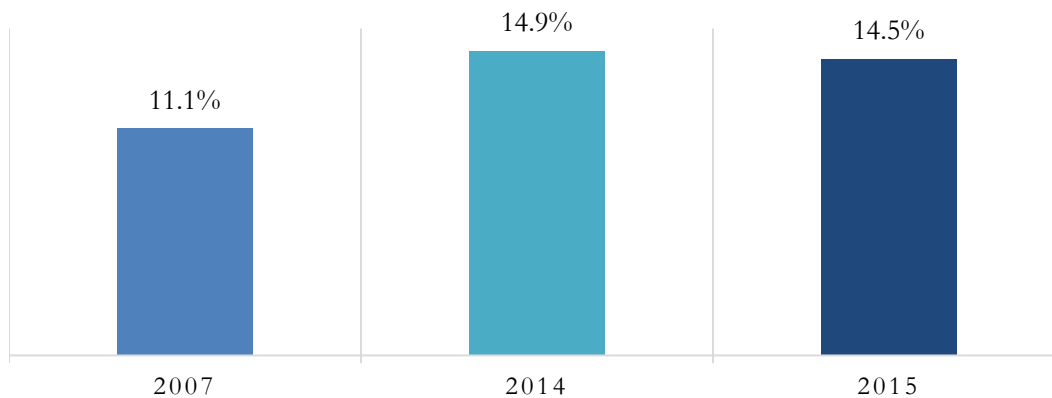
Poverty

Statewide, more than one in ten individuals are in poverty – 2.5 percentage points above pre-recession (2007) levels. At 14.5 percent, child poverty experienced little improvement in 2015, and still remains more than three percentage points above pre-recession levels. Gaps between blacks and Latinos and whites closed slightly, but still remain 14.4 and 18.9 percentage points above whites, respectively.^D

Statistically significant findings:

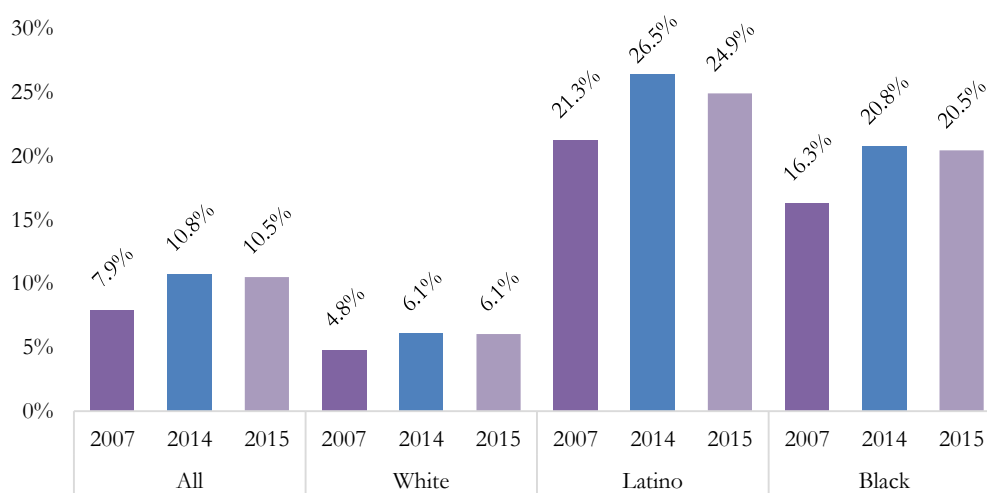
- Among the state’s largest cities, only Hartford experienced a statistically significant decrease in poverty, declining by more than 6 percentage points, to a still-high 28.3 percent. Driving the city’s improvement, both whites and Latinos experienced statistically significant declines. No county experienced a decline.
- Among counties, Middlesex experienced the only decline in child poverty, down 6.9 percentage points to 4.6 percent in 2015. Only Tolland County has a lower poverty rate of 4.5 percent.

Child Poverty Remains Well Above Pre-Recession Levels



Source: American Community Survey, 1-Year estimates

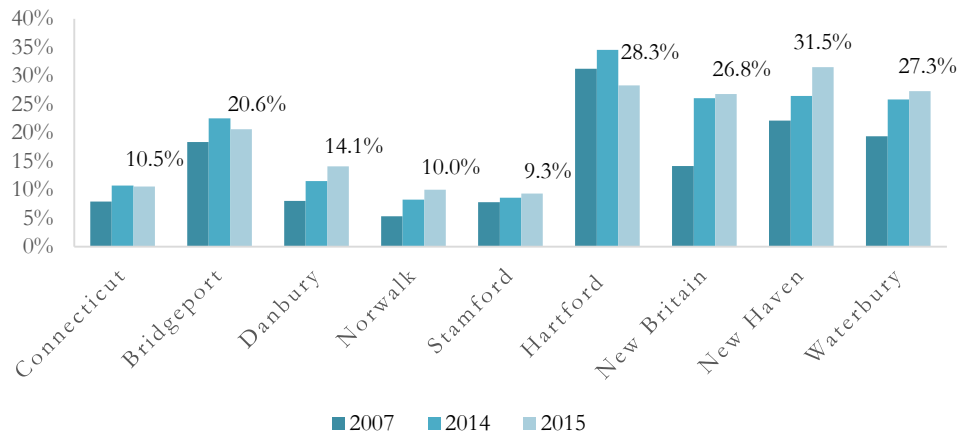
Race and Ethnic Poverty Gaps Are Still Too High



Source: American Community Survey, 1-Year estimates

^D See our Disparity by Race and Place maps: <https://public.tableau.com/profile/connecticut.voices.for.children#!/>

Only Hartford Experienced Meaningful Declines in Poverty



Source: American Community Survey, 1-Year estimates. Data labels correspond to 2015 data.

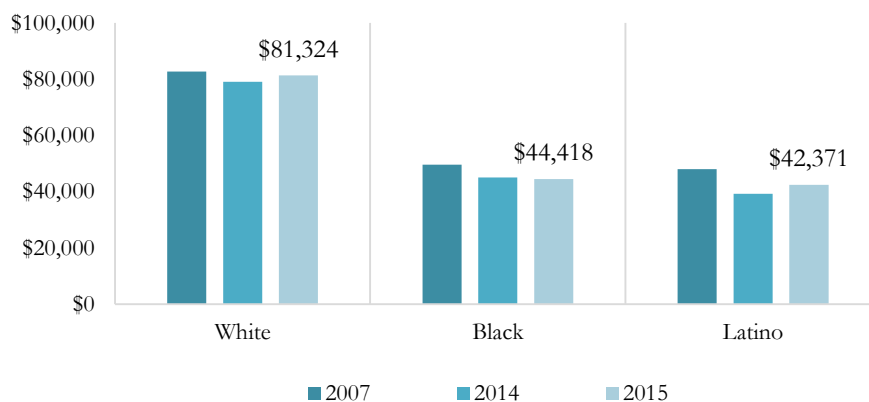
Median Household Income

Statewide median household income (MHI) experienced a small uptick compared to the rest of the nation – from \$70,048 to \$71,136 in 2015. Because only whites experienced meaningful income growth, minority gaps persist, with white households earning more than blacks by \$36,906 and Latinos by \$38,953.

Statistically significant findings include:

- Statewide median household income (MHI) experienced a small – compared to the rest of the nation – increase from \$70,048 to \$71,136 in 2015.
- Demographically, only whites experienced an increase in MHI, from \$79,057 to \$81,324 in 2015.
- Among counties, Middlesex County experienced the largest year-over-year increase, an increase from \$75,970 to \$83,530 2015 – a \$7,559 jump, Hartford County experienced an increase from \$65,976 to \$69,622 in 2015 and Windham County saw a decline, from \$70,797 to \$62,905 in 2015.
- Among cities, only Hartford experienced an increase, from \$28,861 to \$34,240 in 2015.

Only Whites Experienced Meaningful Increase in Median Household Income



Source: American Community Survey, 1-Year estimates. Data labels correspond to 2015 data.

Income Inequality

Connecticut was the only state in the nation to see a statistically significant decline in income inequality, measured by the Gini Index. The decrease (representing less income inequality) follows five straight years of increases. Connecticut remains the second most unequal state in the nation behind New York.

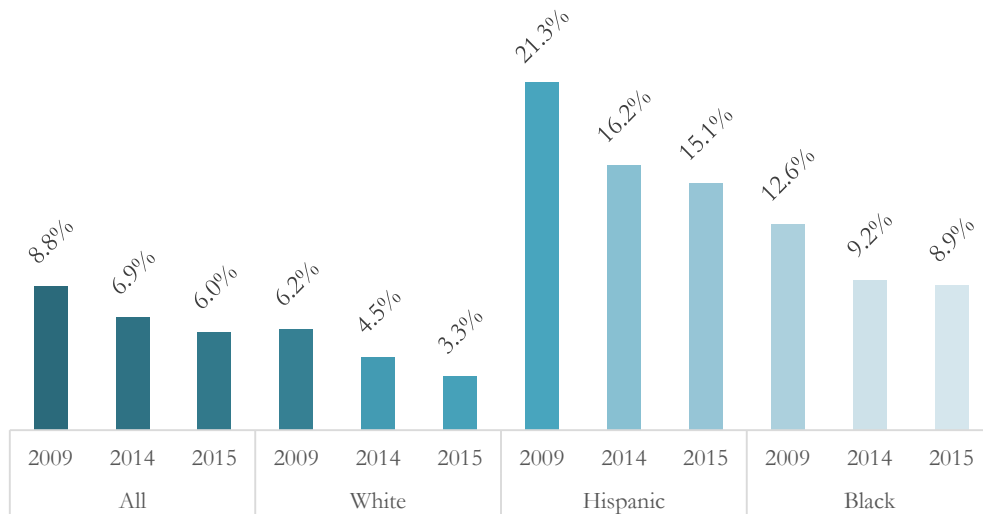
Health Coverage

Connecticut – home to one of the lowest uninsured rates among adults and children in the nation – experienced another drop in the uninsured rate, from 6.9 percent to 6 percent in 2015. Just 8 states and the District of Columbia have lower uninsured rates than Connecticut. Although the rates of uninsured have dropped for black and Hispanic state residents (8.9 percent and 15.1 percent, respectively), they still have significantly higher rates of uninsurance than white residents (4.5 percent).

Statistically significant findings include:

- Connecticut’s uninsured rate declined, from 6.9 percent to 6 percent in 2015.
- Among racial and ethnic groups, only whites experienced a decline, from 4.5 percent to 3.3 percent in 2015
- Among counties, Hartford, Middlesex, New Haven and Windham experienced declines in insured rates

Uninsured Rate Improves, but Disparities Still Persist



Source: American Community Survey, 1-Year estimates

Uninsured Rates in Fairfield County Remain Well Above State Rate



Source: American Community Survey, 1-Year estimates. Data labels correspond to 2015 data.

Appendix A – Data Tables: Asterisk denotes statistically significant change from 2015. For example, an asterisk in 2007 denotes statistically significant change from 2007 to 2015.

Poverty Rate by County

	All			White			Latino			Black		
	2007	2014	2015	2007	2014	2015	2007	2014	2015	2007	2014	2015
<i>Connecticut</i>	7.9%*	10.8%	10.5%	4.8%*	6.1%	6.1%	21.3%*	26.5%	24.9%	16.3%*	20.8%	20.5%
Fairfield	6.6%*	8.9%	8.9%	3.5%*	4.3%	4.7%	14.9%*	19.0%	19.7%	16.2%	17.6%	17.3%
Hartford	9.5%*	12.2%	11.2%	4.8%*	5.3%*	8.5%	26.7%	32.7%	30.5%	16.3%	21.8%*	15.7%
Litchfield	5.3%*	7.5%	7.1%	5.1%	7.0%	6.0%	na	na	na	na	na	na
Middlesex	8.4%*	8.4%	6.5%	7.2%	7.4%*	5.4%	na	13.9%	17.8%	na	na	11.9%
New Haven	9.7%*	13.1%	13.8%	5.3%*	7.4%	7.7%	27.2%*	22.9%	28.6%	17.4%*	22.9%*	29.2%
New London	6.5%*	11.3%	11.4%	5.6%*	7.7%	8.1%	10.3%*	19.8%	31.0%	13.6%*	37.4%	24.8%
Tolland	6.7%	7.1%	6.2%	5.8%	6.7%	5.6%	na	na	na	na	na	na
Windham	7.6%	8.7%	10.1%	6.4%	6.0%	7.7%	17.8%	29.2%	22.5%	na	na	na

Source: American Community Survey, 1-Year estimates

Poverty Rate – Large Cities

	All			White			Latino			Black		
	2007	2014	2015	2007	2014	2015	2007	2014	2015	2007	2014	2015
<i>Connecticut</i>	7.9%*	10.8%	10.5%	4.8%*	6.1%	6.1%	21.3%*	26.5%	24.9%	16.3%*	20.8%	20.5%
Bridgeport	18.4%	22.5%	20.6%	10.7%	13.2%	16.6%	27.4%	21.5%	25.9%	19.0%	26.6%	21.3%
Danbury	8.1%*	11.5%	14.1%	5.2%	7.9%	7.7%	16.4%	21.1%	25.3%	na	na	na
Norwalk	5.3%*	8.3%	10.0%	2.2%	5.4%*	2.8%	na	na	na	6.2%	14.1%	9.1%
Stamford	7.8%	8.6%	9.3%	4.9%	3.2%	5.1%	7.3%	17.9%	12.4%	17.8%	16.9%	16.0%
Hartford	31.2%	34.5%*	28.3%	20.0%	20.5%*	14.2%	34.5%	42.7%*	34.4%	29.3%	33.2%	25.5%
New Britain	14.2%*	26.1%	26.8%	9.1%	14.1%	13.6%	29.0%	36.7%	43.5%	na	na	na
New Haven	22.1%*	26.5%	31.5%	16.6%	18.7%	19.7%	23.8%	39.0%	37.5%	29.7%*	25%*	39.0%
Waterbury	19.3%*	25.8%	27.3%	8.2%*	11.8%	14.4%	21.1%	32.8%	36.4%	36.6%	39.5%	34.8%

Source: American Community Survey, 1-Year estimates

Child Poverty

COUNTIES	2007	2014	2015	CITIES	2007	2014	2015
Fairfield	8.2%*	11.5%	10.7%	Bridgeport	28.4%	32.4%	32.4%
Hartford	14.8%	17.9%	15.6%	Danbury	6%*	17.0%	21.0%
Litchfield	5.8%	7.5%	8.6%	Norwalk	5.8%*	12.6%	17.6%
Middlesex	5.5%	11.5%*	4.6%	Stamford	8.0%	10.3%	6.7%
New Haven	13.9%*	18.3%	20.6%	Hartford	47.0%	45.4%	38.3%
New London	10%*	19.3%	20.3%	New Britain	26.0%	35.0%	38.9%
Tolland	5.6%	5.5%	4.5%	New Haven	28.7%*	34.3%*	46.6%
Windham	10.3%	11.9%	16.2%	Waterbury	31.4%	36.5%	38.7%
<i>Connecticut</i>	11.1%*	14.9%	14.5%				

Source: American Community Survey, 1-Year estimates

Median Household Income							
COUNTIES	2007	2014	2015	CITIES	2007	2014	2015
Fairfield	\$91,726.3*	\$86,032.1	\$86,414	Bridgeport	\$50,544.9*	\$41,898.1	\$42,420
Hartford	\$69,841.0	\$65,976.1*	\$69,622	Danbury	\$67,840.5	\$69,480.5	\$65,517
Litchfield	\$78,198.4*	\$73,847.9	\$70,667	Norwalk	\$86,974.3	\$75,378.8	\$85,052
Middlesex	\$82,592.6	\$75,970.5*	\$83,530	Stamford	\$86,695.4	\$88,796.5	\$79,865
New Haven	\$68,492.1*	\$60,466.2	\$61,760	Hartford	\$31,612.3	\$28,861.9*	\$34,240
New London	\$75,409.2*	\$66,230.4	\$65,765	New Britain	\$41,931.3	\$40,131.9	\$40,485
Tolland	\$86,303.3	\$78,884.2	\$82,168	New Haven	\$45,049.8*	\$37,580.8	\$36,641
Windham	\$66,980.9	\$70,797.1*	\$62,905	Waterbury	\$45,676.2*	\$37,292.4	\$37,877
<i>Connecticut</i>	<i>\$75,409.2*</i>	<i>\$70,135.3*</i>	<i>\$71,346</i>				

Source: American Community Survey, 1-Year estimates

Median Household Income by Race

	2007	2014	2015
<i>Connecticut</i>	<i>\$75,409.2*</i>	<i>\$70,135.3*</i>	<i>\$71,346</i>
White	\$82,644.1	\$79,057.4*	\$81,324
Black	\$49,559.4*	\$45,058.1	\$44,418
Asian	\$82,732.1	\$88,639.3	\$90,894

Source: American Community Survey, 1-Year estimates

Uninsured Rate by Race

	2009	2010	2011	2012	2013	2014	2015
<i>Connecticut</i>	<i>8.8%</i>	<i>9.1%</i>	<i>8.8%</i>	<i>9.1%</i>	<i>9.4%</i>	<i>6.9%</i>	<i>6.0%</i>
Hispanic	21.3%	21.7%	20.4%	19.5%	20.5%	16.2%	15.1%
White	7.2%	7.1%	7.0%	7.3%	7.1%	5.5%	4.5%
Asian	8.3%	12.9%	10.9%	13.3%	12.8%	7.4%	7.7%
Black	12.6%	13.8%	12.1%	13.8%	13.7%	9.2%	8.9%

Source: American Community Survey, 1-Year estimates

Uninsured Children by County

	2009	2010	2011	2012	2013	2014	2015
Fairfield	4.7%	3.9%	3.2%	5.1%	6.7%	6.3%	6.1%
Hartford	3.0%	2.5%	2.9%	2.7%	3.7%	2.3%	1.8%
Litchfield	3.1%	2.4%	2.9%	3.2%	4.2%	5.9%	1.4%
Middlesex	2.9%	3.7%	4.3%	4.9%	1.6%	1.9%	1.2%
New Haven	4.0%	3.0%	2.4%	4.1%	3.6%	3.0%	3.1%
New London	4.4%	2.2%	2.2%	3.2%	2.2%	2.2%	1.1%
Tolland	2.5%	0.7%	4.2%	0.7%	1.1%	1.9%	3.9%
Windham	2.8%	2.6%	2.1%	2.5%	4.3%	1.0%	0.8%
<i>Connecticut</i>	<i>3.8%</i>	<i>3.0%</i>	<i>2.9%</i>	<i>3.8%</i>	<i>4.3%</i>	<i>3.7%</i>	<i>3.3%</i>

Source: American Community Survey, 1-Year estimates

Uninsured Rate by County

	2009	2010	2011	2012	2013	2014	2015
Fairfield	10.9%	11.7%	11.2%	11.4%	12.7%	10.1%	9.4%
Hartford	8.1%	8.5%	8.6%	7.9%	8.6%	5.5%	4.4%
Litchfield	8.5%	6.9%	7.0%	7.7%	8.0%	6.6%	4.4%
Middlesex	6.8%	7.6%	7.1%	7.9%	6.9%	4.6%	3.4%
New Haven	8.7%	8.8%	8.2%	9.8%	8.8%	6.7%	6.1%
New London	7.6%	8.1%	7.0%	7.6%	6.7%	5.1%	4.0%
Tolland	5.1%	5.1%	5.7%	4.7%	5.5%	5.0%	2.7%
Windham	10.0%	8.5%	8.1%	7.8%	10.6%	4.6%	3.9%

Source: American Community Survey, 1-Year estimates

¹ Trisi, Danilo. Center on Budget and Policy Priorities. Safety Net Cut Poverty Nearly in Half Last Year September 2016: <http://www.cbpp.org/blog/safety-net-cut-poverty-nearly-in-half-last-year>

² Broaddus, Matt. Center on Budget and Policy Priorities. Census Data Show States Not Expanding Medicaid Falling Further Behind. September 2016: <http://www.cbpp.org/blog/census-data-show-states-not-expanding-medicaid-falling-further-behind>

³ United States Census Bureau, The Supplemental Poverty Measure. September 2016: <https://www.census.gov/content/census/en/library/publications/2016/demo/p60-258.html>

Appendix B – Guide to Using Census Data

Data Source. The United States Census Bureau released health insurance and poverty and income estimates from the 2015 American Community Survey (ACS) on September 13 and 15, 2016, respectively.

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. Unless specifically noted above, there were no statistically significant changes in Census estimates between 2014 data and other years. The numbers reported in the ACS survey are estimates because only a sample of the entire population is surveyed. For this reason, the Census Bureau publishes additional data that allow us to estimate the range of values within which the population’s actual poverty 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. Lack of change can also be meaningful.) 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 2015 dollars (inflation adjusted), so they would not match estimates in previous years’ reports.

Health Insurance Coverage. In the annual American Community Survey (ACS), the Census Bureau asks whether the person is **currently covered** by any type of insurance. The results are not directly comparable to uninsured estimates from the Current Population Survey (CPS).

Connecticut Voices’ use of ACS data is informed by the guidance of analysts at the Census Bureau, Center on Budget and Policy Priorities.

2016 Poverty Guidelines For The 48 Contiguous States And The District Of Columbia	
Persons in Family/Household	Poverty Guideline
1	\$11,880
2	16,020
3	20,160
4	24,300
5	28,440
6	32,580
7	36,730
8	40,890

Source: U.S. Department of Health and Human Service’s. For families/households with more than 8 persons, add \$4,160 for each additional person.