OVERLOOKED AND UNDERCOUNTED

WHERE CONNECTICUT STANDS

Prepared for the Permanent Commission on the Status of Women,
Connecticut General Assembly

CT General Assembly
PCSW
equality for women

STATE OF CONNECTICUT

In 1999, Connecticut created its Self-Sufficiency Standard pursuant to P.A. 98-169, An Act Establishing a Self-Sufficiency Measurement and Expanding Job Training Opportunities. In 2002, the Connecticut General Assembly enacted a statute (P.A. 02-54) requiring the Self-Sufficiency Standard to be updated by the state every three years. An update of the report was released in December 2005. *The Real Cost of Living in 2005: The Self-Sufficiency Standard for Connecticut*, can be found at http://www.cga.ct.gov/pcsw/Publications/Self_SufficiencyCT05%20Full%20Report_12_13_05.pdf

PERMANENT COMMISSION ON THE STATUS OF WOMEN

The Permanent Commission on the Status of Women (PCSW) was established by the Connecticut General Assembly in 1973. The Commission's mandate is to inform leaders about the nature and scope of sex discrimination, to serve as a liaison between government and private interest groups concerned with services for women, to promote consideration of women for governmental positions, and to work with state agencies to assess programs and practices as they affect women and girls. This report can be found on the PCSW's website at http://www.cga.ct.gov/PCSW. PCSW gratefully acknowledges funding for this report from the Connecticut General Assembly (CGA). The CGA has recognized the Self-Sufficiency Standard as a tool to strengthen Connecticut's economic competitiveness. This report will move Connecticut's economic agenda forward.

CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center research questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children, and families. For more information contact:

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By Diana M. Pearce, Ph.D. • June 2007

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Preface

The Self-Sufficiency Standard used in this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

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 Bu Huang (statistical analysis), Maureen Newby (analysis and writing), as well as Liesl Eckert, Sarah Fickeisen, and Lisa Manzer.

We also wish to thank the Permanent Commission on the Status of Women which assisted in the development of this report and its release, especially Lisa Sementilli and Teresa Younger.

Finally, 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.

The conclusion and opinions contained within this report do not necessarily reflect the opinions of those listed above nor the PCSW or Connecticut General Assembly. Nonetheless, any mistakes are the author's responsibility.

EXECUTIVE SUMMARY

A large number of Connecticut families are finding that their costs are rising faster than their wages. Comparing household incomes to bare-bones budgets, this report finds that 19% percent or nearly one in five Connecticut households lacks enough money to cover basic living expenses. Yet, according to the Federal Poverty Level (FPL), only one in three of these households is officially poor or in need. The remainder—two out of every three households—live in a "policy gap" where they have too much income to qualify for most supports, yet not enough to meet their most basic needs, especially as the costs of housing, health care, and other necessities skyrocket.

Using the Self-Sufficiency Standard for Connecticut and Census data, this report addresses these questions:

- How many Connecticut families are working hard but are not able to pay for their basic needs?
- Where do these families live?
- What roles do gender and/or race/ethnicity play in determining who has adequate income?
- How do education, occupation and employment patterns affect the chances of having adequate income?

The report finds that Connecticut families struggling to make ends meet are neither a small nor a marginal group, but rather a substantial and diverse proportion of the state. Married couples with children, families where parents work full-time, and people of all racial, ethnic, and educational backgrounds are part of the overlooked and undercounted in Connecticut.

1. THE SELF-SUFFICIENCY STANDARD FOR CONNECTICUT: A NEW MEASURE OF INCOME ADEQUACY

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago, is not only methodologically out of date, but also is no longer an accurate measure of poverty. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."

The Self-Sufficiency Standard was developed to provide a more accurate, nuanced, and up-to-date measure of income adequacy. While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today's working parents, such as child care and taxes.

The Standard is a "bare bones" budget, and does not include any restaurant or take out food, savings, credit card or loan payments, or emergency funds. For Connecticut, the Standard is calculated for 23 regions and all possible household combinations. In each state, the Self-Sufficiency Standard is calculated using scholarly or credible public sources such as the U.S. Census Bureau. Data for the Standard are collected annually (at minimum), are age- and geographically-specific, and are collected or calculated using standardized or equivalent methodology.

> The Self-Sufficiency Standard describes the income required by Connecticut's working families to pay for the basic needs of housing, food, child care, health care, transportation, miscellaneous costs, and taxes, on a region-by-region basis.

2. KEY FINDINGS

One Out of Five Connecticut Families Lacks Income Adequate to Meet Their Basic Needs

Nearly one in five Connecticut households does not have enough income to meet their basic costs of living. This is almost three times the proportion officially considered poor in Connecticut, according to the Federal Poverty Level.

Families with inadequate incomes are found throughout Connecticut, but are the most concentrated in the five regions with the state's major cities. These regions—Bridgeport, Hartford, New Haven, Stamford, and Waterbury—have proportions that range from 23 percent to 47 percent of households, well above the statewide average of 19 percent.

The costs for the same family composition in different geographic regions of the Connecticut also vary widely. In expensive regions such as Greater Danbury, Lower Fairfield, Stamford, and Upper Fairfield, costs range from 32 to 83 percent more (depending on family type) than in less expensive regions such as Bridgeport, Hartford, New Haven, New London, Northeast Corner, and Windham. Nevertheless, in spite of high costs, incomes in the higher cost regions are also higher, relatively and absolutely, so that the proportions below the Standard are generally lower in high cost than low cost regions.

Families of Color are More Likely to Have Inadequate Income

While the *majority* of families with inadequate income in Connecticut are White, people of color are *disproportionately* likely to have inadequate incomes, particularly Latinos. Among race/ethnic groups (regardless of gender or family type), the highest percentage of households with insufficient incomes are found among Latinos (51 percent), followed by African-Americans (39 percent), Native Americans (27 percent), and Asian/Pacific Islanders (26 percent). White households are the least likely group to experience inadequate income with just over one in seven (14 percent) of the households having incomes below the Standard.

Most families in Connecticut lacking adequate income share the same characteristics as the majority of Connecticut families: nearly three out of five households are White, nearly nine out of ten are headed by U.S. citizens, and nearly two-thirds have children.

Higher Rates of Inadequate Income are Linked to Foreign Birth and Non-Citizenship

For households in Connecticut the likelihood of having inadequate income is significantly higher if the householder is foreign-born (27 vs. 18 percent for native-born), and even higher if the householder is not a citizen (34 percent). Among immigrants or "non-citizens" of different ethnic backgrounds, Latinos have an even higher rate (53 percent) of income inadequacy than foreign-born non-Latinos (29 percent).

An anomaly emerges when citizenship and ethnicity together are examined, which can be explained in part due to the high number of Puerto Rican households in Connecticut. Native-born and non-citizen Latinos share equally high rates of income inadequacy (53 percent). About five-sixths of Latinos in Connecticut are Puerto Rican, who have a strikingly high rate of income inadequacy (56 percent).

Women Who Maintain Families Alone, Especially Single Mothers, Have High Rates of Income Inadequacy

Households maintained by women (without or without children) are more than twice as likely to have income below the Standard as households maintained by men. Families with children—particularly families with children under six years of age—are more likely to have insufficient income. Overall, households with children account for nearly two-thirds of the households below the Standard.

Single parents have a greater likelihood of income inadequacy than married couples. The effect is much greater for single mothers, nearly half of whom lack adequate income compared to just over one-fourth (28 percent) of single fathers and less than one-fifth (18 percent) of married couples with children.

Single mothers also are more likely to be very poor (i.e., with incomes below the Federal Poverty Level *as well as* below the Self-Sufficiency Standard) than other families with children.

Households headed by women of color have even higher rates at which their incomes are below the FPL as well as below the Standard. Households with children maintained by women of color alone have the highest rates of income inadequacy: 80 percent for Latina single mothers, 69 percent for Black single mothers, 43 percent for Asian/Pacific Islander single mothers, compared to 45 percent for White single mothers.

In short, households headed by single mothers are three times as likely to have inadequate income as married couples with children.

Education Reduces the Rate of Income Inadequacy, Especially for People of Color and/or Women

Householders with less education are much more likely to have insufficient incomes. Nearly half (46 percent) with less than a high school education have incomes below the Standard. The rate drops quickly as education increases, falling to just 8 percent for those with a college degree or more.

While increased education reduces income inadequacy for all race/ethnic and gender groups, two trends are clear. First, returns for increased education are greatest for women of color. Second, given labor market returns, women and people of color need more education to achieve the same level of economic self-sufficiency as White men. Women of color with a Bachelor's or advanced degree still have higher rates of income inadequacy than White men with just a high school degree (21 percent versus 15 percent).

Employment is Key to Income Adequacy, but Not All Jobs are Equal

Although having stable year-round, full-time work is key to income adequacy, it is not a guarantee. Of the Connecticut households with inadequate incomes, 78 percent have at least one worker; in 36 percent of the households below the Standard, the householder is employed full-time, year-round. Only 11 percent of Connecticut households below the Standard receive public benefits.

Gender is clearly a factor that limits the impact of substantial levels of work. Even when women householders work full-time, year-round, over half the households headed by single women with children lack adequate income.

Whether the householder is male or female, the wage level, rather than the occupation, has the most impact on the rate of income inadequacy. As the data show, seven of the top ten occupations for households with incomes below the Self-Sufficiency Standard are also in the top ten for *all* Connecticut households. Therefore, employment within these seven occupational groupings results in adequate income for some households, but inadequate income for others.

While full-time, year-round work (regardless of the occupation) is an important protection against income adequacy, households with incomes above the Standard work only about 31 percent more hours than those below. However, their wage rates vary greatly. The hourly wages of householders above the Standard are more than twice those below the Standard ($29.22 per hour versus $11.76 per hour). If householders with incomes below the Standard increased their work hours to match those with incomes above the Standard, that would only close about 21 percent of the wage gap, while earning the higher wage rate of those above the Standard, with no change in hours worked, would close 79 percent of the gap.

Thus, families are not poor because they lack workers or work hours, or because they are working in the "wrong" occupations, but because their wages within their occupations are inadequate to meet basic expenses.

3. RECOMMENDATIONS TO CLOSE THE GAP

Where Connecticut Stands shows that there is a need for Connecticut's policymakers and for our economy to address structural issues. This is especially true in light of a rapidly changing competitive global economy and a diverse, aging workforce. There are many strategies Connecticut can consider to address income adequacy and economic development.

This report also finds disparities in earnings for women and people of color. Affirmative action policies and enforcement of employment laws which prevent discrimination should be strengthened. Leadership and attention to pay equity initiatives can also address the gaps. This report clearly identifies specific areas for initiatives targeted to the Latino community, women (especially single parent families) and urban residents. Highlights follow.

Targeted State Investments

Improve affordability and access to continuing education including high-technology training rather than training for low-wage, low-skill jobs. Investments in skilled occupational and incumbent worker training as well as adult education should be expanded.

Invest in sustained sector initiatives. The state should create strategic grants through the Department of Economic and Community Development which target new technologies and higher wage jobs. These could include industry clusters such as alternative energy, high-tech manufacturing, and allied health technologies. Such targeted development would allow Connecticut DECD to leverage previous investments in career ladder pilots and build on successful programs.

Expand access to asset-building strategies, including individual development accounts (IDAs). Such initiatives could begin with financial literacy education for youth, low-income households, and other targeted populations. IDAs enable families to build short- and long-term economic security by investing in savings, retirement plans, cars, homes, tuition for higher education, and create self-employment opportunities such as starting a business.

Expand micro enterprise support and development especially targeted to women, the Latino community and urban residents. Investments should consider the size and revenues of the enterprise, targeting the very smallest. Micro enterprises employ twice as many people as the top 25 employers in Connecticut combined and generate billions of dollars in revenues. Women-and minority owned enterprises are a significant and growing part of our economy.

Tax Policy

Institute a state Earned Income Tax Credit (EITC). Increased earnings can be addressed through state tax policy as well. State EITCs have proven to be one method to reduce poverty. Twenty-one states have enacted EITCs that piggyback on the federal credit and build on its success. Connecticut is the only New England state with an income tax that does not have a state EITC. Low-wage families stand to gain up to $900 per year if enacted.

Provide tax incentives for business that offer sustainable family and work policies. Tax credits could be offered to small and mid-size businesses that offer paid sick or family leave, flexible work schedules and reduced work week options.

Income Support

Reduce living expenses. Many Connecticut families are struggling to make ends meet, but have incomes too high to qualify for public programs. Income eligibility levels for subsidized housing, health, child care, food and energy should be raised to help bridge the gap between low wages and basic needs for working families. Asset tests for public assistance benefits should be raised or in some cases, eliminated.

The Self Sufficiency Standard for Connecticut demonstrated that child care on average consumes from 30 to 39 percent of a family's budget. Expanding subsidized child care options for working families could have a significant impact on income adequacy for families with young children.

These types of supports are essential not only to assist those employed in the service sector, but to help small businesses grow and strengthen their viability by enabling them to recruit and retain a stable workforce.

Service sector jobs are expected to remain in high demand in Connecticut for years. It is likely that individuals employed in this sector of the state's economy will need to rely on such supports to sustain themselves and their families.

Increase wages. Raising the minimum wage in Connecticut lifts the economic well-being of residents at the lowest levels. Some communities have undertaken living wage campaigns to index minimum wages to the cost of living, especially housing costs for a given geographic area, such as a city or town.

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Connecticut households with inadequate income are part of the mainstream workforce. These findings should guide public policies which enable Connecticut households to achieve and sustain economic self-sufficiency while supporting the advancement of the Connecticut economy. ***Our challenge is to make it possible for all Connecticut households to earn enough to meet their basic needs while supporting targeted economic development efforts in a changing state.***

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Introduction

In the most striking socio-economic trend of the past quarter century—termed "economic inequality" by economists—the rich became richer, the poor became poorer, and the middle class became smaller. With living costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care, and child care. Even as an increasing number of families' budgets are stretched to the breaking point, the federal government officially designated that the proportion of "poor" had fallen to only about 10 percent of U.S. families in 2005.[1] Yet because many federal and state "safety net" programs provide assistance only to those with incomes below the official Federal Poverty Level (FPL), as this report will show, ***a large and diverse group of families who are experiencing economic distress are being routinely overlooked and undercounted.***

This report reveals the "overlooked and undercounted" of Connecticut, describing the extent and nature of the hidden hardships all too many Connecticut residents are facing. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Household incomes are compared to the Self-Sufficiency Standard (as well as the Federal Poverty Level) across a wide range of household characteristics (e.g., geographic location, race and ethnicity, employment patterns, gender, and occupation), using Census 2000 data. What emerges is a new picture of who in Connecticut lacks enough to meet their needs, where they live, and the characteristics of their households. With this information, the findings and conclusions can inform and guide the creation of economic and workforce policies in Connecticut that will enable the overlooked and undercounted to achieve economic self-sufficiency.

I. The Self-Sufficiency Standard

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. Beginning with studies such as Ruggles' *Drawing the Line* (1990), and Renwick and Bergman's "*Basic Needs Budget*" (1993), many have critiqued this measure and/or offered alternatives. These discussions culminated in the early 1990s with Congress mandating a comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. These studies and suggestions were summarized in the 1995 book, *Measuring Poverty: A New Approach*. Despite substantial consensus on a wide range of methodological issues and the need for changes and new measures, no changes have been made in the FPL in the decade since the report's release. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."[2]

In light of these critiques, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.[3] While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the original poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software (as compared to that available four decades ago).

The major differences between the Self-Sufficiency Standard and the FPL include:

- **The Standard is based on all major budget items faced by working adults: housing, child care, food, health care, transportation, and taxes.** In contrast, the FPL is based on only one item—a 1960s

food budget. Additionally, while the food budget is updated for inflation there is no adjustment made for the fact that food, as a percent cost of the household budget, has decreased over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.

- **The Standard reflects the changes in workforce participation by assuming that all adults work to support their families, and thus includes work-related expenses**, such as transportation, taxes, and child care, for each adult. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- **The Standard varies geographically and is calculated on a region-specific basis,** while the FPL is calculated the same regardless where one lives in the continental United States (see Endnote 6 for details on how the Connecticut regions were created).
- **The Standard varies costs by the age of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.
- **The Standard includes the net effect of taxes and tax credits,** which not only provides a more accurate measurement of income adequacy, but also illuminates where tax policies may be effective.

The resulting Self-Sufficiency Standards[4] are basic needs, no-frills budgets created for 70 family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40 percent of their food budget on take-out and restaurant food.[5] The Standard also does not allow for retirement savings, education expenses, credit card debt, or emergencies.

The 2005 Self-Sufficiency Standards for nine different family types in select Connecticut regions[6] are shown in Table 1. As indicated, costs vary widely, depending on both family composition and location. *Adding the costs of a single infant (especially child care and health care) to the costs for an adult increases the Standard by over 76 percent in each of Connecticut's 23 regions.* Individual costs increase with the addition of an older child, but much less so than with younger children. For instance, there is on average a 34 percent decrease in costs between the adult with an infant and preschooler (in the fourth column) and the family with a schoolage child and a teenager (in the fifth column). On the other hand, adding a second adult to the family type in column four increases costs by only 10 percent on average (compare the fourth and seventh columns). At the same time, the costs for the same family composition in different geographic regions of the Connecticut vary widely. Expensive regions such as Greater Danbury, Lower Fairfield, Stamford, and Upper Fairfield cost from 32 to 83 percent more (depending on family type) than regions such as Bridgeport, Harford, New Haven, New London, Northeast Corner, and Windham (see Table 1).

ADDING A SINGLE INFANT TO THE COSTS FOR AN ADULT INCREASES THE STANDARD BY OVER 76 PERCENT IN EVERY REGION. THE COSTS ASSOCIATED WITH OLDER CHILDREN ARE MUCH LESS THAN WITH YOUNGER CHILDREN.

Even though the Standards are basic budgets, the Federal Poverty Level for each family size (shown in the last row of Table 1) are dramatically lower than the Standards for all family types in all Connecticut regions, including the less expensive areas. With the added variation by family type and region, the Standards vary from 155 percent of the FPL (a single adult in Hartford) to 485 percent of the FPL (an adult with an infant, preschooler, and schoolage child in Lower Fairfield). Thus using a multiple of the poverty line, such as 200% of the FPL, would substantially underestimate needs for some families in some places, while it would overestimate it in other places or for other family types.

Table 1
The Self-Sufficiency Standard and Federal Poverty Level by Select Region[1] and Select Family Types: Connecticut 2005

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ADULT	ADULT + INFANT	ADULT + PRESCHOOLER	ADULT + INFANT PRESCHOOLER	ADULT + SCHOOLAGE TEENAGER	ADULT + INFANT PRESCHOOLER SCHOOLAGE	2 ADULTS + INFANT PRESCHOOLER	2 ADULTS + PRESCHOOLER SCHOOLAGE
NORTHWEST								
Waterbury	17,798	35,048	36,697	52,125	33,217	67,181	58,786	54,923
Greater Danbury	24,170	44,590	46,454	62,298	43,029	80,218	67,917	64,124
SOUTHWEST								
Bridgeport	15,906	35,027	36,902	54,412	32,649	71,633	57,483	53,043
Upper Fairfield	27,059	48,694	50,674	69,130	46,589	88,404	74,239	70,006
NORTH CENTRAL								
Hartford	14,792	31,948	33,545	48,130	29,605	63,031	51,067	47,499
Hartford Suburbs	21,503	40,015	41,767	56,755	39,033	73,202	63,014	59,471
SOUTH CENTRAL								
New Haven	15,902	33,229	34,850	49,590	30,830	64,771	52,260	48,503
Greater New Haven	21,764	39,908	41,712	56,797	38,429	72,929	63,115	59,399
EASTERN								
Windham	17,018	31,913	33,250	45,225	29,441	57,688	51,073	48,023
Greater Windham	19,591	35,012	36,419	48,681	34,001	62,102	54,532	51,490
FEDERAL POVERTY LEVEL THRESHOLDS								
	9,570	12,830	12,830	16,090	16,090	19,350	19,350	19,350

[1]These regions are based on the Connecticut Workforce Development Areas. See appendix table 1 for a full listing of Connecticut regions.

Note: All values expressed in U.S. dollars.

Source: The Self-Sufficiency Standard for Connecticut (2005) by Diana Pearce, Ph.D. with Jennifer Brooks.

A. SAMPLE AND METHODOLOGY

The data used in this study are from the 2000 Census. We use the 5 percent Public Use Microdata Area (PUMA) sample for Connecticut, drawn from the "long form" filled out by a subsample of the population. This data set allows for analysis of a wide range of variables including race/ethnicity, education, and income.

The sample unit is the household, including non-relatives (such as unmarried partners, foster children, boarders) and their income. In Connecticut, about 73 percent (see Table 6) of households are "family" households, i.e., all household members are related by birth, marriage, or adoption. For this reason, the term family and household are used interchangeably in the text.[7] Regardless of household composition, it is assumed that all members of the household share income and expenses.

Because the Self-Sufficiency Standard assumes that all adult household members work, and includes their work-related costs (such as transportation, taxes, child care), the population sample in this report excludes those household members not expected to work. That is, those who report having a disability that prevents them from working, and/or are elderly, are excluded, as well as their income, when determining household size, household composition, and total income. For example, if a grandmother who is over 65 lives with her adult children, she is not counted towards the household size or composition, and her income (from social security, SSI, etc.) is not counted as part of

household income. Households that consist of only elderly and/or disabled adults are excluded altogether.

To determine the income required to cover each family's basic needs, Self-Sufficiency Standards were calculated for additional family types beyond the basic 70 family types to cover all possible household combinations (of number of adults, number and ages of children) for each region in Connecticut. To determine whether a household's income is above or below the Standard (the self-sufficiency income), the household's income is compared to Self-Sufficiency Standard given for the family composition and geographic location. Household income is also compared to the appropriate family size FPL in order to determine whether households are above or below the Federal Poverty Level. (See Appendix A: Methodology and Assumption for more information.)

II. Findings

To contrast the picture of income inadequacy—or poverty—that emerges when the Standard is used versus when the FPL is used, data for both of these measures is presented in this report. Thus, the tables in this report generally divide Connecticut households into three groups based on their household income:

1) Those households whose incomes are *below* both the FPL and the Standard (families below the FPL are always below the Standard); [8]

2) Those households whose incomes are *above* the FPL, but *below* the Standard; and

3) Those households whose incomes are *above* the Standard (which is always also above the FPL).

For convenience, the total number of families below the Standard is highlighted in each table in the second to last column. Note that the terms "below the Standard," "lacking sufficient (or adequate) income," and "income that is not sufficient (or adequate) to meet basic needs" are used interchangeably to refer to households whose incomes are too small to meet their basic needs as measured by the Self-Sufficiency Standard.

Data tables are provided in both the text section and in the Appendix. Generally, tables in the text section provide only the total population in a given subgroup and the percent of the population who fall into each of the three groups described above. The corresponding Appendix tables (which are numbered in parallel) provide the raw numbers for each group as well as percents and more detail.

A. THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

Using the FPL, about 7 percent of Connecticut households are designated officially as poor. Using the Self-Sufficiency Standard, 19 percent, or nearly one in five households, lack sufficient income to meet their basic costs in Connecticut (see Table 2).

Figure 1

1 out of 5 households in Connecticut are below the Self-Sufficiency Standard.

Table 2
The Self-Sufficiency Standard and Federal Poverty Level by Region[1] Households: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
WORKFORCE DEVELOPMENT AREAS & REGIONS						
NORTHWEST	147,219	*16.7%*	6	13	**19**	81
1. Waterbury	26,355	*3.0%*	16	20	**35**	65
2. Greater Waterbury	65,981	*7.5%*	4	11	**15**	85
3. Danbury	19,690	*2.2%*	4	11	**15**	85
4. Greater Danbury	9,338	*1.1%*	4	12	**16**	84
5. Northwest Corner	25,855	*2.9%*	4	12	**16**	84
SOUTHWEST	188,615	*21.4%*	6	13	**19**	81
6. Bridgeport	31,628	*3.6%*	18	19	**37**	63
7. Stratford	12,078	*1.4%*	3	10	**13**	87
8. Stamford	31,143	*3.5%*	6	17	**23**	77
9. Naugatuck Valley	24,524	*2.8%*	5	10	**15**	85
10. Upper Fairfield	28,542	*3.2%*	3	10	**13**	87
11. Lower Fairfield	60,701	*6.9%*	4	10	**14**	86
NORTH CENTRAL	250,249	*28.4%*	7	12	**19**	81
12. Hartford	29,471	*3.3%*	29	18	**47**	53
13. Hartford Suburbs	77,953	*8.8%*	5	11	**16**	84
14. North Central	142,825	*16.2%*	5	11	**16**	84
SOUTH CENTRAL	185,474	*21.0%*	8	12	**20**	80
15. New Haven	31,748	*3.6%*	21	14	**35**	65
16. Upper Connecticut River	28,896	*3.3%*	4	11	**15**	85
17. Greater New Haven	116,109	*13.2%*	5	12	**17**	83
18. Lower Connecticut River	8,720	*1.0%*	4	11	**15**	85
EASTERN	109,958	*12.5%*	6	11	**17**	83
19. Windham	6,086	*0.7%*	7	12	**19**	81
20. Greater Windham	19,246	*2.2%*	4	10	**15**	85
21. New London	6,770	*0.8%*	7	11	**17**	83
22. Greater New London	56,587	*6.4%*	6	11	**16**	84
23. Northeast Corner	21,269	*2.4%*	7	12	**19**	81

[1] These regions are based on the Connecticut Workforce Development Areas.

Source: U.S. Census Bureau, 5% Census Data, 2000.

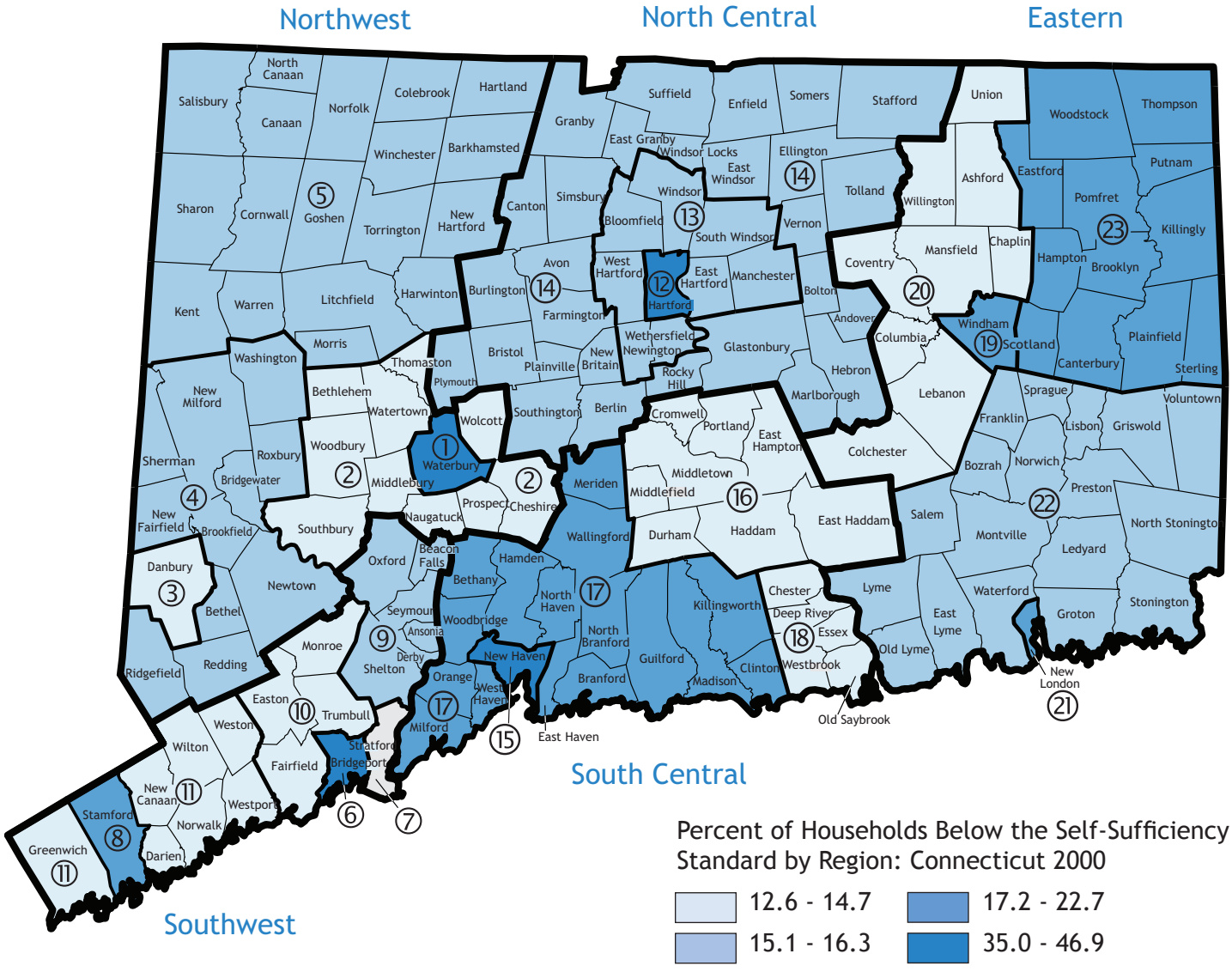
ONE-THIRD OF CONNECTICUT HOUSEHOLDS WITH INADEQUATE INCOME RESIDE IN BRIDGEPORT, HARTFORD, NEW HAVEN, STAMFORD, AND WATERBURY REGIONS, ALTHOUGH THESE REGIONS COMPRISE ONLY 17 PERCENT OF THE TOTAL STATE POPULATION...IT SUGGESTS THAT POVERTY IS MORE PRONOUNCED IN THE DENSER URBAN AREAS.

The proportion of households with insufficient income is quite similar between the five Workforce Development Areas (WDAs), ranging from 17 percent of households in the Eastern WDA to 20 percent of households in the South Central WDA. However, among the 23 regions, there is a much larger range, from a low of 13 percent to a high of 47 percent. Five regions—Bridgeport, Hartford, New Haven, Stamford, and Waterbury—have proportions above the statewide average of 19 percent, ranging from 23 percent to 47 percent of households. One-third of Connecticut households with inadequate income reside in these five regions, although these regions comprise only 17 percent of the total state population. Because the five largest cities in Connecticut are found in these five regions, it suggests that poverty is more pronounced in the denser urban areas. For example, the proportion of households with incomes below the Self-Sufficiency Standard in the Hartford Suburbs is 16 percent as opposed to 47 percent in Hartford City itself. The remaining 18 Connecticut regions are relatively rural and/or suburban in character,

Figure 2

Percent Below the Self-Sufficiency Standard: Connecticut 2000

Note: See Table 2 on previous page for region names

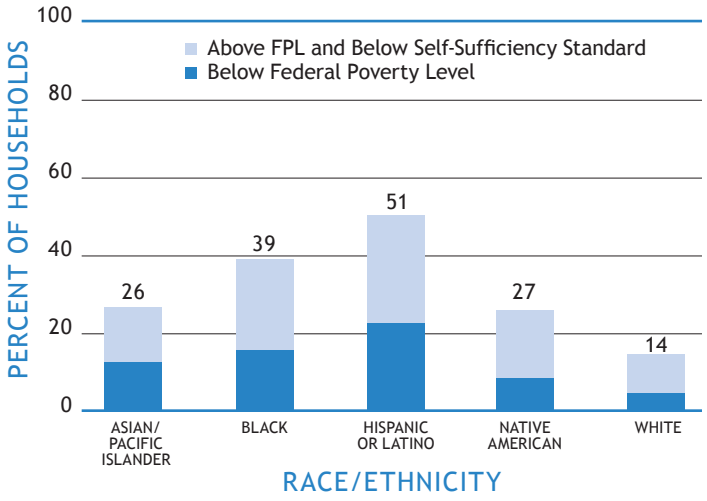


and have lower proportions of households below the Self-Sufficiency Standard (13 percent to 19 percent). (See Figure 2, Map.) This contrasts with the pattern in Western states, such as Washington State and Colorado: in spite of high costs of living according to the Self-Sufficiency Standard (often 50-100 percent) higher than in the same state's rural areas, incomes are also higher, relatively and absolutely, in the urban areas. In short, in general, the highest concentrations of those with inadequate income tend to be rural areas in the West, but denser urban areas in the East.

B. RACE/ETHNICITY, CITIZENSHIP STATUS, AND LANGUAGE

For this study, Connecticut families are divided into six mutually exclusive race/ethnic groups: Asian and Pacific Islander, Black, Hispanic or Latino, Native American (including Alaskan Native), White, and Other race/ethnicities. (Note that the Census Bureau asks whether or not a head of household is Hispanic or Latino. These are ethnic classifications, meaning that those who identify as Hispanic or Latino could be of any race.[9]) White households are the least likely group to experience inadequate income with only 14 percent of the households having incomes below the Standard, as seen in Table 3. The highest percentage

FIGURE 3: Households Below the Self-Sufficiency Standard, by Race/Ethnicity: Connecticut 2000



...WHILE THE MAJORITY OF FAMILIES WITH INADEQUATE INCOME IN CONNECTICUT ARE WHITE, PEOPLE OF COLOR ARE DISPROPORTIONATELY LIKELY TO HAVE INADEQUATE INCOMES, PARTICULARLY HISPANICS.

Table 3
The Self-Sufficiency Standard and Federal Poverty Level by Race/Ethnicity of Householder[1] by Household Income: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
RACE/ETHNICITY						
Asian/Pacific Islander	23,112	*2.6%*	11	15	**26**	74
Black	75,355	*8.5%*	16	22	**39**	61
Hispanic or Latino[2]	66,223	*7.5%*	23	27	**51**	49
Native American	4,245	*0.5%*	9	18	**27**	73
White	710,747	*80.6%*	4	10	**14**	86

[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.

[2] Hispanic or Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

...THE DATA REVEAL THAT NATIVE PUERTO RICANS HAVE THE HIGHEST RATE (56 PERCENT) OF INCOME INSUFFICIENCY OF ANY RACE/ETHNIC GROUP IN CONNECTICUT.

of households with insufficient incomes is found among Latinos (51 percent), followed by Blacks (39 percent) and Native Americans (27 percent). Among Asian/Pacific Islanders, slightly more than one in four households, or 26 percent, experience income inadequacy.

However, because Whites make up 81 percent of Connecticut's population, White households account for 58 percent of those with inadequate incomes. Conversely, Latino households (of any race) constitute only about eight percent of all Connecticut households, but 20 percent of all households with incomes below the Standard. Similarly, Blacks make up only nine percent of the population, but comprised 17 percent of those households in Connecticut below the Standard. Thus, consistent with other research (Rank and Hirschl, 2001), this study finds that while the majority of families with inadequate income in Connecticut are White, people of color are disproportionately likely to have inadequate incomes, particularly Hispanics.

Higher rates of inadequate income are also linked to place of birth and citizenship status, although less so for Latinos. As one would expect, native-born households have the lowest rate of income inadequacy, at 18 percent compared to 20 percent for those who are foreign-born but naturalized citizens. Foreign-born non-citizens have the highest rates of income inadequacy, at 34 percent. However, as Table 4 shows,

Table 4
The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
CITIZENSHIP STATUS & ETHNICITY						
NATIVE	776,110	*88.0%*	7	11	**18**	82
Hispanic or Latino[2]	48,241	*5.5%*	27	25	**53**	47
Puerto Rican	41,720	*4.7%*	29	27	**56**	44
Other Hispanic or Latino	6,521	*0.8%*	17	18	**35**	65
Not Hispanic or Latino	727,869	*82.6%*	5	10	**16**	84
FOREIGN BORN	105,405	*12.0%*	9	18	**27**	73
Naturalized citizen	54,474	*6.2%*	6	14	**20**	80
Hispanic or Latino	7,077	*0.8%*	9	23	**32**	68
Not Hispanic or Latino	47,397	*5.4%*	6	13	**19**	81
Not a citizen	50,931	*5.8%*	12	22	**34**	66
Hispanic or Latino	10,905	*0.0%*	0	0	**0**	0
Not Hispanic or Latino	40,026	*4.5%*	12	17	**29**	71

[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.

[2] Hispanics or Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 5
The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
ENGLISH SPEAKING ABILITY						
Very well	823,269	*93.4%*	6	11	**17**	83
Less than very well	58,246	*6.6%*	20	25	**45**	55
ENGLISH AT HOME						
Yes	737,412	*83.7%*	5	11	**16**	84
No - Language other than English at home	144,103	*16.3%*	15	20	**35**	65
SPANISH AT HOME						
Yes	64,472	*7.3%*	22	27	**49**	51
No - Not Spanish at home	817,043	*92.7%*	6	11	**17**	83

[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, 5% Census Data, 2000.

households identifying as Hispanic or Latino consistently have higher rates of income adequacy than non-Hispanic, non-Latino households, even when native-born. More than half of foreign-born, non-citizen Latino households (53 percent) have inadequate income, while about a third of the very small number of foreign-born naturalized Latinos have inadequate incomes (32 percent). Most surprising, however is that native-born Latino households have an income inadequacy rate that comparable to that of non-citizen Latino households, and considerably higher than the rate for non-Latino non-citizen households (29 percent). Why this anomaly? One possible explanation is that in Connecticut, 86 percent of Latinos are Puerto Rican, and thus native-born. When Latinos are divided into Puerto Rican as opposed to "other Hispanic or Latino", the data reveal that *Puerto Ricans have the highest rate (56 percent) of income insufficiency for any race/ethnic group in Connecticut*. This data clearly suggest a lack of integration into the Connecticut economic structure by native-born Latinos, especially Puerto Ricans.

The language a household speaks is also related to income inadequacy. Table 5 shows that while only 7 percent of Connecticut households report speaking English "less than very well", 45 percent of those who speak English "less than very well" are below the Standard. While 19 percent of all households are below the Standard, only 17 percent of the households that report speaking English "very well" are below the Standard. Similarly, 35 percent of those households that report speaking a "language other than English at home" are below the Standard, as opposed to only 16 percent of those households in which English is spoken. A full 49 percent of those households in which Spanish is spoken at home are below the Self-Sufficiency Standard. Thus, income inadequacy is 14 percent greater in those households in which Spanish in particular is spoken at home, as opposed to another language (other than English).

In short, households in Connecticut headed by a foreign-born, non-citizen Hispanic/Latino or a native-born Hispanic/Latino (especially if Puerto Rican), and households in which English is spoken "less than

very well" or Spanish is spoken at home, have rates of income inadequacy that are over 45 percent.

C. GENDER AND FAMILY COMPOSITION

Households maintained by women are more than twice as likely to have income below the Standard as households maintained by men (29 percent versus 14 percent). However, this comparison is not clear-cut, as some of the women householders are wives, some are single mothers, and others might be single householders, and likewise with the male householders. Thus this difference by "gender" could be due to one or more of four factors: 1) gender of the householder; 2) women-maintained households are more likely to have children than married couple households; 3) women have less income (from earnings and other sources) compared to men; and/or, 4) female headed households have fewer workers (Snyder et al, 2006; Brown, 2004). The first two factors will be explored below and the second two factors will be discussed in later sections of the report.

HOUSEHOLDS MAINTAINED BY WOMEN ARE MORE THAN TWICE AS LIKELY TO HAVE INCOME BELOW THE STANDARD AS HOUSEHOLDS MAINTAINED BY MEN

To determine if there is a "gender" effect separate from family status and employment patterns, we compare male and female *non-family* households only (which by definition do not include children). As non-family households are almost all one-person households, they will show a clear effect of the householder's gender on income adequacy. Table 6 shows that the rate of income inadequacy among non-family households is 19 percent for female householders versus 17 percent for male householders, a relatively small difference compared to the gender difference for all households described above. In other words, men and women living alone (and in a few cases, with non-relatives) have similar rates of inadequate income.

Table 6
The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder[1] and Household Type: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
GENDER OF HOUSEHOLDER						
Male	581,021	*65.9%*	4	10	**14**	86
Female	300,494	*34.1%*	13	16	**29**	71
HOUSEHOLD TYPE						
All family households[2]	645,433	*73.2%*	6	14	**19**	81
Nonfamily[3] household	236,082	*26.8%*	10	8	**18**	82
Male householder	120,996	*13.7%*	9	8	**17**	83
Female householder	115,086	*13.1%*	10	9	**19**	81

[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.

[2] A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

[3] A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 7
The Self-Sufficiency Standard and Federal Poverty Level by
Number of Children in Household, Age of Youngest Child and Family Type: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
NUMBER OF CHILDREN IN HOUSEHOLD						
0	489,702	*55.6%*	6	6	**12**	88
1 or more	391,813	*44.4%*	8	20	**27**	73
1	154,217	*17.5%*	6	15	**21**	79
2	158,141	*17.9%*	6	18	**25**	75
3 or more	79,455	*9.0%*	14	32	**46**	54
AGE OF YOUNGEST CHILD						
Less than 6 yrs	177,620	*20.1%*	9	27	**36**	64
6 to 17 yrs	214,193	*24.3%*	7	13	**20**	80
FAMILY TYPE AND NUMBER OF CHILDREN						
ALL FAMILY HOUSEHOLDS[1]	645,433	*73.2%*	8	18	**26**	106
Married couple	505,877	*57.4%*	3	10	**13**	87
0	215,387	*24.4%*	2	3	**5**	95
1 or more	290,490	*33.0%*	3	15	**18**	82
1	104,620	*11.9%*	3	8	**11**	89
2	125,316	*14.2%*	3	14	**16**	84
3 or more	60,554	*6.9%*	5	30	**35**	65
Male householder, no spouse present	32,345	*3.7%*	7	20	**28**	72
0	13,496	*1.5%*	5	8	**14**	86
1 or more	18,849	*2.1%*	9	29	**38**	62
1	9,639	*1.1%*	6	22	**28**	72
2	5,930	*0.7%*	11	26	**38**	62
3 or more	3,280	*0.4%*	13	53	**66**	34
Female householder, no spouse present	107,211	*12.2%*	20	28	**49**	51
0	27,664	*3.1%*	8	10	**18**	82
1 or more	79,547	*9.0%*	24	35	**59**	41
1	37,835	*4.3%*	16	30	**46**	54
2	26,269	*3.0%*	24	38	**62**	38
3 or more	15,443	*1.8%*	46	39	**85**	15

[1] A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

If gender alone does not account for the notably higher rates of inadequate income among households maintained by women, then perhaps it is the presence of children, since the vast majority of family households maintained by women alone have children in them, while a substantial proportion of male householder family households are married couples without children.

As Table 7 shows, the proportion of households with inadequate income is 12 percent for those with no children, but increases to 21 percent with one child and to 25 percent with two children. (It increases more dramatically for larger families, but these families account for a very small proportion of households.[10]) Thus, *having children does increase the likelihood of income inadequacy*; overall, households with children account for nearly two-thirds of those below the Standard. The presence of even one child significantly increases the chances of income inadequacy, especially if the child/children are young, as the increased costs of children (child care, housing, food, health care, etc.) burden all family types. (As seen in Table 1, the level of the Self-Sufficiency Standard increases significantly as the number of children increases, especially if they are infants and preschoolers, compared to the Standard for families with no children (single adults), or with only older children, in the same region. This is because families with young children require a higher income to cover the cost of full-time child care for children not yet in school).

As Table 7 shows, the proportion of households with inadequate income who have at least one child under the age of six is almost twice that of those households with only schoolage children (36 percent compared to 20 percent). However, as will be examined next, the presence of children alone is not the only factor in accounting for the gender difference between householders.

While the presence of children increases the risk of inadequate income, *the data suggest that it is being a single-mother with children (a combination of gender and single parenting) that is particularly associated with higher rates of income inadequacy.* The interaction of gender with the presence of children is shown in Table 7. Thirty-eight percent of single fathers and 59 percent of single mothers have inadequate income compared to 18 percent of married couples with children. Thus, being a single parent results in high levels of income inadequacy regardless of gender, however, on average the effect is much greater for single mothers than single fathers.

One possibility is that the differences in rates of income inadequacy by family composition may actually reflect marital status. Table 8 shows the proportion of income inadequacy that exists by marital

Table 8
The Self-Sufficiency Standard and Federal Poverty Level by Marital Status of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
MARITAL STATUS						
Married	517,251	*58.7%*	3	10	**13**	87
Divorced, Widowed, Separated	181,825	*20.6%*	11	14	**25**	75
Never Married	182,439	*20.7%*	13	15	**29**	71

[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, 5% Census Data, 2000.

status. The differences are the greatest between married-couple households and households headed by a non-married householder, with little difference by whether that single householder was never married (29 percent), or once married, but now divorced, separated, or widowed (25 percent). (Note that about three-fourths of once-married householders are divorced, with the remaining households in this group split roughly evenly between separated and widowed.)

Some of the differences by gender of the householder may be related to demographic differences between these two types of single parents, e.g., single fathers may be older, with older children (and hence have less need of child care). However, most of the difference is likely associated with gender itself, as ***women householders consistently have lower incomes than men.***

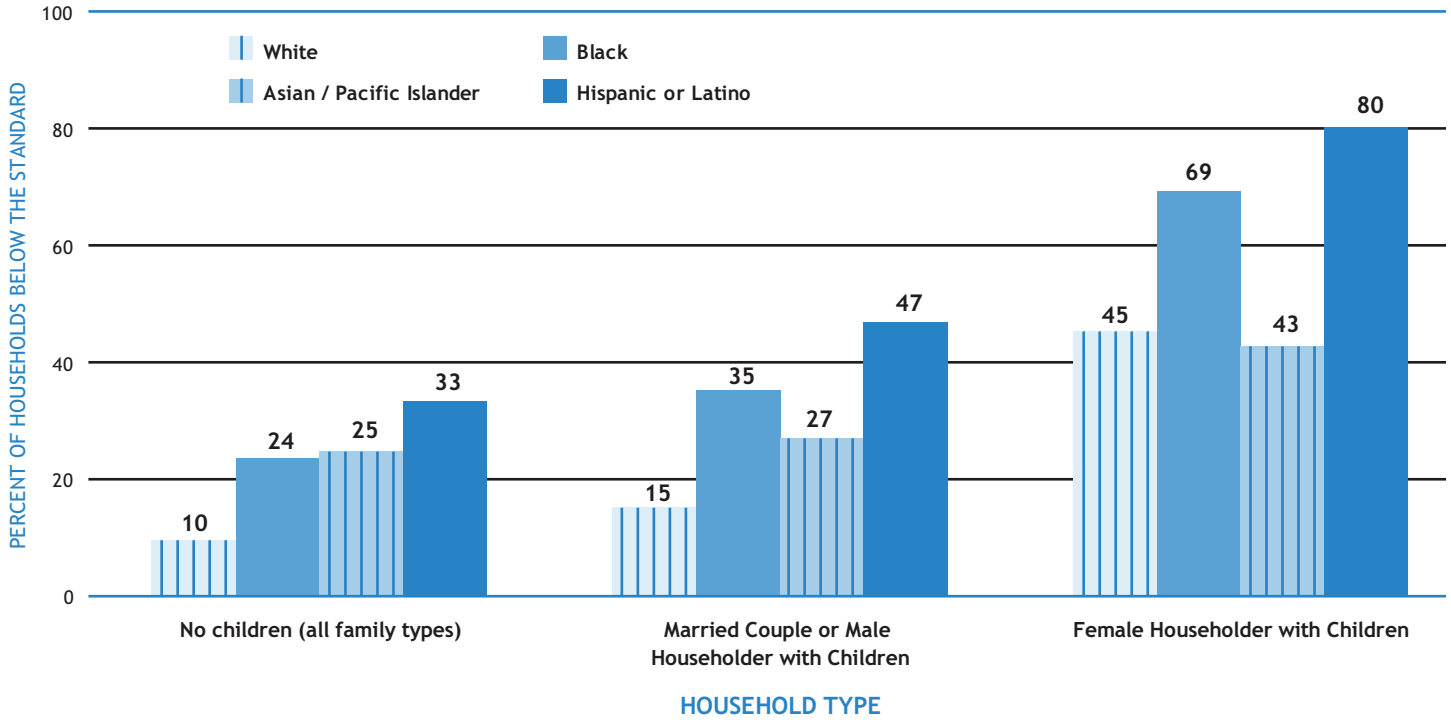
D. RACE/ETHNICITY AND FAMILY COMPOSITION

The combination of gender and parental status, in particular being a single mother with children, results in quite high rates of income inadequacy. At the same time, rates of income adequacy vary considerably by race and ethnicity. In this section, we look at how these two factors interact.

Because only four percent of Connecticut households are headed by males with no spouse present, for the analysis of family composition by race/ethnicity we combine male householders with married couples, contrast this group with women householders, and then divide each of these family types into those households with children versus those without children. This results in four family composition groups as follows:

HOUSEHOLDS *WITHOUT* CHILDREN:	Married couples and male householders with no spouse present;
	Female householder, no spouse present.
HOUSEHOLDS *WITH* CHILDREN:	Married couples and male householders with no spouse present
	Female householder, no spouse present.

Figure 4
Households Below the Self-Sufficiency Standard by Household Type and Race: Connecticut 2000



WHEN WOMEN MAINTAIN HOUSEHOLDS ALONE, THE PATTERNS OF INCOME INADEQUACY BY RACE/ETHNICITY ARE MAGNIFIED, EVEN MORE SO IF THEY HAVE CHILDREN.

Table 9
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Race: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
HOUSEHOLD TYPE BY RACE						
HOUSEHOLDS WITHOUT CHILDREN	489,702	*55.6%*	6	6	**12**	88
Married couple or male householder,[1] no spouse present	347,478	*39.4%*	5	5	**10**	90
Asian/Pacific Islander	9,358	*1.1%*	13	8	**21**	79
Black	19,885	*2.3%*	12	9	**21**	79
Hispanic or Latino[2]	16,817	*1.9%*	13	13	**26**	74
White	298,994	*33.9%*	3	4	**7**	93
Female householder, no spouse present	142,224	*16.1%*	10	9	**19**	81
Asian/Pacific Islander	3,104	*0.4%*	22	13	**35**	65
Black	15,869	*1.8%*	17	9	**26**	74
Hispanic or Latino	8,489	*1.0%*	26	21	**47**	53
White	114,040	*12.9%*	7	8	**15**	85
HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	8	20	**27**	73
Married couple or male householder, no spouse present	311,740	*35.4%*	4	16	**19**	81
Asian/Pacific Islander	9,987	*1.1%*	6	21	**27**	73
Black	19,291	*2.2%*	8	27	**35**	65
Hispanic or Latino	23,284	*2.6%*	13	34	**47**	53
White	257,112	*29.2%*	2	13	**15**	85
Female householder, no spouse present	80,073	*9.1%*	24	35	**59**	41
Asian/Pacific Islander	663	*0.1%*	11	32	**43**	57
Black	20,310	*2.3%*	27	42	**69**	31
Hispanic or Latino	17,633	*2.0%*	45	35	**80**	20
White	40,601	*4.6%*	14	31	**45**	55

[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.

[2] Hispanics or Latinos may be of any race.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Within each of these four household composition types, we find now familiar patterns of income inadequacy by race/ethnicity and gender, in combination:

- Regardless of household type or the absence/presence of children, White families consistently have the lowest proportions of households with income below the Standard, while Latino families have the highest proportion, with the other race/ethnicity classifications falling between these two.
- When women maintain households alone, the patterns of income inadequacy by race/ethnicity and family composition are magnified.
- As seen in Table 9, and Figure 4, the proportion of households *without* children with incomes below the Standard ranges from seven (White) to 26 percent (Latino) for married couple and male householder family types without children, and from 15 (White) to 47 percent (Latina) for female householder households without children.
- For households *with* children, rates of income insufficiency range from 15 percent (White) to 47 percent (Latino) for married couple and male maintained households *with* children. These ranges contrast sharply, and are considerably lower than the 45 percent (White) to 80 percent (Latina) rates of income inadequacy for the female householders with children.

Thus, even though households with children, and those maintained by women alone, tend to have higher proportions with inadequate incomes (compared to households without children and/or households maintained by married couples or male householders alone), the differences by race/ethnicity are quite substantial as well. Indeed, *childless* Latino married couple and male householder families have a higher proportion below the Standard (26 percent) than White married couples and male householder families *with* children (15 percent). Additionally, a household headed by a single woman of any race/ethnicity has a proportion of income inadequacy six times that of the married White householder (59 percent vs. 10 percent) (see Table 9).

...A HOUSEHOLD HEADED BY A SINGLE WOMAN OF ANY RACE/ETHNICITY HAS A PROPORTION OF INCOME INADEQUACY SIX TIMES THAT OF THE MARRIED WHITE HOUSEHOLDER

The data indicate not just which family types and which race/ethnic group has a higher proportion below the Standard, it also reveals the relative *depth of the poverty* within single female households and among minority households. As shown on the top row of most tables, 19 percent of Connecticut households statewide are below the Standard, with 12 percent above the FPL but below the Standard, and seven percent below both the FPL and the Standard. However, a closer look at those who are below both the FPL and the Standard shows wide variation by household type. Table 9 shows that among married couple and male householder families *with* children, only about two to a little over 13 percent, depending on race/ethnicity, of those below the Standard are *also* below the Federal Poverty Level. In contrast, female maintained households with children have incomes 11 to 45 percent (depending upon the race/ethnicity group) below the FPL as well as below the Standard. Households headed by women of color have the greatest chance of having not only insufficient income, but income below the FPL as well.

Additionally, a difference that distinguishes married-couple householders from single-parent householders of either gender is the number of workers. These aspects of the gender-based difference in income adequacy will be addressed in the education and employment sections below.

E. EDUCATION

Not surprisingly, householders with less education are much more likely to have insufficient income (Rank and Hirschl, 2001). Thus nearly half (46 percent) of those with less than a high school education have incomes below the Standard, compared to 26 percent of those with a high school degree or its equivalent, 18

...THE DIFFERENCES BY GENDER AND RACE/ETHNICITY ARE GREATEST AT THE LOWEST EDUCATIONAL LEVELS...

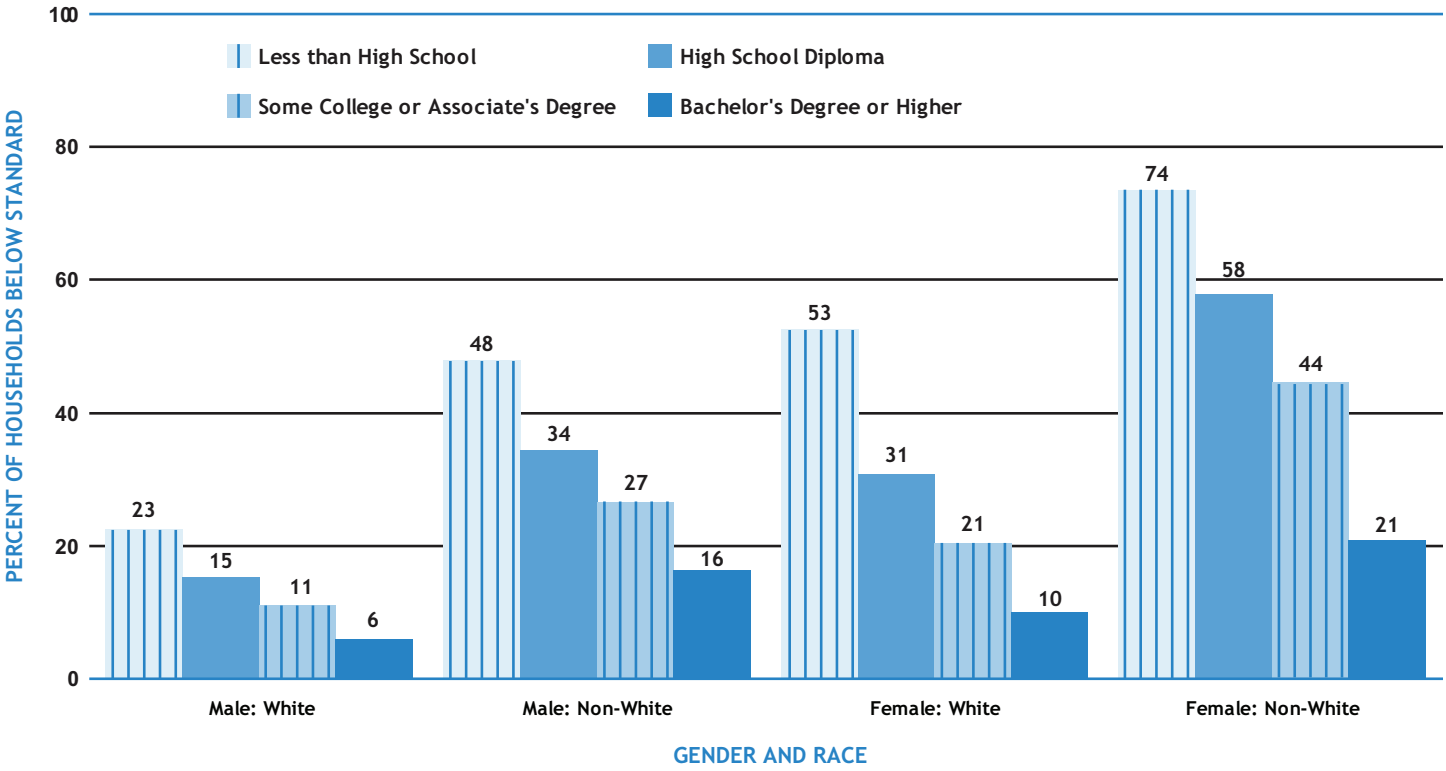
Table 10
The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder[1] by Gender and Race: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
EDUCATIONAL ATTAINMENT						
LESS THAN HIGH SCHOOL	88,334	*10.0%*	23	23	**46**	54
Male	52,753	*6.0%*	12	20	**32**	68
White	32,520	*3.7%*	7	15	**23**	77
Non-White	20,233	*2.3%*	19	29	**48**	52
Female	35,581	*4.0%*	40	26	**66**	34
White	12,816	*1.5%*	27	26	**53**	47
Non-White	22,765	*2.6%*	47	27	**74**	26
HIGH SCHOOL DIPLOMA	219,402	*24.9%*	8	17	**26**	74
Male	144,734	*16.4%*	4	14	**18**	82
White	121,005	*13.7%*	3	12	**15**	85
Non-White	23,729	*2.7%*	11	24	**34**	66
Female	74,668	*8.5%*	16	23	**40**	60
White	50,107	*5.7%*	12	19	**31**	69
Non-White	24,561	*2.8%*	26	32	**58**	42
SOME COLLEGE OR ASSOCIATE'S DEGREE	236,354	*26.8%*	5	13	**18**	82
Male	148,170	*16.8%*	3	10	**13**	87
White	128,455	*14.6%*	2	9	**11**	89
Non-White	19,715	*2.2%*	9	18	**27**	73
Female	88,184	*10.0%*	9	17	**27**	73
White	65,860	*7.5%*	7	13	**21**	79
Non-White	22,324	*2.5%*	15	29	**44**	56
BACHELOR'S DEGREE OR HIGHER	337,425	*38.3%*	3	6	**8**	92
Male	235,364	*26.7%*	2	5	**7**	93
White	210,702	*23.9%*	1	4	**6**	94
Non-White	24,662	*2.8%*	6	10	**16**	84
Female	102,061	*11.6%*	4	7	**11**	89
White	89,282	*10.1%*	3	7	**10**	90
Non-White	12,779	*1.4%*	10	11	**21**	79

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Figure 5
Households Below the Self-Sufficiency Standard by Education, Race, and Gender: Connecticut 2000



percent of those with some college, and 8 percent of those with a college degree or more (see Table 10).

While increased education reduces income inadequacy for all race/gender groups, three trends are apparent. First, the differences by gender and race/ethnicity are greatest at the lowest educational levels, and least at the highest educational level. In other words, as education increases, race/ethnicity and gender make less difference. Second, the returns for increased education are greatest for women of color; income inadequacy falls from 74 percent for those without a high school degree to only 21 percent for those with a Bachelor's degree or higher. Finally, the disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. For instance, women of color with a Bachelor's degree or higher still have higher rates of income inadequacy than White males with only a high school diploma (21 percent vs. 15 percent) (see Figure 5).

G. EMPLOYMENT AND WORK PATTERNS

Number of Workers. While married couples (and to a lesser extent, male householders alone) are less likely to have inadequate income, the number of workers rather than the number of adults in a household may be determining the economic status. As Table 11 shows, 78 percent of the households with no workers (households in which no one has been employed in the past year) lack sufficient income. On the other hand, only one in four families with one worker, and one in ten families with two or more workers, have an income that falls below the Standard. Employment is thus a major protector against income insufficiency.

However, *even among families with insufficient incomes, 78 percent of households already have at least one worker, and* ***only 11 percent receive any public assistance*** (see Figure 6). Only five percent of (non-elderly, non-disabled) households in Connecticut have no workers in them at all. Thus, the causes of income

inadequacy are not primarily lack of work, but must instead be found in employment patterns and occupations (Cauthen and Lu, 2003). Put another way, the "work first" mantra of welfare reform is not enough: work alone is not necessarily the solution to income insufficiency.

If almost four out of five Connecticut families with inadequate income already have at least one worker in the household, what are the employment patterns that result in income still remaining inadequate? Income inadequacy could be related to: 1) part-time, inconsistent employment (lack of hours and stability); 2) low-wage occupations; 3) having only one adult worker; or 4) a combination of these work-related factors. Below is an examination of these possible reasons for employment-related causes of income inadequacy

Employment patterns. Not surprisingly, if the householder works full-time, full-year, the likelihood of having inadequate income is relatively low—only one in ten households with a full-time, year-round working householder have insufficient income (see Table 11) If the householder works only part-time but year-round, the picture changes substantially, with 34 percent of these householders lacking sufficient income. If the householder works full-time but less than half the year, income inadequacy rises to 44 percent. The householder who works both part-time and less than 26 weeks has the greatest income inadequacy at 57 percent. However, only about 38 percent of part-time, part-year workers work less than 26 weeks.

These differences in household economic status may not be due just to the employment pattern of the *householder*, but may also reflect the presence of other workers. Among one-adult households:

- if the adult works full-time, full-year, only about one in eight (12 percent) of these families will lack sufficient income;
- if the one adult works only part-time and/or part-year, the proportion rises to 45 percent; and
- if there are two (or more)[11] adults, with one (or more) working full-time, full-year, and one working less than full-time, full-year, only about 10 percent will experience insufficient income.

Among two-adult-households:

- if there are no full-time, year-round workers, the proportion of households with income below the Standard more than doubles (28 to 48 percent), and

EVEN AMONG FAMILIES WITH INSUFFICIENT INCOMES, 78 PERCENT OF HOUSEHOLDS ALREADY HAVE AT LEAST ONE WORKER, AND ONLY 11 PERCENT RECEIVE ANY PUBLIC ASSISTANCE

Figure 6
Percent of Households Below the Federal Poverty Level and the Self-Sufficiency Standard that Receive Public Assistance: Connecticut 2000

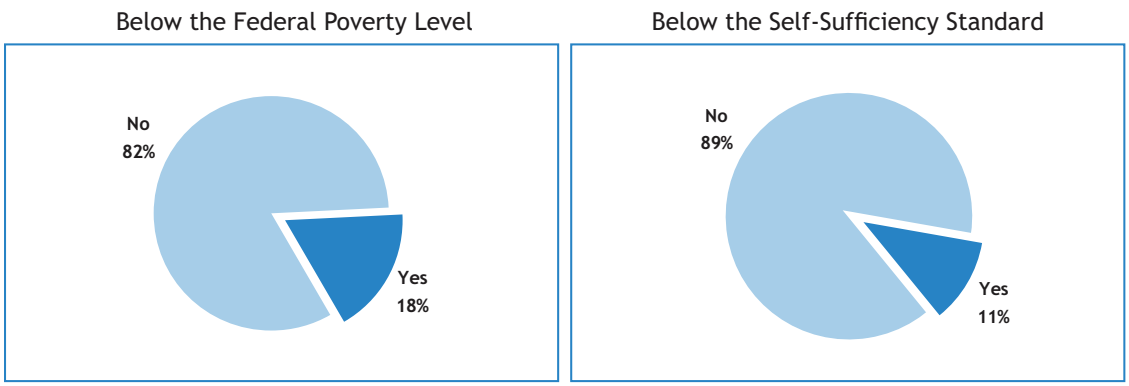


Table 11
The Self-Sufficiency Standard and Federal Poverty Level by
Number of Workers, Work Status of Householder[1] and Work Status of Adults: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
NUMBER OF WORKERS IN HOUSEHOLD						
None	46,666	*5.3%*	60	18	**78**	22
One	339,550	*38.5%*	8	17	**25**	75
Two +	495,299	*56.2%*	1	8	**10**	90
WORK STATUS OF HOUSEHOLDER						
Not Working	76,673	*8.7%*	41	19	**60**	40
Full-time/Full-year	609,091	*69.1%*	1	9	**10**	90
Part-time/Full-year	37,289	*4.2%*	10	24	**34**	66
Full-time/Part-year	118,213	*13.4%*	8	17	**25**	75
less than 26 weeks	24,916	*2.8%*	23	21	**44**	56
26 weeks to 49 weeks	93,297	*10.6%*	4	15	**20**	80
Part-time/Part-year	40,249	*4.6%*	25	21	**46**	54
less than 26 weeks	15,058	*1.7%*	39	17	**57**	43
26 weeks to 49 weeks	25,191	*2.9%*	16	24	**40**	60
WORK STATUS OF ADULTS						
ONE ADULT IN HOUSEHOLD	273,287	*31.0%*	15	15	**30**	70
Work full-time, full-year	162,079	*18.4%*	2	11	**12**	88
Work part-time and/or part-year	75,941	*8.6%*	22	24	**45**	55
Nonworker	35,267	*4.0%*	61	18	**79**	21
TWO OR MORE ADULTS IN HOUSEHOLD	608,228	*69.0%*	3	11	**14**	86
All adults work	461,331	*52.3%*	1	8	**9**	91
All workers full-time, full-year	180,125	*20.4%*	0	3	**3**	97
Some workers part-time and/or part-year	233,630	*26.5%*	0	9	**10**	90
All workers part-time and/or part-year	47,576	*5.4%*	7	21	**28**	72
Some adults work	135,498	*15.4%*	7	20	**27**	73
All workers full-time, full-year	90,174	*10.2%*	2	20	**22**	78
Some workers part-time and/or part-year	15,695	*1.8%*	2	15	**17**	83
All workers part-time and/or part-year	29,629	*3.4%*	23	25	**48**	52
No adults work	11,399	*1.3%*	56	16	**73**	27

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

...EVEN WITH ONE ADULT WORKING FULL-TIME, YEAR-ROUND, MORE THAN HALF OF SINGLE-MOTHER HOUSEHOLDS LACK SUFFICIENT INCOME.

Table 12a
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Work Status, Marital Status and Number of Workers[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
HOUSEHOLD TYPE BY WORK STATUS						
HOUSEHOLDS WITHOUT CHILDREN	489,702	*55.6%*	6	6	**12**	88
Married couple or male householder	347,478	*39.4%*	5	5	**10**	90
Two or more workers	201,041	*22.8%*	0	2	**2**	98
One worker full-time, full-year	92,373	*10.5%*	1	4	**5**	95
One worker part-time and/or part-year	34,546	*3.9%*	13	16	**29**	71
No working adults	19,518	*2.2%*	48	21	**69**	31
Female householder, no spouse present	142,224	*16.1%*	10	9	**19**	81
Two or more workers	37,582	*4.3%*	2	6	**8**	92
One worker full-time, full-year	62,656	*7.1%*	1	4	**5**	95
One worker part-time and/or part-year	27,502	*3.1%*	17	19	**36**	64
No working adults	14,484	*1.6%*	55	19	**74**	26
HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	8	20	**27**	73
Married couple or male householder	311,740	*35.4%*	4	16	**19**	81
Two or more workers	231,320	*26.2%*	1	12	**13**	87
One worker full-time, full-year	62,775	*7.1%*	2	26	**29**	71
One worker part-time and/or part-year	13,300	*1.5%*	26	33	**59**	41
No working adults	4,345	*0.5%*	85	8	**93**	7
Female householder, no spouse present	80,073	*9.1%*	24	35	**59**	41
Two or more workers	25,356	*2.9%*	7	28	**36**	64
One worker full-time, full-year	25,253	*2.9%*	6	45	**51**	49
One worker part-time and/or part-year	21,145	*2.4%*	43	39	**82**	18
No working adults	8,319	*0.9%*	83	11	**95**	5

[1]All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

- if *all* adults are working (regardless of schedule), less than one in ten of these households will lack sufficient income.

Thus, there are two quite different employment patterns that substantially reduce income inadequacy: 1) having one adult who works full-time, year-round, and/or 2) having two or more adults, with all of them working regardless of work schedules. These findings are quite striking, suggesting different strategies for single-adult and two-adult households. Having stable year-round, full-time work is key to securing income adequacy for single-adult households, while two-adult households have more flexibility in terms of work schedules, as long as both/all have some employment (see Table 11).

Previously in this report it was indicated that one distinguishing difference in levels of income inadequacy between married couple and single parent households might be the number of workers. Nearly three-fourths of married couple or male maintained households *with* children have two or more workers, and a rate of income insufficiency of only 13 percent.

Where there is just one worker in the married couple or male-headed household with children, even when he/she works full-time, year-round, the proportion with insufficient income is 29 percent. However, even with one adult working full-time, year-round, more than half of single-mother households lack sufficient income (see Table 12a). *Thus, even with full-time, year-round work, the disadvantages associated with being a single mother in the labor market result in continuing high levels of income inadequacy.*

Finally, it is not surprising that less than full-time, year-round work results in substantial economic disadvantage, regardless of family type. In households with children, when the only worker is part-time and/or part-year, nearly 59 percent of married couple and male maintained households and 82 percent of single mother households lack sufficient income. When there are no workers, 93 percent of married couple or male headed households, and 95 percent of single mother households, lack sufficient income (see Table 12a). (However, only about nine percent of Connecticut households with children have only a part-time and/or part-year worker, and only three

Table 12b
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Marital Status and Number of Workers[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	7	12	**19**	81
MARITAL STATUS OF HOUSEHOLDER BY NUMBER OF WORKERS, IN HOUSEHOLDS WITH CHILDREN						
TOTAL HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	8	20	**27**	73
Married	294,507	*33.4%*	4	15	**19**	81
No workers	4,052	*0.5%*	87	7	**94**	6
1 worker	69,928	*7.9%*	7	27	**34**	66
2 or more workers	220,527	*25.0%*	1	12	**12**	88
Not Married	97,306	*11.0%*	21	33	**54**	46
No workers	8,612	*1.0%*	83	12	**94**	6
1 worker	52,545	*6.0%*	21	41	**62**	38
2 or more workers	36,149	*4.1%*	6	27	**33**	67

[1]All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

...SEVEN OF THE TOP TEN OCCUPATIONS [BASED ON NUMBER OF EMPLOYEES] AMONG ALL HOUSEHOLDERS...ARE AMONG THE TOP TEN OCCUPATIONS OF HOUSEHOLDERS WITH INADEQUATE FAMILY INCOMES.

percent of Connecticut households with children have no workers.)

This analysis raises the question of what impacts income sufficiency more: marital status or the number of workers? In Table 12b, a comparison is made between households with children by the marital status of the householder and by the number of workers. If there are no workers in the household, the rate of income insufficiency is 94 percent for *both* married couple households with children and for "not married" householders with children. For households with one worker, the percent below the Standard is 34 percent (married) compared to 62 percent (not married). For households with two or more workers, the percent income inadequacy is 12 percent (married) compared to 33 percent (not married). Clearly, it makes no difference in terms of income sufficiency if a householder is married or not *if* there are no workers. Thus adding workers substantially improves income adequacy for both married and not married households. While married householder households have generally lower rates of income inadequacy, the differences by *number of workers* is much greater in determining income adequacy than by marital status. It should also be noted that the differences are not just in number of workers, but also gender and family composition: that is, "married" householder households by definition include males as well as females as the potential worker(s), and may or may not have children, while "not married" householders are disproportionately female, and disproportionately have children.

Occupations. One's occupation, of course, is a major determinant of earnings. The shift from manufacturing to service sector occupations has replaced many higher-paying jobs with lower-paying jobs, many of them either part-time or seasonal, or

Table 13a
Top Ten Householders Occupations:[1] Connecticut 2000

ALL HOUSEHOLDS				HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		70.6		Total		66.2	
1	Managers	12.7	12.7	1	Office Administration	12.6	12.6
2	Office Administration	11.1	23.8	2	Operating Machine	9.6	22.2
3	Sales & Cashier	9.8	33.6	3	Sales & Cashier	9.2	31.4
4	Operating Machine	8.3	41.9	4	Food Industry	5.9	37.3
5	Financial Specialists	5.7	47.6	5	Moving	5.7	43.0
6	Construction	5.6	53.2	6	Construction	5.6	48.6
7	Teachers	5.0	58.2	7	Housekeeping / Janitor	4.9	53.5
8	Moving	4.3	62.5	8	Managers	4.5	58.1
9	Medical	4.2	66.7	9	Medical Assistants	4.5	62.6
10	Maintenance Repair	3.9	70.6	10	Teachers	3.6	66.2

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 13b
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Sex: Connecticut 2000

MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total				Total			
1	Construction	11.4	11.4	1	Office Administration	18.6	18.6
2	Operating Machine	11.0	22.3	2	Sales & Cashier	10.2	28.7
3	Moving	8.9	31.3	3	Operating Machine	8.3	37.1
4	Sales & Cashier	8.1	39.4	4	Medical Assistants	7.8	44.9
5	Managers	6.9	46.3	5	Food Industry	7.0	51.9
6	Maintenance Repair	6.4	52.6	6	Gaming, Personal Care & Service	5.7	57.6
7	Housekeeping / Janitor	6.2	58.8	7	Teachers	4.6	62.2
8	Office Administration	6.0	64.9	8	Housekeeping / Janitor	3.8	66.0
9	Food Industry	4.6	69.5	9	Moving	2.7	68.7
10	Teachers	2.6	72.1	10	Managers	2.4	71.1

Source: U.S. Census Bureau, 5% Census Data, 2000.

both. In this section, the impact of occupations on income inadequacy will be explored.

Table 13a compares the top ten occupations[12] (in terms of number of workers) held by *all* householders with the top ten occupations held by those Connecticut householders with family incomes *below* the Standard. This comparison reveals a surprising pattern: seven of the top ten occupations among all householders (accounting for 57 percent of all householders) are among the top ten occupations of householders with inadequate family incomes. These occupational categories include: managers, office administrators, sales workers and cashiers, machine operators, construction workers, teachers, and moving workers.

The three occupations held by householders with below Standard incomes that are *not* among the top ten for all householders—food industry workers, housekeepers and janitors, and medical assistants—tend to be low-wage jobs. The three occupations among the top ten for all householders, but not for those with insufficient incomes—financial specialists, medical workers (e.g., dentists, physician's assistants, registered nurses, physicians), and maintenance repair workers—are generally higher-wage jobs. Nonetheless, both groups share seven of these occupational categories, suggesting that within broad occupational categories, *specific jobs have very different wages, wage structures, and work patterns* (part-time versus full-time, seasonal versus year-round). For example, within the category of "manager", the wage level, the responsibility, and the stability can be very different for a manager at a high tech corporation and a manager at a discount store.

Because, as this report has shown, there are strong differences by gender and race/ethnicity in rates of income adequacy, it might be expected that occupational segregation by gender and race/ethnicity would explain a portion of within-occupation differences in income adequacy (Amott and Matthaei, 1991). However, there is *much more overlap than difference in occupational distribution by both gender and race/ethnicity.* As seen in Table 13b, eight of the ten top occupations for male householders with incomes below the Standard are also among the top ten for women householders. As seen in Table 13c, there is also considerable overlap by race/ethnicity: each one of the top ten occupations of White householders with incomes below the Standard is shared with at least seven of the top ten occupations

among the three major race/ethnic groups (Latino, Black, and Asian/Pacific Islander householders).

Some occupations are not shared across race/ethnicity. For Latino and Black households (but not for White or Asian/Pacific Islander), "gaming, personal care, and service worker" and "medical assistant" are among the top ten occupations among households with insufficient income. Asian/Pacific Islander householders with insufficient income are alone in having "scientist", "medical", and "math/computer" among their top ten occupational categories associated with low wages.

This overlap in occupations between the overall population and those with the lowest incomes is important because it means that householders with inadequate wages are much less likely to be in an occupational ghetto than, say, black women workers in the mid-twentieth century, when race and gender discrimination often confined them to only a few jobs in the low-wage job sector (such as housekeeping). Rather, *most of the low-paying occupations with the greatest number of Connecticut workers are staffed by women and men, and by all races.*

Table 13c
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Race/Ethnicity: Connecticut 2000

WHITE HOUSEHOLDERS				LATINO HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		67.1		Total		69.8	
1	Office Administration	12.4	12.4	1	Operating Machine	17.0	17.0
2	Sales & Cashier	9.6	22.0	2	Office Administration	10.7	27.7
3	Construction	7.5	29.6	3	Sales & Cashier	8.8	36.5
4	Operating Machine	7.4	37.0	4	Housekeeping / Janitor	8.1	44.6
5	Managers	6.4	43.4	5	Moving	5.9	50.5
6	Food Industry	6.3	49.7	6	Food Industry	5.8	56.3
7	Moving	5.1	54.8	7	Gaming, Personal Care & Service Workers	3.9	60.2
8	Teachers	4.3	59.1	8	Construction	3.7	63.9
9	Housekeeping / Janitor	4.0	63.2	9	Medical Assistant	3.6	67.5
10	Maintenance / Repair	3.9	67.1	10	Teachers	2.2	69.8
BLACK HOUSEHOLDERS				**ASIAN / PACIFIC ISLANDER HOUSEHOLDERS**			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		70.1		Total		64.9	
1	Office Administration	16.8	16.8	1	Operating Machine	11.4	11.4
2	Medical Assistant	11.7	28.5	2	Sales & Cashier	8.5	19.8
3	Sales & Cashier	8.6	37.1	3	Food Industry	8.1	28.0
4	Operating Machine	7.6	44.7	4	Office Administration	7.5	35.5
5	Moving	7.2	51.9	5	Teachers	5.5	40.9
6	Housekeeping / Janitor	4.7	56.7	6	Scientist	5.4	46.4
7	Food Industry	4.4	61.1	7	Moving	5.1	51.5
8	Gaming, Personal Care & Service Workers	4.1	65.2	8	Medical	4.6	56.1
9	Teachers	2.7	67.9	9	Math / Computer	4.5	60.6
10	Construction	2.2	70.1	10	Managers	4.4	64.9

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 14
Mean Hourly Pay Rate of Working Householders[1] by
Race/Ethnicity, Gender, Household Status and the Presence of Children: Connecticut 2000

	TOTAL HOUSEHOLDS	TOTAL BELOW STANDARD	TOTAL ABOVE STANDARD
RACE/ETHNICITY			
White	$27.94	**$11.39**	$30.00
Not White	$20.35	**$12.32**	$24.42
GENDER			
Male	$29.68	**$12.45**	$31.86
Female	$20.03	**$11.06**	$22.75
FAMILY HOUSEHOLDS			
Married couple	$30.97	**$13.42**	$33.08
Male householder, no spouse present	$20.13	**$11.57**	$22.80
Female householder, no spouse present	$17.82	**$11.86**	$22.39
NON-FAMILY HOUSEHOLDS			
Male householder	$22.07	**$7.77**	$23.71
Female householder	$20.84	**$8.35**	$22.57
CHILDREN			
Children Present	$27.44	**$12.89**	$32.13
No Children Present	$25.88	**$8.62**	$27.24

[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, 5% Census Data, 2000.

...HIGHER WAGES RATHER THAN SIGNIFICANT DIFFERENCES IN HOURS WORKED...EXPLAIN THE DIFFERENCE IN INCOME ADEQUACY BETWEEN HOUSEHOLDS.

Earnings Versus Hours. The findings above in Table 12 suggest that having full-time and year-round work is an important protection against income inadequacy. While this is true, it is the higher wages rather than significant differences in hours worked that explain the difference in income adequacy between households. Of householders who work, those above the Standard work about 31 percent more hours per year than those below the Standard (a mean of 2,199 hours versus 1,673 hours per year). Among those who are below the Standard, there is not much difference in hours worked by race, ethnicity or other groupings, except that householders with children present work more hours on average than those without children (1811 compared to 1291 hours per year.)

However, wage rate differences between those above and below the Standard are substantially greater: overall, the hourly wages of those above the Standard are about two and one-half times those of householders below the Standard ($29.22 per hour versus $11.76 per hour). Because the wage differences by race, gender, etc., are larger for those above the Standard than for those below, this wage gap is somewhat less for non-white, women, and householders with children. But even among these groups, wages would have to be at least doubled to match the average wage of householders above the Standard.

Put another way, this means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working about 31 percent more hours, but at the same wage rate, the additional pay ($8,751) would only close about 21 percent of the wage gap. If those

...FOR MANY HOUSEHOLDERS WITH INADEQUATE INCOME, THE PROBLEM IS NEITHER THAT THEY ARE WORKING IN THE "WRONG" OCCUPATIONS, NOR THAT THEY ARE WORKING TOO FEW HOURS, BUT RATHER JOBS ARE NOT PAYING SUFFICIENT WAGES.

with insufficient income were to earn the higher wage, however, with no change in hours worked, the additional pay ($48,894) would close 79 percent of the gap.

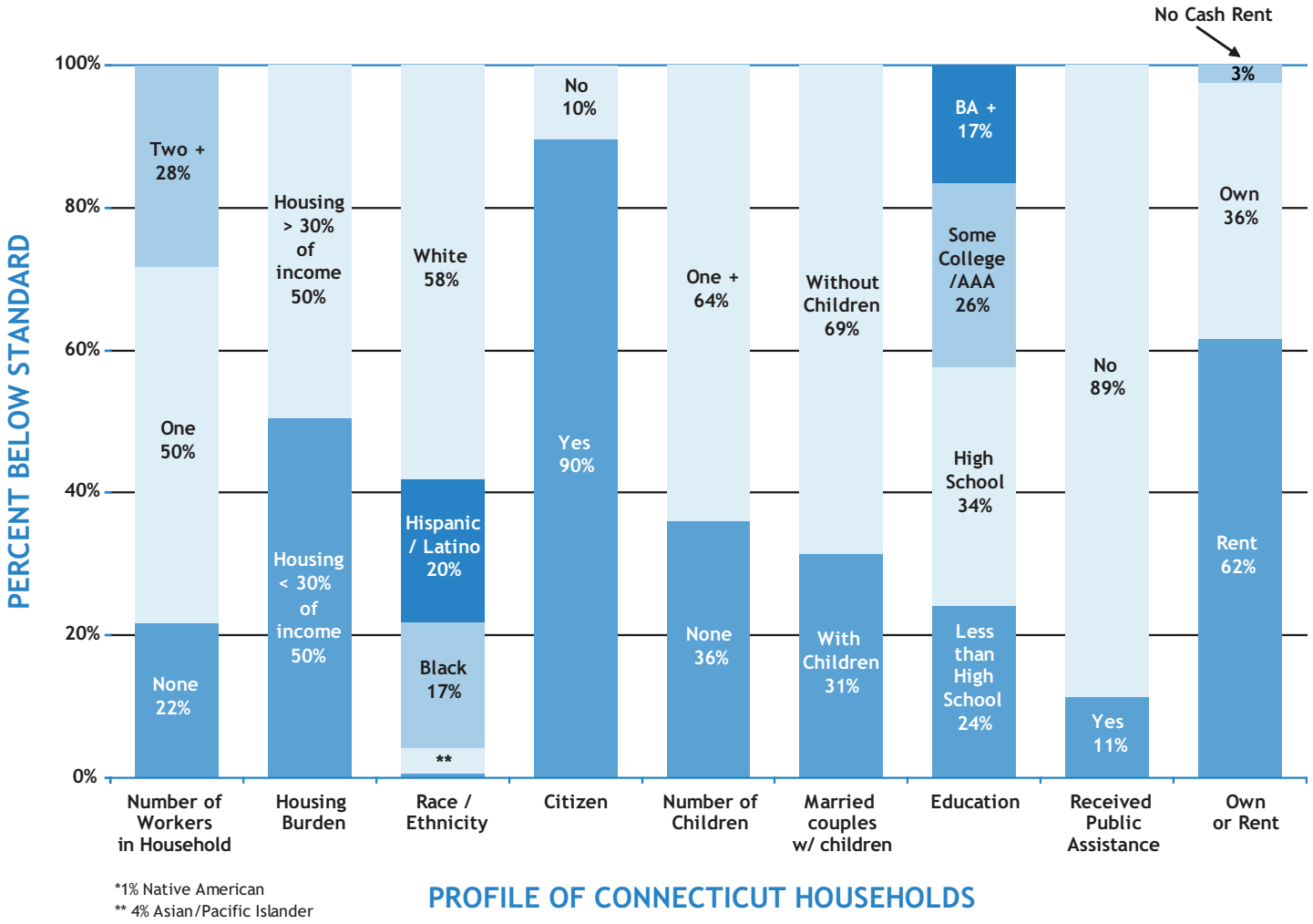
This data suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on increased earnings rather than increased hours or radical shifts in occupations. There is almost no occupational shift at the broad categorical level examined here that would gain significantly higher wages for most, although clearly there are quite differently waged jobs within each job. Likewise, increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. Put another way, for many householders with inadequate income, the problem is neither that they are working in the "wrong" occupations, nor that they are working too few hours, but rather jobs are not paying sufficient wages.

III. A Profile of Families with Inadequate Income

The odds of experiencing inadequate income are clearly concentrated among certain families by gender, race/ethnicity, education, and location. Nevertheless, overall families with inadequate incomes in Connecticut are remarkably diverse (see Figure 7).

- Although Latinos generally have the highest rates of income inadequacy, nearly six out of ten households in Connecticut with inadequate income are White, while about 20 percent are Latino, 17 percent are Black, and 4 percent are Asian/Pacific Islander.
- Nine out of ten households below the Self-Sufficiency Standard are headed by U.S. citizens.
- 84 percent of households below the Self-Sufficiency Standard speak English "very well," and 70 percent of households below the Standard speak English at home.
- Nearly two-thirds (64 percent) of households below the Standard have children; 40 percent of these households have one or more children under age 6.
- Married couples families with children head one-third of households with inadequate income and only one in seven is headed by a never married mother.
- Among householders in families with inadequate income, less than one in four (24 percent) lack a high school degree, 34 percent have a high school degree, 26 percent have some college or an Associate's degree and 17 percent have a Bachelor's degree of higher.
- Three-fifths of householders with inadequate income are between 25 and 44 years old.
- Almost four out of five Connecticut households with inadequate income have at least one worker. In about half of these, there is at least one full-time year-round worker. Twenty-two percent of Connecticut households with insufficient income have no workers, and 28 percent have two or more workers.
- Only 11 percent of households with inadequate income receive public cash assistance.
- About 62 percent of households with inadequate income own their own homes, while almost all of the rest (36 percent) are renters.
- Half of Connecticut households with inadequate income pay over 30 percent of their income on their rent or mortgage, and thirty percent pay over 50% of their income for housing.

Figure 7
Profile of Families with Inadequate Income: Connecticut 2000



*1% Native American
** 4% Asian/Pacific Islander

IV. Findings and Their Implications for Connecticut

Using the Self-Sufficiency Standard, we have found that the problem of inadequate income is extensive, affecting families throughout Connecticut, in every ethnic and racial group, among men, women, and children, in urban, rural and even suburban areas. The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor, by the Federal Poverty Level.

FINDING #1: With one-fifth of households lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the structure of the economy.

The data show that nearly one in five households in Connecticut experience income inadequacy. While lack of adequate income is found disproportionately among certain groups, such as people of color (especially Latinos), families maintained by women alone, and families with young children, income inadequacy is experienced throughout Connecticut, and among all types of households. Indeed, the most common household lacking sufficient income to meet their needs is White, maintained by a married couple with children, and has at least one worker with a high school education or more.

THOSE LACKING SUFFICIENT INCOME ARE NOT SUBSTANTIALLY DIFFERENT IN THEIR CHARACTERISTICS OR BEHAVIOR FROM THOSE WITH SUFFICIENT INCOME, EXCEPT THAT THEIR INCOMES ARE SUBSTANTIALLY LOWER.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based, structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. If those who lack adequate income look a lot like everyone else, this suggests looking for solutions at the structural level of the economy and the labor market, rather than focusing solely on changing individuals. For example, this data shows that most people below the Standard, as with most people above the Standard, are already working, and working quite a bit. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes are substantially lower.

Finding #2: It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working.

The analysis presented here indicates that moving people into the workforce does not by itself solve poverty. *The findings show how quickly and completely the nature of poverty has changed over the last ten years*, or at least, how it must be recognized as having changed. A decade ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. Whether true or not then, the data in this report shows clearly that the assumption that "lack of work" is the key cause of poverty no longer holds.

Moreover, the analysis in this report suggests that moving people into any just any job will not automatically eliminate income inadequacy. Indeed, if there were a working adult in every Connecticut household, that would only affect about one of five Connecticut households with incomes below the Standard. Among the remaining four-fifths of households with at least one worker, a substantial number are already working full-time, year-round. Though their wages may be inadequate, few of these workers are in the "wrong" occupation categories, with some notable exceptions (such as farm workers). Thus a focus on changing the

FAMILIES ARE NOT POOR BECAUSE THEY LACK WORKERS, OR BECAUSE THEY ARE WORKING IN THE WRONG OCCUPATIONS, BUT BECAUSE WAGES HAVE BECOME INADEQUATE TO MEET BASIC EXPENSES.

occupations of low-income workers would not greatly impact income inadequacy, unless the occupation change moved them from low-wage to high-wage jobs. In sum, these data show that *families are not poor because they lack workers, or because they are working in the wrong occupations, but because wages have become inadequate to meet basic expenses.*

Finding #3: The majority of families with inadequate incomes have adults who are working, many full-time, yet are struggling to make ends meet without any help from work support programs.

Roughly two-thirds of households with incomes below the Standard have incomes above the FPL. Most of these households are in a "policy gap", with incomes too high (above the FPL) to qualify for most public assistance programs, but too low to adequately meet their basic needs. As a result, many householders are unable to earn enough to meet the rising costs of living basics, so they struggle to make ends meet without the aid of "safety net" programs. Whether at the individual level (such as Food Stamps), or at the community level (such as Community Development Block Grants), many such programs are pegged to the Federal Poverty Level, a multiple of the Federal Poverty Level, or other equivalent measures. It is not surprising that only 11 percent of the households with incomes below the Standard (and over half of these households are below the FPL as well) receive public assistance. Even with higher eligibility levels for programs such as child care (for which households with incomes up to 225 percent of the FPL could be eligible), only 28 percent of eligible children received child care assistance nationwide in 2003.[13]

Finding #4: The Self-Sufficiency Standard's "bare bones" budgets point to the areas where families most need help, particularly child care and housing.

The methodology used to construct the Standard helps point to the areas where families most need help. Unlike the federal poverty measure, which is based only on a food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of all major family budget items. The Self-Sufficiency Standard indicates that housing and child care are two of the largest budget items and, therefore, are often the primary sources of much of the economic stress faced by families with inadequate incomes.

The frugal nature of the Self-Sufficiency budgets are such that one may assume that the great majority of households who lack sufficient income, but receive no public aid, are: 1) resorting to private subsidy strategies (such as, doubling up to reduce housing costs or using informal/inexpensive child care); 2) fortunate enough to find alternative solutions (e.g., unusually inexpensive housing and/or sharing with friends/relatives); 3) accruing long-term debt as they turn to credit to pay for what they cannot afford or 4) doing without. The Standard suggests that people must make the serious compromises to make ends meet, particularly with the "big ticket" items. That is, families who get no public or private aid will be unable to afford adequate child care or will use credit cards to avoid utility cutoffs or pay for food in order to have rent money. The increasing levels of consumer debt and bankruptcy may be one outcome of this widening gap between wages and the costs of basic needs such as food, shelter, child care, and health care.

Finally, it should be noted that these conclusions do not necessarily mean that nothing can be done to solve income inadequacy. By and large, those households with inadequate income are part of the mainstream workforce. They are not locked out of self-sufficiency by geographic isolation, lack of education, or lack of work experience or participation in employment. At the same time, a broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care) to both decrease costs and increase income for a large portion of Connecticut's families. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before Connecticut is how to make it possible for all households in the state to earn enough money and receive enough supports to meet their basic needs.

Endnotes

[1]U.S. Census Bureau; "Historical Poverty Tables-Table 2. Poverty Status of People by Family Relationship, Race, and Hispanic Origin: 1959 to 2004". December 2005. Available from http://www.census.gov/hhes/www/poverty/histpov/hstpov2.html

[2]Dalaker, *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). U.S. Government Printing Office (Washington, D.C., 2001).

[3]The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative "performance standard" in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of "self-sufficiency" for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, "A Budget-based Definition of Poverty: With an Application to Single-parent Families," *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at http://www.sixstrategies.org

[4]To date Self-Sufficiency Standards have been created for 35 states, plus Washington D.C and New York City.

[5]U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000 Table 4: Size of consumer unit: Average annual expenditures and characteristics). Available from http://www.bls.gov/cex/2000/Standard/cusize.pdf

[6]Each of the five Workforce Development areas in Connecticut was divided into regions: large towns/cities (such as Hartford) were made into their own region, and remaining towns were grouped together based using the FMR areas and Census data. Using Census 2000 population and median gross rents by town, population-weighted averages of median gross rents were created for each of the twenty-three regions. These weighted median gross rents were then used to calculate ratios (reflecting relative housing costs in different areas). Finally, these ratios were applied to the FMRs, increasing/decreasing the FMR to reflect the particular mix in each region of housing costs, resulting in adjusted FMRs for each of the 23 regions.

[7]Note that family level data is available in Table 6 and Table 7, while all other data is at the household level.

[8]Because the FPL is so low, in all instances the FPL for a given household is lower than the Standard, even in the least expensive places.

[9]In the Census questionnaires, individuals were asked whether or not they identified as Hispanic or Latino and then asked to identify their race/races (they could indicate more than one race). Respondents who indicated they were Latino were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as Black (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as "Other" (either alone or in addition to other race categories) were coded as "Other". All other non-Latino, non-Black, non-API and non-"Other" individuals were coded as White. Tables were created with the mutually exclusive categories, and then were again run for all respondents indicating more than one racial category. The results were virtually identical, so only the mutually exclusive race/ethnic categories are reported here.

[10]Although the proportion of households with inadequate income rises substantially for larger numbers of children (6 percent for those with three children), only 9 percent of all Connecticut households have three or more children. See Table 7.

[11]All households with two or more adults together have bee grouped together because there are relatively few households with three or more adults.

[12]This report used the Census 2000 coding scheme for occupations. Note that occupations are different from industries; thus the manufacturing industry (or sector) includes many occupations, from machinist to manager.

[13]U.S. Department of Health and Human Services. 2005. ASPE Issue Brief. *Child care eligibility and enrollment estimates for fiscal year 2003*. Retrieved February 28, 2006, from http://aspe.hhs.gov/hsp/05/cc-elig-est03/

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Appendix A: Methodology and Assumptions

DATA

This study uses data from the 2000 Census, specifically the five percent sample of people and housing units. These are grouped into geographic units known as PUMAs, or Public Use Microsample Areas; Super PUMAs contain a minimum population of 400,000 and each PUMA contains a minimum population threshold of 100,000. Geographic equivalency files that show the relationship between the PUMA and standard Census 2000 geographic concepts (e.g., counties, etc.) were used to code the individual records with the appropriate Standards (reference: http://www.census.gov/Press-Release/www/2003/PUMS5.html).

The sample unit for this study is the household, including non-relatives (such as unmarried partners, foster children, boarders) and their income. Individuals were therefore grouped into households. In Connecticut, about 73 percent of households of two or more persons are "family" households, i.e., all household members are related by birth, marriage, or adoption. For this reason, the terms family and household are used interchangeably. Regardless of household composition, it is assumed that all members of the household share income and expenses.

The 2005 Connecticut Self-Sufficiency Standard (SSS) is used for comparison purposes. The 2005 Self-Sufficiency Standard numbers were deflated to 2000 levels using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, June 1999 (the closest date to the Census reference date for income) and December 2005 (the closest date to the SSS release date). The appropriate regional CPI (Northeast) for Connecticut was obtained and the June 1999 CPI (173.1) was divided by the December 2005 CPI (209) for a deflation factor of .828 (see http://www.bls.gov/cpi/).

The Census data is broken down by PUMAs and the SSS is broken down by Connecticut's five Workforce Development Areas (WDAs) into 23 regions (see Endnote 6 for more information on creating the Connecticut regions). The region-specific SSS could not be applied directly to 13 of the 25 Connecticut PUMAs because there are multiple regions in each of those PUMAs. As a result, for those PUMAs consisting of multiple regions, each region was weighted by population and a weighted average of the SSS for those regions was calculated to determine the SSS specific to that PUMA. The unweighted SSS was applied to those PUMAs consisting of only one region.

Since the SSS assumes that adult household members work, the population sample in this report includes only those households in which there is at least one adult aged 18-65 who is not work-disabled. Although the sample includes households, which have disabled and/or elderly members and non-disabled/non-elderly adults, this report excludes disabled/elderly adults and their income when determining household composition. This report also does not include group housing. Based on the characteristics described here, there are 881,515 total (non-disabled, non-elderly) households included in this demographic study of Connecticut.

The Self-Sufficiency Standard for Connecticut had previously been calculated for 70 different family types in each region, including combinations of up to two adults and three children. To account for additional family types in the 5 percent PUMA U.S. Census sample (3 or more adults and/or 4 or more children), an additional 82 family types—for a total of 152 family types—were added to cover these larger households.

ASSUMPTIONS FOR THE EXPANDED FAMILY TYPES

Two and Three or More Adult Families: In order to remain consistent with the Standard's methodology, in calculating costs for household members it is assumed that all adults in one- and two-adult households are working. In Connecticut, 76 percent of households with two or more adults have all adults working, 21 percent have at least one but not all adults working, and less than 2 percent contain no working adults. (Working adults are those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. Non-working adults include those who are unemployed and looking for work and those who

are not in the labor force because they are retired, in school, or for some other reason.) Therefore, work-related costs (transportation, taxes, and child care) are included for these adults in the household's Standard.

Other assumptions include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children or two adutls per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The additional adults are treated as adults for tax exemptions and credits, but the first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family).
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the "extra" children and added to the total expenses of the household (before taxes and tax credits are calculated).

Self-Sufficiency Standard: The total income of each person in the household (excluding seniors and disabled adults' income) is summed to determine the household's total income. Income includes money received during the preceding year (1999) by non-disabled/non-elderly adult household members (or children) from wages; net income from 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 workmen's compensations; 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. A ratio of each household's total income to the applicable Standard is calculated to determine the level of income adequacy.

This study also calculated a ratio of each household's total income to the appropriate 2000 poverty threshold published by the U.S. Census Bureau. Although these thresholds are based on family size and number of related children, the household size and the number of all children in the household is used to determine the appropriate poverty threshold for each household. Households whose total income falls below their threshold are considered "below poverty".

Appendix B: Data Tables

Table A-1
The Self-Sufficiency Standard and Federal Poverty Level by Region[1] and Select Family Types: Connecticut 2005

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
NORTHWEST								
Waterbury	17,798	35,048	36,697	52,125	33,217	67,181	58,786	54,923
Greater Waterbury	23,910	44,086	45,881	61,721	42,421	79,405	67,558	63,695
Danbury	22,240	41,912	43,797	59,494	40,322	76,766	65,418	61,555
Greater Danbury	24,170	44,590	46,454	62,298	43,029	80,218	67,917	64,124
Northwest Corner	18,767	37,249	39,134	54,480	35,728	71,927	60,624	56,761
SOUTHWEST								
Bridgeport	15,906	35,027	36,902	54,412	32,649	71,633	57,483	53,043
Stratford	20,757	40,748	42,768	60,685	38,601	78,392	66,657	62,216
Stamford	23,037	45,920	47,906	66,159	43,789	88,717	68,083	63,574
Naugatuck Valley	20,290	40,178	42,199	60,024	38,032	77,594	66,092	61,583
Upper Fairfield	27,059	48,694	50,674	69,130	46,589	88,404	74,239	70,006
Lower Fairfield	26,090	49,919	51,898	70,470	47,814	93,897	72,281	67,841
NORTH CENTRAL								
Hartford	14,792	31,948	33,545	48,130	29,605	63,031	51,067	47,499
Hartford Suburbs	21,503	40,015	41,767	56,755	39,033	73,202	63,014	59,471
North Central	20,682	38,780	40,601	55,436	37,798	71,697	62,005	58,462
SOUTH CENTRAL								
New Haven	15,902	33,229	34,850	49,590	30,830	64,771	52,260	48,503
Upper Connecticut River	20,373	38,574	40,377	55,297	37,136	71,505	61,405	57,690
Greater New Haven	21,764	39,908	41,712	56,797	38,429	72,929	63,115	59,399
Lower Connecticut River	21,028	39,331	41,134	56,048	37,783	73,841	62,121	58,406
EASTERN								
Windham	17,018	31,913	33,250	45,225	29,441	57,688	51,073	48,023
Greater Windham	19,591	35,012	36,419	48,681	34,001	62,102	54,532	51,490
New London	17,714	32,033	33,370	45,349	29,609	57,716	51,186	48,136
Greater New London	19,305	33,893	35,145	47,370	32,260	60,202	53,219	50,161
Northeast Corner	17,340	32,348	33,726	45,680	30,049	58,654	51,529	48,471
FEDERAL POVERTY LEVEL THRESHOLDS								
	9,570	12,830	12,830	16,090	16,090	19,350	19,350	19,350

[1]These regions are based on the Connecticut Workforce Development Areas.

Note: All values expressed in U.S. dollars.

Source: The Self-Sufficiency Standard for Connecticut (2005) by Diana Pearce, Ph.D. with Jennifer Brooks.

Table A-2
The Self-Sufficiency Standard and Federal Poverty Level by Region[1] Households: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
WORKFORCE DEVELOPMENT AREAS & REGIONS										
NORTHWEST	147,219	*16.7%*	8,752	6	18,915	13	**27,667**	**19**	119,552	81
Waterbury	26,355	*3.0%*	4,152	16	5,203	20	**9,355**	**35**	17,000	65
Greater Waterbury	65,981	*7.5%*	2,384	4	7,357	11	**9,741**	**15**	56,240	85
Danbury	19,690	*2.2%*	725	4	2,143	11	**2,868**	**15**	16,822	85
Greater Danbury	9,338	*1.1%*	398	4	1,121	12	**1,518**	**16**	7,820	84
Northwest Corner	25,855	*2.9%*	1,094	4	3,091	12	**4,185**	**16**	21,670	84
SOUTHWEST	188,615	*21.4%*	12,111	6	24,129	13	**36,240**	**19**	152,376	81
Bridgeport	31,628	*3.6%*	5,744	18	5,965	19	**11,709**	**37**	19,919	63
Stratford	12,078	*1.4%*	348	3	1,180	10	**1,529**	**13**	10,549	87
Stamford	31,143	*3.5%*	1,761	6	5,307	17	**7,068**	**23**	24,075	77
Naugatuck Valley	24,524	*2.8%*	1,180	5	2,528	10	**3,708**	**15**	20,816	85
Upper Fairfield	28,542	*3.2%*	823	3	2,790	10	**3,612**	**13**	24,929	87
Lower Fairfield	60,701	*6.9%*	2,255	4	6,359	10	**8,614**	**14**	52,087	86
NORTH CENTRAL	250,249	*28.4%*	18,761	7	29,845	12	**48,606**	**19**	201,643	81
Hartford	29,471	*3.3%*	8,478	29	5,344	18	**13,822**	**47**	15,649	53
Hartford Suburbs	77,953	*8.8%*	3,511	5	8,612	11	**12,123**	**16**	65,830	84
North Central	142,825	*16.2%*	6,772	5	15,890	11	**22,662**	**16**	120,164	84
SOUTH CENTRAL	185,474	*21.0%*	14,295	8	22,329	12	**36,624**	**20**	148,850	80
New Haven	31,748	*3.6%*	6,687	21	4,435	14	**11,122**	**35**	20,626	65
Upper Connecticut River	28,896	*3.3%*	1,101	4	3,148	11	**4,249**	**15**	24,648	85
Greater New Haven	116,109	*13.2%*	6,175	5	13,796	12	**19,971**	**17**	96,138	83
Lower Connecticut River	8,720	*1.0%*	332	4	950	11	**1,282**	**15**	7,438	85
EASTERN	109,958	*12.5%*	6,538	6	11,957	11	**18,495**	**17**	91,464	83
Windham	6,086	*0.7%*	453	7	713	12	**1,166**	**19**	4,919	81
Greater Windham	19,246	*2.2%*	859	4	1,978	10	**2,837**	**15**	16,410	85
New London	6,770	*0.8%*	446	7	734	11	**1,180**	**17**	5,590	83
Greater New London	56,587	*6.4%*	3,198	6	6,038	11	**9,236**	**16**	47,352	84
Northeast Corner	21,269	*2.4%*	1,582	7	2,493	12	**4,076**	**19**	17,193	81

[1]These regions are based on the Connecticut Workforce Development Areas.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-3
The Self-Sufficiency Standard and Federal Poverty Level by Race/Ethnicity of Householder[1] by Household Income: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
RACE/ETHNICITY										
Asian/Pacific Islander	23,112	*2.6%*	2,611	11	3,456	15	**6,067**	**26**	17,045	74
Black	75,355	*8.5%*	12,329	16	16,934	22	**29,263**	**39**	46,092	61
Hispanic or Latino[2]	66,223	*7.5%*	15,449	23	18,006	27	**33,455**	**51**	32,768	49
Native American	4,245	*0.5%*	385	9	751	18	**1,136**	**27**	3,109	73
White	710,747	*80.6%*	29,252	4	67,706	10	**96,958**	**14**	613,789	86

[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.

[2] Hispanic or Latinos may be of any race.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-4
The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
CITIZENSHIP STATUS & ETHNICITY										
NATIVE	776,110	*88.0%*	50,807	7	88,336	11	**139,143**	**18**	636,967	82
Hispanic or Latino[2]	48,241	*5.5%*	13,201	27	12,275	25	**25,476**	**53**	22,765	47
Puerto Rican	41,720	*4.7%*	12,105	29	11,073	27	**23,178**	**56**	18,542	44
Other Hispanic or Latino	6,521	*0.8%*	1,096	17	1,202	18	**2,298**	**35**	4,223	65
Not Hispanic or Latino	727,869	*82.6%*	37,606	5	76,061	10	**113,667**	**16**	614,202	84
FOREIGN BORN	105,405	*12.0%*	9,650	9	18,839	18	**28,489**	**27**	76,916	73
Naturalized citizen	54,474	*6.2%*	3,303	6	7,735	14	**11,038**	**20**	43,436	80
Hispanic or Latino	7,077	*0.8%*	639	9	1,606	23	**2,245**	**32**	4,832	68
Not Hispanic or Latino	47,397	*5.4%*	2,664	6	6,129	13	**8,793**	**19**	38,604	81
Not a citizen	50,931	*5.8%*	6,347	12	11,104	22	**17,451**	**34**	33,480	66
Hispanic or Latino	10,905	*1.2%*	1,609	15	4,125	38	**5,734**	**53**	5,171	47
Not Hispanic or Latino	40,026	*4.5%*	4,738	12	6,979	17	**11,717**	**29**	28,309	71

[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.

[2] Hispanics or Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-5
The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
ENGLISH SPEAKING ABILITY										
Very well	823,269	*93.4%*	48,808	6	92,655	11	**141,463**	**17**	681,806	83
Less than very well	58,246	*6.6%*	11,649	20	14,520	25	**26,169**	**45**	32,077	55
ENGLISH AT HOME										
Yes	737,412	*83.7%*	38,879	5	78,638	11	**117,517**	**16**	619,895	84
No - Language other than English at home	144,103	*16.3%*	21,578	15	28,537	20	**50,115**	**35**	93,988	65
SPANISH AT HOME										
Yes	64,472	*7.3%*	14,333	22	17,429	27	**31,762**	**49**	32,710	51
No - Not Spanish at home	817,043	*92.7%*	46,124	6	89,746	11	**135,870**	**17**	681,173	83

[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, 5% Census Data, 2000.

Table A-6
The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder[1] and Household Type: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
GENDER OF HOUSEHOLDER										
Male	581,021	*65.9%*	21,798	4	57,701	10	**79,499**	**14**	501,522	86
Female	300,494	*34.1%*	38,659	13	49,474	16	**88,133**	**29**	212,361	71
HOUSEHOLD TYPE										
All family households[2]	645,433	*73.2%*	37,884	6	87,562	14	**125,446**	**19**	519,987	81
Nonfamily[3] household	236,082	*26.8%*	22,573	10	19,613	8	**42,186**	**18**	193,896	82
Male householder	120,996	*13.7%*	10,582	9	9,473	8	**20,055**	**17**	100,941	83
Female householder	115,086	*13.1%*	11,991	10	10,140	9	**22,131**	**19**	92,955	81

[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.

[2] A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

[3] A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-7
The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household, Age of Youngest Child and Family Type: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
NUMBER OF CHILDREN IN HOUSEHOLD										
0	489,702	*55.6%*	29,911	6	30,241	6	**60,152**	**12**	429,550	88
1 or more	391,813	*44.4%*	30,546	8	76,934	20	**107,480**	**27**	284,333	73
1	154,217	*17.5%*	9,549	6	22,407	15	**31,956**	**21**	122,261	79
2	158,141	*17.9%*	10,195	6	28,819	18	**39,014**	**25**	119,127	75
3 or more	79,455	*9.0%*	10,802	14	25,708	32	**36,510**	**46**	42,945	54
AGE OF YOUNGEST CHILD										
Less than 6 years	177,620	*20.1%*	16,012	9	48,268	27	**64,280**	**36**	113,340	64
6 to 17 years	214,193	*24.3%*	14,534	7	28,666	13	**43,200**	**20**	170,993	80
FAMILY HOUSEHOLD TYPE AND NUMBER OF CHILDREN										
FAMILY HOUSEHOLDS[1]	645,433	*73.2%*	37,884	8	87,562	18	**125,446**	**26**	519,987	106
Married couple	505,877	*57.4%*	13,759	3	50,631	10	**64,390**	**13**	441,487	87
0	215,387	*24.4%*	4,509	2	7,238	3	**11,747**	**5**	203,640	95
1 or more	290,490	*33.0%*	9,250	3	43,393	15	**52,643**	**18**	237,847	82
1	104,620	*11.9%*	2,853	3	8,442	8	**11,295**	**11**	93,325	89
2	125,316	*14.2%*	3,160	3	17,043	14	**20,203**	**16**	105,113	84
3 or more	60,554	*6.9%*	3,237	5	17,908	30	**21,145**	**35**	39,409	65
Male householder, no spouse present	32,345	*3.7%*	2,423	7	6,561	20	**8,984**	**28**	23,361	72
0	13,496	*1.5%*	739	5	1,147	8	**1,886**	**14**	11,610	86
1 or more	18,849	*2.1%*	1,684	9	5,414	29	**7,098**	**38**	11,751	62
1	9,639	*1.1%*	589	6	2,103	22	**2,692**	**28**	6,947	72
2	5,930	*0.7%*	670	11	1,568	26	**2,238**	**38**	3,692	62
3 or more	3,280	*0.4%*	425	13	1,743	53	**2,168**	**66**	1,112	34
Female householder, no spouse present	107,211	*12.2%*	21,702	20	30,370	28	**52,072**	**49**	55,139	51
0	27,664	*3.1%*	2,333	8	2,748	10	**5,081**	**18**	22,583	82
1 or more	79,547	*9.0%*	19,369	24	27,622	35	**46,991**	**59**	32,556	41
1	37,835	*4.3%*	5,948	16	11,529	30	**17,477**	**46**	20,358	54
2	26,269	*3.0%*	6,309	24	10,107	38	**16,416**	**62**	9,853	38
3 or more	15,443	*1.8%*	7,112	46	5,986	39	**13,098**	**85**	2,345	15

[1] A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-8
The Self-Sufficiency Standard and Federal Poverty Level by Marital Status of Householder[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
MARITAL STATUS										
Married	517,251	*58.7%*	16,385	3	52,675	10	**69,060**	**13**	448,191	87
Divorced, Widowed or Separated	181,825	*2062.6%*	19,600	11	26,408	15	**46,008**	**25**	135,817	75
Never Married	182,439	*20.7%*	24,472	13	28,092	15	**52,564**	**29**	129,875	71

[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, 5% Census Data, 2000.

Table A-9
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Race: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
HOUSEHOLD TYPE BY RACE										
HOUSEHOLDS WITHOUT CHILDREN	489,702	*55.6%*	29,911	6	30,241	6	**60,152**	**12**	429,550	88
Married couple or male householder,[1] no spouse present	347,478	*39.4%*	15,726	5	17,397	5	**33,123**	**10**	314,355	90
Asian/Pacific Islander	9,358	*1.1%*	1,254	13	753	8	**2,007**	**21**	7,351	79
Black	19,885	*2.3%*	2,394	12	1,862	9	**4,256**	**21**	15,629	79
Hispanic or Latino[2]	16,817	*1.9%*	2,236	13	2,211	13	**4,447**	**26**	12,370	74
White	298,994	*33.9%*	9,556	3	12,283	4	**21,839**	**7**	277,155	93
Female householder, no spouse present	142,224	*16.1%*	14,185	10	12,844	9	**27,029**	**19**	115,195	81
Asian/Pacific Islander	3,104	*0.4%*	682	22	397	13	**1,079**	**35**	2,025	65
Black	15,869	*1.8%*	2,753	17	1,425	9	**4,178**	**26**	11,691	74
Hispanic or Latino	8,489	*1.0%*	2,214	26	1,765	21	**3,979**	**47**	4,510	53
White	114,040	*12.9%*	8,421	7	9,124	8	**17,545**	**15**	96,495	85
HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	30,546	8	76,934	20	**107,480**	**27**	284,333	73
Married couple or male householder, no spouse present	311,740	*35.4%*	11,038	4	49,268	16	**60,306**	**19**	251,434	81
Asian/Pacific Islander	9,987	*1.1%*	601	6	2,097	21	**2,698**	**27**	7,289	73
Black	19,291	*2.2%*	1,597	8	5,186	27	**6,783**	**35**	12,508	65
Hispanic or Latino	23,284	*2.6%*	3,046	13	7,849	34	**10,895**	**47**	12,389	53
White	257,112	*29.2%*	5,554	2	33,642	13	**39,196**	**15**	217,916	85
Female householder, no spouse present	80,073	*9.1%*	19,508	24	27,666	35	**47,174**	**59**	32,899	41
Asian/Pacific Islander	663	*0.1%*	74	11	209	32	**283**	**43**	380	57
Black	20,310	*2.3%*	5,585	27	8,461	42	**14,046**	**69**	6,264	31
Hispanic or Latino	17,633	*2.0%*	7,953	45	6,181	35	**14,134**	**80**	3,499	20
White	40,601	*4.6%*	5,721	14	12,657	31	**18,378**	**45**	22,223	55

[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.

[2] Hispanics or Latinos may be of any race.

Note: The Race/Ethnicity categories of "Other" and "Native American" are calculated but not shown separately in this table as the numbers in some of the cells are too small to be statistically stable.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-10
The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder[1] by Gender and Race: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
EDUCATIONAL ATTAINMENT										
LESS THAN HIGH SCHOOL	88,334	*10.0%*	20,292	23	20,218	23	**40,510**	**46**	47,824	54
Male	52,753	*6.0%*	6,207	12	10,799	20	**17,006**	**32**	35,747	68
White	32,520	*3.7%*	2,349	7	4,977	15	**7,326**	**23**	25,194	77
Non-White	20,233	*2.3%*	3,858	19	5,822	29	**9,680**	**48**	10,553	52
Female	35,581	*4.0%*	14,085	40	9,419	26	**23,504**	**66**	12,077	34
White	12,816	*1.5%*	3,414	27	3,338	26	**6,752**	**53**	6,064	47
Non-White	22,765	*2.6%*	10,671	47	6,081	27	**16,752**	**74**	6,013	26
HIGH SCHOOL DIPLOMA	219,402	*24.9%*	18,568	8	37,647	17	**56,215**	**26**	163,187	74
Male	144,734	*16.4%*	6,395	4	20,235	14	**26,630**	**18**	118,104	82
White	121,005	*13.7%*	3,893	3	14,577	12	**18,470**	**15**	102,535	85
Non-White	23,729	*2.7%*	2,502	11	5,658	24	**8,160**	**34**	15,569	66
Female	74,668	*8.5%*	12,173	16	17,412	23	**29,585**	**40**	45,083	60
White	50,107	*5.7%*	5,900	12	9,483	19	**15,383**	**31**	34,724	69
Non-White	24,561	*2.8%*	6,273	26	7,929	32	**14,202**	**58**	10,359	42
SOME COLLEGE OR ASSOCIATE'S DEGREE	236,354	*26.8%*	12,707	5	30,332	13	**43,039**	**18**	193,315	82
Male	148,170	*16.8%*	4,604	3	14,990	10	**19,594**	**13**	128,576	87
White	128,455	*14.6%*	2,848	2	11,493	9	**14,341**	**11**	114,114	89
Non-White	19,715	*2.2%*	1,756	9	3,497	18	**5,253**	**27**	14,462	73
Female	88,184	*10.0%*	8,103	9	15,342	17	**23,445**	**27**	64,739	73
White	65,860	*7.5%*	4,719	7	8,793	13	**13,512**	**21**	52,348	79
Non-White	22,324	*2.5%*	3,384	15	6,549	29	**9,933**	**44**	12,391	56
BACHELOR'S DEGREE OR HIGHER	337,425	*38.3%*	8,890	3	18,978	6	**27,868**	**8**	309,557	92
Male	235,364	*26.7%*	4,592	2	11,677	5	**16,269**	**7**	219,095	93
White	210,702	*23.9%*	3,055	1	9,170	4	**12,225**	**6**	198,477	94
Non-White	24,662	*2.8%*	1,537	6	2,507	10	**4,044**	**16**	20,618	84
Female	102,061	*11.6%*	4,298	4	7,301	7	**11,599**	**11**	90,462	89
White	89,282	*10.1%*	3,074	3	5,875	7	**8,949**	**10**	80,333	90
Non-White	12,779	*1.4%*	1,224	10	1,426	11	**2,650**	**21**	10,129	79

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-11
The Self-Sufficiency Standard and Federal Poverty Level by
Number of Workers, Work Status of Householder[1] and Work Status of Adults: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
NUMBER OF WORKERS IN HOUSEHOLD										
None	46,666	*5.3%*	28,025	60	8,197	18	**36,222**	**78**	10,444	22
One	339,550	*38.5%*	26,475	8	57,644	17	**84,119**	**25**	255,431	75
Two +	495,299	*56.2%*	5,957	1	41,334	8	**47,291**	**10**	448,008	90
WORK STATUS OF HOUSEHOLDER										
Not Working	76,673	*8.7%*	31,508	41	14,848	19	**46,356**	**60**	30,317	40
Full-time/Full-year	609,091	*69.1%*	5,332	1	55,016	9	**60,348**	**10**	548,743	90
Part-time/Full-year	37,289	*4.2%*	3,683	10	9,008	24	**12,691**	**34**	24,598	66
Full-time/Part-year	118,213	*13.4%*	9,924	8	19,689	17	**29,613**	**25**	88,600	75
Less than 26 weeks	24,916	*2.8%*	5,852	23	5,228	21	**11,080**	**44**	13,836	56
26 weeks to 49 weeks	93,297	*10.6%*	4,072	4	14,461	15	**18,533**	**20**	74,764	80
Part-time/Part-year	40,249	*4.6%*	10,010	25	8,614	21	**18,624**	**46**	21,625	54
Less than 26 weeks	15,058	*1.7%*	5,901	39	2,625	17	**8,526**	**57**	6,532	43
26 weeks to 49 weeks	25,191	*2.9%*	4,109	16	5,989	24	**10,098**	**40**	15,093	60
WORK STATUS OF ADULTS										
ONE ADULT IN HOUSEHOLD	273,287	*31.0%*	40,683	15	41,774	15	**82,457**	**30**	190,830	70
Work full-time, full-year	162,079	*18.4%*	2,547	2	17,509	11	**20,056**	**12**	142,023	88
Work part-time and/or part-year	75,941	*8.6%*	16,540	22	17,920	24	**34,460**	**45**	41,481	55
Nonworker	35,267	*4.0%*	21,596	61	6,345	18	**27,941**	**79**	7,326	21
TWO OR MORE ADULTS IN HOUSEHOLD	608,228	*69.0%*	19,774	3	65,401	11	**85,175**	**14**	523,053	86
All adults work	461,331	*52.3%*	4,236	1	36,087	8	**40,323**	**9**	421,008	91
All workers full-time, full-year	180,125	*20.4%*	80	0	4,759	3	**4,839**	**3**	175,286	97
Some workers part-time and/or part-year	233,630	*26.5%*	911	0	21,383	9	**22,294**	**10**	211,336	90
All workers part-time and/or part-year	47,576	*5.4%*	3,245	7	9,945	21	**13,190**	**28**	34,386	72
Some adults work	135,498	*15.4%*	9,109	7	27,462	20	**36,571**	**27**	98,927	73
All workers full-time, full-year	90,174	*10.2%*	2,119	2	17,684	20	**19,803**	**22**	70,371	78
Some workers part-time and/or part-year	15,695	*1.8%*	289	2	2,379	15	**2,668**	**17**	13,027	83
All workers part-time and/or part-year	29,629	*3.4%*	6,701	23	7,399	25	**14,100**	**48**	15,529	52
No adults work	11,399	*1.3%*	6,429	56	1,852	16	**8,281**	**73**	3,118	27

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12a
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Work Status, Marital Status and Number of Workers1: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
HOUSEHOLD TYPE BY WORK STATUS										
HOUSEHOLDS WITHOUT CHILDREN	489,702	*55.6%*	29,911	6	30,241	6	**60,152**	**12**	429,550	88
Married couple or male householder	347,478	*39.4%*	15,726	5	17,397	5	**33,123**	**10**	314,355	90
Two or more workers	201,041	*22.8%*	886	0	3,958	2	**4,844**	**2**	196,197	98
One worker full-time, full-year	92,373	*10.5%*	950	1	3,865	4	**4,815**	**5**	87,558	95
One worker part-time and/or part-year	34,546	*3.9%*	4,481	13	5,467	16	**9,948**	**29**	24,598	71
No working adults	19,518	*2.2%*	9,409	48	4,107	21	**13,516**	**69**	6,002	31
Female householder, no spouse present	142,224	*16.1%*	14,185	10	12,844	9	**27,029**	**19**	115,195	81
Two or more workers	37,582	*4.3%*	891	2	2,257	6	**3,148**	**8**	34,434	92
One worker full-time, full-year	62,656	*7.1%*	503	1	2,627	4	**3,130**	**5**	59,526	95
One worker part-time and/or part-year	27,502	*3.1%*	4,809	17	5,159	19	**9,968**	**36**	17,534	64
No working adults	14,484	*1.6%*	7,982	55	2,801	19	**10,783**	**74**	3,701	26
HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	30,546	8	76,934	20	**107,480**	**27**	284,333	73
Married couple or male householder	311,740	*35.4%*	11,038	4	49,268	16	**60,306**	**19**	251,434	81
Two or more workers	231,320	*26.2%*	2,369	1	27,903	12	**30,272**	**13**	201,048	87
One worker full-time, full-year	62,775	*7.1%*	1,567	2	16,591	26	**18,158**	**29**	44,617	71
One worker part-time and/or part-year	13,300	*1.5%*	3,405	26	4,423	33	**7,828**	**59**	5,472	41
No working adults	4,345	*0.5%*	3,697	85	351	8	**4,048**	**93**	297	7
Female householder, no spouse present	80,073	*9.1%*	19,508	24	27,666	35	**47,174**	**59**	32,899	41
Two or more workers	25,356	*2.9%*	1,811	7	7,216	28	**9,027**	**36**	16,329	64
One worker full-time, full-year	25,253	*2.9%*	1,587	6	11,289	45	**12,876**	**51**	12,377	49
One worker part-time and/or part-year	21,145	*2.4%*	9,173	43	8,223	39	**17,396**	**82**	3,749	18
No working adults	8,319	*0.9%*	6,937	83	938	11	**7,875**	**95**	444	5

[1]All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-12b
The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Marital Status and Number of Workers[1]: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
MARITAL STATUS OF HOUSEHOLDER BY NUMBER OF WORKERS, IN HOUSEHOLDS WITH CHILDREN										
TOTAL HOUSEHOLDS WITH CHILDREN	391,813	*44.4%*	30,546	8	76,934	20	**107,480**	**27**	284,333	73
Married	294,507	*421.2%*	10,428	4	44,672	15	**55,100**	**19**	239,407	81
No workers	4,052	*5.8%*	3,521	87	295	7	**3,816**	**94**	236	6
1 worker	69,928	*100.0%*	4,740	7	19,007	27	**23,747**	**34**	46,181	66
2 or more workers	220,527	*315.4%*	2,167	1	25,370	12	**27,537**	**12**	192,990	88
Not Married	97,306	*139.2%*	20,118	21	32,262	33	**52,380**	**54**	44,926	46
No workers	8,612	*12.3%*	7,113	83	994	12	**8,107**	**94**	505	6
1 worker	52,545	*75.1%*	10,992	21	21,519	41	**32,511**	**62**	20,034	38
2 or more workers	36,149	*51.7%*	2,013	6	9,749	27	**11,762**	**33**	24,387	67

[1]All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-13a
Top Ten Householders Occupations:[1] Connecticut 2000

ALL HOUSEHOLDS					HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		621,981	70.6		Total		111,010	66.2	
1	Managers	112,322	12.7	12.7	1	Office Administration	21,137	12.6	12.6
2	Office Administration	97,408	11.1	23.8	2	Operating Machine	16,089	9.6	22.2
3	Sales & Cashier	86,111	9.8	33.6	3	Sales & Cashier	15,420	9.2	31.4
4	Operating Machine	73,504	8.3	41.9	4	Food Industry	9,894	5.9	37.3
5	Financial Specialists	50,400	5.7	47.6	5	Moving	9,524	5.7	43.0
6	Construction	49,498	5.6	53.2	6	Construction	9,384	5.6	48.6
7	Teachers	43,768	5.0	58.2	7	Housekeeping / Janitor	8,282	4.9	53.5
8	Moving	37,799	4.3	62.5	8	Managers	7,615	4.5	58.1
9	Medical	37,021	4.2	66.7	9	Medical Assistants	7,574	4.5	62.6
10	Maintenance Repair	34,150	3.9	70.6	10	Teachers	6,091	3.6	66.2

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-13b
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Sex: Connecticut 2000

MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		57,310	72.1		Total		62,705	71.1	
1	Construction	9,026	11.4	11.4	1	Office Administration	16,357	18.6	18.6
2	Operating Machine	8,735	11.0	22.3	2	Sales & Cashier	8,977	10.2	28.7
3	Moving	7,112	8.9	31.3	3	Operating Machine	7,354	8.3	37.1
4	Sales & Cashier	6,443	8.1	39.4	4	Medical Assistants	6,882	7.8	44.9
5	Managers	5,459	6.9	46.3	5	Food Industry	6,208	7.0	51.9
6	Maintenance Repair	5,063	6.4	52.6	6	Gaming, Personal Care & Service	4,992	5.7	57.6
7	Housekeeping / Janitor	4,941	6.2	58.8	7	Teachers	4,026	4.6	62.2
8	Office Administration	4,780	6.0	64.9	8	Housekeeping / Janitor	3,341	3.8	66.0
9	Food Industry	3,686	4.6	69.5	9	Moving	2,412	2.7	68.7
10	Teachers	2,065	2.6	72.1	10	Managers	2,156	2.4	71.1

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-13c
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Race/Ethnicity: Connecticut 2000

WHITE HOUSEHOLDERS					LATINO HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		65,057	67.1		Total		23,341	69.8	
1	Office Administration	12,058	12.4	12.4	1	Operating Machine	5,700	17.0	17.0
2	Sales & Cashier	9,295	9.6	22.0	2	Office Administration	3,581	10.7	27.7
3	Construction	7,304	7.5	29.6	3	Sales & Cashier	2,936	8.8	36.5
4	Operating Machine	7,222	7.4	37.0	4	Housekeeping / Janitor	2,695	8.1	44.6
5	Managers	6,228	6.4	43.4	5	Moving	1,984	5.9	50.5
6	Food Industry	6,071	6.3	49.7	6	Food Industry	1,948	5.8	56.3
7	Moving	4,979	5.1	54.8	7	Gaming, Personal Care & Service Workers	1,291	3.9	60.2
8	Teachers	4,171	4.3	59.1	8	Construction	1,248	3.7	63.9
9	Housekeeping / Janitor	3,902	4.0	63.2	9	Medical Assistant	1,215	3.6	67.5
10	Maintenance / Repair	3,827	3.9	67.1	10	Teachers	743	2.2	69.8

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-13c (continued)
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Race/Ethnicity: Connecticut 2000

BLACK HOUSEHOLDERS					ASIAN / PACIFIC ISLANDER HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		20,504	70.1		Total		3,939	64.9	
1	Office Administration	4,916	16.8	16.8	1	Operating Machine	689	11.4	11.4
2	Medical Assistant	3,427	11.7	28.5	2	Sales & Cashier	515	8.5	19.8
3	Sales & Cashier	2,507	8.6	37.1	3	Food Industry	494	8.1	28.0
4	Operating Machine	2,238	7.6	44.7	4	Office Administration	454	7.5	35.5
5	Moving	2,105	7.2	51.9	5	Teachers	332	5.5	40.9
6	Housekeeping / Janitor	1,388	4.7	56.7	6	Scientist	330	5.4	46.4
7	Food Industry	1,299	4.4	61.1	7	Moving	310	5.1	51.5
8	Gaming, Personal Care & Service Workers	1,191	4.1	65.2	8	Medical	280	4.6	56.1
9	Teachers	786	2.7	67.9	9	Math / Computer	270	4.5	60.6
10	Construction	647	2.2	70.1	10	Managers	265	4.4	64.9

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table A-14
Mean Hourly Pay Rate of Working Householders[1] by Race/Ethnicity, Gender, Household Status and the Presence of Children: Connecticut 2000

	TOTAL HOUSEHOLDS			TOTAL BELOW STANDARD			TOTAL ABOVE STANDARD		
	Total	Missing	Mean	Total	Missing	Mean	Total	Missing	Mean
RACE/ETHNICITY									
White	661,836	48,911	$27.94	**73,243**	**23,715**	**$11.39**	588,593	25,196	$30.00
Not White	143,006	27,762	$20.35	**48,033**	**22,641**	**$12.32**	94,973	5,121	$24.42
GENDER									
Male	547,071	33,950	$29.68	**61,251**	**18,248**	**$12.45**	485,820	15,702	$31.86
Female	257,771	42,723	$20.03	**60,025**	**28,108**	**$11.06**	197,746	14,615	$22.75
FAMILY HOUSEHOLDS									
Married couple	473,213	32,664	$30.97	**50,806**	**13,584**	**$13.42**	422,407	19,080	$33.08
Male householder, no spouse present	29,520	2,825	$20.13	**7,013**	**1,971**	**$11.57**	22,507	854	$22.80
Female householder, no spouse present	92,014	15,197	$17.82	**39,910**	**12,162**	**$11.86**	52,104	3,035	$22.39
NON-FAMILY HOUSEHOLDS									
Male householder	109,045	11,951	$22.07	**11,218**	**8,837**	**$7.77**	97,827	3,114	$23.71
Female householder	101,050	14,036	$20.84	**12,329**	**9,802**	**$8.35**	88,721	4,234	$22.57
CHILDREN									
Children Present	365,924	25,889	$27.44	**89,159**	**18,321**	**$12.89**	276,765	7,568	$32.13
No Children Present	438,918	50,784	$25.88	**32,117**	**28,035**	**$8.62**	406,801	22,749	$27.24

[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, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 5% Census Data, 2000

Table A-15
The Self-Sufficiency Standard and Federal Poverty Level by
Profile of Families with an Inadequate Income: Connecticut 2000

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	881,515	*100.0%*	60,457	7	107,175	12	**167,632**	**19**	713,883	81
RACE/ETHNICITY										
Asian/Pacific Islander	23,112	*2.6%*	2,611	11	3,456	15	**6,067**	**26**	17,045	74
Black	75,355	*8.5%*	12,329	16	16,934	22	**29,263**	**39**	46,092	61
Hispanic or Latino[1]	66,223	*7.5%*	15,449	23	18,006	27	**33,455**	**51**	32,768	49
Native American	4,245	*0.5%*	385	9	751	18	**1,136**	**27**	3,109	73
White	710,747	*80.6%*	29,252	4	67,706	10	**96,958**	**14**	613,789	86
Other	1,833	*0.2%*	431	24	322	18	**753**	**41**	1,080	59
CITIZENSHIP STATUS										
Citizen	830,584	*94.2%*	54,110	7	96,071	12	**150,181**	**18**	680,403	82
Non-Citizen	50,931	*5.8%*	6,347	12	11,104	22	**17,451**	**34**	33,480	66
NUMBER OF CHILDREN IN HOUSEHOLD										
0	489,702	*55.6%*	29,911	6	30,241	6	**60,152**	**12**	429,550	88
1 or more	391,813	*44.4%*	30,546	8	76,934	20	**107,480**	**27**	284,333	73
HOUSEHOLD TYPE										
Married with children	290,490	*33.0%*	9,250	3	43,393	15	**52,643**	**18**	237,847	82
Not married with children	591,025	*67.0%*	51,207	9	63,782	11	**114,989**	**19**	476,036	81
EDUCATIONAL ATTAINMENT										
Less than high school	88,334	*10.0%*	20,292	23	20,218	23	**40,510**	**46**	47,824	54
High school diploma	219,402	*24.9%*	18,568	8	37,647	17	**56,215**	**26**	163,187	74
Some college	236,354	*26.8%*	12,707	5	30,332	13	**43,039**	**18**	193,315	82
BA or higher	337,425	*38.3%*	8,890	3	18,978	6	**27,868**	**8**	309,557	92
NUMBER OF WORKERS										
None	46,666	*5.3%*	28,025	60	8,197	18	**36,222**	**78**	10,444	22
One	339,550	*38.5%*	26,475	8	57,644	17	**84,119**	**25**	255,431	75
Two +	495,299	*56.2%*	5,957	1	41,334	8	**47,291**	**10**	448,008	90
PUBLIC ASSISTANCE										
No	854,613	*96.9%*	49,825	6	98,914	12	**148,739**	**17**	705,874	83
Yes	26,902	*3.1%*	10,632	40	8,261	31	**18,893**	**70**	8,009	30
OWN OR RENT										
Own or buying	588,302	*66.7%*	14,256	2	45,960	8	**60,216**	**10**	528,086	90
Rent	282,487	*32.0%*	44,612	16	58,585	21	**103,197**	**37**	179,290	63
No cash rent[2]	10,726	*1.2%*	1,589	15	2,630	25	**4,219**	**39**	6,507	61
HOUSING BURDEN										
Rent/Mortgage > 30%	138,828	*15.7%*	36,625	26	47,904	35	**84,529**	**61**	54,299	39
Rent/Mortgage < 30%	742,687	*84.3%*	23,832	3	59,271	8	**83,103**	**11**	659,584	89

[1] Hispanic or Latinos may be of any race.

[2] "No cash rent" units are generally provided free by friends or relatives or in exchange for services such as resident manager, caretaker, minister, or tenant farmer.

Source: U.S. Census Bureau, 5% Census Data, 2000.