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Executive Summary

1. Although Connecticut is one of the wealthiest states in the union its poverty rate (percent of persons below the poverty level) increased from 7.2 in 1969 to 8.0 in 1979. This represents an increase of about 30,000 poor people in the state, up to 242,650 in 1979 (Table 2).

2. The state's poverty population is heavily concentrated in central cities of metropolitan areas; there were especially high poverty rates in the cities of Bridgeport (20.4 percent), Hartford (25.2), New Haven (23.2), New London (16.9), New Britain (11.8), Norwich (12.6) and Waterbury (14.1). Several rural towns, located in the eastern and northwestern parts of the State, also had poverty rates above the state level (Tables 2 and 3, Figure 1).

3. A number of characteristics of individuals and families have been related to poverty rates:

- a. Poverty rates are curvilinear by age; the rates are highest at the youngest ages, declining substantially to the lowest levels during the late 40s and 50s, then increasing again over age 60 (Tables 5 and 6).
- b. Poverty rates are higher for females than males at every age, but particularly at ages 22-34 when many women are family heads with dependent children (Tables 5 and 6).
- c. Poverty rates for whites are much lower than for blacks and persons of Spanish origin, at every age and for both sexes. Generally, black poverty rates are somewhat lower than rates for Spanish origin persons (Table 6).
- d. People living in male-headed (including husband-wife) families are much less likely to be poor than people living in female-headed families or the unrelated individuals. This relationship holds for all age groups and for whites, blacks and Spanish origin persons (Tables 7 and 8).
- e. Between 1969 and 1979 the number of poor living in female-headed families increased substantially, while

the number of poor unrelated individuals increased to a much lower extent; the number of poor living in male-headed families declined somewhat (Table 7).

- f. The more education the family head or unrelated individual has completed, the lower the poverty rate (Table 9).
- g. Regardless of race-origin or family status, poverty rates are generally three times higher when the family head or unrelated individual is unemployed or not in the labor force than when he/she is employed (Table 10).
- h. When individuals or families have more than one of the characteristics (indicated above) which make for high poverty rates, their likelihood of being poor is further increased.

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Introduction

The word "poverty" refers to a complex set of economic, social and psychological conditions. The information provided in this report, however, refers only to economic poverty. The 1980 Census of Population collected information which permits the identification of families and unrelated individuals (a person living alone or with nonrelatives) who are below the defined poverty level appropriate to that family or individual; the definition of poverty used by the Census Bureau will be provided shortly.

This report has the following objectives: to specify the magnitude of poverty in Connecticut and how it has changed over the decade of the 1970s; to assess the geographical distribution of poverty within the state; and to identify those groups most likely to fall below the poverty level.

Poverty Defined

The definition of poverty used by the Census Bureau originated with the Social Security Administration in 1964; this definition has been modified several times since then and the specific poverty thresholds are revised annually to take account of changes in the cost of living as reflected in the consumer price index.

At the core of this definition is the 1961 economy food plan, the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. It was determined from the Agriculture Department's 1955 survey of food consumption that families of three

TABLE 1: Average Poverty Thresholds, by Family Size, 1979.

Size of Family	Average Poverty Threshold*	
	1979	1969
1 Person (Unrelated individual)		
Under 65 years	\$3774	\$1888
65 years and over	3479	1749
2 Persons		
Householder under 65	4876	2441
Householder 65 or older	4389	2194
3 Persons	5787	2905
4 Persons	7412	3721
5 Persons	8776	4386
6 Persons	9915	4921
7 Persons	11237	6034
8 Persons	12484	
9 or more Persons	14812	

Source: U.S. Bureau of the Census, 1983a, Appendix B, p. B-23; 1972, Appendix B, p. App.-30.

*A number of modifications were made in the definition of poverty thresholds between the 1970 and 1980 censuses, aside from the upward adjustments due to inflation: (1) Separate thresholds for families headed by women and for all other families were eliminated; (2) Separate thresholds for farm families and unrelated individuals and for non-farm families and unrelated individuals were also eliminated; and (3) the thresholds by size of family were extended from seven or more persons to nine or more persons.

or more persons spend approximately one-third of their income on food; hence the poverty level for these families was set at three times the cost of the economy food plan. For smaller families and persons living alone, the cost of the economy food plan was multiplied by factors that were slightly higher to compensate for the relatively larger fixed expenses for these smaller households.

The income cutoffs used by the Bureau of the Census to determine the poverty status of families and unrelated individuals consist of a set of 48 thresholds arranged in a two-dimensional matrix consisting of family size (from one person to nine or more persons) cross-classified by presence and number of family members under 18 years old (from no children present to eight or more children present). Unrelated individuals and two-person families are further differentiated by the age of the householder (under 65 years old and 65 years old and over). The total income of each family or unrelated

individual...is tested against the appropriate poverty threshold to determine the poverty status of that family or unrelated individual. If the total income is less than the corresponding cutoff, the family or unrelated individual is classified as below the poverty level (U.S. Bureau of the Census, 1983a, Appendix B, p. B-22).

Even though the cost of living may vary from one locale to another (see, for example, Hadden and Spiggle, 1980), no attempt has been made to adjust these thresholds for such variation. Further, there are several groups for which poverty status has not been determined. These are inmates of institutions, persons living in military barracks, persons living in college dormitories and unrelated individuals under 15 years old. All of these groups are excluded from the following discussion. Table 1 shows the average poverty threshold in 1979 for families of different size used in the 1980 census publications.

Poverty in Connecticut: The Temporal and National Contexts

Connecticut is among the wealthiest of the states. In terms of per capita income in 1979, Connecticut ranked second with \$8,511 following Alaska (\$10,193); per capita income for the country as a whole was \$7,298. In terms of median family income, Connecticut ranked second (\$23,149), again behind Alaska (\$28,395); median family income for the nation was \$19,917 in 1979 (U.S. Bureau of the Census, 1982a, Table 244).

This high average level of income does not mean that there are no poor people in Connecticut, however. In 1979 there were 242,650 people below the poverty level, which amounts to 8.0 percent of all people for whom poverty status was determined, or about one person in every twelve. As one might expect, Connecticut has proportionately few poor people; in the nation as a whole some 12.5 percent, or one person in eight, were in poverty (U.S. Bureau of the Census, 1983a, Table C).

The State's poverty population grew substantially during the decade of the 1970s. There were 212,637 people below the poverty line in 1969, so over the decade this group grew by about 30,000 or by 14 percent; the rate of growth of the poor population during the 1970s was much higher than the growth rate of the total population (2.5 percent). In 1969 about 7.2 percent of the state's population was poor, which is about one in fourteen (U.S. Bureau of the Census, 1983a, Table 61).

While Connecticut's poor population was growing, both numerically and proportionately, the nation's was not. In relative terms, about 13.3 percent of the nation was poor in 1969 as compared with 12.5 percent in 1979. There was a small (1.4 percent) increase in the number of poor in the United States during this period, however, from 27.1 million to 27.5

million persons (U.S. Bureau of the Census, 1982, Table C).

In spite of Connecticut's general affluence, then, it has a sizeable and growing population below the poverty line. And while the national poverty population has been declining in relative terms, Connecticut's has been increasing. The remainder of this report will focus on the poor in Connecticut — on where these people live (their geographical distribution) and on their social, economic and other demographic characteristics.

The Geographic Distribution of Poverty in Connecticut

In this section we focus on how poor people were distributed within the state in 1969 and in 1979. In particular, we will look at poverty status for different community sizes; for metropolitan areas (SMSAs), both within the central city and the suburban ring; for counties; and for towns.

Size of Place Categories: Table 2 shows that in 1979 the highest poverty rate* was for the central cities of urbanized areas (14.9 percent); this was an increase from the 1969 poverty rate (11.0 percent). Poverty was much less prevalent in the built-up fringe areas around the central cities (4.8 percent in 1979), although there was a small increase in the rate since 1969. In their totality, urbanized areas experienced an increase of almost 50 thousand poor people over the decade of the 1970s; approximately three-quarters of this numerical increase occurred in the central cities. Since the number of poor persons in the state increased by 30 thousand over the decade, there clearly had to have been aggregate decreases of about 20 thousand in the number of poor outside urbanized areas. These decreases, both in numbers of poor and in poverty rates, were concentrated in the smaller urban communities. There were, in addition, modest decreases in the number of rural poor and in the rural poverty rate over the decade.

Metropolitan Areas: Table 3 shows that seven of the state's eleven metropolitan areas had higher poverty rates in 1979 than in 1969; only Danbury (6.0 to 4.6 percent), New London-Norwich (10.1 to 8.6 percent), and Norwalk (5.7 to 5.3 percent) decreased their poverty rates, while Stamford was unchanged at 5.4 percent. The number of poor people actually declined in three SMSAs: New London-Norwich, Norwalk and Stamford. In 1979, the highest poverty rate was in the New Haven-West Haven SMSA (10.5 percent), followed by Bridgeport SMSA (9.9 percent); the lowest was in Danbury SMSA (4.6 percent).

By far the largest increases in the poverty rate between 1969 and

* The percentage of persons who were below the poverty level will henceforth be referred to as the poverty rate.

TABLE 2: Poverty Status of Persons by Size of Place, 1969 and 1979: Connecticut.

Size of Place Category	Number and Percent of Persons Below the Poverty Level			
	1969		1979	
	Number	Percent	Number	Percent
Urban Total	180,679	7.9	215,153	9.1
Urbanized Areas	156,604	7.6	205,419	9.1
Central Cities	107,035	11.0	144,450	14.9
Urban Fringe	49,569	4.5	60,969	4.8
Other Urban				
10,000 Pop. or More	12,581	10.9	4,401	9.4
2,500-10,000	11,494	10.4	5,333	7.0
Rural Total	31,506	4.7	27,497	4.3
Nonfarm	28,793	4.6	26,753	4.2
Farm*	2,713	5.5	744	10.1
TOTAL	212,185	7.2	242,650	8.0

Source: U.S. Bureau of the Census, 1972, Table 69; 1983a, Table 72.
 *The definition of rural farm was changed between the 1970 and 1980 Censuses. In 1970, a farm was defined as a place of 10 acres or more with at least \$50 worth of annual sales or a place of under 10 acres with at least \$250 worth of agricultural sales annually. In 1980, a more restrictive definition held -- at least \$1,000 worth of annual agricultural sales on land of least one acre. As a result of this change in definition, one cannot legitimately compare the number or percent of "rural farm" poor people in 1969 with 1979.

1979 occurred in the central cities of the metropolitan areas; only Danbury experienced a decline, from 7.3 to 6.7 percent. Large increases occurred in Bridgeport (11.7 to 20.4 percent), Hartford (17.0 to 25.2 percent), New Haven (17.5 to 23.2 percent) and Waterbury (9.6 to 14.1) percent. By 1979, 42 percent of the state's poor lived in these four central cities, an increase from about 36 percent in 1969.

While the poverty rates of the central cities were generally on the increase, their surrounding suburban rings decreased their poverty rates in most cases; and those rings which experienced increases (Bridgeport, Hartford, and New Haven-West Haven) over the decade had only modest ones. In fact, central city poverty rates were higher than ring rates in every SMSA, often twice as high and in some cases (Bridgeport and Hartford) five times as high.

Perhaps the most striking feature of Table 3 is the increases in the difference between central city poverty rates and those in the suburban rings. The ratio of central city poverty rates to ring poverty rates did not diminish in any of the state's metropolitan areas during the '70s. This

TABLE 3: Poverty Status of Persons for Standard Metropolitan Statistical Areas, Central Cities and Suburban Rings, 1969 and 1979: Connecticut.

Metropolitan Area	Number and Percent of Persons Below the Poverty Level			
	1969		1979	
	Number	Percent	Number	Percent
Bridgeport SMSA	27,161	7.1	38,397	9.9
Central City	17,904	11.7	28,338	20.4
Ring	9,257	4.0	10,059	4.1
Bristol SMSA	3,294	5.0	3,919	5.4
Central City	2,631	4.8	3,367	5.9
Ring	663	6.5	552	3.4
Danbury SMSA	4,624	6.0	6,516	4.6
Central City	3,596	7.3	3,933	6.7
Ring	1,028	3.7	2,583	3.1
Hartford SMSA	44,942	6.9	56,311	7.9
Central City	26,009	17.0	32,704	25.2
Ring	18,933	3.8	23,607	4.1
Meriden SMSA	3,709	6.7	4,166	7.4
New Britain SMSA	9,414	6.6	10,638	7.7
Central City	7,163	8.8	8,387	11.8
Ring	2,251	3.7	2,251	3.3
New Haven-West Haven SMSA	33,924	9.8	42,391	10.5
New Haven City	22,842	17.5	27,021	23.2
West Haven City	3,830	7.4	4,870	9.4
Ring	7,252	4.4	10,500	4.5
New London-Norwich SMSA	19,531	10.1	18,208	8.6
New London City	3,801	14.2	4,349	16.9
Norwich City	4,167	10.6	4,689	12.6
Ring	11,563	9.1	9,170	6.1
Norwalk SMSA	6,748	5.7	6,655	5.3
Central City	5,235	6.6	5,367	7.0
Ring	1,513	3.7	1,288	2.6
Stamford SMSA	11,170	5.4	10,632	5.4
Central City	7,640	7.1	7,871	7.7
Ring	3,530	3.6	2,761	2.9
Waterbury SMSA	14,889	7.2	19,884	8.9
Central City	10,306	9.6	14,258	14.1
Ring	4,583	4.6	5,626	4.6

Source: U.S. Bureau of the Census, 1972,
Table 90; 1983a, Table 125.

means that Connecticut's cities, and especially the larger ones, are housing a progressively larger share of the state's growing poor population, while the surrounding suburban rings are housing proportionately fewer. A major implication of this fact is that the central cities are bearing an increasing financial burden, due to the myriad demands placed on their resources by poor citizens.

Counties: Only two counties, Litchfield and New London, experienced a decline in the number of poor people between 1969 and 1979. The remaining six counties, and especially the large metropolitan counties (Fairfield, Hartford, New Haven), all had more poor people living in them in 1979 than in 1969.

It is perhaps surprising, given the preceding discussion, to see from Table 4 that the highest poverty rate is in a relatively rural county, Windham (9.5). The major reason for Windham County's high poverty rate, as we will see in the next section, is that it contains more towns with poverty rates above the state level (8.0) than any other county; of the 26 towns in the state with poverty rates of 8.0 or higher, seven are located in Windham County. It seems fair to say the Windham County's high poverty rate is the result of relatively widespread, dispersed poverty. In contrast, the county with the second highest poverty rate, New Haven (9.4), has only three towns above the state poverty level and in one town (New Haven)

TABLE 4: Poverty Status of Persons by County, 1969 and 1979: Connecticut.

County	Number and Percent of Persons Below the Poverty Level			
	1969		1979	
	Number	Percent	Number	Percent
Fairfield	48,750	6.2	59,388	7.5
Hartford	54,636	6.8	64,299	8.2
Litchfield	9,243	6.5	8,095	5.2
Middlesex	6,936	6.3	7,978	6.4
New Haven	58,813	8.1	69,389	9.4
New London	21,060	9.8	18,779	8.2
Tolland	5,671	6.1	6,193	6.0
Windham	7,076	8.5	8,529	9.5

Source: U.S. Bureau of the Census, 1972, Table 124; 1983a, Table 181.

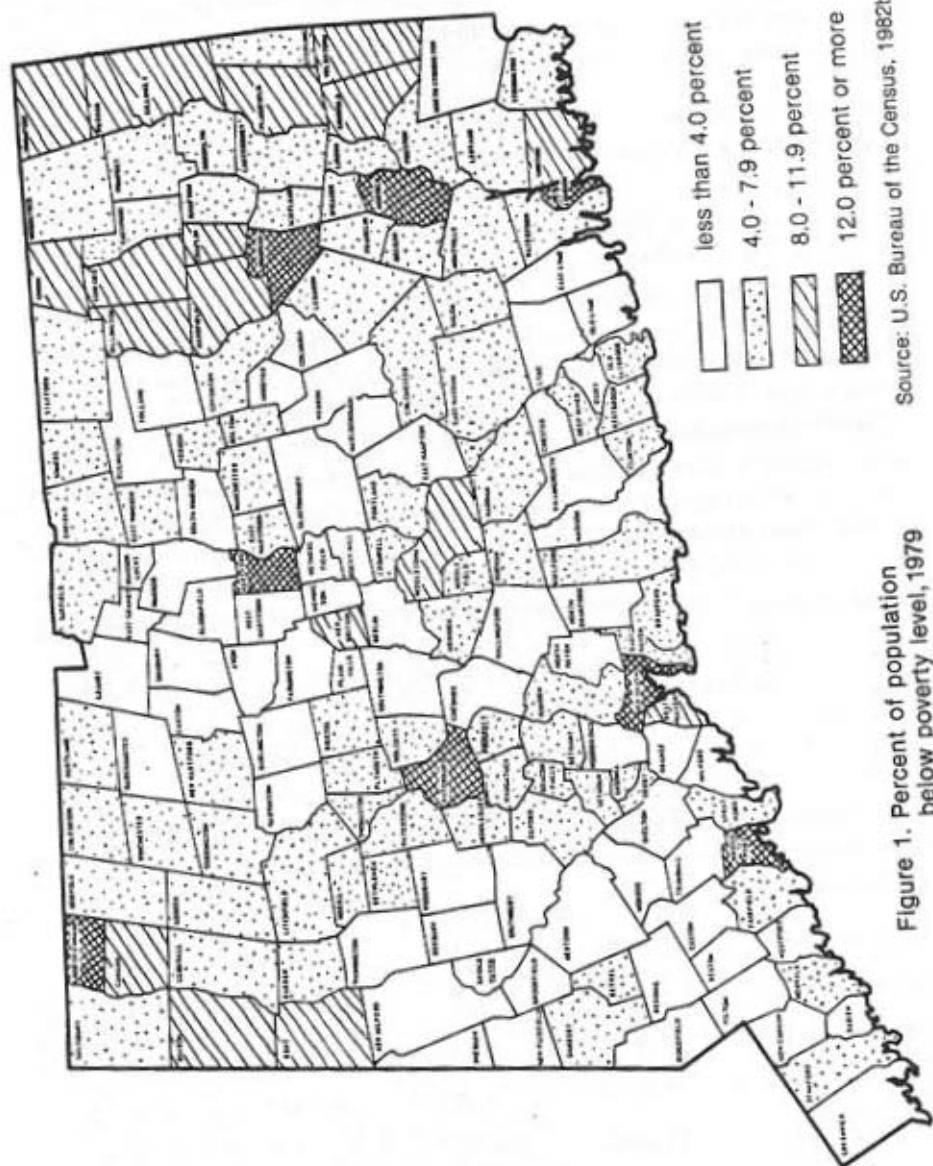


Figure 1. Percent of population below poverty level, 1979

almost one person in four is poor; so New Haven County's high poverty rate is the result of concentrated rather than dispersed poverty.

Towns: A complete list of the number of poor people and poverty rates for towns in 1979 is presented in Appendix Table A. Connecticut towns show wide variation in poverty rates, from a low of 1.1 percent for Redding to a high of 25.2 percent for Hartford. A large majority of towns had poverty rates which were below the state's rate of 8.0 percent; 143 towns were below this level (65 towns were below 4.0 and 78 towns were between 4.0 and 8.0 percent), while the remaining 26 towns were at or above the state's rate (18 towns were between 8.0 and 12.0 percent), and 8 had poverty rates of 12.0 percent or higher. Six of the eight towns in the highest poverty rate category are central cities of SMSAs (Bridgeport, Hartford, New Haven, Waterbury, New London and Norwich), all with large numbers of poor people; this accounts for the highly skewed distribution of poverty rates.

The geographic distribution of town poverty rates is shown in Figure 1. High poverty rate towns are concentrated in the eastern part of the state and in the northwest; otherwise, high rate towns are scattered central cities of metropolitan areas (Bridgeport, West Haven, New Haven, Waterbury, New Britain, Hartford). Middletown, alone among the high poverty rate towns, does not fit these patterns. Again, Figure 1 shows that the large majority of towns and, as a result, a large portion of the state's territory is characterized by relatively low poverty rates.

Social, Economic and Demographic Characteristics of Connecticut's Poor Population

In this section we will examine the distribution of poverty over a number of other variables — age, sex, race, Spanish origin, sex of family head, educational attainment and employment status.

Age, Sex, Race and Spanish Origin: Table 5 shows the number and percent of persons below the poverty level according to age and sex. Two generalizations are evident in these data. First, poverty rates are curvilinear by age; the rates are highest at the youngest ages, regardless of sex, declining substantially to the lowest levels during the late 40s and 50s, then increasing again over age 60. This pattern parallels the lifetime earning patterns of workers, which is low at the outset, increases gradually up through middle-age, then declines around the time of retirement. Clearly, two major components of the poverty population, children and the elderly, are at the extremes of age distribution.

The second generalization apparent in Table 5 is that poverty rates are higher for females than males at every age group. Female poverty

TABLE 5: Poverty Status of Persons, by Age and Sex, 1979: Connecticut.

Age Groups	Number and Percent of Persons Below the Poverty Level					
	Total		Males		Females	
	Number	Percent	Number	Percent	Number	Percent
Total	242,650	8.0	96,636	6.6	146,014	9.3
Under 16	85,420	12.2	43,154	12.1	42,266	12.4
16-21	31,996	10.4	13,336	8.7	18,660	12.1
22-24	14,842	9.5	5,251	6.9	9,591	12.0
25-34	32,808	6.7	10,665	4.5	22,143	8.9
35-44	19,019	5.2	6,470	3.6	12,549	6.6
45-54	12,722	3.8	4,989	3.1	7,733	4.5
55-59	6,997	3.9	2,417	2.8	4,580	4.9
60-64	9,041	5.8	2,854	4.0	6,187	7.4
65 or Older	29,805	8.8	7,500	5.5	22,305	11.0

Source: U.S. Bureau of the Census, 1983b, Table 245.

TABLE 6: Poverty Status of Persons by Age, Sex, Race and Spanish Origin, 1979: Connecticut.

Age-Sex Groups	Number and Percent of Persons Below the Poverty Level					
	Whites		Blacks		Spanish Origin*	
	Number	Percent	Number	Percent	Number	Percent
Males	63,946	4.8	21,702	22.2	17,513	29.8
Under 16	24,784	8.1	12,109	35.2	11,098	45.3
16-21	8,495	6.3	3,121	23.5	2,373	31.0
22-24	3,919	5.7	870	17.9	611	20.5
25-34	7,893	3.7	1,728	11.5	1,491	16.1
35-44	4,597	2.8	1,162	10.4	858	13.4
45-54	3,511	2.3	1,106	12.7	458	10.8
55-59	1,875	2.3	401	11.4	179	13.1
60-64	2,322	3.4	429	17.2	178	18.9
65 and Older	6,550	5.0	776	18.8	267	19.1
Females	100,379	7.1	31,165	28.2	22,832	35.7
Under 16	23,956	8.2	11,985	35.4	10,465	44.7
16-21	12,172	9.0	4,510	32.6	3,069	38.1
22-24	6,411	9.1	2,256	32.1	1,428	36.2
25-34	15,156	6.8	4,823	24.4	3,726	33.2
35-44	8,339	4.9	2,823	20.0	2,162	27.6
45-54	5,413	3.4	1,796	17.7	861	18.6
55-59	3,548	4.0	820	20.1	358	21.7
60-64	5,182	6.5	862	25.3	258	24.2
65 and Older	20,202	10.3	1,776	28.9	505	25.0

Source: U.S. Bureau of the Census, 1983b, Table 245.

*Persons of Spanish Origin may be of any race.

rates exceed male rates most: (a) during ages 22-34, when many women are family heads with dependent children and, as we will see shortly, are especially likely to be poor; and (b) among the elderly,* when the greater longevity of women results in large numbers of widows who are often not adequately provided for and are consequently rather likely to be poor.

Table 6 shows the same information as Table 5 except that now we see numbers and percent in poverty separately for the two major racial groups — whites and blacks — and for persons of Spanish origin. We see that the two generalizations just stated hold almost perfectly for each of the three race-origin groups; the only exception is that among persons of Spanish origin, the male poverty rate for children is slightly higher than the female.

A third generalization is evident in the data in Table 6. Poverty rates for whites are substantially lower than rates for blacks and people of Spanish origin, at every age and for both sexes. It is also generally true that black poverty rates are somewhat lower than Spanish origin rates, although there are several exceptions to this (male 45-54; female 60-64 and 65 and older).

Some of the groups in Table 6 have strikingly high rates of poverty. More than a third of all black children (under 16 years old) and nearly half of Spanish origin children are poor. The magnitude and scope of the disadvantages that this situation imposes during these youngsters' formative years are, without question, serious.

Young women, both black and Hispanic, also have high poverty rates ranging between one-quarter and one-third. Many of these women are the mothers of the children just referred to. Elderly (60 and over) black and Hispanic women are also quite likely to be poor; about one-quarter are below the poverty level.

Families and Unrelated Individuals: Table 7 presents the number and percent of persons below the poverty level for broad age groups, separately for male-headed families,** female-headed families and unrelated individuals for 1969 and 1979. Another generalization is obvious from this table: people living in male-headed families are less likely to be poor than people living in female-headed families or than unrelated individuals in every age group; and at most ages the latter two groups have much higher poverty rates. This pattern holds for both 1969 and 1979. Members of male-headed families have poverty rates that are half or less the state rate in 1979 (8.0) and in 1969 (7.2).

* For a detailed discussion of poverty among the elderly, see Hadden (1986, pp. 40-53.)

** This term is being used for convenience of expression; it actually includes intact husband-wife families and families headed by men with no spouse present.

TABLE 7: Poverty Status of Persons, by Age, for Families, by Sex of Householder, and for Unrelated Individuals, 1969 and 1979: Connecticut.

Type of Family and Age of Persons	Number and Percent of Persons Below the Poverty Level			
	1979		1969	
	Number	Percent	Number	Percent
Male-headed Families*	73,659	3.2%	82,685	3.3%
Under 25	36,748	4.0	41,199	3.6
25-44	19,060	2.9	16,493	2.6
45-64	10,582	1.9	11,542	2.1
65 and Over	7,269	3.5	13,451	8.0
Female-headed Families	101,258	29.5%	67,764	27.8%
Under 25	75,149	40.0	49,602	39.8
25-44	19,852	26.6	11,433	24.9
45-64	4,662	9.6	4,122	9.3
65 and Over	1,595	5.1	2,607	9.1
Unrelated Individuals	67,733	18.9%	62,188	28.7%
Under 25**	20,361	32.5	14,467	45.1
25-44	12,915	11.2	5,831	13.8
45-64	13,516	17.4	11,617	17.5
65 and Over	20,941	20.3	30,273	40.0

Sources: U.S. Bureau of the Census, 1983b, Table 245; 1972b, Table 207.

* This includes husband-wife families and male-headed families with no wife present.

**For 1979 this category includes persons from 15 to 24, inclusive, but for 1969 it includes persons from 14 to 24 inclusively.

The highest poverty rate in Table 7 for 1979 is for members of female-headed families under 25 years old; two of every five people in this group are poor. One quarter of these are children of preschool age (under 5), which creates additional employment difficulties for their mothers; this will tend to depress their labor force participation which, in turn, greatly enhances the probability of such families being poor (as we will see shortly).

We should note that the previously observed curvilinear pattern of poverty rates by age does not hold for persons in female-headed families; for these families poverty rates decrease regularly with increasing age. It seems likely, as a result of greater female longevity and the departure of children from home, that many older women who had been heads of families become classified as unrelated individuals. An examination of elderly unrelated individuals by sex provides support for this speculation. About 79 percent of elderly unrelated individuals are female as compared with about 66 percent of the 55 to 64 year old unrelated individuals. Further, the poverty rate for elderly female unrelated in-

dividuals is half again higher than for their male counterparts (21.8 versus 14.5).

Several significant changes occurred in the distribution of poverty between 1969 and 1979 as revealed by Table 7. First, there was a marked decline in both the numbers of poor and the poverty rates among the elderly regardless of family status. Even though the elderly population of the state increased by 26.3 percent during the '70s (Hadden, 1986, Table 2, p. 6), the elderly poor population decreased by about 36 percent during this period. Second, the number of poor living in female-headed families increased by almost 50 percent (about 33,000 people) between 1969 and 1979; because the total number of people living in female-headed families also increased during the decade, the poverty rate increased by less than 2 percent. Third, the poverty rates by age for persons in male-headed families did not shift very much, with the exception of the aforesaid elderly, while the number of poor in these families declined by about 9,000. Finally, even though the number of poor unrelated individuals increased over the decade, the poverty rates declined for every age group.

Table 8 shows the same information as Table 7, except now we can see numbers and percent below the poverty level separately for the two racial groups and for persons of Spanish origin. Poverty data for the Spanish origin population are not presented for 1969 because of lack of comparability with 1979 definitions. A number of the earlier stated generalizations receive additional support from the data in Table 8. Regardless of race, origin or time period, male-headed families have lower poverty rates, and at most ages much lower rates, than either persons living in female-headed families or unrelated individuals. Regardless of family status, whites have substantially lower poverty rates than blacks in both 1969 and 1979 or Hispanics in 1979; with a single exception, blacks have lower rates than persons of Spanish origin do in 1979.

The probability of being poor is greater than 50-50 for several groups in Table 8. The highest poverty rate (74.4) is for persons under 25 years old of Spanish origin living in families headed by women; a large majority of these are dependent children. To be a Hispanic child living in a female-headed family is almost a guarantee of poverty. Poverty rates for Hispanic persons 25 to 44 years old in female-headed families are also very high (about two out of three people in this group are poor). Further, over half of blacks under 25 years old living in female-headed families are below the poverty level in both 1969 and 1979.

During the 1970s the following significant changes occurred. First, while the poverty rates for persons living in both white and black female-headed families decreased, the number of people in such families in-

TABLE 8: Poverty Status of Persons, by Age, Race and Spanish Origin, for Families, by Sex of Householder, and for Unrelated Individuals, 1969 and 1979: Connecticut.

Family Status and Age of Person	Number and Percent of Persons Below the Poverty Level									
	1979						1969			
	White		Black		Spanish Origin***		White		Black	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Male-headed Families*	55,945	2.6%	10,175	9.4%	10,938	14.4%	70,576	3.0%	11,620	10.2%
Under 25	26,162	3.1	5,905	11.4	6,909	17.4	33,621	3.1	7,298	11.8
25-44	14,576	2.4	2,366	7.1	2,958	12.4	13,928	2.3	2,417	7.5
45-64	8,676	1.7	1,359	7.2	805	8.0	10,224	1.9	1,279	7.9
65 and Over	6,531	3.3	545	11.3	266	13.1	12,803	7.8	626	11.3
Female-headed Families	52,129	21.0	34,257	46.7	26,026	69.9	44,484	22.6	22,811	49.4
Under 25	36,564	30.2	26,645	52.4	20,878	74.4	31,150	34.2	18,084	55.1
25-44	11,514	21.2	5,939	36.9	4,349	64.0	7,687	20.8	3,655	41.5
45-64	2,789	6.7	1,403	24.9	684	37.4	3,302	8.0	810	24.0
65 and Over	1,262	4.2	270	18.0	115	22.0	2,345	8.5	262	21.7
Unrelated Individuals	56,251	17.4	8,921	32.0	3,381	35.1	56,352	28.2	5,342	33.5
Under 25**	17,011	30.5	2,301	47.0	1,257	45.9	12,825	44.6	1,392	46.9
25-44	9,895	9.8	2,231	20.0	930	23.4	4,680	12.8	1,037	20.8
45-64	10,386	15.1	2,652	33.9	803	39.3	10,101	16.4	1,464	28.3
65 and Over	18,959	19.2	1,737	44.0	391	45.2	28,746	39.6	1,449	51.0

Source: U.S. Bureau of the Census, 1983b, Table 245; 1972b, Table 207.

* See note to Table 7.

** See note to Table 7.

*** Persons of Spanish Origin may be of any race.

creased considerably — blacks by over 11,000 (50 percent) and whites by over 7,000 (17 percent). Second, and in striking contrast to the foregoing, both the number of poor among and the poverty rates for white and black male-headed families declined between 1969 and 1979. Finally, among unrelated individuals the poverty rate decreased and the number of poor held steady for whites, and the poverty rate decreased slightly while the numbers of poor increased substantially for blacks.

The especially careful reader may note a paradox here: while the overall poverty rate increased from 7.2 percent in 1969 to 8.0 in 1979, these same rates decreased for both blacks and whites (Spanish origin people are almost entirely either black or white) between 1969 and 1979, regardless of whether one speaks of male-headed or female-headed families, or of unrelated individuals. This apparent paradox is resolved by knowing that female-headed families increased from 10 percent of all families in 1969 to 19 percent in 1979 (U.S. Bureau of the Census, 1972, Table 48; 1983a, Table 64).

Educational Attainment: Up to this point we have focussed on persons as our units of interest; we now shift our attention to families (and unrelated individuals) for the remainder of this report. Table 9 shows the number and percent of families (and unrelated individuals) below the poverty level by race and origin according to the number of years of formal schooling completed by the family head (or the unrelated individual). Another generalization is apparent here: the more education the family head (or unrelated individual) has completed, the lower the poverty rate. This makes a great deal of sense given the importance of education in the pursuit of economic success. Nonetheless, living in other than a male-headed family and/or being a member of one of the racial/ethnic minority groups increases the probability of being poor, regardless of the level of education.

Again, the highest poverty rates presented in Table 9 are for Hispanic and black female-headed families. When a Hispanic woman heads a family and has not graduated from high school, the probability of that family being poor is about 3 to 1. Similarly, black families headed by women who have not completed high school have a greater than 50-50 likelihood of being poor.

Finally, it is worth noting the very low poverty rate which obtains among white families headed by a male (or husband/wife) who has at least some college; only about one family with these characteristics in 71 is in poverty.

Employment Status: Table 10 presents the number and percent of families (and unrelated individuals) below the poverty level, by race-

TABLE 9: Poverty Status of Families, by Sex of Householder, and Unrelated Individuals, by Years of School Completed, Race and Spanish Origin, 1979: Connecticut.

Years of School Completed, Race & Spanish Origin	Number and Percent of Persons Below the Poverty Level					
	Male-Headed Families*		Female-Headed Families		Unrelated Individuals	
	Number	Percent	Number	Percent	Number	Percent
White	16,445	2.5	16,843	19.2	56,251	17.4
8 Years or Less	4,575	4.9	3,602	22.6	15,597	27.2
1-3 High School	3,119	3.6	4,514	30.4	9,820	24.3
High School Grad.	4,850	2.3	6,297	17.8	12,966	13.6
Some College	3,901	1.4	2,430	11.2	17,868	13.6
Black	2,455	8.4	9,554	44.5	8,921	32.0
8 Years or Less	823	13.6	1,609	49.1	2,848	46.2
1-3 High School	609	9.5	3,789	57.7	2,608	42.9
High School Grad.	785	7.7	3,392	40.3	2,165	24.3
Some College	238	3.6	764	23.7	1,300	19.4
Spanish Origin**	2,569	13.5	6,601	67.9	3,381	35.1
8 Years or Less	1,430	20.6	3,686	72.6	1,615	47.1
1-3 High School	528	15.6	1,810	77.6	852	41.8
High School Grad.	367	8.1	887	53.9	502	24.0
Some College	244	5.9	218	32.8	412	19.9

Source: U.S. Bureau of the Census, 1983b, Table 247.

* See note to Table 7.

**Persons of Spanish Origin may be of any race.

ethnic affiliation, according to employment status (employed, unemployed and not in the labor force*). By and large, having sufficient income to avoid being poor requires that the family head (or unrelated individual) be employed. Employment, however, is by no means insurance against poverty, as Table 10 makes abundantly clear. This brings us to a final generalization: regardless of race-origin and family status, poverty rates are generally three times higher when the family head (or unrelated individual) is unemployed or not in the labor force than when that person is employed. Nonetheless, even for those who are employed poverty rates are well above the state level (8.0 percent) for female family heads and unrelated individuals of both races and of Spanish origin.

* "Not in the labor force" refers to all people 16 years old or older who are neither employed nor unemployed; this category consists primarily of students, housewives and retired people.

TABLE 10:

Poverty Status of Families, by Sex of Householder, and Unrelated Individuals, by Employment Status of Householder, Race and Spanish Origin, 1979: Connecticut.

Employment Status, Race, and Spanish Origin	Number and Percent of Persons Below the Poverty Level					
	Male-Headed Families*		Female-Headed Families		Unrelated Individuals	
	Number	Percent	Number	Percent	Number	Percent
White	16,215	2.5	16,843	19.2	56,080	17.4
Employed	8,860	1.7	4,958	9.9	18,890	9.7
Unemployed	882	6.3	870	36.7	2,468	29.5
Not in Labor Force	6,473	5.6	11,015	31.4	34,722	29.0
Black	2,448	8.4	9,554	44.5	8,879	32.0
Employed	1,336	5.6	2,090	18.6	2,689	15.5
Unemployed	186	13.8	1,084	73.2	742	45.4
Not in Labor Force	926	23.7	6,380	72.7	5,448	62.2
Spanish Origin	2,554	13.5	6,601	67.9	3,381	35.1
Employed	1,323	8.6	646	25.8	1,119	18.9
Unemployed	247	28.4	332	79.0	317	46.1
Not in Labor Force	984	37.5	5,623	82.7	1,945	66.5

Source: U.S. Bureau of the Census, 1983b, Table 246.

*See note to Table 7.

Again, the combination of minority status and families headed by women make for very high poverty rates, particularly when the women heading these families are either unemployed or not in the labor force; approximately three-quarters of such families are poor.

Summary: A number of characteristics have been identified which predispose individuals and families to poverty status. These include: (a) being a member of a minority racial or ethnic group (blacks and Hispanics); (b) being female; (c) being a child or being elderly; all of these have something in common — the individual person has virtually no control over whether he/she has these characteristics and is, therefore, predisposed to be poor.

We have considered other characteristics over which an individual may exercise some control (although this is not necessarily the case) which also increases the likelihood of poverty. These include: (d) being a member of a female-headed family or being an unrelated individual; (e)

living in a family whose head is not a high school graduate; (f) living in a family whose head is either unemployed or not in the labor force.

When individuals or families have more than one of these characteristics, their likelihood of being poor is further increased. We find, to take the extreme example, that minority families headed by women who are not employed have extremely high poverty rates (about 75 percent). But the major point is that, even in a wealthy state, there are groups of people who seem to have the deck stacked against them — people with those characteristics just listed.

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APPENDIX TABLE A: Poverty Status of Towns, 1979: Connecticut

	Number	Percent
STATE		
FAIRFIELD COUNTY		
Bethel	660	4.1
Bridgeport	28,348	20.4
Brookfield	371	2.9
Danbury	3,933	6.7
Darien	457	2.4
Easton	171	2.9
Fairfield	2,302	4.4
Greenwich	1,893	3.2
Monroe	397	2.8
New Canaan	365	2.1
New Fairfield	265	2.4
Newton	557	3.1
Norwalk	5,367	7.0
Redding	77	1.1
Ridgefield	556	2.8
Shelton	1,081	3.5
Sherman	77	3.4
Stamford	7,871	7.7
Stratford	2,670	5.3
Trumbull	646	2.0
Weston	193	2.3
Westport	796	3.2
Wilton	299	2.0
HARTFORD COUNTY		
Avon	267	2.4
Berlin	383	2.6
Bloomfield	578	3.2
Bristol	3,367	5.9
Burlington	119	2.1
Canton	212	2.8
East Granby	95	2.3
East Hartford	3,316	6.4
East Windsor	568	6.6
Enfield	1,170	4.2
Farmington	500	3.1
Glastonbury	733	3.0
Granby	189	2.4
Hartford	32,704	25.2
Hartland	62	4.4
Manchester	2,049	4.2
Marlborough	171	3.7

APPENDIX TABLE A: Poverty Status of Towns, 1979: Connecticut (Cont'd)

	Number	Percent
HARTFORD COUNTY (Cont'd)		
New Britain	8,387	11.8
Newington	870	3.1
Plainville	634	3.9
Rocky Hill	454	3.4
Simsbury	411	2.0
Southington	1,229	3.4
South Windsor	404	2.4
Suffield	360	4.0
West Hartford	2,253	3.8
Wethersfield	800	3.1
Windsor	934	3.8
Windsor Locks	475	3.8
LITCHFIELD COUNTY		
Barkhamsted	72	2.5
Bethlehem	124	4.8
Bridgewater	42	2.7
Canaan	89	8.6
Colebrook	62	5.1
Cornwall	57	4.4
Goshen	91	5.3
Harwinton	77	1.6
Kent	193	8.1
Litchfield	330	4.5
Morris	104	5.5
New Hartford	212	4.3
New Milford	653	3.4
Norfolk	157	7.9
North Canaan	353	12.0
Plymouth	433	4.1
Roxbury	58	3.9
Salisbury	260	6.9
Sharon	245	9.6
Thomaston	305	4.9
Torrington	2,108	6.9
Warren	58	5.4
Washington	110	3.2
Watertown	945	4.9
Winchester	728	6.8
Woodbury	227	3.3
MIDDLESEX COUNTY		
Chester	111	3.7
Clinton	586	5.2
Cromwell	486	5.0

MIDDLESEX COUNTY (Cont'd)

Deep River	185	4.9
Durham	225	4.5
East Haddam	340	6.2
East Hampton	273	3.2
Essex	110	2.2
Haddam	295	4.6
Killingworth	118	3.0
Middlefield	215	5.7
Middletown	3,523	9.7
Old Saybrook	649	7.2
Portland	514	6.3
Westbrook	348	6.8

NEW HAVEN COUNTY

Ansonia	1,221	6.4
Beacon Falls	162	4.1
Bethany	182	4.2
Branford	1,099	4.7
Cheshire	577	2.8
Derby	790	6.5
East Haven	1,450	5.8
Guilford	693	4.0
Hamden	2,964	6.0
Madison	511	3.7
Meriden	4,166	7.4
Middlebury	320	5.4
Milford	1,909	3.8
Naugatuck	1,867	7.1
New Haven	27,021	23.2
North Branford	441	3.8
North Haven	634	2.9
Orange	304	2.3
Oxford	346	5.2
Prospect	369	5.6
Seymour	651	4.9
Southbury	302	2.4
Wallingford	1,391	3.8
Waterbury	14,258	14.1
West Haven	4,870	9.4
Wolcott	553	4.3
Woodbridge	245	3.2

NEW LONDON COUNTY

Bozrah	88	4.2
Colchester	307	4.1
East Lyme	409	3.0
Franklin	83	5.2
Griswold	787	8.9
Groton	2,918	8.0

APPENDIX TABLE A: Poverty Status of Towns, 1979: Connecticut (Cont'd)

NEW LONDON COUNTY (Cont'd)	Number	Percent
Lebanon	326	6.9
Ledyard	564	4.1
Lisbon	217	6.6
Lyme	68	3.7
Montville	1,266	7.9
New London	4,349	16.9
North Stonington	141	3.4
Norwich	4,689	12.6
Old Lyme	152	2.5
Preston	301	7.5
Salem	159	6.8
Sprague	166	5.6
Stonington	747	4.6
Voluntown	136	8.4
Waterford	906	5.3
TOLLAND COUNTY		
Andover	61	2.8
Bolton	161	4.1
Columbia	131	3.9
Coventry	391	4.4
Ellington	163	1.7
Hebron	142	2.6
Mansfield	1,271	11.3
Somers	468	6.3
Stafford	689	7.5
Tolland	263	2.7
Union	48	8.4
Vernon	1,882	6.8
Willington	523	11.3
WINDHAM COUNTY		
Ashford	321	9.7
Brooklyn	370	6.8
Canterbury	135	4.0
Chaplin	168	9.4
Eastford	71	6.9
Hampton	84	6.4
Killingly	1,297	9.1
Plainfield	1,257	10.0
Pomfret	168	5.9
Putnam	758	9.1
Scotland	77	7.2
Sterling	138	7.8
Thompson	809	11.2
Windham	2,584	13.1
Woodstock	201	4.1