OPPORTUNITY IN CONNECTICUT:
The Impact of Race, Poverty and Education on Family Economic Success
CONNECTICUT ASSOCIATION FOR HUMAN SERVICES

OUR MISSION
Connecticut Association for Human Services works to end poverty and to engage, equip and empower all families in Connecticut to build a secure future.

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Opportunity in Connecticut:
The Impact of Race, Poverty and Education on Family Economic Success

Author
Judith Carroll
As this report goes to press, Governor Malloy and lawmakers are in the short legislative session, vowing to significantly reform Connecticut’s public schools amidst calls for accountability to students and closing the achievement gap. We applaud these goals, but we also point out that underlying inequalities related to race and poverty that impact opportunity in Connecticut must be addressed. Without attending to the disparities that exist in our highly favored state, school reform will not reach its mark, and inequality will persist for many children based on the color of their skin or where they live.

This report focuses only on race, ethnicity and poverty as they relate to education and economic success. A thoughtful and honest discussion of the causes and consequences of inequality is necessary to build public will and work toward policy solutions that ensure equal opportunity for all Connecticut children and families.
ACKNOWLEDGEMENTS

Many advocates and policy leaders are concerned about racial and income inequality and are working on changing Connecticut’s disparities. Governor Malloy also has supported measures to reduce the hardship of poverty and to improve the state’s economic crisis, including the creation of a state Earned Income Tax Credit, development of a Jobs Agenda, and now attention to the state’s education system.

CAHS would like to thank the following individuals for their thoughtful input and feedback:

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To some pundits, the election of Barack Obama as President is proof that the United States has become a post-racial society. Yet, indicators show a different reality, one in which race-ethnicity and income continue to shape opportunity and outcomes. In many ways, the economic divide has not significantly changed since the 1960s when Reverend Martin Luther King, Jr. took up the cause of economic justice, just prior to his death. Fifty years later, educational achievement, personal accomplishment and financial opportunity remain out of reach for many.
Links among Opportunity, Income and Race

A number of factors impact life’s opportunities in our state. Where a child grows up, how well she does in school, her parents’ education and their financial and social assets significantly impact whether she will succeed or fail economically in life. In order for Connecticut’s economy to truly recover and thrive in coming decades, however, opportunity must be available to all our residents.

While wealth and opportunity exist within all races and ethnicities, far fewer Blacks and Hispanics than Whites are economically successful.\(^1\) Black median household income in Connecticut is only 58 percent of White median household income, and that of Hispanic households is just 53 percent.\(^2\) Over three-quarters of Whites in the state own their homes compared to 41 percent of Blacks and 36 percent of Hispanics.\(^3\) Forty-seven percent of Whites have at least an Associate’s degree compared to 24 percent of Blacks and 17 percent of Hispanics.\(^4\)

According to data produced by the Kaiser Family Foundation and the U.S. Census Bureau, Blacks and Hispanics living in Connecticut are three times more likely to be poor than Whites.\(^5\) (A family of four is considered poor if their 2012 annual income is below $23,040, the federal poverty threshold.) Seven percent of Whites, 19 percent of Blacks and 25 percent of Hispanics are poor in Connecticut.\(^6\) Poverty rates are even higher among children of color. Eight percent of White children, 29 percent of Black children, and 28 percent of Hispanic children are poor in Connecticut.
Public Policies that Impact Opportunity and Economic Disparities

Access to opportunity does not necessarily happen by chance. Certain federal and state policies have contributed to inter-generational income disparities by creating financial advantages for some and ignoring others. School funding based on property taxes, disproportionate mill rates among wealthy and poor towns, redlining by banks and mortgage companies and discriminatory employment practices are part of this country’s legacy of wealth and poverty. Some examples include the following:

- The federal income tax deduction for homeownership, considered part of the “hidden welfare state,” provides a financial springboard for those who can afford to purchase a home. Those unable to enter the real estate market have no comparable tax advantage to build assets.

- Unemployment Insurance (UI) and Social Security benefits tied to the workplace are meant to be part of an economic safety net developed by the federal government to provide basic financial support for labor force participation. Because Black and Hispanic workers are more likely to be employed part time, in temporary positions, or in the informal market, they are less likely than Whites to be eligible for UI and more likely to receive very minimal Social Security payments.

- The G.I. Bill, also known as the Serviceman’s Readjustment Act, was created after World War II to improve the educational outcomes of veterans. However, access to educational support and housing was unequal for White and minority service men. Segregation prevented Black and Hispanic service men from buying homes in new housing developments and from enrolling in certain colleges.

- The Wagner Act of 1935 granted unions the right to collective bargaining, resulting in a dramatic increase in the middle class. However, Wagner also allowed unions to exclude non-whites, preventing their access to higher wages, job protection and health care benefits.
Opportunity and Where We Live

Although every town is home to some low-income people, historically Connecticut has been a state where poverty is concentrated in cities and inner- ring suburbs. Outmigration of White, Black, and Hispanic middle-class families in the 1960s, 70s, and 80s has left our largest cities both economically and racially isolated. Thirty-one percent of children in Bridgeport, 45 percent of those in Hartford, and 44 percent of children in New Haven are poor.\textsuperscript{11}

High rates of racial segregation continue in the three metropolitan areas of Connecticut: Bridgeport-Stamford-Norwalk, Hartford-West Hartford-East Hartford, and New Haven-Milford. Using U.S. census data to compare the proportions of White, Black, and Hispanic residents in metro-area neighborhoods, Connecticut’s scores indicate a moderately-high level of racial segregation. In fact, segregation of Blacks in each of the three Connecticut metro areas is higher than that of Atlanta; Baton Rouge, Louisiana; and Little Rock, Arkansas.\textsuperscript{12} Additionally, for forty years, residential segregation by income has been increasing, both in Connecticut and across the country. Very high-income and very low-income neighborhoods are growing in size and homogeneity. Black and Hispanic families are 60 percent more likely to experience income segregation than their White counterparts.\textsuperscript{14}

Opportunity mapping is a method used to examine geographic variations in economic activity, job availability, school quality, affordable housing, and access to healthy food. Examining current opportunity maps of Connecticut, we see that neighborhoods in which redlining\textsuperscript{15} occurred in the past are now neighborhoods with decidedly limited opportunity. Eighty-one percent of Blacks and 79 percent of Hispanics live in such “low-opportunity” Connecticut neighborhoods, compared to 26 percent of Whites. Conversely, “very high opportunity” and “high opportunity” neighborhoods are disproportionately White.\textsuperscript{16}

### Low Income and Race-Ethnicity

Forty-four percent of working families with at least one minority parent are low-income (i.e., earning less than 200 percent of the Federal Poverty Level) compared to 22 percent of White working families.\textsuperscript{13}

#### Poverty by Race and Ethnicity 2005-2009 ACS

- **Total Pop**
- **White**
- **Black**
- **Hispanic**

<table>
<thead>
<tr>
<th>Location</th>
<th>0.0%</th>
<th>5.0%</th>
<th>10.0%</th>
<th>15.0%</th>
<th>20.0%</th>
<th>25.0%</th>
<th>30.0%</th>
<th>35.0%</th>
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<td>CONNECTICUT</td>
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<td>BRIDGEPORT</td>
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<td>NEW BRITAIN</td>
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<td>NEW LONDON</td>
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<td>NORWICH</td>
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<tr>
<td>STAMFORD</td>
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<tr>
<td>WATERBURY</td>
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Economic and racial isolation in neighborhoods has a direct impact on the quality of education minority and low-income children receive and their future earning power. In low-income communities, resources are limited, there is often little business presence or tax base and the revenue produced is insufficient to cover needed public services, including adequate funding for public schools.

While we would like to believe that any child who is able can excel, it has been shown that children’s grades rise and fall depending on the overall level of learning at the school they attend. Children in schools where the majority of students are poor and have academic problems are more likely to have lower grades than if they attend a school with high performers. Indeed, school integration has been linked to increased academic achievement, increased racial tolerance, and improved long-term educational outcomes.

The Impact of Segregation on Educational Outcomes

Legal Challenges to Segregation and Unequal Funding

Advocates have been calling on Connecticut administrators and policymakers to correct school-based segregation and unequal funding since the 1960s. Over the past five decades, legal measures taken to equalize access to quality education have included: (1) changes to the state constitution prohibiting segregation in 1965; (2) the original challenge to the constitutionality of school financing in *Horton v. Meskill*, 1977; (3) the court decision against the Hartford school system’s de facto segregation in *Sheff v. O’Neill*, 1996; and (4) the most recent claims against the “adequacy” and “equity” of school funding in *Connecticut Coalition for Justice in Education Funding, Inc. v. Rell*, 2005, 2010.19

The state Supreme Court in *Sheff* found that the racial and economic isolation of Hartford school children violates the state’s Constitution. The state is under court order to correct the situation, and the state and plaintiffs continue to work implementing remedies to offer quality, integrated education. For more information, see www.sheffmovement.org

School Choice in Connecticut

Connecticut offers several public school choice options to help all students achieve their potential and reduce racial and economic isolation. Inter-district programs include regional magnet schools, charter schools, Open Choice, state technical high schools and regional agricultural science and technology education centers. In the Hartford region, a voluntary two-way integration program is helping reach integration goals in response to the *Sheff* lawsuit, with regional magnets attracting urban and suburban students and with Open Choice allowing urban students to attend suburban public schools. Regional magnets and Open Choice also operate in other parts of the state.
Opportunity, Education and Connecticut’s Changing Population

Across the country, the makeup of the U.S. population is changing. Population in the west and south is increasing rapidly and with it racial and ethnic composition is changing. Connecticut’s population is growing at a far slower rate compared to other states, but the racial and ethnic shifts are similar. Hispanic, Asian and Black populations in Connecticut are increasing as a percentage of the total state population, while the number of Whites is holding relatively steady.  

By 2020, almost 30 percent of the state’s workers will be people of color; almost half of Connecticut’s population of 25-29 year olds will be of color. While nationally minorities will become the majority around 2050, demographers estimate that Connecticut’s minority population will become the majority sometime after 2050. This is because Blacks and Hispanics currently make up a much smaller percentage of the state’s total population than that of the rest of the U.S.

<table>
<thead>
<tr>
<th>Total Population by Race and Ethnicity</th>
<th>White</th>
<th>Black</th>
<th>Other</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>79.9%</td>
<td>9.4%</td>
<td>10.6%</td>
<td>12.0%</td>
</tr>
<tr>
<td>Bridgeport</td>
<td>48.5%</td>
<td>34.8%</td>
<td>16.7%</td>
<td>34.2%</td>
</tr>
<tr>
<td>Hartford</td>
<td>32.3%</td>
<td>37.4%</td>
<td>30.3%</td>
<td>41.3%</td>
</tr>
<tr>
<td>New Britain</td>
<td>73.4%</td>
<td>11.5%</td>
<td>15.1%</td>
<td>32.6%</td>
</tr>
<tr>
<td>New Haven</td>
<td>44.2%</td>
<td>36.1%</td>
<td>19.6%</td>
<td>24.3%</td>
</tr>
<tr>
<td>New London</td>
<td>61.8%</td>
<td>16.8%</td>
<td>21.4%</td>
<td>25.8%</td>
</tr>
<tr>
<td>Norwich</td>
<td>71.6%</td>
<td>11.7%</td>
<td>16.7%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Stamford</td>
<td>64.9%</td>
<td>13.2%</td>
<td>21.9%</td>
<td>23.2%</td>
</tr>
<tr>
<td>Waterbury</td>
<td>64.1%</td>
<td>17.6%</td>
<td>18.3%</td>
<td>29.0%</td>
</tr>
</tbody>
</table>


* Numbers add up to more than 100 percent because “Hispanic” includes Black, White and Other populations.
The Achievement Gap and Other Educational Data

Given the changing demographics of our state, it is imperative that we work now to improve the educational and economic outcomes of all Connecticut children. Data show that a gap related to access and success exists among students at each point along the educational continuum from preschool enrollment to the number of two- and four-year college students who lack fundamental reading, writing and math skills.

Connecticut’s children of color and those from low-income and poor families are disproportionately on the low end of the state’s academic achievement gap. Connecticut’s notoriety as having the largest gap in the country based on race-ethnicity and socioeconomic status is illustrated by the two graphs below—fourth grade math score gaps and eighth grade reading score gaps among White, Black and Hispanic students.

CT 4th Grade Math Score Gap Comparison
White • Black • Hispanic


CT 8th Grade Reading Score Gap Comparison
White • Black • Hispanic

Educators and advocates call the current situation of high school dropouts a “silent crisis.” Our attention is often drawn to the achievement gap as test scores are easy to compare and the contrast between success and failure is so stark. High school completion rates are another part of the story, one that is as disturbing as the test score gap.

High School Graduates and Race-Ethnicity

According to the Schott Foundation’s report, *Given Half a Chance*, in 2006, 51 percent of Black males graduated from Connecticut high school compared to 83 percent of White males, a difference of 32 percent.24
Educational Attainment

With many jobs in knowledge-based employment, wages rise in proportion to experience; but the pay scale for many low-wage jobs does not account for years of experience. There is no way up in most low-wage jobs. The only way to earn a family-supporting wage is to learn a mid-level or higher skill or earn a work-related credential.

Many sources confirm that income is closely tied to overall educational attainment. According to the U.S. Census Bureau of Labor Statistics, average income increases with each increase in educational attainment. This relationship is seen not only for those who earn a college degree but also for workers who gain certification through apprenticeship programs, long-term on-the-job training and classroom learning.\(^{25}\)

According to the Connecticut Department of Labor, over the next four years, one-third of jobs will require a Bachelor’s degree. These will pay significantly higher wages than jobs that have little or no academic requirement for employment. Another one-third of jobs will be in the service sector; these jobs require short-term on-the-job training and pay among the least of all the occupational sectors.\(^{26}\)

Maternal Education

For many years, researchers studying early development and school outcomes have found a positive connection between a mother’s education and her child’s academic success. Though the influence clearly is related to genetic influences as well as other maternal characteristics, one group of investigators has found a direct link between increases in particular types of maternal education (i.e., adult basic education rather than vocational training) and improvements in their children’s academic readiness and reductions in their academic problems.\(^{27}\)

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Reading and Math Scores and Family Assets

There is a positive relationship between family net worth and children’s reading and math scores, and an inverse relationship between family net worth and school suspension and repeated grades.\(^{27}\)
Parents’ income, education and assets are important determinants of how a child is guided into the world. Those who are able to pay for quality preschool, SAT (Scholastic Aptitude Test) tutoring sessions, or college tuition are not only supporting the optimal education of their children, they are passing along wealth inter-generationally. Parents without adequate disposable income must find other ways to lend their children a hand academically and financially.

Unemployment, Race-Ethnicity and Low-Wage Jobs

Across the U.S., the unemployment rate for Black workers has consistently been twice that of White workers since the U.S. Department of Labor began tracking the numbers in 1972. The Great Recession resulted in levels of unemployment unprecedented since the Depression, as well as reduced work hours and involuntary part-time employment among those who have kept their jobs. Workers without a high school diploma had higher unemployment rates than those with a college degree.

In December 2011, the national unemployment rate among Blacks was 15.8 percent, 11.5 percent among Hispanics and 7.9 percent among Whites. Among Black youth it was 41.3 percent, 31.1 percent among Hispanic youth and 21.7 percent among White youth. It must be remembered that the unemployment rate only includes individuals still in the work force and actively looking for jobs.

In Connecticut the story was much the same. In 2010, the latest year for which unemployment figures by race-ethnicity are available for Connecticut, overall unemployment in the state was 9.2 percent. White unemployment was 8.3 percent, Black unemployment was 17.2 percent and Hispanic unemployment was 17.7 percent. Among youth 16 to 19 years old, overall unemployment in the state was 21.9 percent; among White teens it was 20.5 percent and among Hispanic teens it was 33.1 percent. The sample of Black teens was too small to calculate with statistical accuracy.

Unemployment In CT Cities by Race and Ethnicity

2008–2010 ACS

Median Household Income

In Connecticut as in the rest of the nation, median household income continued to decline in 2010, the third year in a row for which this is true.\textsuperscript{34} In fact, between the 2009 and 2010 American Community Surveys, Connecticut was one of three states (Nevada and Vermont were the other two) that experienced a decline of 6.1 percent in real median household income, the largest of the 35 states that experienced declines.\textsuperscript{35}

Despite this decline across the state, White household income far exceeds that of Black and Hispanic households.
Wealth and Race-Ethnicity
Between 1984 and 2007, the wealth gap between Whites and Blacks nationally increased fourfold from $20,000 to $95,000. In 2007, the average White family had 20 times the wealth of the average Black family. While the Great Recession amplified the gap, much of the income disparity was due to intergenerational wealth through inheritance, social networks, the down payment on a home, the ability to pay for college tuition, etc.36

Household Net Worth and Asset Poverty
Wealth is defined as an abundance of material possessions and resources that have economic value. In the U.S., these typically fall into three categories: money, real estate and personal property. Net worth is the value of the balance remaining after subtracting total debt from total income and assets. For families, this means the value of their homes plus their income, savings and investments minus their mortgage, school and car loans and other debts. Financial assets include any item of value that can be turned into cash—investments, savings, property, and income. Social relationships, education, work experience and social status are valuable and contribute to well-being, but for purposes of net worth, they are considered intangible assets and are not included in the calculations.

According to Corporation for Enterprise Development, in 2006, the net worth of White households in Connecticut was 65 times that of minority households.37
Family Composition, Income and Stability

Researchers who study marriage and the family express great concern about the growing incidence of single motherhood in U.S. society, a phenomenon that is increasing across races and is particularly prevalent among low-income couples and those without a college degree. Two realities account for this social change. First, out-of-wedlock births have lost their stigma. Second, many low-income men will not consider marriage unless they are economically secure. Rather than seeing the benefit of sharing incomes with the mother of their child, some men equate marriage with a rite of passage that can only happen when they can financially support a family. Parents in these circumstances do not necessarily stay together, adding family instability to the stresses of limited income that can negatively affect their children’s health and development.38

In 2007, 35 percent of all live births in the U.S. were to unmarried White mothers, 71 percent to unmarried Black mothers and 65 percent to unmarried Hispanic mothers, compared to 6 percent, 38 percent and 22 percent, respectively, in 1970.39

Asset poverty is different from income poverty and is defined as the inability to subsist at the federal poverty level for three months in the absence of income. In 2009, Minorities are almost three times as likely to be asset poor than Whites in Connecticut—the largest gap among all the states for which there are data.40
Why Is the Cumulative Lack of Opportunity So Important?

National experts who examine the impact of poverty over the course of children’s lives find the following:

- Children who are born into poverty and spend many years in poor families have worse adult outcomes than those in high-income families.
- Being poor at birth is a predictor of later family income: 31 percent of White children and 69 percent of Black children who are born poor spend at least half of their childhoods in poverty.
- Children who are poor at birth are three times less likely to complete high school than their non-poor peers.
- Girls who are born poor are three times more likely to have a child as a teen than those who are not.
- Only a third of persistently poor boys go on to have consistent employment as adults; only half of persistently poor girls are consistently employed as adults.

Perception and Discussion of Race in Connecticut

Policymakers and the public continue to struggle with the causes and consequences of inequality in Connecticut. For instance:

- In December 2011, the U.S. Justice Department found that East Haven police systematically broke federal law and violated the civil rights of Hispanics, prompting outcry from lawmakers and national media and a pledge from Governor Dannel P. Malloy to fight unreasonable force and intimidation. As a separate action, four East Haven police officers were arrested by the FBI as a result of a criminal investigation which had been under way since April 2010. Additional unnamed co-conspirators also face possible arrest.

- Advocates cite the proximity of pollution sources to neighborhoods with large numbers of residents of color as evidence that the health and well-being of minority communities may be jeopardized.

- The Connecticut Fair Housing Center, which investigates complaints of discrimination in housing, regularly finds evidence confirming unequal access in housing markets.

- The Sheff v. O'Neill trial, in 1991, documented the links between school segregation, poverty concentration, and disparities in educational resources and achievement. Although the Supreme Court only ruled on the racial segregation issues in its 1996 decision, the current remedial phase of the case is demonstrating that quality and integrated education are inextricably linked.

- Blacks in Connecticut are disproportionately more likely to have chronic health problems like heart disease, stroke, and diabetes than other racial and ethnic groups.

- In Connecticut, as nationally, the percentage of minorities incarcerated is far beyond their representation in the population. As of July 2011, 41.7 percent of people in Connecticut prisons were Black, 25.7 percent were Hispanic, and 31.9 percent were White while Connecticut’s overall adult population is 9.4 percent Black, 12 percent Hispanic and 79.9 percent White.

This report focuses only on race, poverty, and ethnicity as they relate to education and economic success. A thoughtful and honest discussion of the causes and consequences of inequality is necessary to build public will and work toward policy solutions to ensure equal opportunity for all Connecticut families.
The indicators collected in this paper depict inequalities that must be addressed in order for school reforms to succeed, and in order for our state to truly offer equal opportunity for all children and families. The purpose of *Opportunity in Connecticut* is to elevate the state’s current discussion of educational reform to include structural problems that make it difficult for many to acquire the knowledge and skills necessary to succeed as adults, work in jobs that pay a living wage, and become fully participating members of society.

**Opportunity and Where We Live**

Establish an Urban Agenda for the state’s largest and poorest cities to make them high opportunity areas:

1. Establish tax incentives for cities to become net job creators, making sure the quality of jobs available to urban residents is adequate to pay family supporting wages.
2. Reform Connecticut’s property tax to make cities more attractive for businesses and residents.
3. Undertake a regional assessment of housing needs and a fair share allocation of affordable housing.
4. Create an Education Rental Assistance Program concurrent with school choice programs to allow qualifying families to move to the town where their children will be attending school.

**Opportunity and Educational Outcomes**

1. Prioritize racial and economic integration for all school construction and operations, including new school construction, charters, magnets and inter-district programs.
2. Address needed K-12 school reform that increases student learning:
   - Adequately and equitably fund all Connecticut public schools;
   - Create all-day kindergarten in all school districts; and
   - Ensure education reform supports proven programs to ensure grade-level reading success, including mentoring programs for teachers, those that address chronic absenteeism and summer learning loss.
3. Reduce the need for postsecondary developmental education by address the academic needs of under-performing students early on in elementary school and, if necessary, continuing that support in high school.
4. Increase the rate of high school graduation to 90 percent in all schools.
5. Revamp the state’s school funding mechanism by eliminating local property tax as the primary source of revenue.
6. Strengthen postsecondary education:
   - Improve the funding, delivery, content, and evaluation of developmental education programs; and
   - Increase the availability of need-based student loans, in part to offset changes made by the federal government to the Pell Grant program to increase the number of low-income students who can access postsecondary education.
Recommendations (cont’d)

**Employment, Income and Wealth**

1. Raise the minimum wage and index it to inflation to assure that work pays a living wage.

2. Adopt the Brookings Institution, Urban Institute and Heritage Foundation’s proposal for automatic IRAs for all employees to increase the number of low-wage workers who can save for retirement.⁴⁹

3. Require that the Department of Social Services provide information to all state residents about benefits that could help them meet basic needs and become self-sufficient, and create plans for clients so that benefits are a stepping-stone to self-sufficiency.

4. Require DSS’s new information system to include all available programs and services across state agencies so all residents are informed of all programs for which they might qualify.

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Even the most intractable social problems can be eliminated. To improve the educational attainment of all students—and the life opportunities of all residents—Connecticut policymakers and administrators must understand this is more than an issue of achievement test scores and fiscal accountability. Inequality is a moral as well as economic issue that is within our power to change, and change is needed for the well-being of our state, now and in the future.
Endnotes


7. The “hidden welfare state,” coined by Christopher Howard in his publication The Hidden Welfare State: Tax Expenditures and Public Policy in the United States, includes tax expenditures that provide support to particular groups of citizens. These expenditures include tax credits for homeownership, employer-provided pensions, etc. Social Security is part of the hidden welfare state. Far more attention is paid to “public welfare” policies and the people who receive assistance in this form.


15. Redlining is the now illegal practice of limiting access to mortgages for the purchase of homes in certain neighborhoods based on the racial makeup and economic status of its residents.


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Connecticut Association for Human Services works to end poverty and to engage, equip and empower all families in Connecticut to build a secure future.