



Health Care Affordability in the Connecticut Context

Recent reports point out the struggles of everyday people to afford living in Connecticut. Housing, food and transportation are expensive. Job creation and wages are stagnant. Some of the poorest cities in the country can be found just miles away from some of the wealthiest communities in the country. Staggering racial and ethnic disparities exist in Connecticut. Health care affordability must be viewed in the wider context of the challenges that many residents face to survive and thrive in our state.

The Cost of Living in Connecticut in Context

Household Survival Budget, Connecticut Average, 2016

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
<i>Monthly Costs</i>		
Housing	\$803	\$1,231
Child Care	\$-	\$1,691
Food	\$182	\$603
Transportation	\$308	\$613
Health Care	\$213	\$792
Technology	\$55	\$75
Miscellaneous	\$187	\$590
Taxes	\$308	\$891
Monthly Total	\$2,056	\$6,486
ANNUAL TOTAL	\$24,672	\$77,832
Hourly wage*	\$12.34	\$38.92

**Full time wage required to support this budget*

The recent ALICE report released by Connecticut United Ways notes that:

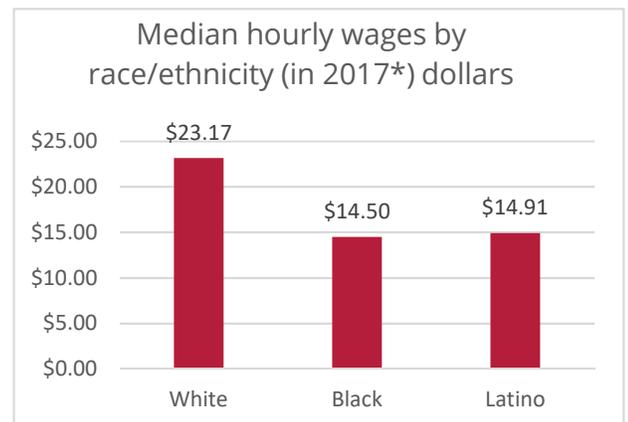
- Households continue to struggle – 40% of Connecticut households fall under the income threshold for meeting basic needs.
- Basic cost of living is on the rise.
- Despite advances in medical care and high rates of insurance coverage, care is out of reach for some households – “increasing disparities in health and longevity based on income.”

Source. ALICE (Asset Limited, Income Constrained, Employed): A Study of Financial Hardship in Connecticut – 2018 Report, 2018, Connecticut United Ways

A recent analysis by CT Voices for Children finds a trend of stagnating wages and racial/ethnic income disparities:

Slow economic growth since the recession, extreme income inequality, and wage stagnation have become defining and disturbing realities in Connecticut. The impact of these economic pressures on workers and their families is widespread and disproportionately affects women and people of color. Despite some recent signs that Connecticut’s economy is growing and wages for low-wage workers are increasing, working families continue to struggle to reach a decent standard of living.

Source: The State of Working Connecticut: Wages Stagnant for Working Families, Jamie Mills, JD, & Rachel Silbermann, PhD, August 2018, CT Voices for Children



Source: Economic Policy Institute analysis of Current Population Survey data, * Using CPI-U-RS Note: These data are from 2015, the last year with a large enough sample for the analysis.