

Key Social, Income, Housing, Civic,
Health and Incarcerations Consequences of
Dropping Out of High School: Findings for
Connecticut Adults in the 21st Century

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Introduction

Over the past decade, a growing number of educational researchers, labor market analysts, national and local foundations, national and state business organizations, governors, state legislatures, and mayors have highlighted the educational, economic, and social problems of America's high school dropouts.¹ Dropout problems among America's high school students remain excessively high, especially among students in large urban, public school districts, males, Black and Hispanic youth, limited English speakers, and low income youth of all races. These high dropout rates have persisted despite the fact that both the personal and societal economic costs associated with dropping out of high school are both quite large and growing substantially overtime. Male dropouts in particular have faced an increasing number of severe labor market difficulties in recent decades, with steep declines in their employment rates, their real weekly wages, and annual earnings.² The labor market problems of dropouts are particularly intense in states such as, Massachusetts, Michigan, and Illinois, which have faced severe labor market

¹ For a review of recent national, state, and local research studies on high school graduation and dropout rates, See: (i) Gary Orfield (Editor), Dropouts in America: Confronting the Graduation Crisis, Harvard Education Press, Cambridge, 2004; (ii) Elaine Allensworth, Graduation and Dropout Trends in Chicago: A Look at Cohorts of Students from 1991 Through 2004, Chicago: Consortium on Chicago School Research at the University of Chicago. <http://www.consortium-chicago.org/publications/p75.html>; (iii) Jay P. Greene, High School Graduation Rates in the United States, New York, Manhattan Institute and Black Alliance for Education Options. <http://www.manhattan-institute.org>; (iv) Christopher Swanson, Who Graduates? Who Doesn't? A Statistical Portrait of Public High School Graduation, Class of 2001, Washington D.C.: The Urban Institute. www.urban.org; (v) Nancy Martin and Samuel Halperin, Whatever It Takes: How Twelve Communities Are Reconnecting Out-of-School Youth, American Youth Policy Forum, Washington, D.C., 2006; (vi) Daria Hall, Getting Honest About Grad Rates: How States Play the Numbers and Students Lose, The Education Trust, June 2005; (vii) Andrew Sum, Paul Harrington, et. al., The Hidden Crisis in the High School Dropout Problems of Young Adults in the U.S.: Recent Trends in Overall School Dropout Rates and Gender Differences in Dropout Behavior, Center for Labor Market Studies, Northeastern University, Boston, Report Prepared for The Business Roundtable, Washington, D.C., 2002; (viii) Ishwar Khatiwada and Andrew Sum, The Recent Labor Market Experiences and Problems of the Nation's Young High School Dropouts: Their Implications for the JAG Dropout Recovery Program, Prepared for Jobs for America's Graduates, Alexandria, Virginia, June 2005, (ix) Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin with Sheila Palma, The Key Social, Income, Housing, Health, Civic, and Incarcerations of Dropping Out of High School: Findings for Connecticut Adults in the 21st Century, Center for Labor Market Studies, Boston, Massachusetts, October 2009; (x) Bob Wise, Raising The Grade: How High School Reform Can Save Our Youth and Nation, Jossey-Bass, San Francisco, 2008.

² See: (i) Andrew Sum, Tim Barnicle, and Ishwar Khatiwada, The Labor Market Experiences of the Nation's Young Adults Since the Publication of America's Choice, Report Prepared for the National Center on Education and the Economy, National Skills Commission, Washington, D.C., 2006; (ii) Peter Edelman, Harry J. Holzer, and Paul Offner, Reconnecting Disadvantaged Young Men, Urban Institute Press, Washington, D.C., 2006.

problems in recent years, and our recent report on the labor market fate of dropouts in Connecticut came to similar conclusions.³

In this paper, we provide a comprehensive set of analyses of key social, income, housing civic, health, and criminal justice consequences of both dropping out of high school in Connecticut and failing to complete any post-secondary schooling upon graduation. It is designed to provide businesses, local and state public policymakers in Connecticut, educators, workforce development agencies, the parents of high school students, and the public at large with timely and relevant information on the consequences of failing to graduate from high school. A fairly wide array of social, civic, housing, health and criminal justice outcomes are reviewed in this paper.

Knowledge of both the alternative types and magnitudes of the personal and societal consequences of dropping out of high school is important for a variety of reasons. First, the information on the economic, social, civic, health, and fiscal benefits of staying in high school through graduation and completing some post-secondary schooling should be widely disseminated to educational administrators, teachers, students, and parents of students in junior high schools and high schools in Connecticut, especially in those high schools that experience relatively high dropout rates.

Findings in this and other research papers prepared by the authors should be used to counsel youth on their education and career options. State and local political leaders, business and labor leaders, educators, and educational policy makers should be made more fully aware of the size of the potentially large private and social benefits from improving high school graduation rates. This information should help assist them in making decisions about the future funding of dropout prevention and recovery efforts in the state of Connecticut and in engaging educational institutions, employers and non-profit agencies in addressing this problem. Findings in this report clearly indicate that the economic and social benefits from successfully reducing dropout rates and increasing post-secondary schooling among high school graduates can be quite substantial. Third, the general public and the media need to be better informed about the various types of economic, social, civic, and fiscal benefits, including taxpayer benefits, health benefits,

³ See: Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin and Sheila Palma, The Labor Market Experiences and Earnings of 16-64 Year Olds in Connecticut by Educational Attainment: Dire Straits for High School Dropouts, Center for Labor Market Studies, Northeastern University, Boston, 2009.

housing benefits, civic engagement, and children benefits that can be generated by an increase in the number of high school students that will graduate with a regular diploma. More informed decision-making by the general public with respect to their support for programs to bolster high school graduation rates could result from a better understanding of the potential benefits and costs of dropout prevention and recovery programs.

An Overview of the Report

The report will begin with a listing and description of the data sources that were used to conduct the empirical analyses appearing in this report. The study is based on a diverse array of national and Connecticut data bases conducted as part of national surveys over the past 27 years, from 1980 to 2007. The review of data sources will be followed by an analysis of the marital behavior of Connecticut adults (22-64 years old) by educational attainment over the 1980 to 2005-07 period with separate breakouts of the findings for men and women. Trends in the marital status of Connecticut adults by educational attainment will be followed by an overview of out-of-wedlock births all women under age 30 by educational attainment over the 2005-2007 period. Over recent decades, there has been a fairly steep rise in the share of Connecticut families with children under 18 in the home that are single parent families. Variations in the share of families with children that are single parent families by the educational attainment of the householder will be examined. Given the higher rates of joblessness and lower annual earnings of especially female high school dropouts, one might well expect those single parent families headed by dropouts to experience a higher incidence of income inadequacy problems. We will present evidence on the percent of single parent families in Connecticut that were poor or near poor in 2005-07 by educational attainment for the state as a whole and for nine urban areas across the state. This will be followed by an examination of the incidence of public assistance income and food stamp receipt by 18-60 year olds in Connecticut by their educational attainment over the 2005-2007 period, with some comparisons of findings for the nation as a whole.

Homeownership has often been considered to be one of the key elements of the American Dream. To identify how well high school dropouts in Connecticut have fared in owning the housing units they occupy over recent decades, we tracked changes in home ownership rates of householders by their educational attainment over the 1980 to 2005-07 period. The analysis was undertaken for all Connecticut householders 18-64 years of age and for those in younger age

groups 18-29 and 30-39 years old. Steep declines in home ownership rates among Connecticut adults lacking high school diplomas will be identified.

The civic behavior of U.S. adults in recent decades has become more strongly associated with the formal schooling, literacy proficiencies, and incomes of adults than in earlier decades.⁴ We have become less of a broad based democracy. To identify how strongly the voting and volunteering behavior of non-elderly Connecticut adults (18-64 years old) is associated with their educational attainment, we analyzed their voting rates in the November 2004 presidential election, the November 2006 Congressional elections and the most recent November 2008 presidential election as well as their volunteering activities in 2006 to 2008.

Our findings on the civic consequences of dropping out of high school and failing to complete some post-secondary schooling will be followed by an overview of the comparative health status of Connecticut adults in five educational subgroups, their health insurance coverage, their disability status, and their more frequent dependence on some form of cash public assistance income to support themselves when they become disabled, and the likelihood that they will end up being poor or near poor as a result of their limited schooling and disability status.

The criminal behavior of U.S. adults is strongly linked to their age, educational attainment, and literacy/numeracy proficiencies. The nation has experienced a dramatic surge in the number of persons residing as inmates in jails and prisons across the country, with high school dropouts, low income adults, and Blacks being heavily disproportionately represented in jails and prisons.⁵ To identify the statistical associations between educational attainment and the incarceration rates of 18-34 year olds, both overall and by gender, and 35-64 year old males in the state of Connecticut, we analyzed the findings of the 2006 and 2007 American Community Surveys. Findings will reveal a very high concentration of prison/jail inmates in Connecticut among males lacking a high school diploma/GED certificate.

⁴ For an overview of national findings on trends in voting behavior and volunteering behavior across age, educational, literacy/numeracy, and income groups, See: (i) Andrew Sum, Ishwar Khatiwada, Neeta Fogg, et. al., Trends in the Voting Behavior of the U.S. Public: Declining Civic Participation Amidst Growing Schooling and Socioeconomic Disparities, Center for Labor Market Studies, Northeastern University, Prepared for the Educational Testing Service, Princeton, NJ, 2008; (ii) Andrew Sum, Neeta Fogg, Ishwar Khatiwada, et. al., The Volunteering Activities of U.S. Adults: The Influence of Demographic and Socioeconomic Characteristics, Educational Attainment, and Literacy Proficiencies on Volunteering Behavior, Center for Labor Market Studies, Northeastern University, Prepared for the Educational Testing Service, Princeton, NJ, 2008.

⁵ See: Bruce Western, Punishment and Inequality in America, Russell Sage Foundation, New York, 2006.

Data Sources for the Social, Income, Civic, Health, Housing, and Criminal Justice Analyses Appearing in the Research Report

The analyses of the social, income, health, housing, civic, and criminal justice consequences of dropping out of high school appearing in this paper are based on a wide array of national and state data sources (Table 1). First many of the findings on marriage rates, out-of-wedlock childbearing, single parent family formation, disability and housing, and incarceration variables for Connecticut youth and adults are based on the findings of the American Community Surveys for 2005, 2006, and 2007. The American Community Survey (ACS) is a national household survey that has been conducted by the U.S. Census Bureau since 2000. From 2005 to 2007, more than 63,000 households in Connecticut completed an ACS questionnaire that collected detailed information on their demographic characteristics (age, gender, race-ethnic origin, marital status) their educational attainment and school enrollment status,⁶ their annual earnings, their levels and sources of incomes, their home ownership status, and their disability status. The ACS survey data on the annual money incomes of families and the number/age distribution of family members can be used to identify the number of families and persons that were poor/near poor or low income. The ACS public use files for 2005, 2006, and 2007 were used to generate many of the estimates appearing in this report.

A second key source of data for the analysis was the March 2006, March 2007, and March 2008 CPS (Current Population) surveys. The March CPS surveys for these years collected data on the poverty/near poverty status of individuals, their dependence on food stamps, the trends on self-reported health status of individuals, their health insurance coverage, and the sources of their health insurance (employer, other family member, Medicaid, Medicare, etc.).

A third source of data for a number of the home ownership and marriage rate appearing in this report is the public use micro record data (PUMS data) from the 1980, decennial Censuses. The PUMS data for Connecticut were used to estimate time trends in marriage rates and home ownership rates of Connecticut and U.S. adults by educational attainment.

A fourth set of data sources were the November 2004, November 2006 and November 2008 CPS household surveys. They were used to identify the voting rates of adults in the state of

⁶ Respondents to the ACS survey were asked to identify whether they were enrolled in school at any time in the two month period immediately prior to the survey. Persons who were not enrolled in school and who lacked a high school diploma/GED are classified as high school dropouts in this report. GED holders will be assigned to the high school graduate category if they did not complete any years of post-secondary schooling.

Connecticut and the U.S. by educational attainment in these three national elections. A fifth set of data on measures of volunteering activity were obtained from the September 2007 and September 2008 CPS surveys conducted by the U.S. Census Bureau. The September 2007 and 2008 CPS surveys on volunteering activities collected information from Connecticut and U.S. adults on their volunteering activities in a variety of areas over the previous 12 month period in each year.

The American Community Surveys for 2006 and 2007 were used to generate estimates of the incarceration rates of 18-34 year olds and 35-60 year olds in Connecticut in 2006 and 2007. Findings on estimated rates of incarceration will be presented for educational groups and gender groups, with an emphasis on the jail/prison rates of young men.

Table 1:
Sources and Uses of the Data Bases Used to Derive the
Empirical Estimates in This Research Report

Data Source	Use of Data
American Community Surveys for 2005, 2006, and 2007	Provided estimates for a variety of marriage, childbearing, health, housing, and incarceration measures for Connecticut and U.S. adults.
March 2006, March 2007, March 2008, and March 2009, Current Population Surveys (CPS)	A source of data on the self-reported health status of Connecticut adults, their health insurance coverage, and their dependence on food stamps.
(PUMS data) from the 1980 Census	Used to estimate time trends in marriage rates, and home ownership of Connecticut and U.S. adults.
November 2006, November 2006 and November 2008 CPS survey	Used to estimate voting rates in Connecticut and the U.S. by educational attainment
September 2006 and September 2008 CPS surveys	Provided information on the volunteering activities of adults

Trends in Marriage Rates in Connecticut and the U.S., 1980-2005/2007

Marriage rates have been declining substantially and nearly continuously in the U.S. over the past few decades.⁷ However, these trends in marriage rates have been characterized by a

⁷ For a recent review of marriage rates trend in the U.S. and the growing marriage divide across educational groups, see: Kay S. Hymowitz, Marriage Rates and Caste in America: Separate and Unequal Families in a Post-Marital Age, Ivan R. Dee, Chicago, 2006.

substantial degree of variability among adults with different levels of schooling.⁸ Nationally, between 1980 and 2006, marriage rates either held steady or declined very slightly for both men and women with a four year or higher college degree. In contrast, marriage rates declined sharply during this 26 year period for persons without a high school diploma or any substantial post-secondary schooling. The decline in marriage rates was even more pronounced among less educated men than among their female counterparts. The steep deterioration in the economic fortunes of many males without a high school diploma in Connecticut from 1979 to 2005-07 might be expected to reduce their attractiveness as marriage partners and increase the instability of their marriages. To identify changes in the marital status of 22-64 year old native-born men and women in Connecticut in five educational attainment categories over time, the findings of the 1980 Census and the 2005-2007 American Community Surveys were analyzed.

Since a major focus of our paper is on the social consequences of dropping out of high school in Connecticut, our analysis is confined to native-born adults. In Table 2, a married adult is a native-born 22-64 year old person who was married and living with their spouse at the time of the survey. Table 2 displays our estimates of the percent of native-born, persons 22-64 years old in Connecticut who were married in 1980 and 2005/2006/2007. Findings are presented for all adults and for men and women separately at the time of the 1980 Census, 69 of every 100 native-born adults 22-64 years old were married in Connecticut. By 2005-2007, this ratio had declined to slightly under 60%, a decline of nearly 10 percentage points.

⁸ See: Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin, et al., The Economic, Labor Market, Income, Health, Social, Civic and Fiscal Consequences of Dropping Out of High School: Findings for Massachusetts Adults in the 21st Century, Prepared by Center for Labor Market Studies, Prepared for Boston Youth Transitions Funder Group, January 2007.

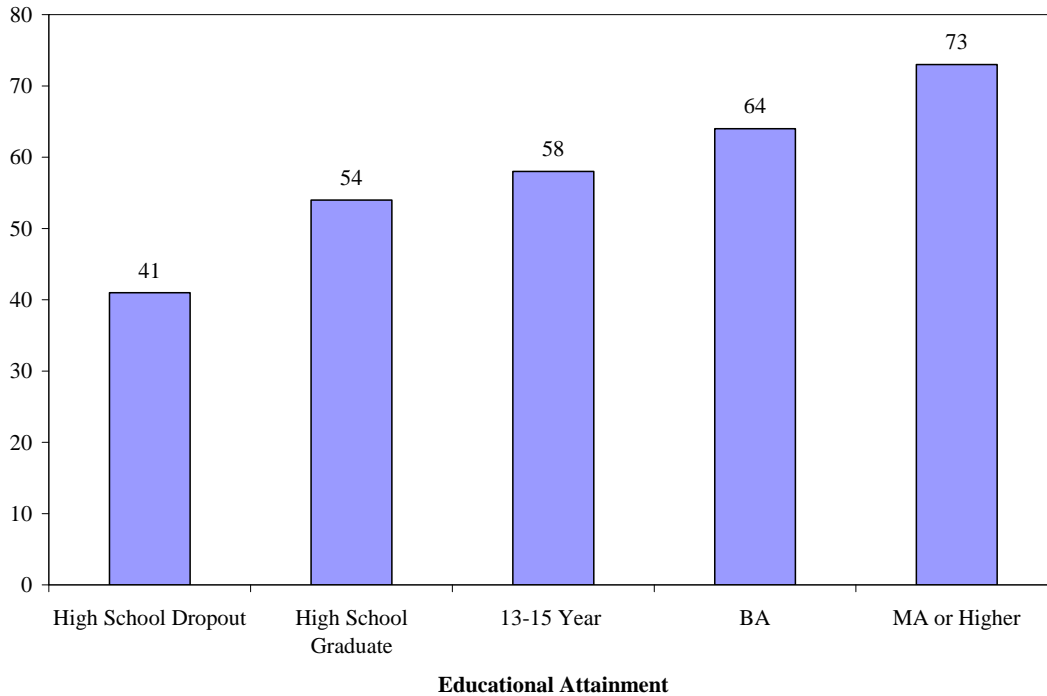
Table 2:
Trends in the Marriage Rates of 22-64 Year Old Native Born Adults in Connecticut by Educational Attainment from 1980 to 2005-2007 (in %)

	(A)	(B)	(C)
Educational Attainment	1980	2005 – 2007	Percentage Point Change in Rate
All			
High school dropout	66.4	40.9	-25.5
High school graduate/GED	72.1	54.4	-17.7
Some college	66.1	58.3	-7.8
Bachelor degree	67.9	63.9	-4.0
Master's or higher degree	74.5	72.7	-1.8
All	69.4	59.8	-9.6
Men			
High school dropout	70.6	43.0	-27.6
High school graduate/GED	71.8	55.9	-16.5
Some college	65.7	58.4	-7.3
Bachelor degree	69.4	65.6	-3.8
Master's or higher degree	79.2	77.8	-1.4
All	70.9	60.4	-10.5
Women			
High school dropout	62.2	38.6	-23.6
High school graduate/GED	72.4	55.9	-16.5
Some college	66.5	58.2	-7.3
Bachelor degree	66.1	63.3	-3.8
Master's or higher degree	66.4	68.3	+1.9
All	67.9	59.2	-8.7

Changes in the marital behavior of Connecticut adults were marked by substantial variations across educational attainment groups. At the time of the 1980 Census, marriage rates of native-born adults across these five educational subgroups were characterized by a substantially lower degree of variability than they have been in more recent years. In 1980, the marriage rate of native-born adults in Connecticut without a high school diploma was nearly identical with that of adults holding a Bachelor degree (66% versus 68%); however, by 2005-2007, the difference between the marriage rates of these two education groups was a much more substantial 23 percentage points. In Connecticut, male high school dropouts experienced a major decline of 26 percentage points in their marriage rate between 1980 and 2005/2007 followed by

high school graduates (-18 percentage points). Marriage rates of adults in the other three educational groups in Connecticut declined much more modestly, especially for those with a Bachelor's or higher degree. These adults experienced a decline in their marriage rate of only 2 to 4 percentage points over this time period.

Chart 1:
Marriage Rates of 22-64 Year Olds in the State of Connecticut by Educational Attainment, 2005-2007 Averages (in %)



Marriage rates of native-born adults 22-64 in Connecticut varied substantially in 2005/2007 by their educational attainment level. Marriage rates of these adults rose steadily and strongly with their level of educational attainment. Only 41 percent of native-born adults without a high school diploma were married while the marriage rate of males with a high school diploma was 54%, those with some college was 58%, those with a Bachelor degree was 64%, and those with a Master's or higher degree was slightly under 73%. The best educated group of adults in Connecticut was nearly twice as likely to be married as high school dropouts.

The decline in marriage rates of adult native-born high school dropouts in Connecticut over the past 25-27 years took place among both men and women across the state. This finding is expected given high rates of inter-marriage within social groups in the nation. However, the percentage point decline in the marriage rate of women without a high school diploma was

somewhat smaller than that of men (24 vs. 28 percentage points). The marriage rates of both adult, native-born men and women in Connecticut varied widely by their educational attainment in recent years. In 2005/2007, marriage rates of adult women in the state ranged from a low of 35% among those without a high school diploma to highs of 63% among those with a Bachelor degree and 68% among those with a Master's or higher degree. The gaps in marriage rates across educational groups of men and women in Connecticut have widened considerably over the past 26 years, with the gaps being largest between those adults with advanced academic degrees and those lacking high school diplomas.

Out-of-Wedlock Childbearing in Connecticut and the Educational Attainment of Women

The steep decline in marriage rates among men and women, especially those with limited formal schooling and literacy/numeracy proficiencies, have had a number of severe negative social and economic repercussions, especially out-of-wedlock childbearing. National and state research findings have consistently revealed that a child raised in a low income, single parent family is more likely to drop out of high school, be out-of-school and out-of-work in their young adult years, engage in criminal activity, become teen parents, and be more likely to become incarcerated.⁹ The steep declines in marriage rates among poorly educated women in recent decades have not been accompanied by an equivalent decline in their childbearing rate. As a consequence, a high and a rising share of births to female dropouts under 30 in Connecticut have been taking place out of wedlock. Table 3 presents data on the percent of new births to women under 30 in Connecticut that were out-of-wedlock by the educational attainment of mothers in 2005-2007.¹⁰ In Connecticut, nearly 43% of the births to women in 2005-07 were characterized as out-of-wedlock. The share of births that took place out-of-wedlock was highest among those women under 30 lacking a high school diploma or a GED certificate. Seventy-two of every 100 births to Connecticut women without a high school diploma were out-of-wedlock. Out-of-

⁹ Sara McLanahan and Gary Sandefur, Growing Up With a Single Parent, Harvard University Press, Cambridge, 1994; (ii) Kay S. Hymowitz, Marriage Rates and Caste in America: Separate and Unequal Families in a Post-Marital Age, Ivan R. Dee, Chicago, 2006; (iii) Andrew Sum, Mykhailo Trubskyy, et al., Basic Skills, Schooling, and the Economic, Civic, and Social Behaviors of America's Teen and Young Adults, Center for Labor Market Studies, forthcoming, 2009; (iv) Daniel P. Moynihan, Timothy M. Smeeding, and Lee Rainwater (Editors), The Future of the Family, Russell Sage Foundation, New York, 2004.

¹⁰ The ACS questionnaire asked female respondents to identify whether they had given birth to a child in the previous 12 months. There is some under-reporting of out-of-wedlock births in the ACS survey, thus, our findings should be viewed as conservative.

wedlock births were also quite high among female high school graduates with no post-secondary schooling (53%), but fell sharply for women with a Bachelor’s or higher formal degree. None of the births to women with a Master’s or higher degree were out-of-wedlock.

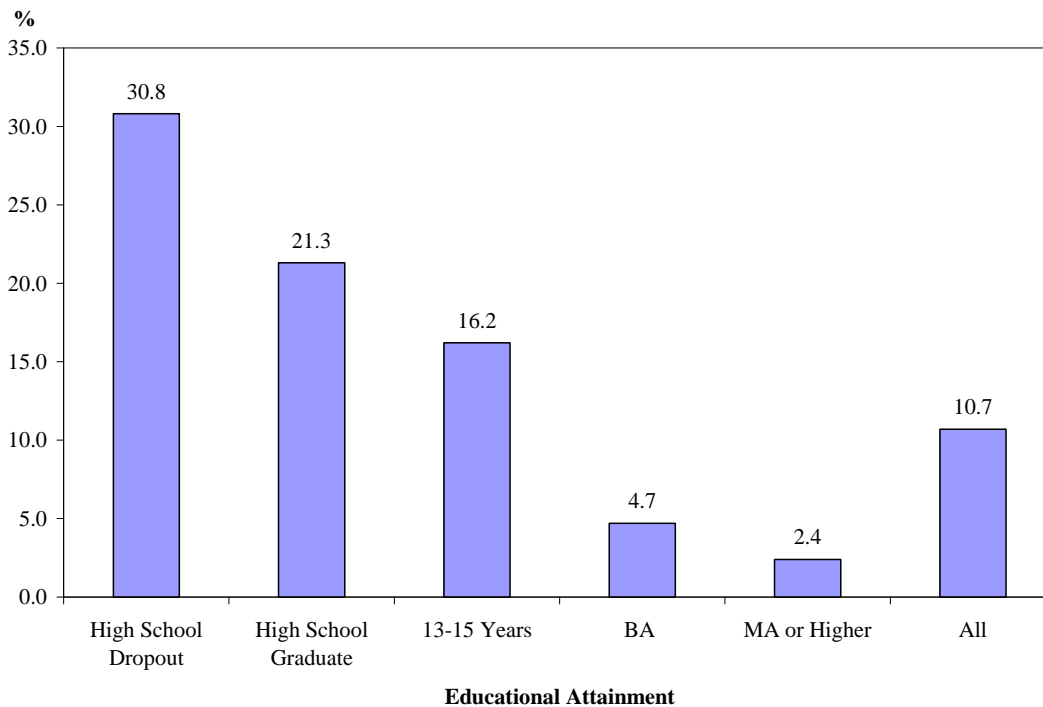
Out-of-wedlock childbearing among foreign born women in the state was below that of their native born counterparts across the state (31% vs. 47%). However, among birth groups of young mother, the share of births out-of-wedlock was strongly linked to their educational attainment. A high majority (two-third to three fourths) of births to dropouts in both groups were out-of-wedlock.

Table 3:
Percent of Births to Connecticut Women Under 30 that Were Out-of-Wedlock by
Educational Attainment and Nativity Status, 2005-07 Averages

	(A)	(B)	(C)
Educational Attainment	All	Native Born	Foreign Born
High school dropouts	71.9	75.8	64.9
High school graduate/GED	52.7	60.2	28.0
13-15 years	40.1	42.2	32.5
BA degree	13.2	15.9	5.7
Master’s or higher	.0	.0	.0
All	42.7	46.7	31.4

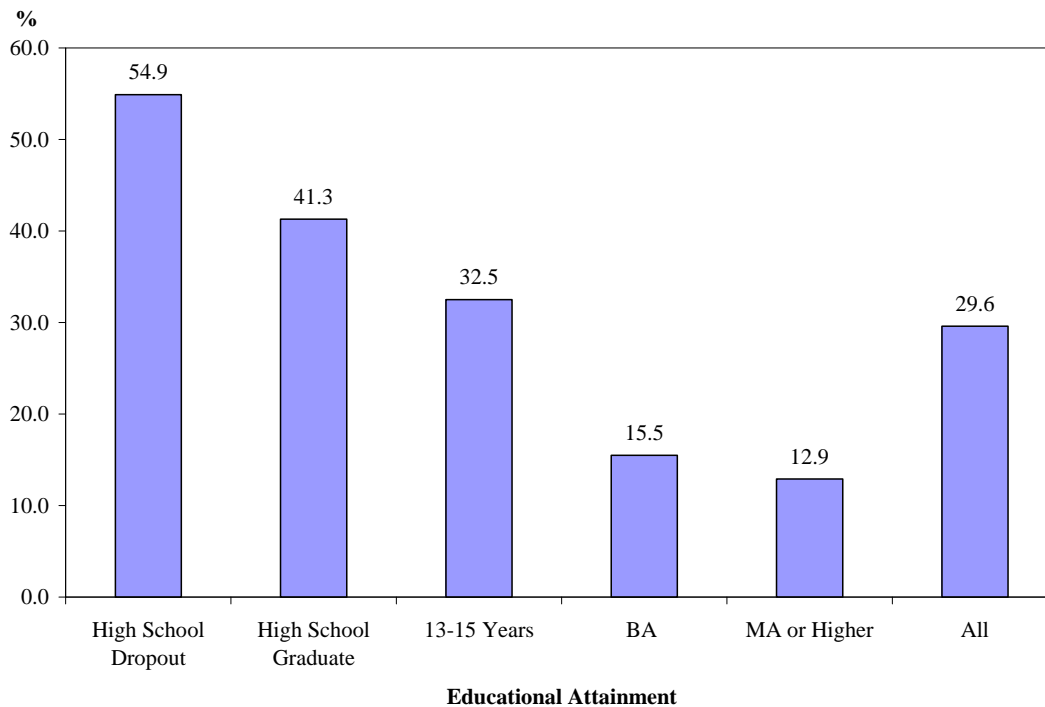
The share of births to women that take place out-of-wedlock tends to fall fairly steadily as the age of the mother increases. Among Connecticut women 30-50 years of age, only 11% of new births over the 2005-2007 period took place out-of-wedlock (Chart 2). Again, however, we find that the incidence of out-of-wedlock births among these older mothers was strongly associated with their educational attainment. Nearly 31% of the births to those women lacking a regular high school diploma were out-of-wedlock versus 21% of those to high school graduate, less than 5% of those to women with a BA degree, and only 2% of those to women with a Master’s or higher degree. Those older mothers who were high school dropouts were 13 times as likely to give birth out-of-wedlock than their better educated peers with a Master’s or higher degree.

Chart 2:
Percent of Births to Connecticut Women 30-50 that Were Out-of-Wedlock by
Educational Attainment, 2005-07 Averages



Given the higher share of out-of-wedlock births to less educated women in Connecticut, one would expect an above fraction of all families with children (under 18 in the home) headed by a high school dropout to be single parent families (the vast majority of whom are single mother rather than single father families). In 2005-07, nearly 30% of all families with one or more children under 18 years of age in Connecticut were single parent families (Chart 3). Of those single parent families headed by high school dropouts, more than half (55%) were single parent families. The results for Connecticut were several percentage points higher than the national average on this particular measure. The share of Connecticut families with children that were single parent families declined steadily with the educational attainment of the family head, falling to 41% for high school graduates, 15% for Bachelor degree holders, and to a low of under 13% for those families headed by an adult with a Master’s or higher academic degree.

Chart 3:
Percent of Families with Children that Were Single Parent Families in Connecticut by the Educational Attainment of the Family Head, 2005-2007 Averages

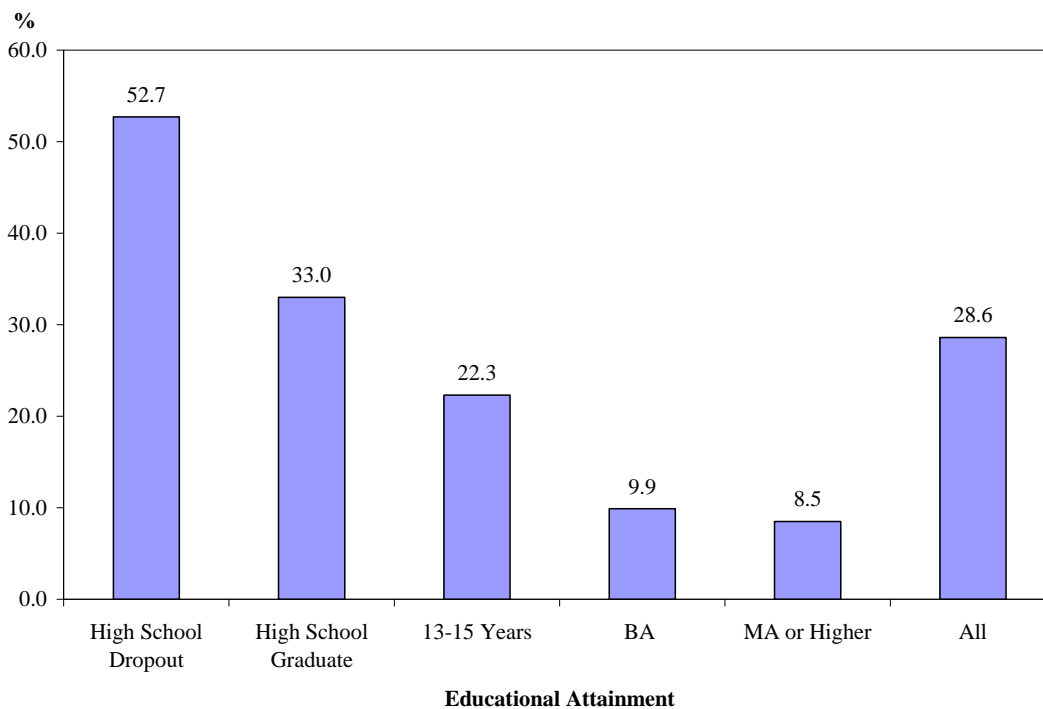


Given the limited annual earnings of those single mothers without a high school diploma and often those with only a diploma and the frequent absence of a second earner in these households, a high share of less educated single parent families in Connecticut were poor or near poor in 2005-2007.¹¹ The economic well-being of families with children is strongly linked to the educational attainment of the heads of those families and their marital status. Chart 4 displays the incidence of income inadequacy problems among single parent families by the educational attainment of the family head. During the 2005-2007 period, nearly 29% of single parent families in Connecticut were poor or near poor. The share of Connecticut’s single parent families that were poor or near poor varied quite widely by the educational attainment of the family head. Families that were headed by an individual without a high school diploma or GED faced the highest rate of severe income inadequacy problems. More than half (53%) of single parent families headed by a person lacking a high school diploma/GED were poor or near poor. Having a high school diploma by itself also did not shield many single parent families from poverty/near

¹¹ The poor and near poor are those with an annual money income below 125 percent of the poverty line for a family of their give size and age composition.

poverty problems. One-third of single parent families headed by an individual with a high school diploma or GED were poor or near poor versus only 8 to 10% of such families headed by an individual with a Bachelor's or higher degree. Children raised in such low income families for a sustained period of time will face a series of adverse behavioral, cognitive, health, nutrition, and school performance difficulties.¹² These developmental problems will substantially increase their risks of dropping out of high school, becoming a teen parent, and becoming involved with the criminal justice system in their adolescent and early adult years.¹³

Chart 4:
Percent of Single Parent Families in Connecticut that Were Poor or Near Poor by Educational Attainment of Family Head, 2005-07 Averages



The incidence of single parent families and poverty/near poverty problems among Connecticut families with children that were headed by a high school dropout was quite high in most of the large urban areas of the state. In Table 4 below, we present estimates of the percent

¹² See: (i). Sara McLanahan and Gary Sandefur, Growing Up With a Single Parent, Harvard University Press, Cambridge, 1994; (ii). Clifford Johnson, Andrew Sum, and Neal Fogg, “Young Workers, Young Families, and Child Poverty”, in Heart and Mind: Social Policy Essays in Honor of Sar A. Levitan, (Editors: Garth Mangum and Stephen Mangum), W.E. Upjohn Institute for Employment Research, Kalamazoo, 1996.

¹³ See: (i) Christina Paxson and Jane Waldfogel, “Work, Welfare, and Child Maltreatment”, Journal of Labor Economics, July 2002, pp 435-474; (ii) H. Naci Mocan and Erdal Tekin, “Guns and Juvenile Crime”, Journal of Law and Economics, Volume 45, October 2006.

of families with children headed by a high school dropout that were single parent families and those single parent families that were poor/near poor in 9 larger urban areas of the state. In seven of these 9 areas, single parent families accounted for a clear majority of all families with children headed by a high school dropout. For six of these areas, the fraction that were single parent families exceeded the statewide average. In 7 of these 9 areas, half or more (up to 70-71%) of these single mother families without diplomas were poor or near poor in 2005-2007.

Table 4:
The Percent of Families with Children Headed by a High School Dropout that Were
Single Parent Families and the Percent of those Single Parent Families that Were Poor or
Near Poor, Selected Connecticut Cities/Towns
 (2005 – 2007 Averages)

City/Town	(A) Percent Single Parent Families	(B) Percent Poor or Near Poor
Bridgeport	59.7	51.5
Bristol	35.6	66.0
East Hartford/Manchester	59.4	54.1
Enfield	62.2	49.7
Hartford	81.1	69.8
New Britain	58.6	71.4
Stamford	34.7	20.4
Waterbury	64.1	60.8
West Hartford	52.6	29.4
State	54.9	52.7

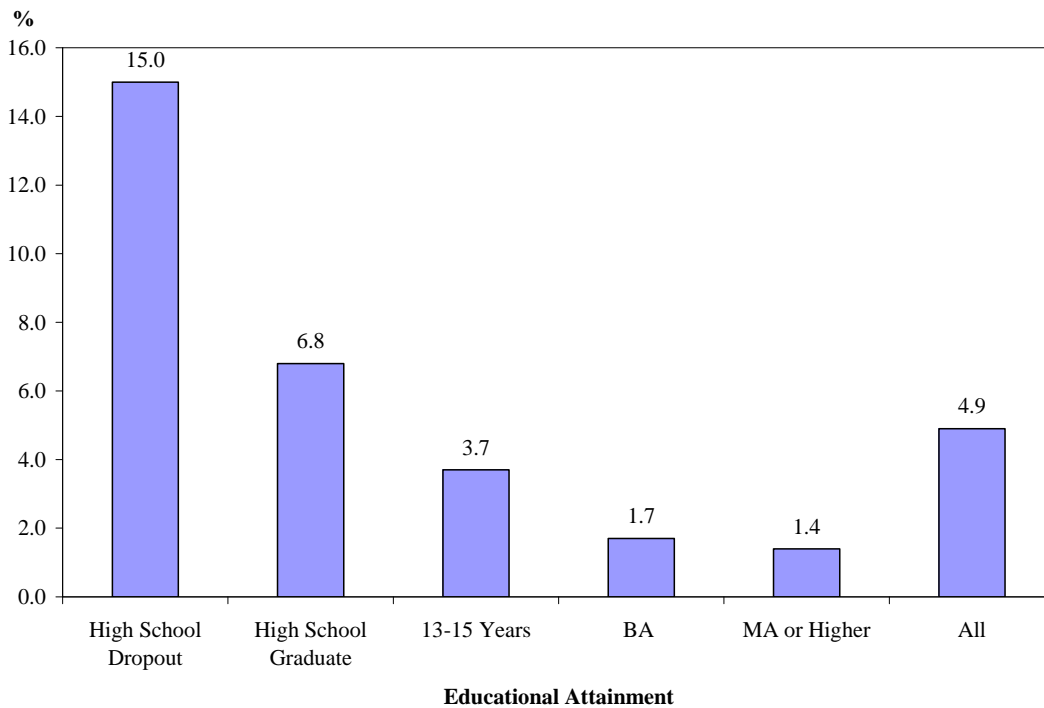
The Receipt of Cash Public Assistance Income and Food Stamps by Connecticut Adults, 18-60 Years Old by Educational Attainment, 2005-2007

The low annual earnings and other market incomes (rental, other property income) of Connecticut adults with no high school diplomas might well be expected to increase their dependence on government cash transfers and in-kind benefits, such as food stamps and rental subsidies, including public housing. To identify the degree of dependence of Connecticut adults (18-60 year olds) on various forms of cash public assistance incomes in 2005-2007, we analyzed the findings of the American Community Surveys. The ACS survey asked respondents to identify their receipt of any income during the past 52 weeks from the following government

sources: Social Security survivors or disability benefits,¹⁴ Supplemental Security Income for the blind or the disabled, Temporary Assistance for Needy Families (TANF), or state-funded General Relief programs. Any person ages 18-60 who reported receiving any income from one or more of the above public transfer income sources is classified as a “cash public assistance income” recipient.

Estimates of the average percent of Connecticut adults who received some cash public assistance income over the 2005-2007 period are displayed in Chart 5. On average, over this three year period, 15% of Connecticut adults ages 18-60 without a high school diploma/GED received some type of cash public assistance income. In comparison, less than 7% of high school graduates did so, under 2% of bachelor degree holders, and only 1.4% of those adults with a Master’s or higher degree. Adult high school dropouts in Connecticut were 2.2* as likely as high school graduates to depend on public assistance income, 4* as likely to do so as their peers with one to three years of college, and 9 to 10 times as likely to do so as those adults with a bachelor’s or higher degree.

Chart 5:
Percent of 18-60 Year Olds in Connecticut Who Reported Receiving Some Type of Cash Public Assistance Income During the Year by Educational Attainment, 2005-2007 Averages



¹⁴ No person under age 62 is eligible for Social Security retirement benefits.

Adult household heads who lack a high school diploma might also be expected to depend on various types of government in-kind transfer programs, such as food stamps and rental housing subsidies, to support themselves and their families. To identify the percent of Connecticut householders ages 18-64 by educational attainment who received food stamps during 2005-07, we analyzed the findings of the March CPS surveys for these three calendar years. Findings are presented in Table 5.

Table 5:
Percent of 18-64 Year Old Household Heads in Connecticut and the U.S. Who
Reported Receiving Food Stamps by Educational Attainment, 2005-2007 Averages

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	24.3	23.4	+.9
High school graduate	8.9	11.5	-2.6
13-15 years	4.7	7.5	-2.8
Bachelor’s degree	1.4	1.9	-.5
Master’s or higher	.5	1.1	-.6
All	5.9	8.6	-2.7

Over this three year period, 24% of Connecticut households headed by a high school dropout under the age of 65 reported receiving food stamps. The incidence of food stamps receipt was nearly three times as high as that of high school graduates and 17 times as high as that of adults with a bachelor’s degree. Findings for the entire U.S. are reported in Column B of Table 5. The overall pattern of food stamp receipt by educational attainment is quite similar to that for the state of Connecticut. Every educational group of household heads in the state of Connecticut were less likely to receive food stamps than their U.S. counterparts except high school dropouts, whose food stamp reciprocity rate was about one percentage point higher than that of their U.S. counterparts. The greater reliance of high school dropouts on cash public income transfers and food stamps increased the overall size of their net fiscal burden on the state and national governments in recent years. Preventing future high school dropouts and helping improve the educational attainment, skills, and employability of existing dropouts is crucial to improving the future fiscal well being of the state and federal government in the years ahead.

Home Ownership Rates of Connecticut Householders by Educational Groups and Age Groups

The ability of American households to own their own homes has been a central element of the American Dream for many decades. Housing analysts and other social scientists have frequently cited the importance of home ownership to family economic success, and public opinion polls have often found this goal of home ownership to be fundamental to the attainment of the American dream. In her book on housing and the American Dream, Delores Hayden noted that “single family suburban homes have become inseparable from the American Dream of economic success and upward mobility.”¹⁵ In his book on the American Dream, Dan Rather had argued that among its key material elements was “the proverbial house with the white picket fence and all that goes with it.”¹⁶

Home ownership opportunities are significantly influenced by the income level of a family and the costs of housing in their local area. Evidence for the U.S. and Massachusetts clearly provides support for this expectation.¹⁷ Since households headed by individuals with more formal schooling tend to have consistently higher average incomes and gaps in family incomes by educational attainment have risen over time, one would expect home ownership rates by the level of schooling completed by the householder to have diverged over time.¹⁸ Findings on home ownership rates of Connecticut non-elderly householders (persons 18-64 years old) by educational attainment in both 1980 and 2005-07 are displayed in Table 6. Overall in 1980, 64 percent of such households in Connecticut owned the housing unit that they occupied and the home ownership rate rose to 68% by the end of this period. However, changes in these home ownership rates in Connecticut varied widely by the educational attainment of householders. Among households headed by a high school dropout, home ownership rates declined by 18 percentage points and for households headed by an individual with a high school diploma/GED the ownership rate dropped by nearly 5 percentage points. In contrast, home ownership rates rose

¹⁵ See: Delores Hayden, *Redesigning the American Dream: The Future of Housing, Work, and Family Life*, W.W. Norton and Company, New York, 1984.

¹⁶ See: Dan Rather, *The American Dream: Stories from the Heart of the Nation*, William Morrow, New York, 2001.

¹⁷ See: Andrew Sum, Paul Harrington, Neeta Fogg, et al., *The State of the American Dream in Massachusetts 2002*, Massachusetts Institute for A New Commonwealth, Boston, 2002.

¹⁸ In the U.S. Census Bureau classification system, the householder is the person in whose name the housing unit is owned or rented. In a married couple family, the householder can be either the husband or the wife.

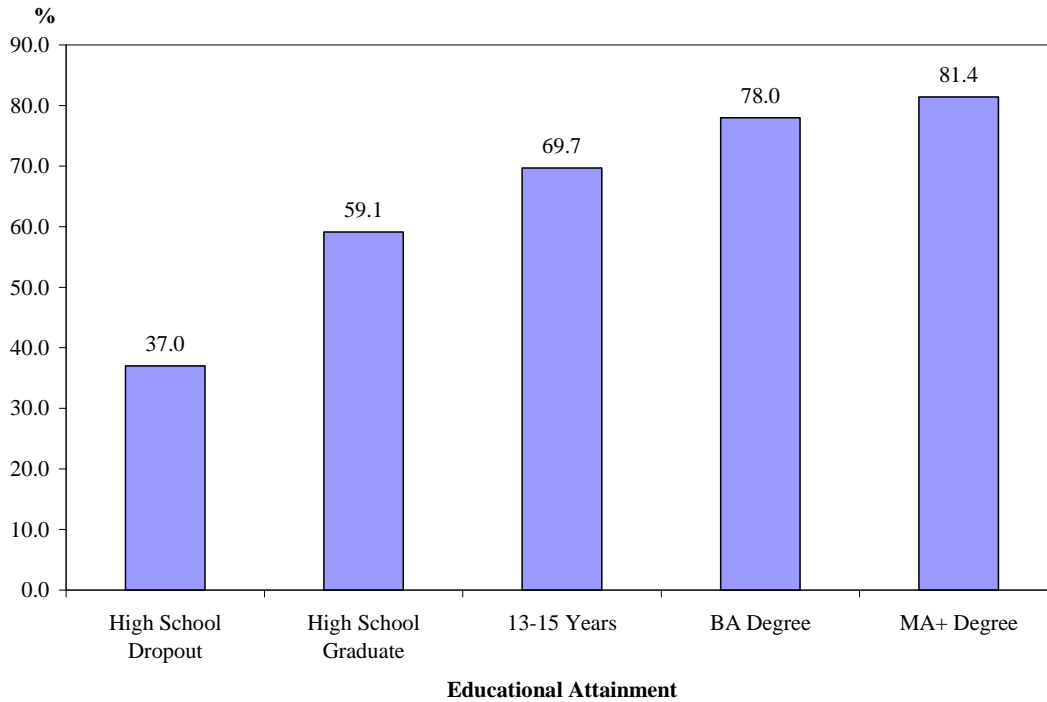
for all other educational groups, including a 13 percentage point increase for those adults with a bachelor's degree.

Table 6:
Percent of Connecticut Householders (18-64) Who Owned Their Home by
Educational Attainment and Selected Age Group, 1980 and 2005-2007

	(A)	(B)	(C)
Educational Attainment	1980	2005 – 2007	Percentage Point Change
All, 18-64			
High school dropout	55.0	37.0	-18.0
High school graduate/GED	63.9	59.1	-4.8
13-15 Years	63.0	69.7	+6.7
Bachelor degree	64.7	78.0	+13.3
MA+	77.7	81.4	+3.7
All	64.0	68.2	+4.2
18-29			
High school dropout	13.2	10.8	-2.4
High school graduate/GED	27.2	20.3	-6.9
13-15 Years	30.8	35.2	+4.4
Bachelor degree	32.0	40.6	+8.6
MA+	39.7	43.4	+3.7
All	27.8	30.9	+3.1
30-39			
High school dropout	42.0	22.7	-19.3
High school graduate/GED	61.8	49.0	-12.8
13-15 Years	67.1	61.2	-5.9
Bachelor degree	74.8	76.9	+2.1
MA+	77.2	71.2	-6.0
All	64.9	61.4	-3.5

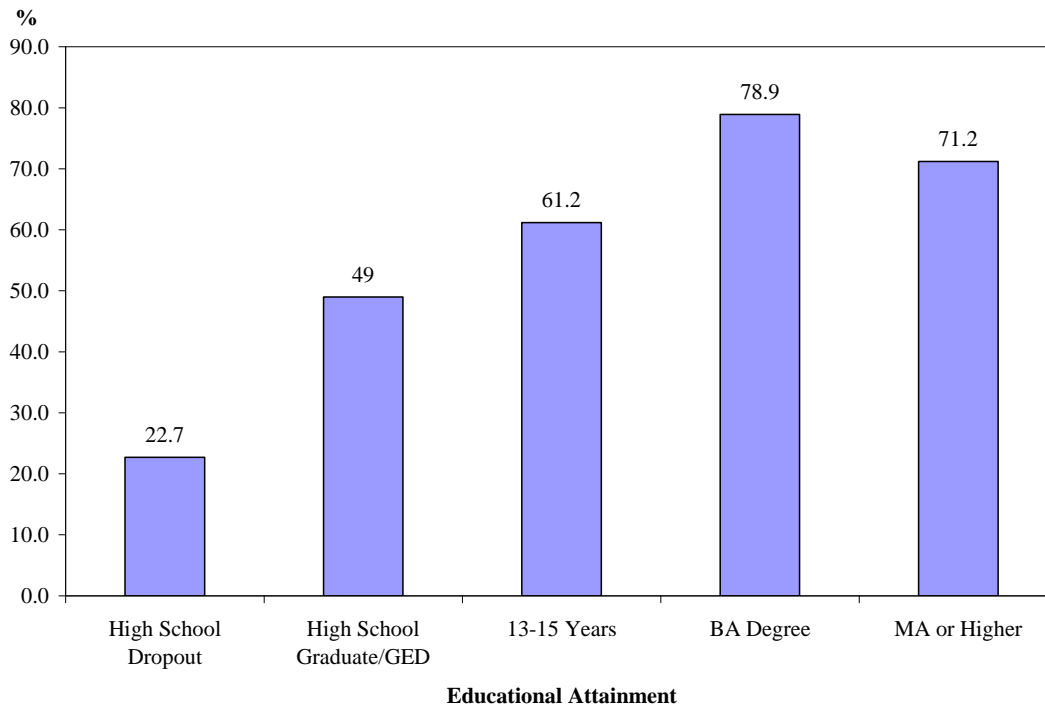
The percentage point gaps in home ownership rates across educational subgroups were quite large in 2005-2007. They ranged from a low of 37 percentage points among high school dropouts to 59% among high school graduates and to highs of 78% among BA degree holders and 81% among MA plus degree holders in Connecticut. A household headed by a bachelor's degree holder was twice as likely as a high school dropout to own their own homes in Connecticut in 2005-2007.

Chart 6:
Percent of Connecticut Households Headed by a Person 18-64 Years Old
Who Owned Their Home by Educational Attainment in 2005-2007



Gaps in home ownership rates by the years of schooling completed by the householder widened more considerably among younger households (18-29 years old) and those headed by individuals 30-39 years old in Connecticut over the last 26 years (Table 6). Among 30-39 year olds, there was a very steep decline (19 percentage points) in home ownership among high school dropouts and a sharp drop among high school graduates versus a modest increase in home ownership among bachelor degree holders (See Chart 7). By 2005-2007, those households headed by a 30-39 year old with a bachelor’s degree were nearly 3.4 times as likely to own their homes as a person who failed to graduate from high school.

Chart 7:
Home Ownership Rates of Connecticut Households Headed by a Person 30-39 Years Old by Educational Attainment in 2005-2007 (in %)



The Receipt of Rental Subsidies by Households in Connecticut by Educational Attainment of the Householder, 2006-2008

Home ownership rates in Connecticut in recent years have been shown to be strongly associated with the educational attainment of householders. Those households headed by high school dropouts were the least likely to own their home, and their home ownership rate, especially among adults under 40, has been declining over time.

Many low income renters in the U.S. are dependent on some type of rental subsidy (HUD Section 30 housing vouchers) or public housing to afford the unit they occupy. To identify the extent to which high school dropouts and their better educated peers in Connecticut depend on private rental subsidies or public housing, we analyzed the findings of the March 2006 to March 2008 CPS work experience and income supplements, which collect data on housing subsidies received by households. Key findings are presented in Table 7.

Table 7:
Percent of 18-64 Year Old Householders in Connecticut and the
U.S. Who Received Either Private Rental Subsidies from the Government or
Lived in Public Housing in 2005-07 by Educational Attainment

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	26.8	10.3	+16.5
High school graduate/GED	7.7	4.9	+2.8
13-15 years of college	5.2	3.3	+1.9
Bachelor's degree	2.5	1.0	+1.5
Master's or higher degree	.3	.4	-.1
All	6.2	3.8	+2.4

Source: March 2006, March 2007, and March 2008 CPS surveys, work experience and income supplement, tabulations by Center for Labor Market Studies.

Overall, on average, slightly more than six percent of Connecticut householders aged 18-64 reported that they had received some type of rental subsidy assistance over this three year period. The fraction of Connecticut households receiving such rental assistance varied to an extraordinary degree by their educational attainment. Nearly 27 of every 100 non-elderly householders in the state without a high school diploma reported receiving some form of rental assistance, nearly four times the incidence among high school graduates and more than ten times the incidence of such receipt among bachelor degree holders.

Connecticut households both overall (6.2% vs. 3.8%) and in each educational group except those with Master's or higher degrees were more likely to receive rental subsidies than their U.S. counterparts. The biggest gaps in rental assistance receipt were between high school dropouts in the state and nation. While 27% of high school dropouts in Connecticut were recipients of rental assistance, only 10% of their U.S. counterparts did so, a relative difference of nearly three times in the receipt of such assistance.

The Civic Behavior of Persons 18 and Older and Their Educational Attainment in Connecticut, 2004-2008

The educational attainment level and literacy proficiency of adults in the U.S. have been shown to be positively associated with a wide variety of their civic behaviors, including voting,

volunteering, and participation in civic activities at the local level.¹⁹ Education and income have become great sorters in determining who votes and volunteers in American life. Low income high school dropouts, especially the young, are the least likely to vote. A society cannot foster a strong democracy without active civic engagement by a high share of its citizens. Less educated persons are less likely to be engaged in civic activities, including voting in national, state, and local elections, volunteering for civic organizations, or informing themselves of ongoing political developments. A number of studies have consistently found that the U.S. has experienced a severe decline in civic participation in local and national organizations in recent decades.²⁰ Another study based on international evidence found that additional years of educational attainment has statistically significant effects on voter participation and support for free speech and increases the quality of civic knowledge of the nation's population.²¹

Findings of our analysis of the voting behavior of Connecticut adults (voter eligible 18 and older U.S. citizens) in the November 2004 presidential election the November 2006 Congressional elections and the November 2008 presidential elections are presented in Table 8. Findings reveal that the percent of Connecticut citizens who voted in these three elections rose steadily and strongly with their educational attainment level. For example, slightly over 63% of the state's 18-64 year old citizens reported that they voted in the November 2004 Presidential election. The voting rates of Connecticut adults in that election rose steadily with their educational attainment level. Only 46% of adult dropouts voted versus nearly 54% of high school graduates, 63% of those with some college, and 74 to 82 percent of those with a Bachelor's and Master's or higher degree, respectively.

¹⁹ See: Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin, et al., Trends in the Voting Behavior of the U.S. Voting Age Population: Rising Disparities by Schooling and Income, Educational Testing Service, Princeton, 2009.

²⁰ For example of such studies, see: (i) Sidney Verba, Kay Lehman Schlozman, Henry Brady, Voice and Equality: Civic Voluntarism in American Politics, Harvard University Press, Cambridge, Massachusetts, 2006; (ii) Robert D. Putnam, Bowling Alone: The Collapse and Revival of American Community, Simon and Schuster, 2000; (iii) Thomas Ehrlich (Editor), Civic Responsibility and Higher Education, The American Council of Education, The Oryx Press, Phoenix, Arizona, 2000.

²¹ See: Thomas S. Dee, Are There Civic Returns to Education?, National Bureau of Economic Research (NBER), Working Paper No. 9588, March 2003, Cambridge, Massachusetts.

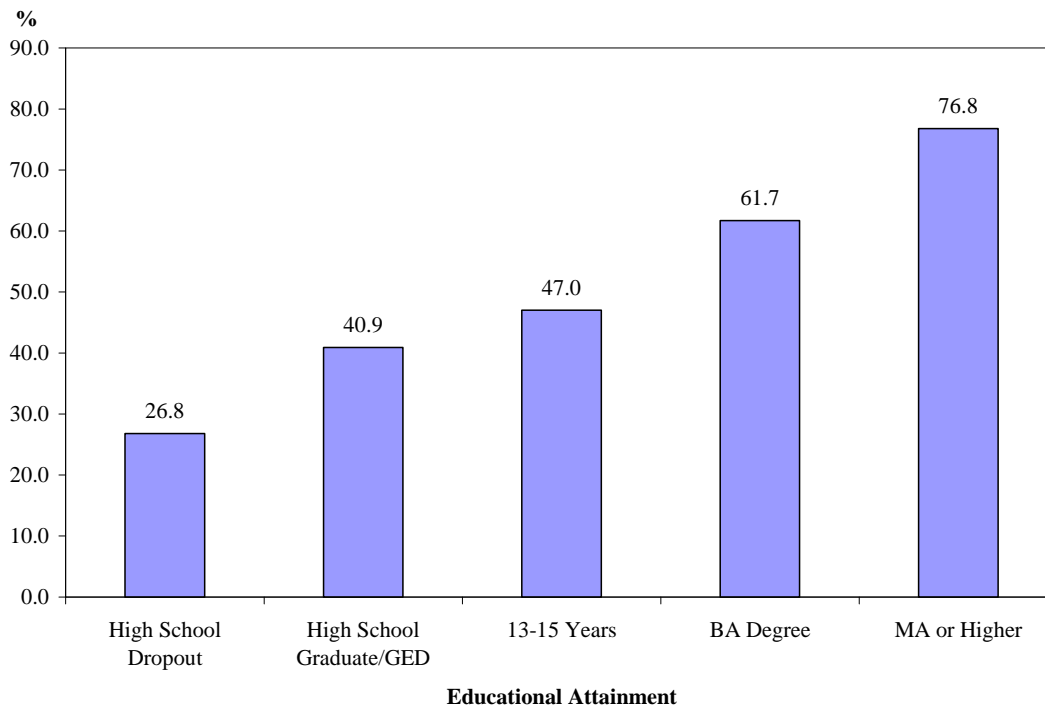
Table 8:
Voting Rates of 18-64 Year Old Citizens in Connecticut by
Educational Attainment in the November 2004, 2006, and 2008 National Elections (in %)

	(A)	(B)	(C)
Educational Attainment	2004	2006	2008
High school dropout	46.6	26.8	41.5
High school graduate/GED	53.9	40.1	55.8
1-3 years of college	63.4	47.0	73.1
Bachelor's degree	73.6	61.7	77.4
Master's or higher degree	82.3	76.8	82.4
All	63.3	49.7	67.2

Source: November 2004, 2006, and 2008 CPS surveys, public use files, tabulations by authors.

Overall, voter turnout in the November 2006 Congressional elections was sharply lower than in the November 2004 in both Connecticut and the U.S. The finding is consistent with that for earlier off-year elections. In Connecticut, voting rates in November 2006 rose steadily and strongly with the years of formal schooling completed by adult citizens. Only 27 percent of adult dropouts in the state voted versus 40% of high school graduates, 62 percent of bachelor degree holders, and just under 77 percent of those adults with a Master's or higher degree (Chart 8).

Chart 8:
Voting Rates of 18-64 Year Old Citizens in Connecticut in the
November 2006 Congressional Elections by Educational Attainment (in %)

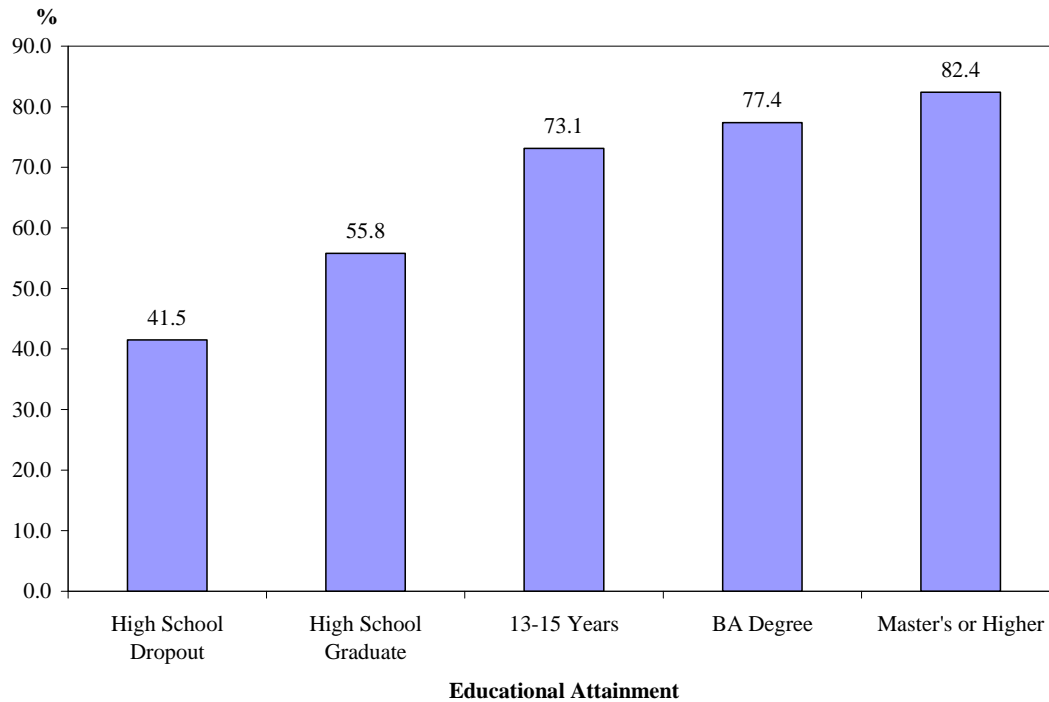


Estimates of the voting rates of 18-64 year old Connecticut and U.S. citizens in the recent November 2008 Presidential election are displayed in Table 9. Here again, we find that in both areas voting rates rose steadily and substantially with the level of educational attainment of the potential voter. In Connecticut, only 41% of non-elderly potential voters participated in the November 2008 election versus 56% of high school graduates, 77% of bachelor degree holders, and 82% of those with a Master’s or higher degree. The best educated group of eligible voters in Connecticut were twice as likely to vote as high school dropouts. Nearly identical patterns of voting by educational attainment prevailed in the U.S. Nationally, those 18-64 year old citizens with a Master’s or higher degree were more than twice as likely to vote as high school dropouts (83% vs. 39%).

Table 9:
Comparisons of the Voting Rates of 18-64 Year Olds in Connecticut and the
U.S. by Educational Attainment in the November 2008 Election (in %)

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	41.5	39.4	+2.1
High school graduate	55.8	54.9	+.9
1-3 years college	73.1	68.0	+5.1
BA degree	77.4	77.0	+.4
Masters or higher	82.4	82.7	-.3
All	67.2	63.6	+3.6

Chart 9:
Voting Rates of 18-64 Year Old Citizens in Connecticut in the
November 2008 Election by Educational Attainment (in %)



National surveys of the volunteering activities of U.S. adults in recent years also have revealed a strong association between the incidence, breadth, and types of volunteering activities of adults and their educational attainment and their literacy proficiencies. Data on the volunteering behavior of U.S. adults 16 and older and in each state are collected in September of each year by the U.S. Census Bureau as a supplement to the standard monthly CPS labor force

questionnaire for that month.²² We have analyzed public use data files for the September 2007 and September 2008 CPS Supplements to examine the volunteering activities of adults 16 and older in Connecticut by their educational attainment level. In Connecticut, slightly under 32% of the state’s working-age adults reported to the CPS interviewer that they have done some type of volunteer work over the 12 month period prior to the interview (Table 10). Volunteering rates in Connecticut in 2007-2008 varied substantially by educational attainment level. These rates of volunteering ranged from lows of 11 percent for high school dropouts and nearly 21 percent for high school graduates to highs of 40 percent among adults with a Bachelor’s degree and 51 percent among adults with a Master’s or higher degree. Connecticut adults with a Bachelor’s or higher degree were four times as likely to volunteer as their peers with no high school diploma or GED certificate.

Table 10:
Volunteering Rates of 18-64 Year Olds⁽¹⁾ in Connecticut by Type of Activity and by Educational Attainment, 2007-2008 Averages

	(A)	(B)	(C)
Educational Attainment	Any Volunteering	Civic Volunteering	Health or Education Volunteering
High school dropout	11.5	1.9	5.1
High school graduate	20.7	3.0	9.8
1-3 years of college	32.5	7.5	14.8
BA degree	39.7	8.2	19.0
Master’s or higher degree	51.3	12.3	22.4
All	31.6	6.7	14.4

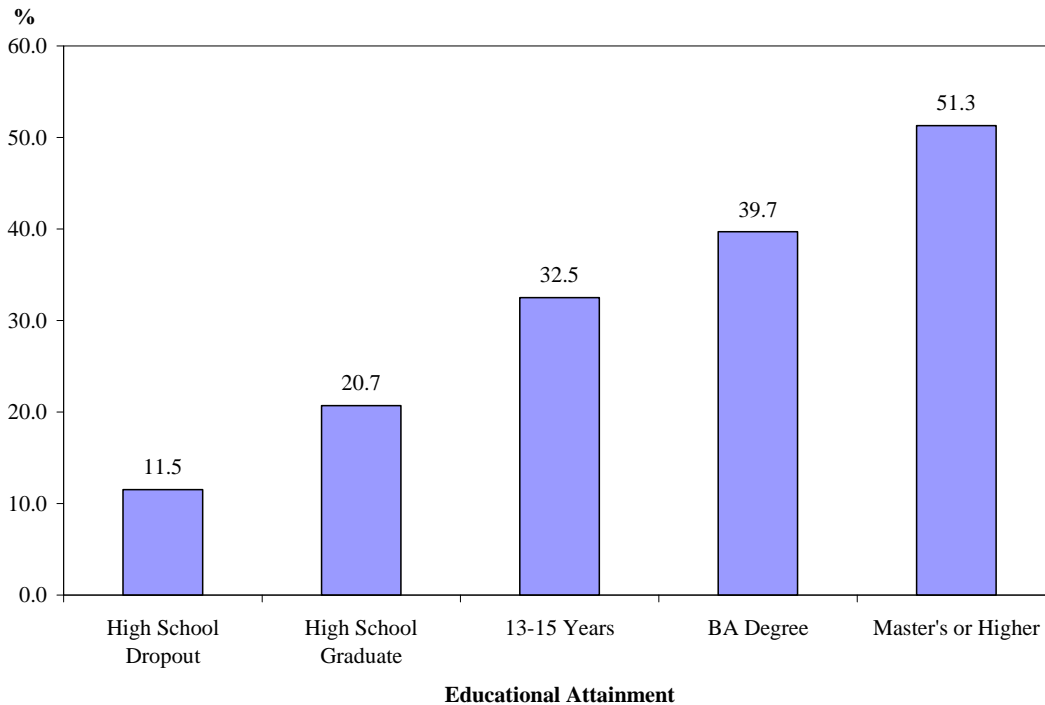
Note: Findings exclude high school and college students.

Source: September 2007 and September 2008 CPS surveys, volunteering supplement, public use files, tabulations by authors.

²² “Volunteer work” is unpaid work performed for a non-profit or government organization. It excludes volunteer work performed directly for neighbors or relatives.

See: U.S. Bureau of Labor Statistics, Volunteering in the U.S.: 2006, Washington, D.C., 2007.

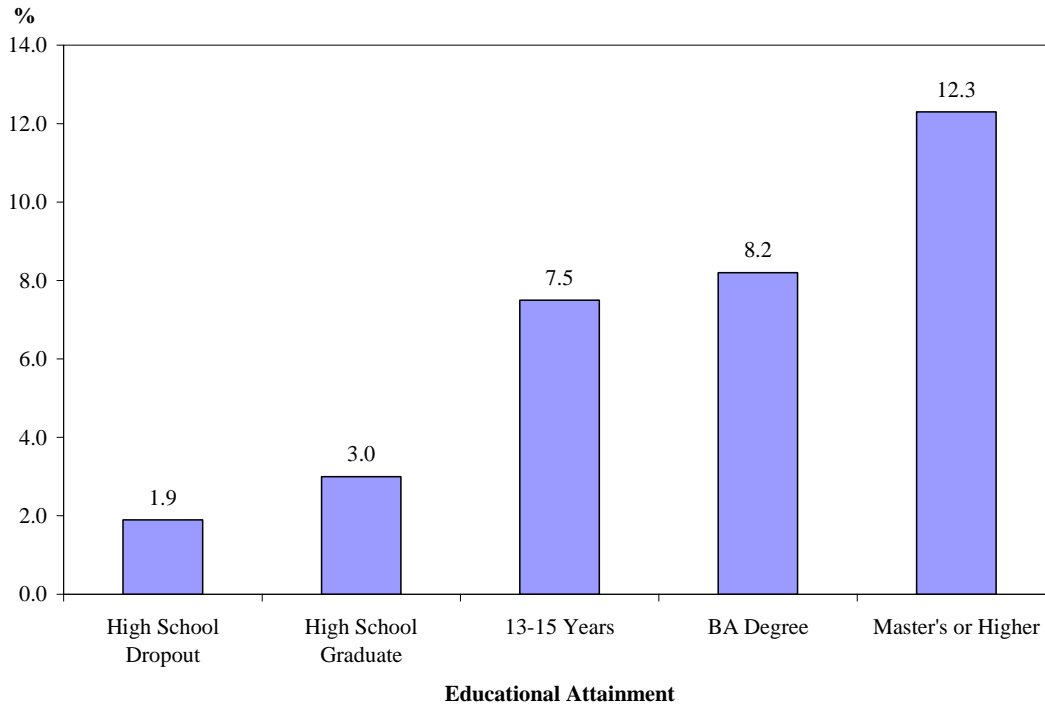
Chart 10:
Volunteering Activities of 18-64 Year Olds in Connecticut by
Educational Attainment, 2007-2008 Average



Not only are better educated adults in Connecticut more likely to volunteer than their less educated counterparts, but they also volunteer for more organizations and a wider array of civic, political, and education/health organizations than their less educated fellow residents. Adult school dropouts were most likely to volunteer for church organizations and children’s sports (like little league, soccer, basketball) than for other types of volunteer organization including labor, health, political, social, health, and educational organizations. Only 2 of every 100 adults without a high school diploma/GED volunteered for a civil/political organization versus 8% of adults with a Bachelor’s degree and 12% of adults with a Master’s or higher degree did so (Table 10 and Chart 11). The state’s best educated adults were considerably more likely to provide volunteer services for civic and political organizations than were adults with no post-secondary schooling. Civic volunteering has become overwhelmingly dominated by the educational elite in Connecticut. This is bad news for democracy. Similar patterns prevailed for volunteering in health and educational organizations across the state. Only 5% of adult dropouts volunteered for such organizations versus 10% of high school graduates and 20% of those with a Bachelor’s or

higher degree. Educational attainment serves as the great divider between those who volunteer for health/education organizations.

Chart 11:
Civic Volunteering Activities of 18-64 Year Olds in Connecticut by
Educational Attainment, 2007-2008 Averages (in %)



The Self-Reported Health Status and Disability Status of Connecticut and U.S. Adults By Their Level of Educational Attainment

In addition to the effects of educational attainment on the labor market, income, marital, and civic outcomes of high school dropouts and their better educated peers, there are also a variety of health outcomes that are linked to the educational attainment of adults. Among these health outcomes are overall health status, exposure to various illnesses and diseases, disability problems, access to health coverage and health insurance, and life expectancy. Nationally, adults with lower levels of schooling are less likely to receive medical care, less likely to be covered by health insurance, more likely to report poorer health, and much more likely to report physical or mental disabilities than their counterparts with higher levels of schooling. Findings of national

longitudinal research also reveal that high school dropouts with limited literacy skill also face considerably greater mortality risks in their late 20s and 30s, especially among males.²³

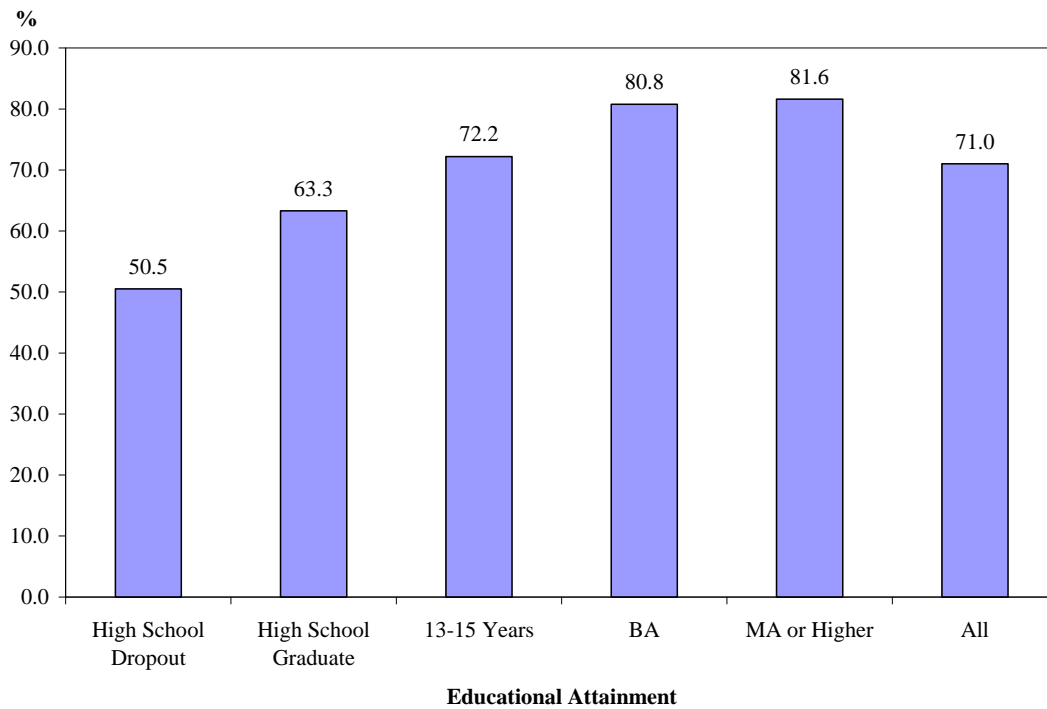
In this section, we will begin our analysis by reviewing the links between the self-reported health status of adults in Connecticut and the U.S. by educational attainment. In recent years, the U.S. Census Bureau has collected information on the self-reported health status of U.S. adults through the March CPS survey from a sample of U.S. adults. Respondents to the March 2007 and March 2008 CPS surveys were asked to rate their current health status. The allowable responses fall into the following five categories:

- Excellent
- Very good
- Good
- Fair
- Poor

We have analyzed the responses to this health status question for 18-64 year old adults in Connecticut and the U.S. classified by their educational attainment in 2007-2008. Key findings are displayed in (Chart 12 and Table 11). Overall, 71 percent of Connecticut's adults in the 18-64 year old age group reported that they were either in excellent or very good health in March 2007-2008 (Chart 12). The proportion of Connecticut adults rating their health status as excellent or very good ranged widely across the educational groups from a low of 50 percent among those adults lacking a high school diploma/GED to 63 percent among high school graduates with no post-secondary schooling, and to highs of 81 to 82 percent among bachelor degree recipients and those with a Master's or more advanced academic degree. Adults with a four-year or higher college degree in Connecticut were 30 percentage points more likely to report themselves as being in excellent or very good health compared to their high school dropout peers.

²³ See: Andrew Sum and Mykhaylo Trubs'kyy, Mortality Rates Among U.S. Adults from Ages 16 to the Mid 40s: Findings of the National Longitudinal Survey of Youth, Center for Labor Market Studies, Northeastern University, Boston, 2009.

Chart 12:
Percent of 18-64 Year Olds in Connecticut Who Reported Their Health Status as
Excellent or Very Good by Educational Attainment, 2007-2008 Averages



On the other end of the health status distribution, only 9 percent of Connecticut’s adults rated their health status as “fair” or “poor”. The fraction of the state’s adults providing responses in one of these two health status categories ranged from a high of almost 22 percent among those lacking a high school diploma/GED certificate to 13% among high school graduates and to lows of 3 to 4 percent among those with a Bachelor’s or higher degree. Thus, adult high school dropouts in Connecticut were 1.7 times as likely as high school graduates to report being in fair or poor health and were more than four to five times as likely to do so as their counterparts with a Bachelor’s or more advanced degree. Adults in the U.S. followed a very similar pattern across educational groups in their responses to this question.

Table 11:
Comparisons of the Percent of 18-64 Year Olds in Connecticut and the U.S. Who Report
their Health Status as Only Fair or Poor in 2007 and 2008 by Educational Attainment

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	21.5	20.5	+1.0
High school graduate	12.8	13.5	-.7
13-15 years	7.2	9.4	-2.2
BA degree	4.5	5.3	-.8
Masters or higher degree	3.6	4.4	-.8
All	8.9	10.8	-1.9

The poorer health of Connecticut’s less educated adults can be expected to lead to higher future rates of disability and medical outlays, a major part of which will be financed by the Medicaid and Medicare systems as well as to lower rates of employment, lower lifetime earnings, and lower life expectancy. Since less educated adults report themselves as being in poorer health, they can be expected to report mental/physical disability problems more frequently than their better educated counterparts in the state. To identify the links between formal schooling and disability status, we will now turn to an analysis of findings from the 2005-2007 American Community Surveys for Connecticut and the U.S.

The Links Between Educational Attainment and the Disability Status of Adults in Connecticut, 2005-2007

The disability status of adults across the nation and in individual states has been found to be strongly linked to their educational attainment.²⁴ High school dropouts tend to experience above average rates of both physical and mental disabilities that limit their work behavior, reduce their earnings, and increase their dependence on public assistance income. The American Community Surveys of the U.S. Census Bureau have collected information from respondents on their disability status. The definition of “disabled” that underlies our estimates of the disabled population in Connecticut and the U.S. in this research report is the same as that used by the U.S. Census Bureau in its official estimates of the nation’s disabled population from the American

²⁴ See: Andrew Sum, Ishwar Khatiwada, Paulo Tobar, et al., The Adult Disabled Population (16-74) in Massachusetts and the U.S.: Its Size and Demographic/Socioeconomic Composition in 2003-2004, Prepared for The Commonwealth Corporation and the Massachusetts Rehabilitation Commission, March 2006.

Community Surveys (ACS) and exactly the same as that used by the Rehabilitation Research and Training Center of Cornell University in its analysis of state and national data from the American Community Surveys.²⁵ According to this definition, an individual participating in the ACS surveys will be classified as “disabled” if he or she meets any of the following six criteria. The information on disability status is based on the self-reports of respondents to the ACS questionnaire and is not tied to the receipt of any cash assistance from the local, state, or federal government for the disabled or participation in any type of vocational rehabilitation program. These six criteria are the following:

- Person has any of the following lasting conditions: blindness, deafness, or a severe vision or hearing problem
- Person has a long lasting condition that “substantially limits one or more basic physical activities”, such as climbing stairs
- Because of a physical, mental, or emotional condition lasting 6 months or more, this person has difficulty “learning, remembering, or concentrating”
- Because of a physical, mental, or emotional condition lasting 6 months or more, this person has difficulty “dressing, bathing, or getting around inside the home”
- Because of a physical, mental, or emotional condition lasting 6 months or more, this person has difficulty “going outside the home alone or shop or visit a doctor’s office”
- Because of a physical, mental, or emotional condition lasting 6 months or more, this person has difficulty “working at a job or business”.

Individual respondents to the ACS survey were allowed to check more than one disability type. Persons reporting work-related disabilities often cite one or more other types of disabilities and are far less likely to be employed and earn far less than their counterparts with similar demographic and human capital characteristics.

²⁵ For a more detailed review of these ACS-based disability concepts and measures, *see*: Rehabilitation Research and Training Center on Disability Demographics and Statistics, [2005 Disability Status Reports](http://www.disabilitystatistics.org), Cornell University, www.disabilitystatistics.org

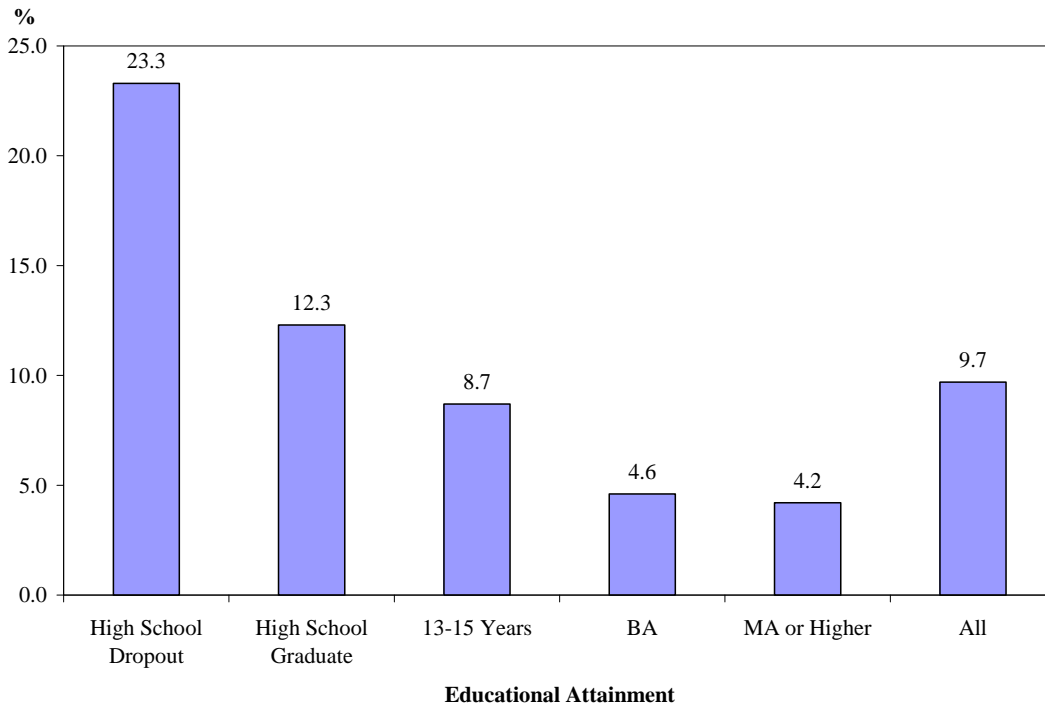
According to our analysis of findings from the 2005-2007 ACS surveys, the incidence of self-reported disabilities among the 18-60 year old population varied substantially by level of educational attainment among adults in both Connecticut and the U.S. Table 12 displays estimates of the percentage share of 18-60 year old persons who reported themselves to be disabled in Connecticut and the U.S. at the time of the 2005-2007 ACS surveys. Overall disability rates were lower in Connecticut than in the U.S. 9.7% vs. 11.7%. Similar results prevailed for reach educational group except high school dropouts. In both Connecticut and the U.S., disability rates were highest for those without a high school diploma (Table 12 and Chart 13). Twenty-three percent of 18-60 year old persons without a high school diploma/GED in Connecticut reported to have some type of disability versus a 22 percent incidence of disabilities among the same educational group in the U.S. The reported incidences of disability problems declined steadily with higher levels of educational attainment in both the state and the U.S. In Connecticut, the incidence of disability problems among high school graduates was 12 percent, among those with some college it was under 9 percent, and among those with a Bachelor’s degree it was slightly below 5 percent (Table 12). High school dropouts in Connecticut were 5 times as likely as bachelor degree holders to report themselves as being disabled in 2005-2007.

Table 12:
Comparisons of the Percent of 18-60 Year Old Persons in Connecticut in the U.S. Who Were Disabled in 2005-2007 by Educational Attainment

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	23.3	21.7	+1.6
High school graduate	12.3	13.9	-1.6
13-15 years	8.7	10.7	-2.0
BA degree	4.6	5.4	-.8
Masters or higher degree	4.2	5.0	-.8
All	9.7	11.7	-2.0

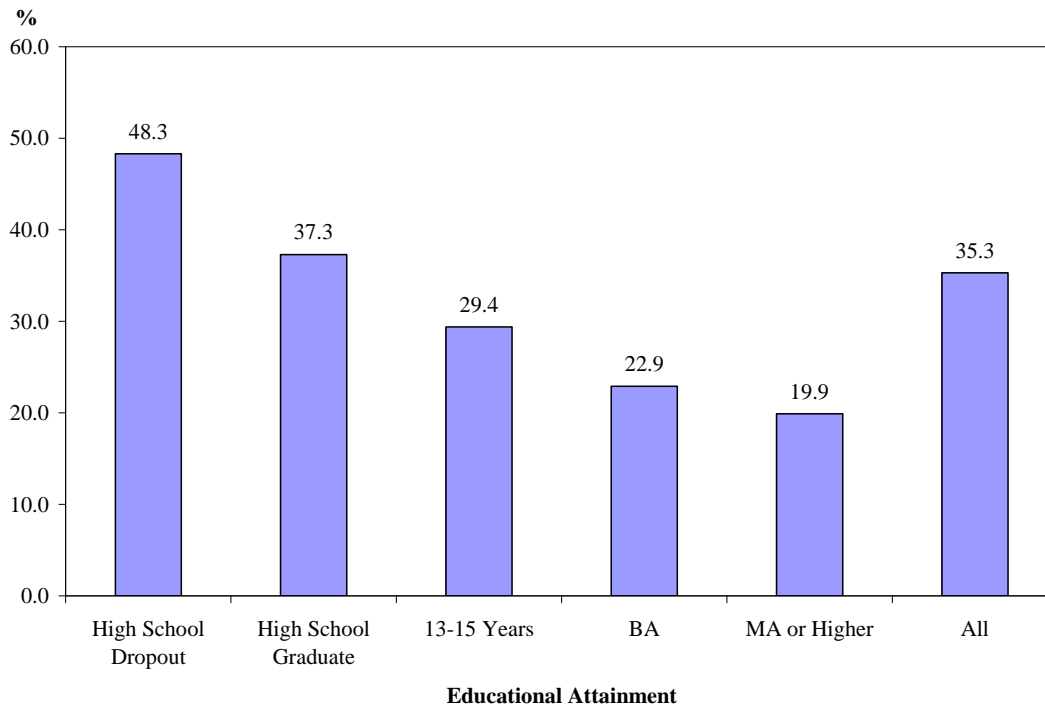
Source: American Community Surveys, 2005-2007 public use files, tabulations by authors.

Chart 13:
Percent of 18-60 Year Olds in the State of Connecticut Who Reported Some Type of Disability
by Educational Attainment, 2005-2007 Averages



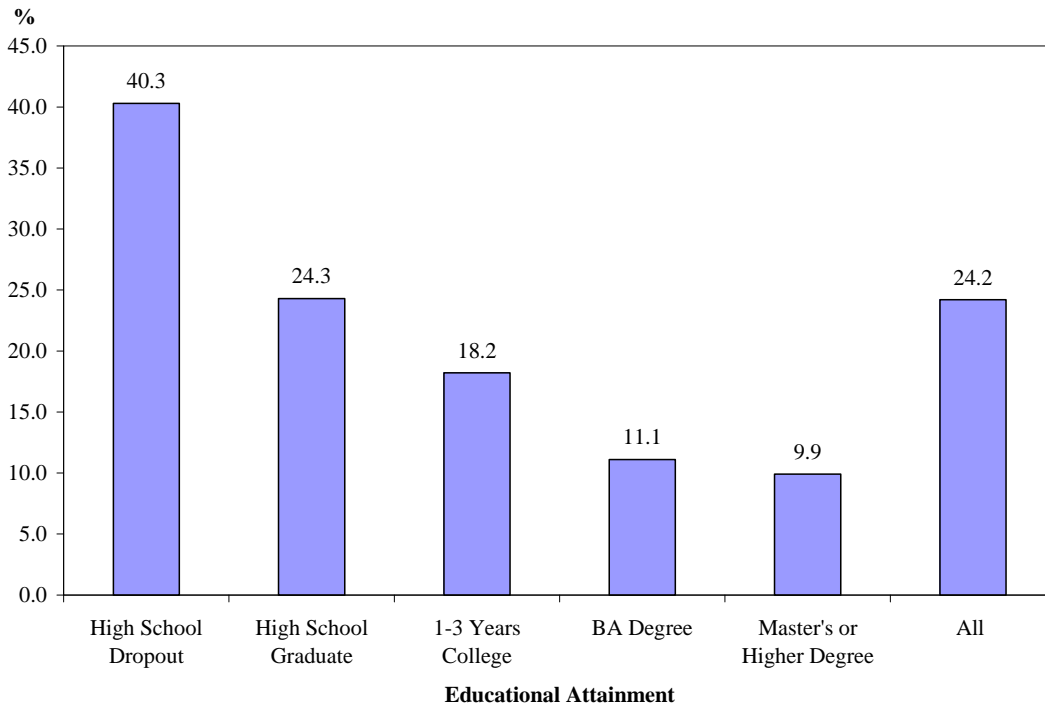
Being disabled, especially when combined with low formal schooling, tends to sharply increase rates of joblessness among adults in Connecticut. Their frequent absence of work and low earnings increase the likelihood that they will be dependent on government cash transfer programs (SSI for the disabled, Social Security disability, general relief) to support themselves. For 2005-07, more than one-third (35%) of disabled 18-60 year olds in Connecticut were recipients of some form of cash public assistance income from the federal or state government (Chart 14). High school dropouts were the most likely to receive such cash assistance, with nearly one-half reporting cash transfer income. The likelihood of public cash transfer income among the disabled in Connecticut fell steadily with their educational attainment, dropping to 20% for those with a Master’s or higher degree. Disabled dropouts were 30% more likely than high school graduates to depend on public assistance income to support themselves and 2.1 to 2.4 times more likely to do so than their peers with a bachelor’s or higher degree.

Chart 14:
Percent of 18-60 Year Old Disabled Persons in the State of Connecticut
Who Were Dependent on Some Form of Cash Public Assistance Income by
Educational Attainment, 2005-2007 Averages



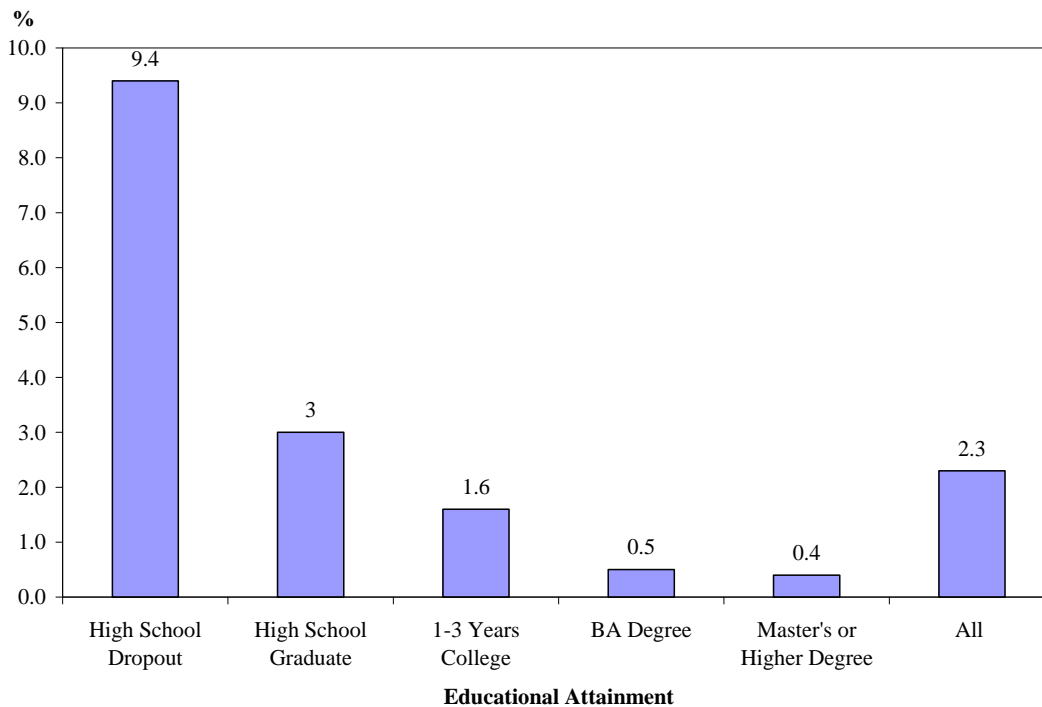
Even with cash transfer assistance from the government, a relatively high fraction of the disabled adult population in Connecticut end up experiencing severe income inadequacy problems. In 2005-2007, on average, nearly one-fourth of the 18-60 year old disabled population in Connecticut were poor or near poor. The likelihood that a disabled adult in Connecticut would be poor/near poor in 2005-07 was strongly linked to his/her educational attainment. Over 40% of disabled, high school dropouts were poor/near poor versus 24% of high school graduates, 18% of those with 1-3 years of college, and only 10 to 11 percent of those with a bachelor's or master's degree. Disabled high school dropouts were four times as likely to be poor/near poor as bachelor degree holders in the state.

Chart 15:
Percent of 18-60 Year Old Disabled Individuals in Connecticut Who Were
Poor or Near Poor by Educational Attainment, 2005-2007 Averages



The findings on the percent of adults with a physical/mental disability can be combined with the percent of disabled that were poor/near poor to estimate the fraction of Connecticut adults 18-60 years old that were both disabled and poor/near poor in 2005-2007 by educational attainment. Nearly 1 of every 10 adult high school dropouts in the state were both disabled and poor/near poor versus only 3 percent of high school graduates, 1.6 percent of those with 1-3 years of college, and only .5% of bachelor degree holders. Non-elderly adult dropouts in Connecticut were three times as likely as high school graduates to be both disabled and poor/near poor and 18 times as likely to do so as bachelor degree holders across the state.

Chart 16:
Percent of 18-60 Year Olds in Connecticut Who Were Both Disabled and Poor/Near Poor by Educational Attainment, 2005-2007 Averages

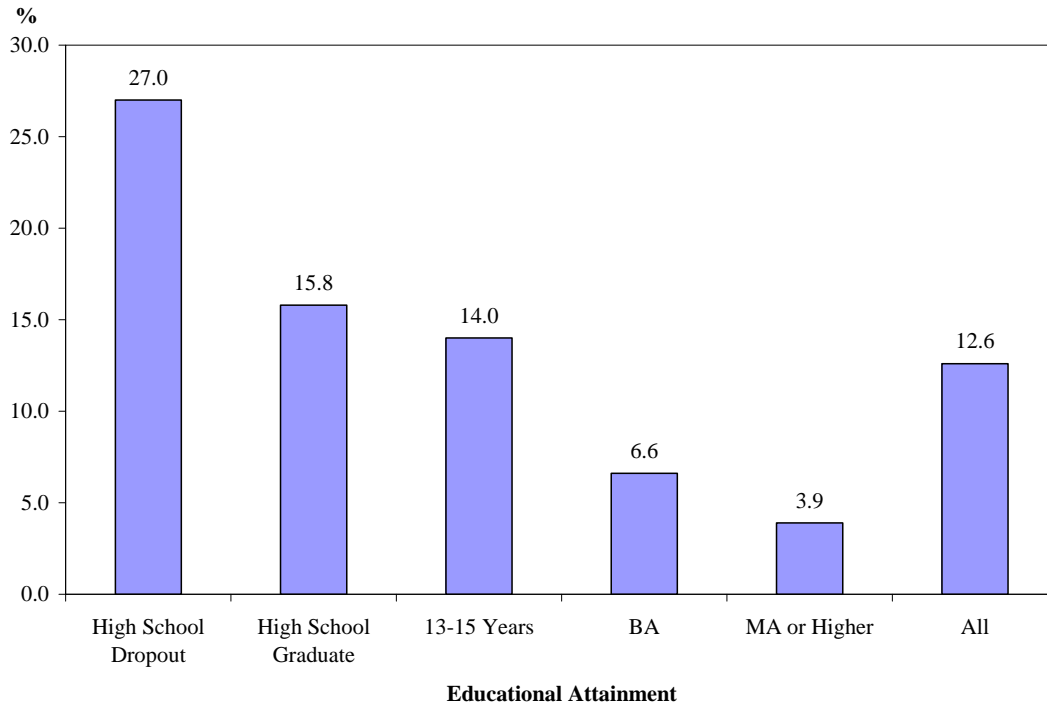


Health Insurance Coverage Rates and Dependence on Medicaid/Medicare for Health Insurance by Connecticut and U.S. Adults (18-64 Years Old) by Educational Attainment, 2006-2007

Access to some form of health insurance coverage is a critical determinant of the receipt of health care services by adults and children. Nationally, the health insurance coverage rates of non-elderly adults (18-64) tend to vary quite considerably across educational attainment groups. Less educated adults are typically the least likely to be covered by any type of health insurance including Medicaid. Even when they do receive some type of coverage, these adults are much less likely than their better educated peers to be covered by health insurance from their employers, and more likely to be reliant on government financed health insurance, such as that provided by the Medicaid/Medicare system. In both Connecticut and the nation, the share of adults who were covered by any type of health insurance varied widely in 2007-2008 by their educational attainment level. During this two year period, the absence of health insurance coverage among Connecticut adults ranged from a high of 27 percent among those persons

lacking a high school diploma/GED to 16 percent among high school graduates and to a low of 4 percent for those adults holding a Master’s or more advanced academic degree.²⁶

Chart 17:
Per Cent of 18-64 Year Olds in Connecticut Who Lacked Any Health Insurance Coverage by Educational Attainment, 2007-2008 Averages



The sources of health insurance coverage of non-elderly adults in Connecticut and the U.S. also varied widely across educational attainment groups. In both Connecticut and the U.S., a high share of adults without a high school diploma were covered by health insurance under the Medicaid or Medicare system. (Table 13). Slightly more than 10 percent of Connecticut and U.S. adults in the 18-64 age group with some type of health care insurance reported that they were covered by either Medicare or Medicaid insurance (Table 13 and Chart 18). The degree to which the state’s adults depended on Medicaid or Medicare coverage for their health insurance varied widely by their educational attainment. Slightly over 28 percent of every 100 non-elderly high school dropouts in Connecticut were covered by Medicare or Medicaid versus only 15 of every

²⁶ These estimates are based on the findings of the March 2008 and March 2009 CPS household surveys for the U.S. The March CPS contains a supplement that collects data on the health insurance coverage of all household members in the prior calendar year. The estimates in the above chart, thus, pertain to health insurance coverage in the prior two years, 2007 and 2008. They represent simple two-year averages.

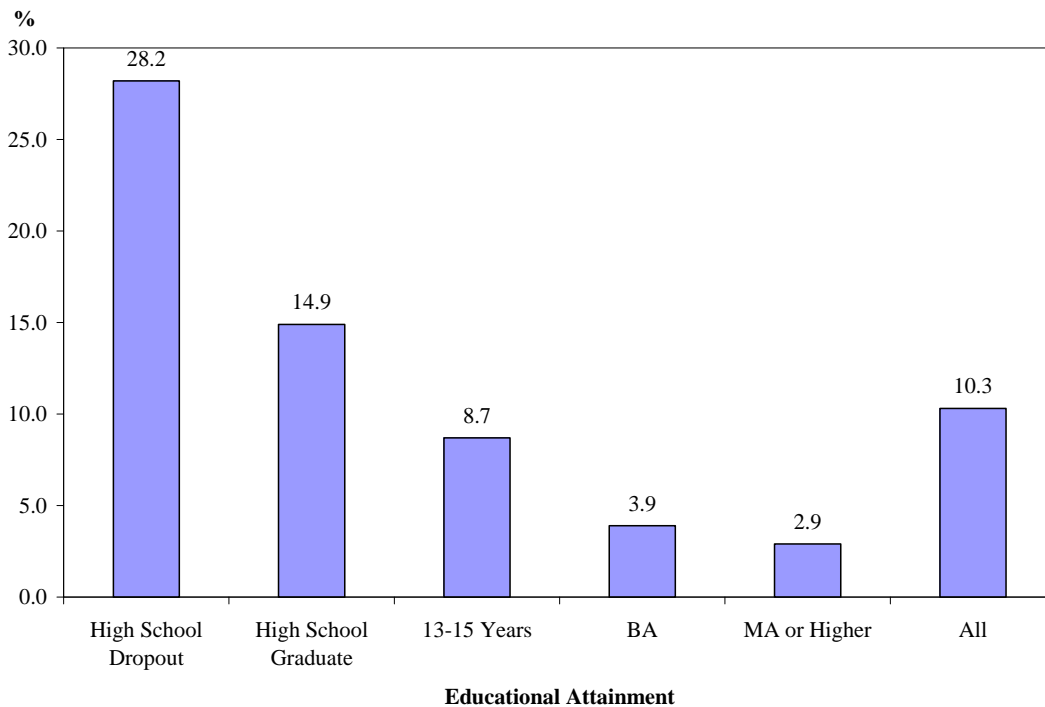
100 high school graduates, 4 of every 100 adults with a Bachelor’s degree, and fewer than 3 of every 100 adults with a Master’s or more advanced degree. Adult dropouts in Connecticut were nearly twice as likely as high school graduates to receive Medicaid/Medicare coverage, and they were 8 to 10 times as likely to do so as adults with a Bachelor’s, Master’s, or higher degree.

Overall, Connecticut adults were just as likely as their U.S. counterparts to be dependent on Medicaid or Medicare for their health insurance coverage. Among high school dropouts, however, Connecticut adults were more likely than their U.S. counterparts to rely on Medicare/Medicaid for their health insurance coverage (28% vs. 23%).

Table 13:
Comparisons of the Share of 18-64 Year Olds in Connecticut and the U.S. Who Were Dependent on Medicaid or Medicare for their Health Insurance Coverage, 2007-2008 Averages (in %)

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	28.2	23.1	+5.1
High school graduate	14.9	12.9	+2.0
13-15 years	8.7	8.5	+2
BA degree	3.9	4.0	-.1
Masters or higher degree	2.9	2.7	+2
All	10.3	10.4	-.1

Chart 18:
Per Cent of 18-64 Year Olds in Connecticut Who Received Their Health Insurance Coverage from Medicaid or Medicare by Educational Attainment, 2007-2008 Averages



The Incarceration Rates of Adults in Connecticut By Educational Attainment, Age, and Gender

During the past three decades, there has been explosive growth in the number of adults who were residing as inmates of the nation’s correctional institutions (local, state, and federal prisons and jails).²⁷ In 2008, approximately one in one-hundred U.S. adults (18 and older) were housed in such correctional institutions, a substantial share of whom were young (under 30), male, and poorly educated.²⁸ Incarceration rates tend to be much higher for high school dropouts than they are for better educated young adults, including high school graduates and especially those with a bachelor’s or higher academic degree. As will be revealed below, the findings on incarceration rates of young adults (18-34 years old) in Connecticut indicate a fairly high share of high school dropouts were incarcerated during 2006 and 2007.

²⁷ For an overview of the evidence on these issues, see: (i) Bruce Western, Punishment and Inequality in America, Russell Sage Foundation, New York, 2006; (ii) Devah Pager, Marked: Race, Crime, and Finding Work in an Era of Mass Incarceration, The University of Chicago Press, Chicago, 2007.

²⁸ See: Pew Center for Research on the States, One in 100, Washington, D.C., 2008.

To estimate rates of incarceration among the non-elderly adult population of Connecticut and the nation in recent years, we analyzed the findings of the 2006 and 2007 American Community Surveys, which interviewed residents of group quarters for the first-time during those two years.²⁹ The ACS survey identified the institutionalization status of each adult respondent. This group includes those persons who were under supervision in correctional facilities (jails/prisons), nursing/skilled nursing facilities, mental (psychiatric) hospitals, inpatient hospice facilities, and in group homes for juveniles. The public use files for the ACS survey made available to researchers unfortunately do not identify the specific type of institution in which these individuals were living at the time of the survey. National ACS data from the U.S. Census Bureau on the types of institutions in which these adults resided revealed that a substantial majority (over 90 percent) of the institutionalized population under the age of 60 were inmates of correctional facilities. The public use files from the 2006-2007 ACS survey were used to estimate the incidence of institutionalization problems among the non-school enrolled population of 18-60 year olds in the aggregate, by educational group, and for selected age/gender/educational subgroups. We will refer to these individuals as the incarcerated population in this research report.

Incarceration rates of young adults (18-34) over the 2006-2007 period in Connecticut varied to a considerable degree across gender and educational group. Among all 18-34 year olds, only 1.7% of the population were inmates of correctional institutions (primarily jails and prisons). The incarceration rate of males was 3.0 percent versus only .4% for females. Males were 7.5 times more likely than females to be inmates of criminal justice institutions. For both males and females, the incidence of incarceration among these younger adults was due almost entirely to higher rates of incarceration among those adults with 12 or fewer years of schooling. For all 18-34 year olds, the incarceration rate of high school dropouts was 7.6 percent versus only .1% for those young adults with a bachelor's or higher degree, a relative difference in incarceration of these two groups of 76 to 1. Among 18-34 year old males, incarceration rates ranged from a low of under .1% among those with a bachelor's or higher degree to a high of 11% for those young adult males who lacked a high school diploma/GED certificate (Table 14 and

²⁹ The public use files for the 2008 ACS surveys have not yet been released by the U.S. Census Bureau. The release date has been pushed back to late October 2009.

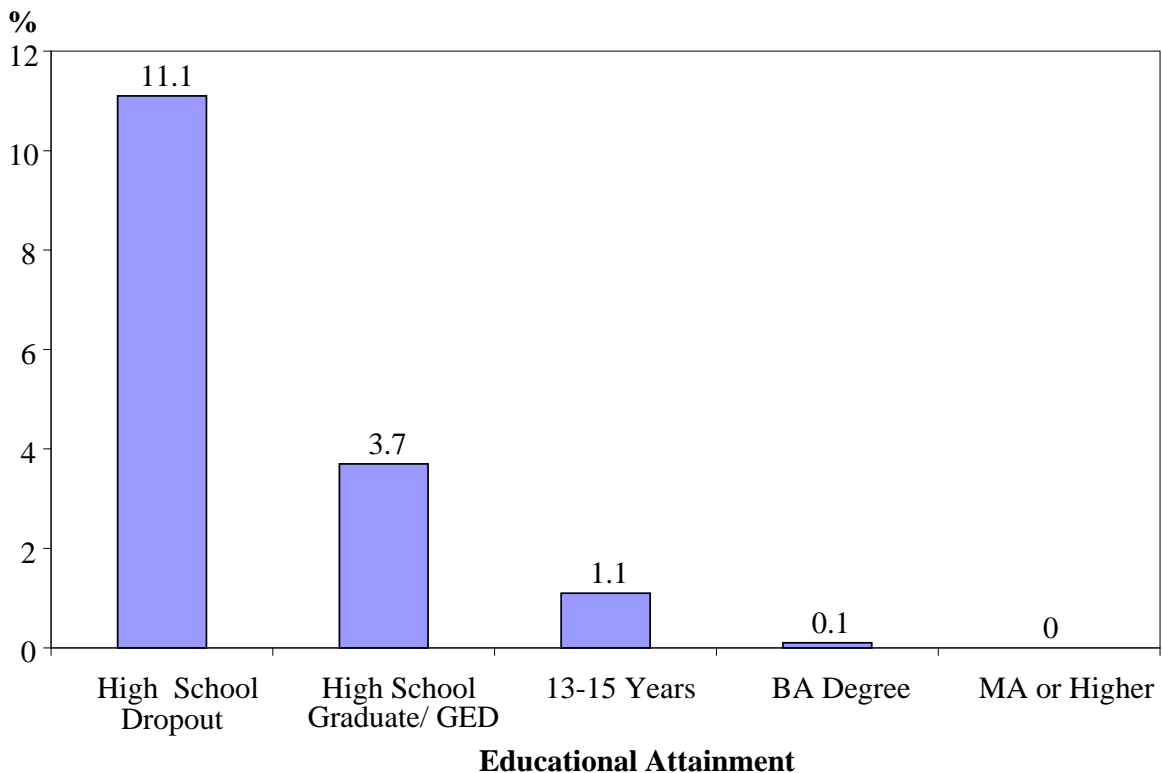
Chart 19). Younger, male high school dropouts in Connecticut were 111 times more likely to be in jail or prison than their better educated peers with a bachelor's or higher degree.

Table 14:
Estimates of Incarceration Rates Among 18-34 Year Olds in Connecticut by Educational Attainment, All and by Gender
 (in %, 2006-2007 Averages)

	(A)	(B)	(C)
Educational Attainment	All	Men	Women
High school dropout	7.6	11.1	1.9
High school graduate/GED	2.3	3.7	.5
Some college (1-3 years)	.6	1.1	.2
Bachelor degree	.1	.1	.1
Master's or higher degree	.1	.0	.1
All	1.7	3.0	.4
High school dropout/BA	76*	111*	19*

Source: American Community Surveys, 2006 and 2007 public use files, tabulations by authors.

Chart 19:
Per Cent of 18-34 Year Old Males in Connecticut Who Were Incarcerated by Educational Attainment, 2006-2007 Averages



Given the much higher rates of incarceration among younger males in Connecticut, we compared their incarceration rates with national averages for males in the same age group (Table 15). Connecticut’s 18-34 year old males had a similar incarceration rate as their national peers (3.0 vs. 2.9 percent). However, the incarceration rate of male high school dropouts in Connecticut was slightly more than 3 percentage points above the national average (11.1% vs. 7.9%). Connecticut’s male high school graduates had a slightly higher incarceration rate than their national peers while those with a Bachelor’s or higher degree were at or below national rates. Connecticut’s male dropouts and those 18-34 year old males with a high school diploma/GED but no post-secondary schooling fared worse than their national counterparts on this key criminal justice measure.

Table 15:
Comparisons of Incarceration Rates of 18-34 Year Old Males in Connecticut and the U.S., 2006-2007 Averages (in %)

	(A)	(B)	(C)
Educational Attainment	Connecticut	U.S.	Connecticut – U.S.
High school dropout	11.1	7.9	+3.2
High school graduate/GED	3.7	3.3	+.4
Some college	1.1	1.1	.0
Bachelor’s degree	.1	.2	-.1
Master’s or higher degree	.0	.1	-.1
All	3.0	2.9	+.1

Source: American Community Surveys, 2006 and 2007 public use files, tabulations by authors.

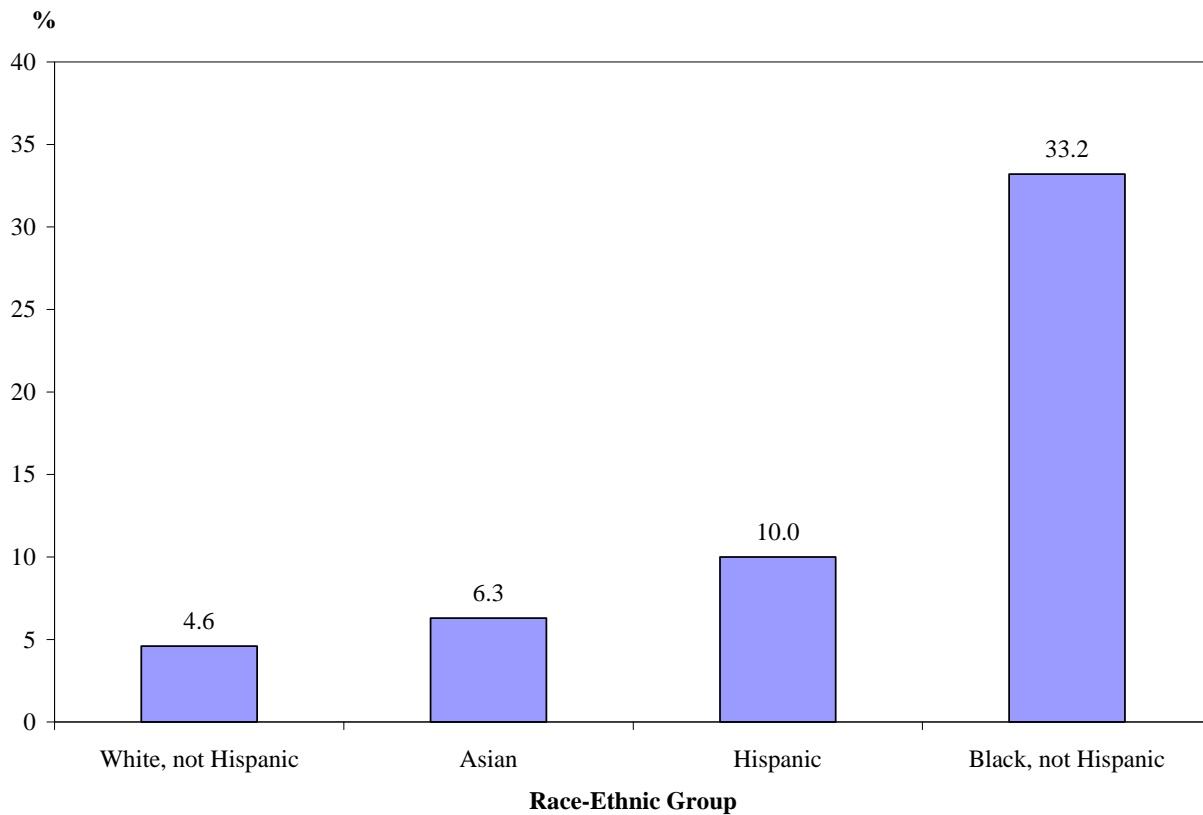
Among male high school dropouts in Connecticut, incarceration rates varied considerably across major race-ethnic groups. The estimated incarceration rates of male dropouts ranged from lows of five and six percent among Whites and Asians, to 10 percent for Hispanics, and to a high of 33 percent for Blacks. Approximately one in three Black male dropouts in Connecticut were incarcerated at the time of the 2006 and 2007 American Community Surveys. A very high rate of

incarceration among Black male dropouts also prevailed nationally.³⁰ These spells of confinement in jails/ prisons will have severe negative consequences on their longer term employability and earnings and on their marriage rates and stability and increase their future rate of recidivism.

The strong links between dropping out of high school and becoming incarcerated among young males in Connecticut are due in large part to the dismal job prospects of young male dropouts. Young people that drop out of high school often find it very difficult to secure employment and earn enough money to support themselves and their family. As a result of these labor market problems, many dropouts turn to a life of crime, including drug sales and other property crimes. They are often arrested and build criminal records at young ages while engaging in criminal activity. These criminal records will reduce their long-term employability and earnings as they grow older. At the Connecticut Governor's Summit on Dropout Prevention, Tia Hudson, a Hartford high school student, called this behavior a "lose, lose" situation. Young dropouts often are caught in a vicious downward cycle where their low educational attainment is compounded by arrest records or prison or jail time.

³⁰ See: Andrew Sum, Ishwar Khatiwada, and Joseph McLaughlin, Consequences of Dropping Out of High School: Joblessness and Jailing for High School Dropouts and the High Cost for Taxpayers, Center for Labor Market Studies, Northeastern University, Prepared for the Alternative Schools Network, Chicago, Illinois, September 2009.

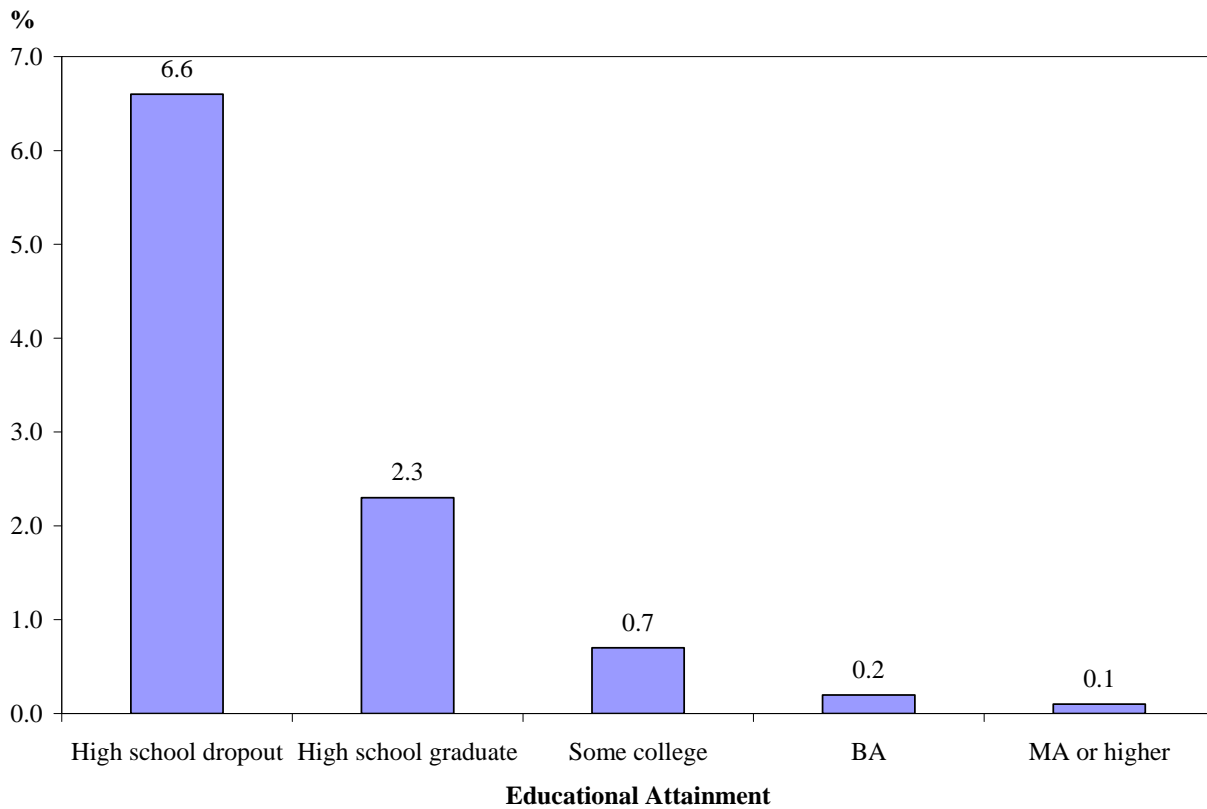
Chart 20:
Per Cent of 18-34 Year Old Dropout Males in Connecticut Who
Were Incarcerated by Race/Ethnic Group, 2006-2007 Averages



Source: 2006-2007 American Community Surveys, public use files, tabulations by authors.

The above findings on incarceration rates focused on younger adults (18-34) in Connecticut and the U.S.. The ACS survey also allows us to estimate incarceration rates of older adults by educational attainment. In Chart 21, incarceration rates of 35-60 year old male adults by level of educational attainment are displayed for the 2006-2007 time period. The findings across educational groups are similar to those of younger adults. Incarceration rates ranged from a low of .1 to .2 percent among those with a Bachelor's or higher degree to 2.3 percent for high school graduates and to a high of 6.6 percent for high school dropouts. As was the case for young adults, the incarceration rate of older high school dropouts was nearly 3 times that of high school graduates and 66 times higher than those of adults with a Master's or higher degree. Although the incarceration rate of older dropouts is lower than it was for younger dropouts, there was still a substantial share of older male dropouts in prison or jail in Connecticut during 2006-2007.

Chart 21:
Per Cent of 35-60 Year Old Males in Connecticut Who Were Incarcerated by
Educational Attainment Group, 2006-2007 Averages



Source: American Community Surveys, 2006 and 2007 public use files, tabulations by authors.

The fiscal costs of housing these incarcerated persons in jail or prison in Connecticut are very substantial. In addition, Connecticut’s taxpayers incur a heavy fiscal burden for not only housing the state’s prison inmates, but also for financing the cost of their probation and parole services.³¹ Given the relatively large share of high school dropouts in the state’s prisons and jails, reducing the number of high school dropouts could potentially produce very substantial cost savings for the state in this area of the state budget. A recent Pew Foundation report on the impact of correctional expenditures on state budgets found that in fiscal year 2007 Connecticut spent 4.4 percent of its general fund on correctional institution expenditures, up by a full 2

³¹ For a review of the fiscal costs of incarceration in Connecticut, see: Andrew Sum, Ishwar Khatiwada, et. al., The Fiscal Consequences of Dropping Out of High School and Failing to Complete Additional Years of Post-Secondary Schooling in Connecticut, Prepared for Our Piece of the Pie, Hartford, CT, October 2009.

percentage points from 1987.³² This report also found that Connecticut was one of five states in the country that spent more of its general fund on corrections than it did on higher education in 2007. Susan Urahn, a co-author of the Pew report, argues that, “Any state spending on prisons may be crowding out investments in other valuable programs that could enhance a state’s economic competitiveness.”³³ It is clear that Connecticut’s taxpayers are forgoing lower taxes or other investments or some combination of both to finance the growth in incarceration and related expenditures in recent years.

Overview of Key Findings on the Social, Income, Civic, Health, and Incarceration Consequences of Dropping Out of High School in Connecticut

The negative, labor market consequences of dropping out of high school in Connecticut have become increasingly more severe in recent years. From their teenaged years onward, high school dropouts lag behind their better educated peers on every key labor market performance measure from employment rates, unemployment rates, annual weeks and hours of work, hourly wages, and annual earnings. The lifetime earnings of Connecticut male high school dropouts from ages 18-64 have declined considerably since the late 1970s in both an absolute and relative sense, reducing their ability to form independent households and to marry.³⁴

The steep deterioration in the annual earnings of many male dropouts has considerably reduced their marriage rates since 1980, widening gaps in marriage rates across both men and women by educational attainment. Declines in their marriage rates have been accompanied by a very sharp rise in out-of-wedlock childbearing among young women with no high school diploma and those with no post-secondary schooling. These childbearing trends have increased the formation of single parent families in Connecticut, especially among women with no high school diploma

These changes in family formation have been most intense among those adults who left school without obtaining a diploma. These single parent families headed by an individual with little formal schooling are the most likely to experience severe income inadequacy problems,

³² See: Pew Center On the States, One in 100, Washington, D.C., 2008

³³ See: The Pew Center on the States, “Pew Report Finds More Than One in 100 Adults Are Behind Bars,” Press Release, Available at: http://www.pewcenteronthestates.org/news_room_detail.aspx?id=35912.

³⁴ See: Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin, et al., The Labor Market Experiences and Earnings of Working-Age Connecticut Adults, 18-64 Years Old: Dire Straits for High School Dropouts, Center for Labor Market Studies, Northeastern University, October 2009.

including being poor/near poor or low income. They are far more dependent than their better educated family heads on cash and in-kind public assistance payments from the government, including food stamps and rental assistance, adding to the fiscal burdens of state and local government.

The reductions in the annual earnings and incomes of families headed by high school dropouts in Connecticut have reduced their ability to own homes, sharply reducing home ownership rates among families headed by high school dropouts over the past few decades. Lower home ownership opportunities reduce their wealth holdings and their financial security. A very high fraction of the state's family householders headed by a high school dropout (26%) are dependent on some form of rental subsidies for private rentals or public housing to finance their housing needs.

Civic engagement in many forms, such as registering to vote, voting in state and national elections, and volunteering for organizations, is strongly associated with the educational attainment of adults in Connecticut and the U.S. Findings on the voting behavior of 18-64 year old adults in the state during the 2004, 2006, and 2008 elections revealed quite clearly the large gaps in voting rates across educational groups, with high school dropouts being the least likely to vote in every one of these three elections. Adult high school dropouts were only one-half to one-third as likely to vote as their peers with a bachelor's or high degree. Both young and older dropouts in Connecticut were the least likely to provide volunteer services to nonprofit or government organizations, especially in civic, educational, and health organizations. There has been a long term decline in civic participation by the nation's high school dropouts, with many civic organizations being managed by highly educated individuals rather than by broad based democratic participation and leadership.

The physical and mental health and well-being of Connecticut residents has been shown to be strongly associated with their educational attainment. Non-elderly high school dropouts were the most likely to report themselves as being in only fair or poor health, the least likely to claim they were in excellent or good health, and the most likely by far to report that they possessed some type of physical or mental disability. High school dropouts with physical/mental disabilities were considerably less likely to work than their better educated, disabled peers, to be dependent on some type of cash public assistance income to support themselves, and to be

poor/near poor. Dropouts in Connecticut also were the least likely to be covered by any type of health insurance, including Medicaid, and were far more dependent than any other educational group on Medicaid and Medicare to provide their health insurance coverage. Their high degree of dependence on government health insurance programs to provide their health care adds substantially to their net fiscal burden on the rest of society.

The limited employment and earnings of many younger male dropouts (under 35) in Connecticut often leads to higher rates of engagement in criminal activities, to arrests, convictions, and to incarcerations in jail/prisons. Young male dropouts were far more likely to be incarcerated in jails/prisons in 2006-2007 than any other educational group in the state. Among 18-34 year old males, high school dropouts were more than 110 times more likely to be incarcerated than their peers who held a bachelor' degree in the state. The rising numbers of jail/prison inmates and the high costs of housing these inmates and providing them with probation/parole services upon release are absorbing a larger and larger share of the state budget over time, leaving less monies to support the long-term economic competitiveness of the state and the future prosperity of state residents.