The Whole Ledger

Connecticut vs. the nation, 2010–2025 · 26 indicators of how the state changed under unified government · every figure traced to a primary source

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This report compares Connecticut with the United States on 26 indicators at three points in time — roughly 2010, 2019, and the latest available year — to ask a question that comes up constantly in local political argument: how has Connecticut actually fared during its long stretch of unified state government? Every figure is drawn from a primary or primary-derived public source (the Census Bureau, BEA, BLS, EIA, the FBI, NCHS/CDC, NCES, and the others listed under Documentation), and each was individually verified against that source before publication; where an underlying series changed methodology mid-period, the report says so and explains the choice made. Comparisons are expressed as same-year gaps or ratios between Connecticut and its comparator, which cancels inflation, national shocks, and survey redesigns that hit both sides equally. The report presents favorable and unfavorable results with the same prominence.

INTRODUCTION

Overview

Since 2011, Connecticut's governorship and both chambers of the General Assembly have been held by one party. Whether that arrangement "has worked" is a fixture of town Facebook threads, letters to the editor, and campaign mailers, and both sides tend to argue it with a handful of cherry-picked numbers. This report tries to do it properly: a broad set of indicators, each measured the same way at the start of the period, just before the pandemic, and now, each against the same yardstick — the rest of the country.

The honest answer that emerges is genuinely mixed, and the mix has a shape. Connecticut's clearest gains are fiscal: a rainy day fund rebuilt from zero to its statutory cap, pension funding rising after decades of neglect, and a credit rating recovering from a 2017 trough through eight consecutive upgrades. Connecticut's clearest strengths are inherited quality-of-life leads — income, education, health coverage, safety, longevity — though on several of these the rest of the country has been closing the gap. And Connecticut's clearest failures are costs and growth: taxes, electricity, housing production, population, and a drug-overdose crisis that flipped the state from better than the nation to worse.

Readers looking for a verdict that fits on a bumper sticker will not find one here. Readers who want to argue about Connecticut from a full and verified set of facts — in either direction — should find everything they need.

METHOD

How to Read the Numbers

Three methodological choices shape everything below, and two well-known statistical traps are worth naming before the tables.

Gaps and ratios, not raw values. Each indicator is expressed as the difference or ratio between Connecticut and its comparator in the same year. A dollar figure from 2010 and one from 2024 are not comparable, but the *gap* between Connecticut and the nation in each year is. This framing also cancels events that hit everyone — recessions, COVID, survey redesigns — and isolates the question the report actually asks: did Connecticut gain or lose ground *relative to the country*?

Three time points. Roughly 2010 (the last budget year before unified government), 2019 (the last pre-pandemic year), and the latest available year, which varies by series. Where a series starts or ends elsewhere, the tables say so.

Named comparators. Most rows compare against the United States as a whole. The fiscal rows cannot: the federal government is not a comparable entity — it issues its own currency, keeps no rainy day fund, and carries debt and pension obligations on entirely different terms — so the only sensible yardstick for a state's balance sheet is other states. Those rows compare against the median state or the aggregate of all state plans, as labeled.

> **Notes:** Two traps this report deliberately avoids, because readers will encounter both in the wild. First, *voter-turnout denominators*: the often-quoted claim that Connecticut turnout runs 76–80% is a percentage of registered voters; national comparisons use the voting-eligible population, a much larger base. The state legislature's own research office illustrated the problem in a 2022 issue brief showing that Connecticut's 2020 "turnout" ranges from 63.6% to 80.6% depending on which numerator and denominator you pick. This report uses the voting-eligible basis throughout. Second, *housing permits versus housing units*: state permit counts tally documents, and one permit for an apartment building can cover hundreds of homes. The Census Bureau's Building Permits Survey counts units, which is the supply-relevant measure, and this report uses units throughout. The distinction matters: on a permit-document basis Connecticut looks even further behind the nation than it actually is.

ECONOMY

Part 1 — Economy

Connecticut entered the 2010s rich and left them rich, but the margin over the rest of the country narrowed on almost every economic measure. This is the "US caught up" pattern that recurs throughout the report: Connecticut's levels remain enviable while its trajectory lags.

Indicator	2010	2019	Latest	Direction
Median household income, CT ÷ US (ACS)	1.28×	1.20×	1.18× (2024)	US closing
Real GDP per capita, CT ÷ US (BEA)	1.37×	1.22×	1.13× (2024)	US closing
Unemployment rate, US − CT (pp)	+0.5	0.0	+0.4 (2024)	Tracked
Poverty rate, US − CT (pp, ACS)	+5.2	+2.3	+1.9 (2024)	US closing
Population growth since 2010, CT − US (cumulative pp)	0	−6.5	−7.2 (2024)	CT far behind

Notes: GDP per capita is computed on a single BEA vintage (real GDP in chained 2017 dollars from table SAGDP1, divided by Census vintage population estimates) for all three years, so the ratios are directly comparable: Connecticut went from $74.5K against the nation's $54.3K in 2010 to $77.9K against $68.7K in 2024. Put plainly, Connecticut's real output per person grew 4.5% over fourteen years while the nation's grew 26.5%. Population tells the same story: Connecticut shrank 0.4% from 2010 to 2019 while the country grew 6.1% (Census vintage estimates), and the gap has kept widening; such growth as Connecticut has seen rests on international migration. Unemployment is the one economic series where Connecticut simply tracks the nation — though the state's recovery of the jobs lost in 2008 famously took sixteen years.

Part 2 — Costs and Housing

This is the section of the ledger where the critics’ case is strongest, and the numbers back much of it. Connecticut is an expensive state that builds very little housing, and neither fact improved over the period.

Indicator	2010	2019	Latest	Direction
State and local tax burden, US avg − CT (pp, Tax Foundation)	−2.5	−1.9	−4.2 (2022)	CT heavier
Residential electricity price, US ÷ CT (EIA)	0.60×	0.57×	0.54× (2023)	CT pricier
Median home value, CT ÷ US (ACS)	1.62×	1.27×	1.10× (2024)	Converging
Housing units permitted per capita, CT ÷ US (Census BPS)	0.54×	0.44×	0.41× (2024)	CT builds far less

Notes: The tax-burden series is a V, not a slide: 12.3% vs 9.9% (2010), 12.8% vs 10.9% (2019), 15.4% vs 11.2% (2022). The post-2020 jump partly reflects capital-gains income in a strong market year and a Tax Foundation methodology revision, but the state has also ranked 47th on that group’s tax-competitiveness index for ten straight years. Electricity: 19.25¢ vs 11.54¢ per kWh in 2010 and 29.88¢ vs 16.00¢ in 2023 (EIA); the ratio wobbles between 0.53 and 0.60, meaning Connecticut households pay 65–85% above the national price throughout. Housing: on the Census units basis (see How to Read), Connecticut authorized 3,765 units against the nation’s 598,033 in 2010 and 6,499 against 1,471,367 in 2024 — per capita, roughly two-fifths of the national rate, and falling. The home-value row cuts both ways: Connecticut houses went from 62% above the national median to 10% above, which is good news for buyers, bad news for owners’ equity, and largely a consequence of the permits row.

QUALITY OF LIFE

Part 3 — Quality of Life

Connecticut's quality-of-life indicators are its brand, and mostly the brand holds up: safer, healthier, better-educated, longer-lived than the nation. But this section also contains the report's single worst finding, and its most instructive one.

Indicator	2010	2019	Latest	Direction
Uninsured rate, US − CT (pp)	+7.2	+3.3	+2.3 (2024)	US closing
Infant mortality, US − CT (per 1,000 births)	+0.8	+1.2	+1.1 (2023)	CT ahead
Drug overdose deaths, US − CT (age-adjusted per 100K)	+2.5	−13.1	−4.2 (2023)	CT flipped to worse
Child poverty, US − CT (pp, ACS)	+8.8	+2.9	+2.6 (2024)	US closing; CT drifted up
Teen birth rate, US ÷ CT (per 1,000 ages 15–19)	1.81×	2.14×	2.03× (2023)	CT half the US rate
Violent crime, US − CT (per 100K)	+98 (2012)	+184	+229 (2021)	CT pulling ahead
NAEP grade 8 reading, CT − US (scale points)	+11 (2011)	+8	+6 (2024)	Lead eroding
Bachelor's degree or higher, CT − US (pp, adults 25+)	+7.3	+6.7	+5.7 (2024)	Slight narrowing
Life expectancy, CT − US (years)	+2.1	+1.7	+1.9 (2022)	CT ~2 years ahead

The overdose row deserves its own paragraphs, because it is the one indicator where Connecticut moved from clearly better than the nation to clearly worse. In 2010 Connecticut's drug-death rate was 10.4 per 100,000 against the nation's 12.9. By 2019 — the national peak of the fentanyl wave's eastern phase — Connecticut stood at 34.7 against the nation's 21.6, the sixth-highest state rate in the country. Fentanyl reached New England's heroin supply years before it reached the interior, and roughly 85% of Connecticut's overdose deaths now involve it. The gap has since converged substantially (33.3 vs 29.1 in 2023, about 13% above the nation in 2024), but a deterioration of this size, whatever its causes, belongs on any honest ledger of the period.

Child poverty carries the second genuine warning: it is the only poverty measure in this report where Connecticut's own number moved the wrong direction, from 12.8% in 2010 to 13.4% in 2024, even as the national rate fell from 21.6% to 16.0%.

The rest of the section is quietly strong. Connecticut's violent-crime rate fell 40% over the decade while the nation's was flat — the FBI reported the state's 12.5% single-year drop in 2019 as the second-largest in the country. The teen birth rate runs at half the national rate throughout (and both collapsed: the US rate fell 61% since 2010, Connecticut's 66%). Connecticut tied Massachusetts and New Jersey for the highest grade-8 reading score in the nation in 2011, and though the lead has eroded — a national post-pandemic story Connecticut has not escaped — the state remains in the top tier.

> **Notes:** Two cautions on the health rows. Infant mortality in a small state is computed on roughly 150–200 deaths a year, so single-year values are noisy and multi-year averages are the defensible public citation. More importantly, Connecticut's good statewide average conceals one of the nation's widest racial disparities: in the 2008–10 pooled data, the state's Black infant-mortality rate (11.76) was 2.9 times its white rate (4.00), among the five largest such ratios in the country. Any use of the statewide figure in public argument should carry that fact with it. On crime, the 2019 value is computed from the FBI's verified 2018 figure and its reported 12.5% decline; the FBI's national tabulation also puts Connecticut's 2012 rate at 283.5 where the state's own report says 289 — a few points of source difference that does not change any direction. The 2020–22 transition to the FBI's new reporting system (NIBRS) clouds those specific years.

FISCAL HEALTH

Part 4 — Fiscal Health

The state's balance sheet is where the period's defenders have their strongest ground, and the turning point is visible in the data: roughly 2017–2019, when the bipartisan "fiscal guardrails" — the volatility cap, spending cap, and bonding limits — took effect.

Indicator	2010	2019	Latest	Direction
Rainy day fund, CT − median state (pp of general fund)	−2.0	+5.1	+3.5 (2025)	CT at its cap
Pension funded ratio, SERS − national aggregate (pp)	−27 (2011)	−33 (2018)	−23 (2025)	Gaining, still far behind
Credit rating (Moody's)	Aa2	A1 (2017 trough)	Aa2 (2025)	Recovered

Notes: The rainy day fund went from literally drained ($0) to its statutory cap of 18% of the general fund, while the median state moved from 2.0% to roughly 14.5% (NASBO) — Connecticut now holds more reserve, relative to its budget, than the typical state, a sentence that would have been unprintable in 2010. The pension row needs its context: the state employees' fund was 48% funded in 2011 against a 75% national aggregate, sank to 38% partly because the state cut its assumed return from 8% to 6.9% (honest accounting that makes the hole look bigger), and has climbed to 59.6% in fiscal 2025 on the strength of more than $10 billion in supplemental payments since 2020. It remains far behind the 82.5% aggregate — decades of underfunding are not repaired in five years — but the direction reversed. Moody's cut Connecticut to A1 by 2017 and has since issued eight upgrades, returning the state to Aa2 in September 2025, its first upgrades since 2001; most states rate Aa1 or higher, so Connecticut closed most, not all, of the gap.

PEOPLE

Part 5 — People and Representation

The demographic and civic rows are less argued-about than taxes or overdoses, but they round out the picture of what kind of state Connecticut became over the period.

Indicator	2010	2019	Latest	Direction
Census Diversity Index, CT − US (pp)	−8.9	−5.4 (2020)	~−4.4 (2022)	CT diversifying faster
Women in the legislature, CT − US state average (pp)	+5.4 (2011)	+4.6	+4.6 (2025)	CT a few points ahead
Presidential turnout, CT − US (pp of eligible voters)	+2.8 (2012)	+4.9 (2020)	+3.0 (2024)	CT votes more
Women-owned businesses, CT vs US (share of all businesses)	—	—	41.8% vs 44.1% (2021)	CT lags
Minority-owned businesses, CT vs US (share of all businesses)	—	—	15.7% vs 22.1% (2021)	CT lags

The business-ownership rows are the section's honest surprise, and they survive the obvious demographic objection. Yes, Connecticut has proportionally fewer minority residents than the nation — but the SBA's profiles publish workforce shares alongside ownership shares, and the adjusted comparison still cuts against the state. Women make up 48.2% of Connecticut's workers and own 41.8% of its businesses (a ratio of 0.87) versus 47.1% and 44.1% nationally (0.94); minorities are 26.9% of the state's workers owning 15.7% of its businesses (0.58) versus 31.0% and 22.1% nationally (0.71). Relative to its own workforce, Connecticut's ownership gap is wider than the country's on both dimensions.

> **Notes:** The business rows are level-only — no 2010 trend — because the Census changed survey universes mid-period (the Survey of Business Owners, through 2012, counted all firms; the Annual Business Survey, from 2018, counts employer firms), so no consistent time series exists. The figures shown are the SBA Office of Advocacy's 2024 profiles (reference year 2021, all businesses, equal-plus-majority ownership), identical methodology for state and nation. The Diversity Index measures the chance that two randomly selected residents differ by race or ethnicity; the 2010 and 2020 points are official decennial publications, while the ~2022 point applies the same formula to ACS 2020–24 data (Census publishes the index itself only decennially). Turnout uses total ballots counted over the voting-eligible population from the US Elections Project on both sides of every comparison; see How to Read for why the commonly quoted 76–80% figures are a different statistic.

AT A GLANCE

Summary Table

#	Indicator	Trajectory 2010 → latest	Verdict
1	Median household income	1.28× → 1.18× the US	US catching up
2	Real GDP per capita	1.37× → 1.13× the US	US catching up
3	Unemployment	Within ±0.5 pp of US throughout	Tracked
4	Poverty	CT advantage +5.2 → +1.9 pp	US catching up
5	Population growth	7.2 pp behind US cumulatively	Underperformed
6	Tax burden	2.5 → 4.2 pp above US average	Underperformed
7	Electricity price	65–85% above US throughout	Underperformed
8	Median home value	1.62× → 1.10× the US	Ambiguous
9	Housing units permitted	0.54× → 0.41× the US per-capita rate	Underperformed
10	Uninsured rate	CT advantage +7.2 → +2.3 pp	US catching up
11	Infant mortality	CT ~1 point better throughout	CT ahead
12	Drug overdoses	+2.5 better → 4.2 worse than US	Flipped to worse
13	Child poverty	CT advantage +8.8 → +2.6 pp; CT's own rate rose	US catching up
14	Teen births	US rate ~2× CT's throughout	CT ahead
15	Violent crime	CT advantage +98 → +229 per 100K	CT pulled ahead
16	NAEP grade 8 reading	+11 → +6 points; tied #1 in 2011	Lead eroding
17	Bachelor's or higher	+7.3 → +5.7 pp	Slight narrowing
18	Life expectancy	~2 years ahead throughout	CT ahead
19	Rainy day fund	Drained → at 18% cap, above median state	Outperformed
20	Pension funding	27 behind → 23 behind aggregate, rising	Gaining
21	Credit rating	Aa2 → A1 → Aa2 after 8 upgrades	Recovered
22	Diversity Index	Gap to US narrowed 8.9 → ~4.4 pp	CT diversifying faster
23	Women in legislature	4–5 pp above state average throughout	CT ahead
24	Presidential turnout	2–5 pp above US in every cycle	CT ahead
25	Women-owned businesses	41.8% vs 44.1% (workforce-adjusted 0.87 vs 0.94)	CT lags
26	Minority-owned businesses	15.7% vs 22.1% (workforce-adjusted 0.58 vs 0.71)	CT lags

TAKEAWAYS

Key Observations

The fiscal turnaround is real, recent, and the period's clearest achievement. A rainy day fund at its statutory cap, pension funding rising after $10 billion in supplemental payments, and eight credit upgrades since 2021 are not talking points; they are line items in audited documents. Whether one credits the guardrails, the majority that passed and kept them, or the bipartisan votes behind them is a political argument the data cannot settle — but the balance-sheet repair itself is not in dispute.

Connecticut's advantages are mostly inherited, and the country is eroding them. On income, output, poverty, health coverage, child poverty, and education, the pattern repeats: Connecticut still leads, and the lead is smaller than it was in 2010. A state that congratulates itself on its levels while ignoring its trajectories is reading half the ledger.

Costs and housing are the legitimate grievance. The tax burden, the second-highest electricity prices in the continental US, and a housing production rate at two-fifths of the nation's are the three numbers behind most kitchen-table complaints about Connecticut, and none of the three improved over the period. The housing row is the structural one: nearly every cost problem in the state routes through building too little.

The overdose flip is the period's worst single fact. From better than the nation in 2010 to sixth-worst state in 2019. Geography and the timing of the fentanyl supply explain much of it, and the gap is now converging, but an honest accounting of the era includes it without flinching.

The quiet strengths deserve more attention than they get. A 40% drop in violent crime while the nation was flat. A teen birth rate at half the national level. Turnout above the national rate in every federal cycle. A top-tier reading score. These rarely appear in either side's talking points, perhaps because they fit neither side's story cleanly.

Averages conceal disparities. The infant-mortality and business-ownership rows both show it: a state can lead the nation on the average while trailing it on equity. Connecticut's Black–white infant-mortality ratio was among the five widest in the country, and its minority business-ownership gap is wider than the nation's even after adjusting for demographics.

No single number settles the argument — and anyone offering one is selling something. Twenty-six indicators produce roughly eight clear wins, eight clear losses, and ten draws or mixed results. The period's record supports criticism and defense alike, provided both are made from the whole ledger.

CAVEATS

What This Report Does Not Show

Causation. This report measures what changed while one party held unified state government; it cannot isolate what changed *because* of it. Fentanyl's geography, national interest rates, federal policy, and fifty other forces moved these numbers too. The counterfactual Connecticut — same decade, different government — does not exist to be measured.

Within-state variation. Every row is a statewide figure. Connecticut contains some of the richest and poorest municipalities in America, and several rows (infant mortality, crime, child poverty) vary across the state far more than Connecticut varies from the nation.

Policy detail. The report deliberately stops at outcomes. It does not trace which statutes, budgets, or administrative choices drove which rows; that is a different and much longer report.

One derived data point. The Diversity Index's ~2022 value applies the Census formula to survey data because the Bureau publishes the index only at decennial censuses; it cannot be primary-verified before 2030. The crime table's 2019 Connecticut value is computed from the FBI's verified 2018 figure and its reported one-year decline rather than read directly from the state table. Every other figure in this report was checked against the primary source named in Documentation.

DOCUMENTATION

Sources

Federal statistical agencies

- U.S. Census Bureau: American Community Survey (income, poverty, child poverty, home values, educational attainment, uninsured rates); Building Permits Survey year-end state workbooks, 2010, 2019, and 2024 (housing units authorized); Small Area Income and Poverty Estimates (2010 child poverty); vintage population estimates, 2010–2019 and 2020–2024; 2010 and 2020 decennial Diversity Index publications.
- Bureau of Economic Analysis: SAGDP1 state real GDP (chained 2017 dollars), all states and the US, single vintage.
- Bureau of Labor Statistics: state and national unemployment rates.
- Energy Information Administration: average retail electricity price by state, annual workbook 1990–2020 (2010 values) and annual Table 4 (2023); 2024 state averages.
- Federal Bureau of Investigation, Uniform Crime Reporting program: Crime in the United States 2012 and 2019 (national violent-crime rates; the 2019 state summary reporting Connecticut's 12.5% decline).

- National Center for Health Statistics / CDC: National Vital Statistics Reports 62-8 (2010 infant mortality, including state Table C) and 70-14 (2019 infant mortality, state Table 5); Births: Final Data for 2010 and Data Brief 89 (teen birth rates by state); Health E-Stat, Drug Poisoning Mortality by State, 2019; CT DPH's citation of CDC 2023 drug-mortality rates; U.S. State Life Tables 2019 and 2022 (life expectancy), including the CDC open-data state dataset.
- National Center for Education Statistics: Nation's Report Card state snapshots, grade 8 reading, 2011 (Digest of Education Statistics), 2019, and
  1.

State and nonprofit sources

- Connecticut Office of Fiscal Analysis and state comptroller/treasurer reporting: SERS funded ratios, 2011–2025; rainy-day-fund balances.
- Connecticut Department of Public Health: drug-overdose statistics page (2023 rates); vital statistics.
- Connecticut Office of Policy and Management: Crime in Connecticut reports (state violent-crime rates 2012 and 2021).
- Connecticut General Assembly, Office of Legislative Research: Issue Brief 2022-R-0154, "Understanding Voter Turnout" (the 2020 voting-eligible-population calculation and the denominator illustration).
- US Elections Project (University of Florida Election Lab): voting-eligible-population turnout rates, 2012–2024.
- Center for American Women and Politics, Rutgers University: women in state legislatures, 2010–2025.
- National Association of State Budget Officers: rainy-day-fund balances, median state.
- Pew Charitable Trusts and Equable Institute: aggregate state pension funded ratios.
- Tax Foundation: state–local tax burden series (2010, 2019, 2022) and State Tax Competitiveness Index.
- SBA Office of Advocacy: 2024 Small Business Profiles, Connecticut and United States (business ownership and workforce shares, reference year 2021).
- Moody's rating actions as reported in state announcements and financial press (Connecticut's 2017 downgrade to A1; upgrades culminating in Aa2, September 2025).
- Urban Institute and CTData Collaborative: population-growth and housing-permit context.

DOWNLOAD

Other Formats

This report is available in four formats, all located alongside this page:

HTML

Interactive version with formatted tables; best for on-screen reading and sharing.

Markdown

Plain-text version; readable in any editor, ideal for copying into other documents.

PDF

Print-ready version with all tables and source citations.

Single-page Chart

All 26 indicators as trajectory charts on one printable page — the visual companion to this report.

Compiled September 2, 2026 · Data from the Census Bureau, BEA, BLS, EIA, FBI, NCHS/CDC, NCES, and the other primary sources listed in Documentation.

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