Overlooked & Undercounted 2018

Struggling to Make Ends Meet in Colorado

Prepared for

Colorado Center on Law and Policy

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COLORADO CENTER
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Forging Pathways from Poverty

Overlooked & Undercounted 2018
Struggling To Make Ends Meet In Colorado

By Diana M. Pearce, PhD • **December 2018**

DIRECTOR, CENTER FOR WOMEN'S WELFARE
UNIVERSITY OF COLORADO SCHOOL OF SOCIAL WORK

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PREFACE

This report has been prepared with the essential help of the staff at the Center for Women's Welfare at the University of Washington, particularly Lisa Manzer and Lisa Mikesell, and staff of the Colorado Center on Law and Policy. Additionally, we would like to acknowledge the contribution to the development of the first "Overlooked and Undercounted" report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang and Karen Segar for past reports.

This report complements *The Self-Sufficiency Standard for Colorado 2018*, authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. Both reports are available online at www.selfsufficiencystandard.org/colorado and www.cclponline.org/.

For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org, contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or contact the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

Key Findings

More than one in four Colorado households—over 430,000—lack enough income to cover just the necessities, such as food, shelter, health care, and child care. Yet as measured by the official poverty measure (OPM), less than a third of those households are officially designated as "poor." Consequently, a large number of Coloradans experiencing economic distress are routinely overlooked and undercounted. Many of these hidden poor are struggling to meet their most basic needs, without the help of work supports because they earn too much income to qualify for most work supports. To make things even worse, their efforts are aggravated by the reality that housing, health care, and other living costs continue to rise faster than wages in Colorado and faster than the increase in the Consumer Price Index.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. The Standard measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between Colorado counties.

The report addresses several questions:

- How many individuals and families in Colorado are working hard yet unable to meet their basic needs?
- Where do people with inadequate income live and what are the characteristics of their households?
- What are the education and employment patterns among those with inadequate income?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Colorado families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of the state. Individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds account for substantial portions of those struggling to make ends meet in Colorado.

With more than one out of four Colorado households lacking enough income to meet their basic needs, the problem of inadequate income is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. Nevertheless, inadequate income is concentrated disproportionately in some places and among some groups.

GEOGRAPHICALLY, THE HIGHEST RATES OF INCOME INADEQUACY ARE IN RURAL COLORADO, BUT THE LARGEST NUMBERS ARE IN DENVER. With 30%-41% of households below the Standard, rural counties in the far east and west have the highest income inadequacy rates the state. However, due to the large percentage of Colorado's population concentrated in the Denver Metropolitan Area, half of Coloradans who fall below the Standard live in Greater Denver.

8% of working-age households in Colorado live below the official poverty threshold*

27% of working-age households in Colorado live below the Self-Sufficiency Standard

*Versus 10.5% of all households (see endnote 10).

THE MAJORITY OF HOUSEHOLDS WITH INADEQUATE INCOME ARE WHITE BUT MINORITY GROUPS ARE DISPROPORTIONATELY REPRESENTED. While all groups experience insufficient income, Latinx households have the highest rate of income inadequacy (47%), followed closely by African Americans (46%), All Other Races (35%), Asian and Pacific Islanders (29%), and Whites (21%). However, since White householders head 73% of Colorado's households, they make up 57% of households struggling with income inadequacy, despite their lower rate.

BEING FOREIGN BORN INCREASES THE LIKELIHOOD OF HAVING INADEQUATE INCOME. While native-born householders have an income inadequacy rate of 24%, the likelihood of having inadequate income is higher if the householder is a naturalized citizen (33%), and more than doubles if the householder is not a citizen (61%).

HOUSEHOLDS WITH CHILDREN ARE AT A GREATER RISK OF NOT MEETING THEIR BASIC NEEDS, ACCOUNTING FOR MORE THAN HALF OF HOUSEHOLDS WITH INADEQUATE INCOME. Reflecting in part the higher costs associated with children (such as child care), families with children have a higher rate of income inadequacy (38%). Among families with children under six, 50% have incomes under the Standard. Over half (54%) of households below the Standard have children.

HOUSEHOLDS MAINTAINED BY SINGLE MOTHERS, PARTICULARLY IF THEY ARE WOMEN OF COLOR, HAVE THE HIGHEST RATES OF INCOME INADEQUACY. Less than one-third (31%) of married-couple households with children have inadequate income, a lower rate than the average for households with children, while 43% of single father households have inadequate income, a rate slightly above the average. In contrast more than three out of five (62%) single mothers lack adequate income. These rates are particularly high for single mothers of color: about three-quarters (74%) lack adequate income—compared to 53% of White single mothers.

WHILE SINGLE MOTHERS HAVE SUBSTANTIALLY HIGHER RATES OF INCOME INADEQUACY, MARRIED COUPLES WITH CHILDREN ACCOUNT FOR A LARGER SHARE OF HOUSEHOLDS IN COLORADO THAT LACK ADEQUATE INCOME (17% vs. 31%), with single father households at 5%. The remaining 46% of households with inadequate income are childless households.

HIGHER LEVELS OF EDUCATION ARE ASSOCIATED WITH LOWER RATES OF INCOME INADEQUACY, ALTHOUGH TO A LESS DEGREE FOR WOMEN AND PEOPLE OF COLOR. As educational levels of householders increase, income inadequacy rates decrease dramatically: rates decline from 58% for those lacking a high school degree, to 40% for those with a high school degree, to 33% for those with some college/post-secondary training, to

There are 430,150 households living below the Self-Sufficiency Standard in Colorado

88% of CO households below the Standard have at least one worker

54% of CO households below the Standard have at least one child

61% of CO householders below the Standard have at least some college

20% of CO households below the Standard receive food assistance

73% of CO households below the Standard experience a high housing-cost burden

31% of CO households below the Standard are married-couples with children

14% of those with a four-year college degree or more. Reflecting race and gender inequities, women and people of color must achieve higher levels of education than white males in order to achieve the same level of income adequacy.

EMPLOYMENT IS KEY TO INCOME ADEQUACY, BUT IT IS NOT A GUARANTEE. As with education, more employment is better. Among householders who work full time, year round, income inadequacy rates are just 17% compared to 73% for households with no workers. About nine out of ten households below the Standard, however, have at least one worker. Whether there are one or two adults working in the household, and whether they are able to work full time versus part time or full year versus part year, affects the level of income inadequacy. Nevertheless, just as with education, households headed by people of color or single mothers experience lower returns for the same work effort. For example, *even when single mothers work full time, year round, three-fifths lack adequate income.*

CONCLUSION

These data show that there are many more people in Colorado who lack enough income to meet their basic needs than our government's official poverty statistics capture. This lack of sufficient income to meet basic needs is grossly undercounted largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford just the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but it creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions in turn harm the ability of our society to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Colorado households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work hard as part of the mainstream workforce.

For these families struggling to make ends meet, this is not about a particular economic crisis; income inadequacy is an everyday ongoing struggle. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Colorado to address these challenges to make it possible for all households in the state to earn enough to meet their basic needs.

Table of Contents

Introduction

With living costs rising faster than incomes, more and more families are facing economic hardship as they struggle to cover basic needs such as food, shelter, health care, transportation, and child care. At the same time, even as more families' budgets are stretched to the breaking point, the percentage of families officially designated as "poor" by the federal government has remained around 12-13% nationally since the Great Recession.[1] Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely *overlooked and undercounted*.

This report reveals the "overlooked and undercounted" of Colorado, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Using the most recent data available, that from the 2016 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the official poverty measure) across a wide range of household characteristics—geographic location, race/ethnicity, citizenship, family composition, gender, educational attainment, and employment patterns.

What emerges is a new picture of those in Colorado who lack enough to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies that will promote and support the achievement of economic self-sufficiency for all Colorado households.

The basics of the report are as follows, with more detail in successive sections, as well as appendices that describe the methodology and provide detailed tables.

1. The first section provides an overview of the Self-Sufficiency Standard, how it compares to the OPM, and how it is calculated.

2. The second section, and main body, of the report documents and describes who is above versus below the Standard. A profile of those below the Standard is presented, as well as the odds of being above versus below the Standard, by such characteristics as race and ethnicity, gender, geographic location, education, and employment patterns.

3. The final section concludes with comparisons to other states as well as the implications of the findings and analysis presented in this report.

Different Approaches to Measuring Poverty

THE OPM IS BASED ON ONLY ONE COST

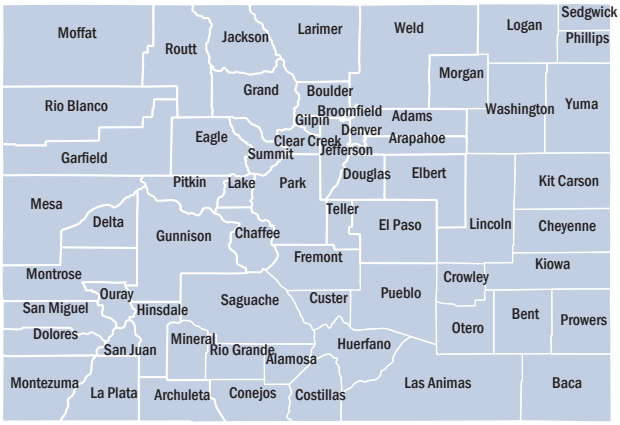
The Official Poverty Measure (OPM, also known as the federal poverty guidelines or FPG) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.

THE STANDARD IS BASED ON ALL BUDGET ITEMS

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.

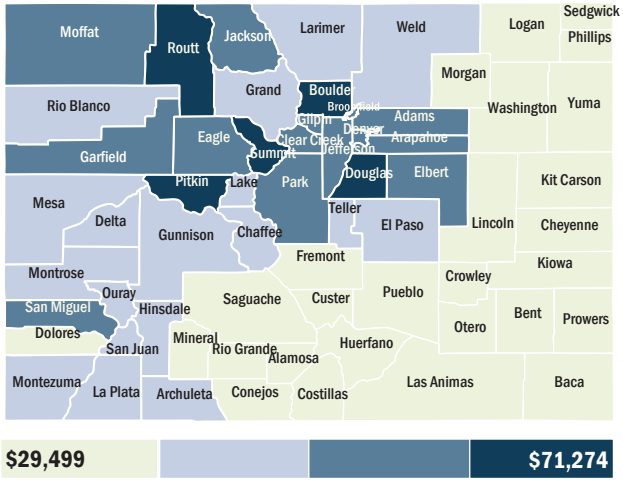
THE OPM IS THE SAME THROUGHOUT COLORADO

According to the OPM, a family of two with income of $16,460 or more annually is not considered poor anywhere in Colorado.



THE STANDARD VARIES WITHIN COLORADO

The Standard varies across, and within, Colorado counties. An adult with a preschooler needs $24,499 to $71,274 annually to meet basic needs depending on the county.

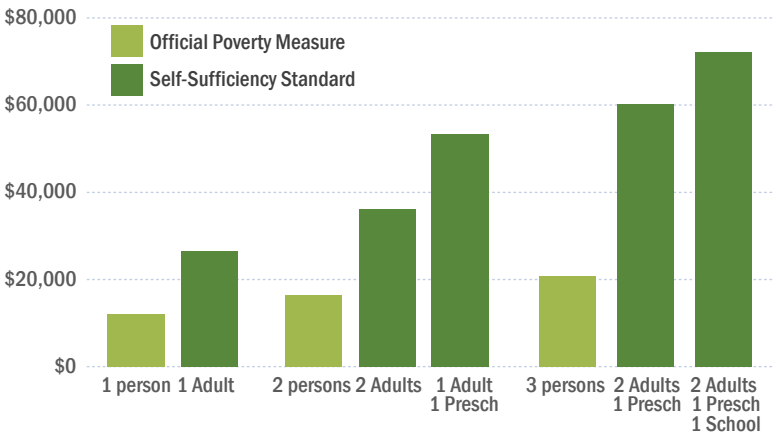


THE OPM INCREASES AT A CONSTANT RATE

The official poverty measure increases by a constant $4,320 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

THE STANDARD VARIES BY FAMILY TYPE

The Standard changes by family type to account for the increase in costs specific to the type of family member whether this person is an adult or child, and for children, by age.



The Self-Sufficiency Standard

Though innovative for its time, researchers and policy analysts have concluded that the official poverty measure, developed over five decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Colorado as the alternative metric of household income adequacy—or the lack thereof.

Beginning with studies such as Ruggles' *Drawing the Line*,[2] many have critiqued the official measure. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."[3] Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget."[4]

These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences (NAS), which brought together hundreds of scientists, and commissioned studies and papers. These studies were summarized in the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.[5] Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the Official Poverty Measure (OPM) itself. However, based on the NAS model, the Census Bureau developed alternative measures, put forth first as "experimental," and since 2012 published annually as the Supplemental Poverty Measure.[6]

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative "basic needs" budget proposals (such as that of Renwick), the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.[7] While designed to address the major shortcomings of the OPM, the Self-Sufficiency Standard also more substantially reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure or the Supplemental Poverty Measure (SPM). Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence five decades ago.

The major differences between the Self-Sufficiency Standard and the official poverty measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption (based on then-current consumer expenditure data) that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard reflects the changes in workforce participation over the past several decades, particularly among women.** It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).
- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.

- **The Standard includes the net effect of taxes and tax credits, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income.** Because at the time of its inception low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the OPM does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standard[8] is a set of basic needs, no-frills budgets created for all family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44% of their food budget on take-out and restaurant food.[9] The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address "asset-building" strategies. However, the Standard does now include the calculation of an additional amount for emergency savings.

NOTE ON THE SUPPLEMENTAL POVERTY MEASURE.
Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides an alternative statistic to better understand the nature and prevalence of poverty in the United States. The primary differences from the OPM are three:

1. The thresholds are based on expenditures (on the core items of food, housing, utilities and clothing) at the 33rd percentile, so it rises not just with inflation, but as expenditures increase. That is, it tracks living standards, making the SPM a relative measure. It also varies the housing cost portion by regional housing costs.
2. The SPM uses a broader measure of resources, beyond cash income, including the value of some benefits (those that offset the core elements of the SPM, i.e., food, housing and utilities).
3. The SPM takes account of "necessary" expenditures (such as health care and child care) by deducting estimates of actual expenditures on these items from income, not what is needed to adequately meet such expenditures. Because it uses actual expenditures, these expenditures may be less than what is needed to meet the need.

Altogether the SPM is not intended to be a replacement for the OPM, but instead it provides policymakers with additional data on the extent of poverty and the impact of public policies, particularly some near cash benefits. In particular, unlike the OPM or the Self-Sufficiency Standard, SPM thresholds by design cannot be used to be a "yardstick" of what it costs to meet basic needs.

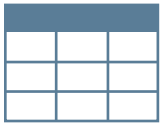
At the same time, the SPM will not replace the need for other benchmarks of income adequacy, most importantly because its thresholds are set at a level roughly the same as the OPM. Furthermore, the SPM incorporates very little geographical diversity, and no differentiation by child age. Thus the Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level, without public or private assistance.

How did we calculate this data?

STEP 1. CALCULATE THE SELF-SUFFICIENCY STANDARD

The Self-Sufficiency Standard for Colorado 2018 defines the amount of income necessary to meet the basic needs of Colorado families, differentiated by family type and where they live. The Standard measures income adequacy, and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over 700 family types for all Colorado counties.

STEP 2. CREATE A DATASET OF COLORADO HOUSEHOLDS



To estimate the number of households below the Self-Sufficiency Standard for Colorado, this study uses the 2016 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders, and takes into account their income.

The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as "group quarters," such as individuals living in shelters or institutions, are also not included. In total, this study includes 1,570,929 households and represents 67% of all Colorado households.

STEP 3. COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

The 2018 Self-Sufficiency Standard for Colorado is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed and inflated to 2018 dollars to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are above or below poverty.

Household Income ÷ **Self-Sufficiency Standard** =

Adequate Income
Household Income > Self-Sufficiency Standard

OR

Inadequate Income
Household Income < Self-Sufficiency Standard

Glossary of Key Terms

AMERICAN COMMUNITY SURVEY (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

API. The abbreviation API is used in some of the tables and figures for Asian and Pacific Islander householders.

OFFICIAL POVERTY MEASURE (OPM). There are two versions of the OPM. When this study uses OPM to reference the number of households in poverty, we are referring to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty (referred to as poverty thresholds). When this brief uses the OPM in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services (HHS), used by federal and state programs to determine eligibility and calculate benefits (referred to as the federal poverty guidelines, or FPG). Note that Census Bureau poverty thresholds vary by household composition, i.e., the number of adults and the number of children in a household, while the HHS poverty guidelines only vary by household size, not composition.

HOUSEHOLD. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

HOUSEHOLDER. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

INCOME INADEQUACY. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this brief that refer to inadequate income include: "below the Standard," "lacking sufficient (or adequate) income," and "income that is not sufficient (or adequate) to meet basic needs."

LATINX. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

LINGUISTIC ISOLATION. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

PERSON OF COLOR. Due to smaller sample sizes of some racial/ethnic groups, some analyses in this brief compare White (non-Hispanic/Latinx) householders with non-White householders (including Latinx/Hispanic householders). The text uses the terms non-White and people of color interchangeably to refer to households in which the householder is not White.

SELF-SUFFICIENCY STANDARD (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

SINGLE FATHER/SINGLE MOTHER. A man maintaining a household with no spouse present but with children is referred to as a single father. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

How Many Households are Living Below the Standard in Colorado?

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), more than one out of four households (27%) lack sufficient income to meet the minimum cost of living in Colorado.

In contrast, using the official poverty measure (OPM), less than one in twelve (8%) Colorado households (excluding the elderly and disabled who are out of the labor force) are designated officially as "poor."[10]

This means that while the OPM identifies 131,435 households as "poor," over three times as many, 430,150, actually lack enough income to meet their basic needs. Using the official poverty thresholds results in more than two-thirds of these Colorado households being ***overlooked and undercounted***, not officially poor yet without enough resources even to cover their basic needs. In the pages that follow, we will highlight the characteristics of these people and households, with the goal of telling a story of which households in Colorado are lacking sufficient income.

While the likelihood of experiencing inadequate income in Colorado is concentrated among certain families by gender, race/ethnicity, education, and location, a broad spectrum of families experience inadequate income. **Figure A** examines a range of characteristics of households living below the Standard compared to those of all households in Colorado.

In the remainder of this report, we will delve deeper into these numbers to answer the question of who lacks adequate income and what might be some of the reasons. We will examine demographic characteristics such as race/ethnicity, citizenship, language, gender, and family composition to see which groups bear disproportionate burdens of inadequate income. We will then look at the interaction of education attainment and work patterns by race/ethnicity and family type.

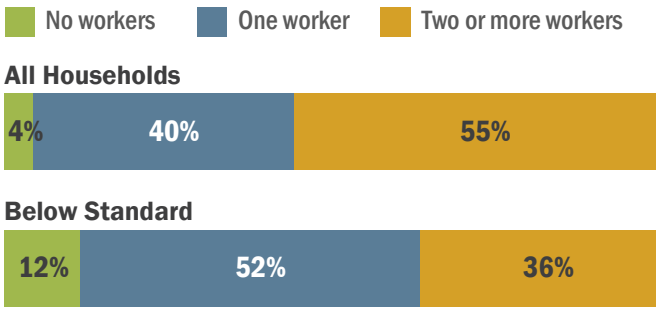
8% of working-age households in Colorado live below the official poverty threshold

27% of working-age households in Colorado live below the Self-Sufficiency Standard

FIGURE A. Profile of Households with Inadequate Income: CO 2016
There are 430,150 households living below the Self-Sufficiency Standard in Colorado

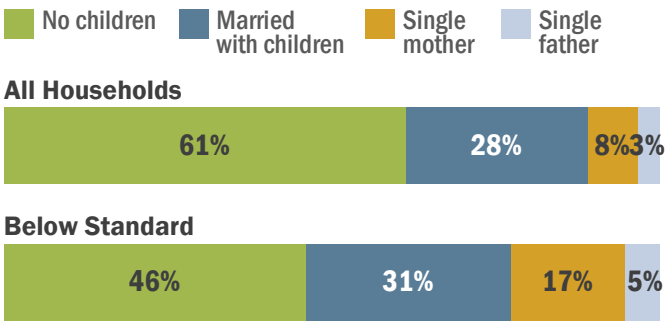
NUMBER OF WORKERS

Among households below the Standard in Colorado, 12% have no workers, 52% have one worker, and 36% have two or more workers. Altogether, 88% of households below the Standard have at least one worker. In addition, of households below the Standard which have one or more workers, over half (52%) have at least one full-time, year-round worker.



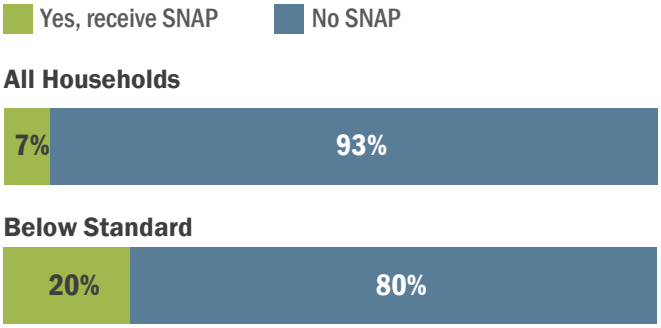
HOUSEHOLD TYPE

Of the households below the Standard in Colorado, nearly half (46%) are households with no children (compared to almost two-thirds of all households). The other half of households below the Standard with children are divided between married-couple households (31%), single-mother households (17%), and single-father households (5%).



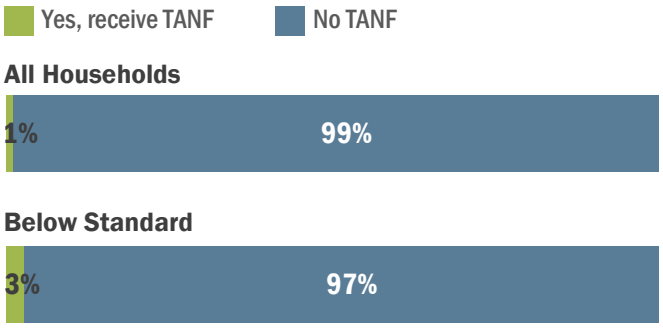
FOOD ASSISTANCE (SNAP)

One fifth (20%) of households below the Standard in Colorado participated in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps).



PUBLIC ASSISTANCE (TANF)

Only 3% of households with inadequate income receive cash assistance (TANF) in Colorado.

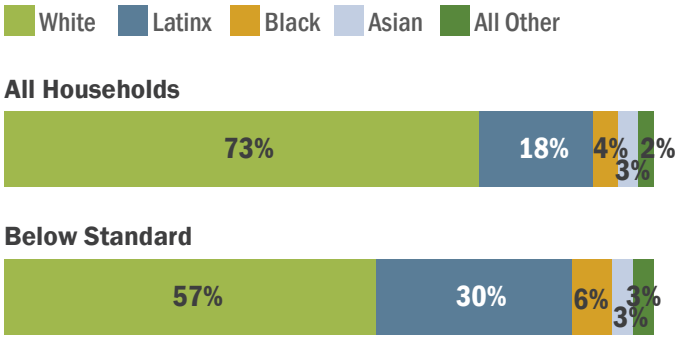


Note: Totals may not add exactly due to rounding

FIGURE A *Continued.* Profile of Households with Inadequate Income: CO 2016
There are 430,150 households living below the Self-Sufficiency Standard in Colorado

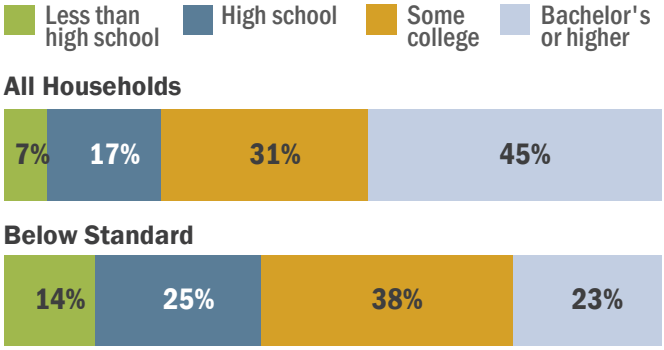
RACE/ETHNICITY

Households headed by persons of color account for 27% of all households in Colorado but 43% of households below the Standard. In terms of race/ethnicity, 57% of householders in Colorado with inadequate income are White, 30% are Latinx, 6% are African American, 3% are Asian and Pacific Islander, and 3% are all other races.



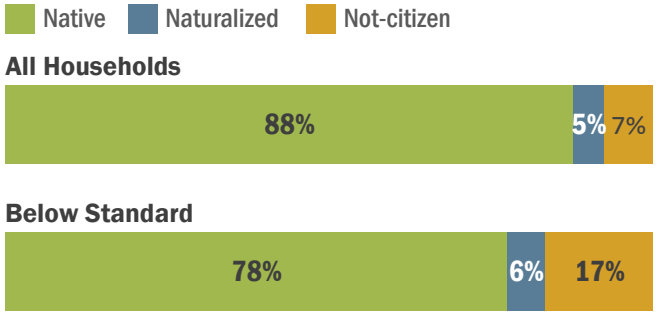
EDUCATIONAL ATTAINMENT

Among Colorado householders below the Standard, 14% lack a high school degree, 25% have a high school diploma or GED, 38% have some college or associates degree, and 23% have a bachelor's degree or higher.



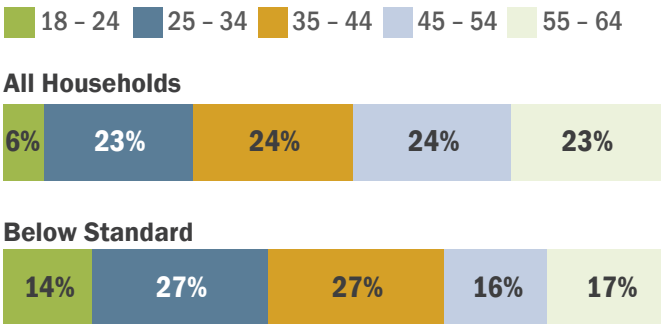
CITIZENSHIP

U.S. citizens head 93% of all households in Colorado and 84% of households below the Self-Sufficiency Standard. Only 7% of households in Colorado are headed by an adult without U.S. citizenship, while 17% of households below the Standard are headed by non-citizens.



AGE OF HOUSEHOLDER

In Colorado, 14% of households below the Standard are headed by adults under 24 years of age, 27% are headed by adults between 25-34, 27% are headed by adults between 35-44, 16% are headed by adults between 45-54, and 17% are between 55-64. Among all households in Colorado, 29% are headed by adults under 35 compared to 41% of households below the Standard.



Note: Totals may not add exactly due to rounding

Housing Burden in Colorado

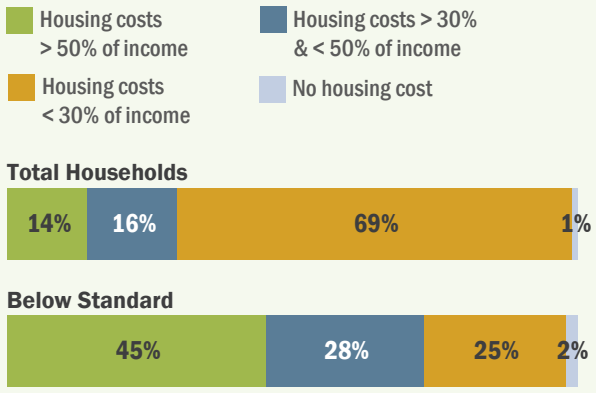
Housing is typically the largest single expense for families. When costs exceed income, families experience hardships, often being forced to choose between which basic needs to meet, and which to do without, with near and long-term consequences. This is particularly problematic with housing costs, at least the rent proportion, as it is a rigid cost in the sense that one must pay all of the rent, every month, or risk eviction or losing one's housing. With other costs, one can choose to buy less-expensive items and live with the consequences. Thus, a housing cost burden too often leads to stark choices: doubling up, inadequate housing, homelessness, or foregoing other basic necessities.

Housing is typically considered affordable if no more than 30% of a household's gross income is spent on rent and utilities. Households paying over 30%, but less than 50%, of their income are considered to be housing-cost burdened. Households paying over 50% of their income are considered severely housing-cost burdened.

FIGURE B. Profile of Households with Inadequate Income by Housing Burden and Tenure: CO 2016

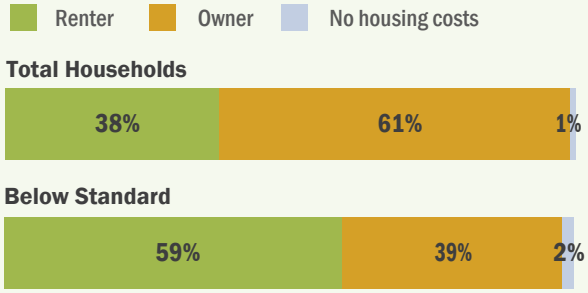
HOUSING BURDEN

In Colorado, 28% of households below the Standard are housing-cost burdened and 45% of households below the Standard are severely housing-cost burdened. In all, housing is unaffordable for two-thirds of households below the Standard.



RENTING VERSUS OWNING

Households below the Standard are more likely to be renting than all households (59% vs 38%).

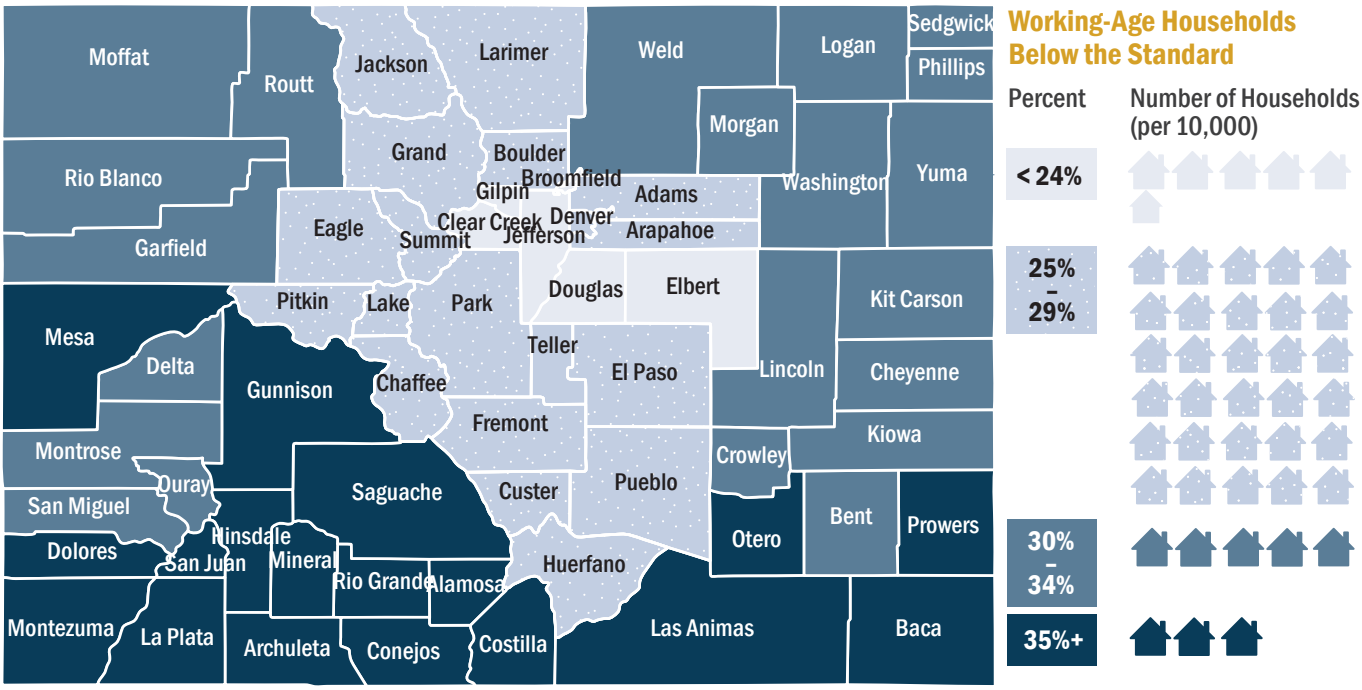


The Geographic Distribution of Income Inadequacy

Although more than one out of five Colorado households have inadequate income, the distribution of these households varies geographically by county. The lowest rates of income inadequacy vary from 14%-24% and are found in the counties just south and west of Denver. Most counties in central and north-central Colorado have income inadequacy rates of 25%-29%. Rural counties in the Western and Eastern parts of Colorado have the second-highest rates of income inadequacy, between 30%-34%, while rural counties in Southern Colorado have the highest rates of income inadequacy at 35%-41%.

Overall, there are more than 430,000 households, not counting seniors and people with disabilities, in Colorado struggling to make ends meet. Families struggling to make ends meet live in every county in Colorado (see Appendix B, **Table 3** for detailed data for each county). Nearly half of households below the Standard live in the densely populated Denver metropolitan area. Combined, the counties of the Denver Metro are have over 212,000 households living below the Standard, despite generally having lower *rates* of income inadequacy than rural Colorado (**Figure C**). The city of Denver alone is home to 16% of the households in Colorado below the Standard.

FIGURE C. Income Inadequacy Rate by County: CO 2016



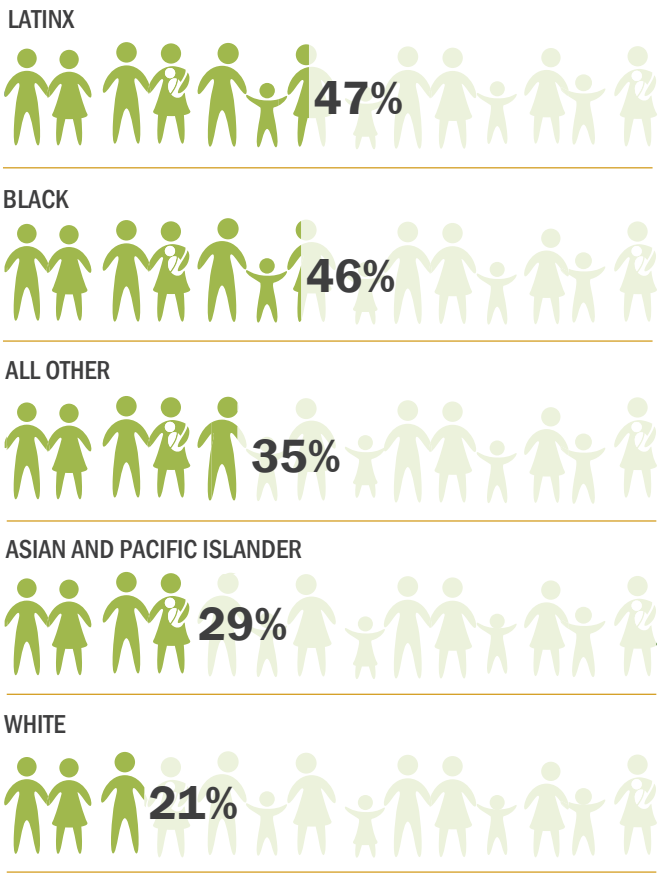
Race/Ethnicity, Citizenship, and Language

The widening income inequality that characterizes American society is found in Colorado as well. It is especially apparent when examining income inadequacy by race/ethnicity. Not surprisingly, people of color are more likely to have inadequate incomes. In addition, nativity/citizenship further divides the state: foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially if they are not citizens. Citizenship and English proficiency are protectors against income insufficiency for immigrant households, yet not enough to bring income adequacy rates to the same level as native-born citizens.

Overall, more than one-quarter of households in Colorado report income that doesn't meet the rising cost of living. Inadequate income is an issue facing all racial/ethnic groups, however, people of color disproportionately experience income inadequacy.[11]

- Latinx-headed households, regardless of race, have the highest income inadequacy rate of all racial/ethnic groups in Colorado—47% of Latinx households lack sufficient income (see **Figure D**).
- African-American households have almost as high a an income inadequacy rate, with just under half

FIGURE D. Income Inadequacy Rate by Race/ Ethnicity of Householder*: CO 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Race/Ethnicity Definitions

This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx),
- Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API),
- Black or African-American (referred to as Black),
- White, and;
- American Indian, Alaska Native, Some Other Race, and Two or More Races (referred to as All Other). Individuals identifying in these categories are combined due to the small population sizes in the sample. As this is still a small group, results by All Other races are often dropped in analysis due too small sample size (e.g., by county). When analysis divides the population into White and non-White, this group is included in the latter category.

(46%) of African American households in Colorado struggling to meet their basic needs.

- Among Asian and Pacific Islander households, 29% have inadequate income
- About a fifth (21%) of White households lack adequate income in Colorado—the lowest rate of all major racial/ethnic groups in Colorado. The income inadequacy rate for White households is less than half the rate experienced by Latinx and Black households.
- The combined All Other category (see sidebar for definition) have rates of income inadequacy at 35%, below Black and Latinx, but above Asian and White households.

Nativity

Foreign-born householders have higher income inadequacy rates than native-born householders, especially when Latinx, and especially if they are not citizens. While about one-quarter of native-born Colorado households have inadequate income, 33% of naturalized citizens and 61% of non-citizens lack adequate income.

Overall, due to the high rates of income inadequacy for immigrants, foreign-born Coloradans account for a disproportionate amount of Colorado households with inadequate income despite their lower numbers.

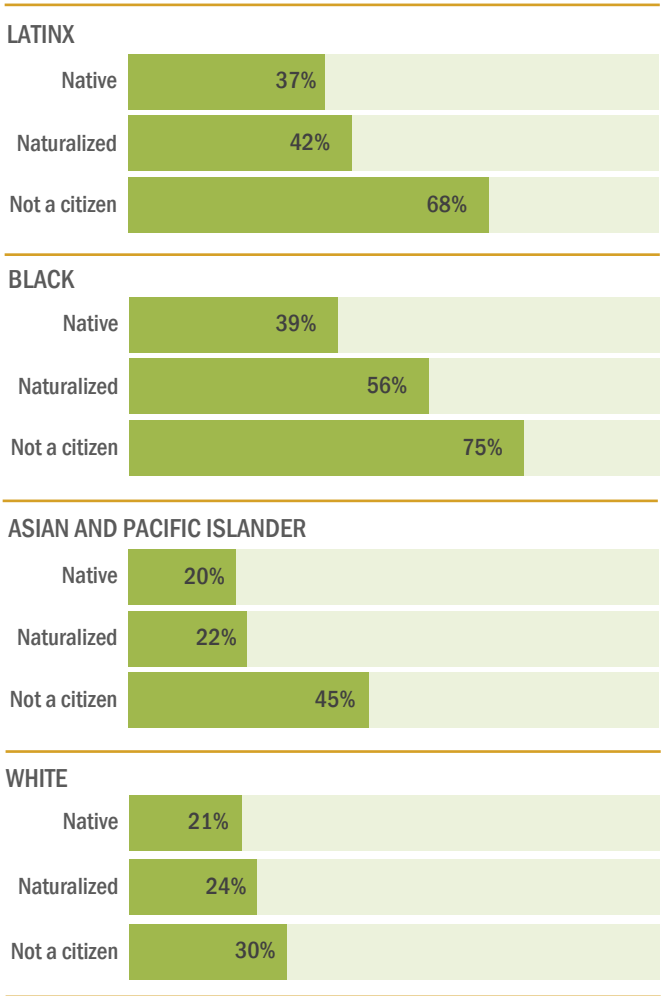
As detailed throughout this brief, Latinx households are more likely to experience income inadequacy than any other race/ethnic group. One factor that contributes to these high rates is citizenship status: in Colorado, over a third of Latinx householders are not native born. How do rates of income inadequacy among Latinxs compare by citizenship status? (see **Figure E**).

- Among Latinxs, native-born householders have the lowest rate of income insufficiency, which at 37%, is still higher than all other groups except African-Americans.
- For foreign-born Latinxs, income inadequacy rates are even higher: over two-fifths of naturalized citizen Latinx householders lack adequate income (42%) while over two thirds of non-citizen Latinx householders lack adequate income (68%).

While Latinx householders are the largest percentage of immigrants in Colorado (56%), Asian householders are more likely to be foreign born (75% of Asian versus 39% of Latinx). The same differentials by citizenship status hold for Asian householders; however citizenship is a larger protector of income adequacy for Asian households compared to Latinx households.

- While 29% of Asian households in Colorado have inadequate income to meet their needs, Asian householders with citizenship have nearly the same inadequacy rates as White householders (21%).
- Among non-citizen Asian householders in Colorado, 45% lack adequate income—25 percentage points

FIGURE E. Income Inadequacy Rate by Citizenship Status of Householder*: CO 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

higher than Asian householders born in the United States.

Black householders, on the other hand, are less protected from income inadequacy by citizenship, with a 19% difference between native-born and naturalized citizens. Additionally, while native-born Black and Latinx householders have similar rates of inadequate income (39% vs. 37%), Black householders who are naturalized, and particularly those who are non-citizens, have even higher rates of income inadequacy than their Latinx counterparts, although the number of noncitizen Black householders is much smaller.

Language

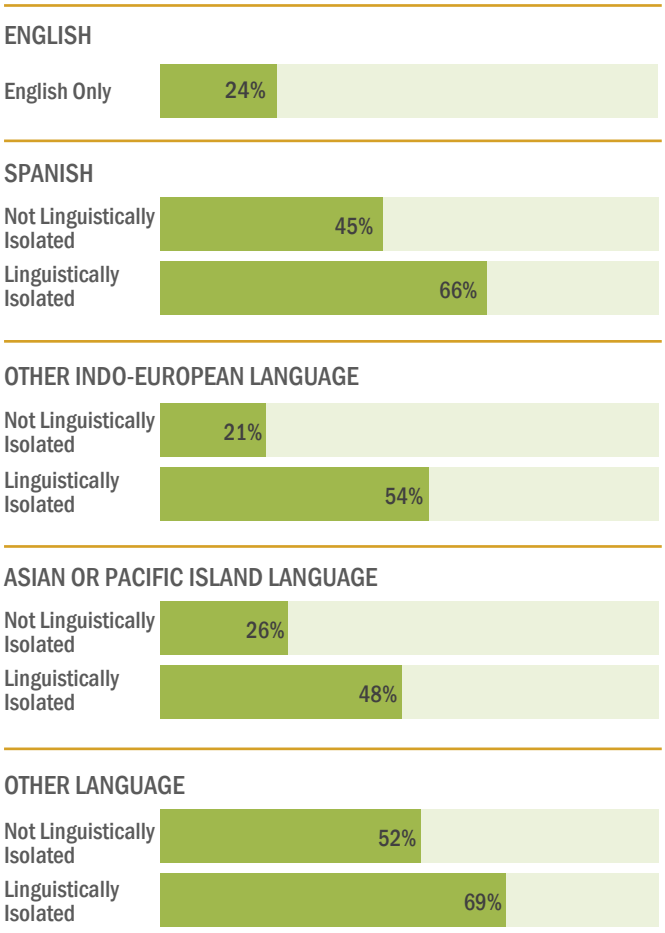
In Colorado, English proficiency is key to the ability to make an adequate income. Householders who do not speak English well have over twice the rate of income inadequacy (58%) compared to those who do speak English well (25%).

LINGUISTIC ISOLATION. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Additionally, over 50,000 households in Colorado are linguistically isolated, meaning that no one over age 14 speaks English well AND has a household language other than English. Nearly two-thirds (62%) of linguistically isolated households are income insufficient. In contrast, households in which the only household language is English have an income inadequacy rate of 24% (see **Figure F**).

- If they are not linguistically isolated (at least one person over 14 speaks English very well), Spanish-speaking households have an income inadequacy rate of 45%, but if they are linguistically isolated, the income inadequacy rate increases to 66%.
- Among households that primarily speak an Asian or Pacific Islander language, 26% have inadequate income if they are not linguistically isolated, compared to 48% that are linguistically isolated.

FIGURE F. Income Inadequacy Rate by Household Language and Linguistic Isolation: CO 2018



* Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Nearly two-thirds (62%) of linguistically isolated households are income insufficient.

Family Composition Factors: Children, Single Parents, and Race

Householders with children experience higher rates of inadequate income, particularly when the children are young. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households. Single mothers of color have the highest rates of income inadequacy (74% lack enough income to meet their household needs).

Presence of Children

Compared to households without children, the rate of inadequate income almost doubles for households with children from 21% to 38% (**Figure G**). Moreover, reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children (50% compared to 29%).

As a result, families with children are disproportionately represented among households below the Standard. Even though households with children are only 39% of all households in Colorado, they account for more than half (54%) of households below the Standard.

FIGURE G. Income Inadequacy Rate by Presence of Children: CO 2016

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Children, Gender, and Household Type

As seen in **Figure G**, the presence of children is associated with higher rates of income inadequacy. However, there are substantial differences by household type and gender. The highest rates are for single mothers, with nearly two-thirds (62%) having inadequate income. Why is this rate so high, relative to other groups? Is this due to the gender of the householder, the presence of children, or some other factors?

This high rate is at least partially attributable to gender. If we look at non-family households without children (which are mostly single persons living alone), we see that the rate of income inadequacy is 25% for households headed by men versus 30% for households headed by women (not shown).

In other words, men and women living alone, already have an income inadequacy gap of about 5%.[12] However, when we examine households by household type and gender we see even more substantial differences.

For this analysis, we divide households into three types: married-couple, men (no spouse), and women (no spouse). Overall married couples have the lowest rates of income inadequacy at 22%, with householders headed by men at 28%, and householders headed by women the highest at 39%. The dashed lines on **Figure H** show the income inadequacy rates of all households types. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

- Married-couple households without children have the lowest income inadequacy rate (11%). Among married-couples with children, the income inadequacy rate increases to 31%.

- Households headed by men without children have an income inadequacy rate of 25%, while the income inadequacy rate increases to 43% for single fathers.[13]

- Households headed by women without children have an income inadequacy rate of 29%. Single mothers have by far the highest rate of being below the Standard, with an income inadequacy rate of 62%. Put another way, almost two out of three single mothers lack income adequate to meet their basic needs.

Altogether, parents, particularly single mothers experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income inadequacy. The causes of these high levels of income inadequacy are many, including pay inequity and gender-based discrimination, as well as the expenses associated with children, particularly child care.

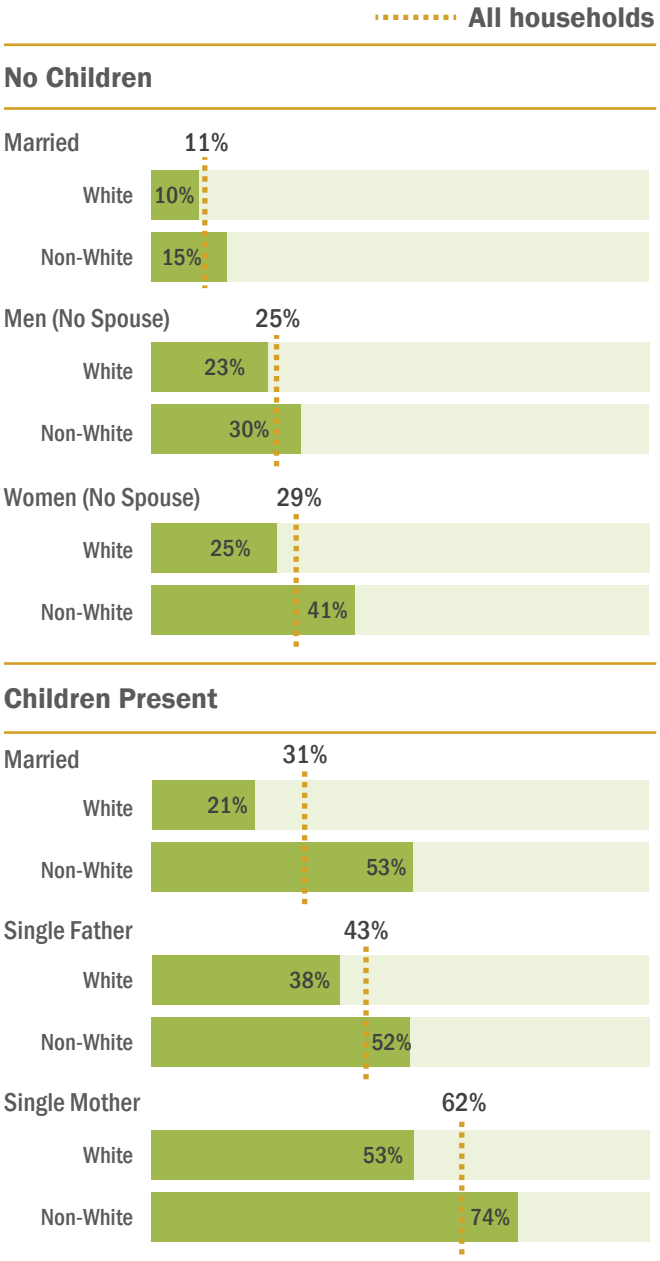
Not only are single mothers disproportionately more likely to lack adequate income than single fathers, there are over twice as many single mothers in Colorado as single fathers. Single mothers comprise 8% of all Colorado households compared to 3% for single fathers. Among householders with children in Colorado who are below the Standard, 58% are married couples, 32% are single mothers, and 10% are single fathers.

Children, Household Type, And Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, as we saw in the previous section, rates of income inadequacy are quite high among some racial/ethnic groups. When we look at family composition factors (including gender and children) by race/ethnicity, there is an even greater disparity between groups in rates of income adequacy (see **Figure H**).

- **Households without children.** The proportion of married couple households in Colorado with insufficient incomes is 10% for White householders and 15% for non-White householders. Households headed by men (no spouse present) have higher rates than married-couple households with 23% of White householders and 30% of non-White householders below the Standard. Again, the highest rates are found for households headed by women, with 25% of White householders and 41% for non-White householders below the Standard.

FIGURE H. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*: CO 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

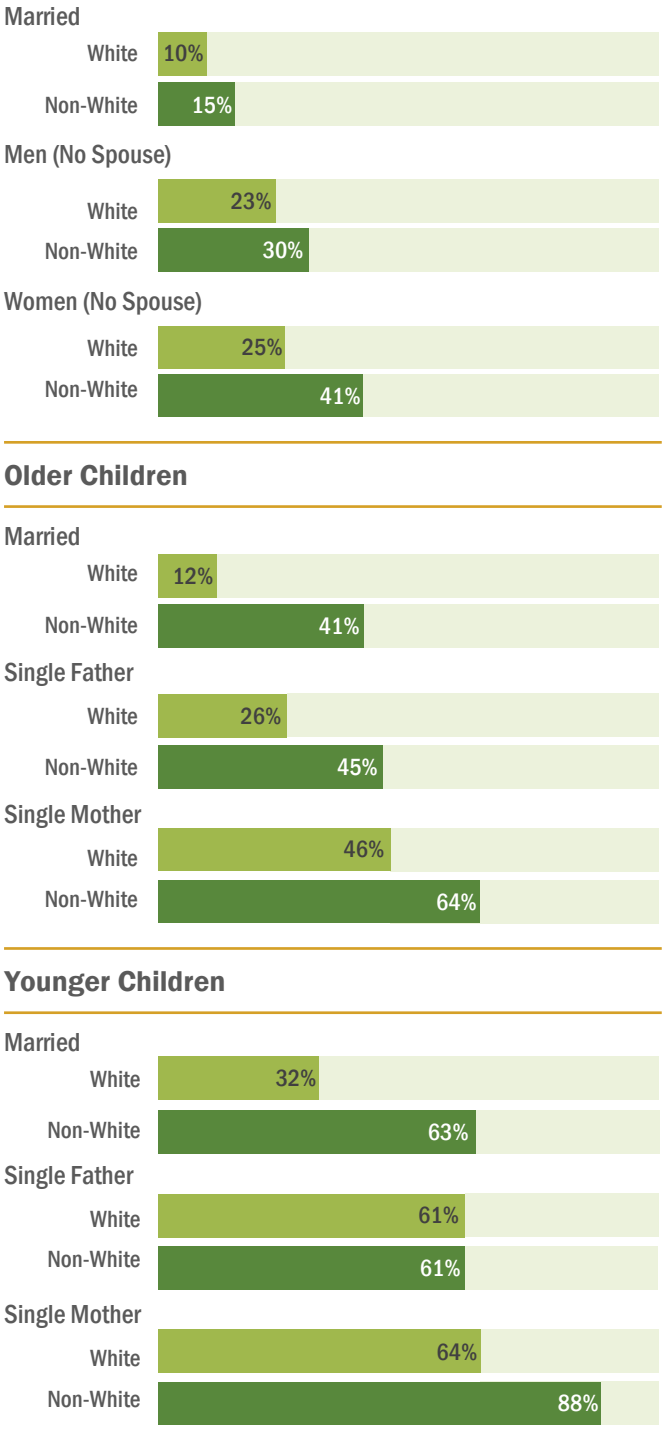
- **Households with children.** Married-couple households have rates of income insufficiency that are 21% among White householders and 53% among non-White householders. Among single fathers, 38% of White single fathers and 52% of non-White single fathers have inadequate income. For single mothers, the rates are much higher: income inadequacy is 53% for White householders and 74% for non-White householders.

Combining analysis by household type with analysis by race/ethnicity leads to some striking comparisons that point out the importance of race/ethnicity and gender/ household type. Single-mothers have very high rates of income inadequacy, 53% for White and 74% and non-White householders. These rates are about five to seven times higher than White married-couple households without children (10%).

Single mothers of color with young children experience even higher rates of income inadequacy (see **Figure I**). As shown in **Figure G**, 50% of households have inadequate when the youngest child is under six years of age. However, nearly nine out of ten (88%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance. Even when the youngest child is old enough for full-day school, resulting in reduced child care costs, 64% of single mothers of color have inadequate income.

Nearly nine out of ten (88%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance.

FIGURE I. Income Inadequacy Rate by Children's Age, Household Type, and Race/Ethnicity of Householder*: CO 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Education

Householders with more education experience lower rates of inadequate income, with substantial differences by education level. However, women and people of color must have considerably more education than their men/White counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have only a slightly lower rate of income inadequacy than White men without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically. Of householders in Colorado with less than a high school education, 58% have inadequate incomes, while 40% of those with a high school degree or its equivalent, 33% of those with some college, and only 14% of those with a college degree or more have inadequate incomes (see Figure J). But among households with incomes below the Standard, just 14% lack a high school degree, while the remaining 86% of Colorado householders below the Standard have a high school degree or more, including three-fifths (61%) who have some college or more.

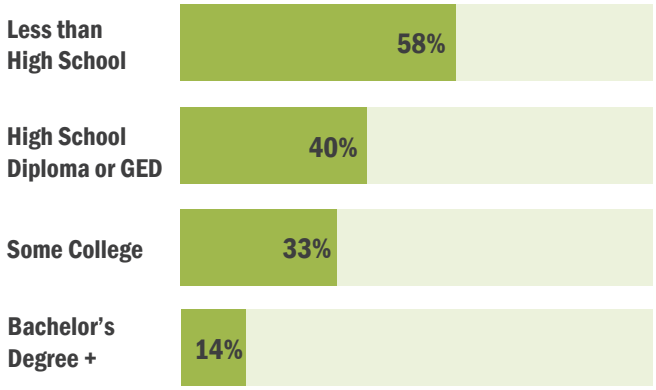
Although increased education raises income adequacy levels for all race and gender groups in Colorado, when we examine the impact of education broken down by race and gender, there are four findings of note (see Figure K):

1. Although increased education is associated with substantially lower rates of income inadequacy for all groups, this is especially true for women. When the educational attainment of the householder increases from a high school degree to a bachelor's degree or higher, income inadequacy levels fall from 47% to 15% for women. In contrast, men had income inadequacy rates that fell from 34% for those with a high school education to 12% for those with a bachelor's degree or more.

2. As educational levels increase, the differences in income inadequacy rates between men and women of the same race/ethnicity narrow. Thus 55% of White women with less than a high school degree have inadequate income compared to 39% of White men with less than a high school degree, a difference of 16 percentage points. This gap decreases as education increases, so that the difference in income inadequacy rates between White women and men declines to only about two percentage points for those who hold a bachelor's degree or higher (14% vs 12%). For people of color, the pattern is almost identical: the gap between women and men of color generally declines as education increases, from a 17 percentage-point gap between non-White women and men householders with less than high school degree (72% vs. 55%) to only a six percentage point gap for non-White men and women householders with a Bachelor's degree or higher (22% vs. 16%).

3. For both men and women, White householders have lower rates of income inadequacy than non-White householders. However, the race/ethnicity gap does not narrow as much as education increases for either gender, as the gender gap did as shown above. For those with less than a high school education, women of color have an income inadequacy gap of 17 points compared to White women. This gap actually increases to 20

FIGURE J. Income Inadequacy Rate by Educational Attainment of Householder*: CO 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
+ Includes Bachelor's degree and higher
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

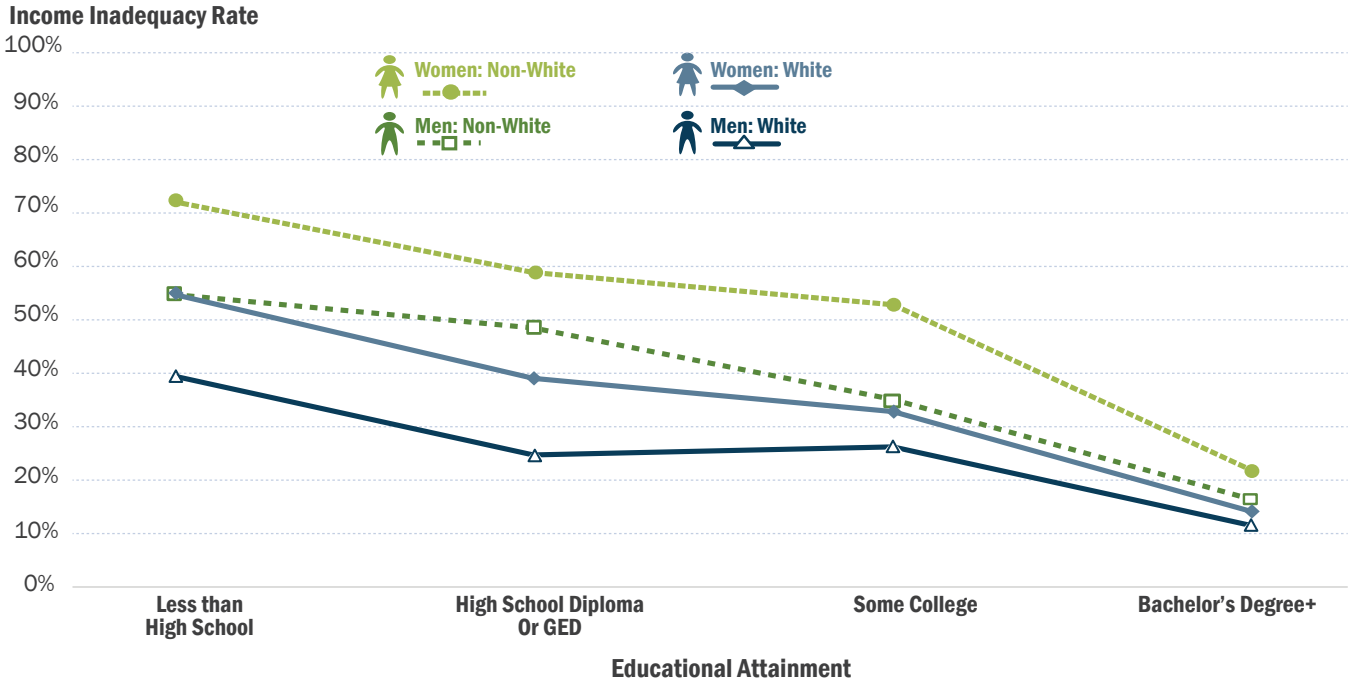
percentage points for women with a high school diploma or some college, before decreasing to six points for college graduates. For men of color without a high school diploma the income inadequacy rate is 16 percentage points higher than White men with the same education level, a gap that increases to 23 percentage points for men with high school diplomas. While this gap decreases at higher education levels, men of color with a bachelor's degree or higher still have a four percentage point gap with White men.

4. The disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White men. While 25% of White men with a high school diploma are below the Standard, a similar percentage of women of color with a bachelor's degree have inadequate income (22%). Overall, as the figure shows, at each educational level, women of color have income inadequacy rates that are substantially higher than White men: 33 percentage points higher for those with less than a high school degree, 34 points higher for those with a high school degree, 27 points higher with some college, and 10 points higher for those with a bachelor's degree. Put another way, both women and people of color, especially women of color, must achieve higher levels of education than White men in order to achieve comparable levels of income adequacy.

The distribution of education by race/ethnicity contributes somewhat to differences in income adequacy rates by race/ethnic groups. That is, among all householders in Colorado, while just 2% of White householders lack a high school degree, 18% of non-White householders lack a high school degree.

Among Colorado householders below the Standard, 3% of White householders but 11% of non-White householders lack a high school degree. While there are different returns to education, people of color as a whole are much more likely to lack education. The distribution of education by race/ethnicity, along with lower returns to education, contributes to the higher income inadequacy rates among people of color in Colorado.

FIGURE K. Income Inadequacy Rate by Education, Race/Ethnicity, and Gender of Householder*: CO 2016



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Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

The reverse of this is also true: overall, 51% of Colorado's White householders have a bachelor's degree or more, compared to 26% of people of color. Among householders below the Standard, 18% of White householders have a bachelor's degree or more, compared to just 5% of people of color.

The distribution of educational attainment by gender, however, is almost identical, both for all Colorado households and for those below the Standard. About 4% of men and 3% of women householders in Colorado lack a high school degree, while about 22% of men and 25% of women have a bachelor's degree or more. Likewise, 7% of both men and women householders with incomes below the Standard lack a high school degree.

Because men and women are obtaining education at about the same rates, the differences in income adequacy by gender are not likely due to lower levels of education among women. Instead, the higher rate of income inadequacy experienced by women reflects the lower level of returns from education for women compared to men with the same education, as well as the somewhat greater likelihood that women householders are supporting young children alone.

The higher rate of income inadequacy experienced by women (and especially women who are single mothers) reflects the lower levels of rewards from education for women compared to men with the same education.

Employment and Work Patterns

Most households with incomes below the Standard have at least one employed adult (88%), and many of those have at least one full-time, year-round worker. Nevertheless, for many households, substantial work effort fails to yield sufficient income to meet even the minimum costs of basic needs. It is largely inadequate wages, not inadequate work effort, that characterizes the great majority of households below the Standard. Moreover, the returns from work effort are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial work effort.

By far the largest source of income, employment is clearly an important factor in explaining income inadequacy. Several different employment factors interact to increase or decrease income inadequacy:

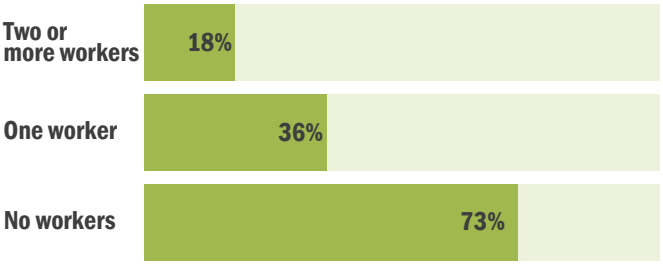
1. The number of workers in the household;
2. These workers' employment patterns such as full time or part time, full year or part year; and
3. Gender and race-based labor market disadvantage.

Below is an examination of the employment-related causes of income inadequacy as well as an exploration of how these employment factors interact with race/ethnicity, gender, and household type.

NUMBER OF WORKERS

The number of workers in a household is key to having or not having adequate income. Nearly three-quarters of Colorado households with no employed adults (households in which no one over age 16 has been employed in the past year) lack sufficient income. On the other hand, 36% of households with one worker, and 18% of households with two or more workers, have an income that falls below the Standard.

FIGURE L. Income Inadequacy Rate by Number of Workers in Household: CO 2016



Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Having at least one worker in a household is a major protector against income insufficiency.

Having at least one worker in a household is a major protector against income insufficiency. Only 4% of all households in Colorado have no employed adults. Even among Colorado households with incomes below the Standard, only 12% of households lack any employed adults, while over half (52%) of households with insufficient income have one employed worker, and more than a third have two or more workers (36%). As the great majority of households with incomes below the Standard have employed adults, this suggests that lack of adequate income is not due to the lack of any work at all, but primarily to inadequate work hours or inadequate wages, or both.[14]

Work Patterns by Race/Ethnicity & Family Type

Not surprisingly, rates of income inadequacy depend not only on the number of workers but also their schedules. Specifically, a key factor is whether workers are full time (defined as 35 hours or more per week) or part time (less than 35 hours) and whether workers are year round (defined as 50 or more weeks per year) or part year (less than 50 weeks).[15] As the number of work hours per household falls, income inadequacy levels rise.

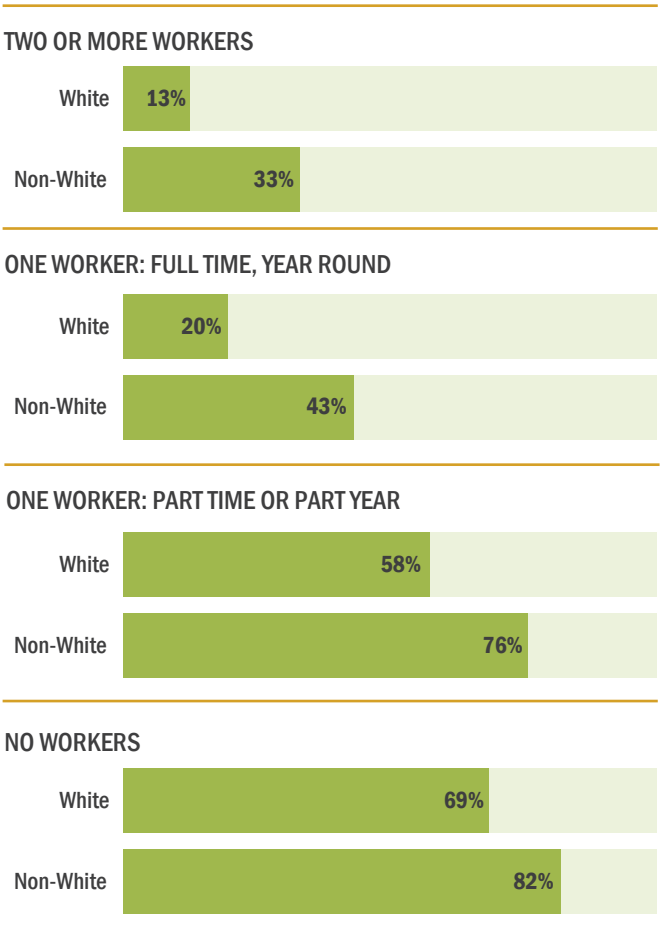
RACE/ETHNICITY. People of color must work more to achieve the same levels of self-sufficiency as Whites. For each level of work effort (number of workers and

hours worked), income inadequacy rates range from 14 to 24 percentage points higher for people of color (see Figure M). For example, in households with one full-time worker, 20% of White, but 43% of non-White households lack adequate income.

When there are no workers in the household all race/ethnic groups have high rates of income inadequacy (ranging from 69% to 82%). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stay above three-quarters of the population at 76% for households of color although the rate for White households drops to 58%.

FIGURE M. Income Inadequacy Rate by Number of Workers* and Race of Householder: CO 2016**



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

- When there is one fully employed worker in the household, income inadequacy rates drop substantially to 20% for White households and to 43% for non-White households.
- Even more striking is the data for households with two (or more) workers: the percentage with inadequate income falls to 13% for White households but only falls to 33% for households of color.

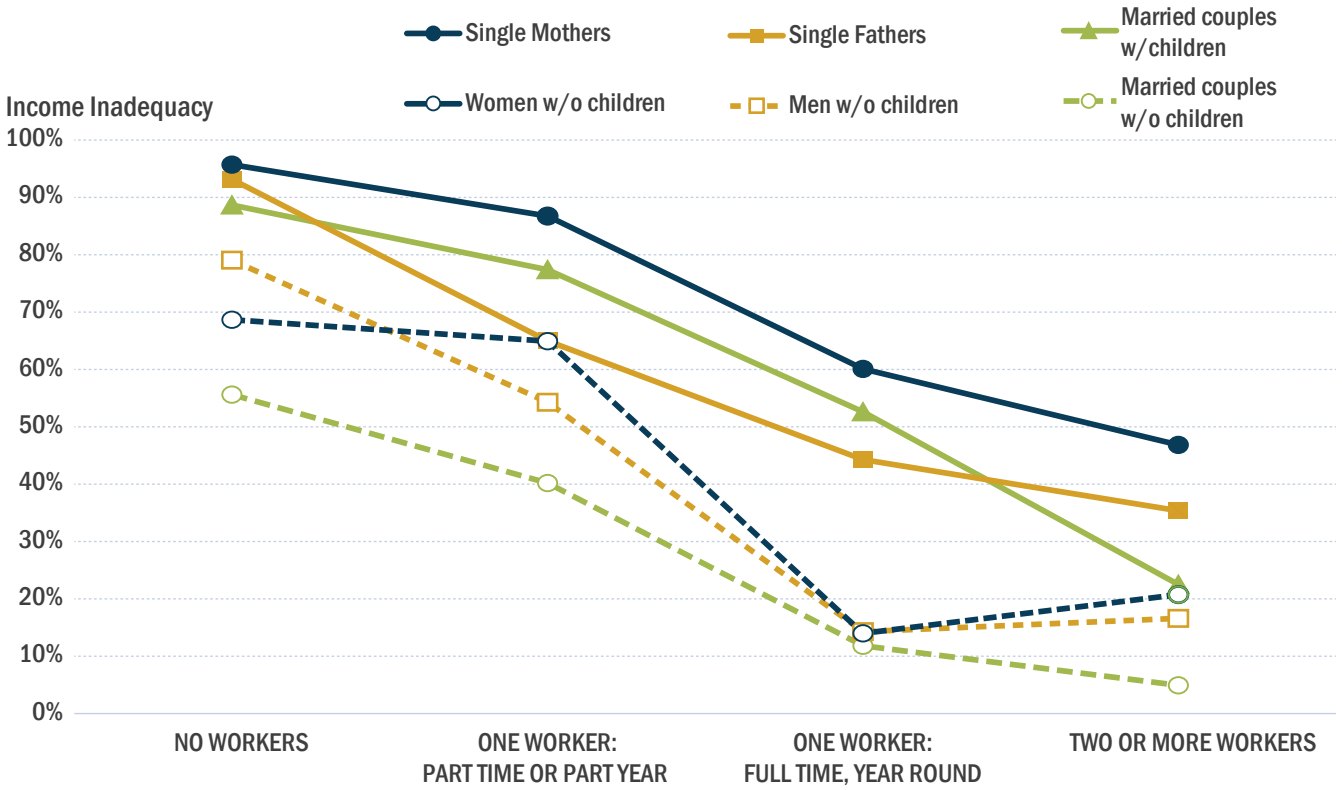
FAMILY TYPE. As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless or married-couple households, and often even single father households. As discussed above, these higher rates of income inadequacy in part reflect the greater income requirements of families with children (such as child care), as well as possible gender discrimination and inequality in the labor market. However, since 99% of Colorado households with children have at least one employed adult, these higher rates of income inadequacy also reflect the number of workers and their work schedules.

Examining this data on employment patterns by family type is revealing: consistently, with the same level of work effort, single mothers have substantially higher rates of income inadequacy than married-couple families with children and single-father households. Figure N shows that among households with children:

- If the only worker is employed less than full time, year round, 65% of single-father, 77% of married-couple, and 87% of single-mother households lack adequate income.
- If there is just one worker, even though they work full time, year round, income inadequacy rates vary by family type: among married-couple households with children it is 53%, among single-father households the income inadequacy rate is 44%, and among single mothers, 60% lack sufficient income.
- If there are two or more workers, the rate of income insufficiency is 23% for married-couple households and 35% for single fathers compared to 47% for single mothers.

Thus, in households with children, even when controlling for the numbers of workers/work hours at

FIGURE N. Income Inadequacy Rate by Number of Workers* and Household Type: CO 2016



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as someone who worked at least one week during the previous year.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy compared to married-couple and single-father households.

These different rates of income inadequacy by family type are exacerbated by the inequality in the distribution of the number of workers: among households with children, while 76% of married-couple households have two or more workers only 7% of single-mother households have more than one worker.[16]

Overall, this review of employment patterns reveals that when work is less than full time, year round, or there is only one worker (or relatively rarely, none), income inadequacy rates are high, especially for single mothers. At the same time, this should be put in context, for the larger story is that among households with incomes below the Standard,

- nearly nine out of ten have at least one worker (88%),
- over half (52%) have a full-time worker, and 36% have two or more workers.

Among households above the Standard,

- 98% have at least one worker,
- 81% have at least one full-time worker, and 63% have two or more workers.

Although households above the Standard have higher percentages of full-time and year-round workers, and more households with more than one worker, households below the Standard also have substantial full-time and year-round work. The story here is that substantial work effort fails to yield sufficient income to meet even the minimum basic needs/expenses. Put succinctly, it is largely inadequate wages, not inadequate work effort, that characterizes the great majority of households with incomes below the Standard.

Colorado Compared to Select States

Demographic trends in Colorado are both similar and different, compared to other states that have also been analyzed using the Standard. Householders with less education, women, people of color, and households with children all have higher rates of income inadequacy compared to their counterparts.

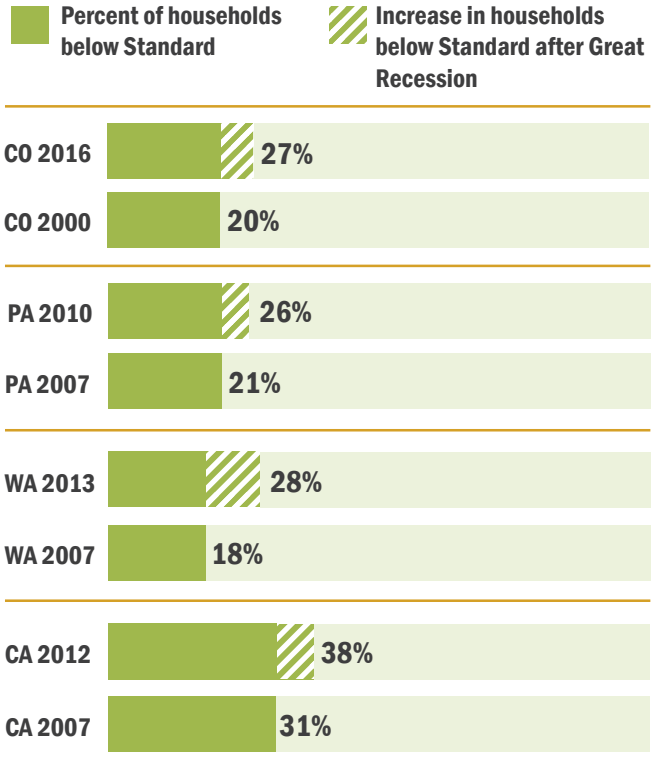
Demographic studies using the Self-Sufficiency Standard have been done in eight states and New York City, some more than once.[17] A demographic study was first completed for Colorado in 2007 using the 2000 Census dataset. As these analyses have been done at different times and using different datasets, these comparisons of other states to Colorado are not directly equivalent, and should be seen as estimates. However, by examining the patterns of income inadequacy across groups within each state, several patterns have become apparent.

Demographic studies done prior to the Great Recession (2007 or earlier) had one striking finding: across these very disparate states, the proportion of households (non-elderly, non-disabled) that have inadequate income clusters around 20% (19%–21%) in five of these states—Colorado, Connecticut, New Jersey, Washington, and Pennsylvania. The two exceptions were Mississippi and California, in which 32% and 31%, respectively, of households had insufficient incomes.

Obviously, the latter two states are very different from each other in terms of their geography, size, and economic and social structures. However, they share one similarity: each has a "minority" group that is both a large proportion of the population and has disproportionately high rates of income inadequacy. In Mississippi, 35% of households are Black, of which nearly one-half (49%) have incomes that are below the Standard. In California, 30% of households are Latinx, and here too, more than half (52%) have inadequate income. None of the other states in this comparison have a racial/ethnic group with relatively high rates of income inadequacy that is such a substantial proportion of the population—in the other five states, the proportions of Black or Latinx populations are much lower, ranging from 3% to 18%. Nor did any of the racial/ethnic groups in the other states have income inadequacy rates quite as high as the rates for these groups in California and Mississippi: in these other states, income inadequacy rates for Latinxs range from 41% to 51%, and for Blacks from 34% to 46%.

Prior to the Great Recession, these numbers were remarkably stable for the two demographic studies repeated between 2000 and 2007 (California and Washington). In both cases the proportions and the variations by demographic variables were almost identical in the years before the Great Recession. However, with the advent of the Great Recession, these seemingly stable numbers changed dramatically. Since the beginning of the Great Recession, there have been four states that have done second demographic studies. In each state (Pennsylvania 2010, California 2012, Washington 2013, and Colorado 2016), the overall rate of income inadequacy increased: about five percentage points in Pennsylvania, seven percentage points in Colorado and California, and ten percentage points in Washington (see Figure 0).

FIGURE 0. Income Inadequacy Rate by States Before and After the Great Recession



Source: U.S. Census Bureau, 5% Census data 2000; 2007, 2010, 2012, 2013, 2016 ACS 1 -Year and 2010-2014 ACS 5-Year, Public Use Microdata Sample.

How does Colorado compare to these previous studies? First, the rate of income inadequacy is 27%, reflecting a similar increase after the Great Recession to most states we calculated (other than California and Mississippi).

It increased even more for some subgroups, such as people of color and women-maintained families. For example, income inadequacy increased 8 percentage points for single mothers in California in 2012 compared to 2007 as well as in Colorado in 2016 compared to 2000.

In nearly all states, the income inadequacy rate for non-White households is twice that of White households.

- For example, post-recession, in California the income inadequacy rate is 25% for White householders and 50% for non-White households. Likewise, in Colorado the income inadequacy rate is 21% for White householders and 43% for non-White householders.

When comparing gender and family type, there are consistent patterns across time and place. Colorado's findings are similar to other states: women householders, families with children, families with children less than six years old, and families maintained by women alone, have higher rates of income inadequacy than their counterparts (men householders, families with no children, and families with older children).

- For example, families with young children have income inadequacy rates of 50% in Colorado (39% pre-recession), 50% in Washington (39% pre-recession), and 60% in California (52% pre-recession), while in families without children rates of income inadequacy are 21% in Colorado (14% pre-recession), 20% in Washington (12% pre-recession), and 28% in California (20% pre-recession).

In terms of educational attainment, in all states for which we have studies, increases in educational attainment lead to declines in household income inadequacy rates. Thus, among householders who lack a high school diploma, 77% in California, 63% in Washington, and 58% in Colorado have inadequate income while among householders with a bachelor's degree or higher income inadequacy rates drop to 17% in California, 14% in Washington, and 14% in Colorado.

Overall, this comparison indicates that Colorado's patterns of income inadequacy (overall, and for subgroups), and the trends pre and post-recession, are similar to those in other states.

TABLE 1. Income Inadequacy Rates Before and After the Great Recession for Select States

	CALIFORNIA		WASHINGTON		PENNSYLVANIA		COLORADO	
	2007	2012	2007	2013	2007	2010	2000	2016
Households Below Standard	31%	38%	18%	28%	21%	26%	21%	27%
RACE/ETHNICITY OF HOUSEHOLDER								
Non-White	43%	50%	34%	42%	41%	47%	38%	43%
White	18%	25%	14%	23%	17%	21%	16%	21%
HOUSEHOLD TYPE								
No children	20%	28%	12%	20%	15%	19%	14%	21%
Young children present (under 6)	52%	60%	39%	50%	40%	46%	39%	50%
Married with children	36%	42%	20%	31%	19%	24%	29%	31%
Single mother	64%	72%	51%	67%	58%	65%	54%	62%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER								
Less than high school	68%	77%	47%	63%	49%	60%	51%	58%
High school diploma	42%	53%	26%	38%	26%	32%	27%	40%
Some college or associate's degree	28%	39%	20%	32%	21%	28%	21%	33%
Bachelor's degree or higher	12%	17%	8%	14%	9%	12%	10%	14%

Source: U.S. Census Bureau, 5% Census data 2000; 2007, 2010, 2012, 2013, 2016 ACS 1 -Year and 2010-2014 ACS 5-Year, Public Use Microdata Sample.

Conclusion

The 2018 Self-Sufficiency Standard for Colorado calculates what the bare minimum of expenses is for families in each Colorado county. By calculating the cost of each basic expense—housing, food, health care, transportation, child care, and taxes—the Standard defines what it really takes for families to meet basic needs. *Overlooked and Undercounted 2018: Struggling to Make Ends Meet in Colorado* builds on that with further research to illuminate the situations and characteristics of the one in four households who struggle with the everyday crisis of inadequate earnings to meet these basic needs.

While income inadequacy exists among all groups and places in Colorado, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most surprising conclusion is that income inadequacy is not largely due to lack of work; 88% of households below the Standard have at least one worker, and the majority of those workers work full time and year round.

So what does account for this work-based income inadequacy? Clearly, demographic variables are important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and people of color, there are substantially lower returns to education, such that women and non-Whites must have several more years of additional post-secondary education to achieve the same levels of income adequacy as White men at each education level.

These labor market variables are further impacted by family composition—particularly when households are maintained by a woman alone and if children are present. These characteristics combine to result in high rates of insufficient income. Thus, being a single mother—especially as a woman of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school age) and the lower income of usually being a one-worker household, resulting in the highest rates of income inadequacy. For single mothers of color, racial/ethnic wage differentials and returns to education further increase rates of income inadequacy to the highest levels.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Colorado, in every racial/ethnic group; among men, women, and children; and in all counties. Below are highlights of several key findings from this report followed by a summary of implications of these findings for Colorado.

FINDING #1: The Standard reveals that those who lack adequate income are much greater in number than those who are deemed to be poor by the official poverty measure.

In order to develop effective solutions to address the challenges of poverty, it is necessary to first understand both the depth and breadth of the problem. It is not only those below the official poverty measure (OPM) that face insufficient income but also those who are above the OPM but below the Standard. While 8% of non-elderly and non-disabled households are officially designated as poor by the OPM in Colorado, using the Standard as the benchmark of adequate income reveals that more than three times as many lack sufficient income to meet their basic needs in Colorado.

It is powerful to acknowledge that it is not just an isolated few, but a substantial number of people who live throughout Colorado's communities, who are experiencing the problems associated with inadequate income. The first step to addressing the problems of income inadequacy is recognizing that there is a problem, a problem of a large number of Colorado households throughout the state who are *overlooked and undercounted*.

The Standard not only includes more of the broader range of those struggling to make ends meet, but makes visible that struggle. Families with incomes above the OPM but below the Standard, in particular, are "invisible" to not only public policymakers, but to employers, community groups, and even themselves. This report documents the size and characteristics of this group.

FINDING #2: With over one-fourth of households in Colorado lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the state's economic and social structure.

The data show that more than one in four households in Colorado experience income inadequacy. While lack of adequate income is found disproportionately among certain groups—such as Latinx, families maintained by women alone, and families with young children—income inadequacy is experienced throughout Colorado, and among all types of households. The most common household lacking sufficient income to meet their needs is White, has at least one worker, and the householder has a high school education or more.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. This can be seen most clearly with gender: boys and girls grow up in the same families and communities, yet regardless of parental income, education, or occupation, women maintaining households alone have higher rates of income inadequacy than either men alone or married-couple households. Their greater risk of having income inadequacy as documented above is related to lower returns to education at every educational level, as well as the gender-based pay gap. These gender-based factors (and similar race-based) factors are structural, not individual.

FINDING #3: It is not the lack of work that drives poverty, but rather the economic opportunity in the economy for those who are working. Using the Self-Sufficiency Standard reveals a different picture of poverty—most succinctly, that poverty has become working poverty—which in turn compels a reexamination of assumptions about what causes, and therefore, what "cures" poverty.

The analysis presented here indicates that moving people into the workforce is not enough to solve poverty, as the great majority of those with inadequate income are already employed, many full-time. The findings show how quickly and completely the nature of poverty has changed over the last 20 years, or at least, how it must be recognized as having changed. Over three decades ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. Whether true or not then, the data in this report shows that nine out of ten (88%) working-age Colorado families with inadequate income already have at least one worker in the household. Clearly the assumption that "lack of work" is the primary cause of poverty no longer holds.

Moreover, the analysis in this report suggests that moving people into just any job will not automatically eliminate income inadequacy. These data show that families are not poor because they lack workers but because wages have become inadequate to meet basic expenses. Thus, a focus on putting people to work, or changing the occupations of low-income workers would not necessarily affect their income inadequacy. Rather, today's economy requires a much more nuanced, specific, and targeted approach to addressing income adequacy. This suggests the need for an increased focus on the kinds of education, training, and economic development strategies and other policies that yield high-wage jobs, have career and promotion opportunities, and pay family-sustaining wages as well as benefits. It also suggests that strategies that move people within occupational categories—such as from nurse aide to health technician—would be viable routes to self-sufficiency.

FINDING #4: The majority of families with workers are struggling to make ends meet without any help from work support programs.

Almost one out of five Colorado households with incomes below the Standard have incomes above the OPM. Most of these households are in a "policy gap," with incomes too high (above the OPM) to qualify for most public "safety net" programs providing work supports, but too low to adequately meet basic needs. Whether at the individual level (such as SNAP/food stamps), or at the community level (such as Community Development Block Grants), many such programs have income eligibility limits that are pegged to the OPM or slightly above, thus leaving families without the supports they need to be able to meet the costs of their families' basic needs, even with substantial work effort.

Providing access to work support programs for families in which the adults are working substantial hours requires rethinking how such services are delivered. It is difficult for workers to meet requirements such as in-person reporting or attending "workshops" during work hours. Unrealistic requirements can contribute to low rates of coverage of families in need of these supports. Indeed, until these programs are seen by low-income workers as a resource, rather than as the place one turns when all else fails, they will continue to be a system that reinforces rather than ameliorates work-based poverty.

Likewise, access to education and training programs for those already working, many with families to support and care for, is also limited by the requirements of employment, commuting and family caregiving. Again, to provide such opportunities to achieve higher wages through advanced education and training requires rethinking how and where such services are provided.

FINDING #5: A key structural issue is the problem of differential rewards for education and work effort; in spite of substantial educational achievement, women and people of color experience significantly less returns on education and work effort than White men.

The analysis presented here consistently finds that women and people of color have higher rates of income inadequacy than White men with similar levels of education and work patterns. This suggests that it is important to ensure that education, training, career counseling, and job placement programs seek equal wages and benefits for participants, regardless of gender or race/ethnicity. Moreover, education and training efforts should focus on ensuring participants enter not just certain occupations, but specific jobs within occupational fields that provide or have the potential for wages at self-sufficient levels. Particularly when education and training is publicly funded, it should overcome rather than reinforce gender and racial/ethnic-based discrimination in wages, promotion, training and advancement opportunities. Stronger enforcement of civil rights provisions and monitoring of program outcomes that track employment and wage rates by race and gender are one approach to redress unequal returns on education, training, and work experience experienced by women and people of color.

• • •

Finally, it should be noted that these findings and implications are both an opportunity and an urgent call to action to change the opportunity structure facing struggling American households. By and large, households with inadequate incomes are part of the mainstream workforce, yet despite substantial work effort they are not recognized as having inadequate income by our official poverty measure. They are not locked out of self-sufficiency by lack of education or lack of work or work experience. A broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care assistance) to increase income adequacy for a large portion of Colorado's families. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before Colorado is how to make it possible for all households in the state to earn enough money and receive enough temporary work supports to meet their basic needs.

Endnotes

1. Carmen DeNavas-Walt and Bernadette Proctor, "Income and Poverty in the United States: 2017," U.S. Census Bureau, Current Population Reports, Series P60-263, https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-263.pdf (accessed October 8, 2018).

2. Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. The Urban Institute, Washington, D.C.

3. Ibid, Income and Poverty in the United States: 2014.

4. Bergmann, B. & Renwick, T. (1993). "A budget-based definition of poverty: With an application to single-parent families." The Journal of Human Resources, 28 (1), 1-24.

5. Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

6. Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the OPM, but it provides policymakers with additional data on the extent of poverty and the impact of public policies. Thesia I. Garner and Kathleen S. Short, "Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005," U.S. Department of Labor, BLS Working Papers, Working Paper 417, April 2008, http://www.bls.gov/osmr/pdf/ec080030.pdf (accessed May 9, 2016).

7. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of "self-sufficiency" for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, "A budget-based definition of poverty: With an application to single-parent families," The Journal of Human Resources, 28(1), (1993) p. 1-24. For a more detailed discussion of the methodology of the Self-Sufficiency Standard see Appendix A of *The Self-Sufficiency Standard for Colorado 2018* available at www.selfsufficiencystandard.org/colorado.

8. The Self-Sufficiency Standard has been calculated for 41 states plus the District of Columbia.

9. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2017," Economic News Release, https://www.bls.gov/news.release/cesan.nr0.htm (accessed October 4, 2018).

10. According to the Census Bureau's tabulations from the 2016 American Community Survey, 10.5% of all households are below the poverty level in Colorado. This differs from the estimate in this report (8.4% for households) because our sample excludes those over 65 years and those with work-limiting disabilities, groups with higher than average poverty rates. See U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates. B17017. Poverty status in the past 12 months by age of householder, http://factfinder.census.gov/bkmk/table/1.0/en/ACS/16_1YR/B17017/0400000US08 (accessed October 5, 2018).

11. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.

12. Three-fourths of non-family households are one person households.

13. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.

14. See Cauthen, N. K. and Hsien-Hen L. (2003). Living at the edge, *Research Brief 1: Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.

15. This is consistent with definitions used by American Community Survey. U.S. Census Bureau. 2016 American Community Survey. *2016 Subject Definitions*. Retrieved October 5, 2018, from http://www.census.gov/acs/www/data_documentation/documentation_main/

16. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.

17. Three of these are based on data from the 2000 Census long form sample (Washington, Colorado, and Connecticut), and the remainder use data from the American Community Survey (California–2007 & 2012, New Jersey–2005, Mississippi–2007, Pennsylvania-2007 & 2010, and Washington-2007 & 2014).

Appendix

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2016 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2016 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2016 PUMS data set contains a one-percent sample size of 1,372,564 housing unit records; in Colorado, the 2016 ACS one-percent sample size is 23,392 housing units (representing a housing unit estimate of 2,339,140 Colorado households).[1]

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000.

Colorado, which has 64 counties partitioned into 42 PUMAs, with 2016 ACS estimates reported for each. In the instances when a single PUMA is in more than one county, each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

EXCLUSIONS. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis.

In total, 1,570,929 non-disabled, non-elderly households are included in this demographic study of Colorado.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

INCOME. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

1. U.S. Census Bureau. 2016 PUMS Accuracy of the Data, http://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2016AccuracyPUMS.pdf.

The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2016 income in the American Community Survey.

THE POVERTY THRESHOLD. This study uses the U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

THE SELF-SUFFICIENCY STANDARD. The Self-Sufficiency Standard for Colorado 2018 was used as the income benchmark for the Overlooked and Undercounted study.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated as having "insufficient" or "inadequate" income.

Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. Table 2 shows an example of the data included in the appendix tables. Each column details the following data:

A. The total number of households in Colorado within the row group and the total percentage in the row group are of all Colorado households. When appropriate, the characteristics of the householder are reported. For example, women head 763,174 households and are 48.6% of all householders in Colorado. Note that the total percentage of *persons* in Colorado who are women may be different than percentage of who are *householders*.

B. The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Colorado, there are 81,334 households headed by women in poverty and 10.7% of all households headed by women are in poverty.

C. The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Colorado, there are 154,006 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.

D. The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Colorado, there are 235,340 households headed by women with inadequate income representing a total of 30.8% of households headed by women.

E. The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 1), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 430,150 households below the Standard in Colorado and 235,340 of those households are headed by women (55%).

TABLE 2. Example Appendix Table

	A		B		C		D		E	
	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	430,150	27.4%	1,140,779	72.6%
SEX OF HOUSEHOLDER										
Men	807,755	51.4%	50,101	6.2%	144,709	17.9%	**194,810**	**24.1%**	612,945	75.9%
Women	763,174	48.6%	81,334	10.7%	154,006	20.2%	**235,340**	**30.8%**	527,834	69.2%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
SECTION: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY										
COUNTY										
Adams	130,307	8.3%	8,803	6.8%	27,762	21.3%	**36,565**	**28.1%**	93,742	71.9%
Alamosa	3,551	0.2%	796	22.4%	661	18.6%	**1,457**	**41.0%**	2,095	59.0%
Arapahoe	175,288	11.2%	10,963	6.3%	34,813	19.9%	**45,776**	**26.1%**	129,512	73.9%
Archuleta	3,514	0.2%	405	11.5%	849	24.2%	**1,254**	**35.7%**	2,260	64.3%
Baca	871	0.1%	195	22.4%	162	18.6%	**357**	**41.0%**	514	59.0%
Bent	1,713	0.1%	184	10.8%	325	19.0%	**509**	**29.7%**	1,203	70.3%
Boulder	95,633	6.1%	7,893	8.3%	18,259	19.1%	**26,152**	**27.3%**	69,481	72.7%
Broomfield	18,882	1.2%	985	5.2%	3,202	17.0%	**4,187**	**22.2%**	14,695	77.8%
Chaffee	4,109	0.3%	420	10.2%	620	15.1%	**1,040**	**25.3%**	3,069	74.7%
Cheyenne	484	0.0%	52	10.8%	92	19.0%	**144**	**29.7%**	340	70.3%
Clear Creek	2,868	0.2%	138	4.8%	269	9.4%	**407**	**14.2%**	2,461	85.8%
Conejos	1,898	0.1%	425	22.4%	353	18.6%	**779**	**41.0%**	1,120	59.0%
Costilla	810	0.1%	182	22.4%	151	18.6%	**332**	**41.0%**	478	59.0%
Crowley	1,535	0.1%	165	10.8%	291	19.0%	**456**	**29.7%**	1,078	70.3%
Custer	982	0.1%	100	10.2%	148	15.1%	**248**	**25.3%**	733	74.7%
Delta	7,866	0.5%	1,057	13.4%	1,534	19.5%	**2,591**	**32.9%**	5,275	67.1%
Denver	230,606	14.7%	21,394	9.3%	46,485	20.2%	**67,879**	**29.4%**	162,727	70.6%
Dolores	600	0.0%	69	11.5%	145	24.2%	**214**	**35.7%**	386	64.3%
Douglas	95,365	6.1%	2,900	3.0%	13,058	13.7%	**15,958**	**16.7%**	79,407	83.3%
Eagle	14,985	1.0%	1,371	9.2%	2,354	15.7%	**3,725**	**24.9%**	11,260	75.1%
El Paso	193,955	12.3%	17,987	9.3%	36,067	18.6%	**54,054**	**27.9%**	139,901	72.1%
Elbert	7,734	0.5%	336	4.3%	1,249	16.1%	**1,585**	**20.5%**	6,149	79.5%
Fremont	10,803	0.7%	1,104	10.2%	1,630	15.1%	**2,734**	**25.3%**	8,069	74.7%
Garfield	16,893	1.1%	1,361	8.1%	3,775	22.3%	**5,136**	**30.4%**	11,757	69.6%
Gilpin	1,717	0.1%	83	4.8%	161	9.4%	**244**	**14.2%**	1,473	85.8%
Grand	4,261	0.3%	390	9.2%	669	15.7%	**1,059**	**24.9%**	3,202	75.1%
Gunnison	4,456	0.3%	513	11.5%	1,077	24.2%	**1,590**	**35.7%**	2,866	64.3%
Hinsdale	245	0.0%	28	11.5%	59	24.2%	**87**	**35.7%**	158	64.3%
Huerfano	1,548	0.1%	158	10.2%	234	15.1%	**392**	**25.3%**	1,156	74.7%
Jackson	400	0.0%	37	9.2%	63	15.7%	**99**	**24.9%**	301	75.1%
Jefferson	171,767	10.9%	7,800	4.5%	31,432	18.3%	**39,232**	**22.8%**	132,536	77.2%
Kiowa	368	0.0%	40	10.8%	70	19.0%	**110**	**29.7%**	259	70.3%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
Kit Carson	2,180	0.1%	235	10.8%	414	19.0%	**648**	**29.7%**	1,531	70.3%
La Plata	14,928	1.0%	1,719	11.5%	3,607	24.2%	**5,325**	**35.7%**	9,602	64.3%
Lake	1,686	0.1%	172	10.2%	254	15.1%	**427**	**25.3%**	1,260	74.7%
Larimer	97,715	6.2%	9,061	9.3%	18,832	19.3%	**27,893**	**28.5%**	69,822	71.5%
Las Animas	3,566	0.2%	799	22.4%	663	18.6%	**1,462**	**41.0%**	2,103	59.0%
Lincoln	1,441	0.1%	155	10.8%	273	19.0%	**429**	**29.7%**	1,012	70.3%
Logan	5,985	0.4%	644	10.8%	1,136	19.0%	**1,780**	**29.7%**	4,205	70.3%
Mesa	39,809	2.5%	7,539	18.9%	6,817	17.1%	**14,356**	**36.1%**	25,453	63.9%
Mineral	164	0.0%	37	22.4%	30	18.6%	**67**	**41.0%**	97	59.0%
Moffat	4,133	0.3%	333	8.1%	923	22.3%	**1,256**	**30.4%**	2,876	69.6%
Montezuma	7,425	0.5%	855	11.5%	1,794	24.2%	**2,649**	**35.7%**	4,776	64.3%
Montrose	10,490	0.7%	1,410	13.4%	2,046	19.5%	**3,455**	**32.9%**	7,034	67.1%
Morgan	7,421	0.5%	799	10.8%	1,408	19.0%	**2,207**	**29.7%**	5,214	70.3%
Otero	4,330	0.3%	971	22.4%	805	18.6%	**1,776**	**41.0%**	2,554	59.0%
Ouray	1,127	0.1%	151	13.4%	220	19.5%	**371**	**32.9%**	756	67.1%
Park	3,739	0.2%	382	10.2%	564	15.1%	**946**	**25.3%**	2,793	74.7%
Phillips	1,171	0.1%	126	10.8%	222	19.0%	**348**	**29.7%**	822	70.3%
Pitkin	4,923	0.3%	451	9.2%	773	15.7%	**1,224**	**24.9%**	3,699	75.1%
Prowers	2,886	0.2%	647	22.4%	537	18.6%	**1,184**	**41.0%**	1,702	59.0%
Pueblo	37,433	2.4%	5,904	15.8%	5,077	13.6%	**10,981**	**29.3%**	26,452	70.7%
Rio Blanco	1,997	0.1%	161	8.1%	446	22.3%	**607**	**30.4%**	1,390	69.6%
Rio Grande	2,755	0.2%	618	22.4%	512	18.6%	**1,130**	**41.0%**	1,625	59.0%
Routt	7,043	0.4%	568	8.1%	1,574	22.3%	**2,141**	**30.4%**	4,901	69.6%
Saguache	1,404	0.1%	315	22.4%	261	18.6%	**576**	**41.0%**	828	59.0%
San Juan	203	0.0%	23	11.5%	49	24.2%	**73**	**35.7%**	131	64.3%
San Miguel	1,870	0.1%	251	13.4%	365	19.5%	**616**	**32.9%**	1,254	67.1%
Sedgwick	627	0.0%	67	10.8%	119	19.0%	**186**	**29.7%**	440	70.3%
Summit	8,037	0.5%	735	9.2%	1,262	15.7%	**1,998**	**24.9%**	6,039	75.1%
Teller	6,656	0.4%	556	8.4%	1,371	20.6%	**1,927**	**29.0%**	4,729	71.0%
Washington	1,269	0.1%	137	10.8%	241	19.0%	**377**	**29.7%**	891	70.3%
Weld	77,857	5.0%	6,995	9.0%	17,596	22.6%	**24,592**	**31.6%**	53,265	68.4%
Yuma	2,647	0.2%	285	10.8%	502	19.0%	**787**	**29.7%**	1,860	70.3%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
SECTION: RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE										
RACE/ETHNICITY OF HOUSEHOLDER										
Latinx	277,951	17.7%	38,726	13.9%	90,767	32.7%	**129,493**	**46.6%**	148,458	53.4%
Black	58,563	3.7%	9,817	16.8%	16,872	28.8%	**26,689**	**45.6%**	31,874	54.4%
All Other	37,489	2.4%	6,372	17.0%	6,904	18.4%	**13,276**	**35.4%**	24,213	64.6%
Asian	48,782	3.1%	4,874	10.0%	9,284	19.0%	**14,158**	**29.0%**	34,624	71.0%
White	1,148,144	73.1%	71,646	6.2%	174,888	15.2%	**246,534**	**21.5%**	901,610	78.5%
CITIZENSHIP OF HOUSEHOLDER										
Native born	1,377,874	87.7%	101,552	7.4%	231,981	16.8%	**333,533**	**24.2%**	1,044,341	75.8%
Asian, Native Hawaiian, and Pacific Islander	12,126	0.8%	948	7.8%	1,507	12.4%	**2,455**	**20.2%**	9,671	79.8%
Black or African American	45,031	2.9%	7,505	16.7%	10,230	22.7%	**17,735**	**39.4%**	27,296	60.6%
Latinx	170,210	10.8%	18,731	11.0%	44,461	26.1%	**63,192**	**37.1%**	107,018	62.9%
White	1,114,918	71.0%	68,505	6.1%	169,250	15.2%	**237,755**	**21.3%**	877,163	78.7%
All other races	35,589	2.3%	5,863	16.5%	6,533	18.4%	**12,396**	**34.8%**	23,193	65.2%
Naturalized	75,895	4.8%	6,599	8.7%	18,493	24.4%	**25,092**	**33.1%**	50,803	66.9%
Asian, Native Hawaiian, and Pacific Islander	21,565	1.4%	1,073	5.0%	3,779	17.5%	**4,852**	**22.5%**	16,713	77.5%
Black or African American	6,263	0.4%	1,082	17.3%	2,456	39.2%	**3,538**	**56.5%**	2,725	43.5%
Latinx	27,178	1.7%	2,606	9.6%	8,871	32.6%	**11,477**	**42.2%**	15,701	57.8%
White	19,528	1.2%	1,700	8.7%	3,016	15.4%	**4,716**	**24.1%**	14,812	75.9%
All other races	1,361	0.1%	138	10.1%	371	27.3%	**509**	**37.4%**	852	62.6%
Not a citizen	117,160	7.5%	23,284	19.9%	48,241	41.2%	**71,525**	**61.0%**	45,635	39.0%
Asian, Native Hawaiian, and Pacific Islander	15,091	1.0%	2,853	18.9%	3,998	26.5%	**6,851**	**45.4%**	8,240	54.6%
Black or African American	7,269	0.5%	1,230	16.9%	4,186	57.6%	**5,416**	**74.5%**	1,853	25.5%
Latinx	80,563	5.1%	17,389	21.6%	37,435	46.5%	**54,824**	**68.1%**	25,739	31.9%
White	13,698	0.9%	1,441	10.5%	2,622	19.1%	**4,063**	**29.7%**	9,635	70.3%
All other races	539	0.0%	371	68.8%	0	0.0%	**371**	**68.8%**	168	31.2%
ENGLISH SPEAKING ABILITY OF HOUSEHOLDER										
Very well	1,467,460	93.4%	111,839	7.6%	258,716	17.6%	**370,555**	**25.3%**	1,096,905	74.7%
Less than very well	103,469	6.6%	19,596	18.9%	39,999	38.7%	**59,595**	**57.6%**	43,874	42.4%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
HOUSEHOLD LANGUAGE										
English	1,258,461	80.1%	91,920	7.3%	204,589	16.3%	**296,509**	**23.6%**	961,952	76.4%
Spanish	206,326	13.1%	27,721	13.4%	72,122	35.0%	**99,843**	**48.4%**	106,483	51.6%
Other Indo-European language	46,751	3.0%	4,184	8.9%	6,944	14.9%	**11,128**	**23.8%**	35,623	76.2%
Asian or Pacific Island language	41,916	2.7%	3,985	9.5%	8,942	21.3%	**12,927**	**30.8%**	28,989	69.2%
Other language	17,417	1.1%	3,619	20.8%	6,085	34.9%	**9,704**	**55.7%**	7,713	44.3%
LINGUISTIC ISOLATION OF HOUSEHOLD										
Yes	52,622	3.3%	11,010	20.9%	21,586	41.0%	**32,596**	**61.9%**	20,026	38.1%
Spanish	36,039	2.3%	7,246	20.1%	16,386	45.5%	**23,632**	**65.6%**	12,407	34.4%
Other Indo-European language	3,570	0.2%	651	18.2%	1,276	35.7%	**1,927**	**54.0%**	1,643	46.0%
Asian or Pacific Island language	9,529	0.6%	2,051	21.5%	2,567	26.9%	**4,618**	**48.5%**	4,911	51.5%
Other language	3,484	0.2%	1,062	30.5%	1,357	38.9%	**2,419**	**69.4%**	1,065	30.6%
No	1,518,249	96.6%	120,419	7.9%	277,096	18.3%	**397,515**	**26.2%**	1,120,734	73.8%
English	1,258,461	80.1%	91,920	7.3%	204,589	16.3%	**296,509**	**23.6%**	961,952	76.4%
Spanish	170,287	10.8%	20,475	12.0%	55,736	32.7%	**76,211**	**44.8%**	94,076	55.2%
Other Indo-European language	43,181	2.7%	3,533	8.2%	5,668	13.1%	**9,201**	**21.3%**	33,980	78.7%
Asian or Pacific Island language	32,387	2.1%	1,934	6.0%	6,375	19.7%	**8,309**	**25.7%**	24,078	74.3%
Other language	13,933	0.9%	2,557	18.4%	4,728	33.9%	**7,285**	**52.3%**	6,648	47.7%
SECTION: FAMILY COMPOSITION FACTORS: CHILDREN, SINGLE PARENTS, AND RACE										
PRESENCE OF CHILDREN										
No children	962,705	61.3%	76,170	7.9%	122,268	12.7%	**198,438**	**20.6%**	764,267	79.4%
Married Couple	375,485	23.9%	11,759	3.1%	28,447	7.6%	**40,206**	**10.7%**	335,279	89.3%
White	307,557	19.6%	10,045	3.3%	19,745	6.4%	**29,790**	**9.7%**	277,767	90.3%
Non-White	67,928	4.3%	1,714	2.5%	8,702	12.8%	**10,416**	**15.3%**	57,512	84.7%
Men (no spouse)	310,753	19.8%	30,593	9.8%	47,381	15.2%	**77,974**	**25.1%**	232,779	74.9%
White	233,775	14.9%	20,315	8.7%	34,415	14.7%	**54,730**	**23.4%**	179,045	76.6%
Non-White	76,978	4.9%	10,278	13.4%	12,966	16.8%	**23,244**	**30.2%**	53,734	69.8%
Women (no spouse)	276,467	17.6%	33,818	12.2%	46,440	16.8%	**80,258**	**29.0%**	196,209	71.0%
White	209,055	13.3%	21,634	10.3%	31,010	14.8%	**52,644**	**25.2%**	156,411	74.8%
Non-White	67,412	4.3%	12,184	18.1%	15,430	22.9%	**27,614**	**41.0%**	39,798	59.0%
At least one child	608,224	38.7%	55,265	9.1%	176,447	29.0%	**231,712**	**38.1%**	376,512	61.9%
Married Couple	434,899	27.7%	21,902	5.0%	111,993	25.8%	**133,895**	**30.8%**	301,004	69.2%
White	299,299	19.1%	7,038	2.4%	55,384	18.5%	**62,422**	**20.9%**	236,877	79.1%
Non-White	135,600	8.6%	14,864	11.0%	56,609	41.7%	**71,473**	**52.7%**	64,127	47.3%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
Single Father	53,177	3.4%	4,421	8.3%	18,511	34.8%	**22,932**	**43.1%**	30,245	56.9%
White	33,667	2.1%	2,455	7.3%	10,339	30.7%	**12,794**	**38.0%**	20,873	62.0%
Non-White	19,510	1.2%	1,966	10.1%	8,172	41.9%	**10,138**	**52.0%**	9,372	48.0%
Single Mother	120,148	7.6%	28,942	24.1%	45,943	38.2%	**74,885**	**62.3%**	45,263	37.7%
White	64,791	4.1%	10,159	15.7%	23,995	37.0%	**34,154**	**52.7%**	30,637	47.3%
Non-White	55,357	3.5%	18,783	33.9%	21,948	39.6%	**40,731**	**73.6%**	14,626	26.4%
Age of youngest child less than 6	269,660	17.2%	27,958	10.4%	105,688	39.2%	**133,646**	**49.6%**	136,014	50.4%
Married Couple	205,645	13.1%	12,812	6.2%	75,102	36.5%	**87,914**	**42.8%**	117,731	57.2%
White	135,356	8.6%	4,560	3.4%	38,762	28.6%	**43,322**	**32.0%**	92,034	68.0%
Non-White	70,289	4.5%	8,252	11.7%	36,340	51.7%	**44,592**	**63.4%**	25,697	36.6%
Single Father	20,038	1.3%	2,137	10.7%	10,159	50.7%	**12,296**	**61.4%**	7,742	38.6%
White	11,547	0.7%	1,136	9.8%	5,957	51.6%	**7,093**	**61.4%**	4,454	38.6%
Non-White	8,491	0.5%	1,001	11.8%	4,202	49.5%	**5,203**	**61.3%**	3,288	38.7%
Single Mother	43,977	2.8%	13,009	29.6%	20,427	46.4%	**33,436**	**76.0%**	10,541	24.0%
White	22,585	1.4%	3,958	17.5%	10,581	46.8%	**14,539**	**64.4%**	8,046	35.6%
Non-White	21,392	1.4%	9,051	42.3%	9,846	46.0%	**18,897**	**88.3%**	2,495	11.7%
Age of the youngest child is 6 or more	338,564	21.6%	27,307	8.1%	70,759	20.9%	**98,066**	**29.0%**	240,498	71.0%
Married Couple	229,254	14.6%	9,090	4.0%	36,891	16.1%	**45,981**	**20.1%**	183,273	79.9%
White	163,943	10.4%	2,478	1.5%	16,622	10.1%	**19,100**	**11.7%**	144,843	88.3%
Non-White	65,311	4.2%	6,612	10.1%	20,269	31.0%	**26,881**	**41.2%**	38,430	58.8%
Single Father	33,139	2.1%	2,284	6.9%	8,352	25.2%	**10,636**	**32.1%**	22,503	67.9%
White	22,120	1.4%	1,319	6.0%	4,382	19.8%	**5,701**	**25.8%**	16,419	74.2%
Non-White	11,019	0.7%	965	8.8%	3,970	36.0%	**4,935**	**44.8%**	6,084	55.2%
Single Mother	76,171	4.8%	15,933	20.9%	25,516	33.5%	**41,449**	**54.4%**	34,722	45.6%
White	42,206	2.7%	6,201	14.7%	13,414	31.8%	**19,615**	**46.5%**	22,591	53.5%
Non-White	33,965	2.2%	9,732	28.7%	12,102	35.6%	**21,834**	**64.3%**	12,131	35.7%
SECTION: EDUCATION										
EDUCATIONAL ATTAINMENT										
Less than high school	102,577	6.5%	23,998	23.4%	35,970	35.1%	**59,968**	**58.5%**	42,609	41.5%
Men	57,527	3.7%	9,131	15.9%	20,004	34.8%	**29,135**	**50.6%**	28,392	49.4%
White	15,351	1.0%	2,801	18.2%	3,241	21.1%	**6,042**	**39.4%**	9,309	60.6%
Non-White	42,176	2.7%	6,330	15.0%	16,763	39.7%	**23,093**	**54.8%**	19,083	45.2%
Women	45,050	2.9%	14,867	33.0%	15,966	35.4%	**30,833**	**68.4%**	14,217	31.6%
White	9,549	0.6%	2,759	28.9%	2,475	25.9%	**5,234**	**54.8%**	4,315	45.2%
Non-White	35,501	2.3%	12,108	34.1%	13,491	38.0%	**25,599**	**72.1%**	9,902	27.9%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
High school graduate	274,217	17.5%	31,172	11.4%	77,286	28.2%	**108,458**	**39.6%**	165,759	60.4%
Men	156,944	10.0%	13,683	8.7%	39,129	24.9%	**52,812**	**33.7%**	104,132	66.3%
White	97,571	6.2%	6,564	6.7%	17,492	17.9%	**24,056**	**24.7%**	73,515	75.3%
Non-White	59,373	3.8%	7,119	12.0%	21,637	36.4%	**28,756**	**48.4%**	30,617	51.6%
Women	117,273	7.5%	17,489	14.9%	38,157	32.5%	**55,646**	**47.4%**	61,627	52.6%
White	67,641	4.3%	8,011	11.8%	18,400	27.2%	**26,411**	**39.0%**	41,230	61.0%
Non-White	49,632	3.2%	9,478	19.1%	19,757	39.8%	**29,235**	**58.9%**	20,397	41.1%
Some college	493,700	31.4%	49,987	10.1%	114,496	23.2%	**164,483**	**33.3%**	329,217	66.7%
Men	246,351	15.7%	18,026	7.3%	51,985	21.1%	**70,011**	**28.4%**	176,340	71.6%
White	185,582	11.8%	13,214	7.1%	35,480	19.1%	**48,694**	**26.2%**	136,888	73.8%
Non-White	60,769	3.9%	4,812	7.9%	16,505	27.2%	**21,317**	**35.1%**	39,452	64.9%
Women	247,349	15.7%	31,961	12.9%	62,511	25.3%	**94,472**	**38.2%**	152,877	61.8%
White	181,854	11.6%	18,775	10.3%	41,029	22.6%	**59,804**	**32.9%**	122,050	67.1%
Non-White	65,495	4.2%	13,186	20.1%	21,482	32.8%	**34,668**	**52.9%**	30,827	47.1%
College graduate and above	700,435	44.6%	26,278	3.8%	70,963	10.1%	**97,241**	**13.9%**	603,194	86.1%
Men	346,933	22.1%	9,261	2.7%	33,591	9.7%	**42,852**	**12.4%**	304,081	87.6%
White	291,471	18.6%	6,827	2.3%	26,972	9.3%	**33,799**	**11.6%**	257,672	88.4%
Non-White	55,462	3.5%	2,434	4.4%	6,619	11.9%	**9,053**	**16.3%**	46,409	83.7%
Women	353,502	22.5%	17,017	4.8%	37,372	10.6%	**54,389**	**15.4%**	299,113	84.6%
White	299,125	19.0%	12,695	4.2%	29,799	10.0%	**42,494**	**14.2%**	256,631	85.8%
Non-White	54,377	3.5%	4,322	7.9%	7,573	13.9%	**11,895**	**21.9%**	42,482	78.1%
SECTION: EMPLOYMENT AND WORK PATTERNS										
NUMBER OF WORKERS										
Two or more workers	871,619	55.5%	22,094	2.5%	133,271	15.3%	**155,365**	**17.8%**	716,254	82.2%
Race/ethnicity										
White	648,609	41.3%	9,946	1.5%	71,472	11.0%	**81,418**	**12.6%**	567,191	87.4%
Non-White	223,010	14.2%	12,148	5.4%	61,799	27.7%	**73,947**	**33.2%**	149,063	66.8%
Household Type										
Married Couple	604,076	38.5%	7,721	1.3%	80,293	13.3%	**88,014**	**14.6%**	516,062	85.4%
No children	273,160	17.4%	666	0.2%	12,853	4.7%	**13,519**	**4.9%**	259,641	95.1%
Children present	330,916	21.1%	7,055	2.1%	67,440	20.4%	**74,495**	**22.5%**	256,421	77.5%
Men (no spouse)	130,488	8.3%	4,548	3.5%	21,891	16.8%	**26,439**	**20.3%**	104,049	79.7%
No children	105,157	6.7%	3,719	3.5%	13,758	13.1%	**17,477**	**16.6%**	87,680	83.4%
Children present	25,331	1.6%	829	3.3%	8,133	32.1%	**8,962**	**35.4%**	16,369	64.6%
Women (no spouse)	137,055	8.7%	9,825	7.2%	31,087	22.7%	**40,912**	**29.9%**	96,143	70.1%
No children	89,344	5.7%	5,986	6.7%	12,566	14.1%	**18,552**	**20.8%**	70,792	79.2%
Children present	47,711	3.0%	3,839	8.0%	18,521	38.8%	**22,360**	**46.9%**	25,351	53.1%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
One worker, full time/ full year	469,636	29.9%	23,835	5.1%	99,803	21.3%	**123,638**	**26.3%**	345,998	73.7%
Race/ethnicity										
White	113,454	7.2%	29,539	26.0%	35,743	31.5%	**65,282**	**57.5%**	48,172	42.5%
Non-White	47,224	3.0%	18,707	39.6%	17,110	36.2%	**35,817**	**75.8%**	11,407	24.2%
Household Type										
Married Couple	146,963	9.4%	8,781	6.0%	43,775	29.8%	**52,556**	**35.8%**	94,407	64.2%
No children	60,684	3.9%	482	0.8%	6,688	11.0%	**7,170**	**11.8%**	53,514	88.2%
Children present	86,279	5.5%	8,299	9.6%	37,087	43.0%	**45,386**	**52.6%**	40,893	47.4%
Men (no spouse)	162,806	10.4%	4,765	2.9%	24,974	15.3%	**29,739**	**18.3%**	133,067	81.7%
No children	141,289	9.0%	4,028	2.9%	16,180	11.5%	**20,208**	**14.3%**	121,081	85.7%
Children present	21,517	1.4%	737	3.4%	8,794	40.9%	**9,531**	**44.3%**	11,986	55.7%
Women (no spouse)	159,867	10.2%	10,289	6.4%	31,054	19.4%	**41,343**	**25.9%**	118,524	74.1%
No children	118,724	7.6%	3,321	2.8%	13,282	11.2%	**16,603**	**14.0%**	102,121	86.0%
Children present	41,143	2.6%	6,968	16.9%	17,772	43.2%	**24,740**	**60.1%**	16,403	39.9%
One worker, part time/ part year	160,678	10.2%	48,246	30.0%	52,853	32.9%	**101,099**	**62.9%**	59,579	37.1%
Race/ethnicity										
White	337,093	21.5%	8,715	2.6%	57,506	17.1%	**66,221**	**19.6%**	270,872	80.4%
Non-White	132,543	8.4%	15,120	11.4%	42,297	31.9%	**57,417**	**43.3%**	75,126	56.7%
Household Type										
Married Couple	38,576	2.5%	8,765	22.7%	12,298	31.9%	**21,063**	**54.6%**	17,513	45.4%
No children	23,642	1.5%	3,934	16.6%	5,572	23.6%	**9,506**	**40.2%**	14,136	59.8%
Children present	14,934	1.0%	4,831	32.3%	6,726	45.0%	**11,557**	**77.4%**	3,377	22.6%
Men (no spouse)	47,768	3.0%	12,034	25.2%	14,449	30.2%	**26,483**	**55.4%**	21,285	44.6%
No children	42,593	2.7%	10,254	24.1%	12,865	30.2%	**23,119**	**54.3%**	19,474	45.7%
Children present	5,175	0.3%	1,780	34.4%	1,584	30.6%	**3,364**	**65.0%**	1,811	35.0%
Women (no spouse)	74,334	4.7%	27,447	36.9%	26,106	35.1%	**53,553**	**72.0%**	20,781	28.0%
No children	50,114	3.2%	15,007	29.9%	17,533	35.0%	**32,540**	**64.9%**	17,574	35.1%
Children present	24,220	1.5%	12,440	51.4%	8,573	35.4%	**21,013**	**86.8%**	3,207	13.2%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2016

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	**430,150**	**27.4%**	1,140,779	72.6%
No Workers	68,996	4.4%	37,260	54.0%	12,788	18.5%	**50,048**	**72.5%**	18,948	27.5%
Race/ethnicity										
White	48,988	3.1%	23,446	47.9%	10,167	20.8%	**33,613**	**68.6%**	15,375	31.4%
Non-White	20,008	1.3%	13,814	69.0%	2,621	13.1%	**16,435**	**82.1%**	3,573	17.9%
Household Type										
Married Couple	20,769	1.3%	8,394	40.4%	4,074	19.6%	**12,468**	**60.0%**	8,301	40.0%
No children	17,999	1.1%	6,677	37.1%	3,334	18.5%	**10,011**	**55.6%**	7,988	44.4%
Children present	2,770	0.2%	1,717	62.0%	740	26.7%	**2,457**	**88.7%**	313	11.3%
Men (no spouse)	22,868	1.5%	13,667	59.8%	4,578	20.0%	**18,245**	**79.8%**	4,623	20.2%
No children	21,714	1.4%	12,592	58.0%	4,578	21.1%	**17,170**	**79.1%**	4,544	20.9%
Children present	1,154	0.1%	1,075	93.2%	0	0.0%	**1,075**	**93.2%**	79	6.8%
Women (no spouse)	25,359	1.6%	15,199	59.9%	4,136	16.3%	**19,335**	**76.2%**	6,024	23.8%
No children	18,285	1.2%	9,504	52.0%	3,059	16.7%	**12,563**	**68.7%**	5,722	31.3%
Children present	7,074	0.5%	5,695	80.5%	1,077	15.2%	**6,772**	**95.7%**	302	4.3%

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

TABLE 4. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard, Before and After the Recession

	CALIFORNIA				WASHINGTON				PENNSYLVANIA				COLORADO			
	2007		2012		2007		2013		2007		2010		2000		2016	
	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard	Total Below Standard	Percent Below Standard
Households Below Standard	2,868,823	31%	3,485,951	38%	319,077	18%	509,524	28%	699,236	21%	838,931	26%	252,850	21%	430,150	27%
RACE/ETHNICITY OF HOUSEHOLDER																
Non-White	2,029,489	43%	2,457,393	50%	121,102	34%	192,532	42%	229,203	41%	277,334	47%	92,994	38%	183,616	43%
White	839,334	18%	1,028,558	25%	197,975	14%	316,992	23%	470,033	17%	561,597	21%	159,856	16%	246,534	21%
HOUSEHOLD TYPE																
No children	1,000,435	20%	1,386,495	28%	123,688	12%	213,315	20%	294,034	15%	387,420	19%	101,615	14%	198,438	21%
Young children present (under 6)	1,044,179	52%	1,136,227	60%	127,806	39%	173,945	50%	233,660	40%	255,491	46%	92,946	39%	133,646	50%
Married with children	1,086,332	36%	1,179,175	42%	99,957	20%	165,088	31%	182,396	19%	208,270	24%	89,459	29%	133,895	31%
Single mother	597,770	64%	678,525	72%	74,435	51%	98,366	67%	185,024	58%	203,216	65%	49,217	54%	74,885	62%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER																
Less than high school	891,456	68%	1,000,435	77%	50,087	47%	78,382	63%	116,474	49%	121,003	60%	53,145	51%	59,968	58%
High school diploma	766,679	42%	1,868,388	53%	94,673	26%	124,639	38%	294,970	26%	324,875	32%	65,438	27%	108,458	40%
Some college or associate's degree	810,173	28%	1,136,228	39%	126,379	20%	208,127	32%	189,921	21%	256,240	28%	88,672	21%	164,483	33%
Bachelor's degree or higher	400,515	12%	963,228	17%	47,938	8%	9,837	14%	97,871	9%	136,813	12%	45,595	10%	97,241	14%

Source: U.S. Census Bureau, 5% Census Data, 2000; U.S. Census Bureau, 2007, 2010, 2012, 2013, 2010-2014, American Community Survey, Public Use Microdata Sample.

About the Author

Diana M. Pearce, PhD is on faculty at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

About the Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools, including online calculators, to assess and establish income adequacy and benefit eligibility;
- develop programs and policies that strengthen public investment in low-income women and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

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