Overlooked & Undercounted

Coloradans Struggling to Make Ends Meet in 2019

Prepared for Colorado Center on Law and Policy

Colorado Center on Law and Policy (CCLP)

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Coloradans Struggling to Make Ends Meet in 2019

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About Overlooked & Undercounted

Developing strategies to ensure Colorado households reach economic security requires data that defines how much is enough and which households are struggling. This report reveals the "overlooked and undercounted" of Colorado, describing which families are struggling to make ends meet. This analysis is based 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 official poverty measure. Over the last 23 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report utilizes the 2019 Self-Sufficiency Standard for Colorado, therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2019 data or have been inflated to 2019 costs. See **"Appendix A: Methodology, Assumptions, & Sources" on page 34** for more information on specific sources.

This report and more 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 or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/akuckl@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.

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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.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.[1] Additionally, the ACS capitalizes each race/ethnicity descriptor, including "White," so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, "To not name 'White' as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard."[2] This convention also recognizes Professor Kwame Anthony Appiah's approach, which says, "Let's try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this."[3] The authors of this report will continue to revisit this practice in consultation with our partners.

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 report 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 report are non-Hispanic/Latinx. 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. The text uses the terms Black, Indigenous, People of Color and people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Gaumanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

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).

Introduction

COVID-19 brought an unexpected economic shock to families across Colorado with thousands of workers suddenly unemployed.[4] However, even prior to the pandemic, families experienced economic hardship as they struggled to cover steeply increasing costs of basic needs such as food, shelter, health care, transportation, and child care with wages that have not increased at the same pace. This report utilizes the 2019 Self-Sufficiency Standard and 2019 American Community Survey data to examine the economic prospects of Coloradan households before the pandemic and establishes a baseline to the unprecedented impacts of COVID-19. This baseline will help gauge Colorado's recovery in 2022 and beyond.

In 2019, the percentage of Colorado families officially designated as "poor" by the federal government was in its fifth consecutive year of annual decline since 2014.[5] 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 describes the overlooked and undercounted, the families struggling to make ends meet in 2019, and *the families most at risk at being left behind in an uneven economic recovery*. 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 apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure, the Standard is varied both by family composition and geographically, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across Colorado.

What emerges is a detailed picture of those in Colorado who struggled to cover the cost of basic needs, where they lived, and the characteristics of their households in 2019. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and wellbeing of all Colorado households and help ensure an equitable recovery for all.

The report addresses several questions:

- How many individuals and families in Colorado were working yet unable to meet their basic needs?
- Where did Coloradans struggle with high costs of basic needs exceeding their income? What were the characteristics of these households, including educational and employment patterns?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Colorado families struggling to make ends meet were neither a small nor a marginal group, but rather represented a substantial proportion of households in the state. Overall,

While 7.4% of working-age households in Colorado live below the Official Poverty Measure

24.9% of working-age households in Colorado live below the Self-Sufficiency Standard

using the Self-Sufficiency Standard and applying it to working-age households (excluding individuals over 65 and those with work limiting disabilities), almost one in four households (24.9 percent) lacked sufficient income to meet the minimum cost of living in Colorado in 2019.

With nearly one in four Colorado households lacking enough income to meet their basic needs, the problem of inadequate income even before the pandemic was extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. However, this report finds that certain groups in Colorado were disproportionately more likely to face economic insecurity than others:

Geographically, some of the highest rates of income inadequacy were in the rural Southeast counties of the state. While the urban counties of Denver, El Paso, and Arapahoe had the highest counts of households struggling to keep up with increasing costs, the rural southeast counties of Alamosa, Baca, Costilla, Mineral, Otero, Prowers, Rio Grande, Conejos, Las Animas, and Saguache had the highest rate of households with inadequate income (37.4 percent).

People of color, particularly Black and Latinx householders, were disproportionately more likely to struggle with economic insecurity. Black and Latinx-headed households had the highest income inadequacy rate of all racial/ethnic groups in Colorado—42.8 percent of Latinx and 41.6 percent of Black households did not earn enough to meet their basic needs. This is more than double the income inadequacy rate of White households (19.1 percent).

In 2019, being foreign born was associated with higher rates of economic insecurity as measured by the Standard. Over half of non-citizen householders in Colorado did not have incomes that met their basic needs (52.1 percent). Naturalized householders also had higher rates of income inadequacy (29.3 percent of households had earnings below the Standard). U.S. born households had economic insecurity rates closer to the state average of households with incomes below the Standard (22.8 percent).

Households with children were at a greater risk of not meeting their basic needs, accounting for close to half of households with incomes below the Standard. Compared to households without children, the rate of income inadequacy

In 2019, there were 408,623 households living below the Self-Sufficiency Standard in Colorado

88.7% of households below the Standard had at least one working adult

54.4% of households below the Standard had at least one child

63.7% of householders below the Standard had at least some college credit, a Bachelor's degree, or additional graduate degree

17.1% of households below the Standard received food assistance

75.6% of households below the Standard paid more than 30% of their income towards their cost of housing

30.5% of households below the Standard were married couples with children

17.3% of households below the Standard did not have health insurance

7.0% of households below the Standard did not have access to all types of internet

for households with children increased from 18.3 percent to 35.7 percent (**Figure H**). Moreover, the presence of children, particularly young children, had a large impact on household budgets in 2019. Reflecting the need for full-time child care, households with at least one child under the age of six had a higher rate of income inadequacy than households with only school-age children (six to 12 years old) or teenagers (12 to 18 years old) (45.9 percent compared to 28.3 percent).

Being a single mother and a person of color was associated with the highest levels of economic insecurity in 2019. Slightly more than one-fourth (27.7 percent) of married-couple households with children had incomes that did not keep up with their cost of basic needs, a lower rate than the average for households with children (35.7 percent). In 2019, 43.3 percent of single father households had inadequate income. In contrast, nearly two-thirds (62.4 percent) of single mothers did not earn enough to cover costs. These rates were particularly high for single mothers of color: 89.5 percent of Black and 73.4 percent of Latina mothers fell below the Standard—compared to 51.4 percent of White single mothers.

The structural disadvantages experienced by women of color were such that they needed more education to achieve the same level of economic security as White men. While 25.4 percent of White men with no high school diploma were below the Standard, almost double the percentage of women of color with some college had inadequate income (49.3 percent) (see **Figure Q**).

Employment was key to income adequacy in 2019, but it was not a guarantee. Among households with at least one full time, year round, worker income inadequacy rates were 23.7 percent compared to 70.7 percent for households with no workers. About 88.9 out of 100 households below the Standard, however, had at least one worker. Nevertheless, just as with education, households headed by people of color or single mothers experienced lower returns for the same work effort. For example, *even when there was one Latinx worker with a full-time, year-round job, 31.8 percent of these households still struggled to meet basic needs, compared with 10.5 percent of White households with at least one full-time worker.*

CONCLUSION

These data show that there are many more people in Colorado who struggle to meet their basic needs without assistance than the government's official poverty statistics capture. This undercounting is largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford 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 the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions 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.

It is significant to note that this data was collected prior to the onset of the COVID-19 pandemic, therefore, this research can be viewed as a baseline for what is to come. Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it 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 policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

About the Self-Sufficiency Standard

Though innovative for its time, researchers and policy analysts have concluded that the official poverty measure (OPM), developed just under six 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.

For over three decades many studies have critiqued the official poverty measure.[6] Even the Census Bureau now characterizes the OPM as a "statistical yardstick rather than a complete description of what people and families need to live."[7] Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget."[8]

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.[9] 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. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as "experimental," and then published annually as the Supplemental Poverty Measure.[10]

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.[11] While designed to address the major shortcomings of the OPM, the Self-Sufficiency Standard 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. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence nearly six 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. 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 is a set of basic needs, no-frills budgets created for all family types in each county in a given state.[12] For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44 percent of their food budget on take-out and restaurant food.[13] The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address "asset-building" strategies. It also does not include costs for socialization activities, like recreation or entertainment expenses, or the cost of internet service. However, the Standard does now include the calculation of an additional amount for emergency savings.

Finally, the Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given county, for over 700 different family types *without* any public or private assistance. While the Self-Sufficiency Standard does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

Different Approaches to Measuring Poverty

The OPM Is Based On Only One Cost

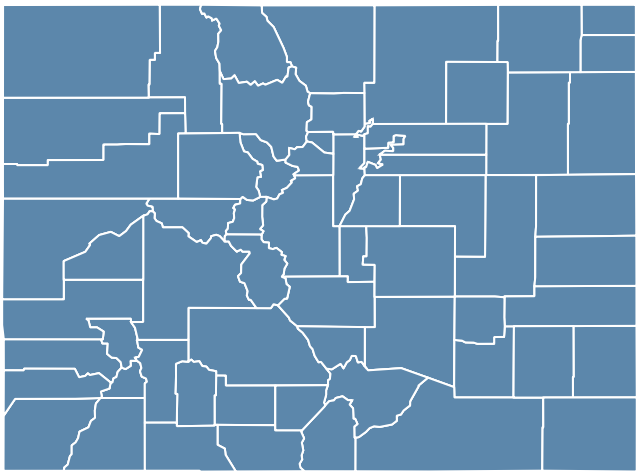
The Official Poverty Measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.

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.

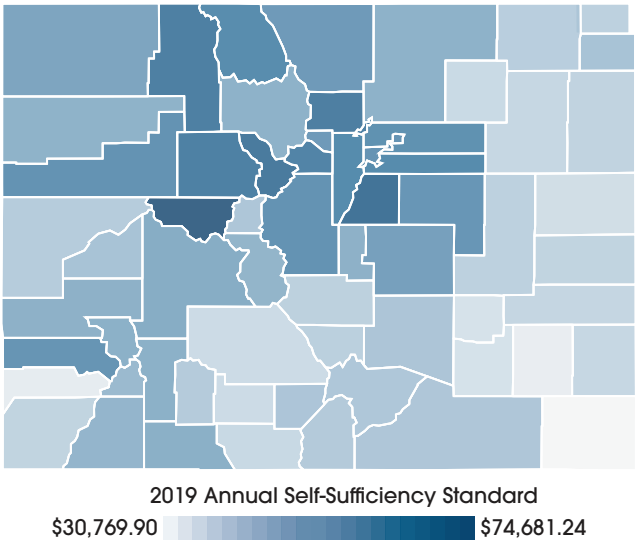
The OPM is the Same Throughout Colorado

According to the OPM in 2019, a family of two with an annual income of $16,910 or more annually was not considered poor anywhere in Colorado.



The Standard Varies Within Colorado

The Standard varies across Colorado counties. An adult with a preschooler needs $30,770 to $74,681 annually to meet basic needs depending on the area.

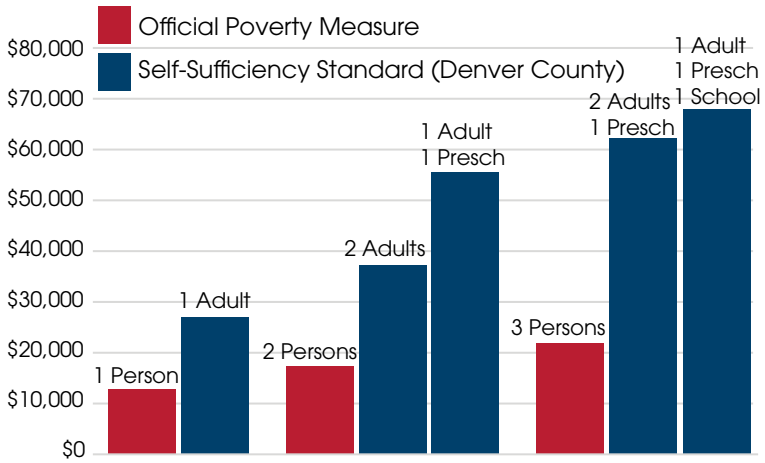


The OPM Increases at a Constant Rate

The official poverty measure increases by a constant $4,720 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.



How did we calculate these data?

STEP 1: Calculate the Self-Sufficiency Standard

The Self-Sufficiency Standard for Colorado 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 (e.g. clothing, paper products, etc.), 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.

Housing + Child Care + Food + Transportation + Health Care + Miscellaneous + Taxes

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 2019 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 considers their income.

As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the 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.

Exclusions = Seniors & Adults with work-limiting disabilities

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 1,643,731 households and represents **70 percent** of all Colorado households.

STEP 3: Compare Household Income to Income Benchmark

The 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 up 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

Geography

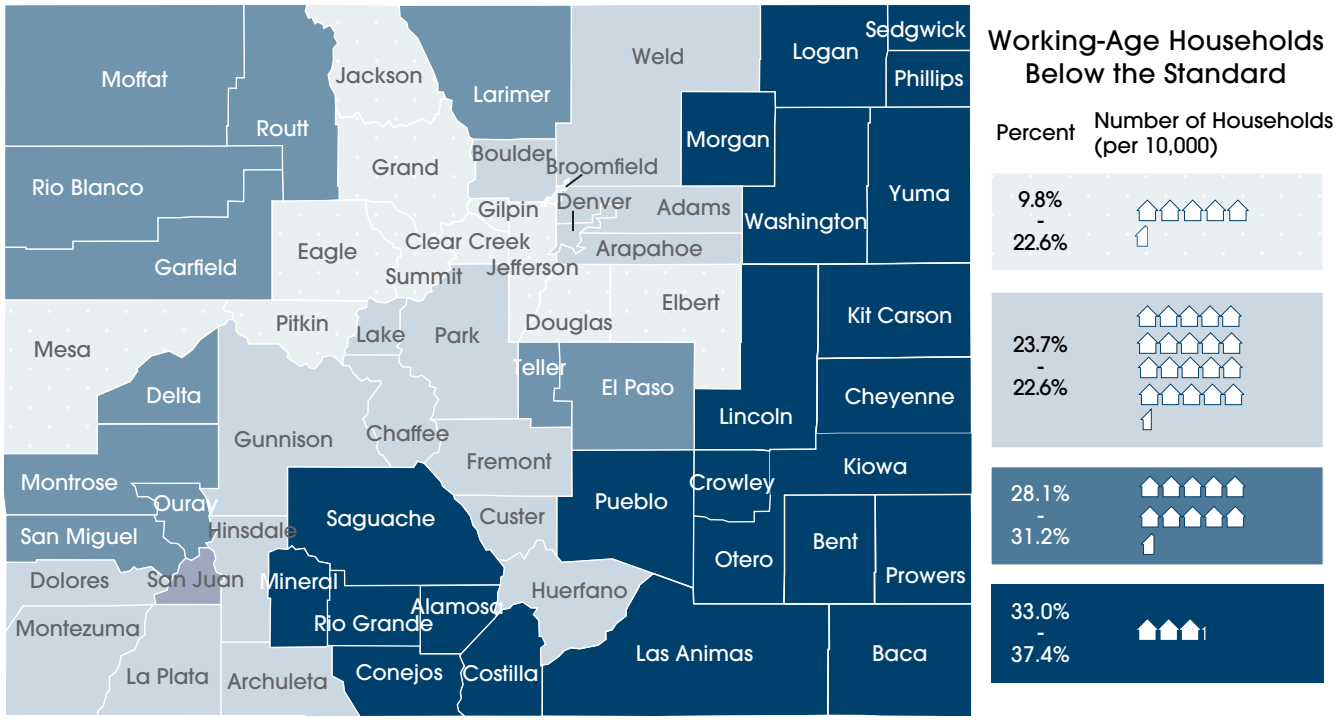
Although almost one out of four (24.9 percent) Colorado households had inadequate income, state level data masks the considerable variation in household income inadequacy throughout Colorado. The lowest rates of income inadequacy varied from 9.8 percent to 22.6 percent and were found directly east and west of the city of Denver. Most counties in the center of the state (including Denver County) had income inadequacy rates between 23.7 percent and 27.1 percent, however, this group also had the highest quantity of households below the Standard. Most rural counties in the Western parts of Colorado had the second-highest rates of income inadequacy, between 28.1 percent and 31.2 percent, while rural counties in the south and east of Colorado had the highest rates of income inadequacy: between 33.0 percent and 37.4 percent.

Altogether there were 408,623 Colorado households struggling to make ends meet in 2019—living throughout every Colorado county (see **Table 5 in Appendix B** for detailed data for each county).

More than 46.1 percent of Colorado households unable to meet their needs lived in the populated Denver metropolitan region. Combined, the counties of the Denver metropolitan region had over 180,000 households living below the Standard, despite having generally lower rates of income inadequacy than rural Colorado. Rates of income inadequacy in the Denver metropolitan region also varied significantly between 9.8 percent in Clear Creek and Gilpin counties and 27.0 percent in Adams and Park counties.

As illustrated in **Figure A**, Colorado counties in the south and east of the state experienced the highest rates of income inadequacy, where Alamosa, Baca, Costilla, Mineral, Otero, Prowers, Rio Grande, Conejos, Las Animas, and Saguache counties had the highest rate of struggling households below the Standard (37.4 percent).

Figure A. Income Inadequacy Rate by County: CO 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Race/Ethnicity, Citizenship, & Language

People of color were disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism. Income inadequacy rates increased if the householder was not born in the United States. Latinx householders without citizenship had a threefold increase in income inadequacy than White, U.S. born householders. While citizenship and English proficiency were associated with lower rates of income insecurity for immigrant households, they were not enough to bring income adequacy rates, as defined by the Self-Sufficiency Standard, to the same level as U.S. born citizens.

As illustrated by **Figure B,** Black, Latinx, American Indian, and multiracial householders experienced the highest rates of income inadequacy in Colorado.[14]

- Black and Latinx-headed households disproportionately experienced the highest levels of economic insecurity of all racial and ethnic groups in Colorado—42.8 percent of Latinx and 41.6 percent of Black households struggled to make ends meet. This is more than double the income inadequacy rate of White households (19.1 percent).
- American Indian headed households also experienced high levels of economic insecurity with more than a third (39.6 percent) of households below the Standard.
- The combined category of All Other and multiracial householders (see sidebar for definition) had rates of income inadequacy at 31.4 percent.
- Approximately 25.9 percent of Asian households experienced income inadequacy—the income inadequacy rate for this group is closest to the overall rate for Colorado. When combined with the Native Hawaiian and Pacific Islander category, the percentage of households below the Standard drops slightly to 25.5 percent.
- Less than a fifth (19.1 percent) of households headed by White members struggled with inadequate income. White householders represent the majority of Colorado households (see **Figure C**), but had the lowest rates of income inadequacy compared with Latinx, Black, American Indian, Asian, or Multiracial households.

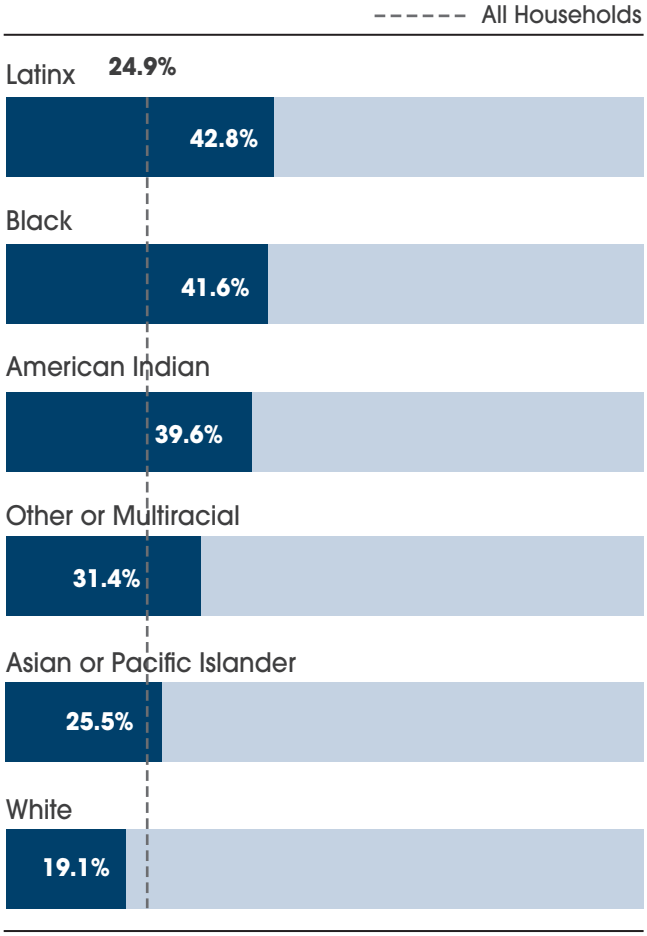
Race/Ethnicity Definitions. This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their 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);
- American Indian and Alaska Native;
- Asian;
- Native Hawaiian and Pacific Islander (individuals identifying in this category are sometimes combined with the Asian group due to the small population size of the sample);
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race and Two or More Races (referred to as All Other).

Results by All Other races may be dropped in analysis due to the small sample size but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

Figure B. Income Inadequacy Rate by Race/Ethnicity of Householder*: CO 2019



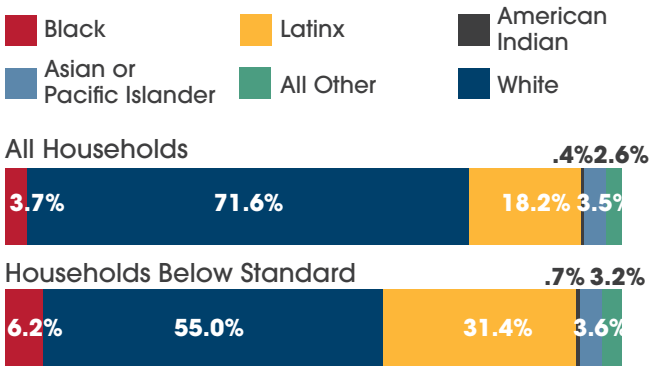
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Nativity

In 2019, non-citizen householders had higher income inadequacy rates than U.S. born and naturalized householders, especially when Black or Latinx. While 22.8 percent of U.S. born, Colorado households had inadequate income, 52.1 percent of non-citizens did not have adequate income to support their basic needs.

Overall, non-citizen immigrants accounted for a disproportionate amount of Colorado households with inadequate income despite their smaller population. Though households headed by a non-citizen made up only 5.8 percent of households

Figure C. Profile of Households with Inadequate Income by Race/Ethnicity of Householder: CO 2019



*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, 2019 ACS 1-Year Public Use Microdata Sample.

in Colorado, they constituted 12.1 percent of households below the Standard. Naturalized citizens were almost consistently represented: they constituted 5.8 percent of all households and 6.9 percent of households falling below the Standard. However, the vast majority of households with incomes below the Standard in Colorado were citizens (see **Figure D**).

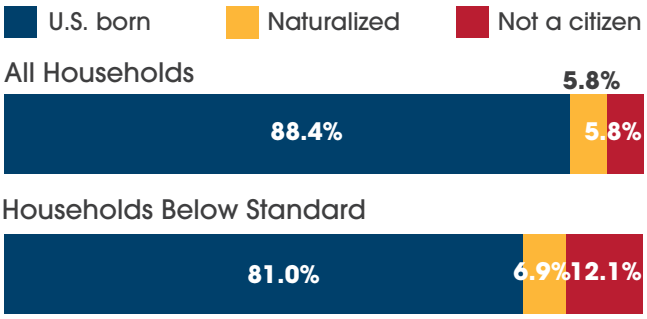
How did rates of income inadequacy among different racial and ethnic identities compare by citizenship status? Households led by people of color in Colorado generally experienced higher levels of income inadequacy that were compounded by citizenship status (see **Figure E**).

- Among non-citizen Asian householders in Colorado, 33.4 percent did not have adequate income to cover basic needs—15.5 percentage points higher than Asian householders naturalized in the United States. When Native Hawaiians and Pacific Islanders are added to this category, the percentage below the Standard remains the same.
- White householders also experienced a large difference between being born in the U.S. or not being a citizen, with 29.3 percent of non-citizens having inadequate income compared to only 19.0 percent of U.S. citizens.

- Latinx households who were non-citizens in 2019 had the highest rates of income inadequacy out of all categories with over 62.0 percent unable to meet their basic needs. The income inadequacy rate was around 25 percentage points less for naturalized and U.S. born Latinx householders, yet was still higher than White and Asian householders, regardless of citizenship statuses.
- Black householders also experienced some of the highest rates of income inadequacy with more than half (56.0 percent) of all non-citizen, Black households having inadequate income.

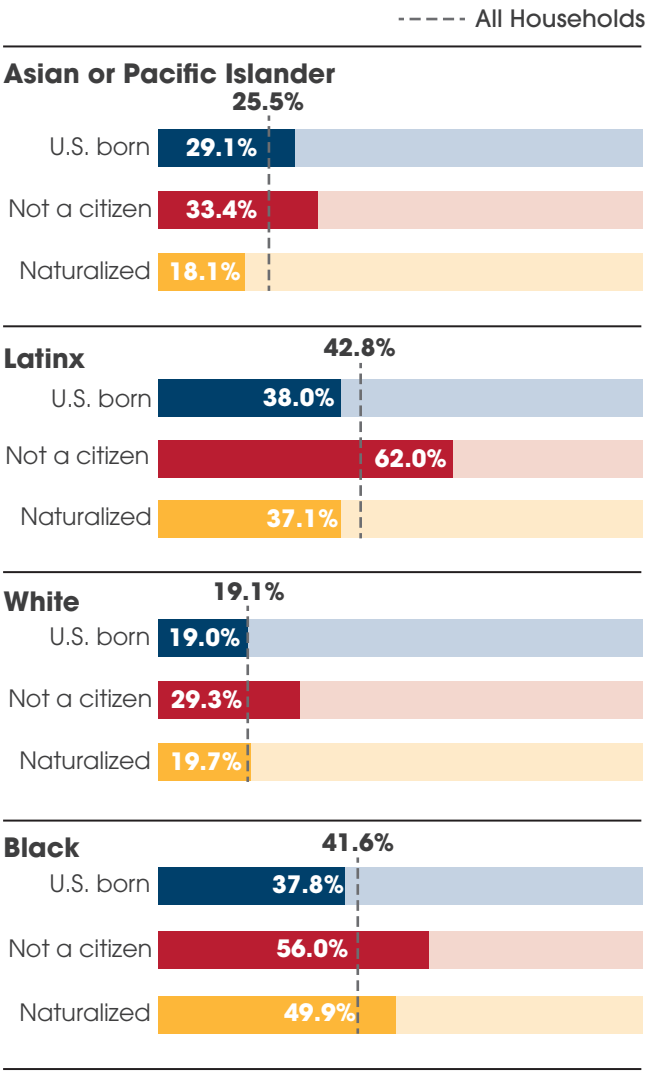
Overall, despite immigrants making up a small percentage of Colorado's population, with only 11.6 percent or 190,939 of total households not having been born in the United States, these households typically experienced disproportionate levels of income inadequacy, particularly if not naturalized U.S. citizens.

Figure D. Profile of Households with Inadequate Income by Citizenship of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

Figure E. Income Inadequacy Rate by Citizenship Status of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

In Colorado, more than two out of five of all Latinx households had incomes that did not support their basic needs. This is more than double the income inadequacy rate of White households.

Language

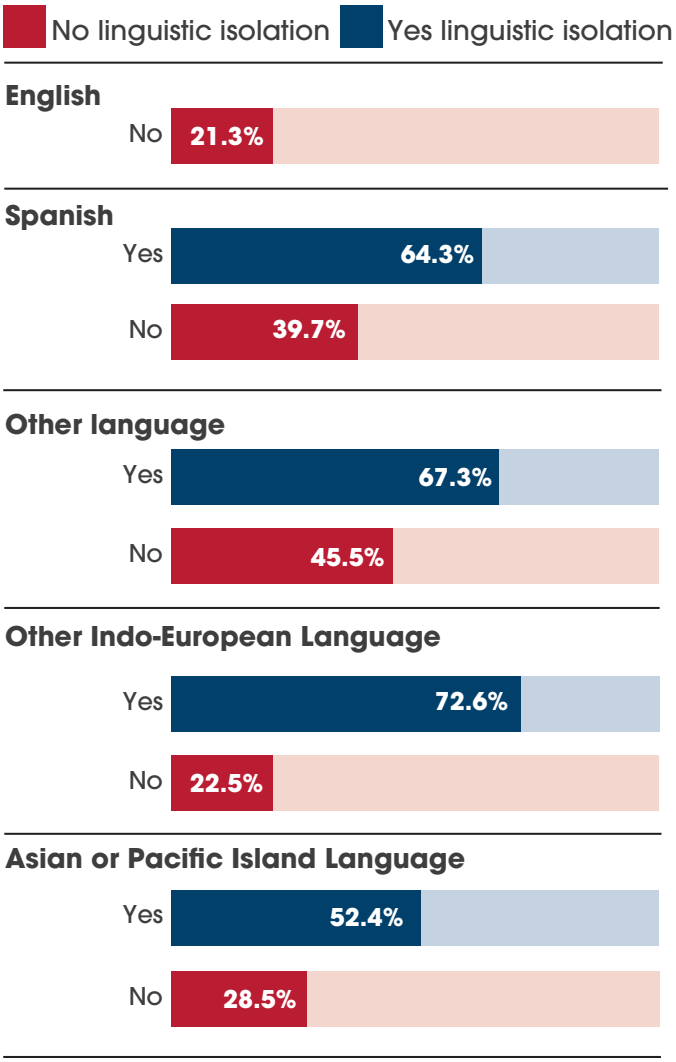
In Colorado, English proficiency is key to the ability to make an adequate income. The American Community Survey asks survey respondents, "How well does this person speak English?". Respondents can answer: very well, well, not well, and not at all. In 2019, householders who identified with speaking English less than very well had almost two and a half times the rate of income inadequacy (56.4 percent) compared to those who do speak English very well (23.1 percent).

Additionally, over 39,616 households in Colorado were linguistically isolated, meaning that no one over age 14 speaks English well, AND the household spoke a language that was not English. Of all linguistically isolated households, 63.5 percent struggled with economic insecurity. In contrast, households in which the only household language was English had an income inadequacy rate of 21.3 percent (see **Figure G**).

- If they were not linguistically isolated (at least one person over 14 speaks English very well), 39.7 percent of Spanish-speaking households struggled to make ends meet, but if they were linguistically isolated, their income inadequacy rate increased to 64.3 percent.
- Among households that primarily spoke an Asian or Pacific Islander language, 28.5 percent had inadequate income if they were not linguistically isolated, compared to 52.4 percent that were linguistically isolated.

Only 5.4 percent of all Colorado households spoke English less than very well in 2019. However, 12.2 percent of households below the Standard spoke English less than very well, more than double the amount of the total population.

Figure G. Income Inadequacy Rate by Household Language and Linguistic Isolation: CO 2019



* Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

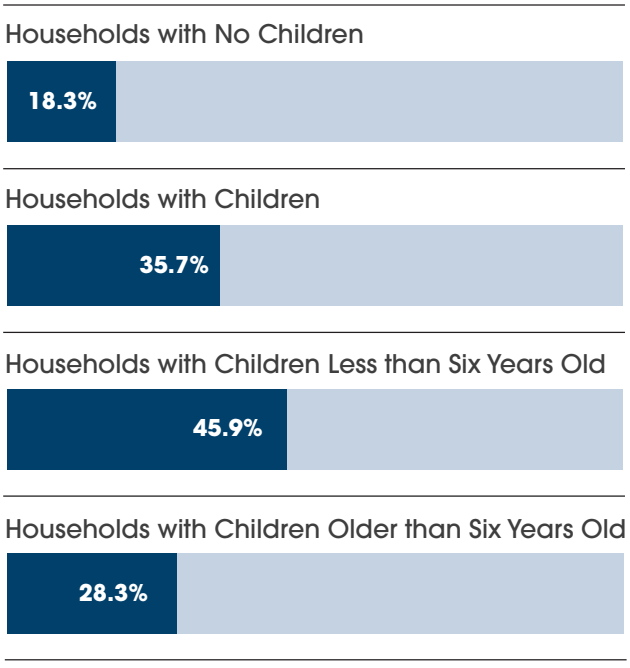
Household Composition

In 2019, families with young children in Colorado struggled to cover the high cost of child care. Income inadequacy rates increased dramatically if the children present in the household were less than six. Moreover, households headed by women had higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households.

Presence of Children

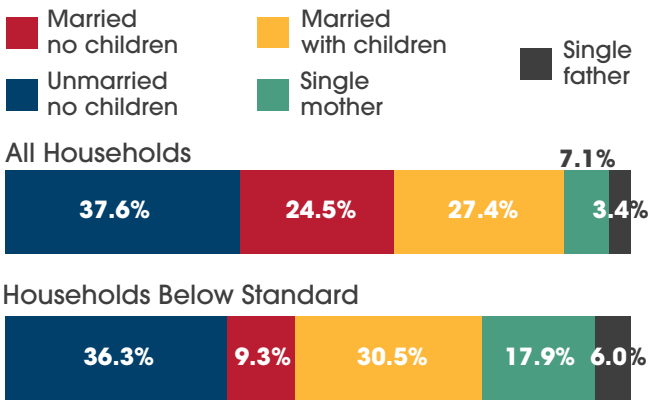
Compared to households without children, the rate of income inadequacy for households with children increased from 18.3 percent to 35.7 percent (**Figure H**). Moreover, the presence of children, particularly young children, had a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six had a higher rate of income inadequacy than households with only school-age children or teenagers (45.9 percent compared to 28.3 percent).

Figure H. Income Inadequacy Rate by Presence of Children: CO 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure I. Profile of Households with Inadequate Income by Household Type: CO 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

As a result, while households with children only accounted for 37.9 percent of all households in Colorado, 54.4 percent of households with incomes below the Standard had children present (see **Figure I**).

Children, Gender, and Family Type

In 2019, amongst households with children, single mothers were disproportionately represented among households with incomes below the Standard. While single mothers headed only 7.1 percent of all households, they were 17.9 percent of all households below the Standard. Single mothers experienced the highest rates of income inadequacy compared to other household compositions, with nearly three-fourths (62.4 percent) having inadequate income.

In Colorado, 54.4 percent of households with incomes below the Standard had children present.

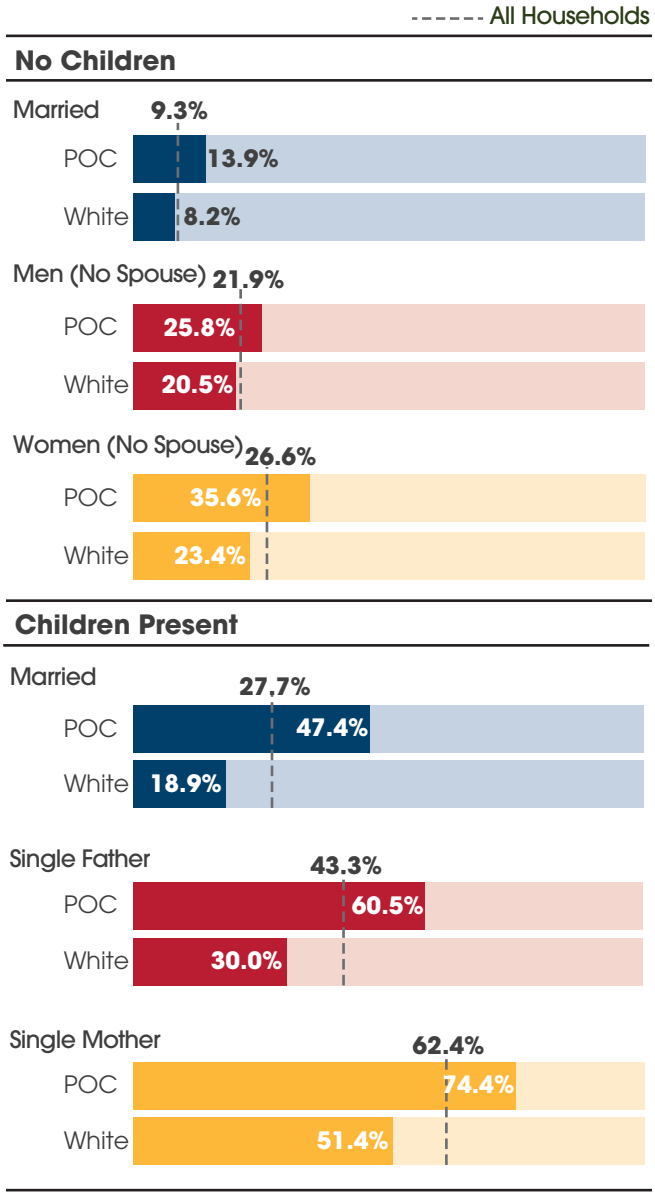
This high rate was at least partially attributable to gender. If we look at non-family households without children (which are mostly single persons living alone), we see that the rate of income inadequacy was 21.9 percent for households headed by men versus 26.6 percent for households headed by women (see **Figure J**). In other words, men and women living alone, already had an income inadequacy gap of about four percentage points.[15] However, when we include the impact of the presence of children, we see even higher income inadequacy rates for households headed by single mothers.

The dashed lines on **Figure J** show the overall income inadequacy rates for each household type. When we divide households by presence of children, those with children had considerably higher rates of income inadequacy.

- Married-couple households without children had the lowest income inadequacy rate (9.3 percent). Among married-couples with children, the income inadequacy rate increased to 27.7 percent.
- Households headed by men without children had an income inadequacy rate of 21.9 percent, while the income inadequacy rate increased to 43.3 percent for single fathers.[16]
- Households headed by women without children had an income inadequacy rate of 26.6 percent. Single mothers had by far the highest rate of being below the Standard, with an income inadequacy rate of 62.4 percent. Put another way, nearly two thirds of single mothers did not earn income adequate to meet their basic needs.

Sex and Gender. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person's sex, this report uses gender for analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Figure J. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

Altogether, parents, particularly single mothers experience higher levels of income inadequacy than non-parents. The very high rates of income

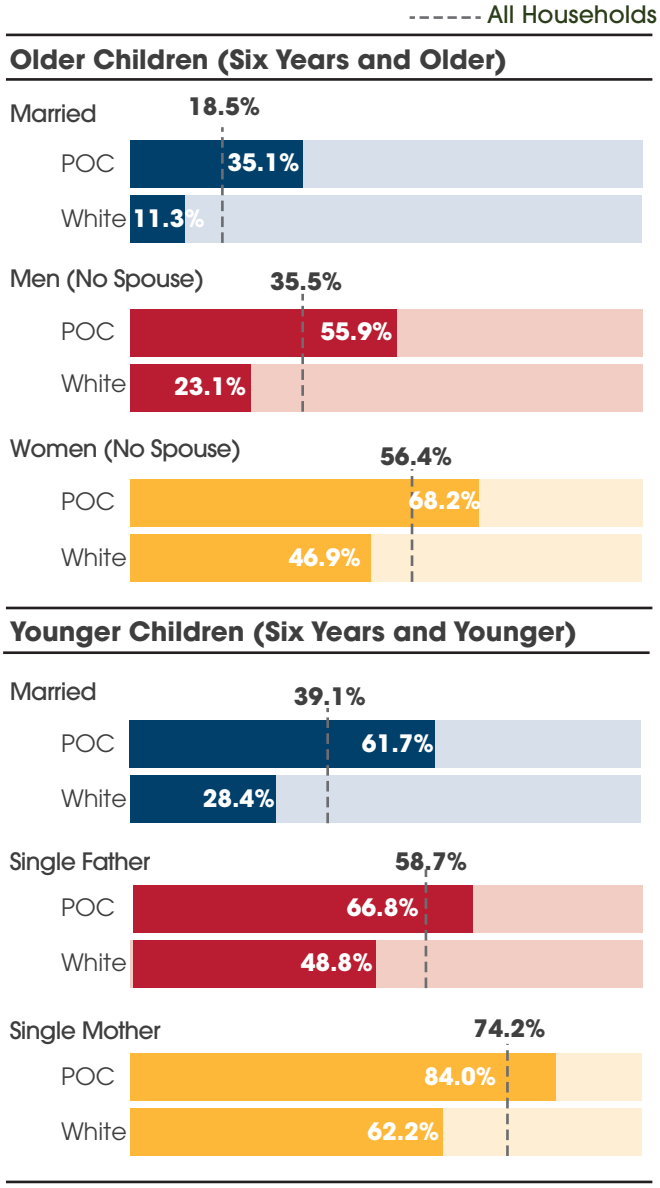
inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income inadequacy. As we will see in the next section, race also plays a significant role in economic security by household composition. The causes of these high levels of income inadequacy are many, including pay inequity and gender and race-based discrimination, as well as the expenses associated with children, particularly child care.

Children, Household Type, and Race/Ethnicity

In 2019, the combination of being a woman, having children, and solo parenting was 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 were particularly high among communities of color. This disparity was further increased when we look at family composition factors, including gender and children (see **Figure J**).

- **Households without children.** Among all categories of households without children, income inadequacy rates were more when households were headed by a person of color compared to when the householder was White. Among non-married women, however, 35.6 percent of householders of color lacked adequate income compared to 23.4 percent of White householders.
- **Households with children.** When children were present, households of color were at a significantly higher risk of lacking sufficient

Figure K. Income Inadequacy Rate by Age of Children, Household Type, and Race/ Ethnicity of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

Single mothers of color were particularly at risk of lacking adequate resources when children were young with 84.0% experiencing income inadequacy.

income to meet the cost of basic needs. For example, White married-couple households had rates of income insufficiency that were 18.9 percent while 47.4 percent of married-couple households with children of color barely had enough. More than half (60.5 percent) of single fathers of color did not have income that adequately supported their family compared to 30.0 percent of White single fathers. For single mothers, the pattern continues although income inadequacy rates were much higher: 74.4 percent of single mothers of color lacked adequate income along with 51.4 percent of white single mothers.

- **Households with young children (six years and younger).** Due to the high cost of child care, households with younger children had the highest rates of income inadequacy in Colorado (see **Figure K**). Households led by single mothers experienced the highest rates of income inadequacy with almost three-fourths (74.2 percent) falling short to cover the cost of basic needs when young children were present, compared to 56.4 percent when children had outgrown the need for full time child care. Single mothers of color were particularly at risk of lacking adequate resources when children were young with 84.0 percent experiencing income inadequacy. Even when the youngest child was old enough for full-day school (six years and older), resulting in reduced child care costs, 68.2 percent of single mothers of color had inadequate income.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single-mothers of color consistently had very high rates of income inadequacy, regardless of children's age. In 2019, single mother of color led households were *nine times* more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly *ten times* more likely if the children were young. With child care closures, remote learning, and disruptions in the labor market, the COVID-19 pandemic will likely place new pressures on already struggling single mothers, especially single mothers of color.

Education

Householders with more educational attainment tend to experience lower rates of inadequate income. However, women and people of color must have considerably more education than their counterparts to achieve the same levels of income adequacy. For example, in 2019, women of color with a bachelor's degree or more had only a slightly lower rate of income inadequacy than White men without a high school diploma.

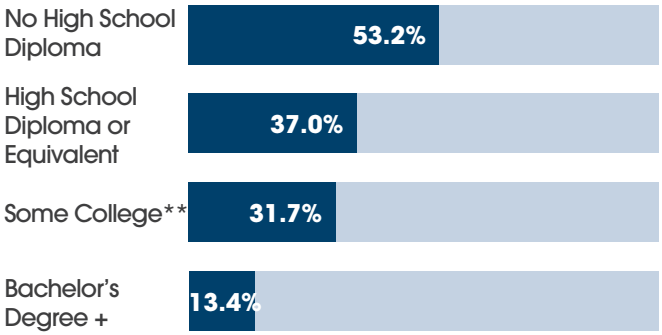
As education levels increase, income inadequacy rates decrease dramatically (see **Figure L**). Of householders in Colorado with less than a high school education, 53.2 percent had inadequate incomes, while only 13.4 percent of those with a bachelor's degree or more had inadequate incomes. That is, when the householder lacked a high school diploma or equivalent high school degree, such as a GED, they were four times more likely to struggle to cover basic needs.

For households below the Standard in Colorado, there were disproportionately more households represented who did not have a bachelor's degree (see **Figure M**). While only 5.8 percent of all households in Colorado had less than a high school degree or alternative high school degree, those households represented 12.4 percent of households below the Standard.

While educational attainment is an important protector against income inadequacy, not all groups benefit from increased education levels equally.

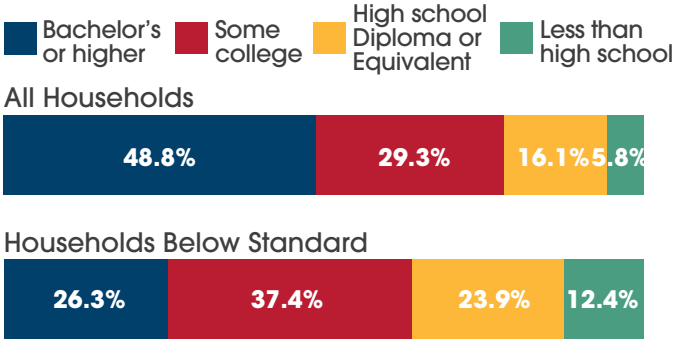
- **In 2019, increased education was associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma or equivalent high school certificate to a bachelor's degree or higher, income inadequacy levels fell from 66.9 percent to 14.6 percent for women (see **Figure N**). In contrast, men had income inadequacy rates that fell from

Figure L. Income Inadequacy Rate by Educational Attainment of Householder*: CO 2019



* 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.
** Some college includes an Associate's degree, and some college credit but no degree.
+ Includes Bachelor's degree and higher
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure M. Profile of Households with Inadequate Income by Educational Attainment of Householder*: CO 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

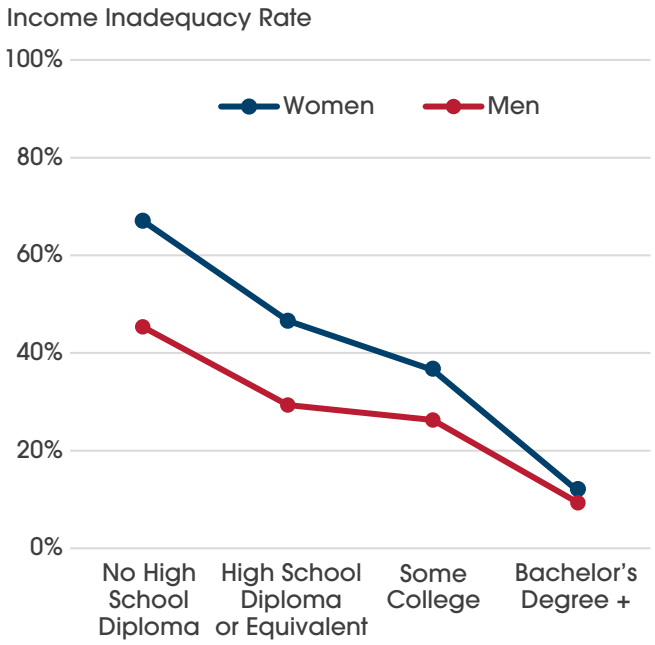
44.4 percent for those without a high school education or equivalent to 12.2 percent for those with a bachelor's degree or more.

- **Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between male earnings and female earnings remained persistent in 2019. Figure O** documents hourly median earnings by education and gender of householder, women earned less than men at every level of education. In fact, men with less than a high school degree or equivalent, earned more per hour than women with some college experience. The gap increases as education increases, with male college graduates earning almost ten dollars per hour more than women with the same levels of education.

- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranged from 72.3 percent for Black householders to 32.4 percent for White householders—nearly a 40 percentage point difference (see **Figure P**). Once householders achieved a bachelor's degree or higher this difference shrunk to ten percentage points (25.5 percent for Black householders vs. 12.0 percent for White householders).

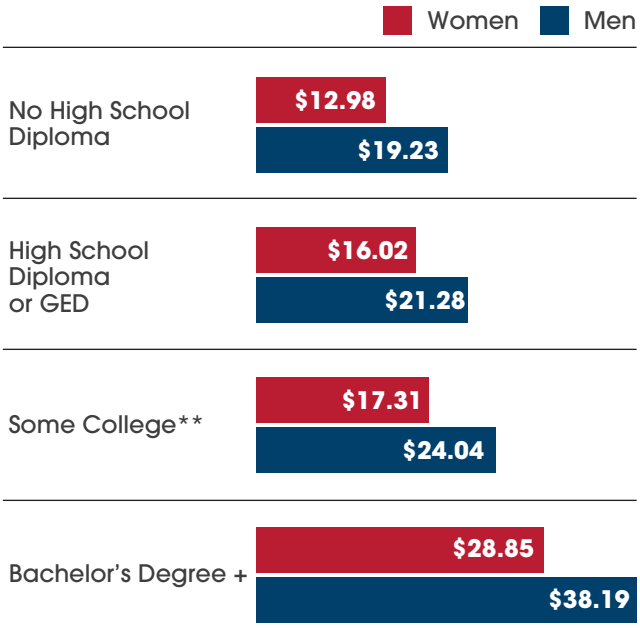
- **The combined effect of race/ethnicity and gender is such that women of color had the highest rates of income inadequacy in 2019.** The percentage of women of color with inadequate income fell from 73.2 percent for those lacking a high school education or equivalent to 23.1 percent for those with a college degree or more, a decrease of 50 percentage points (see **Figure Q**). Despite the dramatic decrease in income inadequacy rates

Figure N. Income Inadequacy Rate by Education & Gender of Householder*: CO 2019



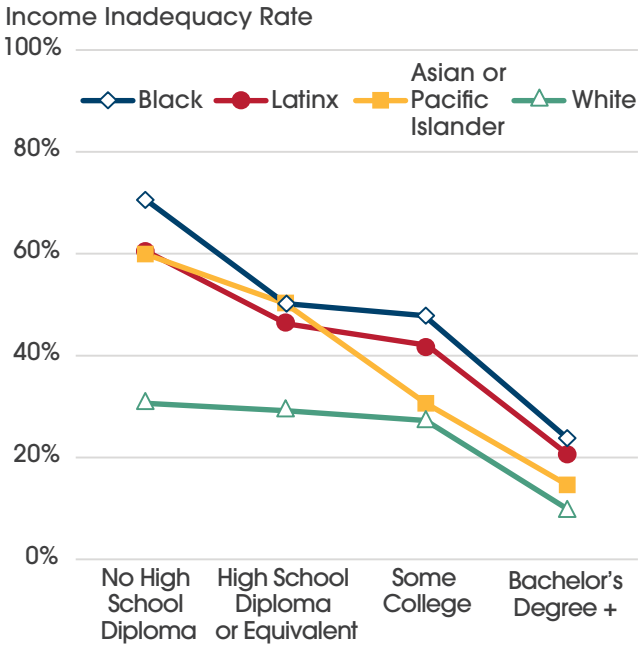
* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure O. Hourly Median Earnings by Education & Gender of Householder*: CO 2019



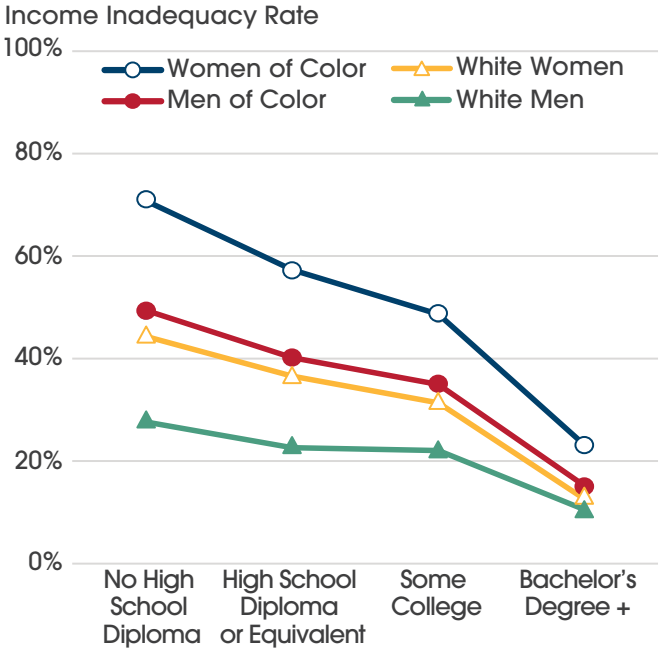
* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
** Some college includes an Associate's degree, and some college credit but no degree.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure P. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

Figure Q. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*: CO 2019



* 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, 2019 ACS 1-Year Public Use Microdata Sample.

when a bachelor's degree is obtained, women of color in Colorado were still more than twice as likely to have inadequate income compared to White men with the same education levels.

- **The disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic adequacy as White men.** While 25.4 percent of White men with no high school diploma were below the Standard, almost double the percentage of women of color with some college had inadequate income (49.3 percent). Likewise, women of color with a bachelor's degree or higher had an income inadequacy rate similar to White men with some college (23.1 percent vs 22.1 percent).

Overall, at each educational level, both women and people of color, *especially women of color*, must attain higher levels of education than White men in order to achieve comparable levels of income adequacy.

Both women and people of color, especially women of color, must achieve higher levels of education than White men in order to attain comparable levels of income adequacy.

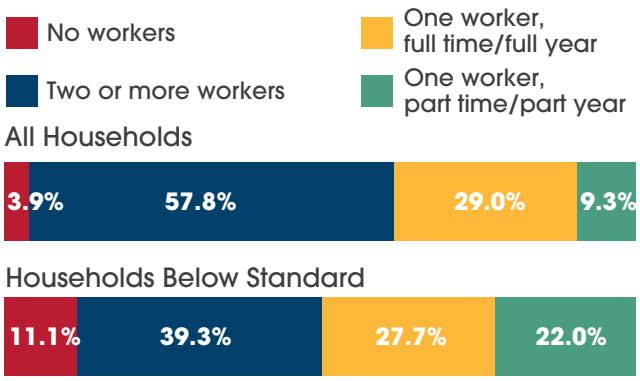
Employment and Work Patterns

Even with substantial amount of work hours, income does not always meet the costs of basic needs. Most households below the Standard in 2019 had at least one employed adult (88.7 percent) and this was typically a full-time, year-round worker. It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, the returns from the hours of work were consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Employment is a key factor for households to secure income adequacy, however, not all households that work, even with two workers, earn enough to cover the increasing cost of basic needs. Generally, as shown by the dashed line on **Figure S**, as the number of work hours per household falls, income inadequacy levels rise. For example, in 2019:

- Households with two workers had income inadequacy rates of 16.4 percent.
- If there was only one worker but that worker was employed full time throughout the year, income inadequacy rates rose to 23.7 percent. On the other hand, if the one worker was employed less than full time, income inadequacy increased substantially to 58.8 percent.

Figure R. Profile of Households with Inadequate Income by Work Status: CO 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

- With an income inadequacy rate of 70.7 percent, nearly three-fourths of households with no workers had inadequate income.

As illustrated in **Figure R** most households that were below the Standard in 2019 did have at least one worker. In fact, 39.3 percent of households that struggled to make ends meet had two or more workers.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to self-sufficiency despite similar work levels. Unfortunately, the new economic crisis has likely heightened these economic inequalities, and we must be cognizant of these disparities as we work towards a recovery for all.

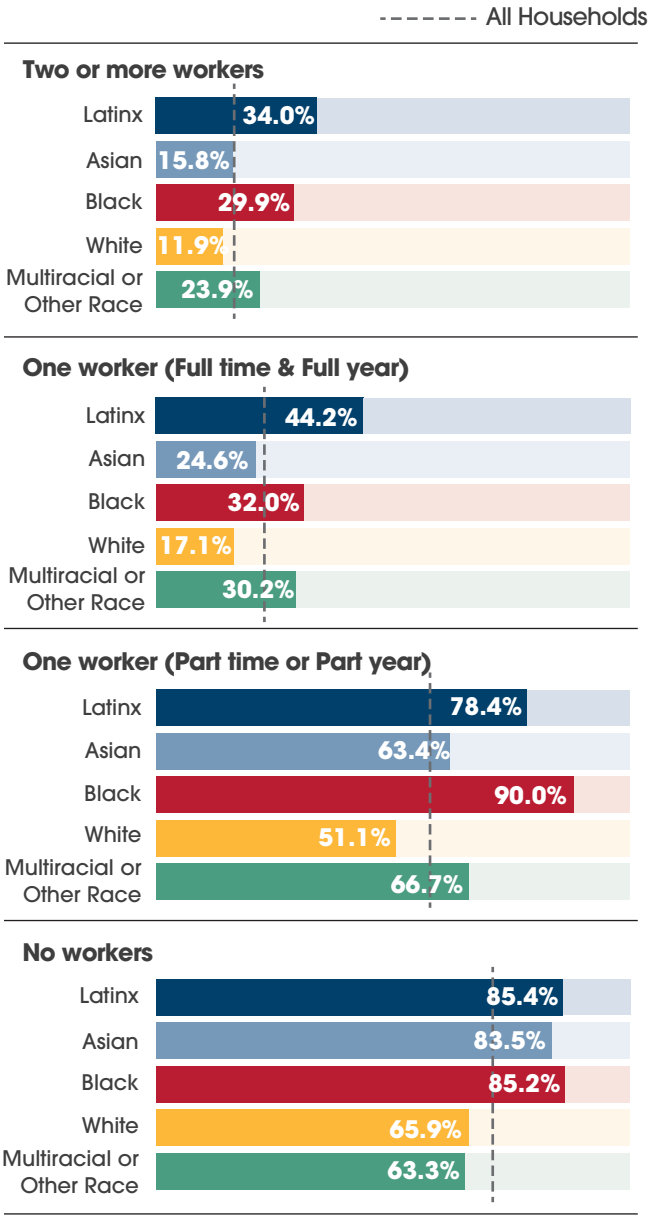
Work Status Definitions*

- **Full time** = 35 hours or more per week
- **Part time** = Less than 35 hours per week
- **Year round** = 50+ weeks worked during previous year
- **Part Year** = 49 weeks or less worked during previous year

Figure R and **Figure S** depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year); one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round **or** worked less than 49 weeks in the previous year.

*This is consistent with definitions used by the U.S. Census Bureau, 2019 American Community Survey, https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2019_ACSSubjectDefinitions.pdf

Figure S. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**: CO 2019



* All workers over age 16 and under 65 years old 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, 2019 ACS 1-Year Public Use Microdata Sample.

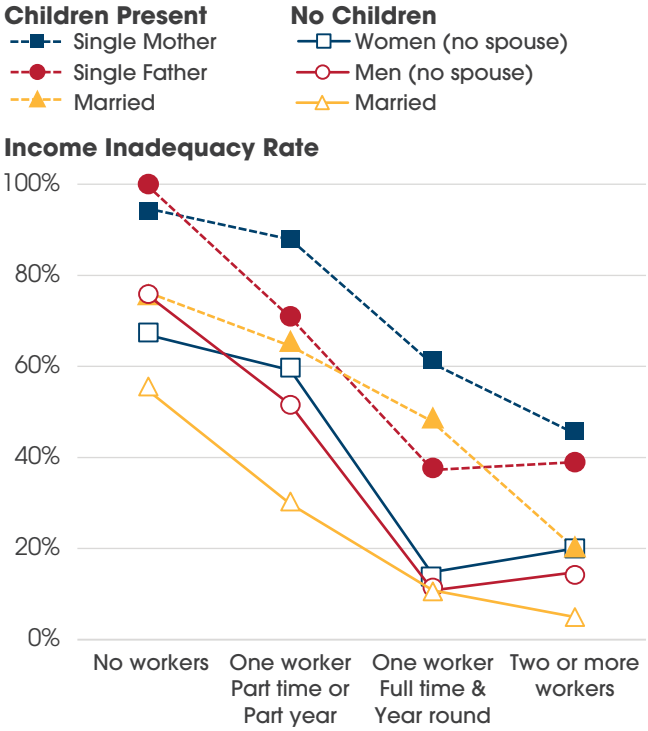
Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some POC workers, particularly Black and Latinx Coloradans, must work more to achieve the same levels of economic sufficiency as White workers. In 2019, for each level of work effort (number of workers and hours worked), income inadequacy rates were up to 39 percentage points higher for people of color (see **Figure S**). For example, in households with one full-time worker, almost one fifth (17.1 percent) of White households, but almost half (44.2 percent) of Latinx households did not have adequate income to cover basic needs.

When there were no workers in the household, all race/ethnic groups had high rates of income inadequacy (ranging from 63.3 percent to 85.4 percent). However, when there was one worker, there were larger differences by race/ethnicity:

- If the only worker in the household was part time or part year, income inadequacy rates stayed above 78 percent for Black and Latinx households although the rate for White households is 51.1 percent.
- When there was one fully employed worker in the household, income inadequacy rates varied from 17.1 percent for White households to 44.2 percent for Latinx households.

Figure T. Income Inadequacy Rate by Workers* & Household Type: CO 2019



* 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.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

- For households with two (or more) workers the percentage with inadequate income ranged from 11.9 percent for White households to 34.0 percent for Latinx households.

Work Patterns by Family Type

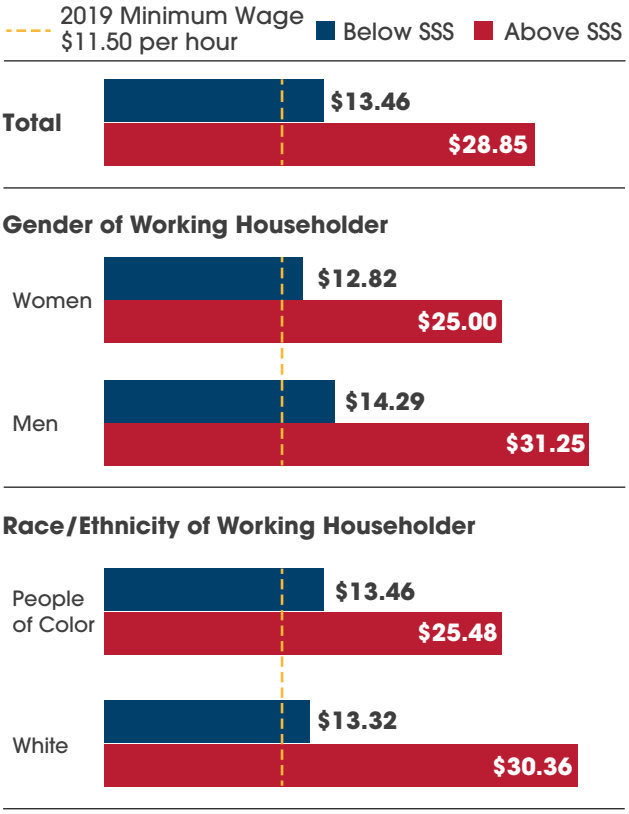
As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often even single father households.

These higher rates of income inadequacy in part reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market. However, in 2019, since 91.8 percent of Colorado households with children had at least one, full-time worker, these higher rates of income inadequacy also reflected the number of workers and their work schedules.

Consistently, with the same level of work hours, single parents had substantially higher rates of income inadequacy than married-couple families with children. **Figure T** shows that among households with children:

- When the only worker was employed less than full time, year round, 65.0 percent of married-couple with children, 70.3 percent of single-father, and 87.6 percent of single-mother households lacked adequate income.
- When the only worker was employed full time, year round, 49.5 percent of married-couple with children, 38.8 percent of single-father, and 62.6 percent of single-mother households lacked sufficient income.
- If there were two or more workers, 20.9 percent of married-couple with children, 39.4 percent of single-father, and 46.3 percent of single-mother households experienced income insufficiency.[17]

Figure U. Median Hourly* Pay Rate of Working Householders** by Gender and Race: CO 2019



* This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.
** 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. Working householders excludes those with self-employment income or no wages in the past year.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupational category—that is, out of 539 specific occupations, these are the 20 occupations in Colorado with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below Standard. Workers are considered "below" the Standard if the household's total income is more or less, respectively, than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker's annual earnings by usual hours and weeks worked during the year.

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market resulted in higher levels of income inadequacy compared to married-couple and single-father households.

Although households above the Standard had higher percentages of full-time and year-round workers, households below the Standard also had substantial full-time and year-round work. For many, substantial work effort failed to yield sufficient income to meet even the minimum basic needs/expenses.

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that results in inadequate income. In 2019, median hours among households above the Standard reflected that of full-time employment (2,080 hours) and worked about 18 percent more hours per year than those with incomes below the Standard (1,924 hours). At the same time, wages of householders above the Standard were more than twice that of householders below the Standard, $28.85 per hour versus $13.46 per hour. (see **Figure U**).

Gender. Among employed householders in Colorado, the median hourly wage for women ($21.63 per hour) was 78 percent of the median hourly wage for men ($27.78 per hour). Women householders above the Standard earned 80 percent of the median wage of men householders above the Standard ($25.00 per hour vs. $31.25 per hour). The wage gap between men and women householders under the Standard was 90 percent with women earning the median wage of $12.82 and men earning the median wage of $14.29 (**Figure U**). However, women under the Standard worked less hours than men under the Standard on average, with annual hours worked being 1,560 for women householders and 2,080 for men.

People of Color. In 2019, the racial wage gap in Colorado between householders of color and White householders was persistent with households of color earning only 75 percent of White household median earnings: $20.30 versus $26.92 per hour. Among those below the Standard, the wage gap reversed slightly with households of color earning a median of 14 cents more per hour than White households, but also working about 260 hours more on average than White householders (2,080 hours per year as opposed to 1,820 hours). For households above the Standard, White households earned a median hourly rate of $30.36 while households of color earned only $25.48 per hour. Overall, the proportion of households of color with inadequate income is significantly higher than the total population (45.1 percent versus 28.4 percent), likewise for those households above the Standard, there were proportionately less households of color (22.9 percent) than total households. Despite the fact that householders of color below the Standard had slightly higher median hourly earnings, they were working more hours.

Altogether, this data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it is focused on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

In 2019, the racial wage gap in Colorado between householders of color and White householders was persistent with households of color earning only 75 percent of White household median earnings.

Occupations

Overall, in 2019 householders below the Standard were concentrated in relatively few occupations. More than a third (37.6 percent) of all householders with inadequate income were in just 20 occupations. Given a large percentage of higher-wage workers employed as managers, software developers, and nurses (10.3 percent), the top 20 most frequently-held occupations of those above the Standard accounted for 34.8 percent of all occupations above the Standard.

Table 1. Twenty most common occupations among householders below the Standard: CO 2019

Occupation	Number of Workers	Percentage of Workers	Median Wage	Share that are Women	Share that are POC
Total	120,366	37.6%	$14.82		
Cooks	10,206	3.2%	$11.13	43.8%	57.3%
Cashiers	8,805	2.8%	$10.58	87.2%	32.8%
Janitors and Building Cleaners	8,742	2.7%	$12.50	56.7%	73.4%
Retail Salespersons	7,782	2.4%	$12.50	51.2%	41.5%
Customer Service Representatives	7,563	2.4%	$12.00	84.5%	30.0%
Waiters and Waitresses	7,527	2.4%	$12.61	64.7%	59.3%
Maids and Housekeeping Cleaners	7,140	2.2%	$9.62	96.9%	89.7%
Nursing Assistants	6,850	2.1%	$11.22	92.3%	56.9%
First-Line Supervisors of Retail Sales Workers	6,494	2.0%	$10.64	50.1%	43.0%
Driver/Sales Workers and Truck Drivers	6,338	2.0%	$12.50	12.8%	47.3%
Teaching Assistants	5,461	1.7%	$13.94	78.0%	37.0%
Laborers and Freight, Stock, and Material Movers, Hand	5,088	1.6%	$13.02	35.9%	54.1%
Construction Laborers	4,924	1.5%	$17.31	1.7%	79.2%
Other Managers	4,890	1.5%	$15.63	39.8%	45.1%
Personal Care Aides	4,492	1.4%	$14.12	82.7%	31.8%
Landscaping and Groundskeeping Workers	4,444	1.4%	$11.54	29.9%	47.6%
Receptionists and Information Clerks	3,853	1.2%	$12.70	87.5%	30.7%
Elementary and Middle School Teachers	3,627	1.1%	$16.35	77.8%	19.2%
Chefs and Head Cooks	3,083	1.0%	$7.40	32.8%	70.8%
Stockers and Order Fillers	3,057	1.0%	$10.58	40.4%	55.3%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.
*The lower hourly wage for Chefs and Head Cooks as compared with Cooks reflects a larger amount of hours worked, therefore reducing the hourly amount earned.

Women and people of color with inadequate income were even more likely to be concentrated in fewer occupations: 45.6 percent of all households headed by women and 43.9 percent of all households headed by people of color with inadequate income were working in just 20 occupations. Intersecting race and gender, the top 20 most common occupations for women of color householders accounted for 50.1 percent of all employment for women of color householders below the Standard, indicating that women of color were concentrated in even fewer occupations.

The occupation, cook, was the most frequent occupation for workers heading households below the Standard in Colorado in 2019. Among those with inadequate income, 3.2 percent of all workers heading households below the Standard were cooks. With a median wage of $11.13 per hour, 43.8 percent of all cooks with inadequate income were women and 57.3 percent were people of color. Because cooks and other hospitality workers rely on in person social environments and interactions, keeping employment increases the risk of exposure to the COVID-19 virus. Additionally, according to the Census Small Business Pulse Survey, in May 2020, 52 percent of small businesses in the leisure and hospitality sector reported temporarily closing, indicating that many employees in that sector also lost their wages.[18]

Cashiers accounted for the second most commonly held occupation of householders below the Standard in 2019. Like cooks, most households with inadequate income in this occupation category are earning close to minimum wage and 32.8 percent of the householders in this occupation are people of color.

As the two most common occupations of householders with inadequate income highlight, the 20 most common occupations of householders below the Standard had a disproportionate share that were women and people of color. Indeed, more than half (51.0 percent) of the share of workers in the 20 most common occupations of householders with inadequate income were people of color, substantially higher than the 28.4 percent of the total householder of color population in Colorado.

Women were represented more than any other group in the most common occupations held by householders below the Standard. Put another way, going into the pandemic the most common low-wage jobs were held by women. Only a few of these low-wage occupations allow the ability to telework, those occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories which have seen the highest loss of employment.[19] Households headed by women are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbates the economic and health risks facing low-wage workers. Low-wage workers were disproportionately in service occupations that were at higher risk for loss of income during the pandemic.[20] Those who stayed employed, working in essential businesses, have done so while facing increased health risks to themselves and their families.

More than half (51.0 percent) of the share of workers in the 20 most common occupations of householders with inadequate income were people of color.

How Making Ends Meet has Changed in Colorado

This is the third time conducting a similar study for households below the Self-Sufficiency Standard in Colorado. The last two studies were conducted in 2018 based on 2016 American Community Survey (ACS) data and in 2006 based on 2000 ACS data. Over the last three years, the percentage of households with incomes below the Self-Sufficiency Standard has dropped slightly from 27.4 percent to 24.9 percent. This drop is complicated when examining the change over time for different racial and ethnic groups. Additionally, the economic circumstances for millions of families across the United States and in Colorado have changed drastically since the onset of the COVID-19 pandemic.

The decrease in households below the Self-Sufficiency Standard (from 27.4 percent to 24.9 percent in Colorado), occurred in tandem to a consistently low unemployment rate, even reducing slightly from 3.3 percent in April 2016 to 2.5 percent at the end of 2019.[21] Such a low unemployment rate typically indicates general economic prosperity. However, only 2.5 percent of households achieved self-sufficient wages during that same period, leaving 24.9 percent of Colorado households still struggling to make ends meet.

These datapoints indicate small, but positive strides in reducing the amount of people in Colorado struggling to make ends meet. However, this data reflects 2019 realities, and unfortunately, these small positive changes mask the fact that nearly a fourth of all households in Colorado did not have enough income to make ends meet before the devastating impacts of the COVID-19 economic recession.

The percentage of households below the Standard has increased by 4.4 percent since 2000 (see **Table 2)**. However, the amount of households struggling as measured by the official poverty measure only reflects a 0.2 percent increase. This is due to the fact that costs are increasing at a faster rate than reflected by the small, yearly adjustments to the official poverty measure: $17,050 for a family of four in 2000 and $25,750 for the same family in 2019.

The overall decrease of 2.5 percent since 2016 is further complicated when examining differences by race and ethnicity. **Figure V** illustrates the changing breakdown of racial and ethnic groups in Colorado from 2000 to 2016 and 2019.

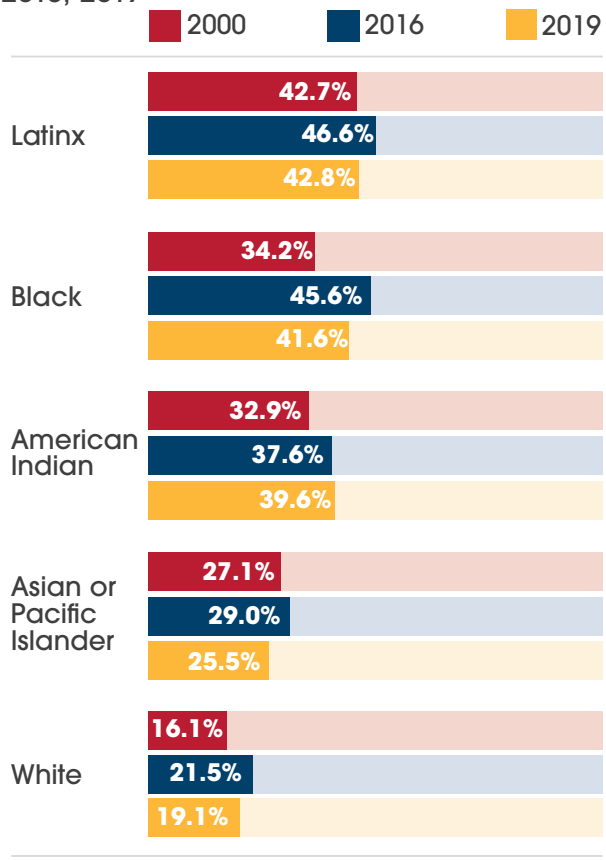
- Similar to previous analysis, communities of color had consistently higher rates of income inadequacy. While income inadequacy rates have dropped slightly since 2016, following trends seen across the country and mirroring

Table 2. Percentage of Households Below the Self-Sufficiency Standard by Year: CO 2000, 2016, 2019

	Total Households		Below Poverty		Above Poverty & Below Standard		Below Standard		Above Standard	
	(N)	(%)	(N)	(%)	(N)	(%)	(N)	(%)	(N)	(%)
2019	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
2016	1,570,929	100.0%	131,435	8.4%	298,715	19.0%	430,150	27.4%	1,140,779	72.6%
2000	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%

Source: U.S. Census Bureau, 2000 ACS 5-Year, 2016 and 2019 ACS 1 -Year, Public Use Microdata Sample.

Figure V. Income Inadequacy Rate by Race/Ethnicity of Householder*: CO 2000, 2016, 2019



*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. Unfortunately, there is no historical data for the "Other" category before 2016.
Source: U.S. Census Bureau, 2000 ACS 5-Year, 2016 and 2019 ACS 1 -Year, Public Use Microdata Sample.

low unemployment rates, Latinx, Black and American Indian communities face levels of income inadequacy that are almost double that of White communities. Additionally, this data represents pre-COVID-19 income adequacy rates demonstrating that the economic situation was already precarious for these communities.

- The overall income inadequacy rates decreased at varying levels for different racial/ethnic groups. White householders had the lowest number of households reach adequate income (reducing at only 2.4 percent since 2016) compared with Latinx householders (-3.8 percent). However, as mentioned previously, the existing rates of income inadequacy in White communities are significantly less overall than Asian, Black, Latinx, and American Indian communities.

When analyzing detailed demographic variables by race, including parental, work, and citizenship status, further trends emerge. While income inadequacy rates went down slightly from 2016 to 2019, some groups did not experience the decrease equally, see **Table 3**.

- For households with children, Black married parents, single mothers, and single fathers experienced increasing income inadequacy rates, with Black single mothers seeing an increase of 12.8 percent in income inadequacy since 2016.
- Additionally, single fathers of color experienced increased income inadequacy rates, with the total amount of Latinx fathers struggling to make ends meet increasing from 51.7 percent in 2016 to 66.1 percent in 2019.
- On the whole, income inadequacy rates for households with one full-time/full-year worker have decreased, with the exception of Asian households which experienced an increase of 5.2 percent.
- For households with only one part-time/part-year worker, income inadequacy rates increased for Black and Latinx households, but decreased for White and Asian households.

Unfortunately, these small positive changes mask the fact that 24.9 percent of households do not have enough income to make ends meet before the devastating impacts of 2020.

Table 3. Percentage Change in Households Below the Self-Sufficiency Standard: CO, 2016 and 2019

	Below the Self-Sufficiency Standard		Percent Change Since 2016
	2016	2019	
Married with children			
Asian or Pacific Islander	36.4%	24.3%	-12.1%
Black	50.4%	57.5%	7.1%
Latinx	57.7%	52.6%	-5.1%
White	20.9%	18.9%	-2.0%
Single mothers			
Asian or Pacific Islander	65.3%	69.2%	3.9%
Black	76.7%	89.5%	12.8%
Latinx	74.2%	73.4%	-0.8%
White	52.7%	51.4%	-1.3%
Single fathers			
Asian or Pacific Islander	n/a*	58.4%	n/a*
Black	45.2%	52.3%	7.1%
Latinx	51.7%	66.1%	14.4%
White	38.0%	30.0%	-8.0%
One worker, full time/full year			
Asian or Pacific Islander	19.4%	24.6%	5.2%
Black	42.0%	32.0%	-10.0%
Latinx	49.5%	44.2%	-5.3%
White	19.6%	17.1%	-2.5%
One worker, part time/part year			
Asian or Pacific Islander	64.7%	63.4%	-1.3%
Black	82.8%	90.0%	7.2%
Latinx	77.5%	78.4%	0.9%
White	57.5%	51.1%	-6.4%
Non-citizen			
Asian or Pacific Islander	45.4%	33.6%	-11.8%
Black	74.5%	56.0%	-18.5%
Latinx	68.1%	62.0%	-6.1%
White	29.7%	29.3%	-0.4%

*Indicates insufficient sample size from the ACS data.
Source: U.S. Census Bureau, 2000 ACS 5-Year, 2016 and 2019 ACS 1 -Year, Public Use Microdata Sample.

- As analyzed in **Figure E,** non-citizens often experience the highest rates of income inadequacy and this is still true of the percentages. However, non-citizens have generally experienced decreased rates of income inadequacy over the last three years. Though not displayed in the table, naturalized citizens have also experienced similar decreasing rates.

The percentage of total households by race and ethnicity has stayed relatively consistent since 2000 with the exception of Latinx households which has grown by approximately 5 percent since 2000 in Colorado. This means that while the population is growing, the proportion of racial and ethnic groups is staying fairly equal. Between 2016 and 2019, this trend is generally repeated in households below the Standard by race and ethnicity (see **Figure V**) with rates changing within a range below 5 percent.

That being said, despite decreasing levels of unemployment and a reduced amount of households unable to make ends meet, communities of color, particularly Black and Latinx households with children or only one worker are not reaping the same economic benefits from this economic upturn. These analyses were conducted prior to the onset of COVID-19. In order to ensure an equitable recovery, it will be particularly important to recognize the reality of households struggling to make ends meet, which is not captured solely through the lens of the federal poverty measure.

Profile of Households Below the Standard in Colorado

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), almost one out of four households (24.9 percent) lacked sufficient income to meet the minimum cost of living in Colorado in 2019. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, even when 88.7 percent of the households have at least one working adult.

While the Official Poverty Measure identifies 122,418 households as "poor," more than three times as many, 408,623, actually lack enough income to meet their basic needs in Colorado. 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 to cover their basic needs.

This report has demonstrated that the likelihood of experiencing inadequate income in Colorado is concentrated among certain families by gender, race/ethnicity, education, and location. Additionally, it documents that the vast majority (88.7 percent) of households had at least one worker who was not earning wages sufficient to meet even basic costs for their families. **Figure W** examines a range of variables that demonstrate what households living below the Standard in Colorado need by comparing households below the Standard to those of all households in Colorado.

Housing represents a critical issue for those living below the Standard, as almost half of households (46.6 percent) were paying more than 50.0 percent of their earnings towards housing and another 29.0 percent paying more than 30.0 but less than 50.0 percent of their income towards housing. Overall, three fourths of those households below the Standard were considered housing cost burdened.

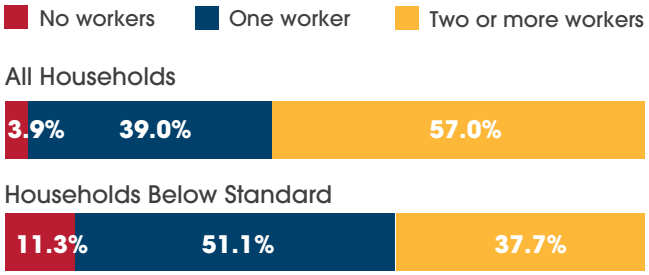
Additionally, almost a fifth of households below the Standard in Colorado access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps). Work supports help lower families' monthly budgets and improve their quality of life. Families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. Insufficient nutrition can also negatively impact children's academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.[22] Four out of five households with inadequate income according to the Self-Sufficiency Standard did not receive food assistance in the previous year. Furthermore, only three percent of households under the Standard had access to cash assistance through the Temporary Assistance for Needy Families program.

Seven percent of households under the Standard did not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. Finally, 17.3 percent of households under the Standard, compared with only 9.4 percent of total households did not have health insurance.

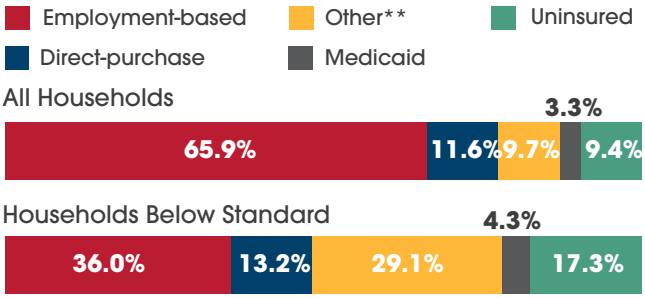
By examining the needs (subsidized housing, access to internet, health insurance, food assistance) of households below the Standard, a great majority of which are not eligible for public assistance programs, we can understand how to create policy mechanisms that better serve these communities.

Figure W. Profile of Households with Inadequate Income: CO 2019
There are 408,623 households living below the Self-Sufficiency Standard in Colorado

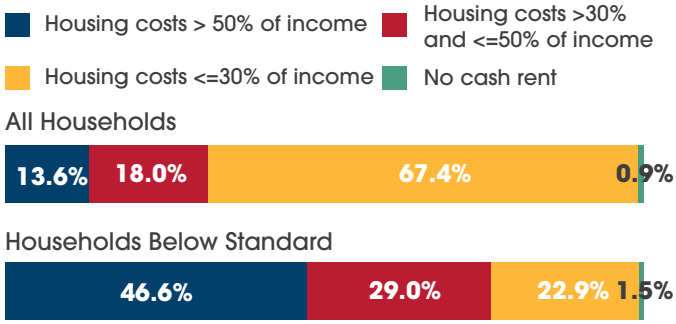
Number of Working Adults



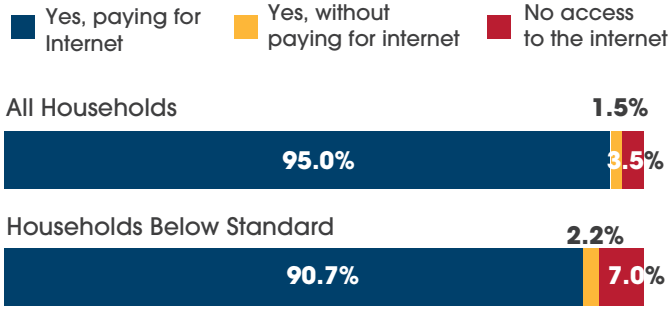
Health Insurance



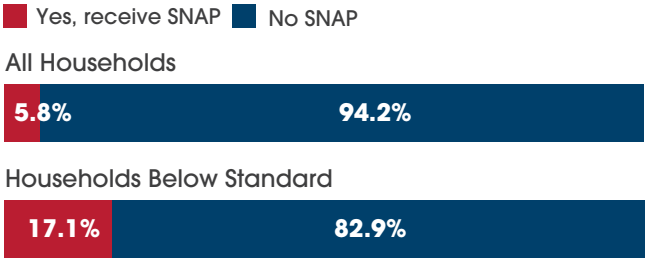
Housing Burden*



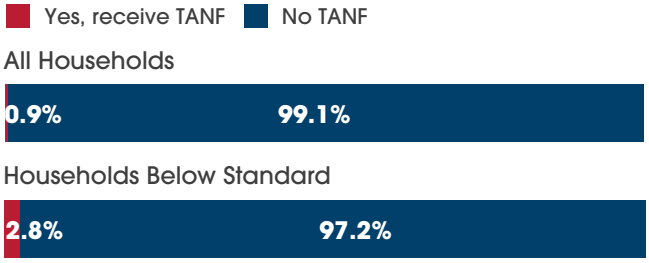
Access to Internet



Food Assistance (SNAP)



Temporary Assistance for Needy Families (TANF)



*The label "housing burdened" is assigned to households when more than 30 percent of their income goes to the cost of housing. Households are considered "severely housing burdened" if housing costs more than 50 percent of their income.
**Other includes insurance from VA, TRICARE or other military health care, or Medicare.

Percentages are rounded and therefore do not always add up to 100 percent.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Conclusion

Colorado experienced a sudden and substantial economic impact as a result of the COVID-19 pandemic. *Overlooked and Undercounted: Coloradans Struggling to Make Ends Meet in Colorado in 2019* illuminates the characteristics of the almost one in four households prior to the pandemic that struggled with the everyday crisis of inadequate earnings to meet basic needs. These households are the ones most at risk of losing further economic ground as a result of the pandemic and this data provides a baseline against which to measure the impact of the economic disruption as well as the effectiveness of mitigating policies and benefits.

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 telling finding is that income inadequacy is not largely due to lack of work: 88.7 percent of households below the Standard have at least one working adult, and the majority of those workers work full time and year round.

So what accounts for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that it is inadequate wages not lack of work hours that is an important factor. This data highlights that workers in Colorado will not benefit from returning to just any job, but the post-pandemic labor market needs improved opportunity in positions that provide a family sustaining wage.

However, demographic variables are also 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 rewards from education, such that women and people of color must have several more years of education to achieve the same levels of income adequacy (and earnings) as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family's ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not having to struggle to cover basic needs. Being a single mother—especially a single mother 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 being a one-worker household. This results in the highest rates of income inadequacy: 84.0 percent of single mothers of color with young children struggle to make ends meet in Colorado.

Immigration status is also a determining factor in wage adequacy: foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Black, and especially if they are not citizens. Thus, pandemic recovery policies must include a racial, gender and citizenship lens to assist with an equitable recovery.

It is apparent that the American Rescue Plan Act's temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) mitigated some of the cost burden of child care and supplemented financial resources for families below the Standard with young children.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Colorado before the pandemic, in every racial/ethnic group; among men, women, and children; and in all counties. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

Endnotes

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8. Bergmann, B. and 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.

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

10. 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. Garner, T.I., and Short, K.S., "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, https://www.census.gov/library/working-papers/2008/demo/garner-01.html (accessed March 8, 2021).

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

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

13. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2019," Economic News Release, https://www.bls.gov/news.release/cesan.nr0.htm (accessed March 8, 2021).

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

15. Almost 99% of non-family households are one person households.

16. 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.

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

18. Buffington, C., Dennis, C., Dinlersoz, E., Foster, L., & Klimek, S. (May 2020). "Measuring the Effect of COVID-19 on U.S. Small Businesses: The Small Business Pulse Survey." United States Census Bureau. https://www.census.gov/library/working-papers/2020/adrm/CES-WP-20-16.html (accessed October 25, 2021).

19. The ACS codes respondents work activities into specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupations—out of 539 specific

occupations, these are the occupations in the state with the most workers.

20. U.S. Bureau of Labor Statistics, "Table 7. Employed persons unable to work at some point in the last 4 weeks because their employer closed or lost business due to the coronavirus pandemic by receipt of pay from their employer for hours not worked, usual full- or part-time status, occupation, industry, and class of worker," https://www.bls.gov/web/empsit/covid19-tables.xlsx (accessed February 24, 2021).

21. Garfield, R., Rae, M., Claxton, G., and Orgera, K. (2020) "Double Jeopardy: Low Wage Workers at Risk for Health and Financial Implications of COVID-19," KFF (Apr 29, 2020), https://www.kff.org/coronavirus-covid-19/issue-brief/double-jeopardy-low-wage-workers-at-risk-for-health-and-financial-implications-of-covid-19/ (accessed February 24, 2021).

22. Cook, J.T., Frank, D.A., Levenson, S.M., Neault, N.B., Heeren, T.C., Black, M.M, Berkowitz, C., Casey, P.H., Meyers, A.F., Cutts, D.B., Chilton, M. (2006). Child Food Insecurity Increases Risks Posed by Household Food Insecurity to Young Children's Health, The Journal of Nutrition, Volume 136, Issue 4, April 2006, Pages 1073–1076, https://doi.org/10.1093/jn/136.4.1073

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2019 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 2019 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. In Colorado, the 2019 ACS one-percent sample size is 26,753 housing units (representing a housing unit estimate of 1,808,482 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's 64 counties are partitioned into 42 PUMAs, with 2019 ACS estimates reported for each.

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, 1,643,731 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

1. U.S. Census Bureau. 2019 PUMS Accuracy of the Data, https://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2019AccuracyPUMS.pdf.

such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

The Poverty Threshold. This study uses the 2019 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 2019 was used as the income benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area includes in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as then income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

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.

2019 Self-Sufficiency Standard Methodology and Source List for the 2019 American Community Survey Dataset

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

Housing Costs: U.S. Department of Housing and Urban Development, "County Level Data," Fair Market Rents, Data, 2019 Data, https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019_code/select_Geography.odn (accessed September 19, 2018).

County-Level Housing Costs: U.S. Department of Housing and Urban Development, "FY2019 Small Area FMRs," Datasets, Fair Market Rents, https://www.huduser.gov/portal/datasets/fmr/fmr2019/fy2019_safmrs.xlsx (accessed November 23, 2018).

Population Weights: U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, https://www2.census.gov/geo/docs/maps-data/data/rel/zcta_county_rel_10.txt (accessed March 17, 2016).

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate. The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2019 Colorado Standard were calculated using 75th percentile data from the Colorado Office of Early Childhood. Child care costs from 2018 are updated for inflation to 2019 using the Consumer Price Index from June 2017, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care. 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children. Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the "private subsidy" of free or low-cost child care provided by older children, relatives, and others is not assumed.

DATA SOURCES

Child Care Cost: Colorado Office of Early Childhood 2018 Child Care Market Rate Survey. 75th percentile rates received via personal communication with Brett Reeder, August 9, 2018.

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted," CUUR0000SEEB03, https://data.bls.gov/cgi-bin/srgate (accessed October 22, 2019).

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. To vary the state premium by the rating

areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

DATA SOURCES

Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2019," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/ quick_tables.jsp (accessed September 28, 2020).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), http://www.bls.gov/cpi/ (accessed October 22, 2020).

Out-of-Pocket Costs: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2015" MePSnethC, http:/www.meps.ahrq. gov/mepsweb/data_stats/ MePSnethC.jsp (accessed September 19, 2020).

Geographic Rating Areas: Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, "State Specific Geographic Rating Areas," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra (accessed November 23, 2019).

County Index: Connect for Health Colorado, "Quick Cost & Plan Finder," https://planfinder.connectforhealthco.com/home (accessed November 18, 2020). Centers for Medicare and Medicaid Services, "Colorado Geographic Rating Areas: Including State Specific Geographic Divisions," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/co-gra (accessed November 18, 2020).

Transportation

Public Transportation. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit. The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2015-2019 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. However, some counties have rates over 7% due to special circumstances, such as resort-focused

areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult—assumed for the first two adults in a household.

Private Transportation. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day-care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS). The Colorado statewide average round trip commute to work distance is 19.76 miles.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2019 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the Census West region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation to 2019 using the Consumer Price index.

The average expenditure for auto insurance was $87.52 per month in 2018 based on data from the National Association of Insurance Commissioners (NAIC). In Colorado, Pitkin, San Miguel, and Denver Counties utilize public transit at a rate of at least 7% of their commuting population. The cost of public transportation for each of these counties, is as follows: Pitkin has a thirty-day zone pass that costs $163 per month, San Miguel utilizes a per-ride fee structure which adds up to a monthly fee of $156.24, and finally Denver County has a monthly cost of $114.

DATA SOURCES

Public Transportation Use: U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2015- 2019 American Community Survey 5-year estimates, Detailed Tables, data.census.gov (accessed September 15, 2020).

Auto Insurance Premium: National Association of Insurance Commissioners, "Average Expenditures for Auto insurance by State, 2018," insurance Information Institute, http://www.iii.org/fact-statistic/auto-insurance (accessed September 22, 2020).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, "Other Vehicle expenses," Consumer expenditure Survey 2019, CE Databases, https://www.bls.gov/regions/home.htm (accessed December 7, 2020).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index–All Urban Consumers, U.S. City Average," Consumer Price Index, CPI Databases, http://data.bls.gov/cgi-bin/surveymost?cu (accessed September 22, 2020).

Per-Mile Costs: American Automobile Association, "Your Driving Costs: How Much are you Really Paying to Drive?" 2019 edition, AAA Association Communication, https://www.aaa.com/AAA/common/AAr/files/ AAA-Your-Driving-Costs.pdf (accessed September 19, 2020).

Public Transportation Costs: RTD Monthly Pass, "Monthly Pass Convenience" https://www.

rtd-denver.com/fares-passes/monthly-pass; RFTA, "30 Day Zone Passes," https://www.rfta.com/fares/fares-passes/30-day-zone-passes/; SMART, "Regional Bus Routes," https://smarttelluride.colorado.gov/ (accessed November 15, 2020).

County Index: Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home. That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. Geographic differences in food costs within the states are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan.

DATA SOURCES

Food Costs. U.S. Department of Agriculture, Center for nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2019," https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2019.pdf (accessed August 12, 2020).

County Index. C.A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. Map the Meal Gap 2020: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018. Feeding America, 2020, received from research@feedingamerica.org (September 4, 2020).

Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple

and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a "refundable" tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to $3,000 in child care costs are deductible for one qualifying child and up to $6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up $2,000 for each child under 17 years old and up to $1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

Federal Tax Updates (2019): Internal Revenue Service, Revenue Procedure 2019-45, https://www.irs.gov/pub/irs-drop/rp-18-57.pdf (accessed November 23, 2020).

Federal Income Tax: Internal Revenue Service, "1040 Instructions," http:/ www.irs. gov/pub/irs-pdf/i1040gi.pdf (accessed November 6, 2019).

Federal Child Tax Credit: Internal Revenue Service, "Publication 972. Child Tax Credit," http:/www.irs.gov/pub/irs-pdf/p972.pdf (accessed November 6, 2019).

Federal Earned Income Tax Credit: Internal Revenue Service, "Publication 596. Earned Income Credit," http:/ www.irs.gov/pub/irs-pdf/p596.pdf (accessed November 6, 2019).

State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries where it is taxed.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well.

DATA SOURCES

Income Tax and Credits: 2018 "Colorado Individual Income Tax Filing Guide." https://tax.colorado.gov/sites/tax/files/DR0104Book_2018.pdf (accessed February 14, 2018).

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 4** 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 775,990 households and are 47.2 percent 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 72,446 households headed by women in poverty and 9.3 percent 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 150,218 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 222,664 households headed by women with inadequate income representing a total of 28.7 percent 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 408,623 households below the Standard in Colorado and 222,664 of those households are headed by women (54.5 percent).

Table 4. 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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
SEX OF HOUSEHOLDER										
Men	867,741	52.8%	49,972	5.8%	135,987	15.7%	185,959	21.4%	681,782	78.6%
Women	775,990	47.2%	72,446	9.3%	150,218	19.4%	222,664	28.7%	553,326	71.3%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Section: The Geographic distribution of income adequacy										
County										
Adams County	136,365	8.3%	8,341	6.1%	28,298	20.8%	36,639	26.9%	99,726	73.1%
Alamosa County	3,963	0.2%	525	13.2%	955	24.1%	1,480	37.4%	2,482	62.6%
Arapahoe County	182,805	11.1%	11,744	6.4%	35,835	19.6%	47,578	26.0%	135,226	74.0%
Archuleta County	3,387	0.2%	318	9.4%	580	17.1%	898	26.5%	2,489	73.5%
Baca County	972	0.1%	129	13.2%	234	24.1%	363	37.4%	609	62.6%
Bent County	1,667	0.1%	271	16.2%	279	16.7%	550	33.0%	1,117	67.0%
Boulder County	102,239	6.2%	9,480	9.3%	14,947	14.6%	24,428	23.9%	77,812	76.1%
Broomfield County	20,453	1.2%	477	2.3%	2,421	11.8%	2,898	14.2%	17,555	85.8%
Chaffee County	4,327	0.3%	382	8.8%	790	18.2%	1,172	27.1%	3,156	72.9%
Cheyenne County	471	0.0%	76	16.2%	79	16.7%	155	33.0%	316	67.0%
Clear Creek County	2,880	0.2%	148	5.1%	134	4.6%	282	9.8%	2,598	90.2%
Conejos County	2,118	0.1%	281	13.2%	511	24.1%	791	37.4%	1,327	62.6%
Costilla County	904	0.1%	120	13.2%	218	24.1%	338	37.4%	566	62.6%
Crowley County	1,493	0.1%	243	16.2%	250	16.7%	493	33.0%	1,001	67.0%
Custer County	1,034	0.1%	91	8.8%	189	18.2%	280	27.1%	754	72.9%
Delta County	7,716	0.5%	973	12.6%	1,198	15.5%	2,171	28.1%	5,545	71.9%
Denver County	253,574	15.4%	19,904	7.8%	40,254	15.9%	60,158	23.7%	193,416	76.3%
Dolores County	578	0.0%	54	9.4%	99	17.1%	153	26.5%	425	73.5%
Douglas County	96,583	5.9%	2,642	2.7%	10,616	11.0%	13,258	13.7%	83,326	86.3%
Eagle County	16,623	1.0%	808	4.9%	2,137	12.9%	2,945	17.7%	13,677	82.3%
Elbert County	8,271	0.5%	374	4.5%	976	11.8%	1,350	16.3%	6,921	83.7%
El Paso County	195,126	11.9%	13,495	6.9%	45,811	23.5%	59,306	30.4%	135,820	69.6%
Fremont County	11,378	0.7%	1,004	8.8%	2,076	18.2%	3,080	27.1%	8,297	72.9%
Garfield County	17,423	1.1%	1,492	8.6%	3,942	22.6%	5,434	31.2%	11,989	68.8%
Gilpin County	1,724	0.1%	89	5.1%	80	4.6%	169	9.8%	1,555	90.2%
Grand County	4,727	0.3%	230	4.9%	608	12.9%	838	17.7%	3,889	82.3%
Gunnison County	4,295	0.3%	403	9.4%	736	17.1%	1,139	26.5%	3,156	73.5%
Hinsdale County	236	0.0%	22	9.4%	40	17.1%	63	26.5%	174	73.5%
Huerfano County	1,631	0.1%	144	8.8%	298	18.2%	441	27.1%	1,189	72.9%
Jackson County	444	0.0%	22	4.9%	57	12.9%	79	17.7%	365	82.3%
Jefferson County	172,466	10.5%	8,746	5.1%	14,079	8.2%	22,826	13.2%	149,640	86.8%
Kiowa County	358	0.0%	58	16.2%	60	16.7%	118	33.0%	240	67.0%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Kit Carson County	2,121	0.1%	345	16.2%	355	16.7%	700	33.0%	1,421	67.0%
Lake County	1,776	0.1%	157	8.8%	324	18.2%	481	27.1%	1,295	72.9%
La Plata County	14,387	0.9%	1,349	9.4%	2,465	17.1%	3,814	26.5%	10,573	73.5%
Larimer County	106,574	6.5%	10,346	9.7%	19,191	18.0%	29,537	27.7%	77,037	72.3%
Las Animas County	3,979	0.2%	527	13.2%	959	24.1%	1,486	37.4%	2,492	62.6%
Lincoln County	1,402	0.1%	228	16.2%	235	16.7%	462	33.0%	940	67.0%
Logan County	5,823	0.4%	946	16.2%	975	16.7%	1,921	33.0%	3,903	67.0%
Mesa County	41,556	2.5%	3,629	8.7%	5,746	13.8%	9,375	22.6%	32,180	77.4%
Mineral County	183	0.0%	24	13.2%	44	24.1%	68	37.4%	114	62.6%
Moffat County	4,262	0.3%	365	8.6%	964	22.6%	1,329	31.2%	2,933	68.8%
Montezuma County	7,157	0.4%	671	9.4%	1,226	17.1%	1,897	26.5%	5,259	73.5%
Montrose County	10,290	0.6%	1,298	12.6%	1,598	15.5%	2,896	28.1%	7,395	71.9%
Morgan County	7,221	0.4%	1,173	16.2%	1,209	16.7%	2,382	33.0%	4,839	67.0%
Otero County	4,831	0.3%	640	13.2%	1,165	24.1%	1,805	37.4%	3,026	62.6%
Ouray County	1,106	0.1%	139	12.6%	172	15.5%	311	28.1%	795	71.9%
Park County	3,938	0.2%	348	8.8%	719	18.2%	1,066	27.1%	2,872	72.9%
Phillips County	1,139	0.1%	185	16.2%	191	16.7%	376	33.0%	763	67.0%
Pitkin County	5,461	0.3%	265	4.9%	702	12.9%	968	17.7%	4,493	82.3%
Prowers County	3,220	0.2%	427	13.2%	776	24.1%	1,203	37.4%	2,017	62.6%
Pueblo County	40,615	2.5%	6,955	17.1%	6,566	16.2%	13,521	33.3%	27,094	66.7%
Rio Blanco County	2,060	0.1%	176	8.6%	466	22.6%	642	31.2%	1,417	68.8%
Rio Grande County	3,074	0.2%	407	13.2%	741	24.1%	1,148	37.4%	1,926	62.6%
Routt County	7,264	0.4%	622	8.6%	1,643	22.6%	2,265	31.2%	4,998	68.8%
Saguache County	1,567	0.1%	208	13.2%	378	24.1%	585	37.4%	982	62.6%
San Juan County	196	0.0%	18	9.4%	34	17.1%	52	26.5%	144	73.5%
San Miguel County	1,835	0.1%	231	12.6%	285	15.5%	516	28.1%	1,318	71.9%
Sedgwick County	610	0.0%	99	16.2%	102	16.7%	201	33.0%	409	67.0%
Summit County	8,915	0.5%	433	4.9%	1,146	12.9%	1,580	17.7%	7,335	82.3%
Teller County	6,503	0.4%	310	4.8%	1,529	23.5%	1,839	28.3%	4,664	71.7%
Washington County	1,234	0.1%	201	16.2%	207	16.7%	407	33.0%	827	67.0%
Weld County	82,627	5.0%	6,192	7.5%	15,586	18.9%	21,778	26.4%	60,849	73.6%
Yuma County	2,575	0.2%	418	16.2%	431	16.7%	849	33.0%	1,726	67.0%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Section: Race/Ethnicity, Citizenship, and Language										
Race/ethnicity of householder										
Latinx	299,947	18.2%	35,093	11.7%	93,166	31.1%	128,259	42.8%	171,688	57.2%
American Indian	6,840	0.4%	1,034	15.1%	1,677	24.5%	2,711	39.6%	4,129	60.4%
Asian	55,328	3.4%	4,001	7.2%	10,307	18.6%	14,308	25.9%	41,020	74.1%
Black	60,488	3.7%	10,784	17.8%	14,380	23.8%	25,164	41.6%	35,324	58.4%
White	1,176,653	71.6%	67,525	5.7%	157,036	13.3%	224,561	19.1%	952,092	80.9%
Native Hawaiian or Pacific Islander	2,383	0.1%	0	0.0%	394	16.5%	394	16.5%	1,989	83.5%
Other or Multiracial	42,092	2.6%	3,981	9.5%	9,245	22.0%	13,226	31.4%	28,866	68.6%
Citizenship of householder										
U.S. born	1,452,792	88.4%	103,861	7.1%	227,136	15.6%	330,997	22.8%	1,121,795	77.2%
Latinx	203,677	12.4%	23,901	11.7%	53,501	26.3%	77,402	38.0%	126,275	62.0%
American Indian	6,840	0.4%	1,034	15.1%	1,677	24.5%	2,711	39.6%	4,129	60.4%
Asian	14,272	0.9%	1,805	12.6%	2,617	18.3%	4,422	31.0%	9,850	69.0%
Black	43,768	2.7%	7,996	18.3%	8,534	19.5%	16,530	37.8%	27,238	62.2%
White	1,141,936	69.5%	65,243	5.7%	151,254	13.2%	216,497	18.9%	925,439	81.0%
Native or Pacific Islander	2,256	0.1%	0	0.0%	394	17.4%	394	17.5%	1,862	82.5%
Other or Multiracial	40,043	2.4%	3,882	9.7%	9,159	22.8%	13,041	32.6%	27,002	67.4%
Naturalized	95,729	5.8%	5,250	5.5%	22,819	23.8%	28,069	29%	67,660	70.7%
Latinx	35,475	2.2%	1,822	5.1%	11,333	31.9%	13,155	37.1%	22,320	62.9%
American Indian	0	0.0%	0	0.0%	0	0.00%	0	0.0%	0	0.0%
Asian	25,247	1.5%	605	2.4%	3,965	15.7%	4,570	18.1%	20,677	81.9%
Black	11,960	0.7%	1,583	13.2%	4,386	36.6%	5,969	49.9%	5,991	50.1%
White	21,937	1.3%	1,240	5.7%	3,081	14.0%	4,321	19.7%	17,616	80.3%
Native Hawaiian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Other or Multiracial	1,110	0.1%	0	0.0%	54	4.9%	54	4.9%	1,056	95.1%
Not a citizen	95,210	5.8%	13,307	14.0%	36,250	38.1%	49,557	52.1%	45,653	47.9%
Latinx	60,795	3.7%	9,370	15.4%	28,332	46.6%	37,702	62.0%	23,093	38.0%
American Indian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	15,809	1.0%	1,591	10.1%	3,725	23.6%	5,316	33.6%	10,493	66.4%
Black	4,760	0.3%	1,205	25.3%	1,460	30.7%	2,665	56.0%	2,095	44.0%
White	12,780	0.8%	1,042	8.2%	2,701	21.1%	3,743	29.3%	9,037	70.7%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Native Hawaiian or Pacific Islander	127	0.0%	0	0.0%	0	0.0%	0	0.0%	127	100.0%
Other or Multiracial	939	0.1%	99	10.5%	32	3.4%	131	14.0%	808	86.0%
English speaking ability of householder										
Very well	1,555,123	94.6%	110,340	7.1%	248,330	16.0%	358,670	23.1%	1,196,453	76.9%
Less than very well	88,608	5.4%	12,078	13.6%	37,875	42.7%	49,953	56.4%	38,655	43.6%
Household language										
English	1,314,986	80.0%	89,746	6.8%	190,922	14.5%	280,668	21.3%	1,034,318	78.7%
Spanish	210,118	12.8%	22,553	10.7%	67,329	32.0%	89,882	42.8%	120,236	57.2%
Other Indo-European language	53,049	3.2%	2,834	5.3%	10,766	20.3%	13,600	25.6%	39,449	74.4%
Asian or Pacific Island language	45,111	2.7%	4,276	9.5%	10,034	22.2%	14,310	31.7%	30,801	68.3%
Other language	20,467	1.2%	3,009	14.7%	7,154	35.0%	10,163	49.7%	10,304	50.3%
Linguistic Isolation of Household										
Yes	39,616	2.4%	6,990	17.6%	18,147	45.8%	25,137	63.5%	14,479	36.5%
Spanish	26,286	1.6%	4,972	18.9%	11,929	45.4%	16,901	64.3%	9,385	35.7%
Other Indo-European language	3,350	0.2%	279	8.3%	2,153	64.3%	2,432	72.6%	918	27.4%
Asian or Pacific Island language	6,112	0.4%	799	13.1%	2,401	39.3%	3,200	52.4%	2,912	47.6%
Other language	3,868	0.2%	940	24.3%	1,664	43.0%	2,604	67.3%	1,264	32.7%
No	1,604,115	97.6%	115,428	7.2%	268,058	16.7%	383,486	23.9%	1,220,629	76.1%
English	1,314,986	80.0%	89,746	6.8%	190,922	14.5%	280,668	21.3%	1,034,318	78.7%
Spanish	183,832	11.2%	17,581	9.6%	55,400	30.1%	72,981	39.7%	110,851	60.3%
Other Indo-European language	49,699	3.0%	2,555	5.1%	8,613	17.3%	11,168	22.5%	38,531	77.5%
Asian or Pacific Island language	38,999	2.4%	3,477	8.9%	7,633	19.6%	11,110	28.5%	27,889	71.5%
Other language	16,599	1.0%	2,069	12.5%	5,490	33.1%	7,559	45.5%	9,040	54.5%
Section: Family Composition Factors: Children, Single Parents, and Race										
Presence of Children										
No Children	1,020,368	62.1%	75,292	7.38%	111,076	10.9%	186,368	18.3%	834,000	81.7%
Latinx	146,386	8.9%	13,626	9.31%	23,055	15.7%	36,681	25.1%	109,705	74.9%
American Indian	3,713	0.2%	267	7.19%	814	21.9%	1,081	29.1%	2,632	70.9%
Asian	32,342	2.0%	3,073	9.50%	4,163	12.9%	7,236	22.4%	25,106	77.6%
Black	35,749	2.2%	3,897	10.90%	4,683	13.1%	8,580	24.0%	27,169	76.0%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
White	773,676	47.1%	51,589	6.7%	73,598	9.5%	125,187	16.2%	648,489	83.8%
Native Hawaiian or Pacific Islander	1,272	0.1%	0	0.0%	153	12.0%	153	12.0%	1,119	88.0%
Other or Multiracial	27,230	1.7%	2,840	10.4%	4,610	16.9%	7,450	27.4%	19,780	72.6%
Married (no children)	402,509	24.5%	12,462	3.1%	25,165	6.3%	37,627	9.3%	364,882	90.7%
Men householder no spouse (no children)	334,291	20.3%	32,694	9.8%	40,572	12.1%	73,266	21.9%	261,025	78.1%
Women Householder no spouse (no children)	283,568	17.3%	30,136	10.6%	45,339	16.0%	75,475	26.6%	208,093	73.4%
At Least One Child	623,363	37.9%	47,126	7.6%	175,129	28.1%	222,255	35.7%	401,108	64.3%
Latinx	153,561	9.3%	21,467	13.9%	70,111	45.7%	91,578	59.6%	61,983	40.4%
American Indian	3,127	0.2%	767	24.5%	863	27.6%	1,630	52.1%	1,497	47.9%
Asian	22,986	1.4%	928	4.0%	6,144	26.7%	7,072	30.8%	15,914	69.2%
Black	24,739	1.5%	6,887	27.8%	9,697	39.2%	16,584	67.0%	8,155	33.0%
White	402,977	24.5%	15,936	4.0%	83,438	20.7%	99,374	24.7%	303,603	75.3%
Native Hawaiian or Pacific Islander	1,111	0.1%	0	0.0%	241	21.7%	241	21.7%	870	78.3%
Other or Multiracial	14,862	0.9%	1,141	7.7%	4,635	31.2%	5,776	38.9%	9,086	61.1%
Married (children)	449,834	27.4%	16,130	3.6%	108,570	24.1%	124,700	27.7%	325,134	72.3%
Single father	56,380	3.4%	5,009	8.9%	19,413	34.4%	24,422	43.3%	31,958	56.7%
Single mother	117,149	7.1%	25,987	22.2%	47,146	40.2%	73,133	62.4%	44,016	37.6%
Age of youngest child less than 6	259,933	15.8%	23,732	9.1%	95,642	36.8%	119,374	45.9%	140,559	54.1%
Married	201,202	12.2%	7,836	3.9%	70,906	35.2%	78,742	39.1%	122,460	60.9%
White	136,538	8.3%	2,663	2.0%	36,169	26.5%	38,832	28.4%	97,706	71.6%
POC	64,664	3.9%	5,173	8.0%	34,737	53.7%	39,910	61.7%	24,754	38.3%
Single Father	18,946	1.2%	1,949	10.3%	9,168	48.4%	11,117	58.7%	7,829	41.3%
White	8,531	0.5%	241	2.8%	3,923	46.0%	4,164	48.8%	4,367	51.2%
POC	10,415	0.6%	1,708	16.4%	5,245	50.4%	6,953	66.8%	3,462	33.2%
Single Mother	39,785	2.4%	13,947	35.1%	15,568	39.1%	29,515	74.2%	10,270	25.8%
White	17,960	1.1%	4,536	25.3%	6,644	37.0%	11,180	62.2%	6,780	37.8%
POC	21,825	1.3%	9,411	43.1%	8,924	40.9%	18,335	84.0%	3,490	16.0%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Age of the youngest child is 6 or more	363,430	22.1%	23,394	6.4%	79,487	21.9%	102,881	28.3%	260,549	71.7%
Married	248,632	15.1%	8,294	3.3%	37,664	15.1%	45,958	18.5%	202,674	81.5%
White	173,689	10.6%	2,468	1.4%	17,190	9.9%	19,658	11.3%	154,031	88.7%
POC	74,943	4.6%	5,826	7.8%	20,474	27.3%	26,300	35.1%	48,643	64.9%
Single Father	37,434	2.3%	3,060	8.2%	10,245	27.4%	13,305	35.5%	24,129	64.5%
White	23,275	1.4%	1,507	6.5%	3,878	16.7%	5,385	23.1%	17,890	76.9%
POC	14,159	0.9%	1,553	11.0%	6,367	45.0%	7,920	55.9%	6,239	44.1%
Single Mother	77,364	4.7%	12,040	15.6%	31,578	40.8%	43,618	56.4%	33,746	43.6%
White	42,984	2.6%	4,521	10.5%	15,634	36.4%	20,155	46.9%	22,829	53.1%
POC	34,380	2.1%	7,519	21.9%	15,944	46.4%	23,463	68.2%	10,917	31.8%
Section: Education										
Educational Attainment										
Less than high school	95,036	5.8%	14,232	15.0%	36,287	38.2%	50,519	53.2%	44,517	46.8%
Latinx	64,780	3.9%	10,434	16.1%	28,860	44.6%	39,294	60.7%	25,486	39.3%
American Indian	304	0.0%	17	5.6%	29	9.5%	46	15.1%	258	84.9%
Asian	2,895	0.2%	380	13.1%	1,358	46.9%	1,738	60.0%	1,157	40.0%
Black	2,050	0.1%	367	17.9%	1,115	54.4%	1,482	72.3%	568	27.7%
White	22,673	1.4%	2,802	12.4%	4,536	20.0%	7,338	32.4%	15,335	67.6%
Native Hawaiian or Pacific Islander	1,158	0.1%	0	0.0%	22	1.9%	22	1.9%	1,136	98.1%
Other or Multiracial	1,176	0.1%	232	19.7%	367	31.2%	599	50.9%	577	49.1%
Men	58,084	3.5%	4,621	8.0%	21,189	36.5%	25,810	44.4%	32,274	55.6%
White	14,488	0.9%	1,088	7.5%	2,589	17.9%	3,677	25.4%	10,811	74.6%
POC	43,596	2.7%	3,533	8.1%	18,600	42.7%	22,133	50.8%	21,463	49.2%
Women	36,952	2.2%	9,611	26.0%	15,098	40.9%	24,709	66.9%	12,243	33.1%
White	8,185	0.5%	1,714	20.9%	1,947	23.8%	3,661	44.7%	4,524	55.3%
POC	28,767	1.8%	7,897	27.5%	13,151	45.7%	21,048	73.2%	7,719	26.8%
High school graduate	264,335	16.1%	31,205	11.8%	66,505	25.2%	97,710	37.0%	166,625	63.0%
Latinx	80,873	4.9%	12,045	14.9%	25,364	31.4%	37,409	46.3%	43,464	53.7%
American Indian	1,076	0.1%	456	42.4%	363	33.7%	819	76.1%	257	23.9%
Asian or Pacific Islander	5,240	0.3%	285	5.4%	2,432	46.4%	2,717	51.9%	2,523	48.1%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Black	13,890	0.8%	4,602	33.1%	2,569	18.5%	7,171	51.6%	6,719	48.4%
White	158,177	9.6%	12,673	8.0%	33,903	21.4%	46,576	29.4%	111,601	70.6%
Native Hawaiian or Pacific Islander	236	0.0%	0	0.0%	153	64.8%	153	64.8%	83	35.2%
Other or Multiracial	4,843	0.3%	1,144	23.6%	1,721	35.5%	2,865	59.2%	1,978	40.8%
Men	150,356	9.1%	11,217	7.5%	33,626	22.4%	44,843	29.8%	105,513	70.2%
White	91,640	5.6%	4,632	5.1%	16,570	18.1%	21,202	23.1%	70,438	76.9%
POC	58,716	3.6%	6,585	11.2%	17,056	29.0%	23,641	40.3%	35,075	59.7%
Women	113,979	6.9%	19,988	17.5%	32,879	28.8%	52,867	46.4%	61,112	53.6%
White	66,537	4.0%	8,041	12.1%	17,333	26.1%	25,374	38.1%	41,163	61.9%
POC	47,442	2.9%	11,947	25.2%	15,546	32.8%	27,493	58.0%	19,949	42.0%
Some college	482,422	29.3%	48,676	10.1%	104,223	21.6%	152,899	31.7%	329,523	68.3%
Latinx	88,482	5.4%	9,054	10.2%	28,810	32.6%	37,864	42.8%	50,618	57.2%
American Indian	4,818	0.3%	561	11.6%	945	19.6%	1,506	31.3%	3,312	68.7%
Asian	12,044	0.7%	880	7.3%	2,763	22.9%	3,643	30.2%	8,401	69.8%
Black	24,366	1.5%	4,573	18.8%	6,786	27.9%	11,359	46.6%	13,007	53.4%
White	337,637	20.5%	31,463	9.3%	60,317	17.9%	91,780	27.2%	245,857	72.8%
Native Hawaiian or Pacific Islander	361	0.0%	0	0.0%	219	60.7%	219	60.7%	142	39.3%
Other or Multiracial	14,714	0.9%	2,145	14.6%	4,383	29.8%	6,528	44.4%	8,186	55.6%
Men	253,909	15.4%	21,941	8.6%	43,796	17.2%	65,737	25.9%	188,172	74.1%
White	181,160	11.0%	15,303	8.4%	24,800	13.7%	40,103	22.1%	141,057	77.9%
POC	72,749	4.4%	6,638	9.1%	18,996	26.1%	25,634	35.2%	47,115	64.8%
Women	228,513	13.9%	26,735	11.7%	60,427	26.4%	87,162	38.1%	141,351	61.9%
White	156,477	9.5%	16,160	10.3%	35,517	22.7%	51,677	33.0%	104,800	67.0%
POC	72,036	4.4%	10,575	14.7%	24,910	34.6%	35,485	49.3%	36,551	50.7%
College graduate and above	801,938	48.8%	28,305	3.5%	79,190	9.9%	107,495	13.4%	694,443	86.6%
Latinx	65,812	4.0%	3,560	5.4%	10,132	15.4%	13,692	20.8%	52,120	79.2%
American Indian	642	0.0%	0	0.0%	340	53.0%	340	53.0%	302	47.0%
Asian	35,149	2.1%	2,456	7.0%	3,754	10.7%	6,210	17.7%	28,939	82.3%
Black	20,182	1.2%	1,242	6.2%	3,910	19.4%	5,152	25.5%	15,030	74.5%
White	658,166	40.0%	20,587	3.1%	58,280	8.9%	78,867	12.0%	579,299	88.0%
Native Hawaiian or Pacific Islander	628	0.0%	0	0.0%	0	0.0%	0	0.0%	628	100.0%
Other or Multiracial	21,359	1.3%	460	2.2%	2,774	13.0%	3,234	15.1%	18,125	84.9%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Men	405,392	24.7%	12,193	3.0%	37,376	9.2%	49,569	12.2%	355,823	87.8%
White	330,039	20.1%	9,425	2.9%	27,306	8.3%	36,731	11.1%	293,308	88.9%
POC	75,353	4.6%	2,768	3.7%	10,070	13.4%	12,838	17.0%	62,515	83.0%
Women	396,546	24.1%	16,112	4.1%	41,814	10.5%	57,926	14.6%	338,620	85.4%
White	328,127	20.0%	11,162	3.4%	30,974	9.4%	42,136	12.8%	285,991	87.2%
POC	68,419	4.2%	4,950	7.2%	10,840	15.8%	15,790	23.1%	52,629	76.9%
Section: Employment and Work Patterns										
Number of Workers										
Two or more workers	950,331	57.8%	20,861	2.2%	139,633	14.7%	160,494	16.9%	789,837	83.1%
Latinx	170,905	10.4%	6,106	3.6%	52,077	30.5%	58,183	34.0%	112,722	66.0%
American Indian	3,470	0.2%	59	1.7%	314	9.0%	373	10.7%	3,097	89.3%
Asian	31,393	1.9%	749	2.4%	4,222	13.4%	4,971	15.8%	26,422	84.2%
Black	28,523	1.7%	1,476	5.2%	7,053	24.7%	8,529	29.9%	19,994	70.1%
White	690,119	42.0%	11,251	1.6%	70,900	10.3%	82,151	11.9%	607,968	88.1%
Native Hawaiian or Pacific Islander	1,277	0.1%	0	0.0%	394	30.9%	394	30.9%	883	69.1%
Other or Multiracial	24,644	1.5%	1,220	5.0%	4,673	19.0%	5,893	23.9%	18,751	76.1%
Two or more workers: Household Type										
Married	654,014	39.8%	6,652	1.0%	82,399	12.6%	89,051	13.6%	564,963	86.4%
No children	302,765	18.4%	1,985	0.7%	13,760	4.5%	15,745	5.2%	287,020	94.8%
Children present	351,249	21.4%	4,667	1.3%	68,639	19.5%	73,306	20.9%	277,943	79.1%
Men (no spouse)	141,396	8.6%	6,966	4.9%	20,749	14.7%	27,715	19.6%	113,681	80.4%
No children	112,777	6.9%	5,483	4.9%	10,960	9.7%	16,443	14.6%	96,334	85.4%
Children present	28,619	1.7%	1,483	5.2%	9,789	34.2%	11,272	39.4%	17,347	60.6%
Women (no spouse)	154,921	9.4%	7,243	4.7%	36,485	23.6%	43,728	28.2%	111,193	71.8%
No children	105,773	6.4%	4,279	4.0%	16,704	15.8%	20,983	19.8%	84,790	80.2%
Children present	49,148	3.0%	2,964	6.0%	19,781	40.2%	22,745	46.3%	26,403	53.7%
One worker, full time/full year	476,565	29.0%	19,196	4.0%	93,794	19.7%	112,990	23.7%	363,575	76.3%
Latinx	92,785	5.6%	9,561	10.3%	31,423	33.9%	40,984	44.2%	51,801	55.8%
American Indian	1,684	0.1%	136	8.1%	807	47.9%	943	56.0%	741	44.0%
Asian	16,422	1.0%	240	1.5%	3,802	23.2%	4,042	24.6%	12,380	75.4%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Black	20,584	1.3%	2,143	10.4%	4,452	21.6%	6,595	32.0%	13,989	68.0%
White	332,391	20.2%	6,615	2.0%	50,313	15.1%	56,928	17.1%	275,463	82.9%
Native Hawaiian or Pacific Islander	1,106	0.1%	0	0.0%	0	0.0%	0	0.0%	1,106	100.0%
Other or Multiracial	11,593	0.7%	501	4.3%	2,997	25.9%	3,498	30.2%	8,095	69.8%
One worker, full time/full year: Household Type										
Married	145,689	8.9%	6,894	4.7%	40,797	28.0%	47,691	32.7%	97,998	67.3%
No children	62,319	3.8%	1,106	1.8%	5,293	8.5%	6,399	10.3%	55,920	89.7%
Children present	83,370	5.1%	5,788	6.9%	35,504	42.6%	41,292	49.5%	42,078	50.5%
Men (no spouse)	177,080	10.8%	4,555	2.6%	21,283	12.0%	25,838	14.6%	151,242	85.4%
No children	155,590	9.5%	3,051	2.0%	14,446	9.3%	17,497	11.2%	138,093	88.8%
Children present	21,490	1.3%	1,504	7.0%	6,837	31.8%	8,341	38.8%	13,149	61.2%
Women (no spouse)	153,796	9.4%	7,747	5.0%	31,714	20.6%	39,461	25.7%	114,335	74.3%
No children	115,379	7.0%	2,522	2.2%	12,892	11.2%	15,414	13.4%	99,965	86.6%
Children present	38,417	2.3%	5,225	13.6%	18,822	49.0%	24,047	62.6%	14,370	37.4%
One worker, part time/part year	152,531	9.3%	46,980	30.8%	42,721	28.0%	89,701	58.8%	62,830	41.2%
Latinx	26,936	1.6%	12,374	45.9%	8,756	32.5%	21,130	78.4%	5,806	21.6%
American Indian	1,318	0.1%	577	43.8%	556	42.2%	1,133	86.0%	185	14.0%
Asian	4,856	0.3%	1,676	34.5%	1,401	28.9%	3,077	63.4%	1,779	36.6%
Black	7,122	0.4%	3,940	55.3%	2,471	34.7%	6,411	90.0%	711	10.0%
White	108,558	6.6%	27,474	25.3%	27,980	25.8%	55,454	51.1%	53,104	48.9%
Native Hawaiian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other or Multiracial	3,741	0.2%	939	25.1%	1,557	41.6%	2,496	66.7%	1,245	33.3%
One worker, part time/part year: Household Type										
Married	33,521	2.0%	7,314	21.8%	7,355	21.9%	14,669	43.8%	18,852	56.2%
No children	20,260	1.2%	3,043	15.0%	3,007	14.8%	6,050	29.9%	14,210	70.1%
Children present	13,261	0.8%	4,271	32.2%	4,348	32.8%	8,619	65.0%	4,642	35.0%
Men (no spouse)	50,368	3.1%	13,230	26.3%	13,998	27.8%	27,228	54.1%	23,140	45.9%
No children	45,440	2.8%	12,231	26.9%	11,531	25.4%	23,762	52.3%	21,678	47.7%
Children present	4,928	0.3%	999	20.3%	2,467	50.1%	3,466	70.3%	1,462	29.7%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Colorado 2019

	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	1,643,731	100.0%	122,418	7.4%	286,205	17.4%	408,623	24.9%	1,235,108	75.1%
Women (no spouse)	68,642	4.2%	26,436	38.5%	21,368	31.1%	47,804	69.6%	20,838	30.4%
No children	46,160	2.8%	14,636	31.7%	13,478	29.2%	28,114	60.9%	18,046	39.1%
Children present	22,482	1.4%	11,800	52.5%	7,890	35.1%	19,690	87.6%	2,792	12.4%
No workers	64,304	3.9%	35,381	55.0%	10,057	15.6%	45,438	70.7%	18,866	29.3%
Latinx	9,321	0.6%	7,052	75.7%	910	9.8%	7,962	85.4%	1,359	14.6%
American Indian	368	0.0%	262	71.2%	0	0.0%	262	71.2%	106	28.8%
Asian	2,657	0.2%	1,336	50.3%	882	33.2%	2,218	83.5%	439	16.5%
Black	4,259	0.3%	3,225	75.7%	404	9.5%	3,629	85.2%	630	14.8%
White	45,585	2.8%	22,185	48.7%	7,843	17.2%	30,028	65.9%	15,557	34.1%
Native Hawaiian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other or Multiracial	2,114	0.1%	1,321	62.5%	18	0.9%	1,339	63.3%	775	36.7%
No workers: Household Type										
Married	19,119	1.2%	7,732	40.4%	3,184	16.7%	10,916	57.1%	8,203	42.9%
No children	17,165	1.0%	6,328	36.9%	3,105	18.1%	9,433	55.0%	7,732	45.0%
Children present	1,954	0.1%	1,404	71.9%	79	4.0%	1,483	75.9%	471	24.1%
Men (no spouse)	21,827	1.3%	12,952	59.3%	3,955	18.1%	16,907	77.5%	4,920	22.5%
No children	20,484	1.2%	11,929	58.2%	3,635	17.7%	15,564	76.0%	4,920	24.0%
Children present	1,343	0.1%	1,023	76.2%	320	23.8%	1,343	100.0%	0	0.0%
Women (no spouse)	23,358	1.4%	14,697	62.9%	2,918	12.5%	17,615	75.4%	5,743	24.6%
No children	16,256	1.0%	8,699	53.5%	2,265	13.9%	10,964	67.4%	5,292	32.6%
Children present	7,102	0.4%	5,998	84.5%	653	9.2%	6,651	93.6%	451	6.4%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

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. 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 to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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