

OVERLOOKED and UNDERCOUNTED STRUGGLING TO MAKE ENDS MEET in COLORADO



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Justice and Economic Security for all Coloradans

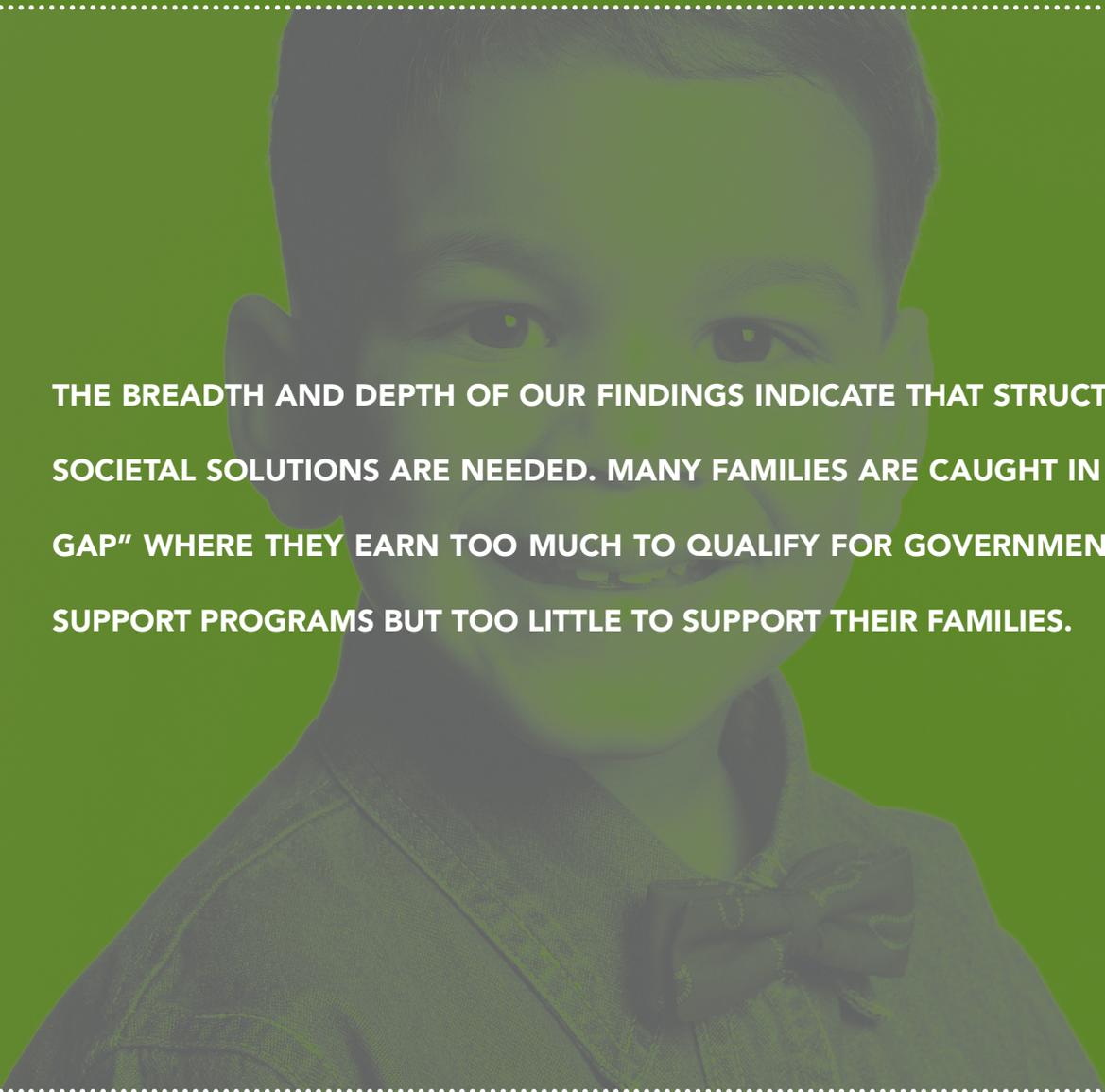
OVERLOOKED AND UNDERCOUNTED: STRUGGLING TO MAKE ENDS MEET IN COLORADO

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March 2007**

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THE BREADTH AND DEPTH OF OUR FINDINGS INDICATE THAT STRUCTURAL AND SOCIETAL SOLUTIONS ARE NEEDED. MANY FAMILIES ARE CAUGHT IN A "POLICY GAP" WHERE THEY EARN TOO MUCH TO QUALIFY FOR GOVERNMENTAL WORK SUPPORT PROGRAMS BUT TOO LITTLE TO SUPPORT THEIR FAMILIES.

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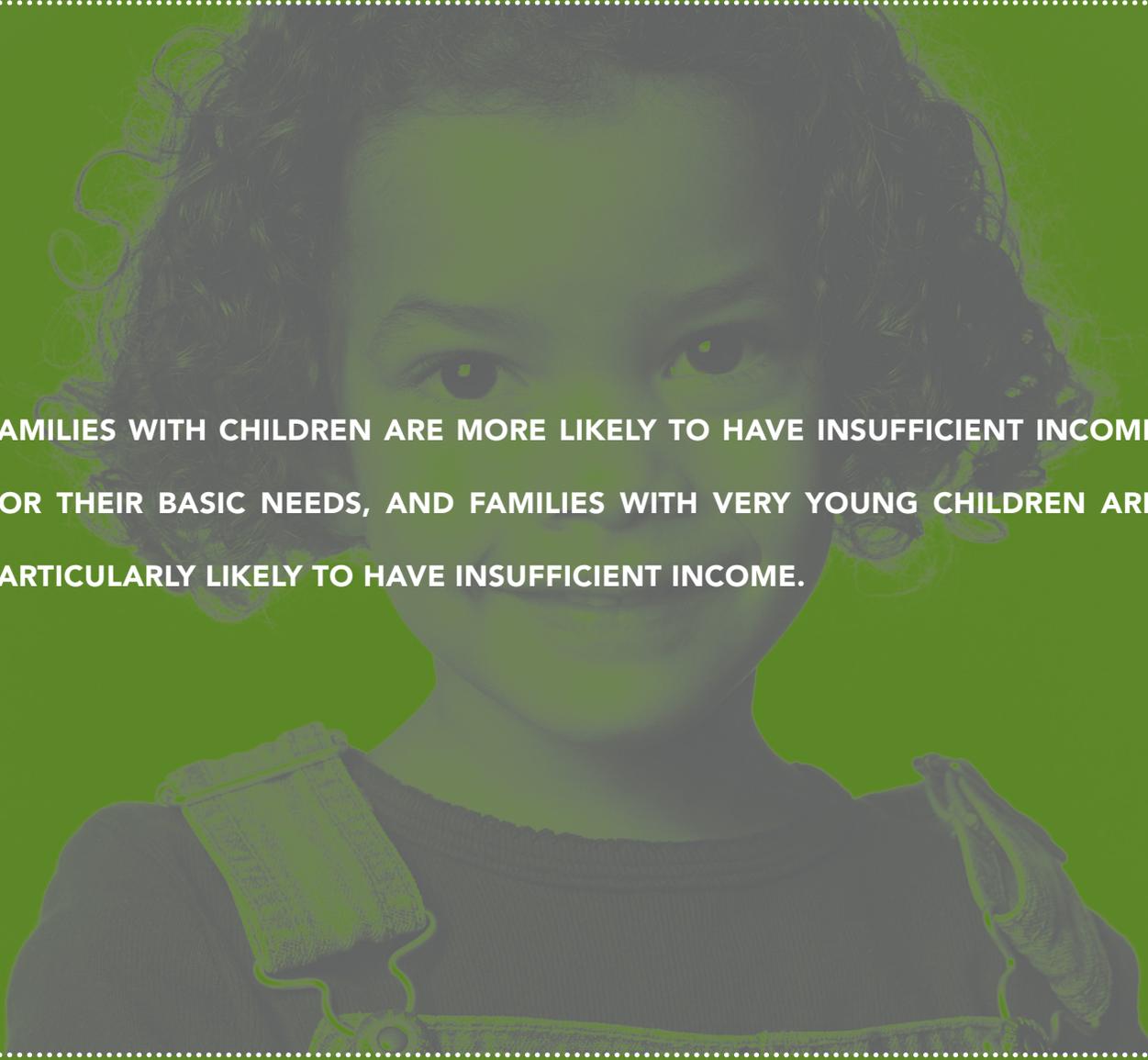
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Give the money
to spread the knowledge
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to alter the future
for women and girls
in Colorado.



FAMILIES WITH CHILDREN ARE MORE LIKELY TO HAVE INSUFFICIENT INCOME FOR THEIR BASIC NEEDS, AND FAMILIES WITH VERY YOUNG CHILDREN ARE PARTICULARLY LIKELY TO HAVE INSUFFICIENT INCOME.



The Self-Sufficiency Standard used by this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

This report has been prepared with the essential help of the staff of the Center for Women's Welfare at the University of Washington, particularly Bu Huang (statistical analysis), Maureen Newby (analysis and writing), as well as Victoria England, Julia Robinson, and Deborah Warren.

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



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The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children, and families.



**COLORADO FISCAL
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The Colorado Fiscal Policy Institute, a project of the Colorado Center on Law and Policy, promotes justice and economic security for lower income Coloradans by putting research into action. As both a resource and catalyst, the Colorado Fiscal Policy Institute works for changes in public policy through timely, credible and accessible policy analysis, education, advocacy and coalition building.



WHILE FAMILIES WITH LESS EDUCATION ARE MORE LIKELY TO HAVE INADEQUATE INCOME, RACE AND GENDER ARE MORE IMPORTANT PREDICTORS OF INADEQUATE INCOME THAN IS EDUCATIONAL LEVEL. FOR EXAMPLE, WHITE MEN WITH HIGH SCHOOL DEGREES ARE MORE LIKELY TO HAVE ADEQUATE INCOME THAN WOMEN OF COLOR WITH A BACHELOR'S DEGREE OR HIGHER.

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A photograph of a woman and a young child, possibly a toddler, looking at each other. The woman is on the left, looking down at the child. The child is on the right, looking up at the woman. The image is overlaid with a semi-transparent green filter. The text is centered over the image.

OVERLOOKED AND UNDERCOUNTED, A LARGE AND DIVERSE GROUP OF FAMILIES ARE EXPERIENCING ECONOMIC DISTRESS IN COLORADO. FOR EVERY FAMILY WHICH FALLS UNDER THE OFFICIAL FEDERAL POVERTY LINE, THERE ARE TWO FAMILIES WHO ARE ABOVE IT BUT STILL CANNOT PAY FOR THEIR MOST BASIC NEEDS.

INTRODUCTION

In the most striking socio-economic trend of the past quarter century—termed “economic inequality” by economists—the rich became richer, the poor became poorer, and the middle class became smaller. With costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care and childcare. Yet even as an increasing number of families’ budgets are stretched to the breaking point, the proportion of families in the United States who are officially designated by the federal government as “poor” has fallen to only about 10 percent in 2005.¹ Since many federal and state “safety net” programs only define those with incomes below the official Federal Poverty Level (FPL) as “in need”, as this report will show, **a large and diverse group of families who are experiencing economic distress are being routinely overlooked and undercounted.**

This report profiles the “overlooked and undercounted” of Colorado, revealing the extent and nature of the hidden hardships all too many Colorado residents are facing. Central to this analysis is the Self-Sufficiency Standard—a realistic and highly specific measure of income adequacy developed as an alternative to the federal poverty measure—which is used here to determine which households have inadequate income to pay for their most basic needs. The report analyzes U.S. Census data across a wide range of household characteristics (e.g., geographic location, race and ethnicity, employment patterns, gender, and occupation), contrasting the results when the Federal Poverty Level and the Self-Sufficiency Standard are compared to household income. The object is to develop a clear picture of who lacks enough to meet their needs, where they live, and the characteristics of their households. With this information, the findings and conclusions can inform and guide the creation of policies to enable the overlooked and undercounted to achieve economic self-sufficiency.

I. THE SELF-SUFFICIENCY STANDARD

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is not only methodologically out of date, but also no longer an accurate measure of poverty. Beginning with studies such as Ruggles’ *Drawing the Line* (1990), and Renwick and Bergman’s “Basic Needs Budget” (1993), a series of critiques culminated in the early 1990s with Congress mandating a comprehensive study by the National Academy of Sciences. The Academy brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations, which were summarized in the 1995 book, *Measuring Poverty: A New Approach*. Despite this consensus, no changes have been made in the FPL in the decade since the report’s release. Even the Census Bureau now characterizes the federal poverty measure as a “statistical yardstick rather than a complete description of what people and families need to live.”²

Taking into account these critiques, yet taking a fresh approach, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.³ While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today’s working parents, such as childcare and taxes, which are not addressed in the original poverty measure. The Standard also takes advantage of the greater accessibility, timeliness, and accuracy of data currently available compared to four

decades ago by incorporating new data sources and methodology to improve accuracy as they become available.

The major differences between the Self-Sufficiency Standard and the FPL include:

- **The Standard is based on all major budget items faced by working adults: housing, childcare, food, health care, transportation and taxes.** In contrast, the FPL is based on only one item—a 1960s food budget, updated only for inflation. 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 uses the current assumption that all adults work to support their families, and thus allows for work-related expenses** for each adult such as transportation, taxes, and, when there are young children, childcare. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- **The Standard varies geographically and is calculated on a county-specific basis**, while the FPL is the same regardless of where one lives in the continental United States.
- **The Standard reflects different costs by the age of children.** This factor is particularly important for



childcare costs, but also for food and health care costs, which vary by age. While the FPL takes into account the number of adults and children, it does not vary the level by the age of children.

The resulting Self-Sufficiency Standards⁴ are basic needs budgets created for all family types in each county. The Standards are minimally adequate for each family type in each place. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40 percent of their food budget on take-out and restaurant food.⁵ The Standard also does not allow for retirement savings, education expenses, credit card debt or emergencies. In short, these are “bare-bones, no frills” budgets.

The 2004 Self-Sufficiency Standards for eight different family types in 10 diverse Colorado counties are shown in Table 1. As can be seen, costs vary widely, depending on both family composition and location. Adding a single infant to the costs for an adult increases the Standard by 41 percent to 94 percent in these 10 Colorado counties. While costs associated with older children are much less than with younger children (compare the adult with an infant and preschooler in the fifth column with the family with a schoolage

child and a teenager in the sixth column), a second adult does not increase costs significantly (compare the fifth and eighth columns). At the same time, the costs for the same family composition in different geographic regions of the state vary widely, with more expensive counties such as Boulder, Jefferson, Eagle, Larimer and even Denver costing from 8 to almost 100% percent or more (depending on family type) than counties such as Pueblo, Mesa, Rio Blanco, Alamosa or Cheyenne. (See Table 1).

The Federal Poverty Level (FPL) for each family size is shown in the last row of Table 1. The FPLs are considerably lower than the Standards for all the family types in all Colorado counties, even the less expensive areas. With the added variation by family type and place the Standards vary from 146 percent of the FPL (an adult with a schoolage child and teenager in Alamosa) to 366 percent of the FPL (an adult with an infant, preschooler and schoolage child in Boulder County). The median income for each county—which is the level at which half of all households have more income, and half less—is higher than the Standards for most family types. Not surprisingly, those areas with higher median incomes also generally have higher Standards for income sufficiency.

Table 1
Self-Sufficiency Wages for Selected Colorado Counties
and Federal Poverty Threshold Level, 2004

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Median Household Income	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Self-Sufficiency Wages by County									
Boulder	81,900	21,110	38,450	40,168	52,919	33,758	68,993	59,273	53,100
Jefferson	69,500	18,774	33,646	34,679	45,408	30,170	59,391	51,292	47,544
Denver	69,500	18,732	33,833	34,918	44,991	31,251	59,702	51,344	48,065
Eagle	76,700	17,610	34,155	31,921	44,723	28,900	58,947	50,467	44,762
Larimer	66,500	17,456	29,982	31,771	41,043	26,465	53,537	47,261	43,637
Pueblo	45,000	15,477	26,243	23,736	33,980	23,545	45,581	40,311	36,965
Alamosa	41,900	14,551	20,517	21,075	27,509	22,908	39,412	34,442	35,463
Cheyenne	49,400	14,410	26,706	20,193	31,935	24,400	46,039	38,625	36,037
Mesa	47,600	15,162	24,749	25,190	33,535	23,955	45,104	39,649	37,951
Rio Blanco	50,900	14,650	23,847	22,905	31,010	25,940	45,620	37,790	38,755
Federal Poverty Level Thresholds									
		9,310	12,490	12,490	15,670	15,670	18,850	22,030	22,030

Note: All values expressed in U.S. dollars.

Source: “The Self-Sufficiency Standard for Colorado State” by Diana Pearce, Ph.D. with Jennifer Brooks.

A. Sample and Methodology

The data used in this study are from the 5 percent Public Use Microdata Area (PUMA) sample of the 2000 Census for Colorado. Use of the “5 percent sample” data allows for analysis of a wide range of variables including race/ethnicity, education and income. Since the Self-Sufficiency Standard assumes that adult household members work, the population sample in this report includes only those households in which there is at least one adult aged 18-65 who is not disabled. Although the sample includes households that include both non-disabled/non-elderly members and disabled and/or elderly members, this report excludes those household members who are disabled and/or elderly adults, and their income, when determining household size/composition and total income. For example, if a grandmother who is over 65 lives with her adult children, she is not counted towards the household size or composition, and her income (from social security, earnings, etc.) is not counted as part of household income.

The sample unit is the household, including non-relatives (such as unmarried partners, foster children,

boarders) and their income. In Colorado, about 88 percent of households with two or more persons are “family” households, i.e., all household members are related by birth, marriage, or adoption. For this reason, we use the term family and household interchangeably. Regardless of household composition, the “best case” scenario is assumed, one in which all members of the household share income and expenses.

To determine the income required to cover each family’s basic needs, Self-Sufficiency Standards have been created to cover all possible household combinations (for a total of 152 family types) for each county or sub-county area in Colorado. The Standard appropriate for each household’s composition and location is compared to its income in order to determine whether a household’s income is above or below the Standard. Household income is also compared to the appropriate family size FPL in order to determine whether households were above or below the federal poverty level.

ALMOST THREE TIMES AS MANY PEOPLE LACK ENOUGH INCOME TO MAKE ENDS MEET AS ARE RECOGNIZED USING THE FEDERAL POVERTY LINE

II. FINDINGS

To see the contrast between the picture of income inadequacy, or poverty, that emerges when one uses the Standard, and the picture provided by the FPL, we present information using both of these measures in this report. Thus, all tables in this report divide Colorado households into three groups whose incomes are:

- 1) *Below the FPL and below the Standard* (all families who are below the FPL are below the Standard as well);⁶
- 2) *Above the FPL but below the Standard*, and
- 3) *Above the Standard* (which is always also above the FPL).

For convenience, the *total* number of families *below* the Standard is also shown in the third column of each table. Note that the terms “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet

basic needs” are used interchangeably to refer to households whose incomes are too small to meet their basic needs as measured by the Self-Sufficiency Standard.

Generally, the tables in the text provide just the total population in a given subgroup and the percent of the population who fall into each of the groups described above, as defined by the FPL and the Self-Sufficiency Standard. The corresponding Appendix tables (which are numbered in parallel) provide the raw numbers for each group as well as percents and more detail.

A. The Geographic Distribution of Income Adequacy

Using the FPL, about 7 percent of Colorado households are designated officially as poor. Using the Self-Sufficiency Standard, more than 20 percent, or one in five households, lack sufficient income to meet their basic costs in Colorado (see Table 2).



Table 2
County Households by the Self-Sufficiency Standard
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	1,234,029	100	7	13	20	80
Colorado Counties						
Adams	97,869	7.9	5	16	21	79
Alamosa	3,555	0.3	16	17	33	67
Arapahoe	142,870	11.6	5	12	17	83
Archuleta	2,766	0.2	11	14	26	75
Baca	1,073	0.1	16	17	33	67
Bent	1,392	0.1	10	15	25	76
Boulder	91,914	7.4	7	13	20	80
Chaffee	4,135	0.3	9	11	19	81
Cheyenne	518	0.04	10	15	25	76
Clear Creek	3,005	0.2	4	9	13	87
Conejos	1,995	0.2	16	17	33	67
Costilla	870	0.1	16	17	33	67
Crowley	1,280	0.1	10	15	25	76
Custer	892	0.1	9	11	19	81
Delta	7,778	0.6	11	14	26	75
Denver	169,144	13.7	11	15	26	74
Dolores	515	0.04	11	14	26	75
Douglas	54,064	4.4	2	10	12	88
Eagle	13,442	1.1	6	13	19	81
El Paso	146,716	11.9	6	13	19	81
Elbert	4,611	0.4	10	15	25	76
Fremont	11,747	1.0	9	11	19	81
Garfield	13,281	1.1	5	12	18	82
Gilpin	1,533	0.1	4	9	13	87
Grand	4,015	0.3	6	13	19	81
Gunnison	4,503	0.4	6	13	19	81
Hinsdale	255	0.02	6	13	19	81
Huerfano	1,868	0.2	16	17	33	67
Jackson	478	0.04	5	12	18	82
Jefferson	157,657	12.8	4	12	16	84
Kiowa	376	0.03	10	15	25	76
Kit Carson	1,859	0.2	10	15	25	76
La Plata	12,279	1.0	11	14	26	75
Lake	2,521	0.2	6	13	19	81
Larimer	75,793	6.1	7	13	19	81
Las Animas	3,612	0.3	16	17	33	67
Lincoln	1,412	0.1	10	15	25	76
Logan	4,758	0.4	10	15	25	76

**Table 2 (continued)
County Households by the Self-Sufficiency Standard
and Federal Poverty Level: Colorado 2000**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	1,234,029	100	7	13	20	80
Colorado Counties						
Mesa	29,131	2.4	8	15	23	77
Mineral	268	0.02	6	13	19	81
Moffat	3,998	0.3	5	12	18	82
Montezuma	6,659	0.5	11	14	26	75
Montrose	9,343	0.8	11	14	26	75
Morgan	6,305	0.5	10	15	25	76
Otero	4,825	0.4	16	17	33	67
Ouray	1,207	0.1	6	13	19	81
Park	3,697	0.3	9	11	19	81
Phillips	1,040	0.1	10	15	25	76
Pitkin	4,799	0.4	6	13	19	81
Prowers	3,361	0.3	10	15	25	76
Pueblo	34,015	2.8	16	17	33	67
Rio Blanco	1,815	0.1	5	12	18	82
Rio Grande	2,949	0.2	16	17	33	67
Routt	5,971	0.5	5	12	18	82
Saguache	1,406	0.1	16	17	33	67
San Juan	156	0.01	11	14	26	75
San Miguel	1,843	0.2	11	14	26	75
Sedgwick	637	0.1	10	15	25	76
Summit	7,598	0.6	6	13	19	81
Teller	5,232	0.4	9	11	19	81
Washington	1,143	0.1	10	15	25	76
Weld	45,999	3.7	11	14	25	75
Yuma	2,283	0.2	10	15	25	76

Source: U.S. Census Bureau, 5% Census Data, 2000.

Figure 1



1 out of 5 Colorado households are below the Self-Sufficiency Standard.

Table 3
Race of Householder by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Race/Ethnicity						
White	991,812	80	5	11	16	84
Asian/Pacific Islander	27,906	2	10	18	27	73
Latino ¹	149,066	12	17	26	43	57
Black	46,185	4	15	20	34	66
Native American	14,497	1	13	20	33	67

¹ Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

is white. Most families that have insufficient income look like the majority of Colorado families; they are white, married, and raising children.

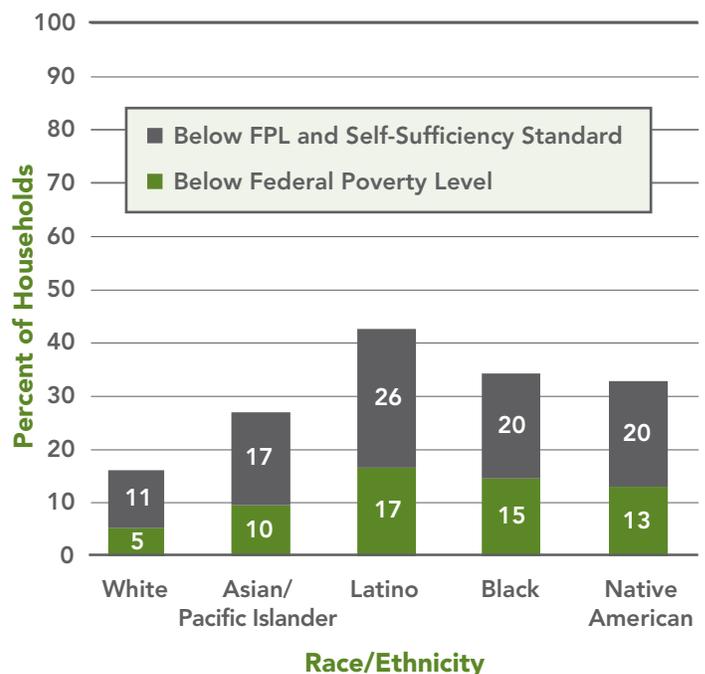
For this study, Colorado families are divided into six mutually exclusive race/ethnic groups: White, (Caucasian, non-Latino), Asian and Pacific Islander (non-Latino), Latino, Black (African American, non-Latino), Native American (including Alaskan Native, non-Latino), and Other (non-Latino).⁸

White households are the least likely group to experience inadequate income with just over one in six households having incomes below the Standard, as seen in Table 3. The highest percentage of households with insufficient incomes is found among Latinos (43 percent), followed by African Americans (34 percent) and Native Americans (33 percent). Among Asian/Pacific Islanders, more than one in four households, or 27 percent, experience inadequate income.

Although Latino households constitute only about 12 percent of all Colorado households, Latinos account for 25 percent of all households with incomes below the Standard. This suggests that the geographical distribution of households with inadequate incomes, described above, may reflect the geographical distribution of Latino households, rather than a more general rural/urban differential. Examining the data by county shows that geographic distribution of Latino households only partially accounts for the geographic variations in households with inadequate income. At the two extremes, the counties with the highest proportions of Latinos (35-37 percent) are the same counties in southeastern Colorado with the highest proportions below the Standard (about one-third; see the map, Figure 2).

Likewise, the counties with the lowest proportions of Latinos (mostly less than 1 percent, up to 9 percent) also generally have the lowest rates of income insufficiency. On the other hand, two-thirds of Latinos in Colorado are found in just six counties, and in these six counties the proportion of households with income below the Standard ranges from the lowest to the highest in the state: (The six counties, with their overall proportion below the Standard, are: Denver (20 percent), Adams (19 percent), El Paso

Figure 3
Households Below the Self-Sufficiency Standard,
by Race/Ethnicity: Colorado 2000



WHILE FAMILIES WITH INADEQUATE INCOMES LIVE THROUGHOUT COLORADO, THERE ARE PARTICULARLY HIGH CONCENTRATIONS OF SUCH FAMILIES IN DENVER AND IN THE RURAL COUNTIES OF SOUTHWESTERN AND EASTERN COLORADO.

(9 percent), Pueblo (37 percent), Arapahoe (9 percent), and Weld (19 percent.)

One way of summarizing the intersection of geography and race/ethnicity is to differentiate between different parts of Colorado. Thus, in southeastern Colorado, not only are rates of income inadequacy higher, and the proportion of Latinos higher, but rates of insufficient income *among* Latinos in these counties are also higher, averaging about 44 percent. Therefore one can characterize income insufficiency in these areas as being both high, and quite concentrated among Latinos. Indeed, in these ten counties, about half of all households with insufficient income are Latino. In contrast, in the remainder of Colorado counties, income insufficiency is much less concentrated among Latinos and varies widely, from 5 percent (Gilpin) to 39 percent (Denver).

Higher rates of inadequate income are linked to foreign birth and non-citizenship, particularly for Latinos. For all households in Colorado, the likelihood of having inadequate income is significantly higher if the householder is foreign-born (40 percent

versus 19 percent) and even higher if the householder is not a citizen (48 percent). However, these proportions mask quite different experiences for those who are Latino versus all other racial/ethnic groups. Only Latinos seem to experience significant differences between native-born and foreign-born citizens, and even native-born Latinos fare worse than non-citizen households from other racial and ethnic groups. For all other ethnic and racial groups, there is almost no difference between being a native-born citizen versus a naturalized citizen (17 percent versus 20 percent have incomes below the Standard), although for these groups income inadequacy is higher for non-citizen households (31 percent). However, for Latinos, there is a higher rate of income inadequacy even for native-born householders, with foreign birth and citizenship status further increasing that likelihood. Native-born Latinos, in fact, are more likely to have income below the Standard than *non-Latino non-citizens* (36 percent compared to 31 percent). Among Latinos who are foreign-born, but naturalized citizens, almost half lack adequate income (47 percent), and for Latinos lacking citizenship, the figure is 61 percent.

Table 4
Citizenship Status and Hispanic Origin of Householder by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Citizenship Status						
Native	1,135,459	92	7	12	19	81
Hispanic or Latino ¹	104,357	9	15	22	36	64
Not Hispanic or Latino	1,031,102	84	6	11	17	83
Foreign born	98,570	8	16	25	40	60
Naturalized citizen	37,615	3	9	19	28	72
Hispanic or Latino ¹	10,758	1	16	31	47	53
Not Hispanic or Latino	26,857	2	6	14	20	80
Not a citizen	60,955	5	20	28	48	52
Hispanic or Latino ¹	33,951	3	23	38	61	39
Not Hispanic or Latino	27,004	2	15	17	31	69

¹ Latinos/Hispanics may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 5
Sex of Householder¹ and Nonfamily Householders by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Sex of Householder						
Male	855,987	69	5	12	17	83
Female	378,042	31	13	17	29	71
Nonfamily² Householders						
Male householder	215,490	18	8	10	18	82
Female householder	174,760	14	11	11	22	78

¹ 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.

² A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 5% Census Data, 2000.

C. Gender and Family Composition

Households maintained by women are more than one and one-half times more likely to have income below the Standard than households maintained by men (29 percent versus 17 percent). This could be due to one or more of three factors: (1) women have less income (from earnings and other sources) compared to men, (2) households maintained by women are more likely to have children with their higher costs, and/or, (3) women-maintained households have fewer workers (Snyder et al, 2006; Brown, 2004).

To determine if this is a “gender” effect, we first compared male versus female *non-family* households only (which by definition do not include children). As these households are almost all one-person households, they will show an almost “pure” effect of the householder’s gender on income adequacy. We find much less difference in income inadequacy by gender for non-family households—22 percent for female householders versus 18 percent for male householders—than the gender difference for all households, of all types described above. In other words, men and women living alone (and in a few cases, with non-relatives) have similar rates of inadequate income.

If gender alone does not account for the much higher rates of inadequate income among households maintained by women, then perhaps it is the presence of children. Having children does increase the likelihood of inadequate income, but not as much as one might think: the proportion of households with

inadequate income is 14 percent for those with no children, but only increases to 22 percent with one child and 26 percent for two children. (It increases more dramatically for larger families, but these families account for a very small proportion of households.)⁹ That is, the presence of children does increase the chances of income inadequacy, as the increased costs of children (childcare, housing, food, health care, etc.) burden all types of families, but by itself it does not account for the gender differences observed above.

.....

MORE THAN HALF OF SINGLE MOTHERS LACK INCOME ADEQUATE TO MEET THEIR BASIC NEEDS.



Table 6
Number of Children in Household, Age of Youngest Child, and Household Type by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Age of Youngest Child						
Less than 6 yrs	238,276	19	10	29	39	61
6 to 17 yrs	279,189	23	6	15	21	79
Number of Children in Household						
0	716,564	58	7	8	14	86
1 or more	517,465	42	8	21	29	71
1	208,378	17	7	16	22	78
2	203,839	17	7	19	26	74
3	76,249	6	12	31	43	57
4 or more	28,999	2	19	47	66	34
Household Type						
Family households ¹ with children	517,465	42	8	21	29	71
Married couple	390,338	32	5	18	23	77
Male householder, no spouse present	36,137	3	9	26	35	65
Female householder, no spouse present	90,990	7	22	32	54	46

¹ A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

Source: U.S. Census Bureau, 5% Census Data, 2000.

The age of the child or children also makes a difference. As seen in Table 1, the Self-Sufficiency Standard increases significantly with the number of children in a family under age 6 compared to the Standard for families with no children (single adult), or with only older children, in the same county. That is, families with children under age 6 require higher income to cover the cost of full-time childcare for children not yet in school. As Table 6 shows, the proportion of households with inadequate income is nearly twice as high for those with young children (one or more children under age 6) than for those with only schoolage children (39 percent compared to 21 percent). This is due in part to the fact the Self-Sufficiency Standard includes the cost of childcare (although it should be noted that these costs are likely underestimated because they are calculated at the rates set by the state for low-income families receiving childcare subsidies).

This still leaves the question of whether the key factor that increases the risk of inadequate income is gender or the presence of children, as neither factor by itself

explains the large gap. *The data suggest that it is being a single mother (a combination of gender and single parenting) that is associated with higher rates of income inadequacy.* This can be seen by looking at the interaction of gender with the presence of children (see Table 6). If being a single parent resulted in high levels of income inadequacy regardless of gender, then single parenting would be the most important risk factor. Testing this possibility, we find that male family householders with children have a 35 percent rate of income insufficiency, which is closer to the married couple rate (23 percent) than the female householder rate (54 percent). Single parents have a greater likelihood of income inadequacy than married couples, but the effect is much greater for single mothers than single fathers. Some of this difference has to do with demographic differences between these two types of single parents, as single fathers are likely to be older, with older children, and more likely to be divorced, while more single mothers have very young children, are younger themselves, and/or have never been married. However, most of the difference is the difference associated with gender itself — i.e., at the same

Table 7
Household Type and Race by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Household Type by Race¹						
Households without children	716,564	58	7	8	14	86
Married couple or male householder,² no spouse present	522,187	42	5	7	12	89
White (non-Hispanic)	443,637	36	4	6	10	90
Black (non-Hispanic)	14,997	1	9	8	17	83
Asian/Pacific Islander (non-Hispanic)	11,278	1	8	8	16	84
Hispanic or Latino ³	44,204	4	11	12	23	77
Native American	5,921	0.5	11	12	23	78
Female householder, no spouse present	194,377	16	10	11	21	79
White (non-Hispanic)	162,599	13	9	11	19	81
Black (non-Hispanic)	8,031	1	16	9	26	75
Asian/Pacific Islander (non-Hispanic)	3,874	0.3	17	19	36	64
Hispanic or Latino ³	16,647	1	20	14	35	66
Native American	2,611	0	16	14	30	70
Households with children	517,465	42	8	21	29	71
Married couple or male householder,² no spouse present	426,475	35	5	19	24	76
White (non-Hispanic)	326,225	26	3	15	18	82
Black (non-Hispanic)	14,058	1	8	26	34	66
Asian/Pacific Islander (non-Hispanic)	11,118	1	8	22	29	71
Hispanic or Latino ³	69,225	6	15	35	49	51
Native American	4,337	0.4	11	29	40	60
Female householder, no spouse present	90,990	7	22	32	54	46
White (non-Hispanic)	59,351	5	16	29	45	55
Black (non-Hispanic)	9,099	1	32	38	70	30
Asian/Pacific Islander (non-Hispanic)	1,636	0.1	20	47	67	33
Hispanic or Latino ³	18,990	2	35	38	73	27
Native American	1,628	0.1	24	33	57	43

¹ The CPS sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, therefore data for this group are not shown separately.

² 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.

³ Hispanics/Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.



educational levels and at the same employment levels, women householders consistently have lower incomes than men (which is detailed in Table 8).

One obvious difference that distinguishes married couple households from single parent households of either gender is the number of workers. We will address the impact of having only one worker versus two workers in the employment section below.

D. Gender, Family Composition, and Race/Ethnicity

Because there are relatively few households with a male householder and no spouse present, for the analysis of family composition by race/ethnicity male householders are combined with married couples, with and without children, into four family composition groups as follows:

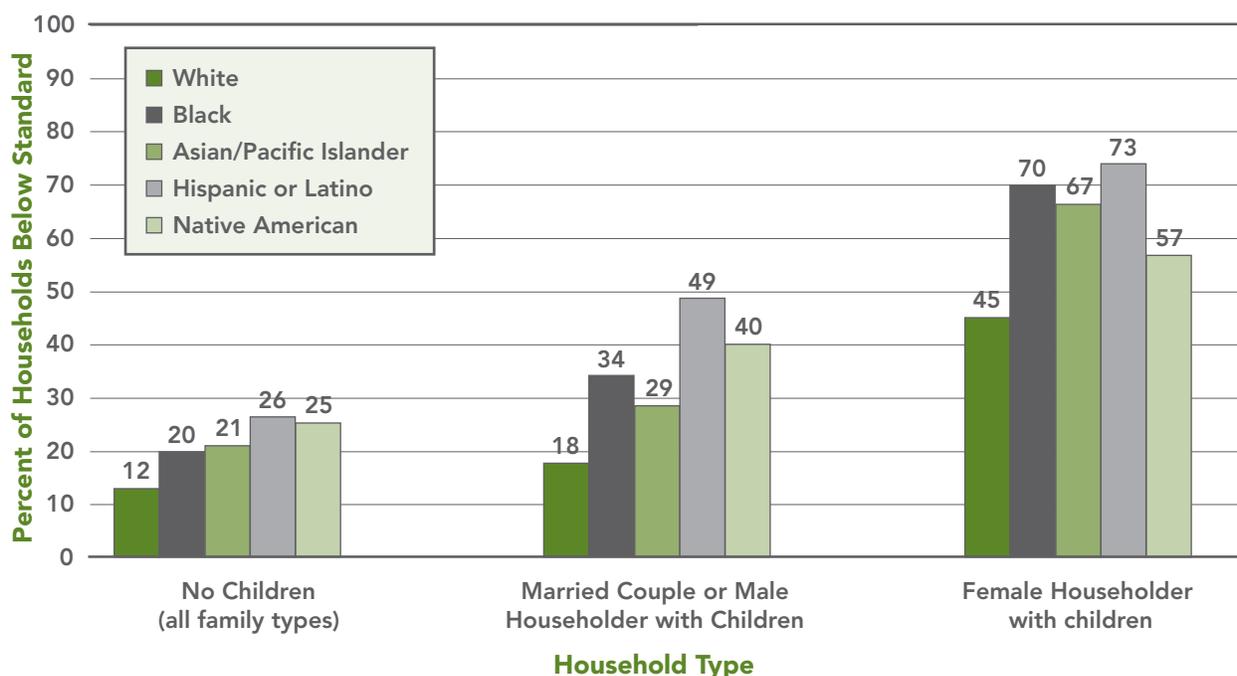
- 1) Households *without* children: married couples and male householders with no spouse present;
- 2) Households *without* children: female householder, no spouse present.
- 3) Households *with* children: married couples and male householders with no spouse present; and
- 4) Households *with* children: female householder, no spouse present;

Within each of these household composition types, we find a similar pattern of income inadequacy by

race/ethnicity. Regardless of household type or the presence of children, White non-Hispanic families consistently have the lowest proportions of households with income below the Standard, Latino families generally have the highest proportion, and the other race/ethnic groups fall between these two. When a household is maintained by a woman alone, the patterns of income inadequacy by race/ethnicity and family composition are magnified (Albeda, 1999). As can be seen in Table 7, the proportion of households without children with income below the Standard ranges from 10 to 23 percent for married couple and male householder households, which is significantly lower than the rates of 19 to 36 percent for female householder households.

In general, the proportion of families without sufficient income is higher for households with children than those without children. There are differences among race/ethnic groups. Among married couples and male householder families *with* children, 18 percent of White, 34 percent of Black, 29 percent of Asian/Pacific Islander families, 49 percent of Hispanic/Latino, and 40 percent of Native American families have incomes below the Standard. Among women-maintained families with children, the proportions are consistently higher but show a similar pattern by race/ethnicity. The proportions lacking inadequate income in women-maintained families with children range from 45 percent for White, 70 percent for Black, 67 percent for Asian/Pacific Islander, 73 percent for Hispanic/Latino, and 57 percent for Native American families.

Figure 4
Households Below the Self-Sufficiency Standard,
by Household Type and Race: Colorado 2000



WHILE GENDER AND RACE ARE IMPORTANT, MOST FAMILIES THAT HAVE INSUFFICIENT INCOME LOOK LIKE THE MAJORITY OF COLORADO FAMILIES; THEY ARE WHITE, MARRIED, AND RAISING CHILDREN.

Even though households with children, and those maintained by women alone, tend to have higher proportions with inadequate incomes (compared to households without children and/or households maintained by married couples or male householders alone), the differences by race/ethnicity are quite substantial as well. Indeed, childless Latino married couples and male householder families have a higher proportion below the Standard (23 percent) than White married couple and male householder families with children (18 percent).

E. Depth of Poverty

The proportion of families below the Standard, but above the FPL, is usually about one and one-half to two times the proportion below the FPL. For example, of the 20% of households statewide who are below the Standard, 7% are also below the FPL, and 13% are above the FPL, but below the Standard, as shown at the top of most tables. However, Table 7 shows that among married couple and male householder families with children, only about one-sixth to about a third (depending on race/ethnicity) of those below the Standard are also below the poverty level.

In contrast, a greater proportion of families maintained by women alone with children are very poor—

that is, have incomes below the FPL as well as below the Standard. Among women-maintained households with children, slightly less than one-third to one-half—depending on the ethnic group—of those below the Standard are also below the poverty level. Households headed by women of color have the greatest chance of having not only insufficient income, but income below the FPL as well (see Table 7).

F. Education

Not surprisingly, householders with less education are much more likely to have insufficient income (Rank and Hirschl, 2001). Thus more than half (51 percent) of those with less than a high school education have incomes below the Standard, compared to 27 percent of those with a high school degree or its equivalent, 21 percent of those with some college, and 10 percent of those with a college degree or more (see Table 8).

While increased education reduces income inadequacy for all race/gender groups, three trends are apparent. First, the differences by gender and race are greatest at the lowest educational levels, and least at the highest educational level; in other words, as education increases, race and gender make less difference. Second, the returns for increased



**Figure 5
Households Below the Self-Sufficiency Standard,
by Education, Race, and Gender: Colorado 2000**

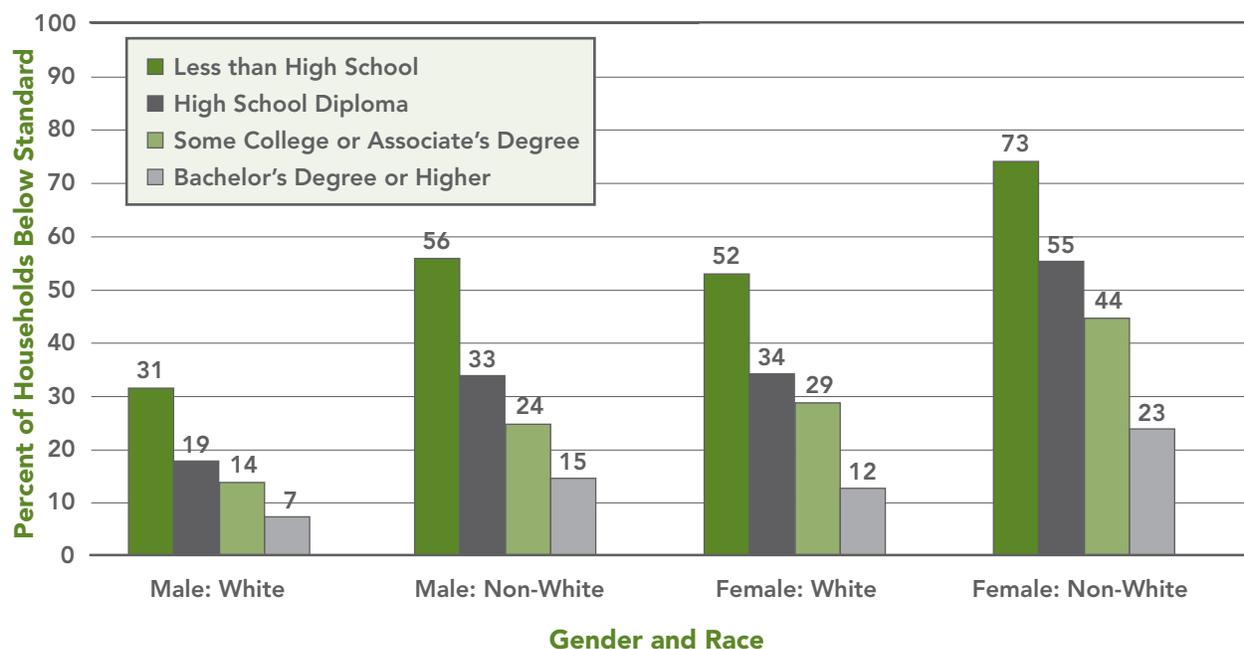


Table 8
Educational Attainment of Householder,¹ Sex and Race by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	100	7	13	21	80
Educational Attainment						
Less than high school	104,615	9	22	28	51	49
Male	72,911	6	17	28	45	55
White	31,197	3	11	20	31	69
Non-White	41,714	3	21	35	56	44
Female	31,704	3	36	29	64	36
White	13,018	1	28	25	52	48
Non-White	18,686	2	41	31	73	27
High school diploma	239,197	19	9	18	27	73
Male	167,945	14	6	16	22	78
White	130,776	11	5	14	19	82
Non-White	37,169	3	10	23	33	67
Female	71,252	6	17	24	40	60
White	50,268	4	13	21	35	66
Non-White	20,984	2	26	29	55	45
Some college or Associate's degree	417,389	34	7	14	21	79
Male	282,022	23	4	12	16	84
White	234,979	19	4	11	14	86
Non-White	47,043	4	6	18	24	76
Female	135,367	11	13	19	32	68
White	107,393	9	12	18	29	71
Non-White	27,974	2	19	26	44	56
Bachelor's degree or higher	472,828	38	3	7	10	90
Male	333,109	27	2	6	8	92
White	300,014	24	2	6	7	93
Non-White	33,095	3	5	10	15	85
Female	139,719	11	5	8	13	87
White	124,167	10	5	8	12	88
Non-White	15,552	1	9	14	23	78

¹ 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, 5% Census Data, 2000.

education are greatest for women of color; income inadequacy falls from 73 percent for those without a high school degree to only 23 percent for those with college or more. Finally, the labor market disadvantages experienced by women and people of color are such that these groups need more education to

achieve the same level of economic self-sufficiency as White men: women of color with a bachelor's degree or more still have *higher* rates of income inadequacy than White men with just a high school degree (23 percent vs. 19 percent).

FOR HOUSEHOLDS WITH ONLY ONE ADULT WORKER, THE KEY TO ADEQUATE INCOME IS FULL TIME WORK; HOUSEHOLDS WITH MORE THAN ONE ADULT WORKER HAVE MUCH MORE FLEXIBILITY IN THE KINDS OF WORK THEY CAN TAKE AND STILL HAVE ADEQUATE INCOME.

G. Employment and Work Patterns

Number of Workers. While married couples (and to a lesser extent, male householders alone) are less likely to have inadequate income, it may be the number of *workers* rather than the number of *adults* in a household that determines economic status. As Table 9 indicates, there is a strong association between the number of workers and the likelihood of an insufficient income. Over two-thirds of the households with no workers (that is, households in which no one has been employed in the past year) lack sufficient incomes. On the other hand, only about one in four families with one worker and one in eight families with two or more workers have incomes that fall below the Standard. Thus employment is by far the best protector against income insufficiency. At the same time, however, *even among families with insufficient incomes, 85 percent of households have at least one worker, and only 6 percent receive any public assistance.* Only 4 percent of (non-elderly, non-disabled) households in Colorado have no workers in them at all. Thus, the causes of income inadequacy are not primarily *lack of work*, but must instead be found in employment patterns and occupations (Cauthen and Lu, 2003). Put another way, the mantra of welfare reform, “work first”, no longer is enough: work alone is not the automatic solution to income insufficiency.

If as we have shown, the great majority of families with inadequate income already have at least one adult worker in them, what kinds of employment

patterns result in inadequate income? Is it part-time, inconsistent employment (lack of hours and stability), or low-wage occupations, or just having one adult, or some combination of work-related factors that results in income inadequacy? Below we will examine several of these possible explanations for employment-related causes of income inadequacy.

Employment patterns. Not surprisingly, if the householder works full-time, year-round, the likelihood of having inadequate income is relatively low — only about one in nine households with a full-time year-round worker have insufficient income (see Table 10). If the householder works only part-time



**Table 9
Number of Working Adults in Household by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of total	Percent of total	Percent of total	Percent of total
Total Households	1,234,029	0	7	13	21	80
Number of Working Adults in Household						
0	54,060	4	54	14	68	32
1	496,006	40	9	18	27	73
2 or more	683,963	55	2	10	12	88

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 10
Work Status of Adults by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	1,234,029	100	7	13	21	80
Work Status of Householder						
Full-time, year-round	833,074	68	1	10	11	89
Part-time and/or part-year	315,511	26	14	21	35	65
Nonworker	85,444	7	40	18	57	43
Work Status of Adults						
One adult in household	396,088	32	14	15	29	71
Work full-time, year-round	242,939	20	2	11	13	87
Work part-time and/or part-year	114,461	9	23	24	47	53
Nonworker	38,688	3	58	15	72	28
Two or more adults in household	837,941	68	4	12	17	83
All adults work	644,884	52	2	10	11	89
All workers full-time, year-round	254,383	21	0	3	4	97
Some workers part-time and/or part-year	300,659	24	1	11	12	89
All workers part-time and/or part-year	89,842	7	9	23	32	68
Some adults work	177,661	14	10	23	33	68
All workers full-time, year-round	111,307	9	4	22	26	74
Some workers part-time and/or part-year	20,568	2	4	19	23	77
All workers part-time and/or part-year	45,786	4	25	28	53	47
No adults work	15,115	1	43	14	58	42

Source: U.S. Census Bureau, 5% Census Data, 2000.

or part-year, this changes the picture substantially, with over one-third (35 percent) of these householders lacking sufficient income.

Of course, these differences in household economic status may not be due just to the employment pattern of the *householder*, but may also reflect the presence of other workers, so next we examine the employment patterns of *all* adults in the household for the impact on family income sufficiency. Among one-adult households, if the one adult works full-time year round, only about one in eight (13 percent) of these families will lack sufficient income—but if that one worker works only part-time and/or part-year, the proportion rises to

47 percent. Likewise, if there are two (or more)¹⁰ adults, with one (or more) working full-time, full year, and one less than full-time, full-year, only about 11 percent will experience insufficient income. If the two-adult household has no full-time, year-round workers, the proportion of households with income below the Standard more than doubles (32 to 53 percent). However, regardless of work schedule, if all adults are working, only about one in ten of these households will lack sufficient income.

Thus there are two quite different employment patterns that substantially reduce income inadequacy: (1) having one adult who works full-time year-round,

and/or (2) having two or more adults, with all of them working regardless of work schedules. These findings are quite striking, suggesting different strategies for single-adult and two-adult households. Having stable year-round, full-time work is key to income adequacy

for single-adult households, while two-adult households have more flexibility in terms of work schedules, as long as both have some employment (see Table 10).

Table 11
Household Type by Work Status of Adults, Marital Status of Householder, Number of Working Adults by the Self-Sufficiency Standard and Federal Poverty Level: Colorado 2000

	Total	Percent of households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of total
			Percent of total	Percent of total	Percent of total	
Total Households	1,234,029	100	7	13	21	80
Household Type by Work Status of Adults						
Households <i>without</i> children	716,564	58	7	8	14	86
Two or more workers	349,001	28	2	5	6	94
One worker full-time, year-round	222,852	18	1	6	7	93
One worker part-time and/or part-year	103,631	8	18	20	38	62
No working adults	41,080	3	46	15	60	40
Households <i>with</i> children	517,465	42	8	21	29	71
Married couple or male householder	426,475	35	5	19	24	76
Two or more workers	308,655	25	2	15	17	83
One worker full-time, year-round	86,013	7	5	27	33	68
One worker part-time and/or part-year	25,830	2	30	36	66	34
No working adults	5,977	1	76	15	90	10
Female householder, no spouse present	90,990	7	22	32	54	46
Two or more workers	26,307	2	6	27	33	68
One worker full-time, year-round	34,102	3	8	40	48	52
One worker part-time and/or part-year	23,578	2	43	32	76	25
No working adults	7,003	1	83	12	94	6
Marital Status of Householder by Number of Working Adults, in Households with Children						
Total households <i>with</i> children	517,465	42	8	21	29	71
Married	390,338	32	5	18	23	77
No working adults	5,100	0	77	14	91	9
1 working adult	94,330	8	11	30	41	59
2 or more working adults	290,908	24	2	14	16	84
Not Married	127,127	10	18	31	49	51
No working adults	7,880	1	82	12	94	6
1 working adult	75,193	6	20	34	54	46
2 or more working adults	44,054	4	4	27	32	68

Source: U.S. Census Bureau, 5% Census Data, 2000.





Let us now return to the issues of gender, family composition, and single parenting raised above, adding in employment patterns. About three-fourths of married-couple households and male householders with children have two or more workers, and for this group, the proportion with insufficient income is 17 percent, consistent with the pattern suggested above (see Table 11). Nevertheless, where there is just one worker in the married-couple or male householder household, even when he/she works full-time year-round, the proportion with insufficient income doubles to 32 percent. For single-mother households, however, even with one adult working full-time year-round, almost half nevertheless lack sufficient income. Thus the “one-adult working full-time year-round” strategy described above is countered by the disadvantages of being female and a single parent in the labor market.

Finally, it is hardly surprising that less than full-time work, year-round, results in substantial economic disadvantage, regardless of family type. When the only worker is part-time and/or part year, two-thirds of married-couple and male-maintained households, and three-fourths of single-mother households lack sufficient income. When there are no workers, 90 percent of married-couple and male householder households, and 94% of single mother households, lack sufficient income. (However, only about 10% of Colorado households with children have only a part-time and/or part-year worker, and only 2% have no workers at all.)

This analysis raises the question of whether marital status or the number of workers affects income adequacy more (Lichter, et al, 2003). In the last section of Table 11, we compare households with children by the marital status of the householder and by the number of workers. The substantial differences are by number of workers, not marital status. Thus if there are no workers in the household, the rate of income insufficiency is 91% for married householder households with children, compared to 94% for not-married householder households with children, almost no difference. For households with one worker, the percentages are 41 percent (married) compared to 54% (not married), and for households with two or more workers, the percentages are 16 percent (married) compared to 32% (not married). (See Table 11). Although married households have generally lower rates of income inadequacy, the differences by *number of workers* is much greater in determining income adequacy than by marital status.

Occupations. One’s occupation, of course, is a major determinant of earnings. The shift from manufacturing to service sector occupations has replaced many higher-paying jobs with lower-paying jobs, many of them either part-time or seasonal, or both. In this section we explore the role of these occupational shifts in explaining income inadequacy. What we will see is that it is the wage levels, more than the occupations held by householders that explain income adequacy patterns.

All Households				Households Below Self-Sufficiency Standard			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0		Total		100.0	
1	Managers	11.5	11.5	1	Moving	13.0	13.0
2	Office administration	10.1	21.6	2	Office administration	12.0	25.0
3	Operating machine	8.3	29.8	3	Operating machine	9.8	34.9
4	Sales & cashier	7.7	37.5	4	Construction	9.0	43.8
5	Construction	7.3	44.8	5	Gaming, personal care & service workers	7.7	51.5
6	Financial specialists	5.8	50.6	6	Sales & cashier	6.2	57.7
7	Gaming, personal care & service workers	5.7	56.3	7	Food industry	5.9	63.6
8	Moving	5.6	61.9	8	Managers	5.4	69.0
9	Math / computer	4.5	66.4	9	Maintenance / repair	3.8	72.8
10	Maintenance / repair	4.3	70.7	10	Policing / guards	3.8	76.5

¹ 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, 5% Census Data, 2000.

Table 12b
Top Ten Occupations of Householders Below
the Self-Sufficiency Standard, by Sex: Colorado 2000

Male Householders				Female Householders			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0		Total		100.0	
1	Construction	15.3	15.3	1	Office administration	20.3	20.3
2	Operating machine	13.4	28.7	2	Moving	14.5	34.8
3	Moving	11.8	40.5	3	Gaming, personal care & service workers	11.3	46.1
4	Managers	6.8	47.3	4	Food industry	9.7	55.8
5	Maintenance / repair	6.2	53.5	5	Sales & cashier	7.0	62.8
6	Office administration	5.5	59.0	6	Medical	5.5	68.4
7	Sales & cashier	5.5	64.5	7	Operating machine	5.4	73.7
8	Gaming, personal care & service workers	4.8	69.3	8	Teachers	4.6	78.4
9	Housekeeping / janitor	4.7	74.0	9	Managers	3.6	82.0
10	Policing / guards	4.3	78.3	10	Policing / guards	3.0	85.0

Source: U.S. Census Bureau, 5% Census Data, 2000.

To analyze the relationship between occupations and income adequacy, we compared the top ten occupations¹¹ (in terms of number of workers) held by *all* householders to the top ten occupations of those householders with family incomes below the Standard. This comparison reveals a surprising pattern: *eight* of the top ten occupations among all householders (accounting for 60 percent of all householders) are among the top ten occupations of householders with inadequate family incomes. (See Table 12a). These occupational categories include: managers, office administrators, machine operators, sales workers and cashiers, construction workers, gaming, personal care and service workers, moving workers, and maintenance/repair workers. The two occupations held by householders with below Standard incomes that are not among the top ten for all householders—food industry workers and policing and guards—tend to be low-wage jobs. Two occupations among the top ten for all householders, but not for those with insufficient incomes—financial specialists and math/computer workers—are generally higher-wage jobs. Nonetheless, eight of these occupational categories are shared by both groups, suggesting that within the broad occupational categories, specific jobs have very different wages, wage structures, and work patterns.

Because there are strong differences by gender and race/ethnicity in rates of income adequacy, as described above, it might be expected that occupational segregation by gender and race/ethnicity might explain some of these within-occupation differentials in income adequacy (Amott and Matthaei, 1991). Yet again there is much more overlap than difference in occupational distribution by gender and race/ethnicity. As seen in Table 12b, seven of the ten top occupations for male householders with incomes below the Standard are also among the top ten for women householders. There is even greater overlap by race/ethnicity: every one of the top ten occupations of White householders with incomes below the Standard is shared with at least seven of the top ten occupations among each of the other race/ethnic groups.

Those occupations that are *not* shared are somewhat surprising. For all race/ethnic groups except Whites, policing and guards is among the top ten occupations among households with insufficient income. Less surprising is that farming/fishing is among the top ten occupations only for Latinos, and medical makes the top ten only for African American households of insufficient income. Asian/Pacific Islander householders with insufficient income are alone in having “financial specialists” and “law and judicial”

THE PROBLEM IS NEITHER THAT HOUSEHOLDS WITH INADEQUATE INCOME ARE WORKING IN THE WRONG OCCUPATIONS, NOR THAT THEY ARE WORKING TOO FEW HOURS, BUT RATHER THAT THEIR WAGE RATES ARE TOO LOW IN THEIR CURRENT JOBS.



**Table 12c
Top Ten Occupations of Householders Below
the Self-Sufficiency Standard, by Race/Ethnicity: Colorado 2000**

White Householders				Latino Householders			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0		Total		100.0	
1	Office administration	12.1	12.1	1	Moving	17.1	17.1
2	Moving	10.7	22.7	2	Construction	14.4	31.5
3	Gaming, personal care & service workers	8.4	31.1	3	Operating machine	13.4	44.9
4	Operating machine	8.2	39.3	4	Office administration	10.3	55.2
5	Construction	7.6	47.0	5	Food industry	6.7	61.9
6	Sales & cashier	7.4	54.4	6	Housekeeping / janitor	5.9	67.8
7	Managers	7.0	61.4	7	Gaming, personal care & service workers	5.9	73.7
8	Food industry	5.8	67.3	8	Policing / guards	4.1	77.9
9	Maintenance / repair	3.8	71.1	9	Maintenance / repair	4.1	81.9
10	Teachers	3.5	74.7	10	Farming / fishing	3.9	85.9
Black Householders				Asian / Pacific Islander Householders			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0		Total		100.0	
1	Office administration	19.8	19.8	1	Operating machine	14.9	14.9
2	Moving	17.0	36.8	2	Moving	11.8	26.7
3	Operating machine	10.0	46.9	3	Office administration	9.6	36.2
4	Gaming, personal care & service workers	8.6	55.4	4	Sales & cashier	7.5	43.7
5	Medical	6.7	62.2	5	Gaming, personal care & service workers	7.1	50.8
6	Policing / guards	5.1	67.3	6	Food industry	6.0	56.9
7	Sales and cashier	4.8	72.1	7	Financial specialists	4.8	61.6
8	Food industry	4.1	76.3	8	Policing / guards	4.6	66.3
9	Construction	3.4	79.7	9	Law & judicial	4.0	70.3
10	Teachers	3.1	82.8	10	Teachers	3.8	74.1
Native American Householders							
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
Total		100.0		Total		100.0	
1	Moving	20.5	20.5	6	Maintenance / repair	6.0	65.6
2	Office administration	11.3	31.8	7	Sales & cashier	5.6	71.1
3	Construction	10.9	42.7	8	Food industry	4.0	75.1
4	Operating machine	9.1	51.8	9	Policing / guards	3.9	79.0
5	Gaming, personal care & service workers	7.7	59.6	10	Managers	3.5	82.5

Source: U.S. Census Bureau, 5% Census Data, 2000.

among their top ten, two occupational categories seldom associated with low wages.

This overlap in occupations between the overall population and those with the lowest incomes is important, because it means that householders with

inadequate wages are not in an occupational ghetto, as was the case for black women workers in the mid 20th century when race and gender discrimination often confined them to a few jobs in the low-wage job sector (such as housekeeping). Rather, the explanation is more subtle: either the jobs are the same

but the work patterns (part-time versus full-time, seasonal versus year-round) differ, resulting in less work hours and therefore reduced wages; or the specific occupations or even specific jobs within these broad categories held by these two groups are quite different in terms of their wages. The explanation might also be some combination of these two factors, work patterns and wages.

Earnings Versus Hours. The findings above related to work patterns suggest that having full-time and year-round work is an important protection against income inadequacy. Our findings indicate that while this is true, the difference in income adequacy between households with full-time and part-time workers is the hourly wage associated with full-time work, more than the increased income from the additional hours worked. Households with incomes above and below the Standard have only a slight difference in work hours, with those above the Standard working about 20 percent more hours (2127 hours versus 1780 hours per year). However, wage rate differences are substantially greater: the hourly wages of those above the Standard are more than twice those of householders below the Standard (\$22.50 per hour versus \$9.77 per hour). Put another way, this means that if householders with incomes below the Standard increased their work hours to the level of those with

incomes above the Standard, working about 20 percent more hours, but at the same wage rate, they would only close about 13 percent of the wage gap; earning the higher wage rate, with no change in hours worked, would close 87 percent of the gap.

The wage gap is even more pronounced within occupational categories; for example, householders with incomes above the Standard working as managers have wages that are nearly three times as much as the wages of householders who are managers whose incomes are below the Standard (\$30.51 per hour versus \$10.63 per hour).

This data suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on wage rates rather than hours or occupations. There is almost no occupational shift at the broad categorical level examined here that would gain significantly higher wages for most. Likewise, increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. **Put another way, for many householders with inadequate income, the problem is neither that they are working in the wrong occupations, nor that they are working too few hours, but rather that their wage rates are too low in their current jobs.**

III. A PROFILE OF FAMILIES WITH INADEQUATE INCOME

The odds of experiencing inadequate income are clearly concentrated among certain families by gender, race/ethnicity, education, and location. Nevertheless, overall, families with inadequate incomes in Colorado are remarkably diverse.

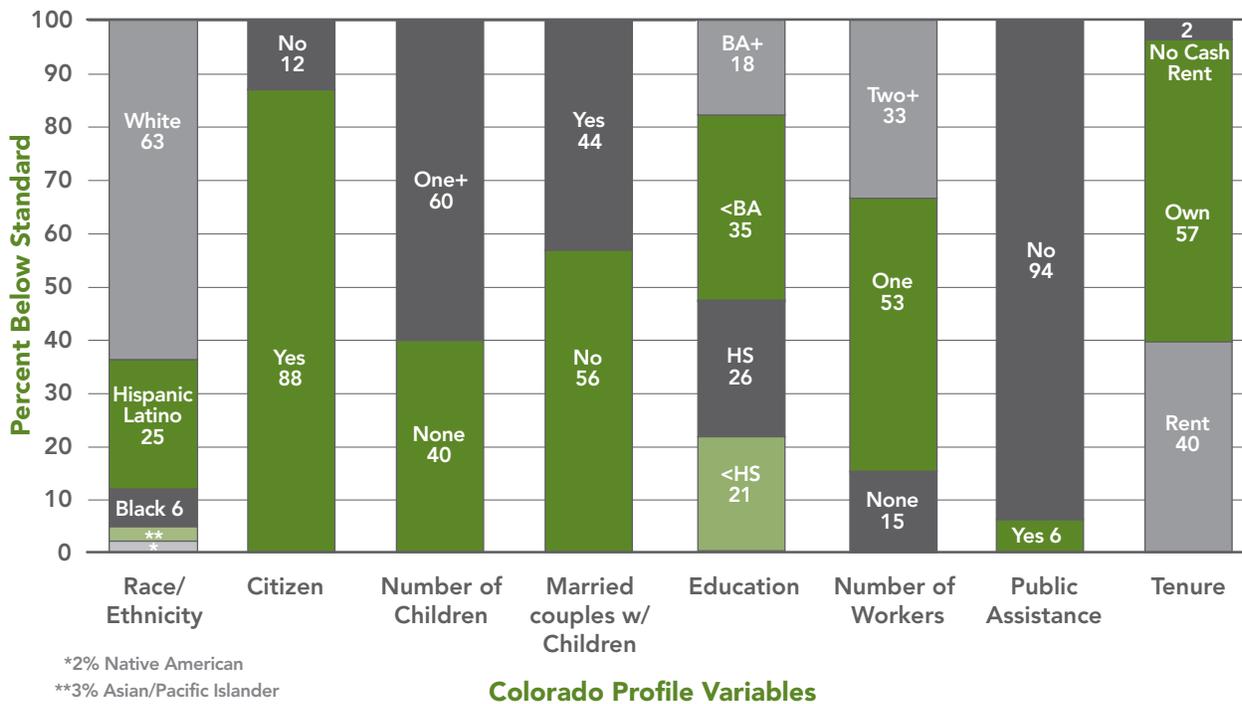
- Although Latinos generally have the highest rates of income inadequacy, six out of ten households in Colorado with inadequate income are White, while about 25 percent are Latino, 3 percent are Asian/Pacific Islander, 6 percent are African American, and 2 percent are Native American.
- Nearly nine out of ten households below the Self-Sufficiency Standard are headed by U.S. citizens.
- Three out of five or 60 percent of households below the Standard have children, with about 62 percent of these with one or more children under age 6.
- Married-couples with children head 44 percent of households with inadequate income, and only one

in sixteen households with inadequate income is maintained by a never-married mother with children.

- Among householders in families with inadequate income, only one in five has less than a high school degree, and about 26 percent have a high school degree. The remaining householders lacking adequate income have at least some college.
- 85 percent of Colorado households with inadequate income have at least one worker, and in about half of these, there is at least one full-time year-round worker.
- Only 6 percent of households with inadequate income receive public cash assistance.
- About 40 percent of households with inadequate income own their own homes, while almost all of the rest are renters.



Figure 6
Profile of Families with an Inadequate Income: Colorado 2000



IV. CONCLUSIONS AND IMPLICATIONS OF THE FINDINGS

The Self-Sufficiency Standard provides a very different analysis of poverty and/or income inadequacy than the official Federal Poverty Level. Those lacking adequate income under the Standard in Colorado are both greater in number and are remarkably diverse in terms of race/ethnicity, family composition, and educational level.

The data show that there are more than one in five households in Colorado that experience inadequate income. While lack of adequate income is found disproportionately among some groups, such as people of color, families maintained by women alone, and families with young children, income inadequacy is experienced throughout Colorado, and among all types of households. Indeed, the most common household lacking sufficient income to meet their needs is White, maintained by a married couple with children, and has at least one worker with a high school education or more.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based, structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. If those

who lack adequate income look a lot like everyone else, this suggests looking for solutions at the societal or structural level, rather than trying to merely change individuals. For example, this data shows that most people below the Standard, as with most people above the Standard, are already working, and working quite a bit. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes are substantially lower.

Second, these findings indicate that moving people into the workforce does not by itself solve poverty. The findings show how quickly and completely the nature of poverty has changed over the last ten years, or at least, how it must be recognized as having changed. A decade ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. The analysis in this report, however, suggests that moving people into employment, as it is now structured, cannot by itself eliminate income inadequacy. Indeed, if every household with no working adult were to suddenly acquire one, that would only affect about 15 percent

of Colorado households with incomes below the Standard. Among the 85 percent of households with at least one worker, a substantial number are already working full-time year-round. Few of those workers are in the “wrong” occupations, with some notable exceptions (such as farm workers), so that changing occupations would not greatly impact income inadequacy. In sum, these data show that families are not poor because they lack workers, or because adults are working in the wrong occupations, but because wages have become inadequate to meet basic expenses.

Third, the findings show that most households with incomes below the Standard have incomes above the FPL. An important implication is that many households with incomes below the Standard live in a “policy gap”, and get no help meeting their basic needs. In spite of all efforts, many householders are unable to earn enough to meet the rising costs of living basics, yet they earn too much to qualify for most “safety net” programs. Whether at the individual level (such as Food Stamps), or at the community level (such as Community Development Block Grants), many such programs are pegged to the Federal Poverty Level, a multiple of the Federal Poverty Level, or other equivalent measures. It is not surprising that only 6 percent of the households with incomes below the Standard (and almost all of these are below the FPL as well) receive public assistance. Even with higher eligibility levels for such programs as childcare (for which families can be eligible with incomes up to 225 percent of the federal poverty level), only 10-15 percent of eligible families receive assistance, and in some counties, many are excluded by lower eligibility levels. As such, most households with inadequate incomes fall in a policy gap, with not enough income to meet all their needs at even a basic level, but with too much income to qualify for public safety net programs.

Fourth, the methodology used to construct the Standard helps point to the areas where families most need help. Unlike the federal poverty measure, which is based only on a food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of *all*

major family budget items. The Self-Sufficiency Standard indicates that housing and childcare are two of the largest budget items and, therefore, are often the primary sources of much of the economic stress faced by families with inadequate incomes.

The frugal nature of the Self-Sufficiency budgets are such that one may assume that the great majority of households, who lack sufficient income but receive no public aid, are either resorting to private subsidy strategies (such as doubling up to reduce housing costs, going to food pantries to stretch food budgets or using informal/inexpensive childcare), are fortunate enough to find alternative solutions (for example, acquiring sufficient but unusually inexpensive housing), or are doing without. The Standard suggests that people make the most serious compromises to make ends meet particularly with the “big ticket” items. That is, families who get no public or private aid will be unable to afford adequate childcare or will use credit cards to avoid utility cutoffs or pay for food in order to have rent money. The increasing levels of consumer debt and bankruptcy may be one outcome of this widening gap between wages and the costs of basic needs such as food, shelter, childcare and health care.

Finally, it should be noted that these conclusions do not necessarily mean that nothing can be done to solve income inadequacy. By and large, those households with inadequate income are part of the mainstream workforce. They are not locked out of self-sufficiency by geographic isolation, lack of education, or lack of work experience or participation in employment. At the same time, a broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as childcare) to both decrease costs and increase income for a large portion of Colorado’s families. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before Colorado is how to make it possible for all households in the state to earn enough money and receive enough supports to meet their basic needs.



ENDNOTES

- ¹ U.S. Census Bureau; "Historical Poverty Tables-Table 2. Poverty Status of People by Family Relationship, Race, and Hispanic Origin: 1959 to 2004". December 2005. Available from <http://www.census.gov/hhes/www/poverty/histpov/hstpov2.html>
- ² Dalaker, *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214), U.S. Government Printing Office (Washington, D.C., 2001).
- ³ The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative "performance standard" in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what it would take to meet the JTPA goal of "self-sufficiency" for each individual participant. It also benefited from other attempts at creating alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and others as well, such as Trudi Renwick. See Trudi Renwick and Barbara Bergmann, "A Budget-based Definition of Poverty: With an Application to Single-parent Families," *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.sixstrategies.org>.
- ⁴ To-date Self-Sufficiency Standards have been created for 35 states, plus Washington D.C. and New York City.
- ⁵ U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000 Table 4: Size of consumer unit: Average annual expenditures and characteristics). Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.
- ⁶ Because the FPL is so low, in all instances the FPL for a given household is lower than the Standard, even in the least expensive places.
- ⁷ Note that Broomfield County, formed in 2001 from parts of Adams, Boulder, Jefferson and Weld counties, is not included in this study since 2000 Census data was not available.
- ⁸ In the Census questionnaires, individuals were asked whether or not they identified as Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as Black (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as "Other" (either alone or in addition to other race categories) were coded as "Other". All other non-Latino, non-Black, non-API and non-"Other" individuals were coded as White. Tables were created with the mutually exclusive categories, then were again run for everyone indicating more than one racial category. The results were virtually identical, so only the mutually exclusive race/ethnic categories are reported here.
- ⁹ Although the proportion of households with inadequate income rises substantially for larger numbers of children (43 percent for those with three children, and 66 percent for those with four or more children), less than 9 percent of all Colorado households have three or more children. See Table 6.
- ¹⁰ We have grouped together all households with two or more adults together, because there are relatively few households with three or more adults.
- ¹¹ Occupations were grouped into 27 occupational categories, using the Census 2000 coding scheme for occupations. Note that occupations are different from industries; thus the manufacturing industry (or sector) includes many occupations, from machinist to manager.

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APPENDIX A: METHODOLOGY AND ASSUMPTIONS

Data

This study uses data from the 2000 Census, specifically the 5 percent sample of people and housing units. These are grouped into geographic units known as PUMAs, or Public Use Microsample Areas; Super PUMAs contain a minimum population of 400,000 and each PUMA contains a minimum population threshold of 100,000. Geographic equivalency files that show the relationship between the PUMA and standard Census 2000 geographic concepts (e.g., counties, etc.) were used to code the individual records with the appropriate Standards (Reference: <http://www.census.gov/Press-Release/www/2003/PUMS5.html>).

The sample unit for this study is the household, including non-relatives (such as unmarried partners, foster children, boarders) and their income. Individuals were therefore grouped into households. In Colorado, about 89 percent of households of two or more persons are “family” households, i.e., all household members are related by birth, marriage, or adoption. For this reason, we use the term family and household interchangeably. Regardless of household composition, it is assumed that all members of the household share income and expenses.

The 2001 Colorado Self-Sufficiency Standard (SSS) is used for comparison purposes as it is the closest available year to that of the Census data. The 2001 Self-Sufficiency Standard numbers were deflated to 2000 levels using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, June 1999 (the closest date to the Census reference date for income) and August 2001 (the closest date to the SSS release date). The appropriate regional CPI (West) for Colorado was obtained and the June 1999 CPI (168.3) was divided by the August 2001 CPI (181.9) for a deflation factor of .925. (Reference: <http://www.bls.gov/cpi/>).

The Census data is broken down by PUMAs and the SSS is broken down by counties and sub-regions relative to Housing and Urban Development (HUD) Metropolitan Statistical Areas (MSAs). The county/sub-area specific SSS could not be applied directly to 16 of the 38 Colorado PUMAs because there are multiple counties in each of those PUMAs. As a result, for those PUMAs consisting of multiple counties, each county was weighted by population and a weighted average of the SSS for those counties was calculated to determine the SSS specific to that PUMA. The unweighted SSS was applied to those PUMAs consisting of only one county or sub-area.

Since the SSS assumes that adult household members work, the population sample in this report includes only those households in which there is at least one adult aged 18-65 who is not disabled. Although the sample includes households, which have both disabled and/or elderly members and non-disabled/non-elderly adults, this report excludes disabled/elderly adults and their income when determining household composition. We also do not include group quarters in our analysis. Based on the characteristics described here, there are 1,234,029 total (non-disabled, non-elderly) households included in this demographic study of Colorado.

The Self-Sufficiency Standard for Colorado had previously been calculated for 70 different family types in each county, including combinations of up to two adults and three children. To account for additional family types in the 5 percent PUMA US Census sample (3 or more adults and/or 4 or more children), we include an additional 82 family types for a total of 152. We developed new Standards for each of these “large households,” but made some assumptions to limit the number of necessary calculations.

Assumptions for the Expanded Family Types

Two and Three or More Adult Families

In order to remain consistent with the Standard’s methodology, we assume that all adults in one- and two-adult households are working. In Colorado, 81 percent of households with one or more adults have all adults working, 14 percent have at least one but not all adults working, and 4 percent contain no working adults. (Working adults are those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. Non-working adults include those who are unemployed and looking for work and those who are not in the labor force because they are retired, in school, or for some other reason.) Therefore, work-related costs (transportation, taxes, and childcare) are included for these adults in the household’s Standard.

Other assumptions include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same

bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.

- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The additional adults are treated as adults for tax exemptions and credits, but the first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family).
- For the additional children in the two- and three-adult families, the added costs of food, health care, and childcare are based on the ages of the "extra" children and added to the total expenses of the household (before taxes and tax credits are calculated).

Self-Sufficiency Standard

The total income of each person in the household (excluding seniors and disabled adults' income) is summed to determine the household's total income.

Income includes money received during the preceding year (1999) by non-disabled/non-elderly adult household members (or children) from wages; net income from 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 workmen's compensations; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. We assume that all income in a household is equally available to pay all expenses. A ratio of each household's total income to the applicable Standard is calculated to determine the level of income adequacy.

We also calculated a ratio of each household's total income to the appropriate 2000 poverty threshold published by the U.S. Census Bureau. Although these thresholds are based on family size and number of related children, we use household size and the number of all children in the household to determine the appropriate poverty threshold for each household. Households whose total income falls below their threshold are considered "below poverty."



**Table 1
Self-Sufficiency Wages for Selected Colorado Counties
and Federal Poverty Threshold Level, 2004**

	(1) Median Household Income	(2) Adult	(3) Adult + infant	(4) Adult + preschooler	(5) Adult + infant preschooler	(6) Adult + schoolage teenager	(7) Adult + infant preschooler schoolage	(8) 2 Adults + infant preschooler	(9) 2 Adults + preschooler schoolage
Self-Sufficiency Wages by County									
Boulder	81,900	21,110	38,450	40,168	52,919	33,758	68,993	59,273	53,100
Jefferson	69,500	18,774	33,646	34,679	45,408	30,170	59,391	51,292	47,544
Denver	69,500	18,732	33,833	34,918	44,991	31,251	59,702	51,344	48,065
Eagle	76,700	17,610	34,155	31,921	44,723	28,900	58,947	50,467	44,762
Larimer	66,500	17,456	29,982	31,771	41,043	26,465	53,537	47,261	43,637
Pueblo	45,000	15,477	26,243	23,736	33,980	23,545	45,581	40,311	36,965
Alamosa	41,900	14,551	20,517	21,075	27,509	22,908	39,412	34,442	35,463
Cheyenne	49,400	14,410	26,706	20,193	31,935	24,400	46,039	38,625	36,037
Mesa	47,600	15,162	24,749	25,190	33,535	23,955	45,104	39,649	37,951
Rio Blanco	50,900	14,650	23,847	22,905	31,010	25,940	45,620	37,790	38,755
Federal Poverty Level Thresholds									
		9,310	12,490	12,490	15,670	15,670	18,850	22,030	22,030

Note: All values expressed in U.S. dollars.

Source: "The Self-Sufficiency Standard for Colorado State" by Diana Pearce, Ph.D. with Jennifer Brooks.

**Table 2
County Households by the Self-Sufficiency Standard
and Federal Poverty Level: Colorado 2000**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Colorado Counties										
Adams	97,869	7.9%	5,352	5.5%	15,067	15.4%	20,419	20.9%	77,450	79.1%
Alamosa	3,555	0.3%	583	16.4%	597	16.8%	1,179	33.2%	2,376	66.8%
Arapahoe	142,870	11.6%	6,513	4.6%	17,307	12.1%	23,820	16.7%	119,050	83.3%
Archuleta	2,766	0.2%	306	11.1%	399	14.4%	705	25.5%	2,061	74.5%
Baca	1,073	0.1%	176	16.4%	180	16.8%	356	33.2%	717	66.8%
Bent	1,392	0.1%	137	9.9%	204	14.7%	341	24.5%	1,050	75.5%
Boulder	91,914	7.4%	6,692	7.3%	11,587	12.6%	18,279	19.9%	73,635	80.1%
Chaffee	4,135	0.3%	372	9.0%	432	10.5%	804	19.4%	3,331	80.6%
Cheyenne	518	0.04%	51	9.9%	76	14.7%	127	24.5%	391	75.5%
Clear Creek	3,005	0.2%	122	4.1%	259	8.6%	381	12.7%	2,624	87.3%
Conejos	1,995	0.2%	327	16.4%	335	16.8%	662	33.2%	1,334	66.8%
Costilla	870	0.1%	143	16.4%	146	16.8%	289	33.2%	582	66.8%
Crowley	1,280	0.1%	126	9.9%	188	14.7%	314	24.5%	966	75.5%
Custer	892	0.1%	80	9.0%	93	10.5%	173	19.4%	718	80.6%
Delta	7,778	0.6%	860	11.1%	1,122	14.4%	1,981	25.5%	5,797	74.5%
Denver	169,144	13.7%	17,948	10.6%	25,750	15.2%	43,698	25.8%	125,446	74.2%
Dolores	515	0.04%	57	11.1%	74	14.4%	131	25.5%	384	74.5%
Douglas	54,064	4.4%	1,107	2.1%	5,548	10.3%	6,655	12.3%	47,409	87.7%
Eagle	13,442	1.1%	823	6.1%	1,718	12.8%	2,541	18.9%	10,902	81.1%
El Paso	146,716	11.9%	9,200	6.3%	18,629	12.7%	27,829	19.0%	118,887	81.0%
Elbert	4,611	0.4%	455	9.9%	676	14.7%	1,131	24.5%	3,480	75.5%
Fremont	11,747	1.0%	1,056	9.0%	1,228	10.5%	2,284	19.4%	9,463	80.6%
Garfield	13,281	1.1%	721	5.4%	1,645	12.4%	2,366	17.8%	10,915	82.2%
Gilpin	1,533	0.1%	62	4.1%	132	8.6%	194	12.7%	1,339	87.3%
Grand	4,015	0.3%	246	6.1%	513	12.8%	759	18.9%	3,256	81.1%
Gunnison	4,503	0.4%	276	6.1%	575	12.8%	851	18.9%	3,652	81.1%
Hinsdale	255	0.02%	16	6.1%	33	12.8%	48	18.9%	207	81.1%
Huerfano	1,868	0.2%	306	16.4%	313	16.8%	620	33.2%	1,248	66.8%
Jackson	478	0.04%	26	5.4%	59	12.4%	85	17.8%	393	82.2%
Jefferson	157,657	12.8%	6,548	4.2%	18,721	11.9%	25,269	16.0%	132,388	84.0%
Kiowa	376	0.03%	37	9.9%	55	14.7%	92	24.5%	284	75.5%
Kit Carson	1,859	0.2%	183	9.9%	273	14.7%	456	24.5%	1,403	75.5%
La Plata	12,279	1.0%	1,357	11.1%	1,771	14.4%	3,128	25.5%	9,151	74.5%
Lake	2,521	0.2%	154	6.1%	322	12.8%	476	18.9%	2,044	81.1%

**Table 2 (continued)
County Households by the Self-Sufficiency Standard
and Federal Poverty Level: Colorado 2000**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Colorado Counties										
Larimer	75,793	6.1%	5,169	6.8%	9,444	12.5%	14,613	19.3%	61,181	80.7%
Las Animas	3,612	0.3%	592	16.4%	606	16.8%	1,198	33.2%	2,414	66.8%
Lincoln	1,412	0.1%	139	9.9%	207	14.7%	346	24.5%	1,066	75.5%
Logan	4,758	0.4%	469	9.9%	698	14.7%	1,167	24.5%	3,591	75.5%
Mesa	29,131	2.4%	2,446	8.4%	4,304	14.8%	6,750	23.2%	22,381	76.8%
Mineral	268	0.02%	16	6.1%	34	12.8%	51	18.9%	218	81.1%
Moffat	3,998	0.3%	217	5.4%	495	12.4%	712	17.8%	3,286	82.2%
Montezuma	6,659	0.5%	736	11.1%	960	14.4%	1,696	25.5%	4,963	74.5%
Montrose	9,343	0.8%	1,033	11.1%	1,347	14.4%	2,380	25.5%	6,963	74.5%
Morgan	6,305	0.5%	622	9.9%	925	14.7%	1,546	24.5%	4,758	75.5%
Otero	4,825	0.4%	791	16.4%	810	16.8%	1,600	33.2%	3,224	66.8%
Ouray	1,207	0.1%	74	6.1%	154	12.8%	228	18.9%	979	81.1%
Park	3,697	0.3%	332	9.0%	386	10.5%	719	19.4%	2,978	80.6%
Phillips	1,040	0.1%	103	9.9%	152	14.7%	255	24.5%	785	75.5%
Pitkin	4,799	0.4%	294	6.1%	613	12.8%	907	18.9%	3,892	81.1%
Prowers	3,361	0.3%	331	9.9%	493	14.7%	824	24.5%	2,536	75.5%
Pueblo	34,015	2.8%	5,291	15.6%	5,881	17.3%	11,172	32.8%	22,844	67.2%
Rio Blanco	1,815	0.1%	99	5.4%	225	12.4%	323	17.8%	1,492	82.2%
Rio Grande	2,949	0.2%	483	16.4%	495	16.8%	978	33.2%	1,971	66.8%
Routt	5,971	0.5%	324	5.4%	740	12.4%	1,064	17.8%	4,908	82.2%
Saguache	1,406	0.1%	230	16.4%	236	16.8%	466	33.2%	939	66.8%
San Juan	156	0.01%	17	11.1%	23	14.4%	40	25.5%	116	74.5%
San Miguel	1,843	0.2%	204	11.1%	266	14.4%	469	25.5%	1,373	74.5%
Sedgwick	637	0.1%	63	9.9%	94	14.7%	156	24.5%	481	75.5%
Summit	7,598	0.6%	465	6.1%	971	12.8%	1,436	18.9%	6,162	81.1%
Teller	5,232	0.4%	471	9.0%	547	10.5%	1,017	19.4%	4,215	80.6%
Washington	1,143	0.1%	113	9.9%	168	14.7%	280	24.5%	863	75.5%
Weld	45,999	3.7%	5,093	11.1%	6,360	13.8%	11,453	24.9%	34,546	75.1%
Yuma	2,283	0.2%	225	9.9%	335	14.7%	560	24.5%	1,723	75.5%

Source: U.S. Census Bureau, 5% Census Data, 2000.



Table 3
Race of Householder by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Race/Ethnicity										
White	991,812	80.4%	52,185	5.3%	107,671	10.9%	159,856	16.1%	831,956	83.9%
Asian/Pacific Islander	27,906	2.3%	2,677	9.6%	4,874	17.5%	7,551	27.1%	20,355	72.9%
Latino ¹	149,066	12.1%	24,748	16.6%	38,909	26.1%	63,657	42.7%	85,409	57.3%
Black	46,185	3.7%	6,716	14.5%	9,095	19.7%	15,811	34.2%	30,374	65.8%
Native American	14,497	1.2%	1,895	13.1%	2,869	19.8%	4,764	32.9%	9,733	67.1%

¹ Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Note: The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

Table 4
Citizenship Status and Hispanic Origin of Householder by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Citizenship Status										
Native	1,135,459	92.0%	73,548	6.5%	139,659	12.3%	213,207	18.8%	922,252	81.2%
Hispanic or Latino ¹	104,357	8.5%	15,097	14.5%	22,779	21.8%	37,876	36.3%	66,481	63.7%
Not Hispanic or Latino	1,031,102	83.6%	58,451	5.7%	116,880	11.3%	175,331	17.0%	855,771	83.0%
Foreign born	98,570	8.0%	15,310	15.5%	24,333	24.7%	39,643	40.2%	58,927	59.8%
Naturalized citizen	37,615	3.1%	3,434	9.1%	7,061	18.8%	10,495	27.9%	27,120	72.1%
Hispanic or Latino ¹	10,758	0.9%	1,708	15.9%	3,314	30.8%	5,022	46.7%	5,736	53.3%
Not Hispanic or Latino	26,857	2.2%	1,726	6.4%	3,747	14.0%	5,473	20.4%	21,384	79.6%
Not a citizen	60,955	4.9%	11,876	19.5%	17,272	28.3%	29,148	47.8%	31,807	52.2%
Hispanic or Latino ¹	33,951	2.8%	7,943	23.4%	12,816	37.7%	20,759	61.1%	13,192	38.9%
Not Hispanic or Latino	27,004	2.2%	3,933	14.6%	4,456	16.5%	8,389	31.1%	18,615	68.9%

¹ Latinos/Hispanics may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 5
Sex of Householder¹ and Nonfamily Householders by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Sex of Householder										
Male	855,987	69.4%	41,117	4.8%	100,638	11.8%	141,755	16.6%	714,232	83.4%
Female	378,042	30.6%	47,741	12.6%	63,354	16.8%	111,095	29.4%	266,947	70.6%
Nonfamily² Householders										
Male householder	215,490	17.5%	17,319	8.0%	20,793	9.7%	38,112	17.7%	177,378	82.3%
Female householder	174,760	14.2%	19,388	11.1%	19,547	11.2%	38,935	22.3%	135,825	77.7%

¹ 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.

² A nonfamily household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 6
Number of Children in Household, Age of Youngest Child, and Household Type by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Age of Youngest Child										
Less than 6 yrs	238,276	19.3%	24,764	10.4%	68,182	28.6%	92,946	39.0%	145,330	61.0%
6 to 17 yrs	279,189	22.6%	17,831	6.4%	40,458	14.5%	58,289	20.9%	220,900	79.1%
Number of Children in Household										
0	716,564	58.1%	46,263	6.5%	55,352	7.7%	101,615	14.2%	614,949	85.8%
1 or more	517,465	41.9%	42,595	8.2%	108,640	21.0%	151,235	29.2%	366,230	70.8%
1	208,378	16.9%	13,646	6.5%	33,090	15.9%	46,736	22.4%	161,642	77.6%
2	203,839	16.5%	14,220	7.0%	38,507	18.9%	52,727	25.9%	151,112	74.1%
3	76,249	6.2%	9,158	12.0%	23,411	30.7%	32,569	42.7%	43,680	57.3%
4 or more	28,999	2.4%	5,571	19.2%	13,632	47.0%	19,203	66.2%	9,796	33.8%
Household Type										
Family households with children	517,465	41.9%	42,595	8.2%	108,640	21.0%	151,235	29.2%	366,230	70.8%
Married couple	390,338	31.6%	19,532	5.0%	69,927	17.9%	89,459	22.9%	300,879	77.1%
Male householder ¹ , no spouse present	36,137	2.9%	3,082	8.5%	9,477	26.2%	12,559	34.8%	23,578	65.2%
Female householder, no spouse present	90,990	7.4%	19,981	22.0%	29,236	32.1%	49,217	54.1%	41,773	45.9%

¹ A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

Source: U.S. Census Bureau, 5% Census Data, 2000.



Table 7
Household Type and Race by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Household Type by Race¹										
Households without children	716,564	58.1%	46,263	6.5%	55,352	7.7%	101,615	14.2%	614,949	85.8%
Married couple or male householder,² no spouse present	522,187	42.3%	26,106	5.0%	33,909	6.5%	60,015	11.5%	462,172	88.5%
White (non-Hispanic)	443,637	36.0%	18,306	4.1%	25,471	5.7%	43,777	9.9%	399,860	90.1%
Black (non-Hispanic)	14,997	1.2%	1,337	8.9%	1,206	8.0%	2,543	17.0%	12,454	83.0%
Asian/Pacific Islander (non-Hispanic)	11,278	0.9%	852	7.6%	928	8.2%	1,780	15.8%	9,498	84.2%
Hispanic or Latino ³	44,204	3.6%	4,711	10.7%	5,433	12.3%	10,144	22.9%	34,060	77.1%
Native American	5,921	0.5%	635	10.7%	700	11.8%	1,335	22.5%	4,586	77.5%
Female householder, no spouse present	194,377	15.8%	20,157	10.4%	21,443	11.0%	41,600	21.4%	152,777	78.6%
White (non-Hispanic)	162,599	13.2%	14,342	8.8%	17,148	10.5%	31,490	19.4%	131,109	80.6%
Black (non-Hispanic)	8,031	0.7%	1,291	16.1%	757	9.4%	2,048	25.5%	5,983	74.5%
Asian/Pacific Islander (non-Hispanic)	3,874	0.3%	664	17.1%	741	19.1%	1,405	36.3%	2,469	63.7%
Hispanic or Latino ³	16,647	1.3%	3,357	20.2%	2,384	14.3%	5,741	34.5%	10,906	65.5%
Native American	2,611	0.2%	416	15.9%	371	14.2%	787	30.1%	1,824	69.9%
Households with children	517,465	41.9%	42,595	8.2%	108,640	21.0%	151,235	29.2%	366,230	70.8%
Married couple or male householder,² no spouse present	426,475	34.6%	22,614	5.3%	79,404	18.6%	102,018	23.9%	324,457	76.1%
White (non-Hispanic)	326,225	26.4%	9,924	3.0%	47,846	14.7%	57,770	17.7%	268,455	82.3%
Black (non-Hispanic)	14,058	1.1%	1,150	8.2%	3,697	26.3%	4,847	34.5%	9,211	65.5%
Asian/Pacific Islander (non-Hispanic)	11,118	0.9%	839	7.5%	2,431	21.9%	3,270	29.4%	7,848	70.6%
Hispanic or Latino ³	69,225	5.6%	10,034	14.5%	23,918	34.6%	33,952	49.1%	35,273	51.0%
Native American	4,337	0.4%	460	10.6%	1,257	29.0%	1,717	39.6%	2,620	60.4%
Female householder, no spouse present	90,990	7.4%	19,981	22.0%	29,236	32.1%	49,217	54.1%	41,773	45.9%
White (non-Hispanic)	59,351	4.8%	9,613	16.2%	17,206	29.0%	26,819	45.2%	32,532	54.8%
Black (non-Hispanic)	9,099	0.7%	2,938	32.3%	3,435	37.8%	6,373	70.0%	2,726	30.0%
Asian/Pacific Islander (non-Hispanic)	1,636	0.1%	322	19.7%	774	47.3%	1,096	67.0%	540	33.0%
Hispanic or Latino ³	18,990	1.5%	6,646	35.0%	7,174	37.8%	13,820	72.8%	5,170	27.2%
Native American	1,628	0.1%	384	23.6%	541	33.2%	925	56.8%	703	43.2%

¹ The CPS sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, therefore data for this group are not shown separately. The Race/Ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable.

² 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.

³ Hispanics/Latinos may be of any race.

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 8
Educational Attainment of Householder,¹ Sex and Race by the Self-Sufficiency Standard, and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard					Above Self-Sufficiency Standard		
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Educational Attainment										
Less than high school	104,615	8.5%	23,418	22.4%	29,727	28.4%	53,145	50.8%	51,470	49.2%
Male	72,911	5.9%	12,095	16.6%	20,698	28.4%	32,793	45.0%	40,118	55.0%
White	31,197	2.5%	3,450	11.1%	6,100	19.6%	9,550	30.6%	21,647	69.4%
Non-White	41,714	3.4%	8,645	20.7%	14,598	35.0%	23,243	55.7%	18,471	44.3%
Female	31,704	2.6%	11,323	35.7%	9,029	28.5%	20,352	64.2%	11,352	35.8%
White	13,018	1.1%	3,579	27.5%	3,214	24.7%	6,793	52.2%	6,225	47.8%
Non-White	18,686	1.5%	7,744	41.4%	5,815	31.1%	13,559	72.6%	5,127	27.4%
High school diploma	239,197	19.4%	21,890	9.2%	43,548	18.2%	65,438	27.4%	173,759	72.6%
Male	167,945	13.6%	9,881	5.9%	26,742	15.9%	36,623	21.8%	131,322	78.2%
White	130,776	10.6%	6,100	4.7%	18,146	13.9%	24,246	18.5%	106,530	81.5%
Non-White	37,169	3.0%	3,781	10.2%	8,596	23.1%	12,377	33.3%	24,792	66.7%
Female	71,252	5.8%	12,009	16.9%	16,806	23.6%	28,815	40.4%	42,437	59.6%
White	50,268	4.1%	6,666	13.3%	10,653	21.2%	17,319	34.5%	32,949	65.5%
Non-White	20,984	1.7%	5,343	25.5%	6,153	29.3%	11,496	54.8%	9,488	45.2%
Some college or Associate's degree	417,389	33.8%	29,113	7.0%	59,559	14.3%	88,672	21.2%	328,717	78.8%
Male	282,022	22.9%	11,624	4.1%	33,545	11.9%	45,169	16.0%	236,853	84.0%
White	234,979	19.0%	8,751	3.7%	25,012	10.6%	33,763	14.4%	201,216	85.6%
Non-White	47,043	3.8%	2,873	6.1%	8,533	18.1%	11,406	24.2%	35,637	75.8%
Female	135,367	11.0%	17,489	12.9%	26,014	19.2%	43,503	32.1%	91,864	67.9%
White	107,393	8.7%	12,311	11.5%	18,786	17.5%	31,097	29.0%	76,296	71.0%
Non-White	27,974	2.3%	5,178	18.5%	7,228	25.8%	12,406	44.3%	15,568	55.7%
Bachelor's degree or higher	472,828	38.3%	14,437	3.1%	31,158	6.6%	45,595	9.6%	427,233	90.4%
Male	333,109	27.0%	7,517	2.3%	19,653	5.9%	27,170	8.2%	305,939	91.8%
White	300,014	24.3%	5,727	1.9%	16,441	5.5%	22,168	7.4%	277,846	92.6%
Non-White	33,095	2.7%	1,790	5.4%	3,212	9.7%	5,002	15.1%	28,093	84.9%
Female	139,719	11.3%	6,920	5.0%	11,505	8.2%	18,425	13.2%	121,294	86.8%
White	124,167	10.1%	5,601	4.5%	9,319	7.5%	14,920	12.0%	109,247	88.0%
Non-White	15,552	1.3%	1,319	8.5%	2,186	14.1%	3,505	22.5%	12,047	77.5%

¹ 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, 5% Census Data, 2000.



Table 9
Number of Working Adults in Household by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Number of Working Adults in Household										
0	54,060	4.4%	29,026	53.7%	7,805	14.4%	36,831	68.1%	17,229	31.9%
1	496,006	40.2%	46,720	9.4%	86,643	17.5%	133,363	26.9%	362,643	73.1%
2 or more	683,963	55.4%	13,112	1.9%	69,544	10.2%	82,656	12.1%	601,307	87.9%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 10
Work Status of Adults by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Work Status of Householder										
Full-time, year-round	833,074	67.5%	12,053	1.4%	81,958	9.8%	94,011	11.3%	739,063	88.7%
Part-time and/or part-year	315,511	25.6%	42,687	13.5%	67,108	21.3%	109,795	34.8%	205,716	65.2%
Nonworker	85,444	6.9%	34,118	39.9%	14,926	17.5%	49,044	57.4%	36,400	42.6%
Work Status of Adults										
One adult in household	396,088	32.1%	54,281	13.7%	59,850	15.1%	114,131	28.8%	281,957	71.2%
Work full-time, year-round	242,939	19.7%	5,545	2.3%	26,997	11.1%	32,542	13.4%	210,397	86.6%
Work part-time and/or part-year	114,461	9.3%	26,507	23.2%	27,215	23.8%	53,722	46.9%	60,739	53.1%
Nonworker	38,688	3.1%	22,229	57.5%	5,638	14.6%	27,867	72.0%	10,821	28.0%
Two or more adults in household	837,941	67.9%	34,577	4.1%	104,142	12.4%	138,719	16.6%	699,222	83.4%
All adults work	644,884	52.3%	10,663	1.7%	61,362	9.5%	72,025	11.2%	572,859	88.8%
All workers full-time, year-round	254,383	20.6%	494	0.2%	8,404	3.3%	8,898	3.5%	245,485	96.5%
Some workers part-time and/or part-year	300,659	24.4%	2,314	0.8%	32,364	10.8%	34,678	11.5%	265,981	88.5%
All workers part-time and/or part-year	89,842	7.3%	7,855	8.7%	20,594	22.9%	28,449	31.7%	61,393	68.3%
Some adults work	177,661	14.4%	17,093	9.6%	40,613	22.9%	57,706	32.5%	119,955	67.5%
All workers full-time, year-round	111,307	9.0%	4,720	4.2%	24,029	21.6%	28,749	25.8%	82,558	74.2%
Some workers part-time and/or part-year	20,568	1.7%	771	3.7%	3,930	19.1%	4,701	22.9%	15,867	77.1%
All workers part-time and/or part-year	45,786	3.7%	11,602	25.3%	12,654	27.6%	24,256	53.0%	21,530	47.0%
No adults work	15,115	1.2%	6,564	43.4%	2,167	14.3%	8,731	57.8%	6,384	42.2%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 11
Household Type by Work Status of Adults, Marital Status of Householder,
Number of Working Adults by the Self-Sufficiency Standard
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Household Type by Work Status of Adults										
Households <i>without</i> children	716,564	58.1%	46,263	6.5%	55,352	7.7%	101,615	14.2%	614,949	85.8%
Two or more workers	349,001	28.3%	6,009	1.7%	16,444	4.7%	22,453	6.4%	326,548	93.6%
One worker full-time, year-round	222,852	18.1%	2,945	1.3%	12,335	5.5%	15,280	6.9%	207,572	93.1%
One worker part-time and/or part-year	103,631	8.4%	18,617	18.0%	20,444	19.7%	39,061	37.7%	64,570	62.3%
No working adults	41,080	3.3%	18,692	45.5%	6,129	14.9%	24,821	60.4%	16,259	39.6%
Households with children										
Households <i>with</i> children	517,465	41.9%	42,595	8.2%	108,640	21.0%	151,235	29.2%	366,230	70.8%
Married couple or male householder	426,475	34.6%	22,614	5.3%	79,404	18.6%	102,018	23.9%	324,457	76.1%
Two or more workers	308,655	25.0%	5,659	1.8%	45,989	14.9%	51,648	16.7%	257,007	83.3%
One worker full-time, year-round	86,013	7.0%	4,661	5.4%	23,258	27.0%	27,919	32.5%	58,094	67.5%
One worker part-time and/or part-year	25,830	2.1%	7,764	30.1%	9,286	36.0%	17,050	66.0%	8,780	34.0%
No working adults	5,977	0.5%	4,530	75.8%	871	14.6%	5,401	90.4%	576	9.6%
Female householder, no spouse present										
Female householder, no spouse present	90,990	7.4%	19,981	22.0%	29,236	32.1%	49,217	54.1%	41,773	45.9%
Two or more workers	26,307	2.1%	1,444	5.5%	7,111	27.0%	8,555	32.5%	17,752	67.5%
One worker full-time, year-round	34,102	2.8%	2,547	7.5%	13,698	40.2%	16,245	47.6%	17,857	52.4%
One worker part-time and/or part-year	23,578	1.9%	10,186	43.2%	7,622	32.3%	17,808	75.5%	5,770	24.5%
No working adults	7,003	0.6%	5,804	82.9%	805	11.5%	6,609	94.4%	394	5.6%
Marital Status of Householder by Number of Working Adults, in Households with Children										
Total households <i>with</i> children	517,465	41.9%	42,595	8.2%	108,640	21.0%	151,235	29.2%	366,230	70.8%
Married	390,338	31.6%	19,532	5.0%	69,927	17.9%	89,459	22.9%	300,879	77.1%
No working adults	5,100	0.4%	3,907	76.6%	722	14.2%	4,629	90.8%	471	9.2%
1 working adult	94,330	7.6%	10,428	11.1%	28,101	29.8%	38,529	40.8%	55,801	59.2%
2 or more working adults	290,908	23.6%	5,197	1.8%	41,104	14.1%	46,301	15.9%	244,607	84.1%
Not Married	127,127	10.3%	23,063	18.1%	38,713	30.5%	61,776	48.6%	65,351	51.4%
No working adults	7,880	0.6%	6,427	81.6%	954	12.1%	7,381	93.7%	499	6.3%
1 working adult	75,193	6.1%	14,730	19.6%	25,763	34.3%	40,493	53.9%	34,700	46.1%
2 or more working adults	44,054	3.6%	1,906	4.3%	11,996	27.2%	13,902	31.6%	30,152	68.4%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12a
Top Ten Householders Occupations:¹ Colorado 2000

All Households					Households Below Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		1,234,029	100%		Total		252,850	100%	
1	Managers	141,967	11.5%	11.5%	1	Moving	32,843	13.0%	13.0%
2	Office administration	124,163	10.1%	21.6%	2	Office administration	30,399	12.0%	25.0%
3	Operating machine	101,851	8.3%	29.8%	3	Operating machine	24,900	9.8%	34.9%
4	Sales & cashier	94,749	7.7%	37.5%	4	Construction	22,683	9.0%	43.8%
5	Construction	90,292	7.3%	44.8%	5	Gaming, personal care & service workers	19,429	7.7%	51.5%
6	Financial specialists	70,965	5.8%	50.6%	6	Sales & cashier	15,603	6.2%	57.7%
7	Gaming, personal care & service workers	70,821	5.7%	56.3%	7	Food industry	14,967	5.9%	63.6%
8	Moving	69,490	5.6%	61.9%	8	Managers	13,628	5.4%	69.0%
9	Math / computer	55,524	4.5%	66.4%	9	Maintenance / repair	9,600	3.8%	72.8%
10	Maintenance / repair	52,927	4.3%	70.7%	10	Policing / guards	9,496	3.8%	76.5%

¹ 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, 5% Census Data, 2000.

Table 12b
Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Sex: Colorado 2000

Male Householders					Female Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		141,755	100%		Total		111,095	100%	
1	Construction	21,705	15.3%	15.3%	1	Office administration	22,572	20.3%	20.3%
2	Operating machine	18,933	13.4%	28.7%	2	Moving	16,057	14.5%	34.8%
3	Moving	16,786	11.8%	40.5%	3	Gaming, personal care & service workers	12,597	11.3%	46.1%
4	Managers	9,581	6.8%	47.3%	4	Food industry	10,787	9.7%	55.8%
5	Maintenance / repair	8,810	6.2%	53.5%	5	Sales & cashier	7,802	7.0%	62.8%
6	Office administration	7,827	5.5%	59.0%	6	Medical	6,143	5.5%	68.4%
7	Sales & cashier	7,801	5.5%	64.5%	7	Operating machine	5,967	5.4%	73.7%
8	Gaming, personal care & service workers	6,832	4.8%	69.3%	8	Teachers	5,146	4.6%	78.4%
9	Housekeeping / janitor	6,626	4.7%	74.0%	9	Managers	4,047	3.6%	82.0%
10	Policing / guards	6,151	4.3%	78.3%	10	Policing / guards	3,345	3.0%	85.0%

Source: U.S. Census Bureau, 5% Census Data, 2000.

Table 12c
Top Ten Occupations of Householders Below the Self-Sufficiency Standard,
by Race/Ethnicity: Colorado 2000

White Householders					Latino Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		159,856	100.0%		Total		63,657	100.0%	
1	Office administration	19,308	12.1%	12.1%	1	Moving	10,886	17.1%	17.1%
2	Moving	17,056	10.7%	22.7%	2	Construction	9,146	14.4%	31.5%
3	Gaming, personal care & service workers	13,372	8.4%	31.1%	3	Operating machine	8,535	13.4%	44.9%
4	Operating machine	13,141	8.2%	39.3%	4	Office administration	6,576	10.3%	55.2%
5	Construction	12,225	7.6%	47.0%	5	Food industry	4,257	6.7%	61.9%
6	Sales & cashier	11,900	7.4%	54.4%	6	Housekeeping / janitor	3,767	5.9%	67.8%
7	Managers	11,220	7.0%	61.4%	7	Gaming, personal care & service workers	3,762	5.9%	73.7%
8	Food industry	9,331	5.8%	67.3%	8	Policing / guards	2,635	4.1%	77.9%
9	Maintenance / repair	6,148	3.8%	71.1%	9	Maintenance / repair	2,601	4.1%	81.9%
10	Teachers	5,659	3.5%	74.7%	10	Farming / fishing	2,503	3.9%	85.9%
Black Householders					Asian / Pacific Islander Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		15,811	100.0%		Total		7,551	100.0%	
1	Office administration	3,134	19.8%	19.8%	1	Operating machine	1,125	14.9%	14.9%
2	Moving	2,689	17.0%	36.8%	2	Moving	890	11.8%	26.7%
3	Operating machine	1,585	10.0%	46.9%	3	Office administration	722	9.6%	36.2%
4	Gaming, personal care & service workers	1,357	8.6%	55.4%	4	Sales & cashier	564	7.5%	43.7%
5	Medical	1,067	6.7%	62.2%	5	Gaming, personal care & service workers	536	7.1%	50.8%
6	Policing / guards	808	5.1%	67.3%	6	Food industry	456	6.0%	56.9%
7	Sales and cashier	765	4.8%	72.1%	7	Financial specialists	360	4.8%	61.6%
8	Food industry	653	4.1%	76.3%	8	Policing / guards	351	4.6%	66.3%
9	Construction	539	3.4%	79.7%	9	Law & judicial	303	4.0%	70.3%
10	Teachers	491	3.1%	82.8%	10	Teachers	287	3.8%	74.1%
Native American Householders					Native American Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		4,764	100.0%		Total		4,764	100.0%	
1	Moving	977	20.5%	20.5%	6	Maintenance / repair	286	6.0%	65.6%
2	Office administration	539	11.3%	31.8%	7	Sales & cashier	265	5.6%	71.1%
3	Construction	520	10.9%	42.7%	8	Food industry	192	4.0%	75.1%
4	Operating machine	432	9.1%	51.8%	9	Policing / guards	184	3.9%	79.0%
5	Gaming, personal care & service workers	369	7.7%	59.6%	10	Managers	168	3.5%	82.5%

Source: U.S. Census Bureau, 5% Census Data, 2000.

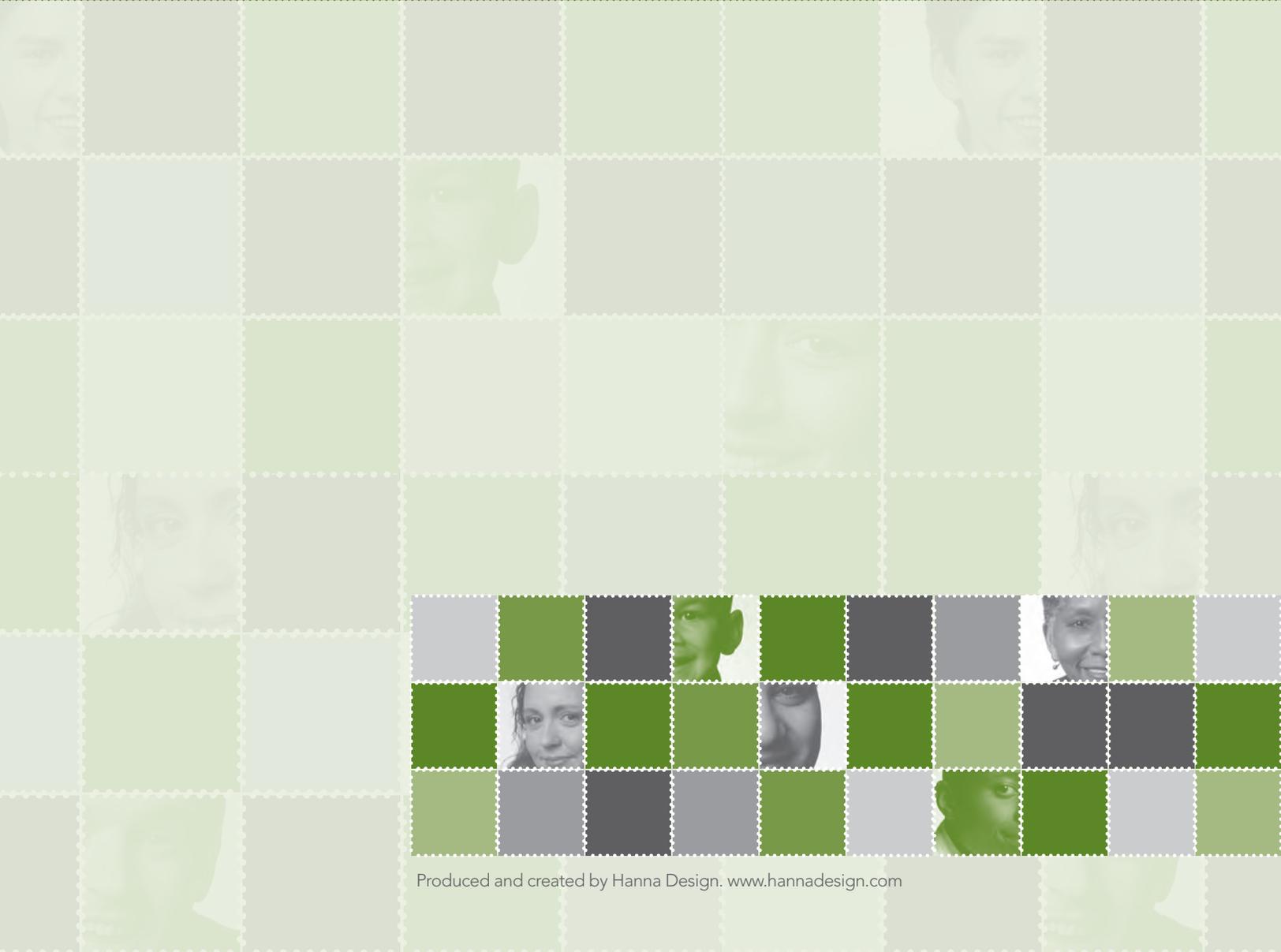


Table 13
Household Receipt of Public Assistance by the Self-Sufficiency Standard,
and Federal Poverty Level: Colorado 2000

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,234,029	100.0%	88,858	7.2%	163,992	13.3%	252,850	20.5%	981,179	79.5%
Public (Cash) Assistance¹										
Received	21,637	1.8%	8,124	37.5%	6,578	30.4%	14,702	67.9%	6,935	32.1%
Did not receive	1,212,392	98.2%	80,734	6.7%	157,414	13.0%	238,148	19.6%	974,244	80.4%

¹ Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.

Source: U.S. Census Bureau, 5% Census Data, 2000.



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