



THE SELF-SUFFICIENCY STANDARD FOR COLORADO 2011

Larimer County families need income nearly three times the federal poverty level to make ends meet

The income families need to pay basic expenses in Larimer County, such as housing, child care and food, is much higher than the government’s official federal poverty level. A Larimer County family with one adult and one preschooler, for example, needs annual income of \$42,803 to make ends meet, nearly three times the federal benchmark.

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require transitional work supports, the removal of barriers and guidance to help meet monthly expenses as families work toward self-sufficiency over time. Key to raising incomes is access to education, training, and jobs that provide real potential for skill and career advancement over the long term. Public policies that value the goal of making work pay are necessary to ensure access to jobs with self-sufficient wages.

The Self-Sufficiency Standard for Colorado 2011 defines the income realistically needed to support a family, without public or private assistance. The full 2011 report is online at <http://bit.ly/coss2011>.

The Self-Sufficiency Standard for Larimer County, CO 2011

| MONTHLY COSTS | Adult | Adult + Preschooler | Adult + Infant Preschooler | Adult + Preschooler School-age | Adult + School-age Teenager | Adult + Infant + Preschooler + School-age | 2 Adults + Infant + Preschooler | 2 Adults + Preschooler School-age |
|------------------------------|----------|---------------------|----------------------------|--------------------------------|-----------------------------|---|---------------------------------|-----------------------------------|
| Housing | \$700 | \$849 | \$849 | \$849 | \$849 | \$1,236 | \$849 | \$849 |
| Child Care | \$0 | \$961 | \$1,721 | \$1,410 | \$449 | \$2,170 | \$1,721 | \$1,410 |
| Food | \$231 | \$351 | \$460 | \$526 | \$610 | \$621 | \$661 | \$723 |
| Transportation | \$235 | \$243 | \$243 | \$243 | \$243 | \$243 | \$462 | \$462 |
| Health Care | \$138 | \$348 | \$359 | \$369 | \$397 | \$380 | \$416 | \$426 |
| Miscellaneous | \$130 | \$275 | \$363 | \$340 | \$255 | \$465 | \$411 | \$387 |
| Taxes | \$299 | \$676 | \$903 | \$815 | \$480 | \$1,250 | \$964 | \$861 |
| Earned Income Tax Credit (-) | \$0 | \$0 | \$0 | \$0 | (\$95) | \$0 | \$0 | \$0 |
| Child Care Tax Credit (-) | \$0 | (\$53) | (\$100) | (\$100) | (\$60) | (\$100) | (\$100) | (\$100) |
| Child Tax Credit (-) | \$0 | (\$83) | (\$167) | (\$167) | (\$167) | (\$250) | (\$167) | (\$167) |
| SELF-SUFFICIENCY WAGE | | | | | | | | |
| HOURLY | \$9.85 | \$20.27 | \$26.32 | \$24.35 | \$16.82 | \$34.17 | \$14.82 per adult | \$13.79 per adult |
| MONTHLY | \$1,734 | \$3,567 | \$4,632 | \$4,286 | \$2,961 | \$6,015 | \$5,216 | \$4,853 |
| ANNUAL | \$20,808 | \$42,803 | \$55,582 | \$51,435 | \$35,532 | \$72,174 | \$62,597 | \$58,232 |

The Self-Sufficiency Standard for Colorado 2011 shows six of Colorado's 10 most common occupations pay wages that are inadequate for families to reach self-sufficiency. The ratio is higher in some counties and lower in others. Most job losses of the Great Recession were in higher-wage industries, yet as the economy recovers the most job gains have been in lower-wage industries.

The following table, adapted from Table 4 on page 18 of the Self-Sufficiency Standard report, demonstrates how the wages of the most common Colorado occupations can contribute to overall family economic insecurity.

The Self-Sufficiency Wage Gap for Key Professions in Larimer County

| OCCUPATION TITLES | Number of employees statewide | Hourly median wage | Annual median wage* | Percent of Self-Sufficiency Standard** |
|---|-------------------------------|--------------------|---------------------|--|
| ALL OCCUPATIONS | 2,157,690 | \$18.19 | \$37,836 | 74% |
| Retail salespersons | 73,190 | \$11.23 | \$23,358 | 45% |
| Secretaries, administrative assistants, except medical, legal and executive | 54,600 | \$16.20 | \$33,700 | 66% |
| Cashiers | 44,450 | \$9.45 | \$19,644 | 38% |
| Registered nurses | 41,960 | \$32.73 | \$68,089 | 132% |
| Waiters and waitresses | 41,920 | \$8.93 | \$18,573 | 36% |
| Customer service representatives | 40,590 | \$15.50 | \$32,238 | 63% |
| General and operations managers | 39,790 | \$47.16 | \$98,084 | 191% |
| Business operations specialists all other | 36,530 | \$31.38 | \$65,269 | 127% |
| Janitors and cleaners except maids and housekeeping cleaners | 34,560 | \$10.75 | \$22,370 | 43% |
| Sales representatives wholesale and manufacturing except technical and scientific products | 31,980 | \$26.05 | \$54,197 | 105% |
| **Self-Sufficiency Standard for one adult, one preschooler and one school-age child in Larimer County. | | | \$51,435 | 100% |

* Wages adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

Source: US department of Labor, "May 2010 State occupational employment and Wage estimates," databases and tables, occupational employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 2, 2011).

Advocates can engage with a network of people and organizations working to reduce poverty across Colorado by visiting the blog of the Colorado General Assembly's Economic Opportunity Poverty Reduction Task Force, online at www.2019colorado.org.

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