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Forging Pathways from Poverty

## THE SELF-SUFFICIENCY STANDARD FOR EL PASO COUNTY 2018

## El Paso County families need income more than twice that of the federal poverty level to make ends meet

The income families need to pay basic expenses in El Paso County, such as housing, child care and food, is much higher than the government's official federal poverty level. An El Paso County family with one adult and one preschooler, for example, needs annual income of \$46,790 to make ends meet -- more than twice the federal benchmark of \$16,460 for a family of two. In El Paso County, a total of 27.9% of households fall under the standard.

Closing the wage gap between current wages and the Self-Sufficiency Standard requires access to education, training, and jobs that provide real potential for skill and career advancement over the long term. With this edition of the Self Sufficiency Standard 2018, Colorado Center on Law and Policy is also releasing two supplements. The first, On the Road: Exploring Economic Security Pathways in Colorado, details three ways individuals and families can make jump from "surviving to thriving": through retirement savings, educational attainment, or more stable housing/home ownership. The second supplement, Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado, is a demographic report that details what kind of people tend to struggle the most, breaking down those who live under the standard by factors such as age, education, ethnic background and household size.

Together, these three reports define the income realistically required to support a family without public or private assistance, which vulnerable populations are struggling, and provide guidelines on how Coloradans can achieve the standard through three pathways to economic security. The full 2018 report and its supplements can be accessed online at <a href="https://cclponline.org/pub\_library/">https://cclponline.org/pub\_library/</a>.

TABLE 22. The Self-Sufficiency Standard for El Paso County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$793	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020
Child Care	\$0	\$1.052	\$2,129	\$1,650	\$598	\$1.077	\$2,129	\$1,650
Food	\$262	\$398	\$523	\$601	\$696	\$620	\$733	\$808
Transportation	\$262	\$269	\$269	\$269	\$269	\$516	\$516	\$516
Health Care	\$147	\$372	\$387	\$394	\$422	\$436	\$448	\$455
Miscellaneous	\$146	\$311	\$433	\$393	\$300	\$367	\$485	\$445
Taxes	\$290	\$693	\$1,058	\$915	\$538	\$773	\$1,124	\$980
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$316)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.80	\$22.15	\$30.60	\$27.33	\$18.72	\$13.05	\$17.11	\$15.46
						per adult	per adult	per adult
Monthly	\$1.901	\$3,899	\$5,386	\$4,809	\$3.294	\$4,592	\$6,022	\$5,440
Annual	\$22,815	\$46,790	\$64,630	\$57,711	\$39.532	\$55,105	\$72,267	\$65,283
Emergency Savings Fund (Monthly)	\$44	\$102	\$260	\$185	\$125	\$60	\$81	\$77



Forging Pathways from Poverty

## THE SELF-SUFFICIENCY STANDARD FOR ARAPAHOE COUNTY 2018

## Arapahoe County families need income more than three times the federal poverty level to make ends meet

The income families need to pay basic expenses in Arapahoe County, such as housing, child care and food, is much higher than the government's official federal poverty level. An Arapahoe County family with one adult and one preschooler, for example, needs annual income of \$55,521 to make ends meet -- more than three times the federal benchmark of \$16,460 for a family of two. In Arapahoe County, a total of 26.1% of households fall under the standard.

Closing the wage gap between current wages and the Self-Sufficiency Standard requires access to education, training, and jobs that provide real potential for skill and career advancement over the long term. With this edition of the Self Sufficiency Standard 2018, Colorado Center on Law and Policy is also releasing two supplements. The first, On the Road: Exploring Economic Security Pathways in Colorado, details three ways individuals and families can make jump from "surviving to thriving": through retirement savings, educational attainment, or more stable housing/home ownership. The second supplement, Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado, is a demographic report that details what kind of people tend to struggle the most, breaking down those who live under the standard by factors such as age, education, ethnic background and household size.

Together, these three reports define the income realistically required to support a family without public or private assistance, which vulnerable populations are struggling, and provide guidelines on how Coloradans can achieve the standard through three pathways to economic security. The full 2018 report and its supplements can be accessed online at <a href="https://cclponline.org/pub\_library/">https://cclponline.org/pub\_library/</a>.

TABLE 3. The Self-Sufficiency Standard for Arapahoe County, CO 2018

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,133	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426	\$1,426
Child Care	\$0	\$1,118	\$2,412	\$1,765	\$647	\$1,294	\$2,412	\$1,765
Food	\$274	\$416	\$546	\$627	\$727	\$647	\$766	\$843
Transportation	\$266	\$273	\$273	\$273	\$273	\$524	\$524	\$524
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$182	\$361	\$505	\$449	\$350	\$433	\$558	\$502
Taxes	\$420	\$873	\$1,413	\$1,116	\$757	\$1,013	\$1,390	\$1,186
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
BELF-SUFFICIENCY WAGE								
Hourly	\$13.77	\$26.29	\$37.12	\$31.94	\$23.70	\$15.80	\$20.16	\$17.82
						per adult	per adult	per adult
Monthly	\$2,423	\$4,627	\$6,533	\$5,622	\$4,171	\$5,561	\$7,095	\$6,272
Annual	\$29,072	\$55,521	\$78,393	\$67,460	\$50,057	\$66,728	\$85,136	\$75,262
Emergency Savings Fund (Monthly)	\$52	\$152	\$345	\$279	\$140	\$67	\$89	\$83