



**COLORADO CENTER**  
*on* LAW & POLICY

Justice and Economic Security for all Coloradans

**Colorado Center on Law and Policy**  
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## **The Path to Economic Security: A Lifetime Journey of Opportunities and Advances**

**This presentation will focus on the economic security continuum and importance of policy on the lives of elders.**

# Background: The Colorado Center on Law and Policy

- The Colorado Center on Law and Policy (CCLP) is the continuation and expansion of a project begun under the auspices of Catholic Charities in 1996, in response to significant restrictions imposed by Congress on the activities of federally funded legal services programs.
- CCLP is the Colorado publisher of the Colorado Self Sufficiency Standard: A Family Needs Budget and the companion Calculator. We have taken a lead role in promoting and coordinating a broad based group of community volunteers and advocates around the work of the Colorado Economic Opportunity and Poverty Reduction Task Force.

# Background: Measuring Economic Security for lifetime Solutions

The Colorado Center on Law and Policy's Family Economic Security Program seeks to reduce the number of Coloradans living in poverty by promoting economic security through the following strategies:



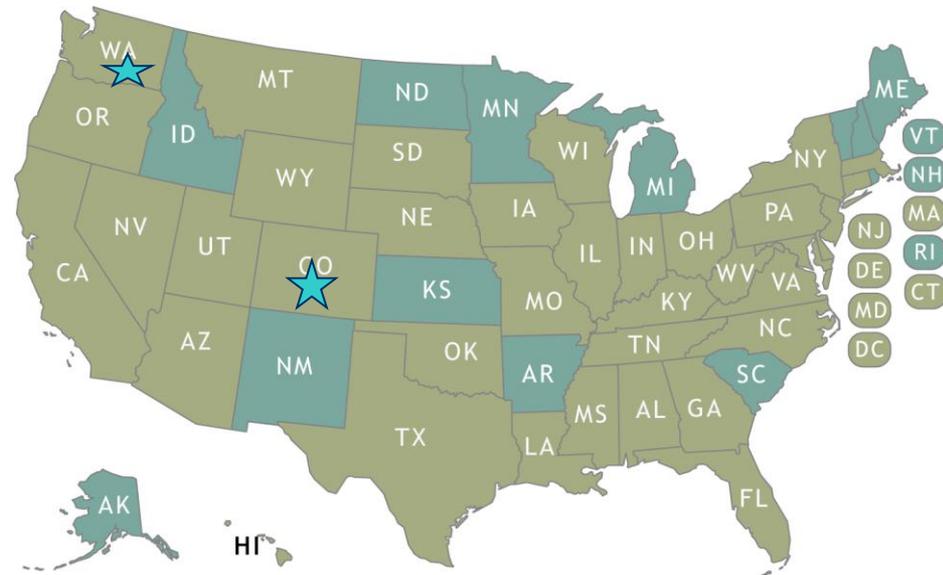
- Monitoring policies and programs that improve access to resources that give every Coloradan the opportunity to work toward economic stability and security.
- Educating state leaders and communities on the importance of helping Coloradans on the road to economic self-sufficiency through the use of critical tools and resources.
- Providing research to inform Colorado businesses, governments and communities on the progress Colorado is making in its poverty reduction efforts.
- Formerly the Economic Self-Sufficiency Program, the program name changed in February 2011 to reflect a broader agenda.

# What is the Self-Sufficiency Standard?

## DEFINITION OF SELF-SUFFICIENCY

The Self-Sufficiency Standard defines how much income a family of a certain composition in a given place needs to adequately meet their basic needs — *without public or private assistance.*

## CALCULATED FOR 37 STATES



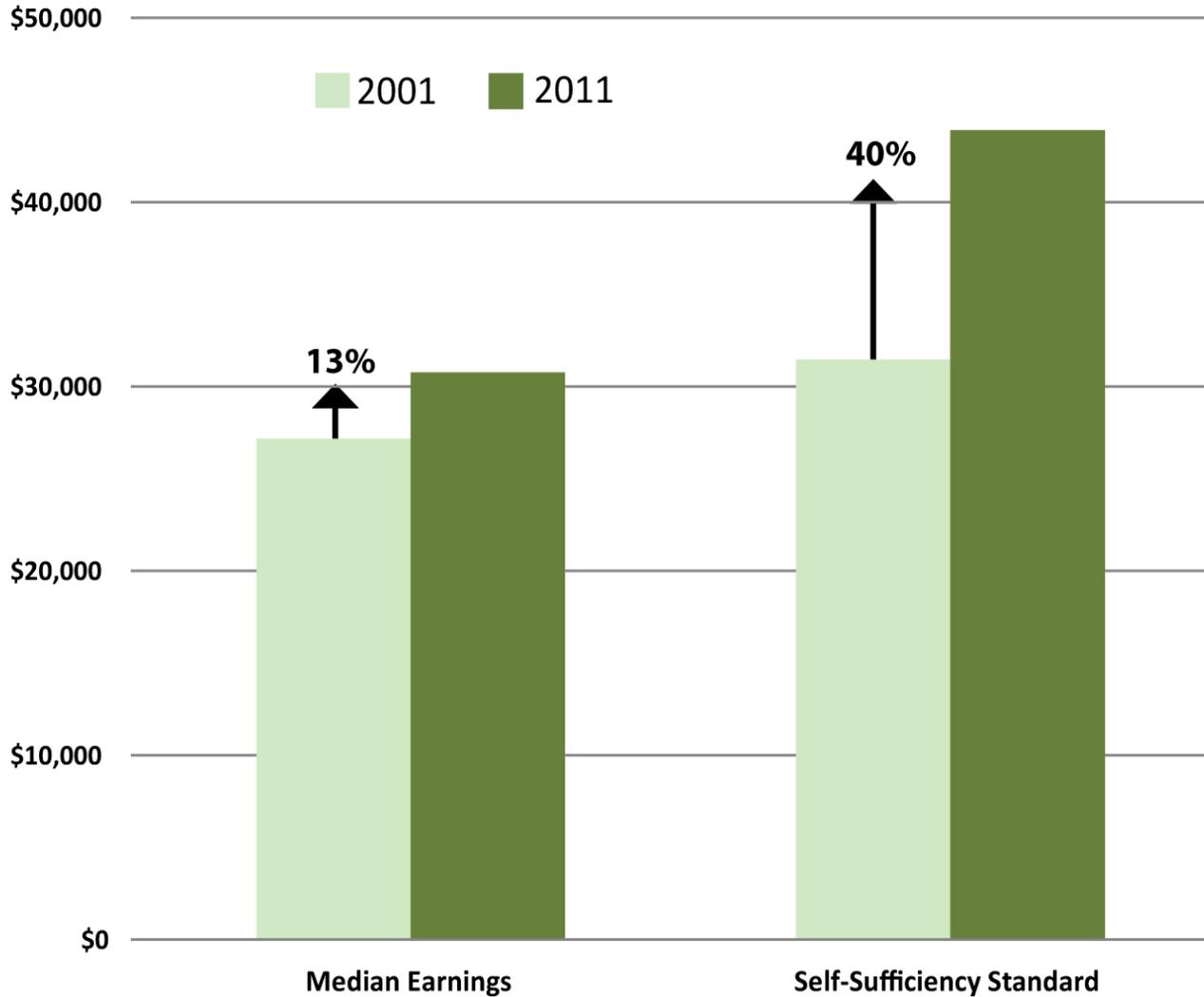
# Self-Sufficiency Standard vs. Official Poverty Measures

| Federal Poverty Level                           | National Academy of Science Supplemental Poverty Measure   | Self-Sufficiency Standard  |
|---|--|--|
| Absolute measure                                | Relative Measure-based on expenditures on core essentials (changes with economy)   | Real cost of minimum standards of goods/services   |
| “Frozen”  | Only partially includes work-related costs: deducts actual expenditures on work-related costs from income instead of including in the threshold itself | Includes all costs of working adults   |
| Does not vary by place or family composition    | Varies by region for housing, Calculated for 4-person families, then varies by family size (# of adults and children)                                  | Varies by county, number of adults, & <i>number and ages of children</i>                       |
| Does not reflect the impact of public subsidies | Only shows the impact of aid on core essentials: food, housing, utilities, and deducts/adds taxes/tax credits  | Thresholds include taxes/tax credits; can be used to show the impact of all subsidies          |
| Thresholds are too low                          | Thresholds are partial – only includes Shelter (rent and utilities), food, clothing  | Full threshold — includes the cost of all basic needs, including health care and work expenses |



# Colorado Earnings vs. Cost Increases

Percent Change in the Standard Over Time, Average, 2001 and 2011



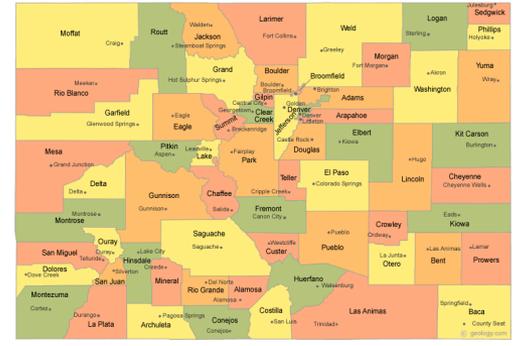
*One Adult, One Preschooler, & One School-age Child*

# The Self-Sufficiency Wage Gap for Key Professions in Jefferson County

Self-Sufficiency Standard for one adult, one preschooler and one school-age child in Jefferson County. **\$55,620**

| OCCUPATION TITLES  | Hourly         | Annual          | Percent of Self-Sufficiency |
|--|----------------|-----------------|-----------------------------|
| <b>ALL OCCUPATIONS</b>   | <b>\$18.19</b> | <b>\$37,836</b> | <b>68%</b>                  |
| <b>Retail salespersons</b>   | <b>\$11.23</b> | <b>\$23,358</b> | <b>42%</b>                  |
| Secretaries, administrative assistants, except medical, legal and executive                | \$16.20        | \$33,700        | 61%                         |
| <b>Cashiers</b>  | <b>\$9.45</b>  | <b>\$19,644</b> | <b>35%</b>                  |
| Registered nurses  | \$32.73        | \$68,089        | 122%                        |
| <b>Waiters and waitresses</b>  | <b>\$8.93</b>  | <b>\$18,573</b> | <b>33%</b>                  |
| <b>Customer service representatives</b>  | <b>\$15.50</b> | <b>\$32,238</b> | <b>58%</b>                  |
| General and operations managers  | \$47.16        | \$98,084        | 176%                        |
| Business operations specialists  | \$31.38        | \$65,269        | 117%                        |
| <b>Janitors and cleaners except maids and housekeeping cleaners</b>                        | <b>\$10.75</b> | <b>\$22,370</b> | <b>40%</b>                  |
| Sales representatives wholesale and manufacturing except technical and scientific products | \$26.05        | \$54,197        | 97%                         |

Self-Sufficiency Standard for two adults, one preschooler and one school-age child in Jefferson County. **\$62,952**



So what does it mean to retire  
and age in Colorado?



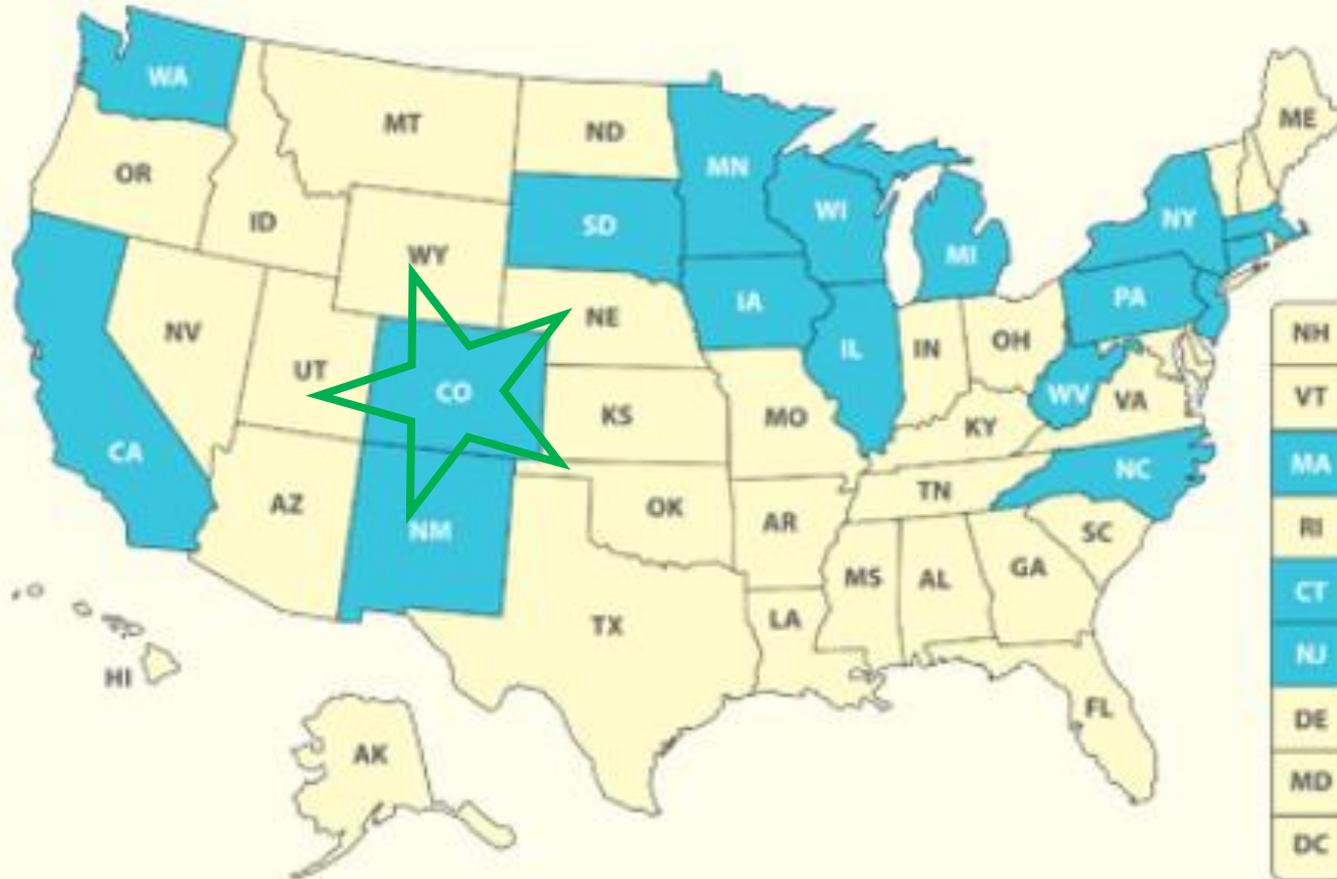
# Translating Research to Action: the Elder Index

## The Elder Index (65+)

A new measure to illustrate the amount of income required to meet basic needs without *public, private or informal assistance*.

Methodology developed in partnership with the **Gerontology Institute at the University of Massachusetts Boston** and a national advisory board of experts.

# Building Elder Economic Security is a National Movement



**National Partners: Wider Opportunities for Women**

[www.wowonline.org](http://www.wowonline.org)



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# COLORADO 2013

| Monthly Expenses                       | Single Elder       |                     |                   | Elder Couple       |                     |                   |
|--|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|
|  | Owner w/o Mortgage | Renter, one bedroom | Owner w/ Mortgage | Owner w/o Mortgage | Renter, one bedroom | Owner w/ Mortgage |
| Housing (utilities, taxes & insurance) | \$387              | \$735               | \$1,308           | \$387              | \$735               | \$1,308           |
| Food                                   | \$251              | \$251               | \$251             | \$461              | \$461               | \$461             |
| Transportation                         | \$253              | \$253               | \$253             | \$393              | \$393               | \$393             |
| Health Care<br>(Good)                  | \$408              | \$408               | \$408             | \$816              | \$816               | \$816             |
| Miscellaneous                          | \$260              | \$260               | \$260             | \$411              | \$411               | \$411             |
| Elder Index Per Month                  | \$1,559            | \$1,907             | \$2,480           | \$2,468            | \$2,816             | \$3,389           |
| Index Per Year                         | \$18,708           | \$22,884            | <b>\$29,760</b>   | \$29,616           | \$33,792            | \$40,668          |

# Jefferson County, CO 2013

| Monthly Expenses                       | Single Elder       |                     |                   | Elder Couple       |                     |                   |
|--|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|
|  | Owner w/o Mortgage | Renter, one bedroom | Owner w/ Mortgage | Owner w/o Mortgage | Renter, one bedroom | Owner w/ Mortgage |
| Housing (utilities, taxes & insurance) | \$429              | \$819               | \$1,433           | \$429              | \$819               | \$1,433           |
| Food                                   | \$251              | \$251               | \$251             | \$461              | \$461               | \$461             |
| Transportation                         | \$240              | \$240               | \$240             | \$372              | \$372               | \$372             |
| Health Care (Good)                     | \$392              | \$392               | \$392             | \$784              | \$784               | \$784             |
| Miscellaneous                          | \$262              | \$262               | \$262             | \$409              | \$409               | \$409             |
| Elder Index Per Month                  | \$1,574            | \$1,964             | \$2,578           | \$2,455            | \$2,845             | \$3,459           |
| Index Per Year                         | \$18,888           | \$23,568            | <b>\$30,936</b>   | \$29,460           | \$34,140            | \$41,508          |

# Employment Income: Then and Now

"The cost of maintaining an aged relative in the country is so small as to seem an insignificant burden. In the crowded tenement houses of modern cities the situation is very different. Here, as industry is now organized, ***there is little for an aged person to do.***

The ***positions for which men or women over sixty- five years of age are suited are few,*** and there is always an excess of old men and women looking for such positions.

Furthermore, the cost of maintaining an aged relative in the city is an appreciable item in a ***wage earner's budget, and even when the burden is cheerfully borne, it means so much less for other necessary family expenditures.***" (Seager, 1910)

# Pew Research-Caregivers (2013)

- The results reported here come from a nationwide survey of 3,014 adults living in the United States.
- Telephone interviews were conducted by landline (1,808) and cell phone (1,206, including 624 without a landline phone).
- The margin of sampling error for the complete set of weighted data is  $\pm 2.4$  percentage points. In this survey there are 1,171 respondents who are caregivers. Margin of error for results based on caregivers is  $\pm 4$  percentage points.

# Who Are Caregivers?

Among all adults, the percent within each group who care for someone.

## All adults ages 18+

**39%**  
Up from 30% in 2010



WOMEN **40%** MEN **37%**

## Household Size

|            |            |                  |
|------------|------------|------------------|
| 1 ADULT    | 2 ADULTS   | 3 OR MORE ADULTS |
| <b>32%</b> | <b>40%</b> | <b>41%</b>       |

## Race/ethnicity

|              |            |            |
|--------------|------------|------------|
| NON-HISPANIC |            | HISPANIC   |
| WHITE        | BLACK      |            |
| <b>39%</b>   | <b>40%</b> | <b>32%</b> |



## Educational Attainment

|                        |                  |
|------------------------|------------------|
| NO HIGH SCHOOL DIPLOMA | HIGH SCHOOL GRAD |
| <b>31%</b>             | <b>36%</b>       |
| -----                  |                  |
| SOME COLLEGE           | COLLEGE+         |
| <b>44%</b>             | <b>40%</b>       |



## Household Income

|                        |            |
|------------------------|------------|
| \$75,000+              | <b>43%</b> |
| -----                  |            |
| \$50,000-\$74,999      | <b>46%</b> |
| -----                  |            |
| \$30,000-\$49,999      | <b>38%</b> |
| -----                  |            |
| LESS THAN \$30,000/YR. | <b>36%</b> |

## Parent of Minor

|            |            |
|------------|------------|
| PARENT     | NON-PARENT |
| <b>46%</b> | <b>36%</b> |

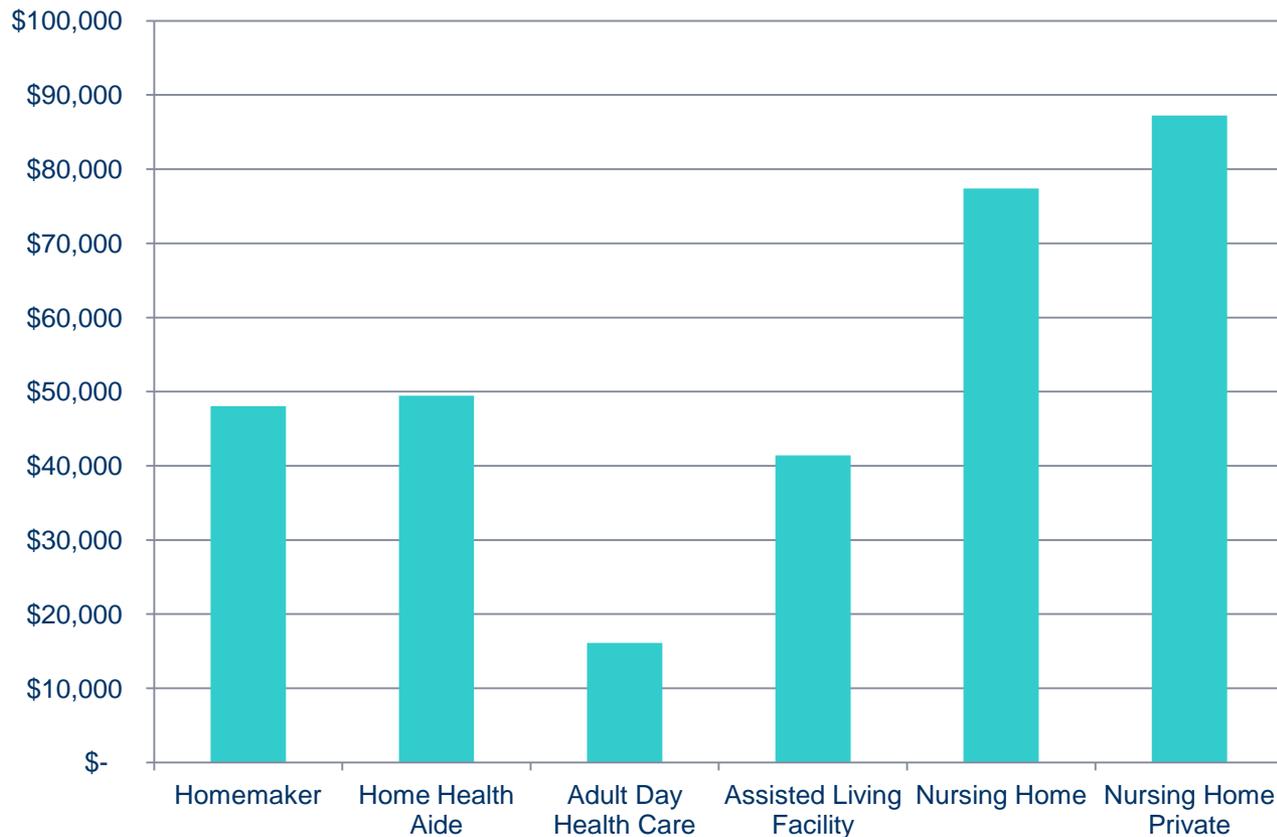


## Age

|            |            |            |            |
|------------|------------|------------|------------|
| 18-29      | 30-49      | 50-64      | 65+        |
| <b>36%</b> | <b>42%</b> | <b>44%</b> | <b>30%</b> |

Source: Pew Internet Health Tracking Survey, August 07 - September 06, 2012. N=3,014 adults ages 18+. Interviews were conducted in English and Spanish and on landline and cell phones. Margin of error is +/- 2 percentage points for results based on all adults. See Appendix for further details.

# Long-Term Care Costs: ROI on Poor Health Care



# The Impact of Public Supports

-  The share of seniors living in poverty is higher in every state under the supplemental measure than under the official measure, and at least twice as high in 12 states including **Colorado**.
-  More seniors are listed as in poverty when their out of pocket medical expenses are taken into account.
-  The average monthly Supplemental Nutrition Assistance Program benefit for a senior living alone in FY11 was \$122/month because seniors can include excessive medical expenses as a consideration.
-  In Colorado SNAP grocery store spending translates into more jobs, with a potential \$1.73 in economic activity for every \$1.00 spent.

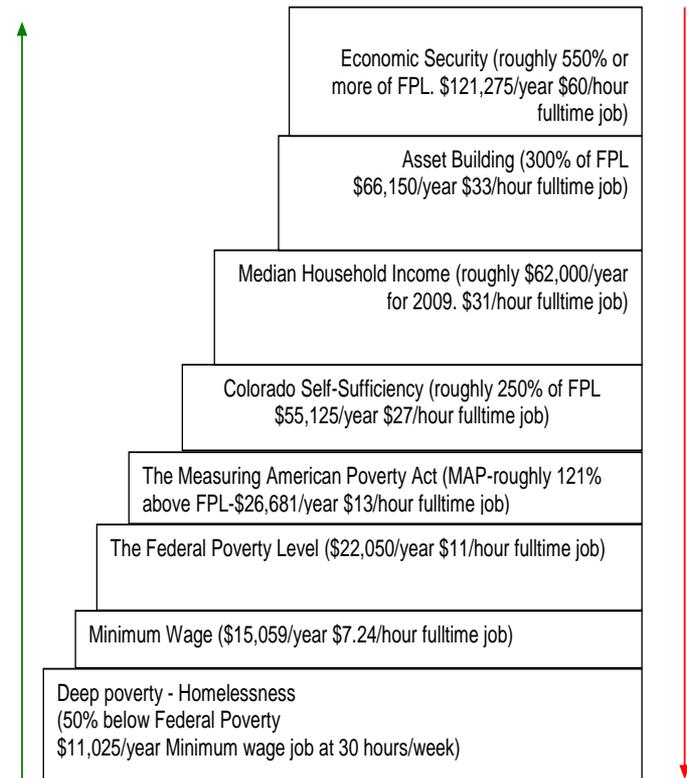
# Increasing Economic Self-Sufficiency: Our model of Collaboration

- **Using the Collective Impact model**
  - **Common Agenda**-all participants to have a shared vision for change.
  - **Shared Measurement Systems**- participants develop a shared measurement system is essential to collective impact.
  - **Mutually Reinforcing Activities** -initiatives depend on a diverse group of stakeholders working together, not by requiring that all participants do the same thing, but by encouraging each participant to undertake the specific set of activities at which it excels in a way that supports and is coordinated with the actions of others.
  - **Continuous Communication** to developing trust among participants who need several years of regular meetings to build up enough experience with each other to recognize and appreciate the common motivation behind their different efforts.
  - **Backbone Support Organizations**-Creating and managing collective impact requires a separate organization and staff with a very specific set of skills to serve as the backbone for the entire initiative.

# Collective Impact Colorado

- Direct Service-providing the “Springboard” towards immediate stabilization
- Policy and Advocacy-lowering the steps and removing the systemic blocks for lifelong economic security
- Result: Low wage workers move out of poverty and homelessness towards economic security

Graph Depicting Economic Continuum for Colorado  
(Assumes household of four persons)



# Shared agenda:

**The American Dream is about having family economic security and the opportunity to succeed with hard work. In this country we work hard as individuals to get ahead for ourselves and our families and to provide a better chance for the next generation.**

**Family economic security is about a good-paying, SECURE JOB, affordable healthcare, and a SECURE RETIREMENT. It's about more than living paycheck to paycheck.**

**We need to build the middle class and recapture the American Dream by creating good-paying, secure jobs, providing affordable, quality healthcare, and investing in education and training.**



# How to stay in touch

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