



The 2018 Self-Sufficiency Standard for Colorado

Presented by the Colorado Center on Law
& Policy

In association with the University of
Washington & Dr. Diana Pearce



Goals :

- Communicate real cost of living in Colorado to different audiences
- Demonstrate variability across geographic regions
- Point out differences in poverty experienced by people of various demographics, due to systemic discrimination

What is Self-Sufficiency?

THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH MAJOR BUDGET ITEM

OFFICIAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.

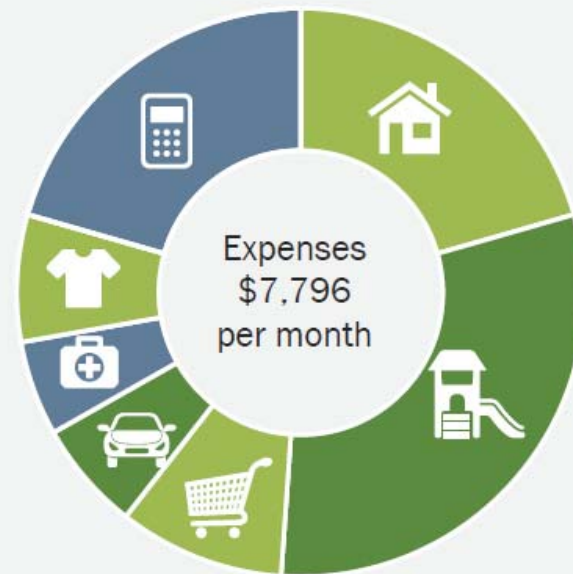


27%

The percentage of basic needs covered by the federal poverty guideline as defined by the Self-Sufficiency Standard

SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget



Douglas County
2 adults + 1 infant + 1 preschooler

Quick numbers for Denver County – 1 parent, 1 preschooler, 1 school-age child

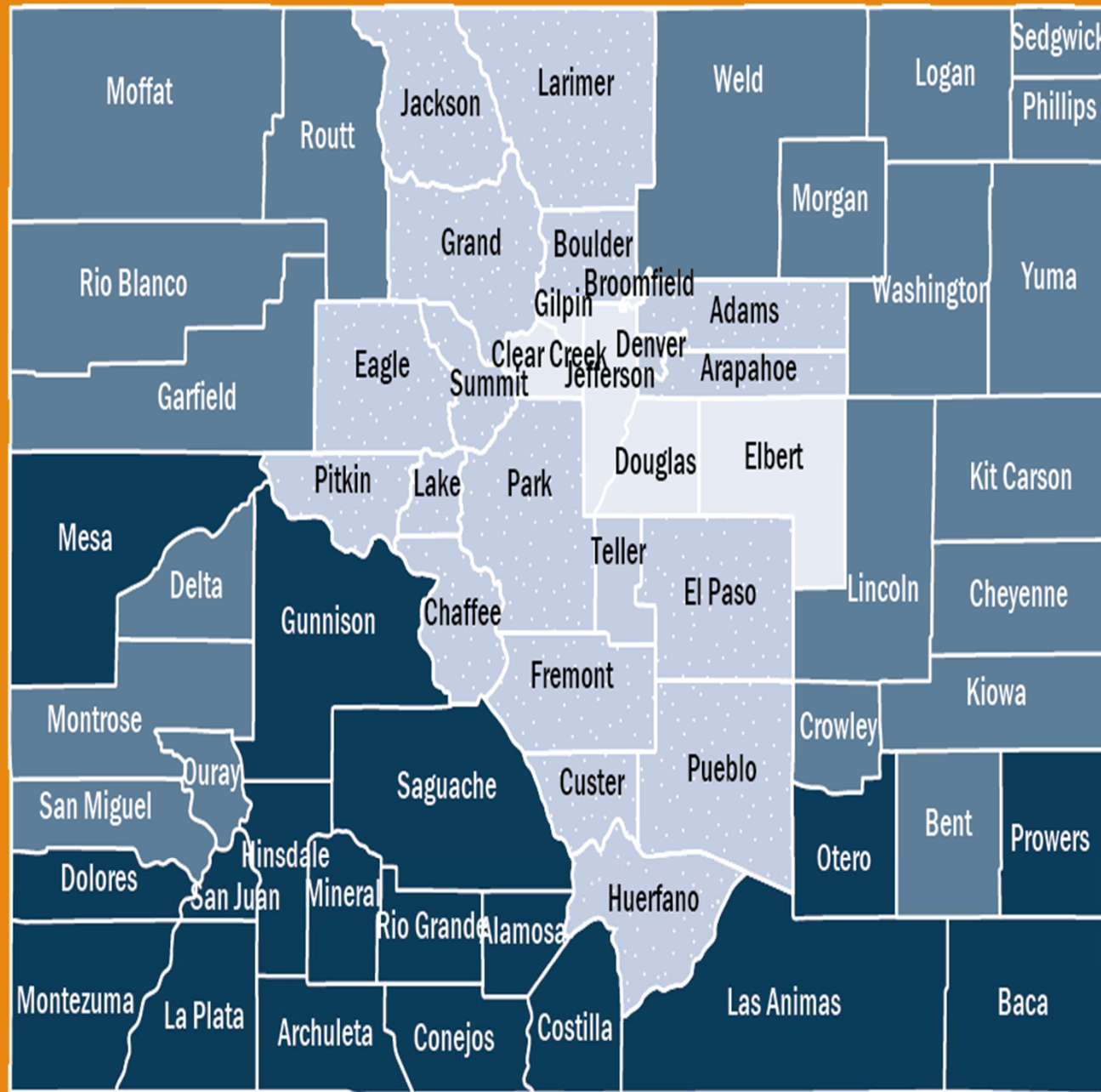
► **Childcare cost, monthly: \$1,833**

► **Housing cost, monthly: \$1,346**

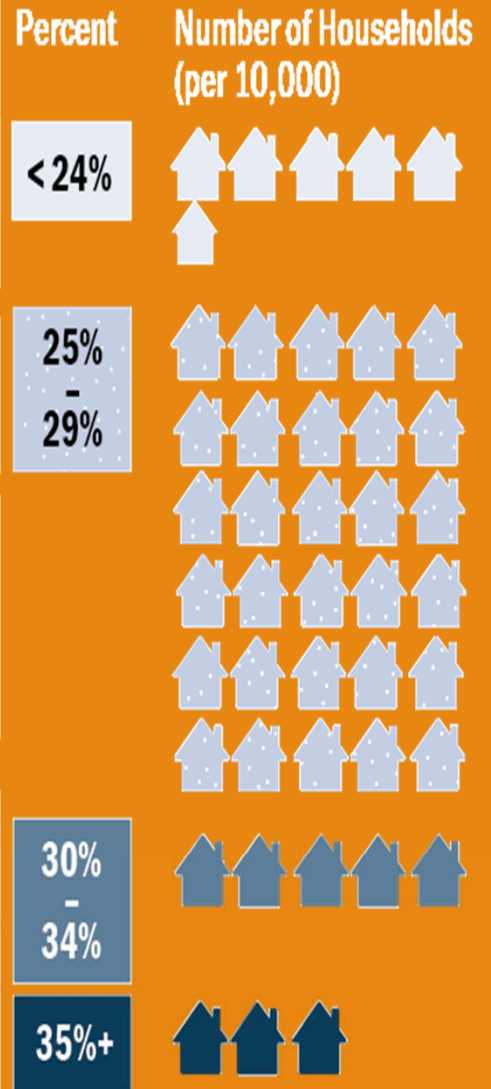
\$31.12/hour, or \$65,727 a year

TABLE 17. The Self-Sufficiency Standard for Denver 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	\$1,070	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346	\$1,346
Child Care	\$0	\$1,161	\$2,587	\$1,833	\$672	\$1,426	\$2,587	\$1,833
Food	\$281	\$426	\$559	\$642	\$744	\$663	\$784	\$864
Transportation	\$171	\$171	\$171	\$171	\$171	\$342	\$342	\$342
Health Care	\$148	\$376	\$392	\$399	\$426	\$441	\$453	\$460
Miscellaneous	\$167	\$348	\$505	\$439	\$336	\$422	\$551	\$484
Taxes	\$365	\$827	\$1,417	\$1,081	\$706	\$972	\$1,365	\$1,123
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)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.51	\$25.22	\$37.18	\$31.12	\$22.54	\$15.32 per adult	\$19.87 per adult	\$17.10 per adult
Monthly	\$2,202	\$4,438	\$6,543	\$5,477	\$3,967	\$5,394	\$6,995	\$6,019
Annual	\$26,430	\$53,256	\$78,519	\$65,727	\$47,607	\$64,722	\$83,940	\$72,223
Emergency Savings Fund (Monthly)	\$49	\$139	\$345	\$267	\$126	\$66	\$88	\$81

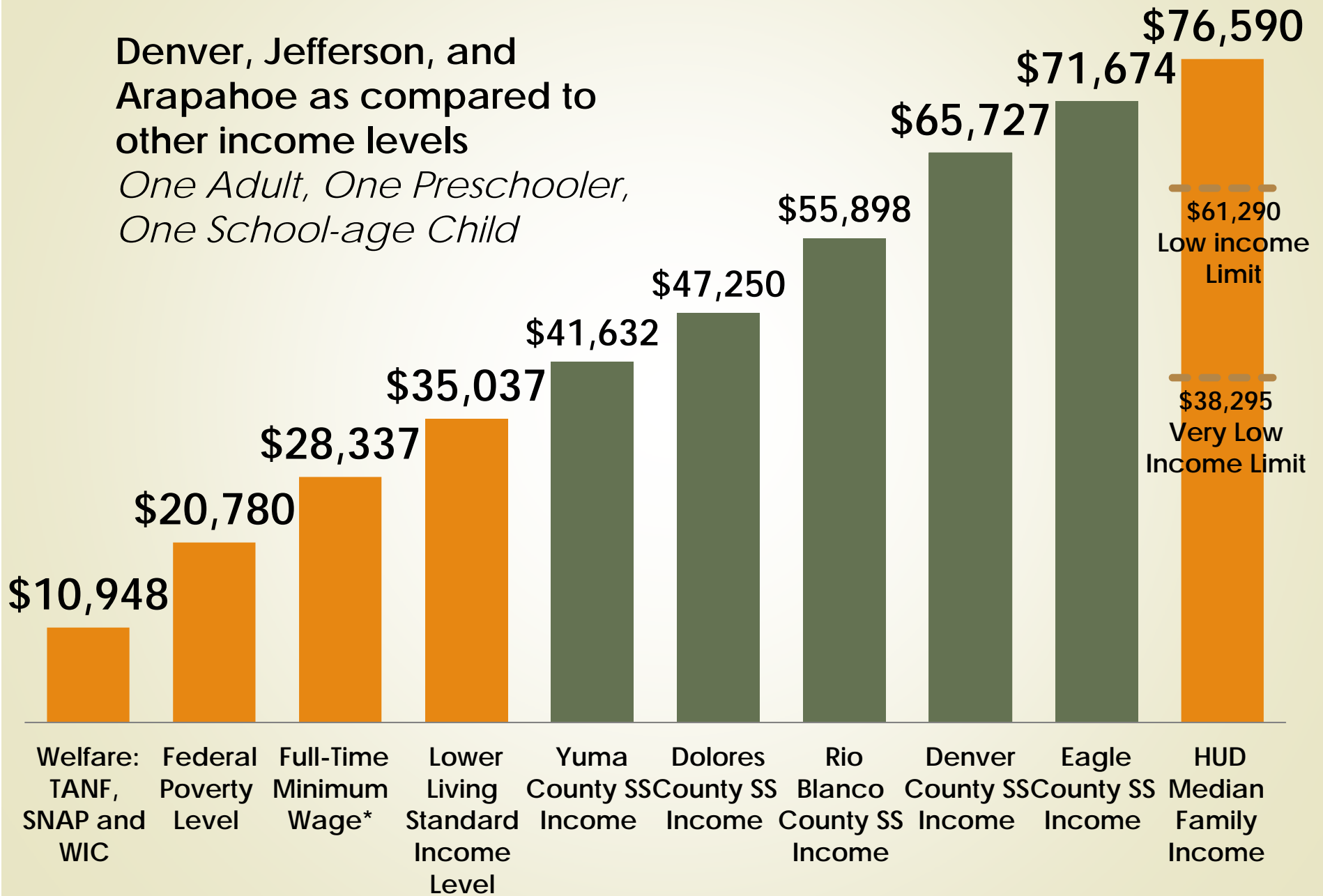


Working-Age Households Below the Standard



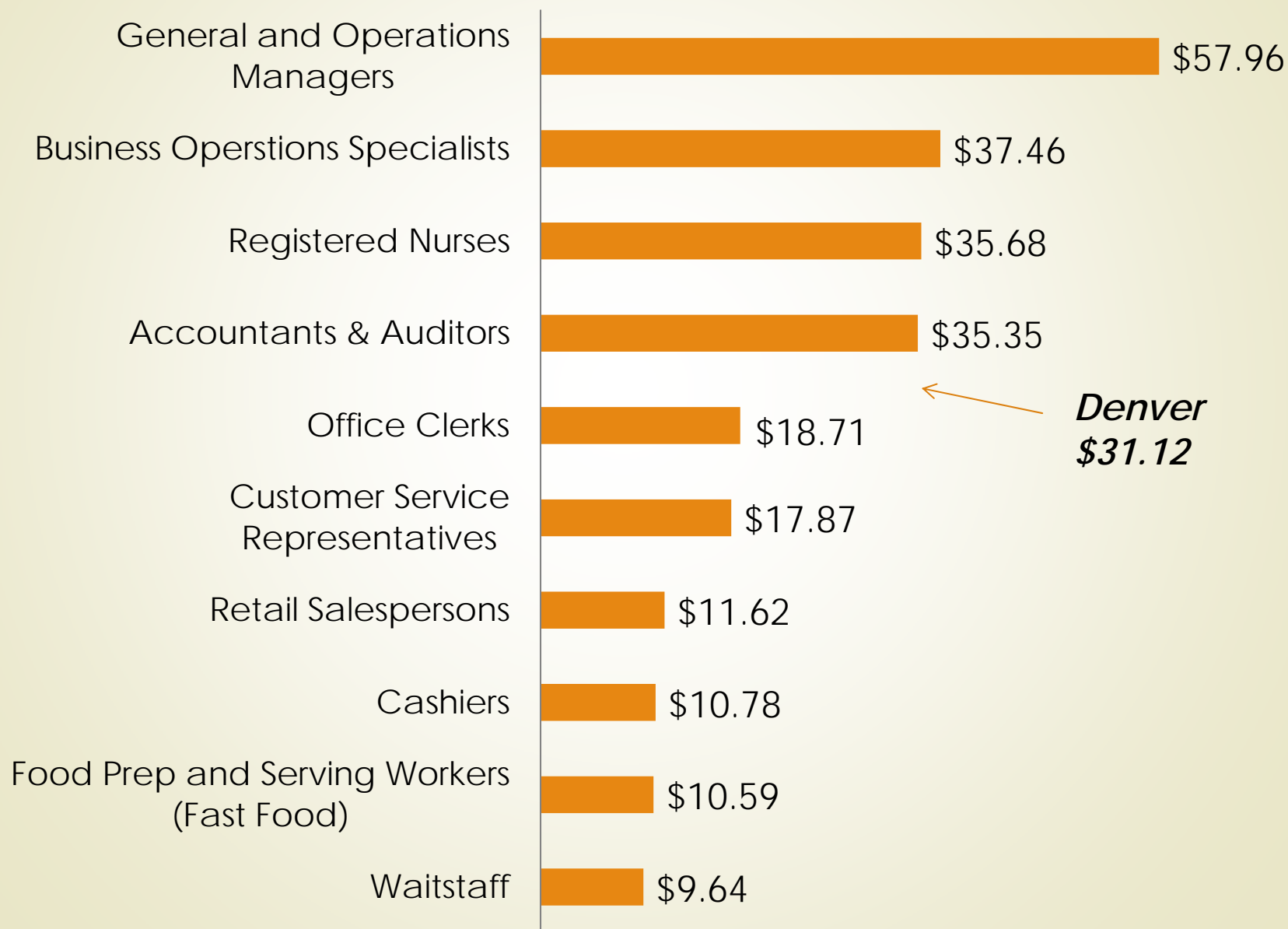
Denver, Jefferson, and Arapahoe as compared to other income levels

One Adult, One Preschooler, One School-age Child

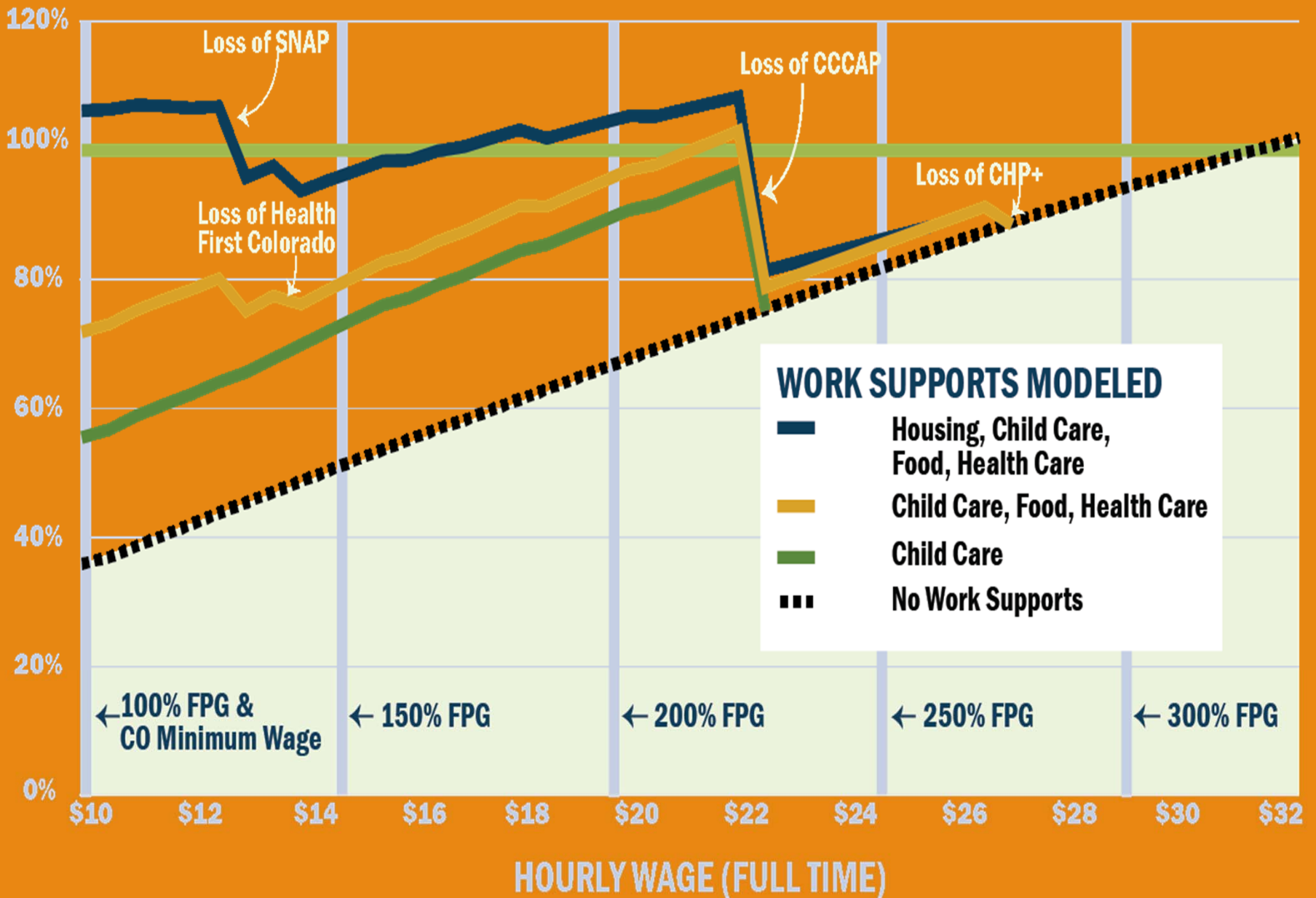


How Do Colorado's Top 10 Jobs Compare?

The Standard Compared to Median Wages of Colorado's Ten Largest Occupations



PERCENTAGE OF WAGE ADEQUACY



There are 430,150 households living below the Self-Sufficiency Standard in Colorado



88% of CO households below the Standard have at least one worker



54% of CO households below the Standard have at least one child



61% of CO householders below the Standard have at least some college



20% of CO households below the Standard receive food assistance



73% of CO households below the Standard experience a high housing-cost burden



31% of CO households below the Standard are married-couples with children

LATINX

47%



BLACK

46%



ALL OTHER

35%



ASIAN/PACIFIC ISLANDER

29%



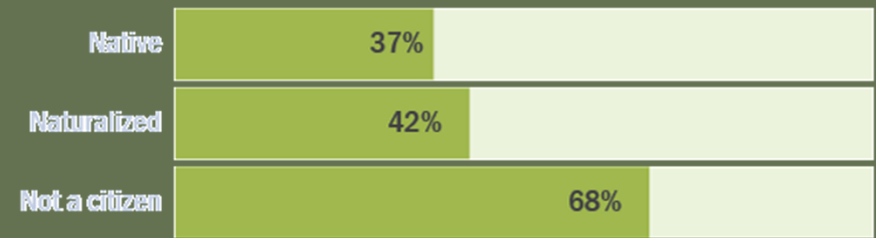
WHITE

21%

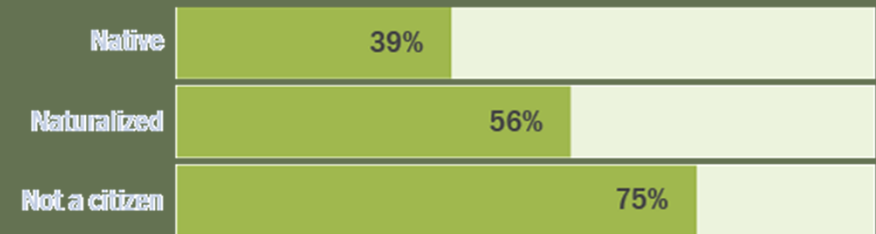


Who Lacks Adequate Income? Nativity & Citizenship Status

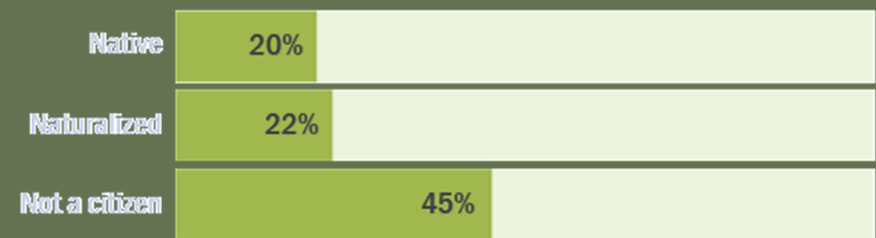
LATINX



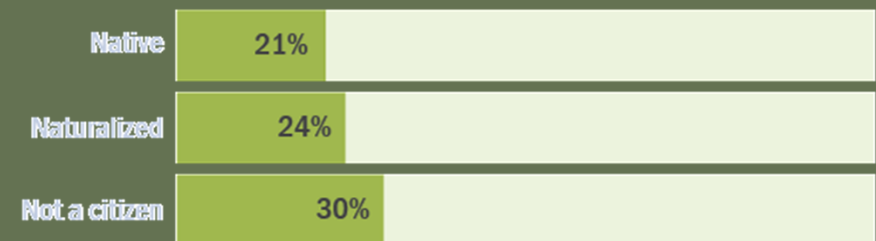
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ASIAN AND PACIFIC ISLANDER



WHITE



ENGLISH

English Only

24%

English Only	24%
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SPANISH

Not Linguistically Isolated

45%

Not Linguistically Isolated	45%
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Linguistically Isolated

66%

Linguistically Isolated	66%
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OTHER INDO-EUROPEAN LANGUAGE

Not Linguistically Isolated

21%

Not Linguistically Isolated	21%
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Linguistically Isolated

54%

Linguistically Isolated	54%
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ASIAN OR PACIFIC ISLAND LANGUAGE

Not Linguistically Isolated

26%

Not Linguistically Isolated	26%
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Linguistically Isolated

48%

Linguistically Isolated	48%
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OTHER LANGUAGE

Not Linguistically Isolated

52%

Not Linguistically Isolated	52%
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Linguistically Isolated

69%

Linguistically Isolated	69%
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Linguistic challenges

HOUSEHOLDS WITH NO CHILDREN **21%**



HOUSEHOLDS WITH CHILDREN **38%**



HOUSEHOLDS WITH YOUNG CHILDREN **50%**



HOUSEHOLDS WITH OLDER CHILDREN **29%**



719 Family Types

► Variation by family composition & location

www.cclponline.org/sss2018

Larimer County

Choose Family Makeup		Self Sufficiency Wage		Costs	
Adults	<input type="text" value="1"/>	Annual	\$67,593	Housing Costs	\$1,106
Infants	<input type="text" value="0"/>	Monthly	\$5,633	Child Care Costs	\$2,143
Preschool	<input type="text" value="2"/>	Hourly	\$32.00/hr	Food Costs	\$564
Schoolager	<input type="text" value="0"/>			Transportation Costs	\$261
Teenager	<input type="text" value="0"/>			Health Care Costs	\$423
				Miscellaneous Costs	\$450
				Taxes	\$1,119

Credits and Savings

Earned Income Tax Credit (-)	\$0
Child Care Tax Credit (-)	(\$100)
Child Tax Credit (-)	(\$333)
Emergency Savings	\$280

COUNTY FACT SHEET →

CALCULATE

8% of working-age households in Colorado live below the official poverty threshold



27% of working-age households in Colorado live below the Self-Sufficiency Standard



cclponline.org/sss2018

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Public Charge



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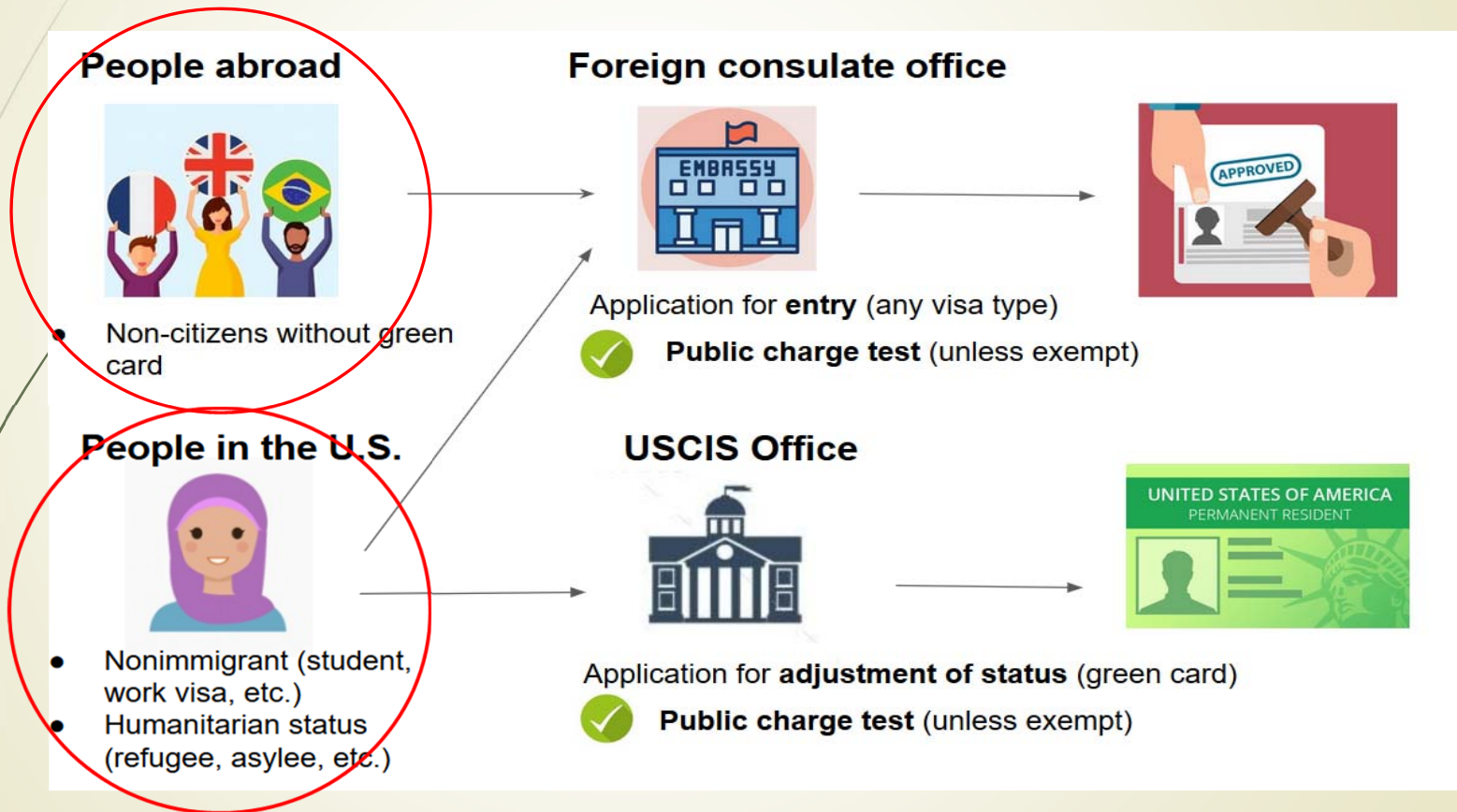
Impact

- ▶ CFI estimated that the public charge “chilling effect” could affect 323,000 Coloradans, including 143,000 kids
- ▶ CHI estimated that 75,000 Coloradans would lose health insurance under the new rule
- ▶ Community Health Centers are seeing an increase in uninsured patients
- ▶ Medicaid enrollment is declining especially, apparently, among members that may have public charge fears

Key messages

- ▶ **The public charge rule will not affect many Colorado immigrants.** Permanent residents (i.e. people that have their green card) already passed the public charge test and refugees and asylees and other groups are exempt from the test.
- ▶ **You can learn about the public charge rule from trusted sources.** CDPHE has a [website](#) with helpful information, including [a factsheet](#) and links to legal resources and Center for Health Progress has posted videos in [English](#) and [Spanish](#).
- ▶ **You are important members of our community** and public benefits like Medicaid and SNAP can help keep your family healthy and economically secure.

When does the public charge test apply?



The new test...

Is the applicant for adjustment of status **more likely than not** to rely on ...



Medicaid



SNAP (i.e. federal food assistance)



Federal housing benefits



Cash assistance

...for 12 months in a 36 month period?

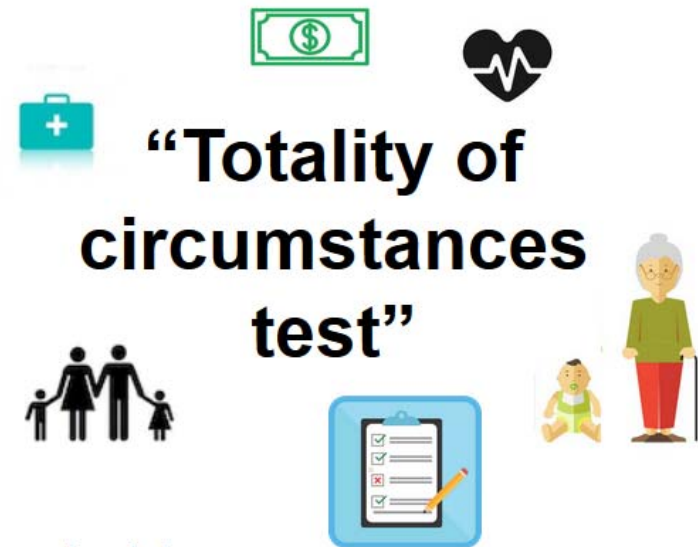
The new test...

Negative factors...

- ✓ Low-income
- ✓ Not proficient in English
- ✓ Child or Senior
- ✓ Serious illness
- ✓ Low credit score

Positive factors...

- ✓ Higher income
- ✓ Private insurance without subsidy



The new test...

USCIS will also have to consider the applicant's use of ...

- ✓ Medicaid
 - ✓ SNAP
 - ✓ Federal housing benefit
 - ✓ Cash assistance
- ... unless an exemption applies

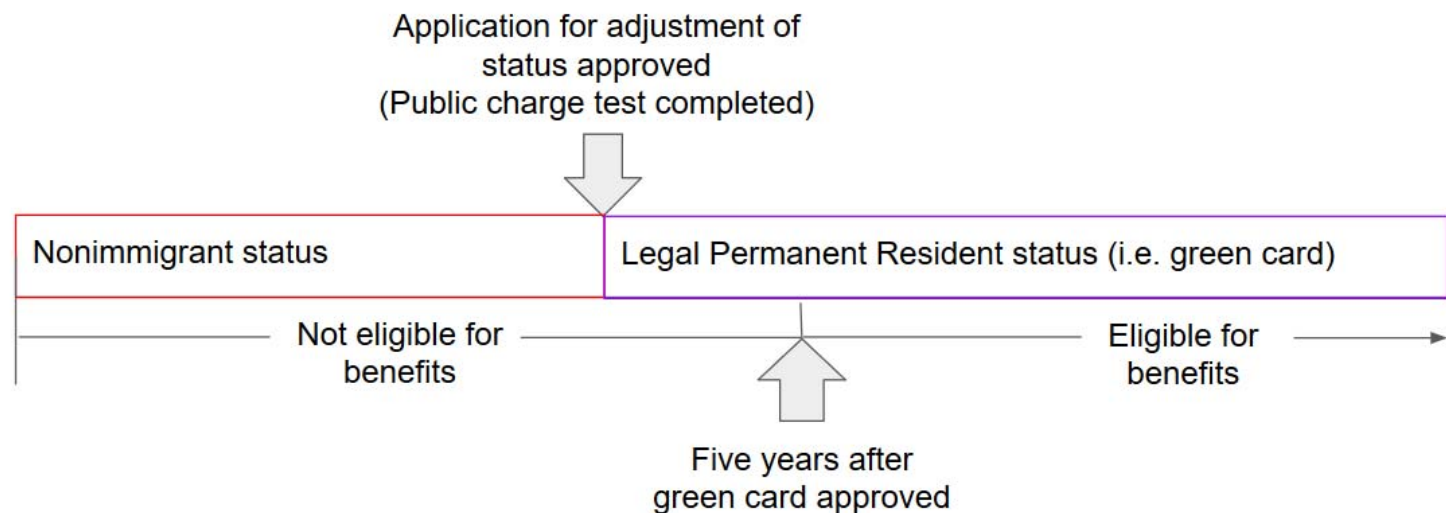
No other programs can be considered under the new test. Benefits used by children do not count against parents' application for status.

Exemptions...

- ✓ Refugees and other humanitarian immigrants
- ✓ Benefits used by military families
- ✓ Emergency Medicaid
- ✓ School-based Medicaid services
- ✓ Medicaid used by children and pregnant women

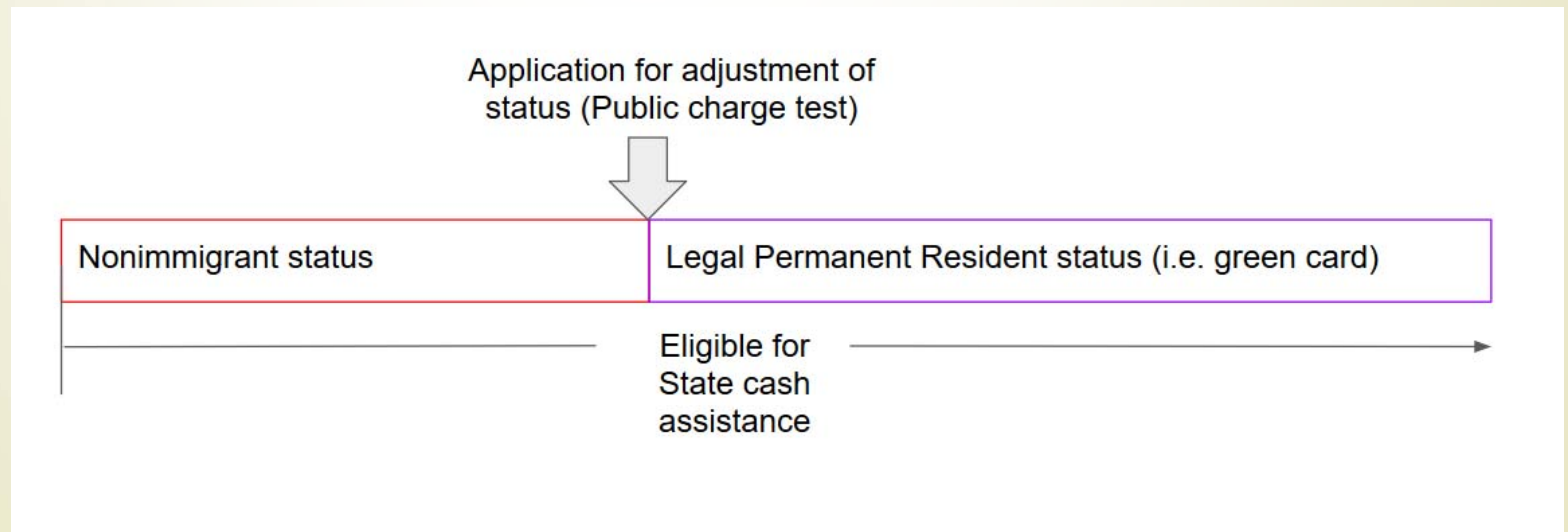
Eligible for federal benefits?

If you are eligible for Medicaid, SNAP, federal housing assistance or federal cash assistance you likely don't have to worry about the public charge test



Eligible for state benefits?

Some people that are eligible for state-funded cash assistance programs *do* have to worry about the public charge test (nonimmigrants)



Things to remember...

- ▶ For refugees, asylees, and certain others, using public benefits will not harm your chances of getting a green card.
- ▶ There is not a public charge test during the citizenship application process. Green card holders that maintain their status will not need to pass the public charge test again.
- ▶ Accessing public benefits for children will not count against a parent going through the public charge test.
- ▶ Public benefits protect the health and financial security of Colorado families. Dropping benefits is not necessarily a safe bet!

Questions?

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