

How Does The SSS Vary Across Colorado?

The Self-Sufficiency Standard For One Adult And One Preschooler, 2018

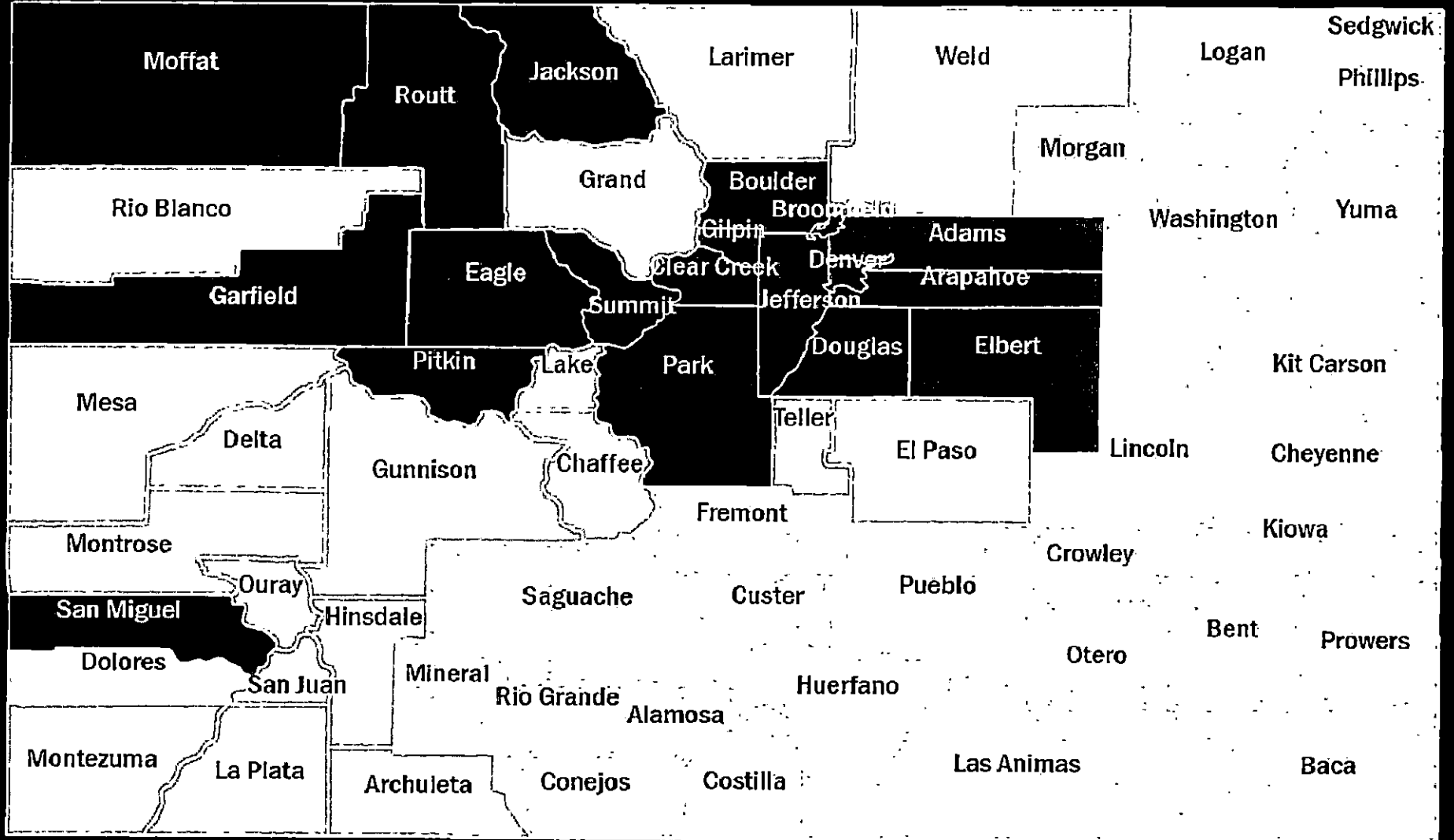


TABLE 5. The Self-Sufficiency Standard for Baca County, CO 2018

| | 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 | \$607 | \$697 | \$697 | \$697 | \$697 | \$697 | \$697 | \$697 |
| Child Care | \$0 | \$502 | \$1,017 | \$935 | \$433 | \$515 | \$1,017 | \$935 |
| Food | \$226 | \$343 | \$450 | \$517 | \$599 | \$534 | \$632 | \$696 |
| Transportation | \$255 | \$262 | \$262 | \$262 | \$262 | \$501 | \$501 | \$501 |
| Health Care | \$176 | \$473 | \$488 | \$495 | \$522 | \$537 | \$549 | \$556 |
| Miscellaneous | \$126 | \$228 | \$291 | \$291 | \$251 | \$278 | \$340 | \$339 |
| Taxes | \$222 | \$326 | \$499 | \$496 | \$301 | \$421 | \$530 | \$522 |
| Earned Income Tax Credit (-) | \$0 | (\$160) | (\$159) | (\$162) | (\$327) | (\$124) | (\$133) | (\$139) |
| Child Care Tax Credit (-) | \$0 | (\$68) | (\$115) | (\$115) | (\$91) | (\$58) | (\$100) | (\$100) |
| Child Tax Credit (-) | \$0 | (\$145) | (\$292) | (\$291) | (\$233) | (\$167) | (\$308) | (\$306) |
| SELF-SUFFICIENCY WAGE | | | | | | | | |
| Hourly | \$9.16 | \$13.97 | \$17.83 | \$17.76 | \$13.72 | \$8.91 per adult | \$10.58 per adult | \$10.52 per adult |
| Monthly | \$1,612 | \$2,458 | \$3,138 | \$3,125 | \$2,415 | \$3,135 | \$3,724 | \$3,701 |
| Annual | \$19,346 | \$29,499 | \$37,655 | \$37,500 | \$28,976 | \$37,624 | \$44,689 | \$44,417 |
| Emergency Savings Fund (Monthly) | \$39 | \$97 | \$124 | \$124 | \$123 | \$56 | \$71 | \$71 |

TABLE 6. The Self-Sufficiency Standard for Bent 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 | \$558 | \$740 | \$740 | \$740 | \$740 | \$740 | \$740 | \$740 |
| Child Care | \$0 | \$469 | \$1,023 | \$890 | \$421 | \$554 | \$1,023 | \$890 |
| Food | \$244 | \$371 | \$486 | \$559 | \$648 | \$577 | \$682 | \$752 |
| Transportation | \$255 | \$262 | \$262 | \$262 | \$262 | \$501 | \$501 | \$501 |
| Health Care | \$176 | \$473 | \$488 | \$495 | \$522 | \$537 | \$549 | \$556 |
| Miscellaneous | \$123 | \$231 | \$300 | \$295 | \$259 | \$291 | \$350 | \$344 |
| Taxes | \$212 | \$338 | \$536 | \$512 | \$337 | \$475 | \$607 | \$564 |
| Earned Income Tax Credit (-) | \$0 | (\$149) | (\$125) | (\$146) | (\$294) | (\$83) | (\$84) | (\$112) |
| Child Care Tax Credit (-) | \$0 | (\$68) | (\$110) | (\$115) | (\$106) | (\$55) | (\$100) | (\$100) |
| Child Tax Credit (-) | \$0 | (\$151) | (\$315) | (\$299) | (\$233) | (\$167) | (\$333) | (\$319) |
| SELF-SUFFICIENCY WAGE | | | | | | | | |
| Hourly | \$8.91 | \$14.30 | \$18.67 | \$18.14 | \$14.52 | \$9.57 per adult | \$11.18 per adult | \$10.84 per adult |
| Monthly | \$1,568 | \$2,517 | \$3,286 | \$3,193 | \$2,556 | \$3,370 | \$3,935 | \$3,815 |
| Annual | \$18,820 | \$30,200 | \$39,435 | \$38,313 | \$30,675 | \$40,436 | \$47,222 | \$45,777 |
| Emergency Savings Fund (Monthly) | \$38 | \$97 | \$125 | \$125 | \$124 | \$55 | \$70 | \$70 |

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2018
Two Family Types, All Colorado Counties

| COUNTY | SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE | | | | SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE | | | |
|-------------|--|----------------------------|--------------|----------------------|---|----------------------------|--------------|----------------------|
| | Annual Self-Sufficiency Standard | As Percentage of: | | | Annual Self-Sufficiency Standard | As Percentage of: | | |
| | | Federal Poverty Guidelines | Minimum Wage | Median Family Income | | Federal Poverty Guidelines | Minimum Wage | Median Family Income |
| Adams | \$64,416 | 310% | 299% | 80% | \$71,956 | 287% | 167% | 80% |
| Alamosa | \$50,230 | 242% | 233% | 108% | \$57,702 | 230% | 134% | 112% |
| Arapahoe | \$67,460 | 325% | 313% | 83% | \$75,262 | 300% | 175% | 84% |
| Archuleta | \$57,080 | 275% | 265% | 101% | \$64,579 | 257% | 150% | 102% |
| Baca | \$37,500 | 180% | 174% | 88% | \$44,417 | 177% | 103% | 94% |
| Bent | \$38,313 | 184% | 178% | 97% | \$45,777 | 182% | 106% | 104% |
| Boulder | \$78,926 | 380% | 366% | 81% | \$85,836 | 342% | 199% | 79% |
| Broomfield | \$69,894 | 336% | 324% | 86% | \$78,040 | 311% | 181% | 87% |
| Chaffee | \$54,716 | 263% | 254% | 93% | \$62,284 | 248% | 145% | 95% |
| Cheyenne | \$45,816 | 220% | 213% | 77% | \$52,959 | 211% | 123% | 80% |
| Clear Creek | \$74,446 | 358% | 346% | 92% | \$81,578 | 325% | 189% | 91% |
| Conejos | \$44,687 | 215% | 207% | 97% | \$52,254 | 208% | 121% | 102% |
| Costilla | \$50,068 | 241% | 232% | 130% | \$57,613 | 230% | 134% | 134% |
| Crowley | \$39,935 | 192% | 185% | 101% | \$48,105 | 192% | 112% | 110% |
| Custer | \$45,779 | 220% | 213% | 105% | \$52,956 | 211% | 123% | 110% |
| Delta | \$51,074 | 246% | 237% | 104% | \$58,527 | 233% | 136% | 107% |
| Denver | \$65,727 | 316% | 305% | 134% | \$72,223 | 288% | 168% | 132% |
| Dolores | \$47,250 | 227% | 219% | 96% | \$55,115 | 220% | 128% | 101% |
| Douglas | \$76,534 | 368% | 355% | 155% | \$83,591 | 333% | 194% | 153% |
| Eagle | \$71,674 | 345% | 333% | 146% | \$76,362 | 304% | 177% | 140% |
| Elbert | \$62,684 | 302% | 291% | 127% | \$70,355 | 280% | 163% | 129% |
| El Paso | \$57,711 | 278% | 268% | 117% | \$65,283 | 260% | 152% | 119% |
| Fremont | \$44,752 | 215% | 208% | 91% | \$52,125 | 208% | 121% | 95% |
| Garfield | \$69,001 | 332% | 320% | 140% | \$76,807 | 306% | 178% | 140% |
| Gilpin | \$63,397 | 305% | 294% | 129% | \$71,101 | 283% | 165% | 130% |
| Grand | \$63,210 | 304% | 293% | 128% | \$70,961 | 283% | 165% | 130% |
| Gunnison | \$55,335 | 266% | 257% | 112% | \$63,001 | 251% | 146% | 115% |
| Hinsdale | \$54,627 | 263% | 254% | 111% | \$62,687 | 250% | 145% | 115% |
| Huerfano | \$48,664 | 234% | 226% | 99% | \$55,933 | 223% | 130% | 102% |
| Jackson | \$69,911 | 336% | 325% | 142% | \$77,963 | 311% | 181% | 143% |
| Jefferson | \$68,123 | 328% | 316% | 138% | \$75,953 | 303% | 176% | 139% |
| Kiowa | \$42,193 | 203% | 196% | 86% | \$50,568 | 201% | 117% | 92% |
| Kit Carson | \$42,382 | 204% | 197% | 86% | \$50,677 | 202% | 118% | 93% |
| Lake | \$57,998 | 279% | 269% | 118% | \$66,070 | 263% | 153% | 121% |

Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$10.20 per hour, the 2018 Colorado minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2018
Two Family Types, All Colorado Counties

| COUNTY | SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE | | | | SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE | | | |
|-------------------------|--|----------------------------|--------------|----------------------|---|----------------------------|--------------|----------------------|
| | Annual Self-Sufficiency Standard | As Percentage of: | | | Annual Self-Sufficiency Standard | As Percentage of: | | |
| | | Federal Poverty Guidelines | Minimum Wage | Median Family Income | | Federal Poverty Guidelines | Minimum Wage | Median Family Income |
| La Plata | \$60,165 | 290% | 279% | 122% | \$68,438 | 273% | 159% | 125% |
| Larimer | \$59,694 | 287% | 277% | 121% | \$67,352 | 268% | 156% | 123% |
| Las Animas | \$48,641 | 234% | 226% | 99% | \$55,978 | 223% | 130% | 102% |
| Lincoln | \$47,582 | 229% | 221% | 97% | \$55,389 | 221% | 129% | 101% |
| Logan | \$44,316 | 213% | 206% | 90% | \$51,626 | 206% | 120% | 94% |
| Mesa | \$49,211 | 237% | 228% | 100% | \$56,536 | 225% | 131% | 103% |
| Mineral | \$47,464 | 228% | 220% | 96% | \$55,409 | 221% | 129% | 101% |
| Moffat | \$62,671 | 302% | 291% | 127% | \$70,387 | 280% | 163% | 129% |
| Montezuma | \$49,426 | 238% | 229% | 100% | \$56,856 | 227% | 132% | 104% |
| Montrose | \$54,078 | 260% | 251% | 110% | \$61,794 | 246% | 143% | 113% |
| Morgan | \$45,275 | 218% | 210% | 92% | \$52,483 | 209% | 122% | 96% |
| Otero | \$40,374 | 194% | 187% | 82% | \$48,171 | 192% | 112% | 88% |
| Ouray | \$54,313 | 261% | 252% | 110% | \$62,086 | 247% | 144% | 114% |
| Park | \$67,696 | 326% | 314% | 138% | \$75,309 | 300% | 175% | 138% |
| Phillips | \$50,282 | 242% | 233% | 102% | \$57,620 | 230% | 134% | 105% |
| Pitkin | \$90,931 | 438% | 422% | 185% | \$94,674 | 377% | 220% | 173% |
| Prowers | \$44,149 | 212% | 205% | 90% | \$51,281 | 204% | 119% | 94% |
| Pueblo | \$46,187 | 222% | 214% | 94% | \$53,571 | 213% | 124% | 98% |
| Río Blanco | \$55,898 | 269% | 259% | 114% | \$63,556 | 253% | 148% | 116% |
| Río Grande | \$44,254 | 213% | 205% | 90% | \$51,867 | 207% | 120% | 95% |
| Routt | \$79,084 | 381% | 367% | 161% | \$86,403 | 344% | 201% | 158% |
| Saguache | \$44,292 | 213% | 206% | 90% | \$51,894 | 207% | 120% | 95% |
| San Juan | \$59,934 | 288% | 278% | 122% | \$67,937 | 271% | 158% | 124% |
| San Miguel | \$65,108 | 313% | 302% | 132% | \$70,340 | 280% | 163% | 129% |
| Sedgwick | \$44,758 | 215% | 208% | 91% | \$52,062 | 207% | 121% | 95% |
| Summit | \$79,657 | 383% | 370% | 162% | \$87,121 | 347% | 202% | 159% |
| Teller | \$54,303 | 261% | 252% | 110% | \$62,030 | 247% | 144% | 113% |
| Washington | \$40,401 | 194% | 188% | 82% | \$49,624 | 198% | 115% | 91% |
| Weld | \$55,085 | 265% | 256% | 112% | \$62,789 | 250% | 146% | 115% |
| Yuma | \$41,632 | 200% | 193% | 85% | \$50,213 | 200% | 117% | 92% |
| Minimum (Baca County) | \$37,500 | 180% | 174% | 88% | \$44,417 | 177% | 103% | 94% |
| Maximum (Pitkin County) | \$90,931 | 438% | 422% | 185% | \$94,674 | 377% | 220% | 173% |

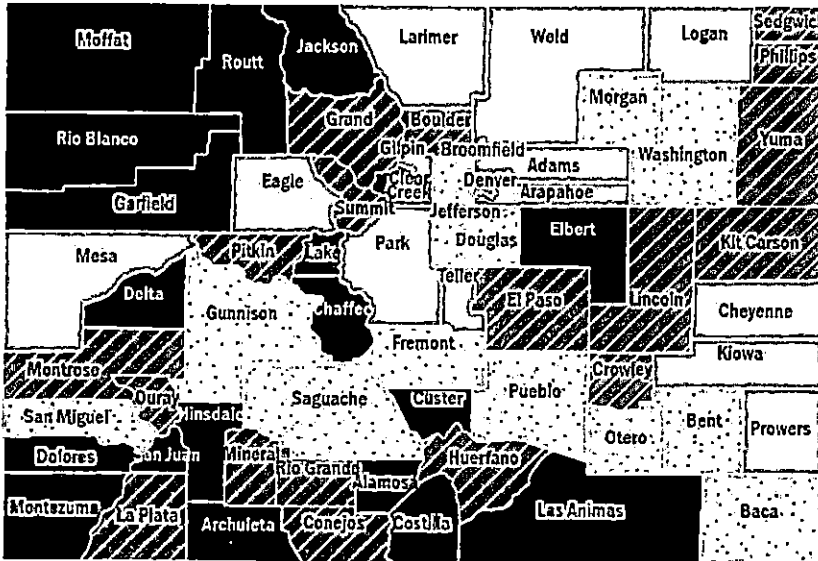
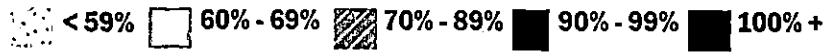
Definitions: The federal poverty guidelines for family of three = \$20,780 and for a family of four = \$25,100. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$10.20 per hour, the 2018 Colorado minimum wage. Median family income varies by and calculated from HUD's FY2018 Income Limits.

TABLE 60. The Self-Sufficiency Standard for Summit County, CO 2018

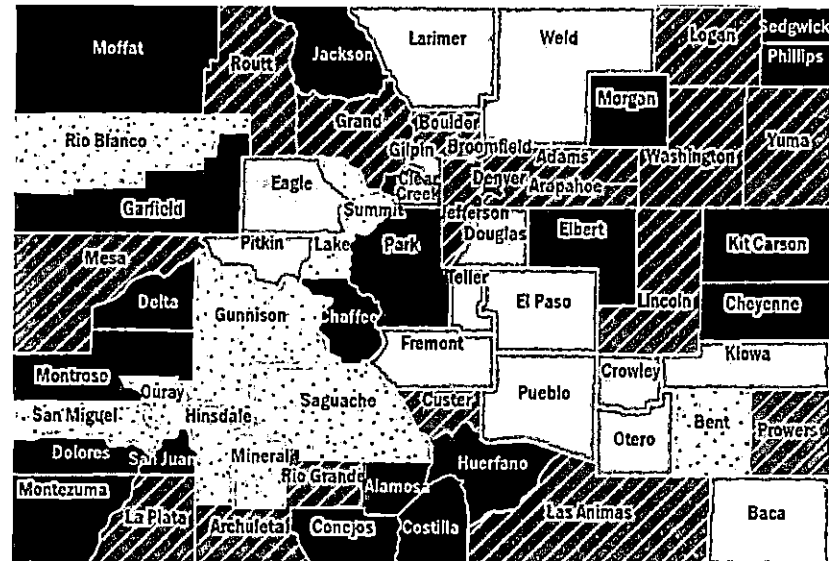
| | Adult | Adult Preschooler | Adult Infant Preschooler | Adult Preschooler School-age | Adult School-age Teenager | 2 Adults Infant | 2 Adults Infant Preschooler | 2 Adults Preschooler School-age |
|---|--------------|------------------------------|---|---|--|----------------------------|--|--|
| MONTHLY COSTS | | | | | | | | |
| Housing | \$1,067 | \$1,419 | \$1,419 | \$1,419 | \$1,419 | \$1,419 | \$1,419 | \$1,419 |
| Child Care | \$0 | \$1,409 | \$2,867 | \$2,117 | \$707 | \$1,457 | \$2,867 | \$2,117 |
| Food | \$358 | \$543 | \$712 | \$819 | \$948 | \$844 | \$999 | \$1,101 |
| Transportation | \$255 | \$262 | \$262 | \$262 | \$262 | \$501 | \$501 | \$501 |
| Health Care | \$176 | \$472 | \$488 | \$494 | \$522 | \$537 | \$549 | \$555 |
| Miscellaneous | \$185 | \$411 | \$575 | \$511 | \$386 | \$476 | \$633 | \$569 |
| Taxes | \$432 | \$1,053 | \$1,822 | \$1,450 | \$888 | \$1,168 | \$1,664 | \$1,431 |
| 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 | \$14.05 | \$30.41 | \$43.81 | \$37.72 | \$26.69 | \$17.57 | \$23.29 | \$20.63 |
| | | | | | | per adult | per adult | per adult |
| Monthly | \$2,472 | \$5,352 | \$7,711 | \$6,638 | \$4,698 | \$6,186 | \$8,199 | \$7,260 |
| Annual | \$29,670 | \$64,225 | \$92,534 | \$79,657 | \$56,379 | \$74,230 | \$98,386 | \$87,121 |
| Emergency Savings Fund (Monthly) | \$53 | \$207 | \$427 | \$352 | \$177 | \$72 | \$123 | \$90 |

FIGURE E. Percentage Change in the Self-Sufficiency Standard for Colorado: 2001-2018 & 2008-2018
One Adult, One Preschooler, and One School-Age Child: CO 2018

2001 - 2018



2008 - 2018



Over the last 17 years, the Self-Sufficiency Standard for this three -person family has increased on average across all Colorado Counties by 78%