# What is a Living Wage? Income required to meet basic needs without public

## or private supports.

#### **Includes Basics**

- Housing
- Food
- Transportation
- Child Care
- Health Care

#### **Excludes**

- Emergency savings
- Retirement
- savings
- Education

#### • Misc. basic

household items

• Taxes and tax credits

#### costs or loans

# What's a Self-Sufficiency Standard (SSS) ?

Living wage required in a particular location for a particular family makeup.

For a single person in Colorado in 2018, the living wage was:

### Boulder County - \$30,650/year

### Cheyenne County - \$18,200/year

# What's Minimum Wage? The lowest wage permitted by law.

In Colorado: Beginning January 2020

- \$12.00/hour
- About \$25,000/yr for a full-time worker

At the Federal Level:

\$7.25/hour

#### About \$15,100/yr for a full-time worker

- **Does not vary by location or family size**
- Not raised since July 2009

## Self-Sufficiency Standard (Living Wage) Boulder County, CO 2018

|   | Adult            | Adult<br>Preschooler | Adult<br>Infant<br>Preschooler | 2 Adults<br>Infant   | 2 Adults<br>Infant<br>Preschooler |  |  |  |
|---|------------------|----------------------|--------------------------------|----------------------|-----------------------------------|--|--|--|
| MONTHLY COSTS — Self-Sufficiency Standard for CO 2018, Colorado Center for Law and Policy |                  |                      |                                |                      |                                   |  |  |  |
| Housing   | \$1 <i>,</i> 195 | \$1,461              | \$1,461                        | \$1,461              | \$1,461                           |  |  |  |
| Child Care  | \$0              | \$1,292              | \$2,711                        | \$1,419              | \$2,711                           |  |  |  |
| Food  | \$314            | \$476                | \$625                          | \$741                | \$877                             |  |  |  |
| Transportation  | <b>\$252</b>     | \$260                | \$260                          | \$496                | \$496                             |  |  |  |
| Health Care   | \$149            | \$380                | \$395                          | \$444                | \$457                             |  |  |  |
| Miscellaneous   | \$191            | \$387                | \$545                          | \$456                | \$600                             |  |  |  |
| Taxes - Tax<br>Credits  | \$452            | \$750                | \$1,216                        | \$880                | \$1,110                           |  |  |  |
| SELF-SUFFICIENCY WAGE (LIVING WAGE)   |                  |                      |                                |                      |                                   |  |  |  |
| Annual  | \$30,639         | \$60,075             | \$86 <i>,</i> 563              | \$70,780             | \$92,547                          |  |  |  |
| Hourly  | \$14.51          | \$28.44              | \$40.99                        | \$16.76 per<br>adult | \$21.91 per<br>adult              |  |  |  |

## Comparison of Living Wage, Minimum Wage, and Poverty Wage Boulder County, CO

|                             | Adult        | Adult<br>Preschooler | Adult<br>Infant<br>Preschooler | 2 Adults<br>Infant | 2 Adults<br>Infant<br>Preschooler |  |  |  |
|-----------------------------|--------------|----------------------|--------------------------------|--------------------|-----------------------------------|--|--|--|
| HOURLY WA                   | HOURLY WAGES |                      |                                |                    |                                   |  |  |  |
| Living<br>Wage 2018         | \$14.51      | \$28.44              | \$40.99                        | \$16.76            | \$21.91                           |  |  |  |
| Minimum<br>Wage, CO<br>2019 | \$11.10      | \$11.10              | \$11.10                        | \$11.10            | \$11.10                           |  |  |  |
| Minimum<br>Wage, US<br>2019 | \$7.25       | \$7.25               | \$7.25                         | \$7.25             | \$7.25                            |  |  |  |
| Poverty<br>Wage, US<br>2019 | \$6.00       | \$8.13               | \$10.25                        | \$10.25            | \$12.30                           |  |  |  |

### Self-Sufficiency Standard Select Colorado Places & Family Types, 2018

| County    | One Adult | One Adult One<br>Preschooler | One Adult<br>One<br>Preschooler<br>One School-age | Two Adults<br>One<br>Preschooler<br>One School-age |
|-----------|-----------|------------------------------|---|--|
| Boulder   | \$30,639  | \$60,075                     | \$78,926  | \$85,836   |
| Cheyenne  | \$18,200  | \$35,885                     | \$45,816  | \$52 <i>,</i> 959                                  |
| Denver    | \$26,430  | \$53,256                     | \$65,727  | \$72 <i>,</i> 223                                  |
| Grand     | \$23,877  | \$49,163                     | \$63,210  | \$70,961   |
| Jefferson | \$28,541  | \$55,767                     | \$68,123  | \$75 <i>,</i> 953                                  |
| Larimer   | \$25,124  | \$49,618                     | \$59,694  | \$67,352   |
| Weld      | \$22,308  | \$44,800                     | \$55,085  | \$62,789   |

#### Data Sources

- Self-Sufficiency Standard data –
  Colorado Center on Law and Policy, 2018
- Colorado minimum wage Colorado Revised Statutes – Rises to \$12.00 on January 1, 2020
- Poverty Wage US Poverty Guidelines for 2019; converted from Health and Human Services gross annual income data to hourly rates

#### How Does The SSS Vary Across Colorado? The Self-Sufficiency Standard For One Adult And One Preschooler, 2018

\$40,135-\$49,809 \$51,013 - \$58,139 \$29,499-\$39,975 Weld Larimer Moffat Jackson Routt Morgan Grand Boulder **Rio Blanco** Broo Gilpir Adams Denver Clear Creek Eagle Arapahoe Garfield Jefferson Summit Douglas Elbert Pitkin Lake Park Mesa Teller Delta El Paso Chaffee Gunnison Fremont Montrose Crowley Ouray Pueblo Saguache Custer San Miguel Hinsdale Otero Dolores Mineral Huerfano San Juan **Rio Grande** Alamosa Las Animas Montezuma La Plata Conejos Costilla Archuleta

Source: Colorado Center on Law and Policy; Diana Pearce, Director of Women's Welfare, University of Washington;

https://ccplonline.org/wp-content/uploads/2018/12/Diana-Pearce-Slides.pdf

#### \$60,075 - \$71,274

Logan

Phillips

Sedgwick

Washington

Yuma

**Kit Carson** 

Lincoln

Cheyenne

**Kiowa** 

Bent

Prowers

Baca



Source: Colorado Center on Law and Policy; Diana Pearce, Director of Women's Welfare, University of Washington;

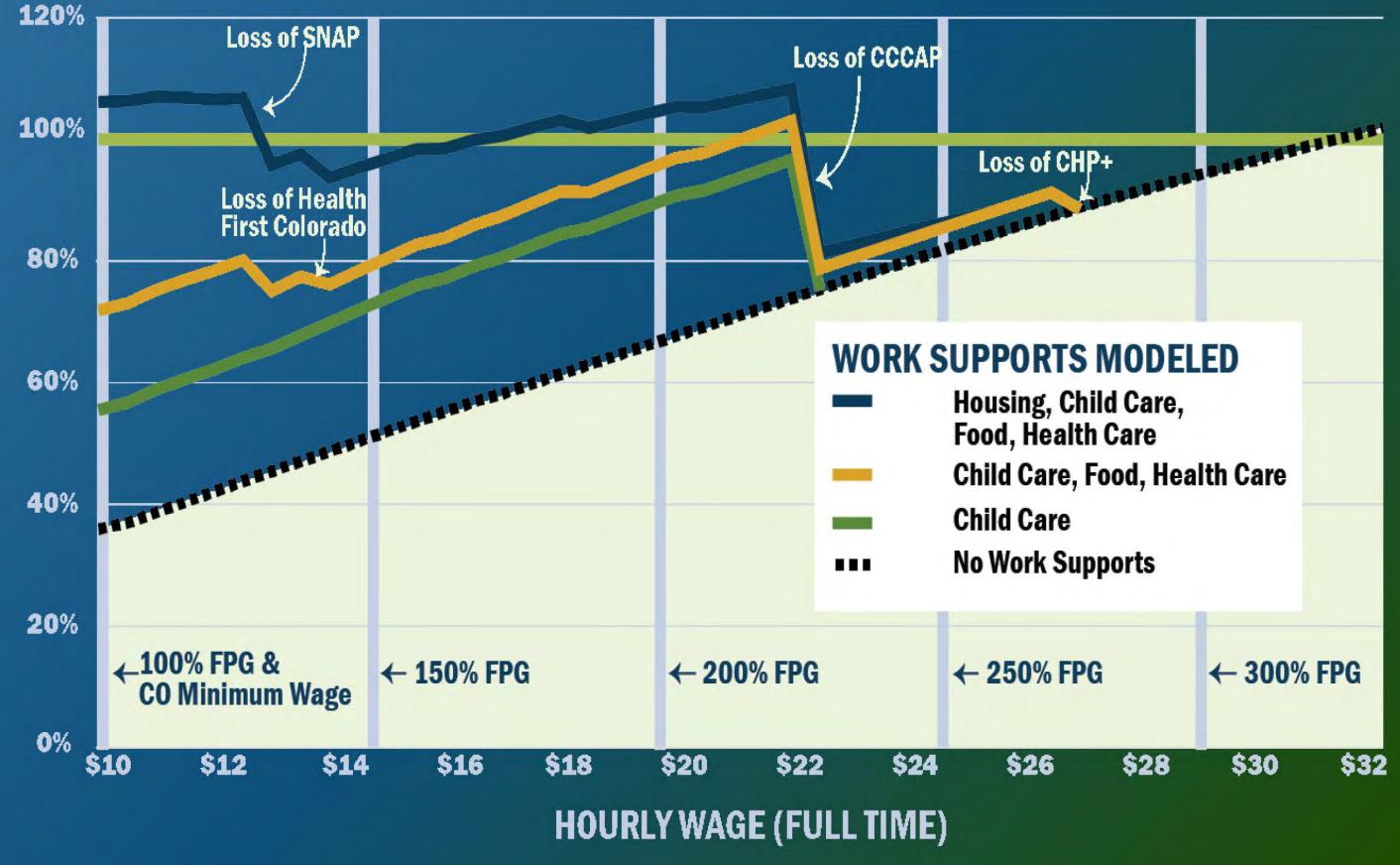
https://ccplonline.org/wp-content/uploads/2018/12/Diana-Pearce-Slides.pdf

\$57.96

Hourly Self-Sufficiency Wage: 1 Adult, 1 Preschooler, & 1 School-age Child in Denver, CO \$31.12

### How Work Supports Impact Wage Adequacy

#### **PERCENTAGE OF WAGE ADEQUACY**

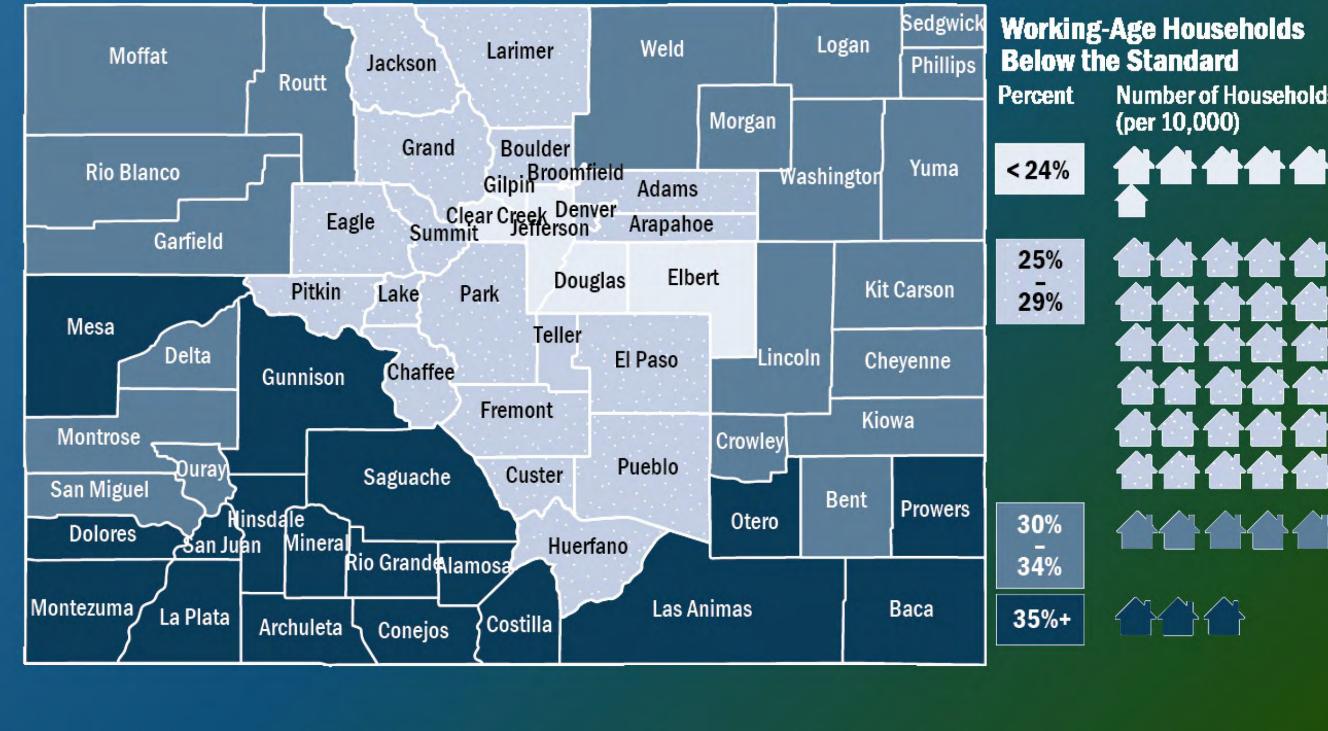


Source: Colorado Center on Law and Policy; Diana Pearce, Director of Women's Welfare, University of Washington;

https://ccplonline.org/wp-content/uploads/2018/12/Diana-Pearce-Slides.pdf



### Where are Coloradan Households with Inadequate Income Found?



Source: Colorado Center on Law and Policy; Diana Pearce, Director of Women's Welfare, University of Washington; https://ccplonline.org/wp-content/uploads/2018/12/Diana-Pearce-Slides.pdf

Number of Households



Source: Colorado Center on Law and Policy; Diana Pearce, Director of Women's Welfare, University of Washington; https://ccplonline.org/wp-content/uploads/2018/12/Diana-Pearce-Slides.pdf

#4 -

### Who Lacks Adequate Income?

### Presence of Children