

THE VILLAGER

❖ WINTER 2018

Avoiding The Cliff

How 'Little by Little' Isn't Always Enough in 21st Century America and What Warren Village is Doing to Help By Elizabeth Vautour

Over the last 10 years, the nature of poverty in the United States has changed dramatically.

In fact, many individuals who seem closest to escaping the cycle of poverty—entry level employees who are finding success in the workplace—face the perils of the **"cliff effect,"** in which even a modest increase in their income can lead to the elimination of thousands of dollars' in government benefits, even if the added income represents only a fraction of that amount.

The following statistics and stories provide some insight into the way the cliff effect changes the equation for Warren Village families working hard to lift themselves out of poverty... (Cont. Inside)



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In this issue we're investigating the obstacles that families face on the road to self-sufficiency.

Warren Village exists so low income single parent families can achieve sustainable personal and economic self-sufficiency.

WARREN  VILLAGE

Transforming Parents' Lives. Improving Children's Futures.

DID YOU KNOW?

The Poverty Line

The poverty line was based on research and data analysis conducted by Mollie Orshansky in 1960 while she was working as a staff researcher for the Social Security Administration.⁴

One of Orshansky's ideas was to classify families as poor based on the cost of food. She knew that the average family at the time spent a third of its income on food and that the Department of Agriculture had recently released four family food plans, each one describing a set of staple supplies that a family would need for healthy meals.

The plans were ordered from the most expensive to the least expensive plan that a family could survive on. Orshansky proposed that researchers could define poverty by taking the second least expensive meal plan and multiplying the cost by three. "Enough" would be defined as being just able to feed your family and cover basic expenses.



At the time, the government lacked an official metric to define who was eligible for government benefits and who was not. They adopted Orshansky's formula but—against her advice—opted for the least expensive meal plan, officially setting the poverty line as three times the food expenses of the cheapest possible way to feed a family.

That formula is still the way U.S. government defines poverty today. **Over time, the index has been adjusted for inflation, but not for the shifts in the kinds of expenses families have (see housing, transportation, childcare, and healthcare).** To give the poverty line an equivalent meaning now to its meaning in 1964 when it was established, you would have to multiply the minimum food cost by eight, not three.

Today, almost three times as many people lack sufficient income to make ends meet, as are recognized using the Federal Poverty Line.

Avoiding the Cliff (Cont.)

CHILDCARE

With an average annual childcare cost of \$15,138 per infant and \$11,229 per preschooler,¹ Colorado is one of the least affordable states for full-time, center-based childcare.

It is extremely challenging for working single parents to maintain employment without access to reliable, affordable childcare. In the absence of dependable daycare options, parents are much more likely to face child care interruptions that can result in absences from work—leading to possible termination and the loss of their household income.

The Colorado Child Care Assistance Program (CCCAP) helps many families that are homeless, working, or in school find low-income childcare assistance, but **once working parents begin to make more than \$14.00 an hour they lose access to those childcare subsidies**, which can represent a major setback and even impact the parent's ability to continue working.

HOUSING

Studies show that when people have a safe, stable place to live, they are able to be better parents, professionals, and citizens.

For almost a century, there has been broad consensus in America that families should spend no more than 30 percent of their income on housing. Today, **the average annual cost of housing for a single parent with three children in Denver is \$21,456**—well over the entire salary of any parent moving into Warren Village.

While a variety of housing subsidies are available to families that meet the income eligibility limits (and are willing to put in the time and effort it takes to complete and track the necessary paperwork), it is not unusual to see even a small raise at work push people out of these programs and back into the open real estate market. (Cont. on Page 10)

Removing Barriers

From the President's Desk

Dear Friends,

Every day at Warren Village we focus on creating opportunity for the families we serve. We constantly look for new ways to guide them on their individual journeys to greater self-sufficiency. Our team works hard to understand and address the obstacles that invariably stand in the way of progress.

In this issue of *The Villager* we explore in more depth one of the barriers that our families can face—the “cliff effect.”





The cliff effect is a stark reality for many of our families—when an increase in work earnings results in a reduction in subsidies for housing, childcare, and other benefits, leaving them worse off financially. It is definitely a “one step forward, two steps back” phenomenon that we—and many of our community partners—are committed to changing for hard working families. By diving into this quandary, we are even more mindful of our role to help strengthen and prepare our families to face the challenges that often lie ahead once they leave Warren Village.

There are many unknowns. What we know with certainty is that we will continue to prepare our families to be even more resilient as they meet their futures beyond Warren Village. It is our hope and dream that all of the parents and children who come through our doors will be more fortified for what lies ahead—and have the tools and skills to help transcend obstacles.

Thank you for being a part of this work. Because of you we are able to accomplish so much and build brighter, more stable futures for our families. For our community.

A handwritten signature in black ink, appearing to read 'Ethan Hemming'.

Ethan Hemming
President & CEO

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FEBRUARY IS A MONTH TO CELEBRATE LOVE.



LOVE OF FAMILY.

By supporting single-parent families on their journey to self-sufficiency, you make the world a better place and we love you for it.

Photos from the Kids Club Valentines Day Party hosted by Roots and Branches Foundation of the Rose Community Foundation.



Celebrating a Year of Wellness

An Update on the VitalU Program

Since our launch in April 2017, 26 new residents have completed the VitalU program. A seven-part series, VitalU is the cornerstone of the Warren Village Wellness initiative and introduces residents to the four quadrants of wellness: economic, physical, psychological and social well-being. Classes are offered cohort style and new groups begin approximately every 10 weeks.

"I joined VitalU right in the middle of a very chaotic time—just as I was taking my newborn son home from the hospital. My Tuesday nights with Leslie Bailey and my cohort became invaluable to me, and my sanity. I enjoyed the themes of each session, the group discussions, and the coloring!

But my greatest takeaway from VitalU was the sense of community and support I still feel from Leslie and the other members of my cohort.

It is so incredibly beneficial to have a consistent group of people to check in with, and a group of parents in my community that I feel comfortable turning to with just about anything."

Warren Village does an excellent job connecting residents to external support and resources. VitalU acknowledged and celebrated our shared experiences, and encouraged us to create an internal support system. I cannot rave enough."

Savanna, Warren Village Resident



We are excited to welcome Tennyson Center Crisis Clinician Lauren Scott, LPC, to the Warren Village community and Family Services team!

Changing Lives, Increasing Support

Announcing Warren Village's Transformational Partnership with the Tennyson Center for Children

For the past 112 years, the Tennyson Center has empowered generations of children and families to bravely and safely change their life stories. By partnering with Warren Village to provide a child-centered, customized approach to growth and healing, this on-site, early intervention program will further help our families.

This pilot program is geared for families with children ages 0-8 who are committed to building a healthy parent-child relationship, decreasing stress in the home, and increasing confidence in parenting. Weekly in-home services will be provided to program participants along with a support group for participating kids and parents twice monthly.

We are deeply thankful to **The Colorado Health Foundation** for a new contribution of \$100,000 over two years for our Wellness Initiative, as well as to **The Anschutz Foundation** for increasing their investment with a grant of \$60,000. We are also grateful to the individuals who support this vital program.

VitalU Course Topics Include:

- Self, Identity and Values
- Coping Skills & Stress Management
- Communication & Conflict Management
- Relationships
- Financial Health
- Mental Health & Managing Emotions
- Readiness for Change

Holiday Shop 2017

Connecting With the Spirit of the Season

On December 16, 2017, Warren Village celebrated the 30th annual Holiday Shop. Individuals, businesses and groups from throughout the Metro Denver community united to collect over **5,000 gifts** for parents and children to share with their loved ones.

We are so grateful for the outpouring of support, including a very special delivery of bikes, scooters, electronics, microwaves, toys and more from our friends at AAA Colorado.

The day was filled with joy and holiday cheer as **230 volunteers** assisted **165 families** in selecting gifts at Park Hill United Methodist Church. Once the children finished selecting gifts for their parents, they could be found smiling and laughing with volunteers as they had their faces painted, played games, took photos with props in a photo booth, and decorated sugar cookies.

Thank you to everyone who played a part in making Holiday Shop a great success!



President and CEO Ethan Hemming with Warren Village resident Rachel Chaney who inspired guests with her story of triumph over the odds.

Stepping Up Fall Gala

Coming Together to Celebrate and Support Warren Village Families

On October 20, 2017 over 250 Warren Village Supporters gathered at the Grand Hyatt's Pinnacle Club for a night of stories of impact and powerful live performances celebrating the accomplishments of our organization and the amazing families we serve.

The night's sponsors and attendees came together to raise over \$200,000 to enable Warren Village to continue the important work of empowering single-parent families on their journey towards self-sufficiency.

"I've learned that there's no shame in falling down, but you don't have to stay there. You are worth the time and effort it takes to get back up." Rachel Chaney, Warren Village Resident and Gala Speaker



Kate Waldinger with Erik Soliván, Executive Director of the Mayor's Office of Housing and Opportunities for People Everywhere (HOPE) at the Fall Gala.



Warren Village Board Chair and President of IMA Select, Brian Sandy with his wife Dianne.



Warren Village Board members Tammy Abramovitz (left) and Katie Goodwin.

Holiday Shop 2017



AAA Colorado President & CEO and Warren Village Board member Linda Cavanagh (pictured with resident single dad Bobby) came with her team to deliver two truckloads of gifts for children and parents.



Next Steps in Conscious Discipline

Looking at the Evolution of a Learning Center Initiative

In the Spring of 2016, the Warren Village Learning Center embarked upon the implementation of our new, evidence-based classroom management model, Conscious Discipline.

Research has shown this model to be especially effective in fostering positive brain development in young children exposed to adversity. Due to its particular focus on the social-emotional development of children, strengthened by positive behavior modeling by their teachers and parents, we determined that this model is the best supplement to our quality early education program in the Learning Center.

After the initial year of Conscience Discipline implementation, we welcomed Greta Thorpe as the Learning Center's new Assistant Director of Coaching and Mentorship in May 2017. Greta is specifically dedicated to ensuring ongoing quality improvement, overseeing the implementation and continuity of the Conscience Discipline model, and providing classroom and curriculum planning support.



Greta Thorpe joined the Learning Center team as a teacher in 2013. She was promoted to Assistant Director in 2017, and serves as a coach and mentor for staff. During her time at Warren Village, Greta has consistently demonstrated patience and intentionality with her students—always taking a child-directed approach in her teaching.

Board of Trustees

Welcoming New Community Leaders
to Our Board

Warren Village is incredibly grateful to our Board of Trustees for their tireless work to advance the mission of Warren Village.

Our Board members play a vital leadership role in guiding our work, providing resources and connections to improve our outcomes, offering professional expertise, and of course playing a critical part in our fundraising success.

One of our key strategic goals is to build the capacity and breadth of our Board. We are thrilled to welcome the following new Board members, each of whom bring passion, expertise, and a willingness to help take Warren Village to the next level.



Joe Bagan
Chief Executive Officer
Qualmed Pharmacy



Paul Bunyard
Corporate Responsibility and
Reputation, Vice President, Community
Relationships Officer, BBVA Compass



Linda Cavanaugh
President & Chief Executive Officer
AAA Colorado



Julie Davis
Branch Manager, Vice President
Bank of the West,
Omaha, NE/Denver, CO



Special Thanks

Brian Sandy, President of IMA Select, has served on our Board for the past six years, and has led as Board Chair for the past two years. Brian will be completing his second term and stepping down from his leadership role as of March 31, 2018.

We would like to take this opportunity to express our deepest appreciation for everything Brian has accomplished on behalf of Warren Village families.



Jeff Gilley
Associate Vice President
North Highland



Deanna Locke
Broker Associate
Madison & Company



Ryan K. Renfroe
Senior Vice President—Regional
Sales Manager, Key Bank



Tim Swales
Vice President, R & D and Chief
Sustainability Officer, Johns Manville |
A Berkshire Hathaway Company

To Whom It May Concern

An Open Letter from Kelly Shanley, Departing Warren Village Resident

To Whom It May Concern:

I turned in my keys last night after taking one last look at my empty apartment. I got more emotional about it than I thought I would.

I was leaving an apartment that kept us safe and warm. I was leaving the apartment where my son took his first steps and where my daughter learned to read. I was handing over the keys that had opened so many doors for my family.

My children and I have grown more in the last two and a half years than I could have ever imagined. Warren Village gave us a place to call home, but it gave us so much more than that. I feel like I've always had the passion, the tools, and the determination to do big things, but Warren Village gave me the opportunity and the ability to put these things into action.

I am a better woman, a better daughter, a better friend, and a better mother than I was when I moved here. Warren Village gave us the safety, stability, and security that had been missing from our lives. This program has shown me that I am more than just another statistic.

Being awarded housing is definitely bittersweet. I am sad to leave but I am also excited because I know our future will hold great things.

I felt so alone when I moved in, but I was immediately met by people who genuinely cared about the well-being of my children and me, and who were there to encourage me every step of the way. I've gained a family that I know I will have for the rest of my life. I am beyond blessed and thankful for this program and for the people who work tirelessly to make it so amazing.

I don't know where I would be without Warren Village and the advocates here. I have formed bonds and relationships that are the foundation of



"Warren Village gave us the safety, stability, and security that had been missing from our lives. This program has shown me that I am more than just another statistic."

my support system. I have been able to break the cycle of homelessness and poverty for me and my children, and I will now be able to give them the life that they deserve. I'm not quite where I want to be yet, but I am well on my way.

This is definitely not goodbye for me. I plan to become as active as possible within the Warren Village alumni association. My relationship with Warren Village is just transitioning. I am determined to be a successful advocate for this program in any way possible. I can't wait for the day when I will be able to give back the help that was given to me. I don't think that I could ever put into words how I feel about Warren Village and what it has done for me, so I just want to thank you all from the bottom of my heart.

No matter where we go in life, I will always consider Warren Village "home," and I will be forever grateful.

Sincerely,
Kelly Shanley



Calling All Young Professionals!

Beer, Brats, and Bocce for A Cause

The Warren Village Young Professionals Committee invites you to join them at their **first-ever Winter Warmer event on Thursday, March 1, 2018** from 6:00-8:00pm at the Rhein Haus in downtown Denver. The evening will feature great food, drinks, and tons of awesome prizes from brands including Beats, Marmot, and Yeti (plus the chance to win gear and passes from Vail, Keystone, Breckenridge, and more!).

Tickets (\$25) are on sale now at www.warrenvillage.org/young-professionals-winter-warmer. All proceeds will support Warren Village families.

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The Committee

Caroline Caruso
KPMG

Drew Cook
PACT Apparel

Tracy Graf
Thrivatize

Emma Harowski
Anheuser Busch

Elyse Mallinger
KPMG

Lauren Martinez
Haselden Construction

Ashley Teudean
KPMG

Bryan Verschoor
Johns Manville

Hannah Walcher
Johns Manville

If you are interested in joining the Warren Village Young Professionals Steering Committee, please contact volunteers@warrenvillage.org.



From left: Nandita Bakhshi, President and CEO of Bank of the West, Academy Award winning actor and activist Forest Whitaker, Ethan Hemming, Warren Village CEO and Jenny Flores, Bank of the West Head of Community Affairs & CSR

Bank of the West Philanthropy Awards

Warren Village Named 2017 Community Impact Partner

We are deeply honored to announce that Warren Village was named the 'Community Impact' winner at Bank of the West's 2017 Philanthropy Awards. Along with the honor of being recognized for advancing economic self-sufficiency, Bank of the West has awarded Warren Village \$100,000 to support our programs.

Warren Village CEO Ethan Hemming (pictured above with keynote speaker and Academy Award winning actor Forest Whitaker) and Director of Development Sophie V. Steuer, accepted the award on November 14, 2017 at the ceremony in San Marino, California.

"Bank of the West recognizes the paradox in our community and understands the power of opportunity and the inherent strength of individuals who are ready to change their lives."
Ethan Hemming, Warren Village President & CEO



Ethan Hemming and Warren Village Board Chair Brian Sandy accepting the Torch Award.

The BBB Torch Awards

Better Business Bureau Names Warren Village
2017 Torch Award Recipient

We had so much to celebrate in 2017! This past fall, Warren Village received a Torch Award from the Better Business Bureau of Denver/Boulder in the Nonprofit category in recognition of our dedication to ethical best practices. We are so grateful for this distinction and for the BBB's ongoing support of our mission and the families that we serve.

In Her Own Words...



"While living at Warren Village, I earned my certified nursing assistant (CNA) credential and secured a job at a local hospital making \$11/hr as an on-call nursing assistant.

Over the course of the following year, I earned two raises. I was proud that my hard work was paying off and that I was on the path to self-sufficiency. Those feelings of pride were quickly eclipsed by feelings of

panic as I abruptly lost access to the public assistance that my family still needed to make ends meet.

Now that I was making \$13/hr, my rent increased. I was no longer eligible to receive food stamps. My Medicaid was eliminated, leaving me with no health coverage at all and in a worse financial situation that I had been prior to my raise. It was a brutal, scary time. I still feel the repercussions of it almost 8 years later and can't imagine where I would be without the kind of support that Warren Village provided to my daughters and me."

Whitney Whitson, Warren Village Alumna

'Avoiding The Cliff' Sources Cited:

1. "2017 State Child Care Facts." Child Care Aware of America, usa.childcareaware.org/.
2. "The Cliff Effect." The Womens Foundation of Colorado, www.wfco.org/pages/content/the-cliff-effect.
3. "C2ER Cost of Living Index." C2ER Cost of Living Index, coli.org/.
4. "Relatively Easy." BROKEN LADDER: How Inequality Changes the Way We Think, Live and Die, by DR KEITH. PAYNE, WEIDENFELD & NICOLSON, 2018.
5. "The Cliff Effect." The Womens Foundation of Colorado, www.wfco.org/pages/content/the-cliff-effect.
6. "C2ER Cost of Living Index." C2ER Cost of Living Index, coli.org/.

FOOD

A single parent of three loses access to food stamps once their salary exceeds \$10/hr,⁵ yet it is estimated that it costs \$10,601 annually to feed a family of that size.⁶ That means a parent working a full-time job at \$10.25/hr would spend over half of their annual income just feeding their family.

Policy Awareness

Comments on the New Tax Bill

By Caroline Sunchuk

Warren Village is dedicated to providing our residents with quality resources and support. In order to ensure consistent services, we will be monitoring local, state, and federal legislation for funding changes that might impact our residents' journeys to self-sufficiency. In accordance with our 501(c3) status, we will provide input to ensure the perspective of those we serve is present in the legislative process.

With the passage of the tax reform bill, charitable giving deductions will look a little different moving forward. We are confident that our family of supporters will continue to contribute to our mission and work. While it appears the new tax code will encourage the use of standard filing instead of itemization, charitable giving could still offer a subtraction on Colorado tax payer returns.

We are aware that the cost of the tax reform might result in reductions to human service and related funding at the federal level. Warren Village will be following any potential cuts closely and work to ensure continuity in our services to our hardworking single moms and dads.

By monitoring potential impacts at the local, state, and federal level, we will be better able to adapt and adjust in this changing environment.

Avoiding the Cliff (Cont.)

Paradoxes like the cliff effect can be extremely disheartening for both the individuals working hard to leave poverty, and for their advocates, but Warren Village is committed to the potential of our residents and is diligent in our efforts to help families "jump the cliff." By giving parents access to higher education and helping them to maximize the resources available through government and community programs (and supporting them as they navigate the nuances of the existing systems), Warren Village has helped thousands of families reach and sustain self-sufficiency.

On average, over 80 percent of exiting residents secure affordable housing before graduation.

To learn more about the Cliff Effect visit <http://bit.ly/the-cliff-effect>.



WARREN VILLAGE

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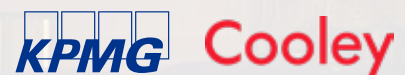
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Friday, September 14, 2018
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