A photograph of a woman and four children standing in front of a colorful mural. The woman, wearing a white lace top and sunglasses on her head, is smiling. The children are of various ages, with one boy in a green shirt smiling broadly in the foreground. The mural behind them features large, stylized shapes in yellow, orange, and teal. The text 'A ROADMAP FROM POVERTY TO SELF-SUFFICIENCY' is overlaid on the left side of the image.

A ROADMAP FROM POVERTY TO SELF- SUFFICIENCY

A Warren Village White Paper



Dear Readers,

It is our pleasure to share this White Paper with you. Our intention is to offer a primer that highlights the complex issues of poverty, together with some strategies that provide a hand up to the people in need around us. Why is this important to you?

Consider these startling statistics:

- A recent public opinion poll conducted for the Close to Home Campaign (a public will-building campaign to change perception and understanding of people experiencing homelessness) revealed that 43 percent of Denver Metro residents know someone who had experienced homelessness.
- The Denver metro region saw a 307 percent increase in the number of homeless children in public schools over the last nine years. This is 14,281 children! We believe there are many more children that have not been identified yet, and also know that the number of children living in poverty is far greater.
- Last year, 369,760 Colorado children were eligible for free and reduced lunch.

Pair these troubling statistics with the fact that there is a striking correlation between child poverty/homelessness and adult homelessness. We know there are multiple factors that lead to a cycle of poverty, poor health, mental health issues and potentially homelessness. We also know early interventions can change the course of one's life. Family interventions tend to break the cycle of poverty even more quickly. Clearly something has to be done to change systems so more people in our communities have the opportunity to succeed and thrive.

Addressing systemic issues of poverty takes time, careful deliberation and financial investment. There are many studies that demonstrate money spent for early intervention saves substantial money in the long run, but the focus is often on an immediate return on investment. There has also been a difference in opinion about whether the public or private sector should pay for programs that will create the changes necessary to move the needle. We believe both sectors are needed in order to make a significant impact.

Through a compilation of existing data on poverty, this paper provides a holistic view of the interconnected aspects of poverty. This paper also shines a light on a sampling of nonprofit programs that are helping to move people living in poverty toward self-sufficiency. Recognizing there are additional nonprofits and municipalities doing good work in this arena, the organizations we showcase focus on economic self-sufficiency in a broad and integrated way – encompassing essential ingredients for life transformation, such as housing, education and attainment of career skills that lead to jobs with a livable wage. We know there are instances where people in poverty can excel by piecing together skill and resource support from a number of places, but more often integrated approaches are most effective in helping people living in poverty to successfully navigate myriad challenging obstacles.

Finally, please know that this report offers a summary of the challenges, perspectives on impact and ideas for remediation. Each section of the report has a number of references to various reports and studies that provide additional information. We believe solving these issues will take engagement by individuals in government, nonprofits, business and the public. The best place to start is with a shared understanding of the complexities of the situation and the environment we have forged so that we can more effectively work together to achieve effective solutions to poverty.

Sincerely,



President and CEO, Warren Village

EXECUTIVE SUMMARY

Most of us grew up with a fundamental belief that all Americans have the opportunity to receive a good education, and have access to employment with the prospect of advancements and rewards. We grew up believing that the fruits of our labor would result in a good life, with a safe home in which the next generation could thrive. What happened to that American Dream? So much of the national landscape includes individuals and families living in poverty, without apparent access to fair opportunities that might allow them to realize these fundamental building blocks. Consider, for example, that:

- The high cost of housing in Colorado makes it increasingly difficult for residents to secure a safe place to call home. **Minimum wage employees would have to work 97 hours a week to themselves and two children in a two bedroom apartment.**
- Federal guidelines indicate that a **single parent with two children is at the poverty level** if they earn \$20,090 per year. The living wage (a wage that supports living in an area without public assistance) in Denver is more than \$57,000.¹
- **In Colorado, 43 percent of women in female-headed, low-income working families have no post-secondary education, significantly reducing their earning power.**² Barriers such as childcare, tuition costs, transportation issues, and class schedules that conflict with work hours often impede low-income mothers from being able to obtain postsecondary education.
- **The consequence of these unfortunate educational outcomes is that low levels of educational attainment and poverty are strongly correlated.**³ As a result, poverty and homelessness are often cyclical, creating a “double-generation” experience for the children without housing stability.⁴
- **Colorado has the fifth fastest growing child poverty rate in the country.**⁵ In Denver County, nearly 30 percent of children live below the Federal Poverty Level.⁶ High-quality early education has been shown to support positive outcomes, making it less likely that children will be dependent on public assistance later in life.
- **Children experiencing homelessness have a higher drop-out rate than stably-housed peers.** An estimate from a Philadelphia study indicates that approximately 34 percent of children who experienced homelessness did not graduate high school⁷ – a 22 percent increase over the local dropout rate.⁸ Students who drop out of high school earn on average \$200,000 less over their lifetime than high school graduates.⁹ The net lifetime contributions lost to society after accounting for the costs that would be incurred to improve education are \$127,000 per non-graduating student.¹⁰

Just as the multiple factors related to poverty are interrelated, so too must solutions be connected. Effective solutions link safe housing, health care, child care, education and job skills that lead to a livable wage.

Several nonprofits in Metro Denver offer program models that are proving effective in addressing generational poverty. The sampling of organizations mentioned in this paper are among those connecting the dots between advocacy, policy implementation and program development. They illustrate the importance of systemic change that can positively impact the lives of individuals and families living in poverty and experiencing homelessness.

In the 2016 legislative session, policies best poised to help more Colorado families avoid or climb out of poverty include:

- expansion of the child care cliff effect pilot program,
- expand the number of slots and access to quality early child care,
- provide access to in-state tuition (in addition to scholarships) for youth who are experiencing homelessness,
- expand the number and availability of affordable housing units, and
- support workforce bills designed to create and support career paths to advanced skills jobs.

Poverty is a community issue, requiring attention and care from the full community. If we look at the future – not as something that happens to us, but rather as a canvas that we have the opportunity to design and paint – we might look at the issue of self-sufficiency differently. If we considered that all the families struggling in poverty now could be contributing members of a more vibrant society if given a hand up, it might make us take pause before suggesting certain regulations or voting on issues that are counter-productive to the outcomes of poverty and homelessness. If we truly believe that **every person** in America should be given fair opportunity to gain the skills they need to prosper in proportion to their hard work, we might find solutions to offer greater access to education and job training. By speaking up and showing compassion, we can become a community and a state where everyone has a safe place to call home and the ability to support their families.

FOREWARD BY ANNE MOSLE

As the national hub for breakthrough ideas and collaborations that move children and their parents toward educational success and economic security, Ascend at the Aspen Institute has for more than four years partnered with nonprofit organizations, policy leaders, researchers, and philanthropy to implement and elevate two-generation approaches. With 45 percent of all children under 18 living in low-income families in the United States, and 69 percent of all children in low-income single-parent families, we can no longer afford to do ‘business as usual’ – in our practices, our policies, and our philanthropy. Warren Village knows this: its innovative approach to integrating holistic services for single mother-led families has propelled women and their children in the Denver region toward economic security for over forty years.

Colorado is a key state in the Aspen Institute Ascend Network, which represents 24 states, the District of Columbia, and two tribal nations from Alaska. This diversity brings together incredible potential to create powerful solutions and strategies for change. By purposefully connecting key players, Ascend hopes to foster mutual motivation that can amplify, innovate, and drive bigger and better outcomes than each organization could do on its own. As part of Ascend’s two-generation efforts, we have partnered with the state of Colorado and its Department of Human Services, led by Ascend Fellow Reggie Bicha, to embed a two-generation lens throughout services – such as food assistance, Temporary Assistance for Needy Families (TANF), child care and early childhood education, and asset-building – that put thousands of Coloradans on a track toward opportunity. Warren Village, under the leadership of Sharon Knight, is a strong part of that effort.

While building connections and bridges at work, we must also reach out more to incorporate the voices of the families we serve. Parents play a pivotal role in shaping outcomes for their families, and they can offer a powerful voice to help advocate for two generation policies as well. They must be treated as leaders in this journey. Warren Village has demonstrated a commitment to lifting up the voices of women and mothers, and those stories offer important lessons for how we transform case management and housing services in the 21st century. “A Roadmap from Poverty to Self-Sufficiency” highlights how connecting education and social services, including economic supports and health and well-being services, through public-private partnerships can create pathways toward economic security.

One of Warren Village’s mottos is, “Living at Warren Village is not a handout, it’s a hand up.” As we look ahead to 2016/2017, there are opportunities to advance families up the economic ladder through transformations in Head Start; advancing workforce opportunities in home visiting programs; integrating child and parent services in mental health services; and incentivizing two-generation asset-building through Child Saving Accounts. These are just a few of the innovations Ascend will be working on, and we invite you to join us in our efforts to build a national field of leaders creating better outcomes for children and their parents.



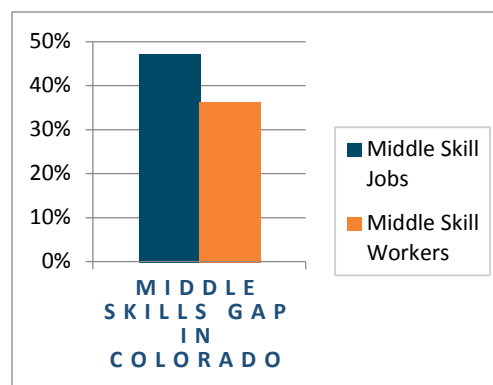
Anne Mosle is a vice president at the Aspen Institute and executive director of Ascend at the Aspen Institute. She is a leading thinker, advocate, and voice in building pathways to opportunity for low-income families and women. With more than 20 years’ experience in policy and philanthropy, Anne has been recognized as Washingtonian of the Year, Ms. Magazine Woman to Watch, and as Visionary Philanthropist. She is also an author of The Shriver Report: A Woman’s Nation Pushes Back from the Brink. In her current role at the Aspen Institute, she directs Ascend, the national hub for breakthrough ideas and collaborations that move vulnerable children and their parents towards educational success and economic security. Ascend has been a national leader in catalyzing a two-generation approach to breaking the cycle of poverty.

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Poverty. Poverty has a significant impact on the local economy, whether through the ongoing cost for public assistance, strains on school systems or the lack of skilled workers for local industry jobs contributing to economic growth. Middle-skill jobs –those that require education beyond a high school diploma, but not a four-year degree – account for 47 percent of all current jobs in Colorado and a substantial share of projected future job openings. But only 36 percent of Colorado’s workforce has the educational credentials to fill these positions, posing a risk of worker shortages in crucial industries like health care and information technology that could put the state at a disadvantage in an increasingly competitive regional, national and global economy.¹¹



Colorado has the fifth fastest growing child poverty rate in the country.¹² In Denver County, nearly 30 percent of children live below the Federal Poverty Level.¹³ While this is dire, it doesn’t capture the full extent of the challenge. Federal Poverty Guidelines indicate that a single parent with a child living on an annual income at or below \$15,510 is considered “poor,” yet this income level is far below what is needed to meet a family’s basic needs and allow for self-sufficiency.

In a U.K. report entitled, *The Costs of Child Poverty for Individuals and Society: A Literature Review* by Julia Griggs with Robert Walker, they emphasize how literature suggests that child poverty has short-, medium- and long-term consequences for individuals, families, neighborhoods, society, and the economy. These consequences are related to health, education, employment, behavior, finance, relationships and overall well-being. The 2007 Center for American Progress Action Fund article, “10 Reasons Why Cutting Poverty is Good for Our Nation” states, “High rates of poverty hurt everyone in the United States because it strips limited resources from the government that could be invested in other areas to promote economic growth. **Child poverty alone is estimated to cost the U.S. economy more than \$500 billion annually** in lost productivity, increased health care costs, and higher criminal-justice expenditures.”

High-quality early education has been shown to support positive outcomes, making it less likely that children will be dependent on public assistance later in life. However, for single-parent families experiencing homelessness and without access to affordable child care, it is nearly impossible to secure and maintain employment and housing, never mind pay for quality care. The annual cost of center-based child care for a four-year-old averages around \$7,817, which is nearly half of the federal poverty line for a family of three.¹⁴

According to the recent report, published by Child Care Aware of America, Colorado was the fifth least affordable state for center-based infant care for four-year-old care in 2013 based on state median income for a two-parent family. Licensed child care in Colorado is more expensive than in-state tuition and fees at a public four-year college. The impact on a single mother’s family budget for infant child care –which is the most expensive child care – was clearly unaffordable at 65 percent (assuming the state median income for a single mother).

	INFANT CARE IN A CENTER	FOUR-YEAR-OLD CARE IN A CENTER
Average Annual Cost of Care	\$15,410	\$11,477
State Median Income for Single Mother Family	\$23,607	\$23,607
Cost of Care as a Percentage of Median Income for a Single Mother Family	65.28%	48.62%
State Median Income for a Two-Parent Family	\$78,929	\$78,929
Cost of Care as a Percentage of State Median Income for a Two-Parent Family	19.52%	14.54%

Homelessness. Since 2009, the incidence of families experiencing homelessness has steadily increased, largely due to the increasing gap between housing costs and wages.^{15 16} In January 2015, The Metro Denver Homeless Initiative conducted a point-in-time survey that found that 51 percent of the homeless population consisted of families and children. A typical sheltered homeless family is comprised of a mother in her late twenties with two children.¹⁷ The number of homeless children across Colorado has grown dramatically. There has been, for instance, a 307 percent increase in school-aged children known to be homeless in the Metro Denver area in the last nine years.¹⁸ Children raised in single-parent households are four times more likely to live in poverty than children with both parents present.¹⁹ In fact, among all children living with only their mother, nearly half, or 45 percent live below the poverty line.²⁰ By comparison, only about 13 percent of children with both parents present in the household live below the poverty line.²¹ As a result of profound poverty, single-parent families are the most at-risk population of becoming homeless.

Nowhere in the country can a full-time worker earning minimum wage afford a one-bedroom or two-bedroom rental unit at Fair Market Rent. While finding affordable housing is challenging for all renters, the poorest households have the fewest options. For every 100 extremely low income²² renter households, there are just 31 affordable and available units.²³

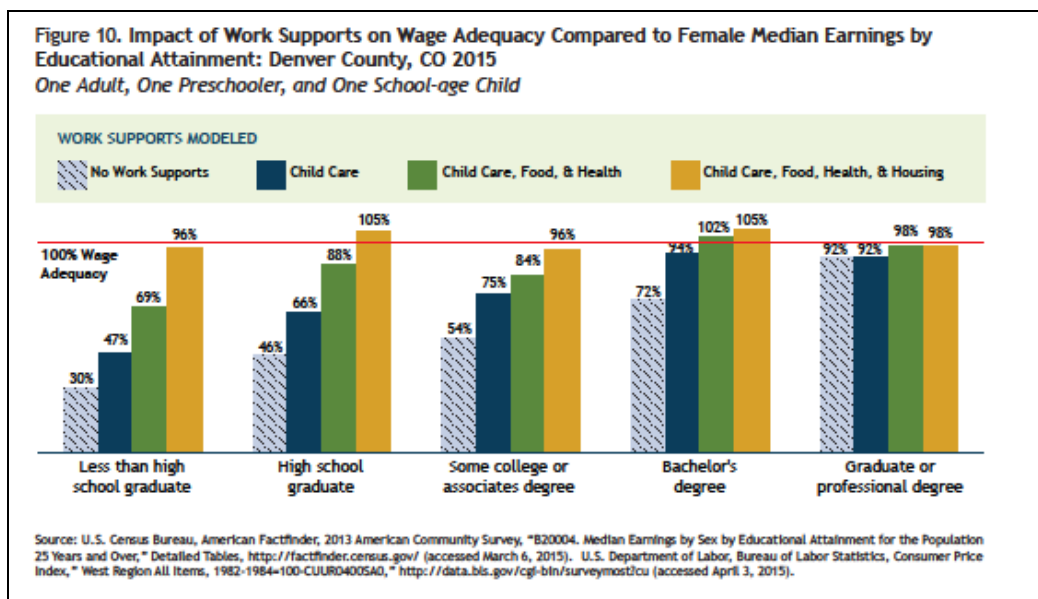
In Colorado, the Fair Market Rent for a two-bedroom apartment is \$1,034 per month. In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing (which is the current economical standard for a household budget) a household must earn \$19.89 an hour or \$41,377 annually.²⁴ To afford this rent, a minimum wage worker earning an hourly wage of \$8.23 would need to work 97 hours a week to support that household.²⁵ A single parent working this many hours would not have the capacity to provide quality parenting and the proper supervision for her or his children. While extremely low-income renters may qualify for federal and local subsidy programs, housing programs frequently do not have the capacity to handle the volume of need and thus three-quarters of eligible households do not receive housing assistance.²⁶

School-aged children experiencing homelessness struggle in the absence of a stable living arrangement, which in turn has a devastating effect on students' educational outcomes. Nationally, about 12 percent of children experiencing homelessness are not enrolled in school, while many more do not regularly attend school. Additionally, children and youth experiencing homelessness are:

- absent more frequently
- transfer schools at higher rates
- perform more poorly on tests
- are left back more often
- have worse graduation rates, and
- are more likely to drop out of school.²⁷

Educational Attainment. Education is proven to be a pathway out of poverty, but postsecondary education and skills training are often out of reach for low-income working mothers. As a result, low-income, female-headed households frequently do not have the training and skills needed to earn decent wages. In Colorado, 43 percent of women in female-headed, low-income working families have no post-secondary education, significantly reducing their earning power.²⁸ Barriers such as child care, tuition costs, transportation issues, and class schedules that conflict with work hours often impede low-income mothers from being able to obtain postsecondary education.

According to one analysis, only five percent of unmarried parents who started a college degree from 1995 to 1996 attained a bachelor's degree by 2011, compared with 29 percent of undergraduates nationwide.²⁹ Working single mothers also tend to have jobs in lower-wage, lower-skill fields that do not provide benefits such as health insurance, paid sick leave, or even wage protections. Another barrier for working mothers is the gender gap in earnings. In 2012, women earned just 77 cents for every dollar earned by men.³⁰ In fact, in 2013, 25.5 percent of Coloradans without a high school diploma were living in poverty while just 4.6 percent of people with a bachelor's degree were in poverty.³¹ Until May 2014, Colorado was the only state that did not provide state funding for adult education and literacy programs.



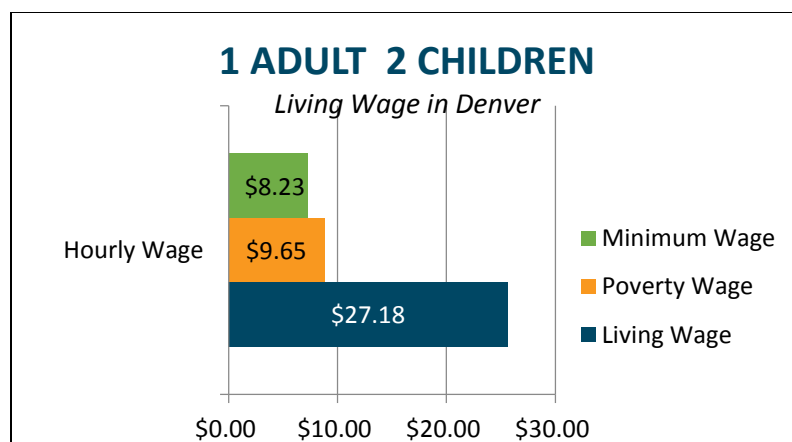
Low levels of educational attainment and poverty are strongly correlated.³² As a result, poverty and homelessness are often a cyclical, “double-generation” experience for the children without housing stability.³³ In fact, a survey by the Urban Institute found that more than one-fifth of homeless adults reported they had been homeless as children or teenagers.³⁴ It is imperative that we, as a society, assist single parents and their children to stay in school to break the cycle of poverty and become engaged, contributing members of society.

A LIVING WAGE

In order to understand the challenges those in poverty face, one must first understand poverty. How is poverty defined and how is it measured? For families, especially those led by single parents, the financial obligations are vast and barriers to improve their financial situations are high. In addition to being able to create a satisfying family life, parents needed to be able to find long-term employment in jobs and careers that pay enough so they can live without the constant threat of financial instability. There has been substantial research and discussion about this subject under the broad rubric of “living wage.”

A living wage is based upon the cost of living in a geographic area. A living wage is different from the legislated minimum wage (currently at \$8.23 per hour) which is an arbitrary wage established by Congress (some states and cities have established somewhat higher minimum wage rates). Under an ideal living wage, someone who works an ordinary 40 hour per week job would be able to afford shelter, food, health care, and other basic necessities. Currently a single parent earning minimum wage working full-time would earn approximately \$16,460 annually (2000 hours). **The federal guideline for a single parent with two children to be at the poverty level earns \$20,090. A minimum wage full-time job doesn't lift a family of three out of poverty.** Since minimum wage jobs don't pay enough to meet basic living needs, many working adults must seek public assistance in order to afford food, clothes, housing, and medical care for themselves and their families.

In early 2014, Dr. Amy K. Glasmeier and the Massachusetts Institute of Technology developed living wage estimates for areas of the United States. The living wage chart at the top of the next page is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year) in the Denver area. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income; it has been converted to an hourly wage for the comparison. The following chart shows what a family must earn per hour achieve to achieve an income that is a living wage - <http://livingwage.mit.edu/>.



In a detailed chart showing expense categories and needed income Dr. Glasmeier determined the following for different family configurations in Denver. Looking specifically at one parent with two children scenario (preschool and school age), the estimated monthly expenses for a self-sufficient family is as follows:



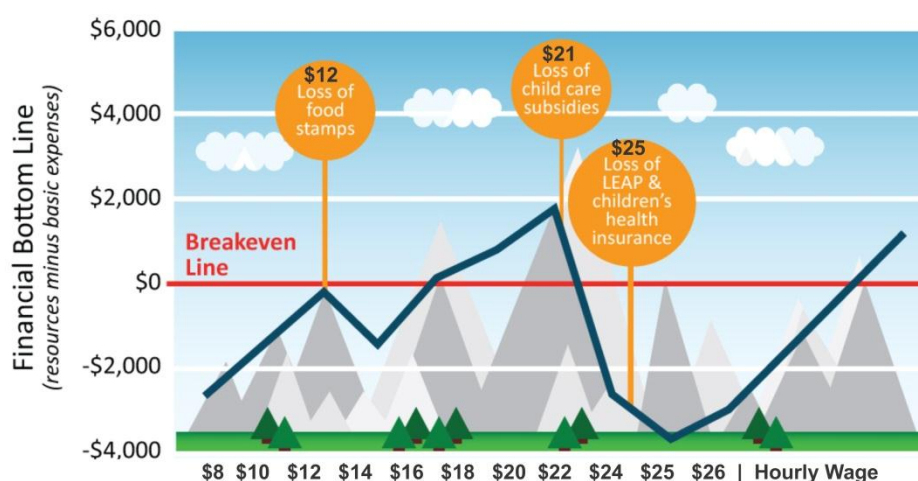
As these charts vividly illustrate, for both single and two-parent families, minimum wages jobs will not generate enough income to exceed federal poverty guidelines.

The “Cliff Effect.” Low-income families may qualify for “work support” benefits (e.g., earned income tax credits, Medicaid, child care assistance) that help cover the cost of basic necessities. However, as earnings increase, families begin to lose these benefits. The impact of the loss of benefits is that parents can earn more without improving their financial situation. This is known as the “cliff effect” or “welfare cliff.”

The financial penalty for working – lost benefits due to increased income – is economically significant to a family’s income. This has been especially true for workers near the poverty line who are eligible for multiple

programs (e.g., food stamps, Medicaid, the EITC, TANF, and subsidized public housing) as workers reach a point where every additional dollar earned can result in a more than 50 percent reduction in benefits. The following chart from the National Center for Children in Poverty at Columbia University Mailman School of Public Health, while produced in 2007, dramatically shows the impact of even a one-dollar increase in hourly wage on benefits.

Even a raise of \$1 per hour, which would translate into roughly \$2,000 a year for a full-time employee, could trigger the termination of the benefit worth \$6,000 or \$8,000 per year or more to the family, and might even impact the parent's ability to work.³⁵



***Hourly wage:** Assumes full-time work (40 hours/week, 52 weeks/year)

Work supports: Child care subsidy, food stamps, LEAP, public health insurance, and income tax credits

Source: Preliminary NCCP analysis of raw data derived from the Family Resource Simulator.

Moreover a Congressional Budget Office (CBO) study found that households with incomes just above the poverty line – or between \$23,000 and \$29,000 for a family of four in 2012 – stood to lose 60 cents of every additional dollar to either taxes or lost federal benefits. In the face of such a high penalty, many low-income people choose either not to work or, as CBO found, “put in fewer hours or be less productive.”³⁶

THE IMPACT OF FAMILIES LIVING IN POVERTY ON THE ECONOMY

The experience of homelessness has significant and detrimental physical, emotional and psychological effects on families with children. Physical ailments, trauma-induced mental health challenges, and delayed, disrupted and discontinued education are just some of the personal costs incurred by families experiencing homelessness. However, in addition to these devastating personal costs, the societal costs – both fiscal and cultural – of family homelessness are momentous.

In general, higher rates of poverty are associated with lower rates of growth in the economy as a whole, which in turn, negatively affects the accumulation of human capital.³⁷ If poverty in general has a negative effect on economic growth, then childhood poverty has even more dire consequences for future growth. In 2008, it was estimated that yearly costs associated with future reduced worker productivity and employment as a result of child poverty translates to a loss of between \$65 and \$325 billion dollars in economic activity.³⁸



For children who experience poverty and homelessness, there are “opportunity costs,” the lost benefits to society that stable housing could have provided; higher education attainment, better health and increased income are examples.³⁹ In fact, research suggests that children who spend more than half of their childhood in poverty earn, on average, 39 percent less than the median income.⁴⁰

However, the societal cost of child homelessness goes far beyond the lost accumulation of human capital and opportunity costs. It incurs costs associated with physical and mental health care (emergency room care utilization and chronic health conditions); social services and housing (foster care, emergency/transitional housing); early development and education (early intervention and special education); high school drop-out (lost wages, incarceration, and net fiscal loss to society).⁴¹

In fact, one study in Pennsylvania showed that based on these cost categories associated with child homelessness, the estimated annual marginal cost of child homelessness was \$363,205,374.⁴² This averaged to an annual marginal cost of approximately \$40,235 per child for the 9,027 children who slept at least one night in a Pennsylvania shelter in 2011.⁴³ We believe the extreme cost of child homelessness calls for a high moral and economic imperative to end it.⁴⁴

The Cost of Unstable Housing. While emergency shelter beds provide temporary housing for homeless families with children, they are often more expensive than permanent supportive housing. Emergency beds funded by the U.S. Department of Housing and Urban Development’s Emergency Shelter Grant Program cost approximately \$8,000 more than the average annual cost of a Section 8 Housing Certificate.⁴⁵ The overall cost to the nation of sheltering homeless families is estimated to be between \$1.9 and \$2.2 billion annually.⁴⁶

An additional cost of child homelessness comes with a consequence of family homelessness – significantly increased rates of foster care placement. Nearly 25 percent of children experiencing homelessness enter foster care at some point, compared to less than one percent of the general population.⁴⁷ The adjusted marginal cost associated with foster care is \$60,422 per child annually.⁴⁸ Unless early intervention occurs, a high percentage of children that have experienced homelessness are unable to graduate from school, break the cycle of poverty and sustain a life without public assistance.

The Cost of Not Addressing Physical and Mental Health Needs. Childhood homelessness has short- and long-term consequences on children’s health, development and well-being. Children experiencing homelessness have higher rates of asthma, ear infections, iron-deficiency based anemia, and are disproportionately more likely to test positive for lead toxicity.⁴⁹ They are also more likely to use hospital emergency rooms for their primary source of health care. A lack of preventive care and repeated emergency room visits result in higher rates of hospitalization, and more costly treatment.⁵⁰ According to one study, 14 percent of children experiencing homelessness used the emergency room as their primary source of health care, compared to six percent of housed children.⁵¹ The cost of a visit to the emergency room is estimated to be \$432 per visit, after adjusting for inflation.⁵²

The experience of homelessness frequently disrupts the mental health developmental process in children by disrupting relationships with parents, caregivers, relatives, teachers, and peers.⁵³ These disruptions can impair a child’s capacity for learning and relating to others, which can have lifelong implications such as failure to complete high school, incarceration and homelessness.⁵⁴

Toxic stress – the result of strong, frequent or prolonged biological responses to adversity, caused by the experience of homelessness – can damage the architecture of the developing brain and increase the likelihood of significant mental health problems in children.⁵⁵ Toxic stress can impair school readiness, academic achievement, and both physical and mental health in children. The impairment can last through adulthood.

Children who have experienced homelessness also witness and suffer more traumas. Eighty-three percent of children who have been homeless have been exposed to at least one violent event, and they are 15 percent more likely to need mental health services to recover from the impact of trauma when compared to their peers.⁵⁶ The average annual cost for mental health services for children is \$2,865 per episode.⁵⁷

DAVID'S STORY

Children scoring high on the ACES inventory (Adverse Childhood Experiences Survey) are more likely to demonstrate behaviors associated with trauma and experience significant and debilitating results through life – if early intervention does not occur. David, a student from the Greta Horwitz Learning Center at Warren Village, is one of those children. Like many children who have endured prolonged trauma, he adopted a fight or flight response when things did not go according to plan. He was sweet and loving one minute and enraged and aggressive the next. What precipitated his behaviors?



David's mom grew up in an abusive family that evolved into a violent adult relationship – which persisted through her pregnancy. Because his mother was not yet able to get away from an abusive husband, David suffered trauma in utero, experienced shaken baby syndrome after birth, and then witnessed violence and aggression through his first couple of years. These things caused him to suffer developmental delays, have extremely poor language skills and almost no ability to form relationships. He demonstrated erratic and sometimes violent behavior throughout the day.

When we talked with his mom about the behaviors, she didn't understand why there was a problem. Those responses helped her survive through her childhood and married years, and – she thought her son needed to learn how to protect himself, too. We knew that David would never move forward and catch up developmentally in school, or anywhere, if he could not learn to self-regulate, interact with others and express his emotions appropriately. The teachers and mental health specialist at Warren Village designed a strategy to help him gain the new skills and habits he needed – so that he would be better equipped to break out of the cycle of poverty.

The emotional well-being of young children is directly tied to the functioning of their caregivers and the families in which they live. When these relationships are abusive, neglectful, threatening, or psychological harmful, they present significant risk factors for early mental health problems. Conversely, when relationships are reliable, responsive, and supportive, they can buffer young children from the adverse effects of other stressors. Overall, reducing the stressors affecting children requires addressing the stresses on their families.⁵⁸ Providing supportive, responsive relationships as early in life as possible can prevent or reverse the damaging effects of toxic stress.⁵⁹

The Cost of Interrupted Early Development and Education. Children experiencing homelessness have a higher drop-out rate than stably-housed peers. An estimate from one study in Philadelphia indicated that approximately 34 percent of children who experienced homelessness did not graduate high school⁶⁰ – a 22 percent increase over the local dropout rate.⁶¹ Students who drop out of high school earn on average \$200,000 less over their lifetime than high school graduates.⁶² The net lifetime contributions lost to society after accounting for the costs that would be incurred to improve education are \$127,000 per non-graduating student.⁶³

In fact, youth who do not graduate from high school are the only group to evidence a negative net fiscal contribution to society.⁶⁴ This means that the annual tax payments made by this group are less than the amount of cash and in-kind benefits received by this group. As a result of the fact that children experiencing homelessness are more likely to drop out of high school, the net fiscal lost to society is also increased. The attributed net loss to society is \$774/individual annually.⁶⁵

Data from the early-childhood and adult ends of the education spectrum make the case for investment in educational opportunities for parents and children. A two-generation approach presents the potential to multiply the return on investment in early childhood education for children and in postsecondary education for young parents. For at-risk children, quality early education can produce an annual rate of return in the range of 7 to 10 percent.⁶⁶

The depletion of social capital as a result of children experiencing the traumas of homelessness, takes a comprehensive toll on our society's future. Therefore there is a moral, fiscal, and societal imperative to break cyclical poverty and homelessness.

APPROACHES TO SUCCESSFULLY TRANSITION FAMILIES OUT OF POVERTY



Ascend Fellow Reggie Bicha, Executive Director of the Colorado Department of Human Services is quoted in ASCEND's *Making Economic Security A Family Tradition* as saying "As we come out of the Great Recession, we're talking about jobs. To be successful, we must invest in parents, but parents also need a safe environment for their children. A child with a good early environment will do better in life. It's in America's interest to make a new investment in jobs, have strong work supports, and take advantage of early learning."

The State of Colorado and Denver metro in particular have made significant strides in assisting low-income individuals and their parents realize financial stability. There are many programs that work on various aspects of the issues that cause poverty and homelessness for families. Our assertion is that to fully transition out of poverty and have a chance to sustain personal and economic self-sufficiency, that a full array of skills and resources must be available to families. The principal skills and resources required include a safe place to live, support for physical and mental health challenges, high quality education and career skills that will sustain a job with a livable wage.

We will highlight a few programs that offer this comprehensive approach, including Warren Village, Mi Casa Resource Center and Bayaud Enterprises. Around the country, there are other organizations having a similar impact.

WARREN VILLAGE

Warren Village is a nationally recognized, integrated program based on three pillars of a supportive housing model that leads families up and out of poverty. They include: housing to provide a safe place for families that have experienced trauma; a high-quality early learning center so children address development gaps and gain the cognitive, social, and physical skills they need to be competitive with their peers; and supportive services, including workforce development, to help parents develop essential skills to support their families independent of public assistance.

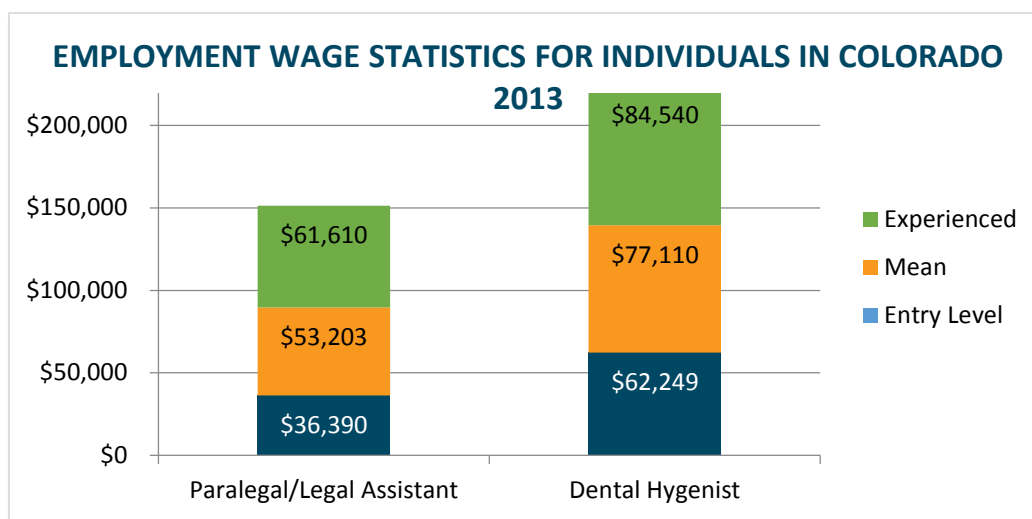
At Warren Village, we firmly believe that a 'two-generation approach' to working with the parents and children on major developmental stages is crucial to long-term success. Fragmented approaches that address the needs of children and their parents separately leave either the child or parent behind. We know that children as young as six months cultivate habits in response to trauma and their parents' modeled behavior. They often experience severe gaps in learning that if not addressed can set the pattern of their life - and lead to a significantly higher likelihood of continued poverty, incarceration, abuse, and health conditions. We utilize appropriate assessments and specially-designed curriculum to move children forward, while parents are also receiving guidance and education. This strategy creates a multiplier effect that catapults both generations towards success. Two-generation approaches – in programs, policy, and research – put the entire family on a path to permanent economic security. The two-generation approach works to break the cycle of poverty with children and adults simultaneously.

Another major aspect of our strategy at Warren Village is to assist residents in getting the post-secondary job training that they need to enter a high-paying career, which we know provides a clear link between an individual's level of education and his or her annual earnings.

To facilitate this movement, we launched a College-to-Career program – part of a larger Workforce Development Initiative – with the aim of preparing residents to attain more career advancement opportunities and earn better wages. The program encompasses a partnership with the Community College of Denver that brings core college classes essential for certificate programs on-site for residents and alumni. On-site classes, in

conjunction with study skills, tutor assistance and scholarship support, are extremely important as they reduce the barriers that have prevented parents from achieving a post-secondary degree in the past. Students are encouraged to take additional targeted classes on college campus when class curriculum is unavailable onsite at Warren Village. This partnership provides access to specialized classwork and a fuller college experience.

With the assistance of the Community College of Denver and Skills 2 Compete Colorado (a state-wide coalition to increase the number of skilled employees) we've selected several two-year programs to which students are directed. We recommend career tracks that offer ladder certificate programs. This means that students will gain enough skills to secure a job with the first certificate, but with two (meriting an associate's degree) they will be paid more. The ladder or layered certificates can also lead to a variety of related bachelor degree programs. The careers identified by our staff at Warren Village lead to jobs with livable wages. Looking at just two –Paralegal and Dental Hygienists –the following chart shows entry level, mean and experienced earnings projected by the Employment Wage Statistics for individuals in Colorado in 2013.⁶⁷



MI CASA RESOURCE CENTER

Mi Casa Resource Center's mission is to advance the economic success of Latino families. To achieve this goal, it is focused on creating comprehensive Family Economic and Education Centers in three of Denver's most challenged communities in the Southwest, Northeast and Northwest quadrants. These centers feature a mix of business development, job training/coaching, youth development, economic and educational services utilizing a best practice approach called "integrated services." In this model, financial coaching and work supports are integrated into core services. Navigators meet with families to create economic plans and help them access the services they need while also helping them connect with community services to address other barriers, such as housing, childcare and transportation. At its new facility in Westwood, Mi Casa's Family Economic and Education Center will be located in a mixed-use building with 42 units of affordable housing overhead. Mi Casa is hopeful that this model – housing coupled with services – will be replicable at its Northeast location and other parts of Metro-Denver.



In 2014, Mi Casa enrolled 121 individuals in its workforce training programs. Of those, 89 percent, 107 students graduated, and 76 were employed. The Mi Casa program was noted by Vice President Joe Biden as one of the country's most effective "job-driven" career training programs following the 2014 White House signing of the Workforce Innovation and Opportunity Act.

BAYAUD ENTERPRISES

Bayaud Enterprises is another successful program in the Denver community that helps move people who are living in poverty and experiencing homelessness towards a viable career so they can become more independent. Bayaud offers an array of programs and services to address barriers experienced by individuals, giving them the skills they need to secure employment as well as providing them with ongoing support after placement. Bayaud's program is based on the core belief that employment and permanent housing are the keys to poverty reduction. They underscore the necessity for additional support systems to help clients deal with concerns such as health care and mental health treatment, in order to be most successful.



Employment Matters

With 46 years of experience in providing employment opportunities for individuals who have barriers to employment, Bayaud continues to evolve as a "learning organization." To this end they have launched a skills training program that leads to certification in Comp TIA A+, customer service and job placement in both IT Help Desk and Call Center jobs. In addition with people who are already employed (primarily in the hospitality industry) they have developed curriculum in partnership with that industry to provide training in how to gain "upward mobility" within the hospitality and customer service fields where the individual is currently working - and beyond.

Bayaud assessment data shows that between 62 percent and 70 percent of the individuals employed in their hospitality industry jobs have retained their employment for at least 1 year. This represents over 300 individuals who would typically be unable to maintain a job. Many are actively pursuing further education along with applying for career advancing positions. These are remarkable outcomes and are achieved through a strong partnership with the business sector and dedicated "job retention" specialists who do ongoing outreach to support individuals in their jobs.

KEYS TO DEGREES & JEREMIAH PROJECT

There are also several effective programs that are helping low-income parents and families achieve living wage employment and financial stability throughout the United States. A couple of those programs that warrant mentioning include Endicott College in Massachusetts and the Jeremiah Project in Minneapolis MN.

The **Keys to Degrees** program, which was developed at Endicott College in Beverly, Massachusetts, is designed for academically qualified single parents with one child. Choosing from among the college's programs of study, a young parent has the opportunity to complete an undergraduate degree in an environment that supports both the student's needs and the needs of the child. Program benefits include campus housing and the support services offered by the college, and participants also have access to year-round housing and full-time child care and are fully integrated into student life on campus. The results are powerful: At Endicott College, the Keys to Degrees students' graduation and retention rates equal that of all students.

Endicott sees a clear cost benefit in the long run. One hundred percent of Keys to Degrees graduates are employed, and 60 percent are making more than \$40,000 per year. Seventy-one percent feel they became economically self-sufficient as a result of their participation. The program reports that 100 percent of their graduates do not receive any support from federal and state governments.

Jeremiah Program was founded by Father Michael O'Connell and other partners in Minneapolis, Minnesota, after learning about the Warren Village model in Denver. Their mission is to transform families from poverty to prosperity through education and employment. This comprehensive integrated model combines housing, coaching/mentoring, life skills, and empowerment training and creates an environment where children engage in high-quality early education while mothers pursue postsecondary credentials and learn about parenting and child development. The ultimate goal for parents is to attain a livable-wage job and give back to the community. In 2013, 77 percent of Jeremiah Program graduates were employed and earning an average salary of \$16.25 per hour.

Public policy plays an important role in addressing poverty and homelessness. Policy leaders have the capacity to create or fund programs, support services or regulations that can help – or inhibit – one’s ability to move out of poverty. As noted throughout this paper, the issues are complex, meriting the need for decision-makers to study the obstacles and opportunities for their constituents, make informed decisions, and in many cases, take a long view of potential solutions. A growing number of Coloradans live in poverty and do not have the means to change their circumstances. It will take bold moves and forward thinking to really make a difference.

In 2009, a group of Colorado legislators formed the Economic Opportunity Poverty Reduction Task Force. The bi-partisan committee was charged with assessing federal- and state-supported programs that serve people living in poverty, specifically looking at policies and practices related to building financial stability for families, increasing educational opportunities, expanding the work force, tax policies, and other related topics. Considering issues related to poverty in a holistic way, the task force met and worked with representatives from the business and labor sector, local government, executive branch agencies, and citizens and others key constituents, and made recommendations for modifications to existing legislation and proposed new legislation.

The **Adult Education and Literacy Program, House Bill 14-1085**, which was signed into law in June 2014, provides support for programs that teach basic education concepts and skills training that would help move low-income workers into self-sufficiency. Based on the national **Integrated Basic Education and Skills Training (I-BEST)** model, the Colorado bill provided approximately \$1M in funding for Adult Basic Education to be administered and evaluated by the Colorado Department of Education, Office of Adult Literacy. Far greater appropriations are needed to fully fund this program.

I-BEST is a nationally recognized model that quickly boosts students’ literacy and work skills so that students can earn credentials, get living wage jobs, and put their talents to work for employers.

Another bill designed to address poverty, **HB 14-1317**, was introduced and passed by the Colorado Legislature in 2014 as well. The bill made several modifications to the **Colorado Child Care Assistance Program (CCCAP)**, including a provision designed to address the “cliff effect” experienced by parents who have an increase in their income but still need child care assistance. The provision provided for a state-established provider reimbursement rate for each county and requires a system of tiered reimbursement for providers that enroll children who are participating in CCCAP. The bill also aligned eligibility and authorization, reduced copayments, improved reimbursement rates for providers, increased access to quality care and improved the overall infrastructure of the program. However, the implementation of the bill would require appropriations of approximately \$22 million spread out over the next three years and remains underfunded,⁶⁸ likely the reason why no counties have yet introduced the tiered program.

According to Tracey Stewart, Investment Director, Family Economic Security, at the Piton Foundation: “Implementing policy change requires substantial effort and needs to be led by enthusiastic groups and individuals. Colorado families have seen many examples of delays in getting new policies into practice. The slow pace of policy change is often seen as problematic in the drive to move families along the economic self-sufficiency continuum, however, organizations with momentum may implement change and become the critical ‘beta-testers’ we all need.”

“The drive for change in the way services are delivered can be directly connected to policy drivers, like those created to mitigate cliff effects. Enthusiastic organizations can implement simple interventions aimed at individual clients. A current example, that addresses the cliff effect, and takes advantage of the newly passed I-BEST legislation, is Warren Village’s “three year housing plan” for clients engaged with the College-to-Career Initiative. One more year to become economically stable at Warren Village, while gaining the skills/education needed for ongoing, livable wage employment opportunities, is what families moving out of poverty need.

Warren Village uses policy change to create programs that connect the work of the legislature to the lives of people most affected by the policy.”

As we move toward to a new legislative session, policies best poised to help more families avoid or climb out of poverty include:

- expansion of the child care cliff effect pilot program,
- expand the number of slots and access to quality early child care,
- provide access to in-state tuition (in addition to scholarships) for youth who are experiencing homelessness,
- expand the number and availability of affordable housing units, and
- support workforce bills designed to create and support career paths to advanced skills jobs.

Supportive policy changes in these areas could start the movement up and out of poverty.

CONCLUSION

The social issues discussed in this White Paper are indeed complex, however can and should be addressed strategically. Informing communities and elected officials to the complexities of these issues is essential to the successful impact of these basic human needs. Poverty, homelessness, generational education, living wage, cliff effect, economic impact, middle skill jobs, and public policy all play an essential role in changing attitudes, behaviors and perceptions to the authentic truth of each issue.

Organizations mentioned in this paper are among those connecting the dots between advocacy, policy implementation and program development. They illustrate the importance of systemic change that can positively impact the lives of individuals and families living in poverty and experiencing homelessness.

This is a far broader issue than a handful of organizations can handle. Poverty is a community issue, indeed an epidemic, requiring attention and care from the full community. If we look at the future – not as something that happens to us, but rather as a canvas that we have the opportunity to design and paint – we might look at the issue of self-sufficiency differently. If we considered that all the families struggling in poverty now could be contributing members of a more vibrant society if given a hand up, it might make us take pause before suggesting certain regulations or voting on issues that are counter-productive to the outcomes of poverty and homelessness. If we believed that **every person** in America should be given fair opportunity to gain the skills they need to prosper in proportion to their hard work, we might find solutions to offer greater access to education and job training. By speaking up and showing compassion, we can become a community and a state where everyone has a safe place to call home and the ability to support their families.

WHITE PAPER AUTHORSHIP

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ABOUT WARREN VILLAGE

For over four decades Warren Village has improved the quality of life for more than 4,300 families. Located in the Capitol Hill neighborhood of Denver, Colorado, Warren Village is a unique family community nationally recognized for its programs to help motivated low-income, single parent families move from public assistance to personal and economic self-sufficiency. Through its comprehensive program of affordable housing, on-site nationally accredited child care and education, supportive family services, and educational guidance and career development, Warren Village has helped transform the lives of generations of families.



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